



2024 INTERNATIONAL CONFERENCE

MBALI

African Resilience Reshaping the Global Stage:
Growth, Synergy and Prospects

PROGRAMME



Date: 5th - 8th August 2024 | **Venue:** BON Hotel (The Waterfront) Richards Bay, South Africa

Blended Platform: Physical and Online Presentations | **Zoom Link:** <https://zoom.us/j/97714210071>

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MESSAGE BY PROFESSOR L GREYLING (DEAN: FACULTY OF COMMERCE, ADMINISTRATION AND LAW)

Ubuntu is a concept that is enshrined in the Constitution of the Republic of South Africa, and is a concept of African humanism that is practiced far and wide across this great continent. It can be argued though, that operationalising Ubuntu into everyday life for us South Africans especially in an organisational context has proved to be challenging, but not for the University of Zululand. This university has taken on the mantle of being the node for African thought. The cornerstone of the concept of Ubuntu is where African intellectualism comes to the fore, and it is in solving the problems we face as a continent and putting our best foot forward in leading the world when it comes to breaking new ground in all that we endeavour to achieve. No longer do we follow the rest of the planet in terms of trends and paradigms but we as Africa will beat out a new path so that we are now pioneers in the world of intellectual discourse and innovation. MBALI is the shining example of the Node for African Thought, here we have a conference event starting out as a fledgling faculty conference and growing into a well-recognised national and now also international brand. The work that has gone into making MBALI a success is staggering, with staff from within the faculty as well as from our partners ABSA who have become an extension of the faculty family, as we worked together in putting together three successful international conference events. We are proud that ABSA are our corporate and sponsorship partners from the outset, where Mr Faisal Mkhize attended the inaugural event as a manager and has now risen to CEO: Relationship Banking within the ABSA group. Mr Mkhize has not forgotten his role at the first MBALI event and has thrown his support and backing for the conference for 2024 and hopefully beyond. It is believed that our relationship with ABSA for the MBALI conference will continue into perpetuity. The entire University of Zululand, from academics in other faculties, Deans and more especially the executive of the university have always sang the praises of the MBALI conference and shown camaraderie and gestures of goodwill for the event, for this we thank them immensely.

Doing great things cannot happen without the support and cheering from the leadership of the university, our Vice-Chancellor and Principal, Professor X Mtose has been the main protagonist and reason for the rise in status of this event, she is our MBALI champion, and we are highly appreciative of her benevolence. The theme for this edition of MBALI is "African Resilience Reshaping the Global Stage: Growth, Synergy and Prospects." After much deliberation and contestation this theme prevailed and is in keeping with the vision of the university as well as spotlights the context of present-day Africa. We hope that the hallmark for the event which is characterized by seasoned academics presenting alongside novice researchers and post graduate students remains the overriding culture of the MBALI conference. We would also like to thank the numerous luminaries and guest speakers who have taken the time to address this conference, your commitment and sacrifice astounds us, you are indeed magnanimous. To you our delegates, our partners, our stakeholders, our students, our fellow academics from near and far; you are the reason so much work has gone into the planning for MBALI 2024, I hope that you immerse yourself in the conference and cherish the memories that will be created here for years to come. The MBALI conference says thank you to one and all, let us celebrate and enjoy the MBALI International Conference 2024.



PROFESSOR IRRSHAD KASEERAM

CHAIRPERSON OF THE MBALI CONFERENCE

It is with exuberant delight that I write this message for we surpassed our previous milestones in attracting more than 220 researchers to the MBALI International Conference that attracted only 80 participant when it hosted its first Conference in 2016.

We are most grateful to many of our national universities for their enthusiastic support in participating in the 2023 MBALI International Conference, including DUT, UKZN, UFH, UJ, WSU and LU whom I'd like to call our partner Universities for their overwhelming support with the large number of participants both online and face-to-face. Moreover, I am most grateful for the participation of international universities in Ghana, Uganda, Nigeria, Zimbabwe, Kenya, Botswana, Appalachian State (USA), Brighton University and Xi Chang (China). We have received 60 articles for inclusion in our proceedings, which is currently going through the double blinded peer review process after which the academically worthy manuscripts will be published in our proceedings. MBALI, since its inception, has championed the voice for African innovations, ideas, and perspectives in respect of the fields of Commerce, Administration and Law, which is in perfect alignment with the University of Zululand's 2022-2027 vision of a Node for African Thought. In support and celebration of this enlightened vision, this year we rose to the occasion and chose the conference theme: "African Resilience Reshaping the Global Stage: Growth, Synergy and Prospects." which asserts that while narratives over the past few decades have painted a wide range of positive and negative views of Africa, it is clear we have a brave new continent that keen to make far-reaching contributions humanity's future. One thing is certain: the transformation that Africa has undergone in recent decades has been remarkable. Africa is shaping its own destiny through its involvement in the World Economic Forum, United Nations-COP27, BRICS, and G20 and in recent years have notched up the highest growth rates: Rwanda (9.5% GDP growth), Ethiopia (9%), Uganda (7.8%) and Tanzania (7%). By recognising Africa as an opportunity, rather than a threat, governments, citizens, and organisations on the continent and globally will be better positioned to face challenges confidently and further to promote sustained, positive outcomes. However, Africa is still far off from achieving the 17 sustainable development goals hence the dire need and immense scope for researchers your yourselves to make invaluable contributions through Africa realising its goals.

Successful conferences and their associated proceedings crucially depend on a dedicated team to manage such a complex project, therefore we are most grateful to the MBALI Steering Committee, but more especially to task coordinators which include Dr Lizelle Calvino for Venue and Catering, Mr Shalen Heeralal for Marketing and Media, Mrs Fortunata Tarwireyi for Administration and Procurement, Dr Damilola Kehinde Ilesanmi for managing the double blinded peer review of abstracts and papers, Mr Innocent Mthembu for ICT and Mr Sakhile Fatyi for Web-Design, Ms Karen Enslin for Programme Design and Mrs Sinegugu Nkonde-Masondo for Secretarial Support. We are also grateful to Prof Greyling for her dedicated support and leadership as well as Prof Tewari who continues to assist us in taking MBALI to even greater heights through his refreshing innovative inputs.



SPEAKERS PROFILES



Mr Faisal Mkhize

Chief Executive of Relationship Banking, Absa Group

Prior to his appointment to this position, he was the Managing Executive of Relationship Banking within Absa Retail and Business Banking and also spent time in the role of Managing Executive of Absa Vehicle & Asset Finance. In addition, he has served in a number of senior leadership roles in the bank, including Managing Executive of Retail and Business Banking in KwaZulu-Natal, Head of Market Leadership and Change in Absa Business Bank as well as Regional Executive of Private Bank in the Northern Region. Faisal was also a Managing Director with Barclays Bank Mozambique.

Faisal started his career at Absa in 1996, has over 25 years of banking experience and a solid track record in Retail and Business Banking. His experience spans Public Sector, Small Business, Corporate and Business Banking and Vehicle Finance. As a project lead, he has played a pivotal role in driving key projects across the Group to enable the establishment of Market Leadership in Business Banking. Faisal possesses a deep understanding of the needs and expectations of clients across various segments. His diverse experience has seen him lead some challenging projects, including the integration of the Small Business segment from Retail Banking into Business Banking. He began his education at the University of Durban Westville, where he earned his Bachelor of Administration Honours degree. Thereafter, he also obtained various Postgraduate qualifications in Business Management. In addition, he has completed various leadership training interventions, including the Global Leadership Programme at the Gordon Institute of Business Science, the Challenge of Leadership Programme at the INSEAD Institute in France, a master's in development finance degree at the University of Stellenbosch, an Advanced Business Ethics Leadership course in Wittenberg, Germany. Most recently in October 2022, he completed an Advanced Management Programme at Harvard Business School in Boston, Massachusetts.

Faisal is passionate about strategy and client engagement. Throughout his career, his roles have evolved from Middle Management roles to more Senior Strategic roles such as Managing Executive of Small Business Banking. He currently serves as a Non-Executive Director for Absa Vehicle Fleet Services. He also serves as a Board Member at Ford Financial Services. In his spare time, he enjoys cooking, golf and reading.



Mr Ronnie Mbatsane

Managing Executive for SME Business at ABSA

He has extensive experience across Retail and Business Banking and has contributed to a number of leadership roles within the financial services industry.

Ronnie Mbatsane also served as the Absa Managing Executive of Relationship Banking in KwaZulu-Natal and Mpumalanga. Previously he served the bank as a Provincial Head of Business Banking in Mpumalanga and prior to that he contributed to several leadership roles within the financial services industry.

Ronnie is an enthusiastic leader who puts people and customers first. Armed with a National Diploma in Banking, MDP and MBA among some of his qualifications he is passionate about the development of self and those that he leads; and when he is not attending to the business of the bank, he is found at the golf course, or cooking for his friends and family.



Ms Zingisa Beshe

Segment Head for Growth Business Bank in KZN &MP, Absa Group

Zingisa is currently employed at Absa Bank as the Segment Head for Growth Business Bank in KZN &MP. In 2014 she held the Provincial Manager Business Bank position in KZN until 2018 when she was appointed the Head of Coverage in Relationship Banking in Mpumalanga. She has held a few leadership positions within the Financial Services Sector. Previously having worked at Ithala Limited as the Divisional Executive for the Insurance Division, a position she held for almost three years in 2012. During her time at Ithala Limited she was a member of the various Committees and a permanent invitee to the Ithala Limited Board. Prior to joining Ithala she was with Absa as the Regional Manager in KZN within Absa's Insurance division. Before joining Absa in KZN in 2010, Zingisa worked at Liberty Life in Gauteng in various roles.

Zingisa is a qualified professional CGMA from the UK based CIMA Institute and holds an Honours in Accounting and BCompt degree from UNISA. She also holds a BSC degree with Majors in Molecular Biology and Genetics from UKZN and has several Industry specific qualifications.

In her spare time Zingisa enjoys travelling and cooking.



Mr Norman Venketiah

Executive for SME within Relationship Banking KwaZulu-Natal and Mpumalanga

His highest qualification is a Master's degree in Business Administration (MBA). His tenure in Banking is 20 years. His experience spans across Retail Banking, Business Banking, Private Wealth & Public Sector and has contributed to a number of Leadership roles within the financial services industry. He is currently the Chairperson for the Northern Area under the Durban Chamber of Business.

He is an enthusiastic leader who puts people and customers first and through social and business initiatives has contributed to the role that the bank plays in shaping society.

His forte is Leadership, Sales Management and Empowerment in those that he leads.

Under his Leadership is a team of highly skilled individuals focusing on various sectors within the banking environment, providing solutions that allows his clients to enhance their operations whilst managing the cost of capital.



SPEAKERS PROFILES



Ms Hlengiwe Mvubu

President of the ZCCI, Executive Director of uMngeni uThukela Water Board, Council Member of the University of Zululand, Board Member of 1 KZN TV Business Women's Association.

Hlengiwe Mvubu is the current and second female President of the Zululand Chamber of Commerce and Industry, with over 22 years of experience in both the private corporate and public sectors. Her roles have included developing strategies to support business growth, driving internal and external transformation, enhancing communication, and fostering stakeholder relations in the mining, chemical plant, and pulp & paper industries.

Hlengiwe has demonstrated strong business acumen in various roles, including Executive Director of uMngeni uThukela Water Board, Council Member of the University of Zululand, Board Member of 1KZN TV, and active member of the Business Women's Association (BWA), among others. Her leadership earned her the prestigious award of KZN: Richards Bay Businesswoman of the Year in the Corporate category in 2010. Currently, she works at Mondi South Africa, where she is responsible for managing stakeholder engagement, reputation, risk, and corporate responsibility.

Hlengiwe is passionate about creating positive environments that inspire people to realize their true potential, foster creativity and innovation, and embrace diversity. She believes in empowering and developing individuals to succeed and continuously mentors young women and men, who regard her as an inspirational mentor, coach, and leader. Hlengiwe is dedicated to closing the gender gap through coaching and mentorship. As Melinda Gates said, "When we invest in women, we invest in a powerful source of global development." Hlengiwe's commitment to unleashing potential and developing talent reflects this belief.



Dr Norah Clarke

Dr Norah Clarke is an accomplished academic, researcher, and entrepreneurship development expert who has played a pivotal role in establishing and growing integrated platforms for entrepreneurship across South Africa's public higher education institutions. With a doctorate in the Psychology of Education and a focus on resilience, she brings a unique perspective to her work, rooted in a desire to empower individuals, particularly women, as nurturers and educators of future generations.

As the founding Director of the Entrepreneurship Development in Higher Education (EDHE) programme, Norah successfully built an integrated platform for entrepreneurship development across all South African public Higher Education Institutions over a 7-year period. Her expertise lies in mobilising people to achieve objectives, developing social ecosystems, and fostering resilience within organisations and communities.

She is a pioneer who thrives in uncharted territory, breaking new ground for social, educational, and economic impact. Norah's academic roots and passion for student success have led her to found sustainable initiatives and businesses in both basic and higher education. As an independent consultant, she addresses complex problems for educational institutions, organisations, and businesses, with a focus on entrepreneurship development, social ecosystem building, and optimising learning and development.

Norah's extensive experience in adult learning, organisational culture, and research-driven understanding of human behaviour and motivation make her a valuable asset in driving positive change. She is deeply committed to the socio-economic development of people of all ages, believing in their potential to become catalysts for positive change in society and the environment.



Professor Fulufhelo Netswera

Executive Dean Faculty of Management Sciences at Durban University of Technology (DUT)

He was headhunted to establish the DUT Business School which became functional in 2021. He concurrently heads the BRICS Research Institute which he established at DUT in 2022.

Before DUT, he was the Director of the North West University Business School; the Deputy Dean of the Faculty of Economic and Management Sciences at CPU; Director of the South African BRICS Think Tank (SABTT) at the NIHSS; Director of the Turfloop Graduate School of Leadership (TGSL) at University of Limpopo; and Research Management Director at UNISA.

He served as non-executive director at PIKITUP (City of Johannesburg); Non-executive Board member of the Human Sciences Research Council; Acting Chairperson and Vice Chairperson of the South African Business School Association; an Executive of Southern Africa Research and Innovation Management Association (SARIMA).

He was Emerging Philanthropy Fellow at City University of New York. He was an adjunct Professor at TUT; is an Adjunct Professor at UTAMU in Uganda; a former Erasmus Mundus Fellow at Groningen University in Netherlands and is currently a Visiting Professor at the Lincoln International Business School in the UK. Netswera served as an Adjudicator for the Women in Sciences Awards (WISA) at Department of Science and Technology (DST) for many years and adjudicator at National Science and Technology Forum (NSTF) Research Awards.

His recent publications include, Book 1: Higher Education and the COVID-19 Pandemic: Cross-National Perspectives on the Challenges and Management of Higher Education in Crisis Times published by Brill; Book 2: State-owned enterprises in Africa and the economics of public service delivery published by OASIS; Book 3: COVID9 and climate change in BRICS nations by Routledge; Book 4: Entrepreneurship in the BRICS Economic Development and growth in the post pandemic era by Routledge; Book 5: Innovation and developed of agriculture systems by Palgrave McMillan.



Dr Nakedi Mathews Phosa

Leading figure in South Africa's business and political world.

Dr Phosa qualified with a BProc and LLB from the University of the North. He was invited by former Nobel Peace Prize recipient, the late Elie Wiesel, to accept a PhD in Law at the Boston University, Massachusetts, United States of America. (Doctorate in Law, Honours Causa) (September 1995). Dr Phosa opened the first black law practice in Nelspruit in 1981 and worked as a partner until 1985 when he was forced into exile. While in exile, he underwent political and military training, after which he became the Regional Commander for Umkhonto we Sizwe, the then military wing of the African National Congress (ANC) in Mozambique. He was one of four ANC members to be sent back to South Africa in 1990 to start the negotiation process with the former government whereafter he played a prominent role in the processes to establish a peaceful transition to a fully democratic South Africa. Dr Phosa was appointed the first Premier of Mpumalanga in 1994 by the late President, Mr Nelson Mandela.

Following the elections in 1999, he resigned his seat in parliament in favour of focusing his attention on his business career. He re-entered the political arena in 2007 when he was elected Treasurer-General of the ANC until December 2012. Dr Phosa is among South Africa's longest-serving university Council Chairpersons. He was Unisa's Council Chairperson from 2003 to 2015, appointed by all three merging institutions and endorsed by the then Minister of Education, Kader Asmal to chair Unisa's Council through a particularly challenging phase: the 2004 merger of Unisa, Technikon SA and Vista University's Distance Education Campus. Phosa's background as a negotiator made him more than equal to the task.

Dr Phosa served on the board of Special Olympics International and is Chairperson of Special Olympics South Africa. He has been instrumental in awakening the movement in South Africa since 2006. SOSA is an NPO founded to provide year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities. Commercially, Dr Phosa sits on the boards of a number of companies such as Jubilee Platinum, Value Group, Phosa Loots Inc Attorneys, Merensky Timber, Phosa Legacy Group, Frans Schutte & Mathews Phosa inc, M3P Mining, and Rubic Consortium (a company established to produce cost effective vaccines in South Africa, the Continent and globally) to name a few.

Dr Phosa was nominated by the people of Mpumalanga, from various NGOs/NPOs, operating under a collective called Mpumalanga NPO Association, to receive a lifetime award in the form of an annual race called the Dr Mathews Phosa Marathon. The inaugural race is to be held on 24 February 2024 in White River, Mpumalanga. Dr Phosa is a prolific author who speaks nine languages and has two anthologies in Afrikaans poetry to his name under the title "Deur die oog van 'n naald" – some of which have been prescribed in the school curriculum for our national matric syllabus. Phosa launched an English anthology called "Chants of Freedom" on 2 June 2015. Dr Phosa is currently writing two books on the history of South Africa.

"We must learn to talk to each other in our country, in a barefoot, calm, loving way that will restore trust between people and build bridges where it has been destroyed by ideological nonsense" ... Mathews Phosa



Professor John Luiz

Professor of International Management and Strategy at the University of Sussex Business School, and at the Graduate School of Business at the University of Cape Town.

He was a Visiting Scholar at the University of California Los Angeles, at Nova School of Business and Economics in Lisbon, at the Università degli Studi di Macerata, Italy, a Senior Global Fellow at the School of Public Policy and Institute for Advanced Study at the Central European University in Hungary, the Global Public Policy Institute in Berlin, a Visiting Professor at Pontificia Universidad Católica de Chile, and a Research Affiliate at Columbia University in New York. He is a member of various professional bodies and was President of the Economic Society of South Africa. He was appointed by the South African Cabinet to the national South African Statistics Council and served from 2013-2018.

He is on the Editorial Board of several journals and a referee for over a dozen more. John has published in excess of 150 publications including around 100 articles in leading journals. He works as a consultant and has undertaken work for the United Nations, African Development Bank, UK Department for International Development, Development Bank of Southern Africa, the Industrial Development Corporation, the Department of Trade and Industry, and the United States Agency for International Development, amongst others. He is active in executive education and consulting at several leading multinational corporations, public entities, and NGOs.



Professor Tshepo Madlingozi

Commissioner Tshepo Madlingozi studied law and sociology in South Africa, Cameroon, and the United Kingdom. Before being appointed to the Commission, he was the Director of the Centre for Applied Legal Studies at WITS University and an Associate Professor at the same university where he taught human rights and social justice. He has been a consultant for local organisations and inter-governmental organisations including the Pan-African Parliament and the U.N. Office of the United Nations High Commissioner for Human Rights.

He sat on the boards of several civil society organisations including the boards of the following civil society organizations: the Rural Democracy Trust, the Mining-Affected Communities United in Action/Women-Affected by Mining Action, the Institute for Social Dialogue, the Socio-economic Rights Institute of South Africa, Imbiza: Journal of African Writing, the Centre for Human Rights, the Zimbabwe Exile Forum, UFS, amandla.mobi, and the Afrika Ikalafe Pluriversity. He was also a member of the Steering Committee of the African Coalition for Corporate Accountability (ACCA), the Right to Protest Project Coalition, and the Advisory Board of the Health Justice Initiative. For thirteen years (2015-2018), he worked with and for Khulumani Support Group, a 120,000-strong social movement of victims and survivors of Apartheid as National Advocacy Coordinator and later the Chairperson. Between 2021 and 2022, he was appointed Chief Panelist for the South African Human Rights Commission Enquiry into Racial Discrimination and other forms of Discrimination in Advertising.

He is a Visiting Professor at the International Institute of Social Studies of Erasmus University Rotterdam and a Faculty member of the Vienna Master of Arts in Applied Human Rights. He is a co-editor of the South African Journal on Human Rights. He is a co-editor of Symbol or Substance: Socio-economic Rights in South Africa (Cambridge UP) and a co-editor of Introduction to Law and Legal Skills in South Africa, 2nd Edition (Oxford UP South Africa).



Professor Sipho Seepe

Professor Seepe is a Higher Education consultant. Until recently he was the Deputy Vice-Chancellor: Institutional Support at the University of Zululand. Professor Seepe is a physicist by training. He holds two master's degrees, one in Physics from the University of the Witwatersrand and the second one in Technology in Education from Harvard University, Cambridge Massachusetts. He also holds a PhD from the University of Northwest. He is a recipient of several scholarships, the most prestigious being the Harvard Fellowship and the Senior Research Fulbright Fellowship. Before returning to the academy, he served as a Special Advisor in several Ministries including Public Service and Administration, Human Settlements, Communications, and Defence & Military Veterans. He is a former associate political editor and columnist for the Mail & Guardian and the Business Day. Professor Seepe has written extensively on matters of public interest. He has appeared on numerous occasions on television as political analyst and commentator and is well known throughout South Africa for this role.



Mr Senzo Mthembu

Senzo is a final-year Ph.D. candidate and lecturer at University College London, specializing in Health Economics. He also works with the World Bank's Health, Nutrition, and Population team. Senzo's academic journey includes a BCom Honours in Economics from the University of Zululand, a Master of Commerce in Economic Science from the University of Cape Town, and an MSc in Political Science and Political Economy from the London School of Economics.

With a diverse professional and academic background, Senzo has previously worked for both the United Kingdom and South African governments, as well as various nongovernmental institutions across Africa. As a Health Economist, he has successfully led a series of impactful health projects in collaboration with the World Health Organization across multiple countries.

DAY 1: MONDAY, 5 AUGUST 2024

08:00 - 08:30 Registration / Coffee and Tea

08:30 - 09:00 Thami and the Jolly Jammers

PLENARY SESSION 1

Program Director: **Prof Makhosazana Faith Vezi-Magigaba**

09:00 - 09:10 Welcome by the Dean of Faculty of Commerce, Administration and Law: **Prof Lorraine Greyling**

Mr Sifundo Ntombela - Poem

09:10 - 09:30 Opening by the Vice-Chancellor and Principal of the University of Zululand: **Prof Xoliswa Mtose**

09:30 - 10:00 Introducing the Keynote Speaker: **Prof Irrshad Kaseeram**
Keynote Address: **Mr Faisal Mkhize, Chief Executive: Relationship Banking (ABSA Group)**

10:00 - 10:30 Introducing the 1st plenary speaker: **Prof Lorraine Greyling**
Prof John Da Silva Luiz, Sussex University, UK
Topic: "The Middle-Income Trap" – its relevance to South Africa! **Online Presentation**

10:30 - 10:50 Tea and Snacks

10:50 - 11:00 Taking of Group photo on Ground Floor

PLENARY SESSION 1 - BREAKOUT SESSION 1

SESSION 1
Chair:

Session 1 - Breakout Room 1
Prof A Ayandibu

Session 1 - Breakout Room 2
Prof N Vezi-Magigaba

Session 1 - Breakout Room 3
Prof H Nkwana

Session 1 - Breakout Room 4
Prof LR Calvin

Move to breakout rooms

11:00 – 11:20	<p>Dr Eugene Msizi Buthelezi, University of Free State</p> <p>Safeguarding Economic Stability: The interplay of Fiscal Dominance and Monetary Policy in South Africa</p>	<p>Prof Tendai Chimucheka and Miss Nokhutula Tinotenda Nyati, University of Fort Hare</p> <p>The effect of Strategic Innovation, Strategic Thinking and Strategic Planning on the Performance of Women-Owned Small Businesses</p> <p>Online Presentation</p>	<p>Mr Phetole Sithole and Prof Marius Venter, University of Johannesburg</p> <p>Poverty and Inequality: The case of the Frances Baard District Municipality in South Africa</p>	<p>Mr Kansilembo Aliamutu and Prof Msizi Mkhize, University of KwaZulu-Natal</p> <p>The influence of Political Engagement on Companies' Profitability</p>
11:20 – 11:40	<p>Prof Pradeep Brijlal, Mr Kavir Surujhlah, Mr Rahul Garach and Mr Saurav Mothilal, University of Cape Town</p> <p>Predicting Recessions: An Analysis Using Leading Financial Variables</p>	<p>Dr Mbalenhle Dlamini and Dr Benson Plaatjies, University of KwaZulu-Natal</p> <p>Assessing the effects of Work Engagement as a Predictor of Employee Commitment</p>	<p>Prof Hunadi Mapula Nkwana, University of South Africa</p> <p>Investigating Hybrid Governance and Public Policy Prospects Towards Achieving Zero Hunger in Sub-Saharan Africa</p>	<p>Dr Talent L Zungu, Dr Bongumusa P. Makhoba and Ms Shelter Nene, University of Zululand</p> <p>The Nexus of Political Regime and Income Inequality In South Africa: a complex interplay</p>
11:40 – 12:00	<p>Ms Safi Barakamfitye, Damien Kunjal and Prof Paul-Francois Muzindutsi, University of KwaZulu-Natal</p> <p>Impact of COVID-19 pandemic on the contagion risks and connectedness among South African financial markets</p>	<p>Dr Mbalenhle Mandisa Nxumalo, University of Fort Hare and Prof Angelo Nicolaides, University of Zululand</p> <p>Towards Sustainable Business – Quality Leadership and Sound Ethical Practices</p>	<p>S Zhou, University of Zululand Prof K Sibanda, Walter Sisulu University</p> <p>The impact of shadow banking and ESG factors on profitability of financial corporations: Evidence from South Africa</p>	<p>Dr Lindiwe Mthethwa, University of Zululand</p> <p>Assessing The Infusion of Entrepreneurship in The In-Service Teacher Training Program</p> <p>Online Presentation</p>

12:00 – 12:20	<p>Dr Abdulai Adams, Simon Diedong Dombo University of Business and Integrated Development Studies, Ghana, Prof Irrshad Kaseeram and Prof Dev Tewari, University of Zululand</p> <p>Institutional Quality, Foreign Direct Investment and Economic Growth in Ghana</p>	<p>Mr Amos Zungu, Durban University of Technology, Prof Mabutho Sibanda, Prof Bomi Nomlala, University of KwaZulu-Natal</p> <p>Councillors' Perspectives on the Implementation of Consequence Management for Irregular Expenditure in KZN Municipalities</p>	<p>Ms Refilwe Erna Maenetja, University of Limpopo</p> <p>Enhancing the Talent Economy as a catalyst for reducing Youth Unemployment in South African Local Municipalities</p>	<p>Ms. Nomfundo Nxumalo and Prof Irrshad Kaseeram, University of Zululand</p> <p>Analyzing the effectiveness of cooperatives in empowering female entrepreneurs in uMkhanyakude district: a structural equation modelling approach</p>
12:20 – 12:40	<p>Dr Damilola Ilesanmi, University of Zululand and Ms. Mary Toluwani Adebayo</p> <p>Green Growth and Human Capital Development</p>	<p>Mrs Elizabeth Oluwakemi Ayandibu, University of Zululand</p> <p>Evaluating the impact of Transformational Leadership on Employee Empowerment at a Government Department in Nigeria</p>	<p>Dr Harris Maduku, University of Zululand and Dr Sithuthukile Myeni</p> <p>Gender Mainstreaming and Local Economic Development In South Africa</p>	<p>Dr. Oke-Samuel Olugbenga, Adekunle Ajasin University, Nigeria</p> <p>Promoting Community Development Agreement through Clinical Legal Education</p>
12:40 – 13:00	<p>Prof Harold Ngalawa, Dr Adebayo Kutu, University of KwaZulu-Natal, Dr Ntokozo Nzimande, University of Johannesburg</p> <p>Business Confidence and Economic Activity In South Africa</p>	<p>Mrs Cindy Pretorius and Mr Sanele Phumlani Vilakazi, University of Mpumalanga</p> <p>Nexus of Risk Register and Performance Management at a University of Technology: A South African Perspective</p> <p>Online Presentation</p>	<p>Mr Mzweleni Mthethwa, University of Zululand, and Prof Irrshad Kaseeram, University of Zululand</p> <p>Analysing the impact of Social Spending on Inequality and Poverty In South Africa Post 1994</p>	<p>Ms Cleopatra Matli, and Dr Jey Difference Nyalungu, Durban University of Technology</p> <p>Factors Influencing Decision-Making Behaviour of Airline Passengers: A Case of a Selected Airline in South Africa</p>
13:00 - 14:00	Lunch			
BREAKOUT SESSION 2				
SESSION 2 Chair:	Session 2 - Breakout Room 1 Prof R Mthethwa	Session 2 - Breakout Room 2 Prof S Zhou	Session 2 - Breakout Room 3 Mrs A Soldat	Session 2- Breakout Room 4 Dr A Enaifoghe
Move to breakout rooms				
14:00 – 14:20	<p>Ms Nothando Mdletshe, Mrs Nomusa Yolanda Nkomo and Prof Irrshad Kaseeram, University of Zululand</p> <p>The Impact of Child Support Grants on Household Wellbeing and Labor Market Participation within the Umhlathuze Municipality in Kwazulu-Natal</p>	<p>Ms Lindokuhle Senamile Ntuli, Mr Thabiso Sthembiso Msomi and Mr Dalisu Mhlangi Mkhize, Durban University of Technology</p> <p>Analysing the influence of Technology Transfer on SMEs' Competitiveness: the mediating effect of Innovation in SMEs</p>	<p>Dr Raveen Rathilall, Ms Blessing George Akpan, Durban University of Technology</p> <p>The analysis of Rainwater Harvesting Practices in a Selected Rural Community on the South Coast, South Africa</p>	<p>Mrs Tendai Harrison and Prof Farai Kwenda, University of KwaZulu-Natal</p> <p>Role of management accounting practices on financial performance of manufacturing Small and Medium Enterprises in Zimbabwe</p>
14:20 – 14:40	<p>Dr Abdulai Adams, Simon Diedong Dombo University of Business and Integrated Development Studies, Ghana</p> <p>Rural Households' Participation in Livestock Markets: Insights from A Sustainable Intensification Project in Northern Ghana</p>	<p>Ms Yonela Zwane and Dr Ayansola Ayandibu, University of Zululand</p> <p>Quantifying the impact of Resource-Based Challenges on Supply Chain Risk Management in SMEs: A Systematic Review and Meta-Analysis</p>	<p>Ms Nokwanda Mqolombeni and Dr Kehinde D. Ilesanmi, University of Zululand</p> <p>The impact of Climate Change on the cost of living in Selected Sub-Saharan African Countries</p>	<p>Dr Nicolaas Strydom, University of Johannesburg</p> <p>Technological Skills Requirements for Accounting-Related Positions In South Africa</p>

14:40 – 15:00	Mr Zweakhe Maseko, Human Sciences Research Council Urban Open Space Utilization for Subsistence Agriculture: A Study of Esikhaleni Township, UKZN	Ms Thobile Radebe, Stellenbosch Business School The Influence of Creative Mindset on SMMEs Business Performance	Mr Mthuthuzeli Qwabe and Mr Mbongeni Ngubane, University of Zululand Climate Change, Agricultural Infrastructure and Agricultural Output in SADC Community: a Panel Data Analysis	Mrs Anne Soldat, Dr Ana Cristina Concalves Weyers and Mrs Sphelele Khomo, University of Zululand Developing Digital Acumen in Finance and Accounting Curricula
15:00 – 15:20	Dr Francis Oluwadamilare Ajayi, Dr Olubunmi Ayotola Bamiwuye, Dr Olaide Kamil Akintunde, Dr Oluwagbenga Titus Alao, Prof Adetunji Lawrence Kehinde and Mr Sodeeq Oyewale Azeez, Osun State University, Nigeria Assessment of Farmers' Usage of Information Communication Technology (ICT) in Marketing of Cocoa Produce in Osun State, Nigeria	Dr Andrisha Beharry-Ramraj, University of KwaZulu-Natal, and Mr Siphso Bhengu, MANCOSA Digitalisation for SME Integration into Large Enterprises in South Africa: a Financial Services Framework	Dr Laura Novienyo Abila Amoah, Nelson Mandela University Understanding the vulnerabilities of Rural Poverty in the Face of Climate Change and its effects on Food Security in the Eastern Cape, South Africa Online Presentation	Mrs Michelle van Heerden, University of Johannesburg Is Society's demand for the incorporation of Tax Governance into Corporate Governance Adhered To? A BRICS Corporate Governance Code Perspective Online Presentation

15:20 - 15:40 Tea and Snacks

BREAKOUT SESSION 3

SESSION 3 Chair:	Session 3 - Breakout Room 1 Prof PM Lehloenyia	Session 3 - Breakout Room 2 Dr MR Dengetsha	Session 3 - Breakout Room 3 Dr YN Nkomo	Session 3 - Breakout Room 4 Dr M Makhanya
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Move to breakout rooms

15:40 – 16:00	Prof Dev Tewari, University of Zululand Trade and Investment by China in Africa: Is it helping Africa?	Mr Moses Moshe Vhukeya, Cape Peninsula University of Technology The effectiveness of Generative AI in developing Marketing Content for Small Businesses	Dr Harris Maduku, University of Zululand An Analysis of Africa's Readiness to Adopt 4IR At the Dawn of The African Continental Free Trade Area	Prof Manduth Ramchander and Mr Sibhale Shandu, Durban University of Technology Reshaping South African Public Healthcare Through Patient's Perspectives: The Case ofHartebeeskop Clinic
16:00 – 16:20	Mrs Nontuthuko Hlabisa, Mr Simthembile Ngcubhe and Mr Mziwendoda Cyprian Madwe, University of Zululand The Interplay of Impression Management and Earnings Manipulation in Top 40 Johannesburg Stock Exchange (JSE) Listed Companies	Mr Zahid Hussain, Khadim Hussain Shah Institute of Technology, Karachi, Pakistan, Mr Ussama Majeed, National University of Modern Languages, Lahore Campus, Pakistan, Mr Moosa Iyad Ibrahim Maldives National University, Male, Maldives, Dr Arman Khan, Shaheed Benazir Bhutto University, Nawabshah, Pakistan and Mr Sbonelo Gift Ndlovu, North-West University Effects of AI-Driven Halal Assurance on Consumer's Intention Towards Buying Halal-Certified Bakery Products: A Case Study of Karachi, Pakistan	Prof Mingning Lu, Dr Wei Yang and Dr Hurong Sun, Xichang University, China Research on Promoting Rural Revitalization through Digital Economy in Ethnic Minority Areas	Mr Wandile Mondli Mthethwa, Dr Nomusa Y Nkomo and Dr Talent L Zungu, University of Zululand The Twin Impact of Crises in the South African Growth: the Comparative of the Financial and Health Sector

16:20 – 16:40	Mr Pavan Hiramoney, University of KwaZulu-Natal Investor Sentiment, Stock Market Returns and Volatility: Evidence from the Johannesburg Stock Exchange	Dr Lawrence Mandhlazi, Nelson Mandela University Effects of demographics on social media marketing strategies: A case of South African banks	Ms Luwisa Mhlongo, Ms.Nozipho Mbutho and Mr Malungelo Mathenjwa, University of Zululand The role of Economics Education in promoting Economic Growth and Development: A Case Study of South Africa	Ms Sebenzile Hlatshwayo and Dr Kehinde D. Ilesanmi, University of Zululand The Unified Impact of Climate Change on Food Security and Macroeconomic Uncertainty In South Africa
16:40 – 17:00	Mr Bongani Gwala, University of Zululand The impact of Exchange Rate Fluctuations on the South African Stock Market (JSE) during the COVID-19 Global Pandemic	Ms Filo Gumede, University of Zululand The Influence of Entrepreneurship Education on the Entrepreneurial Mindset of University Students: A Case of University of Zululand	Mr Mpho Gift Makgamatha and Mr Khotso Keletso Moikanyane, University of Limpopo The Role of Community Development Projects in Tackling Socio-Economic Issues in South Africa Online Presentation	Mr Samuel Bangura, Durban University of Technology HR Role In Combating Climate Change: The Mediating Role of Green Human Resource Management Practices Online Presentation

18:00 Research and Collaboration Networking Session

18:00 - 18:15 Thami and the Jolly Jammers

Program Director: **Prof S Zhou**

18:15 - 18:35 **Prof Prince Jaca, Deputy Vice-Chancellor:** Institutional Support, University of Zululand

18:40 - 18:50 **Ms Zingisa Beshe, Absa Regional Segment Head:** Commercial Growth & Public Sector (KZN & Mpumalanga)

18:50 - 19:00 Introducing the Keynote Speaker: **Prof Dev Tewari**

19:00 - 19:30 Keynote Address: **Prof Netswera, Dean of Commerce – BRICS Research Chair**
Changing multilateralism and implications for the global South-North relations

08:00 - 09:00 Registration / Coffee and Tea

PLENARY SESSION 2

Program Director: **Prof Lizelle Ramaccio Calvino**

09:00 - 09:05 Introducing the 2nd plenary speaker: **Prof D Iyer**

09:05 - 10:00 **Prof Sipho Seepe**
Topic: "There can be no social justice without epistemic justice."

10:00 - 10:15 Group Discussion on Decolonisation and Africanisation
Lead discussants: **Prof Moyo and Prof Akpome**

10:15 - 10:45 Tea and Snacks

10:45 - 10:55 Taking of Group photo

PLENARY SESSION 2 - BREAKOUT SESSION 4

SESSION 4
Chair:

Session 4 - Breakout Room 1
Prof T Matadi

Session 4 - Breakout Room 2
Dr KD Ilesanmi

Session 4 - Breakout Room 3
Dr A Enaifoghe

Session 4 - Breakout Room 4
Mr I Mthembu

Move to breakout rooms

11:00 – 11:20	<p>Prof Aghogho Akpome, University of Zululand</p> <p>A Non-Disciplinary Case for African Economic Thought</p>	<p>Dr Hlupeko Dube and Dr Farai Kwenda, Great Zimbabwe University</p> <p>On the impact of Credit Risk and Liquidity Risk on Financial Performance of Microfinance Banks in Southern Africa: Does the interaction between Credit Risk and Liquidity Risk Matter?</p>	<p>Dr Doreen Morukhu, University of Venda, Prof Richard Shambare, University of Fort Hare and Dr Khathutshelo Khashane, University of Venda</p> <p>Reflections on the Utility of Extended Curriculum Programmes at South African Rural Universities</p>	<p>Ms Goodness N Mthethwa and Dr WN Msimango, University of Zululand</p> <p>Integration Of Information Communications Technology in selected Secondary Schools in the King Cetshwayo District</p>
11:20 – 11:40	<p>Dr Xolisile Khanyile, Prof Desan Iyer and Prof Tholaine Matadi, University of Zululand</p> <p>Decolonisation and Transformative Constitutionalism: Rethinking the Reasonable Person Test in South Africa</p>	<p>Dr Eugene Msizi Buthelezi, University of Free State</p> <p>Does Leveraging the Gold and Foreign Exchange Contingency Reserve Account (GFECRA) matter for Total Domestic Debt in South Africa</p>	<p>Mr Bongumenzi Mthethwa, University of KwaZulu-Natal</p> <p>Building Resilient Education Systems for Inclusive, Quality and Relevant Learning in Africa</p>	<p>Mr Siyanda Sithole, University of Zululand</p> <p>The Impact of Technological Progress on Unemployment In South Africa</p>
11:40 – 12:00	<p>Mr Lionel Munsamy and Mr Cebolozakha Zungu, University of Zululand</p> <p>Intellectual Property Protection and Traditional Knowledge: A Critical Analysis through the Node of African Thought</p>	<p>Ms Talenta Mabasa, University of KwaZulu-Natal</p> <p>An empirical study of Financial Development and Economic Growth in Africa; A Non-Linear Estimation Approach</p>	<p>Dr Obasanjo Sanya Adegbite, Osun State University, Osogbo, Nigeria</p> <p>Students' Interest and Guardian Support as predictors of choice of Vocational and Technical Career Courses among Transitional Students</p>	<p>Ms Khangezile Mkhwanazi, University of Zululand</p> <p>The Impact of Public Education Expenditure on Economic Growth and Development in South Africa</p>

12:00 – 12:20	Mr Mayenzeke Chiya, University of Zululand and Mr Bongumenzi Mthethwa, University of KwaZulu-Natal Re-Imagining Teaching and Learning methods beyond Racial-Colonial Legacies: reflections on UNIZULU's Node for African Thought Project	Mr Bothwell Mashura and Prof Farai Kwenda, University of KwaZulu-Natal Quality of Institutions and Illicit Financial Flows in Zimbabwe	Mr Mohale Ernest Selelo and Prof Michael Nkosinathi Khwela, University of Limpopo Exploring the Nexus of Social Entrepreneurship and the Social Economy: a New Paradigm for Change	Ms Selinah Namachi Lusweti, Prof Gedala Mulliah Naidoo and Dr Avashni Reddy Moonasamy, University of Zululand The Transformation of the Fourth Industrial Revolution by Artificial Intelligence on the Corporate Sector
12:20 – 12:40	Prof Willie Chinyamurindi, University of Fort Hare "Wax Lyrical" - Teaching Social Themes to Management Students using the works of Masekela and Mtukudzi	Dr Julius Mukarati, University of Zululand Bank Stability and its determinants in SADC Region	Dr Andrew Enaifoghe, University of Zululand Examining the sustainability of Social Entrepreneurship as an enabler of Inclusive Self-Employment Opportunities for Disenfranchised Youth in South Africa	Adv Heidi Schoeman, University of Zululand Towards An International Approach to Regulating Artificial Intelligence
12:40 – 13:00	Dr Malibongwe Mpfu, Prof Nokukhanya N. Jili and Prof Richard M. Mthethwa, University of Zululand The impact of Colonialism on the role of Traditional Leaders in South Africa and how it can be Decolonised	Mr Sibusiso Sandile Mthembu and Dr Kehinde D. Ilesanmi, University of Zululand The Impact of Economic Policy Uncertainty and Bank Competition on the South African Banking Sector and Financial Stability	Ms Zinhle Mhlongo, Dr Sibusiso David Ntshangase and Prof Ikechukwu Onyekwere Ezeuduji, University of Zululand Entrepreneurship Education and Youths' Intention to Start Businesses	Ms Vuyelwa Jongile and Prof Lizelle Ramaccio Calvino, University of Zululand Protecting Our Digital Youth

13:00 - 14:00 Lunch

BREAKOUT SESSION 5

SESSION 5 Chair:	Session 5 - Breakout Room 1 Adv H Schoeman	Session 5 - Breakout Room 2 Prof T Matadi	Session 5 - Breakout Room 3 Prof P Brijlal	Session 5 - Breakout Room 4 Prof W Chinyamurindi
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Move to breakout rooms

14:00 – 14:20	Prof Peter Walther Baur, University of Johannesburg The role of arts and culture as a mechanism to integrate economies: Using BRICS as a case study	Ms Mixo Sithole, University of Venda A Causal Relationship between Financial Intermediation and Economic Growth: A Case Study of South Africa Online Presentation	Dr Oloyede Obagbuwa, Mr Zwelihle Wiseman Nzuzo, and Prof Rajendra Rajaram, University of KwaZulu-Natal Industry Factors Influencing Financial Health: A Panel Data Analysis of Listed Food Retail Companies in The SADC Region	Ms Thandiswa Ndawonde, University of KwaZulu-Natal Fleet Decarbonisation for Sustainable Transport Initiative: A Case Of V-Polizza Online Presentation
14:20 – 14:40	Prof Zoliswa Fikelepi-Twani and Dr Bhekani Buthelezi, University of Zululand Music Business: critical analysis of Music Format Migration and Its effect on the Livelihood of Artists	Ms Koketso Makgato, Dr Harriet Rivalani Maluka, and Prof Tlou Samuel Setati, University of Limpopo Redefined Psychological Contract and Organisational Citizenship Behaviour Amongst Female Academics in a South African Traditional University	Prof Ahmed Mohammadali Haji Credit Risk Disclosure Practices By The JSE Listed South African Banks	Portia Pearl Siyanda Sifolo and Philisiwe Lorraine Molefe, Tshwane University of Technology, and Sthandiwe Mkhize3, Thinking Pair Group The role of digitalisation among entrepreneurs operating within the tourism value chain: A case of Annual Tourism Week in Durban, South Africa Online Presentation

14:40 – 15:00	<p>Ms Nompumelelo Dlamini, University of Zululand</p> <p>Exploring the Relevance of traditional leaders in enhancing service delivery at local government</p>	<p>Prof Pierre Joubert, Sol Plaatje University and Ms Paulina Mabunda</p> <p>Organisational Justice, Organisational Citizenship Behaviour and Intention to Stay of Employees, at Sedibeng College in Southern Gauteng</p>	<p>Dr Richard Akinjide Adu, Osun State University, Nigeria</p> <p>Loyalty To Global System for Mobile Communication: The Role of Relationship Marketing Tactics</p>	<p>Ms Vivian Nombulelo Qwede, Walter Sisulu University</p> <p>Impact and Effectiveness of the COVID-19 Social Relief of Distress Grant in Alleviating Economic Hardship in Inxuba Yethemba Local Municipality</p> <p>Online Presentation</p>
15:00 – 15:20	<p>Dr Harriet Rivalani Maluka, University of Limpopo and Dr Fumani Donald Mabasa, University of Johannesburg</p> <p>Reshaping the South African farming sector through the adoption of Artificial Intelligence: HR-related threats and opportunities</p> <p>Online Presentation</p>	<p>Mr Mandisi Matyana and Mr Xolani Thusi, University of Limpopo</p> <p>The role of the Auditor General of South Africa (AGSA) as an Oversight Body in Local Government Sphere</p> <p>Online Presentation</p>	<p>Dr Darlington Peter Onojaefe and Ms Yvette Manda Ayongodi, Cape Peninsula University of Technology</p> <p>The Use of Market Intelligence to Improve Market Performance of Retail SMMEs in Cape Town</p>	<p>Dr Pravina Devpersadh Oodith, University of KwaZulu-Natal</p> <p>The influence of Price and Affordability, as well as Product Quality on South African BOP: Consumers' Purchase Decisions</p> <p>Online Presentation</p>

15:20 - 15:40 Tea and Snacks

BREAKOUT SESSION 6

SESSION 6 Chair:	Session 6 - Breakout Room 1 Dr Mndebele	Session 6 - Breakout Room 2 Dr C Weyers	Session 6 - Breakout Room 3 Dr A Khanyile	Session 6 - Breakout Room 4 Dr A Adams
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Move to breakout rooms

15:40 – 16:00	<p>Dr Opeyemi Olodude, Osun State University, Osogbo, Nigeria</p> <p>Private Patent Medicine Vendors and Abortion Services among Adolescents in Ibadan, Southwest Nigeria: Ethical Issues, Economic and Health Implications</p>	<p>Dr Monument Thulani Bongani Makhanya, Prof Makhosazane Faith Vezi-Magigaba and Dr Siphon David Nkonde, University of Zululand</p> <p>The impact of Informal Sector Entrepreneurship on Sustainable Development and Environmental Sustainability in South Africa: A Conceptual Exploration</p>	<p>Dr Neo Mofokeng, University of Zululand, Prof Innocent Simphiwe Nojiyeza, North-West University and Dr Amanda Mphahlele, University of Johannesburg</p> <p>How Social Enterprises Were Sustained in Global Economic Crises Through Ubuntu and Social Capital</p>	<p>Mr Mbongeni Zwelakhe and Prof Irshaad Kaseeram, University of Zululand</p> <p>Effect of Corruption, Inequality, and Unemployment on Poverty in South African Perspective: Evidence from Quantile Regression Model</p> <p>Online Presentation</p>
16:00 – 16:20	<p>Dr Yussif Fatawu, Simon Diedong Dombo University of Business and Integrated Development Studies, Ghana</p> <p>Analysing The Implementation of Reverse Logistics in Medicine from Health Care Facilities in Ghana</p>	<p>Mr Vusi Mbewana, Mr Sazi Chiya and Prof Irrshad Kaseeram, University of Zululand</p> <p>The Impact of Unemployment on Entrepreneurial Intentions of The Working Age Group In South Africa</p>	<p>Prof Lizelle Ramaccio Calvino, Ms Anne Soldat, Adv T Khuzwayo, University of Zululand and Prof Marco Gregg, University of Ferra, Italy</p> <p>Solidarity and Taxation: Social Contract and the Ubuntu Approaches</p>	<p>Mr Thembeqa Qhubekani Mchunu, Dr Kehinde D. Ilesanmi, Prof Sheunesu Zhou, Mr Mbongeni Ngubane and Mr Minenhle Gwala, University of Zululand</p> <p>Effect Of Climate Change on Food Productivity and Agricultural Products In South Africa: Evidence from Computable General Equilibrium (CGE) model</p>

<p>16:20 – 16:40</p>	<p>Ms Viwe Ngwevu, Mr Olanji Oni and Prof Willie Chinyamurindi, University of Fort Hare</p> <p>Working Mothers in Higher Education: the Role of Career Commitment, Career, Exploration and Work- To-Life Enrichment in a South African University</p>	<p>Mr Mthuthuzeli Qwabe, Prof Irrshad Kaseeram, and Dr Mekonnen R Dengetsha, University of Zululand</p> <p>Impact of Economic Freedom-Related Factors on Entrepreneurship: Evidence from Selected Emerging Economies</p>	<p>Dr Abdulai Adams, Mr Simon Diedong Dombo, Kankpeyeng, G. Justine, University of Business and Integrated Development Studies, Ghana and Prof Dev Tewari, University of Zululand</p> <p>The Effect of Macroeconomic Indicators on Livestock Production in Ghana</p>	<p>Dr Tochukwu Okoli, University of South Africa</p> <p>Analysis of Structural Vector Autoregressive Models on the Twin Deficit Convergence Among Emerging Economies: Do Ricardian Equivalence Hypothesis Matter?</p>
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18:00 GALA DINNER | Theme: Node for African Thought

Program Director: **Mrs Sphelele Khomo**

18:00 - 18:15 **Prof Vuyokazi S. Nomlomo, Deputy Vice-Chancellor:** Teaching and Learning, University of Zululand

18:15 - 18:40 **Mr Ronnie Mbatsane, Managing Executive:** SME Business (ABSA Group)

18:40 - 18:45 Introducing the Keynote Speaker: **Prof Siphoo Seepe**

18:45 - 19:30 Keynote Address: **Dr Nakedi Mathews Phosa, Chairman and Director of the Trans-Africa Water Alliance (TAWA)**

19:30 Entertainment: UNIZULU Choir

08:30 - 08:50 Registration / Coffee and Tea

Move to breakout rooms

BREAKOUT SESSION 7

SESSION 7 Chair:	Session 7 - Breakout Room 1 Dr A Adams	Session 7 - Breakout Room 2 Mr S Heeralal	Session 7 - Breakout Room 3 Dr S Nkonde	Session 7 - Breakout Room 4 Prof W Chinyamurindi
09:00 – 09:20	<p>Mr Lverage Chakazamba, Great Zimbabwe University</p> <p>The Psychological Drivers of Financial Decision-Making: Exploring Behavioral Biases and their Impact on Retirement Planning in Zimbabwe</p>	<p>Mr Mzweleni Mthethwa, Prof Unathi Kolanisi, University of Zululand and Ms Sue Singh, Moses Kotane Institute</p> <p>Repositioning Indigenous Knowledge Utilisation In “Studentpreneurship”</p>	<p>Dr Jabulani Nyawo, University of KwaZulu-Natal</p> <p>An Exploration of Infrastructural Challenges Faced by Smallholder Farmers in Ethekwini Metropolitan Municipality, Kwazulu-Natal</p>	<p>Dr S’celo W Sibiya, University of Zululand</p> <p>A Cautious Approach Towards the Application of Team Misconduct - South African Commercial Catering and Allied Workers Union v Makgopela (2023) 44 ILJ 1229 (LAC)</p>
09:20 – 09:40	<p>Dr Mekonnen R Dengetsha, University of Zululand</p> <p>Factors that impact Entrepreneurial Intention: how Financial Knowledge mediates the path to Entrepreneurship</p>	<p>Dr Ombeswa Ralarala and Mr Jubilee Mathebula, University of Limpopo</p> <p>The Effectiveness of Inflation Targeting on Economic Growth In South Africa</p>	<p>Dr Jeremiah Machingambi, University of Western Cape and Prof Richard Shambare, University of Fort Hare</p> <p>Challenges Facing Smallholder Farmers When Accessing Micro-Agriculture Finance Loans</p>	<p>Mr Emanuel Matlala, and Dr Thandukwazi Ncube, Durban University of Technology</p> <p>Management Information Systems Implementation in the South African Public Service</p>
09:40 – 10:00	<p>Dr Sibusiso D. Ntshangase and Prof Ikechukwu O. Ezeuduji, University of Zululand</p> <p>An Ordered Logit Analysis of Tourism Business Success Probability</p>	<p>Mr Bob Munene and Dr Ntandoyenkosi Sibindi, University of the Western Cape</p> <p>The Role of Family Involvement in Family Business Longevity: A Conceptual Consideration</p>	<p>Ms Gillian Mathibela, University of Limpopo, Kevin Kwena Meso, and Ngoako Mokoete</p> <p>A Critical Reflection of the Unsustainability of Smallholder Farming for Poverty Alleviation in South African Rural Areas</p>	<p>Mr Thobani Gwala, Prof Lorraine Greyling, and Dr Kehinde D. Ilesanmi, University of Zululand</p> <p>Smart Learning City of Richards Bay Local Economy: The Case of uMhlathuthuze Local Municipality</p> <p>Online Presentation</p>
10:00 – 10:20	<p>Ms Bongiwe Gune, University of Zululand</p> <p>Mitigating Risks Imposed by Floods: A Case for The Port of Durban</p>	<p>Prof Dev Tewari, University of Zululand</p> <p>Sources Of Human Progress in the World: The Moral Capital Threshold and the Need for Change in the Current Education Policy Worldwide</p>	<p>Ms Cleopatra Matli, Durban University of Technology and Dr Nkululeko Fuyane, University of Brighton, England</p> <p>Online Shopping Non-Adoption: An Explication Using the Inverted Social Exchange Theory and Trust Transfer Theory</p>	<p>Mr Mpho Gift Makgamatha, University of Limpopo</p> <p>Challenges Encountered by African Immigrants in South African Business Environments</p> <p>Online Presentation</p>

10:20 - 10:30 Tea and Snacks

10:30 - 10:40 Taking of Group photo

BREAKOUT SESSION 8

SESSION 8 Chair:	Session 8 - Breakout Room 1 Mr K Ampofu	Session 8 - Breakout Room 2 Dr A Khanyile	Session 8 - Breakout Room 3 Dr A Beharry-Ramraj	Session 8 - Breakout Room 4 Prof W Chinyamurindi
Move to breakout rooms				
10:40 – 11:00	<p>Dr Jayrusha Ramasamy Gurayah and Mr Rithik Mahadeo, University of KwaZulu-Natal</p> <p>Evaluating the Impact of Information Technology on the Warehousing and Logistics Industry, within South Africa</p>	<p>Mr Nhlakanipho Mabika, Mr Mandisi Matyana and Prof RM Mthethwa, University of Zululand</p> <p>An Evaluation of Public Participation as Service Delivery Tool at Umkhanyakude District Municipality</p>	<p>Mr Mthobisi Sizwe Zungu, Mrs Nomusa Y Nkomo and Dr Kehinde D. Ilesanmi, University of Zululand</p> <p>Evaluating the relationship between South Africa's Youth Population, Savings, and Provincial Dynamics: Implications for Economic Performance</p>	
11:00 – 11:20	<p>Dr Eric Ncube and Dr Jabulani Nyawo, University of KwaZulu-Natal</p> <p>Optimizing Logistics and Transportation Performance Processes Through Information Technology: A Case of Small Trucking Company</p> <p>Online Presentation</p>	<p>Mr Nkosingiphile Dumakude, University of Zululand</p> <p>Examining The Socio-Economic and Institutional Challenges that Affect Service Delivery at the Rural Jurisdiction Of uMlalazi Local Municipality, KZN</p>	<p>Mr Thembeqa Qhubekani Mchunu, University of Zululand</p> <p>The Influence of Youth Unemployment on Criminal Activities in South Africa: A Comparative Study</p>	
11:20 – 11:40	<p>Mr Tshegofatso Lucian Tabane, Nelson Mandela University</p> <p>Supply Chains Complexity in South African Public Healthcare Institutions: A Systematic Review</p>	<p>Dr SD Nkonde, Prof MF Vezi-Magigaba and Dr AO Ayandibu, University of Zululand</p> <p>Informal Trading Through Home-Based Micro-Enterprises: the role of Spaza Shops on improving Socioeconomic Landscape at Umhlathuze Municipality</p>	<p>Mrs Kehinde Olufunbi Oni, Durban University of Technology, Mr Gabriel E. Olayinka, Ms Taiwo Olufunto Ogunniran Anchor University Ayobo, Lagos, Dr Smangele Pretty Moyane and Mrs Eunice Akindeji, Durban University of Technology</p> <p>Effectiveness of Content Marketing on Social Media Platforms: A Study of Facebook, YouTube, WhatsApp, and Instagram in the South Western Nigeria</p>	
11:40 – 12:00	<p>Mr Mvuyisi Ndasana, University of Fort Hare and Mr Zuhlume Sibusiso Magade, University of Johannesburg</p> <p>Evaluation Of Measures to Enhance Supply Chain Management in The Buffalo City Metropolitan Municipality</p>	<p>Dr Chané de Bruyn, Prof Marius Venter, University of Johannesburg and Prof Rui Alexandre Castanho, WSB University, Poland</p> <p>The Impact of Unsustainable Environmental Practices on Tourism and Local Economic Development: The Case of The Hartbeespoort Dam Region</p>	<p>Prof Victor Virimai Mugobo, Dr Prominent Choto and Genine Cloete, University of the Western Cape</p> <p>The Influence of Personality Traits on Consumers' Willingness to Buy Groceries Online In South Africa</p>	

12:00 – 12:20	Mr Moses Mlangeni, Prof Lorraine Greyling and Prof Dev Tewari, University of Zululand Cultivating Hemp Fibre to Increase Raw Material Availability and Lower Input Costs to Stimulate Recovery of SA Clothing Manufacturing	Dr Sibusiso David Ntshangase and Dr Nompumelelo Linda and Ms Pamela S. Mhlongo, University of Zululand External Business Factors as Antecedents to Township Tourism Business Performance in South Africa: Implications for Success and Sustainability	Mr Siyabonga Mndebele, Dr Kehinde D. Ilesanmi and Prof Dev Tewari, University of Zululand FinTech Revolution, Credit Spending Dynamics, And Increasing Labour Market Uncertainty: Implications for Financial Risk In South Africa	
12:20 – 12:40	Mr Valentine Lwazilwenkosi Nqoko and Prof Sheunesu Zhou, University of Zululand The Nexus Between Electricity Power Supply and The South African Manufacturing Output	Dr Xiangyu Liu, Dr Wei Yang and Dr Hurong Sun, Xichang University, China Exploring Local Attitudes and Influences on Tourism Development in Ethnic Minority Regions: Evidence from Sichuan, China	Ms Nozibusiso Chiliza, Prof Bibi Zaheenah Chummun, University of KwaZulu-Natal Challenges of Near Infrared (NIR) Spectroscopy: A Case Study of the Cane Testing Services at South African Sugar Association	

12:45 - 13:40 Lunch

Ferry Ride for guests enrolled

PLENARY SESSION 3

Program Director: **Dr Y Nkomo**

13:40 - 14:40

Introduction of Plenary Speaker: **Prof S Zhou**
3rd Plenary Speaker: **Mr Peter Senzo Mthembu**

BREAKOUT SESSION 9

SESSION 9
Chair:

Session 9 - Breakout Room 1
Dr S Sibiya

Session 9 - Breakout Room 2
Mr I Mthembu

Session 9 - Breakout Room 3
Prof Ngalawa

Session 9 - Breakout Room 4
Prof Chummun

Move to breakout rooms

14:40 – 15:00	Dr Sithembiso Mthimkhulu and Prof DD Tewari, University of Zululand Impacts of Electricity Access on Human Development Index, Governance, Income Inequality, and Economic Growth in Sub-Saharan Africa	Dr Muzi Shoba and Miss Sibusisiwe Mkhize, Nelson Mandela University An appraisal of Sustainability of Cooperatives in South Africa: Evidence from Community Cooperatives in Jozini Local Municipality, South Africa	Dr Joelle Danielle Ngo Ndjama, University of Zululand The challenges encountered by SMES In Africa That Affect Their Socio-Economic Development: A Review of The Literature	Mr TL Madisha, Prof Gedala Mulliah Naidoo and Dr Avashni Reddy Moonasamy, University of Zululand Entrepreneurship Development through New Media Technologies in Nkomazi Local Municipality Online Presentation
15:00 – 15:20	Mr Thembinkosi Maphosa and Prof Abdullah Bayat, University of the Western Cape Lessons Learnt from a review of the Kuyasa Renewable Energy-Efficient Clean Development Mechanism (CDM) Project, Post Implementation Online Presentation	Tandeka Banda, University of KwaZulu-Natal The impact of Employment Relations and Human Resources Practices on the effective management of Massmart in Kwazulu-Natal	Mr Shingirirai Mashura, University of the Western Cape and Prof Federico Foders The Impact of Protectionism on Cross-border Services Export Flows in the Common Market for Eastern and Southern Africa	Dr Abiola Elizabeth Ojeleye, Mr Peter O Olaniyan, Miss Adeola G Rahmon, Osun State University, Osogbo, Nigeria Restoring Wasted Vitamin Rich Fruit: Coating Yellow Cashew (Anacardium Occidentale L.) Apple with Beeswax to Evaluate Shelflife and Quality Online Presentation

15:20 – 15:40	<p>Dr Talent L Zungu, Ms Zimisele Bonisiwe Mkonza and Prof Lorraine Greyling, University of Zululand</p> <p>Living In a World of Crisis and High Inequality: the Asymmetric Effect of Macroprudential Policies on Income Inequality In South Africa and Selected Emerging Economies</p>	<p>Mr Zweli Mndzebele, Farai Kwenda and Mishelle Doorasam, University of KwaZulu-Natal</p> <p>The effect of economic factors on Financial Preparedness for Retirement among Public and Private Sector Employees in Eswatini</p>	<p>Mr Lubabalo Flepisi, Dr Anna Johanna Catharina Womack and Dr Lawrence Mpele Lekhanya, Durban University of Technology</p> <p>Examining The Environmental Factors Influencing the Performance of Construction SMEs in the Eastern Cape, South Africa</p> <p>Online Presentation</p>	<p>Ms Faith Rudairo Chibvura, Mr Yunus Goolam Doba, Mr Musiyiwa Moses Kudakwashe Mpumalanga, Durban University of Technology</p> <p>Enhancing Entrepreneurship in Rural Marginalised Areas: A Case Study Hypercheck Nabantu Initiative</p> <p>Online Presentation</p>
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15:40 - 16:00 Tea and Snacks

BREAKOUT SESSION 10

SESSION 10 Chair:	Session 10-Breakout Room 1 Mrs A Soldat	Session 10-Breakout Room 2 Prof Mugobo	Session 10-Breakout Room 3 Mrs F Tarwireyi	Session 10-Breakout Room 4 Mr SG Ndlovu
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Move to breakout rooms

16:00 – 16:20	<p>Mr Mziwendoda Cyprian Madwe, University of Zululand, Mr Siyanda Percy Khuzwayo, Mangosuthu University of Technology, Mr Sanele Phumlani Vilakazi, University of Mpumalanga and Mr Sicelo Cele, Durban University of Technology</p> <p>The impact of Corporate Governance Practices on the Financial Performance of State-Owned Entities in South Africa</p>	<p>Ms Lucia Winji, Great Zimbabwe University</p> <p>Disruptive Artificial Intelligence Technologies in Automated Self Service Digital Platforms for Customers in Business Today- Block Chaining</p>	<p>Ms Shelter Nene and Dr Kehinde D. Ilesanmi, University of Zululand</p> <p>The impact of Health-Related Pandemics and the Economic Uncertainty in Sub-Saharan Africa's Labour Market</p>	
16:20 – 16:40	<p>Amos Zungu, Celumusa Makepeace Chonco, Durban University of Technology and Mziwendoda Madwe, University of Zululand</p> <p>Brief Analysis of the results of Performance Information Audit in Kwazulu-Natal Provincial Government Departments, in South Africa</p>	<p>Ms Bonisiwe Ngema, Mr Shalen Heeralal and Dr Ayansola Ayandibu University of Zululand</p> <p>Assessing The Online Purchasing Behaviour of Generation Y And Generation Z Private Higher Education Students</p>	<p>Mr Moses Vincent, Prof Lorraine Greyling and Prof Dev Tewari, University of Zululand</p> <p>Dynamics Of ODA Allocation and Liability of Foreignness</p>	
16:40 – 17:00	<p>Mr Sabelo Velenkosini Msweli, University of Johannesburg</p> <p>Exploring the successes and failures for the Adoption of Entrepreneurship in Schools Curricula: A Comparative Study of South Africa and Finland</p>	<p>Dr Thandukwazi Richman Ncube and Mr Mpubane Emanuel Matlala, Durban University of Technology</p> <p>The impact of Technological Advancements on Entrepreneurship in South African economic growth</p>	<p>Mr Mngqobi Mabutho Ngema, Dr Talent Lindokuhle Zungu and Dr Nomusa Y Nkomo, University of Zululand</p> <p>BRICS Trade Agreement: A Catalyst for Economic Growth in South Africa and India</p>	

17:00 – 17:20	<p>Dr Malibongwe Mpofu, University of Zululand</p> <p>The participation of Traditional Leaders in Municipal Councils in South Africa: Cases of the Mhlontlo and Engcobo Local Municipalities in the Eastern Cape Province.</p>	<p>Ms Nothando Mbalenhle Khuzwayo, Mr Andile Mthembu, and Mr Leo Sibiya, University of Zululand</p> <p>Climate Change vs. Food Security: The Assimilation of Drought-Tolerant Indigenous Species into the South African Food System</p>	<p>Ms Amahle Dlomo, Dr Talent Lindokuhle Zungu and Dr Nomusa Y Nkomo, University of Zululand</p> <p>Does the BARS Curve Exist in the Case of Newly Democratized Countries? The case of Macroprudential Policy Regime</p>	
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18:00 NEW VENTURE IDEATION AND ENTREPRENEURSHIP EVENING

Program Director: **Dr Ayansola Ayandibu**

18:00 - 18:20	Keynote Address: Prof Brown, Director: Research and Innovation, University of Zululand
18:20 - 18:40	Norman Venketiah, Absa Regional Executive: SME Business (KZN & Mpumalanga)
18:40 - 19:10	Introduction of Keynote Speaker: Prof N Vezi-Magigaba Keynote Address: Ms Hlengiwe Mvubu, President Zululand Chamber of Commerce
19:10 - 19:20	Mrs. Sinazo Cossie, South 32 Enterprise and Supplier Development Specialist: Support to Student Entrepreneurs
19:20 - 19:40	Introduction of Keynote Speaker: Dr S Nkonde Keynote Address: Prof Nora Clark
19:40 - 20:00	Pitch my ideas – Student Entrepreneurs
20:00 - 20:30	Presentations by ABSA funded Entrepreneurs
20:30	Entertainment: Zulu Dancers

DAY 4: THURSDAY, 8 AUGUST 2024

08:30 - 08:50 Registration / Coffee and Tea

PLENARY SESSION 4

Program Director: **Prof Tholaine Matadi**

08:50 - 09:00 Introduction of Plenary Speaker: **Prof D Iyer**

09:00 - 09:45 4th Plenary Speaker: **Human Rights Commissioner Tshepo Madlingozi**

09:45 - 10:05 Tea and Snacks

10:05 - 10:15 Taking of group photo

BREAKOUT SESSION 11

SESSION 11 Chair:	Session 11-Breakout Room 1 Dr B Makhoba	Session 11-Breakout Room 2 Prof Setati	Session 11-Breakout Room 3 Dr Nyawo	Session 11-Breakout Room 4 Prof Brijlal
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Move to breakout rooms

10:20 – 10:40	<p>Mr Cebolozakha Zungu and Mr Lionel Munsamy, University of Zululand</p> <p>Intellectual Property Law's Impact on Business Strategies and Innovation: A Case Study of South Africa</p>	<p>Dr Samson Olaniyan, Mr Ayomide Ayantomi and Mr Titilayo Moromoke Oladejo, Osun State University</p> <p>Foreign Direct Investment, Agricultural Performance and Economic Development in Nigeria</p> <p>Online Presentation</p>	<p>Dr Deochund Mothilall and Prof Desan Iyer, University of Zululand</p> <p>A critical analysis of the Legal Framework Regulating the Operation of Drones in South Africa: A Comparative Study</p>	
10:40 – 11:00	<p>Mr Leo Sibiyi, University of Zululand</p> <p>The Role of SCOPA as an Oversight Tool to Enhance Accountability in the South African Parliament</p>	<p>Prof Eunice Seekoe, University of South Africa, Dr Vasti Van Niekerk and Ms Letshego Seekoe, Kubu Science and Technology Institute</p> <p>Barriers faced by Student Women in Higher Education Institutions of South Africa to participate in Entrepreneurship and Business, and challenges experienced during participation</p>	<p>Mr Future Kangala, Dr Xolisile Khanyile and Prof Tholaine Matadi, University of Zululand</p> <p>Addressing the Legal Gaps in Cyberbullying Prosecution in South Africa</p>	
11:00 – 11:20	<p>Mr Mayenzeke Chiya and Professor Tholaine Matadi, University of Zululand</p> <p>The Appointment of Judges In South Africa: Is Section 174(2) At Loggerheads with Section 9 Of the Constitution?</p>	<p>Prof Tendai Chimucheka and Ms Nangamso Manquma, University of Fort Hare</p> <p>The effect of Entrepreneurial Alertness, Creativity and Proactive Personality on Entrepreneurial Intention of University Students</p> <p>Online Presentation</p>	<p>Mr Michael Celumusa Buthelezi, University of Zululand</p> <p>A Comparative Analysis of the Impact of Presidents Zuma and Ramaphosa on South African Jurisprudence and Constitutionalism</p>	

11:20 – 11:40	<p>Mr Sabelo Ndzaba and Prof Lizelle Ramaccio Calvino, University of Zululand</p> <p>Harmonising Marital Dissolution: A Comparative Analysis of Divorce Grounds in Customary and Civil Marriages under South Africa's Constitutional Framework</p>	<p>Ms Philisiwe Mbali Mkhize and Mr Shalen Heeralal, University of Zululand</p> <p>Challenges faced by Female Student Entrepreneurs at University of Zululand</p>	<p>Mr Vusumzi Myekwa, Miss NP Dlamini and Prof RM Mthethwa, University of Zululand</p> <p>Exploring the challenges faced by Off-Campus Students at University of Zululand</p>	
11:40 – 12:00	<p>Dr MB Adewusi-Bakare, Adekunle Ajasin University, Nigeria, Prof Desan Iyer and Prof Lizelle Ramaccio Calvino, University of Zululand</p> <p>Critical Analysis of the Conviction Rates in Murder Cases in South Africa and Nigeria: Is there a need to improve Prosecutorial and Investigative Strategies?</p>	<p>Mr Leonard Agwuna, University of Zululand, Prof Chux Gervase Iwu, University of the Western Cape, Prof Makhosazana Faith Vezi-Magigaba, University of Zululand, Mrs Charmaine Helena Iwu and Ms Sene van de Heerden, Cornerstone Institute</p> <p>Assessing The Entrepreneurial Intention of Female Students In South Africa. The Case of Postgraduate Certificate in Education Students</p>	<p>Dr Tinashe Charles Matiyenga, University of Zululand and Mr Shephard Pondiwa, Women's University in Africa, Zimbabwe</p> <p>Challenges and Opportunities of Online Student Recruitment Systems for Public Universities in Africa: A Systematic Review</p> <p>Online Presentation</p>	

12:00 – 13:00 Lunch

12:00 TOUR OF TRADITIONAL ZULU VILLAGE: GATHERING IN FOYER OF HOTEL (ONLY PRE-ORGANISED BOOKINGS)

PLENARY SESSION 2 - BREAKOUT SESSION 12

SESSION 12 Chair:	Session 12-Breakout Room 1 Dr B Makhoba	Session 12-Breakout Room 2 Prof Setati	Session 12-Breakout Room 3 Dr Nyawo	Session 12-Breakout Room 4 Prof Brijlal
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Move to breakout rooms

13:00 – 13:20	<p>Dr Tanzala Kikasu and Mr Yunus Doba, University of Technology</p> <p>Higher Education and its contribution to economies of African Countries: Move towards Competence-Based and Skills Demand-Driven Standards in collaboration with industry</p> <p>Online Presentation</p>	<p>Mr Mandisi Rulashe and Prof TS Setati, University of Limpopo</p> <p>Exploring the Complexities of Rural Development: The Endogenous Approach</p> <p>Online Presentation</p>	<p>Mr Mbongeni Ngubane, Mr Vusi Mbewana and Prof Irrshad Kaseeram, University of Zululand</p> <p>Effect Of Educational Factors on Household Living Income Level In South Africa: Evidence from Quantile Regression Model</p>	
13:20 – 13:40	<p>Mr Kwanda Mngomezulu and Prof MT Matadi, University of Zululand</p> <p>Analysing the Ramifications of The New Proposed Migration Laws In South Africa: What Are the Domestic and International Implications?</p>	<p>Dr Ankur Tewari, University of Zululand</p> <p>Politics Of Trade Relations Between South Africa And China</p>	<p>Mrs Beauty Moyo, Prof Dev Tewari, and Prof Sheunesu Zhou, University of Zululand</p> <p>An Investigation of The Influence of Spiritual Leadership Factors in Enhancing Employee Performance Using Regression Analysis</p>	

13:40 – 14:00	<p>Mr Kingdom Montshiwa Moshounyane, University of Zululand</p> <p>A Comparative Analysis of the 1996 White Paper on Arts, Culture, And Heritage and the 2017 Revised White Paper on Arts, Culture, And Heritage In South Africa: Exploring Ideological Shifts Online Presentation</p>	<p>Mr Thembelani Nkosingiphile Jali, Miss Slindile Xolile Sithole and Miss Ziyanda Mayezana, University of Zululand</p> <p>Reimagining the economics curriculum in the fourth industrial revolution</p>	<p>Dr Oluwatoyin Ajani, University of Zululand</p> <p>Enhancing Entrepreneurship Education in Pre-Service Teacher Education Curriculum: A Systematic Literature Review on African Resilience and Global Synergy Online Presentation</p>	
14:00 – 14:20	<p>Ms Nonsikelelo Zikhali and Mzweleni Fundani Mthethwa, University of Zululand</p> <p>The Impact of Climate Change on the Sustainability of SMEs</p>	<p>Mr Ntuthuko S'bonelo Xulu, Dr A Chibisa and Prof A Krishannair, University of Zululand</p> <p>Impact of Siyavula Educational Application in the Learning of Mathematics by STEM Learners</p>	<p>Mrs Zinzi Magoda, Cape Peninsula University of Technology</p> <p>Diversity in Entrepreneurship: Promoting Gender and Social Equity Across Cultures</p>	
14:20 – 14:40	<p>Dr Sithembiso Mthimkhulu and Prof DD Tewari, University of Zululand</p> <p>The Education Component and the Inclusion of the Enrolment Survival Measure: Provincial Equitable Share (PES)</p>	<p>Fortunate Tarwireyi, Irshad Kaseeram and Sheunesu Zhou, University of Zululand</p> <p>Survival of Microfinance Institutions (MFIs) in Selected Emerging African Countries: A Survival Analysis Approach</p>	<p>Mr Philangenkosi Gcwensa and Prof JM Mdiniso, University of Zululand</p> <p>The Investigation of the factors that contribute to Graduates' Skills Shortages at Umfolozi Local Municipality Online Presentation</p>	
14:40 – 15:00	<p>Dr Thabisile Mtshali, University of Johannesburg</p> <p>Questioning the Prospect of Women Land Right Through Land Reform Agenda in South Africa Online Presentation</p>	<p>Dr Ankur Tewari, University of Zululand</p> <p>Xenophobia in Durban</p>	<p>Dr Kehinde Ajike Olabiyi and Mr Abdulhafiz Adegbite, Osun State University, Osogbo, Osun State, Nigeria</p> <p>Impact Of Unemployment on Emigration Flow in Nigeria Online Presentation</p>	
15:00 - 15:30	Closing Ceremony Prof I Kaseeram			

Institutional Quality, Foreign Direct Investment And Economic Growth In Ghana

Dr Abdulai Adams

E-mail: aadams@ubids.edu.gh

Simon Diedong Dombo University of Business and Integrated Development Studies

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

This study examined the extent to which institutional quality and foreign direct investment (FDI) influence economic growth in Ghana. Time series data from 1990 to 2021 were obtained from the World Development Indicators (WDI) and World Governance Indicator (WGI) databases. Multiple linear regression, the gravity model, and the Autoregressive Distributed Lag (ARDL) model were employed for analysis. The results show that both institutional quality (INSTQ) and FDI positively influence economic growth. Correlation analysis revealed strong positive correlations between FDI, INSTQ, trade, and economic growth, while inflation showed a weak negative correlation. Additionally, GDP per capita, INSTQ, trade, and broad money supply were identified as strong positive factors attracting FDI in Ghana, with INSTQ having the greatest effect. The positive coefficients of INSTQ, trade, and inflation indicated a strong positive effect on economic growth. The Government of Ghana needs to create an enabling environment to attract more FDI and accelerate economic growth. Furthermore, improving macroeconomic stability, particularly by addressing inflation, which negatively impacts trade and economic growth, is crucial. Enhancing bilateral trade relations within the West African sub-region could also boost trade and contribute to economic growth.

Keywords: Economic growth, foreign direct investment, Ghana, institutional quality

Rural Households' Participation In Livestock Markets: Insights From A Sustainable Intensification Project In Northern Ghana

Dr Abdulai Adams

E-mail: aadams@ubids.edu.gh

Simon Diedong Dombo University of Business and Integrated Development Studies

Abstract

Livestock production serves as a crucial coping mechanism for households grappling with escalating food insecurity attributed to factors such as crop failure, declining incomes, and the impacts of climate change. This study analysed the constraints that inhibit the development of the livestock sector and the determinants of households' participation in livestock markets. Drawing on data from 463 smallholder farmers in northern Ghana, our analysis, employing endogenous switching regression, sheds light on the nuanced dynamics at play. The study identifies demographic factors, institutional dynamics, and environmental elements as key determinants shaping livestock farmers' involvement in markets. Specifically, household size negatively impacts market participation while access to credit, membership in a Farmer-Based Organization (FBO), and the presence of dedicated livestock markets positively and significantly influence households' participation in livestock markets. Livestock farmers' access to extension services revealed mixed effects with positive effects on those who participate in livestock markets. Critical constraints impeding the growth of the livestock sector in rural northern Ghana include inadequate market infrastructure, restricted access to finance, and the prevalence of diseases. These findings bear implications for governmental livestock development policies, particularly in the context of initiatives like the rearing for food and jobs program. The study recommends a strategic focus on strengthening the delivery of extension services, investing in livestock market infrastructure, and facilitating financial accessibility for livestock farmers to foster sustainable development.

Keywords: Sustainable intensification; Constraints; Livestock; Market participation; Northern

The Effect Of Macroeconomic Indicators On Livestock Production In Ghana

Dr Abdulai Adams

E-mail: aadams@ubids.edu.gh

Simon Diedong Dombo University of Business and Integrated Development Studies

Kankpeyeng, G. Justine

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

The livestock sub-sector is crucial to national development, contributing to GDP through job creation and the export of livestock and livestock products. This study investigates the link between macroeconomic indicators and livestock production in Ghana using data from the World Development Indicators for the period 1983 to 2020. By applying the Autoregressive Distributed Lag (ARDL) model, the study identifies a long-run relationship between livestock production and macroeconomic variables. Specifically, agricultural farmland decreases livestock production, while government expenditure positively influences livestock production in the long run. Additionally, there is a statistically significant negative relationship between imports and livestock production in the long run. In the short run, agricultural land and exports have a detrimental impact on animal productivity and livestock outputs, whereas GDP and its lagged values positively affect livestock production. Government spending also has a favorable impact on livestock output in the short run. The error correction term indicates that when there is short-run disequilibrium, the rate of adjustment to long-run equilibrium is approximately 69.6%. Post-estimation tests revealed no issues with serial correlation, heteroscedasticity, or model misspecification. These findings have policy implications for the livestock sector. Measures that stimulate local livestock production and discourage imports of livestock products should be pursued. Opening up the Ghanaian economy through trade will greatly benefit the nation. Additionally, increased government spending in the livestock sector is necessary to achieve a greater impact.

Keywords: Macroeconomic indicators, livestock production, Ghana, ARDL model

Students' Interest And Guardian Support As Predictors Of Choice Of Vocational And Technical Career Courses Among Transitional Students

Dr Obasanjo Sanya Adegbite

E-mail: obasanjo.adegbite@uniosun.edu.ng

Osun State University, Osogbo Nigeria

Abstract

Career decision is important because it determines the future plans among transitional students. Vocational and technical career courses enrolment in Nigeria Universities are still very discouraging despite efforts made by board of technical and vocational Education Training (TVET). Choice of Vocational and Technical career courses most especially among transiting students has not been explored in literature. This study therefore tries to fill this gap by investigating the influence of Students interest and guidance support as predictors of choice of vocational and technical career courses among transitional students. Correlation design through quantitative method was used to achieve the objectives. Students interest, guardian support and choice of vocational career courses were measured using standardized scales. Five hundred and fifty eight transitional students were recruited through purposive sampling from twenty-seven JAMB examination centers across Oyo state, age ranging from 14 to 27 years old. Significant relationship was observed between students interest and choice of vocational and technical career courses ($r = .45^{**}$). Significant positive relationship between guardian support and choice of vocational and technical career courses ($r = .43^{**}$) outcome was observed. Moreover, students interest and guardian support jointly and independently accounted for significant variation in choice of technical and vocational career courses [$R=0.80$; $R^2=.40$; $F(3,243)=7.52$]. Students interest accounted for ($\beta = 0.78^{**}$) variation, while, Guardian support accounted for ($\beta = -0.73^{**}$) variation. Male and female transition students are also differing on choice of vocational and technical career courses. This study recommends vocational and technical interest sensitization in schools, churches and Mosques. Seminars and workshops on vocational and technical courses are recommended. Scholarships on vocational and technical courses are also recommended and Government funding of vocational and technical education is also recommended.

Keywords: Students' Interest, Guardian Support, Vocational and Technical career courses, Transitional students

Critical Analysis of the Conviction Rates in Murder Cases in South Africa and Nigeria: Is There a Need to Improve Prosecutorial and Investigative Strategies?

Dr MB Adewusi-Bakare

E-mail: bolaadewusibakare@gmail.com

Adekunle Ajasin University, Akungba-Akoko, Nigeria

Prof Desan Iyer

E-mail: IyerD@unizulu.ac.za

University of Zululand

Prof Lizelle Ramaccio Calvino

E-mail: CalvinoL@unizulu.ac.za

University of Zululand

Abstract

The paper is based on a doctoral study on the aforementioned topic and examines the investigative and prosecutorial systems in South Africa and Nigeria in the light of the challenges posed by the escalating rates of incessant violent killing of human beings in both countries. The authors despite highlighting the series of legislative mechanisms in curbing murder rates in both countries, clearly illustrate the fact that the incessant killings of human beings remained unabated. The current high murder rates in both countries threaten the safety and security as well as the socio-economic development and stability of South Africa and Nigeria. The paper recommends that for the efficient investigation and prosecution of murder matters, an integrated law enforcement system should be adopted. In addition, the authors argue that it necessary to establish efficient, independent investigating agencies in the two countries to regulate any unethical practices of the role-players. It is also recommended that there be an amendment of legislations to incorporate modern investigative and prosecutorial practices going forward. The paper concludes with key changes to the current legislative framework in both countries.

Loyalty To Global System For Mobile Communication: The Role Of Relationship Marketing Tactics

Dr Richard Akinjide Adu

E-mail: adurichard3@gmail.com

Osun State University, Nigeria

Abstract

Loyalty is a commitment to continue to do business with a company on a long-term basis. Loyalty is critical to the survival of any company. Available data revealed that many Global System for Mobile communication (GSM) subscribers in Nigeria are not loyal to their mobile service providers. Previous studies examined influence of consumer product satisfaction and self-expression on loyalty while neglecting relationship marketing tactics. Therefore, the study, examined effects of customer perception of relationship marketing tactics (brand image, service quality, customer trust, promotion, price perception) on loyalty to GSM service providers among University of Ibadan (UI) students. Reasoned action theory and cross-sectional survey design were adopted. Simple random technique was employed to select six out of 12 halls of residence in UI. Seven hundred and ten GSM service users comprising undergraduates and postgraduates of UI were selected through convenience sampling. A questionnaire comprising 6 scales was administered on the subscribers. Data were analysed using both descriptive and inferential statistics. The participants' age was 22.43 ± 4.86 , 4.9% were married and 44.1% females. Age was significantly negatively related to Loyalty ($r = -0.11$). There was a significant positive relationship between service quality and loyalty ($r = 0.52$). There was a significant positive relationship between customer trust and loyalty ($r = 0.50$). Likewise, service quality had a significant main effect on customer loyalty ($F(1, 675) = 21.95$, partial $\eta^2 = 0.03$). Promotion had a significant main effect on customer loyalty ($F(1, 675) = 23.67$, partial $\eta^2 = 0.03$). Brand image, promotion and customer trust had a significant interaction effect on customer loyalty ($F(1, 677) = 6.09$, partial $\eta^2 = 0.01$). Relationship marketing tactics enhanced loyalty among sampled subscribers of GSM. The GSM service providers desirable of improving loyalty should improve on their customers' relationship marketing tactics.

Keywords: Relationship marketing tactics, Brand image, Customer trust, GSM service subscribers, Loyalty

Assessing The Entrepreneurial Intention Of Female Students In South Africa.

The Case Of Postgraduate Certificate In Education Students

Mr Leonard Agwuna

E-mail: lagwuna@gmail.com

University of Zululand

Mrs Charmaine Helena Iwu

Email: charmaine.iwu@gmail.com

Cornerstone Institute.

Prof Chux Gervase Iwu

E-mail: cgiwu@uwc.ac.za

University of the Western Cape

Ms Sene van de Heerden

Email: sene_v@hotmail.com

Cornerstone Institute

Prof Makhosazane Faith Vezi-Magigaba

E-mail: magigabam@unizulu.ac.za

University of Zululand

Abstract

Globally, female entrepreneurship is acknowledged as a major force behind innovation, social progress, and economic success. But to launch and expand successful businesses, women in South Africa face many obstacles. Considering the significance of inclusive participation in the mainstream economy, it is necessary to understand the factors that may inspire or impede the intention of women in becoming entrepreneurial. The population consisted of students of a private higher education institution. Data was collected from female students of postgraduate certificate in education. An online system was designed for data collection using a questionnaire. This allowed for a wider audience to participate, but it also prevented the participants' identities from being revealed because they were not in contact with the researchers. IBM Statistical Package for the Social Sciences was used to analyze the data. Every student's response was examined, and the analysis was used to categorize the responses. Results reveal intriguing patterns in the participants' perceptions of entrepreneurship. Doubt about oneself when starting a business is strongly correlated with pessimism about success, which implies a lack of faith in entrepreneurship. Furthermore, although there is a desire for entrepreneurial fulfilment, developing business concepts is difficult and presents a significant barrier. A major contribution of this paper is that it responds to the call by National Development Plan (NDP) (2030) of South Africa, which seeks ways to increase inclusivity, improve equity, and diversity in mainstream economy.

Enhancing Entrepreneurship Education in Pre-Service Teacher Education Curriculum: A Systematic Literature Review on African Resilience and Global Synergy

Dr Oluwatoyin Ajani

E-mail: AjaniO@unizulu.ac.za

University of Zululand

Abstract

Entrepreneurship education has emerged as a critical component of pre-service teacher education curriculum, offering opportunities to foster innovation, creativity, and resilience among future educators. This systematic literature review examines the integration of entrepreneurship education in pre-service teacher education curriculum within African contexts, exploring its potential contributions to African resilience and global synergy. A comprehensive search of peer-reviewed articles, books, reports, and policy documents was conducted using relevant keywords related to “pre-service teacher education curriculum,” “entrepreneurship education,” and “African resilience.” The review synthesizes findings from studies published between 2010 and 2024, focusing on initiatives aimed at enhancing entrepreneurship education in pre-service teacher education programs across African countries. Key themes explored include the impact of entrepreneurship education on the development of entrepreneurial competencies among pre-service teachers, the challenges and opportunities in integrating entrepreneurship education into teacher education curriculum, and the implications of entrepreneurship education for African resilience and global synergy. By analyzing existing literature, this review provides insights into best practices, challenges, and gaps in entrepreneurship education within pre-service teacher education curriculum, offering recommendations for policymakers, educators, and researchers to enhance the effectiveness and sustainability of entrepreneurship education initiatives in African contexts.

Keynotes: Entrepreneurship Education, Pre-Service Teacher Education, Curriculum Integration, African Resilience, Global Synergy

Assessment of Farmers Usage of Information Communication Technology (ICT) in Marketing of Cocoa Produce in Osun State, Nigeria

Dr Francis Oluwadamilare Ajayi

E-mail: francis.ajayi@uniosun.edu.ng

Osun State University, Nigeria

Dr Olubunmi Ayotola Bamiwuye

E-mail: olubunmi.bamiwuye@uniosun.edu.ng

Osun State University, Nigeria

Dr Olaide Kamil Akintunde

E-mail: olaide.akintunde@uniosun.edu.ng

Osun State University, Nigeria

Dr Oluwagbenga Titus Alao

E-mail: oluwagbenga.alao@uniosun.edu.ng

Osun State University, Nigeria

Prof Adetunji Lawrence Kehinde

E-mail: kehindeal@uniosun.edu.ng

Osun State University, Nigeria

Mr Sodeeq Oyewale Azeez

E-mail: ooyewale26@gmail.com

Osun State University, Nigeria

Abstract

Cocoa farmers along the cocoa value chain encounter challenges with middlemen who purchase cocoa beans at prices significantly lower than the official international market rates. This issue stems from limited access to cocoa marketing information, hindering farmers' productivity and growth globally. This study was conducted to assess the extent of cocoa farmers' utilization of Information and Communication Technologies (ICTs) for accessing cocoa bean market information in Osun State, Nigeria. Using a multistage sampling procedure, 222 cocoa farmers were selected, and primary data were collected through a structured interview. Descriptive statistics and correlation analysis were employed for data analysis. Findings indicate that 87.84% of respondents utilize mobile phones and radios to access cocoa bean market information, with 76.1% falling under the medium category of usage. Among the respondents, linkage with input suppliers (0.92), accurate scaling systems (0.91), and information on obtaining improved cocoa varieties (0.90) ranked highest in terms of ICT usage for cocoa produce marketing. The primary constraints to ICT utilization were identified as poor electricity supply (1.77), high costs of purchasing ICT devices (1.70), and inadequate network services (1.66). Hypothesis testing revealed a significant inverse relationship between respondents' age ($r = -0.5803$, $P \leq 0.05$) and their level of ICT usage in cocoa produce marketing. In conclusion, the study recommends that governmental efforts should focus on ensuring reliable electricity provision and offering subsidized ICT resources for farmers. Additionally, service providers should prioritize improving internet connectivity to enhance farmers' access to cocoa market information.

Keywords: Assessment, Usage, Information Communication Technology (ICT), Marketing, Cocoa Produce, and Value chain

A Non-Disciplinary Case For African Economic Thought

Prof Aghogho Akpome

E-mail: akpomea@unizulu.ac.za

University of Zululand

Abstract

In this paper, I follow existing scholarship to highlight the need for approaches to African macroeconomics which disrupt and depart from received thought and practice. Adopting a non-disciplinary discursive method, I begin with an analysis of the historical, political and socio-cultural contingencies upon which contemporary universalised economics are constructed. I dwell on two important events – the 1894-85 Berlin Conference and the 1944 Bretton Woods Conference – to foreground their significance as key iterations of Euro-modernist idea formation and knowledge construction in general, and in the domain of macroeconomics in particular. I demonstrate the ways in which these moments simultaneously reflected, refined, validated, reinforced and propagated the particular worldviews and intellectual logics which shaped and sustained the world economic order for many decades. I then reflect on Ndlovu-Gatsheni's (2023) argument that these historically dominant ideas are becoming 'exhausted' given unexpected crises such as the 2008/2009 financial crash and the economic devastation wreaked by the COVID-19 pandemic. I suggest that these crises, coupled with current shifts towards global economic multi-polarity – again, largely unexpected – present exceptional opportunities for advancing intentional, propositional and sustainable African Economic Thought (henceforth, AET). I conclude by exploring the potentials of AET, not only to facilitate Africa's release from its unenviable position within the current order, but also to place it on a better footing in the emerging dispensation.

Keywords: Africa, macroeconomics, idea formation, knowledge production, Bretton Woods, Berlin Conference

The Influence of Political Engagement on Companies' Profitability

Mr Kansilembo Aliamutu

E-mail: freddyali6@gmail.com

University of KwaZulu-Natal

Prof Msizi Mkhize

E-mail: Mkhize4@ukzn.ac.za

University of KwaZulu-Natal

Abstract

Political engagement helps companies acquire crucial government assets and support. Political engagement enables firms to implement measures that mitigate uncertainty and protect against environmental concerns, which may have a direct influence on their profitability. The objective of this research is to examine the influence of political engagement on the long-term profitability of banks in certain Southern African countries, namely South Africa, Botswana, Namibia, and Swaziland. DataStream provides data for the period from 2014 to 2023. The data are analysed using the generalised method of moments. The research reveals that political engagement has a negative influence on the long-term sustainability and profitability of the company. This research provides valuable insights for organisational management and shareholders on how to increase company profitability by reducing political engagement.

Keywords: Southern Africa: Political engagement, company profitability and banking industries

Understanding the Vulnerabilities of Rural Poverty in the Face of Climate Change and Its Effects on Food Security in the Eastern Cape, South Africa

Dr Laura Novienyo Abla Amoah

E-mail: laura.amoah@mandela.ac.za

Nelson Mandela University

Abstract

This study aims to investigate how climate change will affect the rural poor and how the rural poor will respond and adapt to rural food security. Fieldwork data were obtained from three different rural communities: Mgugwana, Manaleni, and Ndayini. These communities are in the municipality of Port St. John, Eastern Cape Province, South Africa. Primary data were obtained using semi-structured questionnaires, interviews, observations, and focus group discussions. The data obtained from the closed questions were analysed using basic statistics and organised into frequency tables and graphs. Open and focused group interviews were transcribed, and similar themes were identified and reported. Some answers to open questions were also reproduced verbatim. The result shows that climate change is having a significant impact on food security in all three rural communities. Prolonged droughts occur during the summer months, negatively impacting agricultural production. The results also show that farmers are aware of and implement different adaptation and coping strategies during extreme weather events. However, farmers were unable to produce enough food on their farms to ensure food security. A lack of irrigation facilities and prolonged drought were found to be contributing to food insecurity in the region. Factors such as soil infertility, low crop yields, hunger, school dropouts, unemployment, livestock deaths, high crime rates, damaged roads and bridges, destruction of houses and homes, and poor health conditions indicate that climate change will affect rural households. This is the impact it had on livelihoods. Based on the above findings, it is recommended that governments renew their political will to guide policy development and implementation to support rural areas and farmers to mitigate the effects of climate change. Measures should focus on reforming education, adaptation and coping strategies.

Keywords: Adaptation strategies, climate change, coping strategies, food security, Port Saint John's, South Africa.

Evaluating The Impact Of Transformational Leadership On Employee Empowerment

At A Government Department In Nigeria

Mrs Elizabeth Oluwakemi Ayandibu

E-mail: AyandibuE@unizulu.ac.za

University of Zululand

Abstract

The study examined the relationship between transformational leadership style and employee empowerment at a Government Department in Nigeria. To achieve the broad objective of the study, some specific objectives are formulated and explored in detail. This article shall focus on one of the objectives which is to examine the impact of transformational leadership style on employee empowerment at the Government department. The study adopted positivist paradigm which will allow the researcher to explain the relationships between variables. A descriptive study was conducted to discover facts and describe the research phenomenon accurately as it exists in its natural setting. A quantitative research method was used which will helped to make meaning of the data. The study population were the officials at the Government department, 290. Structured questionnaires were used to collect the data from the respondents. The reliability and validity of the research instrument were measured through Cronbach's alpha coefficient and factor analysis, respectively. The study adopted the 4-point Likert Scale. The data collected from the study was analysed using SPSS, version 25. Both descriptive (i.e frequency, percentage, mean, minimum, maximum and standard deviation) and inferential statistics (i.e Pearson's moment correlation, Anova, Post Hoc Scheffe's Test, and the t-test) were employed to interpret the findings. The results of the study showed that although there was no significant relationship between the various items and transformational leadership style, the mean score ($M = 3.11$) indicated that there was a significant relationship between transformational leadership style and employee empowerment at the Government department. Other findings were: increased motivation and moral, enhanced job satisfaction, improved communication and collaboration, development of skills and competencies, enhanced innovation and creativity etc.

Keywords: Leadership, transformational leadership, employee empowerment, attitude, behaviour, Government department.

The Impact Of Employment Relations And Human Resources Practices On The Effective Management Of Massmart In Kwazulu-Natal

Tandeka Banda

E-mail: 221090111@stu.ukzn.ac.za

University of KwaZulu-Natal

Abstract

Understanding the intricate interplay between employment relations and human resources practices is crucial for organisational effectiveness. This study investigates these dynamics and their impact on effective management at Massmart in KwaZulu-Natal. Employing a quantitative approach within the positivist paradigm, data was gathered from 112 stakeholders, comprising managers, supervisors, employees, and human resources personnel. Analysis revealed the significant influence of training, mentorship, performance appraisal, incentives, and promotion opportunities on employee performance within Massmart. Moreover, effective communication and conflict resolution rules emerged as key aspects of human resource management. Mixed perceptions regarding conflict resolution methods and workplace rules' importance were identified. The study emphasises Massmart's need to align its human resource practices with effective management strategies, advocating for active employee involvement in decision-making processes to boost organisational performance and employee satisfaction. This comprehensive understanding lays the groundwork for enhancing Massmart's operational efficiency and employee engagement.

Keywords: Effective management, Employment relations, Human resources management

HR Role In Combating Climate Change:

The Mediating Role Of Green Human Resource Management Practices

Mr Samuel Bangura

E-mail: fannysisi39@gmail.com

Durban University of Technology

Abstract

In recent times, there has been an increased awareness of the importance of sustainability and the implementation of environmental management strategies within the corporate sector. Environmental issues have become one of the top global concerns in the 21st century, and there has been a notable effort to make the world more environmentally friendly. As a result, green human resource management has emerged as a significant topic in the business world. It has gained traction in research due to the growing awareness of environmental and sustainable development worldwide, aligning with the current trend of corporate social responsibility and the enhancement of firms social capital. Through the lens of green human resource management, this study examines the role of human resources in addressing climate change and promoting environmental sustainability. An integrative review approach was used to understand the role of human resource management on addressing climate change and advancing environmental sustainability through the practice of green human resource management. Relevant articles published between 2020 and 2024 were sourced from various databases and search engines, including Scopus, EBSCO, Emerald, IEEE, DOAJ, SABINET, Research Gate, Science Direct, Mendeley, and Google Scholar. The findings suggest that by fostering environmentally conscious values and practices, Green human resource management can encourage employees to adopt environmentally responsible behaviours both in the workplace and beyond. This cultural shift can result in reduced carbon footprints, conservation of resources, and the promotion of sustainable practices. Furthermore, the study revealed that green human resource management positively influences ecological factors such as green psychological climate, green organisational culture, and sustainable environmental efficiency. Additionally, Green human resource management helps organizations comply with environmental regulations, mitigates the risk of legal and reputational issues, and ultimately enhances organisational performance by aligning environmental goals with strategic objectives, promoting employee engagement, and gaining a competitive edge.

Keynotes: Climate Change, Green Human Resource Management, Human Resource Management, and Environmental Sustainability.

Impact of COVID-19 pandemic on the contagion risks and connectedness among South African financial markets

Ms Safi Barakamfitye

E-mail: 217046833@stuukznac.onmicrosoft.com

University of KwaZulu-Natal

Damien Kunjal

E-mail: KunjalD@ukzn.ac.za

University of KwaZulu-Natal

Prof Paul-Francois Muzindutsi

E-mail: muzindutsip@ukzn.ac.za

University of KwaZulu-Natal

Abstract

Due to the COVID-19 pandemic, South Africa has experienced an increase in unemployment. In order to meet their income needs during COVID-19 people either turned to their pension funds or transferred their assets. As a result, financial markets became their source of income. This research is primarily concerned with assessing how the COVID-19 affected the connectedness of South African financial markets as well as contagion risk effects among such markets. Based on daily time series data, this study will employ a wavelet technique analysis and GARCH models to investigate the market connectivity and risk exposure of the JSE ALSI, SA bond market and major commodities during the period spanning from May 2013 to May 2023. Furthermore, the TVP-VAR Diebold-Yilmaz Connectedness framework will be used to compare the risk transmission among the financial markets before and during COVID-19. The results of this study will indicate whether financial markets were susceptible to speculative behaviour and if there was a contagion risk.

Keywords: COVID-19; connectedness; contagion risk; financial markets; wavelet analysis; GARCH models

Dr Andrisha Beharry-Ramraj

E-mail: beharrya@ukzn.ac.za

University of KwaZulu-Natal

Mr Siphso Bhengu

E-mail: sbhengu85@gmail.com

MANCOSA

Abstract

The majority of Black and female-owned Small, Medium, and Micro Enterprises (SMMEs) in South Africa continue to face obstacles in gaining access to digital platforms for funding and market access. The absence of digitally enabling platforms from major corporations operating in the Financial Services and Information and Communications Technology (ICT) sectors exacerbates these issues. Moreover, there are still gaps in the digitalization of the Enterprise and Supplier Development (ESD) function, which is necessary to digitally integrate SMMEs into supply chains and lower the cost to income ratio (CIR) for large corporates and the financial services industry in South Africa. In order to integrate and shift spending towards SMMEs, the primary objective of this study was to assess the importance of digitalizing ESD inside the financial services industry and large corporations. Semi-structured interviews with open-ended questions were the research instrument utilised to collect data for the study, which took a qualitative approach. For this study, a sample of twelve people was chosen. The study revealed the following key findings: no SMME collaboration with OEMs to enable SMMEs to provide competitive bids, SMMEs were unable to connect with the Financial Services sector and ICT corporates, because the ESD function was not digitised, shifting of spend to SMMEs that are black, and women owned within the ICT sector was still a challenge. The study recommends that financial services providers develop digital platforms that will enable SMMEs to access markets and funding. It is encouraged to use disruptive digital tools such as blockchain. The study concludes that the use of 4IR disruptive digital technologies by the financial services sector and large ICT corporations to assist the digital integration of SMMEs is unavoidable, and that additional studies on this topic should be done to provide new insights to the body of literature.

Keywords: Digitilisation, Connectivity, Technology, Small Businesses, Integration, Procurement

Predicting Recessions: An Analysis Using Leading Financial Variables

Prof Pradeep Brijlal

E-mail: pradeep.brijlal@uct.ac.za

University of Cape Town

Mr Rahul Garach

E-mail: grcrah001@myuct.ac.za

University of Cape Town

Mr Kavir Surujhlal

E-mail: srjkav001@myuct.ac.za

University of Cape Town

Mr Saurav Mothilal

E-mail: mthsau001@myuct.ac.za

University of Cape Town

Abstract

This paper sets out to determine whether certain financial variables, which were not used in previous South African studies, may have predictive power in predicting a recession in a developing economy such as South Africa. It also set out to determine whether the findings of this recession prediction in the South African context agree with the findings from research on developed economies. To determine which variables were to be used to forecast, regressions were run against the recession indicator to determine their statistical significance. The results showed that the interest rate spread between the long and short-term government bonds was statistically significant. The spread variable showed predictive power when forecasting a recession for the in-sample model, whilst the forecast results for out-of-sample were significantly worse. Additionally, the Purchasers Manager's Index (PMI) variable was a new finding and showed evidence of having predictive power. This research implies that the spread variable has predictive power for a developing economy such as South Africa and agrees with prior research conducted in developed economies. Additionally, a new PMI variable is included, which may potentially have predictive power, although the timing was not as accurate. The finding that the spread variable had predictive power for a recession in the South African context has strengthened the literature in this field for developing economies. It has provided more sound evidence of the validity of the spread variable having predictive power when forecasting recessions for developing economies like South Africa. Considering the significantly small amount of research done in this field for South Africa relative to the United States and other developed economies, this paper has contributed to the study of recession prediction using financial variables as leading indicators.

Keywords: Recession, In-sample forecast, out-sample forecast, purchasers managers index, interest rate spread

Safeguarding Economic Stability:

The Interplay of Fiscal Dominance and Monetary Policy in South Africa

Dr Eugene Msizi Buthelezi

E-mail: msizi1106@gmail.com

University of Free State

Abstract

The purpose of this study is to investigate the interplay between fiscal dominance and monetary policy in South Africa over the period from 1960 to 2023. The study employs a Structural Vector Autoregression (SVAR) methodology to analyze the relationship between fiscal dominance and monetary policy. Short-term and long-term shocks of government borrowing, and deficits are examined to understand their impact on inflation dynamics. Fiscal dominance has a significant effect both in the short and long run. There is evidence that government debt and deficits increase inflation, overriding the effects of monetary policy aimed at maintaining price stability. On the other hand, the study reveals that money supply shocks have a greater effect in reducing fiscal dominance compared to interest rate shocks. The variance movement on inflation is significantly explained by government debt and deficits. This emphasizes the persistence of inflationary pressures associated with fiscal dominance, highlighting the importance of effective policy interventions to mitigate inflationary risks. This study contributes to the existing literature by providing insights into the dynamics of fiscal dominance in South Africa. Moreover, this study extends the theoretical framework of the Fiscal Theory of the Price (FTPL) and the Government Budget Constraint. This study contributes valuable insights into the dynamics of fiscal dominance in South Africa and offers guidance for policymakers in formulating strategies to safeguard economic stability. On the other hand, when compared with high income countries, higher variable transportation costs negatively affect all of these for developing countries. Our findings are related to and have implications for the debate on whether economic growth requires diversification, or whether diversification should come before growth.

Keywords: Fiscal dominance; Monetary policy; Structural Vector Autoregression (SVAR)

Does Leveraging the Gold and Foreign Exchange Contingency Reserve Account (GFECRA) Matter for Total Domestic Debt in South Africa

Dr Eugene Msizi Buthelezi

E-mail: msizi1106@gmail.com

University of Free State

Abstract

This study addresses a significant gap in the literature by providing empirical evidence on the relevance of leveraging Gold and Foreign Exchange Contingency Reserve Account (GFECRA) in managing total domestic debt, thereby contributing to a better understanding of fiscal policy implications and debt management strategies in South Africa. This study examines the impact of leveraging the GFECRA on total domestic debt in South Africa using time series data from January 1, 1990, to October 1, 2023. Utilizing the Vector Error Correction (VEC) model, the findings reveal a negative lag effect of the GFECRA on current government debt levels. On the other hand, shocks to GFECRA led to a decrease in total domestic debt, albeit at a decreasing rate. Furthermore, the GFECRA explains 56.5% of the variance in total domestic debt over the 24 months (about 2 years). This study highlights the potential effectiveness of leveraging GFECRA in managing total domestic debt. Policymakers should consider the GFECRA as a strategic tool for debt management, particularly during periods of fiscal strain.

Keywords: Gold and Foreign Exchange Contingency Reserve Account (GFECRA); total domestic debt; fiscal policy

A Comparative Analysis of the Impact of Presidents Zuma and Ramaphosa on South African Jurisprudence and Constitutionalism.

Mr Michael Celumusa Buthelezi

E-mail: buthelezim@unizulu.ac.za

University of Zululand

Abstract

Under President Jacob Zuma's administration (2009-2018), South African jurisprudence faced considerable challenges, marked by accusations of corruption, state capture, and executive interference in judicial matters. The Zuma era was characterized by numerous high-profile legal battles, including the Nkandla scandal and the controversial dismissal of key figures in the judicial and prosecutorial systems. These actions prompted significant legal scrutiny and led to landmark constitutional court decisions that reinforced the independence of the judiciary and the supremacy of the constitution. In contrast, President Cyril Ramaphosa's tenure (2018-present) has been perceived as an attempt to restore integrity to the executive branch and reaffirm commitment to constitutional principles. Ramaphosa's administration has emphasized anti-corruption efforts, judicial reform, and the strengthening of institutional checks and balances. His presidency has seen a renewed focus on upholding the rule of law, with significant attention to the recommendations of the Zondo Commission on state capture. Ironically, Zuma's presidency has been characterised by positive contribution to the South African jurisprudence, in contrast to the negative impact of the presidency of Ramaphosa, especially on the remaining two institutions that survived state capture, namely the public protector office and the judiciary. This paper argues that the Zuma presidency has been generally good for the development of the South African jurisprudence and that the presidency of Ramaphosa has been devastating to the South African jurisprudence and the two constitutional institutions. As its objective, the paper will demonstrate the contrasting effects of the two presidencies on the office of the public protector, the judiciary and the South African jurisprudence at large.

Keywords: The impact of Presidents Zuma and Ramaphosa; SA Jurisprudence & Constitutionalism

Solidarity And Taxation: Social Contract And The Ubuntu Approaches

Prof Lizelle Ramaccio Calvino

E-mail: CalvinoL@unizulu.ac.za

University of Zululand

Ms Anne Soldat

E-mail: SoldatA@unizulu.ac.za

University of Zululand

Prof Marco Greggì

E-mail: grgmrc@unife.it

Adv T Khuzwayo

E-mail: KhuzwayoMF@unizulu.ac.za

University of Zululand

Abstract

Taxation is a global, social, and legal phenomenon: no region in the world is exempt from taxes. The reasons for taxation and its social and moral justification vary widely. European culture has historically influenced the formalization of tax reasons, emphasizing the social contract to justify tax duties. This philosophy has evolved across different historical periods and regions, and international organizations like the OECD are not immune to this bias. Due to colonial history, many African tax systems, particularly in Sub-Saharan states, have adopted these principles. Concepts like the ability to pay, economic substance, and benefit principles are routinely used to impose taxes, allocate taxing power between states, and justify anti-evasion laws. These principles are also interpretive tools often cited in courts to address aggressive tax planning and abusive business operations. Before European influence, African culture had developed the concept of Ubuntu, which resembles economic solidarity within a community. The African proverb “it takes a village to raise a child” reflects this idea, fostering a strong sense of allegiance of the individual to the community. Although not formally codified, Ubuntu as a social and cultural interpretive tool could help shape an original African approach to taxation, emphasizing solidarity and fairness. This paper aims to compare the contractual approach of many European states with the community approach rooted in African culture and tradition. It will evaluate their impact on the duty to pay taxes and the territorial reach of a state’s taxing power. By exploring these differing perspectives, the paper seeks to uncover how these approaches influence the perception and application of tax obligations, potentially offering new insights into creating fair and effective tax systems.

Keywords: OECD, solidarity, taxation, ubuntu, UN Charter

The Psychological Drivers of Financial Decision-Making:

Exploring Behavioral Biases and Their Impact on Retirement Planning In Zimbabwe

Mr Leverage Chakazamba

E-mail: lchakazamba@gzu.ac.zw

Great Zimbabwe University

Abstract

This study investigates the psychological factors influencing retirement planning decisions in Zimbabwe. We explore how behavioral biases (loss aversion, present bias, overconfidence) and socio-cultural factors interact to impact financial well-being in later life. These biases, coupled with Zimbabwe's unique socio-economic environment, lead to inadequate retirement planning and lower financial well-being in later life. Investigating these drivers provides insights for effective financial education programs and interventions. A mixed-methods approach was used, combining surveys to assess the prevalence of biases and in-depth interviews to understand the decision-making process. Quantitative surveys with carefully designed questionnaires measured biases (e.g., loss aversion, present bias) among retirees and pre-retirees. Statistical analysis identified correlations between biases and retirement planning behaviors. In-depth interviews enriched quantitative findings by exploring socio-cultural influences (e.g., familial expectations, cultural attitudes). Our findings reveal that loss aversion led to risk-averse investment choices, present bias steered individuals towards informal savings over long-term plans, and overconfidence resulted in underestimating retirement needs. Furthermore, socio-cultural factors like familial expectations and savings attitudes influenced these biases. Loss aversion, present bias, and overconfidence significantly impacted retirement planning decisions. The study found out that Zimbabweans tend to choose perceived lower-risk investment vehicles, prioritize immediate needs, and underestimate retirement needs. Socio-cultural factors interacted with behavioral biases in shaping individual choices. These insights can inform the development of targeted interventions addressing specific biases, culturally sensitive financial literacy programs, and policy changes promoting better retirement planning practices in Zimbabwe. Tailored interventions should address specific biases. Policy changes informed by psychological and socio-economic factors can promote better outcomes. By acknowledging the interplay of psychological and socio-economic factors, this study empowers Zimbabweans towards informed financial decisions and greater retirement security.

Keywords: Retirement planning, behavioral biases, loss aversion, present bias, familial expectation, risk averse

Enhancing Entrepreneurship In Rural Marginalised Areas:

A Case Study Hypercheck Nabantu Initiative

Ms Faith Rudairo Chibvura

E-mail: chibvurafar@gmail.com

Durban University of Technology

Mr Musiyiwa Moses Kudakwashe Mupamhanga

E-mail: mmk.museka@gmail.com

Durban University of Technology

Mr Yunus Goolam Doba

E-mail: yunusd@dut.ac.za

Durban University of Technology

Abstract

The dominance of large retailers in South Africa's urban markets has left rural communities grappling with high travel expenses and limited access to affordable goods. This economic landscape, exacerbated by the scarcity of independent rural retailers and inflated prices at local tuck-shops, presents significant challenges for rural and township entrepreneurs, further deepening the country's unemployment crisis. In response to these challenges, the Hypercheck Group, operating nationally under brands such as Checkstar, Checksave, and Checkrite, launched the Nabantu initiative. Nabantu aims to empower previously disadvantaged individuals by fostering small business enterprises in rural and township areas. This study delves into the impediments and opportunities faced by rural entrepreneurs, examining the potential of Nabantu initiative to stimulate sustainable entrepreneurship and economic development in marginalized communities. Central to the investigation is the identification of effective strategies to bolster entrepreneurship, thereby addressing the broader unemployment crisis through economic engagement and skill development. Through evaluation of challenges encountered by rural entrepreneurs and assessment of initiatives like Nabantu, the study seeks to offer sustainable recommendations to support emerging entrepreneurs and mitigate unemployment in marginalized regions. The study used qualitative research design, interviewing the concept developers, store owners and the customers to collect data. Purposive sampling was used for concept developers and store owners and convenience sampling was used for sampling the customers. In the results the practicing entrepreneurs emphasize Nabantu Stores' potential for economic empowerment, contingent on ongoing inventory, technology support, with a strategic shift towards an expanded entrepreneurial ecosystem. Customers benefit from the convenience, affordability, and community engagement offered by Nabantu Stores, positioning them as a viable solution to South Africa's unemployment and poverty challenges. The study proposes a comprehensive model aimed at enhancing the retail experience for all stakeholders, including store owners, customers, and Hypercheck representatives.

Keywords: Rural entrepreneurship, Nabantu initiative, economic development, marginalized communities, unemployment crisis, community engagement, poverty alleviation, customer satisfaction.

Challenges Of Near Infrared (NIR) Spectroscopy:

A Case Study Of The Cane Testing Services At South African Sugar Association

Ms Nozibusiso Chiliza

E-mail: 200201201@stu.ukzn.ac.za

University of KwaZulu-Natal

Prof Bibi Zaheenah Chummun (corresponding author)

Email: chummunb@ukzn.ac.za

University of KwaZulu-Natal

Abstract

The primary routine laboratory analysis of measuring sugar content is conducted using the standard refractometry and polarimetry. A secondary method, near infrared (NIR) spectroscopy, offers various benefits, limitations and is well established to monitor the quality of raw sugarcane received by sugar mills for pricing. The perceived problem is that Cane Testing Services has been testing using traditional analytical chemistry methods performed by different individuals utilising various instruments and chemicals. NIR spectroscopy means analysis is performed by one individual in a short time and no chemicals are needed, which causes potential redundancies in some existing positions. An investigation of the challenges that accompany NIR spectroscopy implementation is required to understand its impact and consequences of the organisation. This study is descriptive in nature; a qualitative research approach using structured interviews therefore gathered data on the challenges of implementing NIR spectroscopy, to provide a description of the technology function, and to make recommendations regarding solutions to the challenges. Five managers and five supervisors at Cane Testing Services were interviewed to collect data. Thematic analysis was conducted to code the data into categories and themes. The study findings revealed challenges such as poor communication, NIR spectroscopy being a secondary method, organisational structure and fear of change. The main recommendation is that training of employees is crucial to understand technology design, change management and technology acceptance as well as the implementation management and personnel re-skilling are essential to offset potential job losses.

Keywords: Near Infrared Spectroscopy, Cane Testing, New Technology , Secondary Method, Re-skilling

The Effect Of Entrepreneurial Alertness, Creativity And Proactive Personality On Entrepreneurial Intention Of University Students

Prof Tendai Chimucheka

E-mail: tchimucheka@ufh.ac.za

University of Fort Hare

Ms Nangamso Manquma

E-mail: manqumanangamso@gmail.com

University of Fort Hare

Abstract

Unemployment has proved to be one of the main challenges affecting South Africa. It is of concern that this challenge mainly affects the youth and even the graduates. Entrepreneurship has been acknowledged as a possible and sustainable solution to the challenge of youth unemployment. Thus, the need to promote entrepreneurship as a career. While unemployment affects youths, including those with university qualifications, the rate of entrepreneurial start-ups by this population group remains relatively low. The primary objective of the study was to investigate the effect of entrepreneurial alertness, creativity and proactive personality on entrepreneurial intention of university students in the Eastern Cape. The researchers followed a positivist paradigm using a quantitative research approach. Survey method, using an online questionnaire was used to collect data from a sample of 375 students from a university in the Eastern Cape Province. Data was analysed using both descriptive and inferential statistics. Simple linear regression and the multiple linear regression was used to test the hypotheses. It was concluded that entrepreneurial alertness, creativity and proactive personality have a positive effect of entrepreneurial intention of university students in the Eastern Cape. Recommendations were provided to the university students, university management and academics. The researchers also provided recommendations that can be used to guide policy makers and other organisations that promote entrepreneurship as a career option for the youth.

Keywords: Entrepreneurial intentions, university students, entrepreneurial alertness, creativity, proactive personality

The Effect Of Strategic Innovation, Strategic Thinking And Strategic Planning On The Performance Of Owned-Owned Small Businesses

Prof Tendai Chimucheka

E-mail: tchimucheka@ufh.ac.za

University of Fort Hare

Miss Nokhutula Tinotenda Nyati

E-mail: 201702637@ufh.ac.za

University of Fort Hare

Abstract

The study investigated the effect of strategic innovation, strategic thinking and strategic planning on the performance of women-owned small businesses operating in the Buffalo City Metropolitan Municipality (BCMM). The study adopted a quantitative research approach. An electronic questionnaire was administered to the women operating SMMEs in the Buffalo City Metropolitan Municipality (BCMM) using convenience sampling. Two hundred questionnaires were completed. Multiple Linear Regression, Factor Analysis, Correlations, ANOVA and t-tests were used in this study. The findings of the study showed that strategic thinking, strategic planning and strategic innovation have a significant influence on the performance of women-owned SMMEs. It is recommended that women should take time to educate themselves on the concepts of strategy, strategic thinking, planning and innovation so that they can improve their performance and achieve competitive advantage within their respective industries. The study also recommended that the municipality should establish and capacitate support structures to assist women entrepreneurs in improving their strategic thinking, strategic planning and strategic innovation skills.

Keywords: Women entrepreneurs, Strategic thinking, Strategic planning, Strategic innovation, Performance, SMMEs.

Prof Willie Chinyamurindi

Email: wchinyamurindi@ufh.ac.za

University of Fort Hare

Abstract

There are growing calls for the necessity to fuse a social themes in how management and business courses are taught. Potentially, this could assist in developing the next generation of business leaders able to drive businesses while having a social quotient. Notably, a need also exists for such a fusion to be done in a way that makes it easy for students to not only understand but be apply solutions centered approaches informed by this. I illustrate ideas of how societal consciousness can be integrated to the classroom through the lens of artistic work from Hugh Masekela and Oliver Mtukudzi. Seven social themes are presented from the works of these two artists, and these include: a) gender-based violence; b) decoloniality; c) labour rights; d) transformation; e) transformed leadership; f) diversity management; and g) inequality. I then juxtapose as part of self-study and reflect how I could (and I am) teaching these seven social themes in my classroom. I discuss potential implications (and concerns) from using such a method including the potential implications for teaching and research.

Keywords: Management education; Social themes; Business; Music

The Appointment Of Judges In South Africa: Is Section 174(2)

At Loggerheads With Section 9 Of The Constitution?

Mr Mayenzeke Chiya

E-mail: Gramzasodladla@gmail.com

University of Zululand

Professor Tholaine Matadi

E-mail: MatadiT@unizulu.ac.za

University of Zululand

Abstract

At the centre of democracy and constitutionalism lies the existence of the notion of judicial independence. Since the judiciary is tasked with the duty of reviewing decisions of the executive and legislature, it is important that the judiciary remains independent, and to be able to discharge its duty without fear, interference or prejudice. During the racial-colonial apartheid regime, judges were appointed in an unclear system, some commentators refer as 'tap in the shoulder' appointment of apartheid apologists and sympathizers. Resulting from this unclear appointment process, the judiciary was dominated by all white male judges, at the exclusion of blacks and women. In the constitutional democracy, section 174 provides the criteria to be used in the appointment of judges-open to all races and genders. In addition, section 174(2) provides that, when selecting judges, the JSC should consider the race and gender demographics of the country. This resulted in the transformation of the bench in South Africa; more black males and women judges. This section has received many criticisms that it unfairly discriminates whites, that race and gender considerations carry more weight than merits and that it should be regarded as a 'secondary' criterion. While some commentators argue that section 174(2) should not be considered secondary criteria in order to redress the imbalances of the past. This paper seeks to analyse whether or not section 174(2) constitutes unfair discrimination. This paper uses qualitative methodology. This paper concludes that section 174(2); a) does not constitute unfair discrimination, b) 174(2) seek to redress inequalities in the judiciary. Lastly, those who criticise section 174(2) do so to protect 'whiteness'.

Keywords: Judiciary. Appointments. Race. Gender. Inequalities. Democracy.

Re-Imagining Teaching And Learning Methods Beyond Racial-Colonial Legacies: Reflections On UNIZULU's Node For An African Thought Project

Mr Mayenzeke Chiya

E-mail: gramzasodladla@gmail.com

University of Zululand

Mr Bongumenzi Mthethwa

E-mail: menzimthethwa10@gmail.com

University of KwaZulu-Natal

Abstract

When colonialism took over, it ensured that it created a system which excluded blacks. Having dispossessed black people, the racial-colonialism saw it necessary, for its survival, to control education sector; the end goal was to create western philosophy driven conformists. The use of Eurocentric knowledge systems perpetuates the narrative that whites are the only capable producers of universal knowledge systems; others are not capable, which is a false narrative. Post-apartheid, the unchanged power relations in higher education necessitates for the decolonization of the higher education. UNIZULU is embarking on a journey of decolonization, with the aim of creating a Node for an African thought. UNIZULU continues to host a number of workshops aimed at capacitating management, academic staff and student populace into the 'school' of decolonization. As a guide, this paper, using case study methods, seeks to interrogate whether or not;

- Does UNIZULU have the necessary and conscious human capital to advance and teach decoloniality?
- Is the human capital ready to unlearn Eurocentric knowledge and teaching systems?

Again, language is identity, this paper interrogates whether or not do African languages have the necessary vocabulary, given the fact that they were deprived of their development(s) by colonialism? This paper concludes that academic staff find themselves as 'students' in the decolonization and again expected to teach students about decolonization a) there is a need train and hire established academics rooted in decolonization b) There is a need to include student voice in curricula development. c) African languages have their limitations- vocabulary and audience. d) Need to infuse African lived experiences and realities when teaching students.

Keywords: Colonialism. Education. Curricular. Decolonization.

Mapping The Use Of Hybrid-Commerce Among Low LSM Retailers In South Africa

Dr Edward Dakora

E-mail: edward.dakora@spu.ac.za

Sol Plaatje University

Fittinald Rangongo

Abstract

There has been a recent increase in e-commerce and digital retail activities in South Africa, with most major retailers offering products through their e-commerce sites and other digital platforms, including applications (Apps). Notable among these are the Checkers' sixty60 App, and the Pick n Pay's ASAP. The Covid-19 pandemic led retailers of all types to Omnichannel operations. The leading retailers in South Africa have focused on omnichannel strategies and integration. However, retail hybridisation appears to be on the rise, especially among retailers focused on the low-income market. These retailers are exploiting the combination of various traditional media and technological platforms together with their brick-and-mortar stores to attract and engage their customers. The use of in-store radio for marketing, Facebook, WhatsApp, connected TV, print and digital pamphlets, billboards, blogs, and Apps all together present opportunities for hybridisation and effective engagement of the customer. In this paper, we report on qualitative interviews conducted among South African retailers that focus on low-income consumers to establish their use of hybridisation as their main strategies and the effectiveness of such strategies in their organisation. Furthermore, we discuss the use of hybrid commerce and hybridisation in the context of retail marketing. This study adopts a qualitative approach that incorporates a review of organisational documents and interviews with store managers. The content analysis approach is used as a tool for analysing and synthesising document reviews and interviews. The findings of this study show an increased and innovative use of h-commerce among South African retailers aimed at low-income consumers, with specific attention to the needs of their customers. The findings further demonstrate that this has been a deliberate strategy of these retailers to differentiate themselves from high-income consumer-targeted retailers who have adopted omnichannel approaches.

Keywords: Retail, Hybrid commerce, H-commerce, low-income, customers, LSM, South Africa, Omnichannel

The Impact Of Unsustainable Environmental Practices On Tourism And Local Economic Development: The Case Of The Hartbeespoort Dam Region

Dr Chané de Bruyn

E-mail: chanedb@uj.ac.za

University of Johannesburg

Prof Rui Alexandre Castanho

E-mail: acastanho@wsb.edu.pl

WSB University, Poland

Prof Marius Venter

E-mail: mventer@uj.ac.za

University of Johannesburg

Abstract

Globally, sustainable development is receiving ever-increasing attention as environmental degradation, and unequal regional economic development continues to increase. Despite the apparent importance of providing quality water to promote sustainable development, the eutrophication of water resources remains a threat to the sustainable development of regions worldwide. With this being said, research exploring the impact of water quality on local economic development (LED) and tourism is scarce, especially in the case of developing countries. Considering the growing problem, the study aims to examine the empirical relationship between water quality and the sustainable development of local regions. The study focus area is the Hartbeespoort Dam region, a popular tourism destination located in the North West Province of South Africa. Using time-series analysis, monthly data from 1994 – 2018 were utilised to determine the impact of water quality on economic development and, specifically, the tourism sector. These results could contribute to the lack of empirical data on the importance of water quality in local economies in the quest to realise the Sustainable Development Goals (SDG's).

Keywords: local economic development; sustainable development; tourism; Hartbeespoort Dam

Factors That Impact Entrepreneurial Intention:

How Financial Knowledge Mediates The Path To Entrepreneurship

Dr Mekonnen R Dengetsha

E-mail: DengetshaM@unizulu.ac.za

University of Zululand

Abstract

Individual financial well-being is recognized as a major concern for both the general and social welfare of society. Understanding how people can ensure good financial well-being is thus of paramount importance. This article aims to explore the effects of financial literacy, risk tolerance, and risk perception on individuals' financial well-being, emphasizing behavioral investment interventions. Within this context, the study examines the impact of intention towards saving, financial socialization, entrepreneurship education, financial problems, and saving behavior on entrepreneurship, with financial literacy acting as a mediating variable. Drawing from human capital and social cognition theories, the research adopts a quantitative cross-sectional design. Data was collected from 98 final-year students enrolled in a Financial Management course at a rural university in South Africa. Structural Equation Modeling-Partial Least Squares (SEM-PLS) was used for data analysis. The findings reveal significant relationships between the independent variables and entrepreneurship intention, highlighting the crucial role of financial literacy in mediating these effects. The results provide valuable insights for practitioners and policymakers aiming to enhance entrepreneurial outcomes through targeted financial education and support mechanisms.

Assessing The Effects Of Work Engagement As A Predictor Of Employee Commitment

Dr Mbalenhle Dlamini

E-mail: dlaminim6@ukzn.ac.za

University of KwaZulu-Natal

Dr Benson Plaatjies

E-mail: plaatjies@ukzn.ac.za

University of KwaZulu-Natal

Abstract

The modern day employee is very different from employees of the early 20th century. In today's work setting there are various factors that motivate employees to do their best and perform beyond what is expected of them, while remaining loyal and committed to their organisation. Academics are regarded as valuable as they form part of the operational core of universities and the manner in which they perform determines the quality of the student's higher education experience and impact at the societal level. Hence, higher education institutions base their sustainability on the scholarly knowledge and innovative capabilities of employees. The aim of this study is to assess the extent to which work engagement affects employee commitment towards their organization. The expected sample was 292 and the sample that was achieved was a sample of 262 using cluster sampling. Data was collected using a questionnaire whose psychometric properties were assessed and analysed using descriptive and inferential statistics. The study revealed that UKZN academics displayed higher levels of workplace engagement (Mean = 3.725) than organisational commitment (Mean = 2.951). The study also found that the sub-dimensions of work engagement (emotional dimension, cognitive dimension, physical dimension) significantly correlate with the sub-dimensions of organisational commitment (willingness to remain a loyal member of the organisation). The findings of the research study indicate that there is a significant, direct relationship between work engagement and organisational commitment. It is therefore recommended that it is important for an organisation to provide a supportive environment that enhances employee engagement and encourages employee organisational commitment.

Keywords: Work engagement , employee engagement, employee commitment, employee capability, Universities.

Exploring the Relevance of traditional leaders in enhancing service delivery at local government

Ms Nompumelelo Dlamini

E-mail: dlaminipn@unizulu.ac.za

University of Zululand

Abstract

Traditional leadership has usually been a cornerstone in municipalities, providing structure and aiding in decision-making processes within communities. However, the significance of traditional leadership in contemporary municipalities has become more uncertain and contentious, while some believe that traditional leaders are essential for upholding cultural norms and unity within communities, others raise doubts about the legitimacy and effectiveness of their governance over local matters. Section 6 of the Municipal Structures Act allows for the involvement of traditional leaders in municipal councils, often traditional leaders are frequently viewed as representatives of the marginalized groups within society giving them a platform to advocate for the rights and interests of their constituents. Traditional leaders have played a vital role in facilitating communication between government institutions and grassroots communities, acting as intermediaries in negotiations with municipal authorities. Traditional leaders in municipalities lack clarity regarding their specific roles and responsibilities, traditional leaders cannot vote on any issues, they can only speak when they are invited to speak. In some cases, powers granted to traditional leaders are ambiguous, and vague and can lead to power struggles and hinder effective decision-making. The inclusion of traditional leaders in municipal governance can undermine democratic principles and equality as they may only represent certain cultural or ethnic groups within the community, this unequal representation can result in the exclusion of marginalized voices from decision-making processes perpetuating social inequalities within the municipalities. The research will employ qualitative research by reviewing existing literature on traditional leadership, thus seeking to suggest ways that traditional leadership can be integrated into municipal governance structures in a way that respects democratic values and promotes equal representation for all citizens.

Keywords: Traditional leadership, governance, municipal council, local government, inclusion

Does The BARS Curve Exist In The Case Of Newly Democratized Countries:

The Case Of Macroprudential Policy Regime

Ms Amahle Dlomo

E-mail: 202124373@stu.unizulu.ac.za

University of Zululand

Mrs Nomusa Y Nkomo

E-mail: NkomoY@unizulu.ac.za

University of Zululand

Mr Talent Lindokuhle Zungu

E-mail: ZunguT@unizulu.ac.za

University of Zululand

Abstract

This study is aimed at testing the validity of the BARS theory in a new set of countries known as newly democratized countries and determining the threshold level at which excessive government expenditure hampers growth. The data from 29 newly democratized African countries, and 13 newly democratized Asian countries from 1991 to 2022 was used. Design/methodology/approach – The study adopted the Bayesian Spatial Lag Panel Smooth Transition Regression, which involves three stages: identifying the appropriate transition variable, assessing the linearity between government expenditure and economic growth, and selecting the order m of the transition function. The linearity test helps identify the nature of relationships between government expenditure and economic growth in accordance with the BARS curve. The wild-cluster bootstrap-Lagrange multiplier test is used to evaluate the model's appropriateness. All these tests would be executed using the Lagrange multiplier type of test. The results revealed some interesting results, as the study found nonlinear effects between government growth in newly democratized African, Asian, and European countries. Government spending was found to be a significant portion of GDP, with African countries having a 30.75% share of GDP and Asian countries having a 28.89% share of GDP. The findings suggest an S-shape relationship beyond the BARS theory, with order being 2 for these countries. Macroprudential policy was found to trigger the expenditure growth system. The S-shape impact of government expenditure on economic growth requires strategic allocation and timing. Initially, targeted spending in infrastructure, education, and innovation stimulates growth. As the economy matures, fiscal discipline and investments in human capital and technology sustain growth. Prudent expenditure management ensures stability and alignment with long-term growth objectives. Continuous evaluation and adjustment based on economic indicators and feedback loops ensure optimal utilization of government expenditure for sustainable growth.

Keywords: Economic -growth, government-size, BSLPSTR model, newly democratized African countries, newly democratized Asian countries

On The Impact Of Credit Risk And Liquidity Risk On Financial Performance Of Microfinance Banks In Southern Africa: Does The Interaction Between Credit Risk And Liquidity Risk Matter?

Dr Hlupeko Dube

E-mail: hdube@gzu.ac.zw

Great Zimbabwe University

Dr F Kwenda

E-mail: kwendaf28@gmail.com

Great Zimbabwe University

Abstract

Risk management is an important topic among researchers and the business community as it is a critical determinant of the financial performance of businesses and value creation for the shareholders. This study sought to investigate the impact of credit risk, liquidity risk, and their interaction on the profitability of microfinance banks (MFBs) in Southern Africa. The study used panel of 47 MFBs in Southern Africa for the period 2003 to 2018 and adopted the Generalized Method of Moments (GMM) estimation technique for statistical inference. The empirical results proved that there exists low profit persistence in Southern Africa's MFBs, Loans deposit ratio had a negative significant impact on the financial performance of MFBs. The study also found that the interaction between credit risk and liquidity risk was significant. The findings of this study have important policy implications. There is need for policymakers to put in place policies that ensure that competition in MFBs is not so high that it will result in negative effects such as relaxation of lending standards which lead to high risk, over-indebtedness and mission drift. Another implication of the findings is that management of MFBs should put in place measures to ensure they have ideal loans deposit ratios of 80% to 90%. In addition, MFB managers should manage financial risks jointly in order to accommodate the compounding effects of financial risks on the financial performance of MFBs.

Keywords: microfinance banks, credit risk, liquidity risk, compounding effects, interaction

Examining The Socio-Economic And Institutional Challenges That Affect Service Delivery At The Rural Jurisdiction Of uMlalazi Local Municipality, KZN

Mr Nkosingiphile Dumakude

E-mail: 201080770@stu.unizulu.ac.za

University of Zululand

Abstract

The growth in service delivery demonstrations in South Africa can be related to government organisations' failure to offer adequate basic services. The purpose of the study was to examine the socio-economic and institutional challenges affecting service delivery at uMlalazi Local Municipality. The study was motivated by high service delivery backlog and insufficient informal trading areas in the urban and rural areas which negatively affect the socio-economic status of the area. Moreover, high unemployment rates still exist in all sectors of the area and, therefore, much socio-economic development improvement is desired. This study was carried within Ward 23, uMlalazi Local Municipality, as a case study, with a qualitative approach being adopted. The experiences and perceptions of local community and municipal officials regarding service delivery were explored. The study applied an interpretivism paradigm and used semi-structured questionnaires for data collection. The study findings revealed that institutional challenges affecting service at uMlalazi Local Municipality are demarcation, a dependence on grants from government departments and a lack political willingness within the political office bearers. The study also discovered a lack of cooperation between ward committees and ward councillors. Unemployment and rurality hinder the municipality to impose rates to generate more revenue. As a result, the study then recommends that municipalities like uMlalazi should strengthen their Integrated Development Plan participation approach. Also, councillors should undergo proper induction about service delivery in their respective wards. The study also recommends that demarcation of municipalities should be reconsidered.

Keywords: Service delivery, intergrated development plan, municipal demarcation, local economic development, unemployment

Examining The Sustainability Of Social Entrepreneurship As An Enabler Of Inclusive Self-Employment Opportunities For Disenfranchised Youth In South Africa

Dr Andrew Enaifoghe

E-mail: enaifoghea@unizulu.ac.za

University of Zululand

Abstract

The study examined the Sustainability of Social Entrepreneurship as an Enabler of inclusive self-employment Opportunities for disenfranchised youth in South Africa. This study aims to offer sustainable suggestions for resolving unemployment issues among young people, inequality, and poverty in South Africa, particularly for those young people who are excluded from equal participation in mainstream economic activity. It makes the case that lack of access to a decent education, monetary and digital isolation and other issues are currently restricting these young people's economic potential and sustaining a cycle of instability, inequality, and poverty in South Africa. The literature and philosophy around social entrepreneurship provide a compelling argument for its ability to combat poverty, inequality, and unemployment while promoting economic growth by giving young people new business and self-employment alternatives. By contrasting the theory with reality, this qualitative study assesses the concept of social entrepreneurship as an enabler for inclusive self-employment opportunities for South African youths. The study examines privilege and the parallel economy in South Africa. Drawing on original interviews and available literature, the study provides new insights into the challenges experienced by young people seeking work or starting businesses in South Africa, based on input from interviews with a representative sample of the target demographic. Youth social entrepreneurship development and start-up incubation programs are essential in promoting inclusive economic engagement among youth. This project aims to provide inclusive business possibilities for underprivileged South African adolescents by providing fresh insights, concepts, and recommendations to maximize their social effect.

Keywords: Social entrepreneurship, self-employment, youth unemployment, economic activity, and participation

Analyzing The Implementation Of Reverse Logistics In Medicine From Health Care Facilities In Ghana

Dr Yussif Fatawu

E-mail: kpankpilefatawu@ubids.edu.gh

Simon Diedong Dombo University of Business and Integrated Development Studies

Abstract

This study investigated the current state of reverse logistics implementation in medicines from health centers as well the barriers in Ghana using a qualitative approach in which semi-structured interviews were employed to elicit information regarding the regulatory frameworks that ensured the implementation of reverse logistics and the barriers that affected the implementation of the concept of reverse logistics in the Upper West Region of Ghana. The study also adopted a cross-sectional research design in order to collect data from and among health service personnel, with particular attention paid to the pharmacy and dispensary units. The participants consisted of two pharmacists and five dispensary technicians in each of the various hospitals in the region. The findings of the study shown that, despite the existent of various national policies on drugs administration in hospitals, none of them has considered reverse logistics and its implementation in medicines in all the seven health facilities that the study was conducted. The study also revealed the lack of Effective Training, Inadequate knowledge on reverse logistics as well as collaboration and coordination were some of the barriers that affected the implemented of reverse logistics. The study recommended strategies for addressing the lack of existence of reverse logistics policy in Ghana and for that matter in medicines from health centers. The study envisaged that the findings would inform policy and practice in the healthcare delivery system in Ghana and contribute to the development of effective and efficient healthcare waste management strategies to ensure environmental sustainability.

Keywords: Medicine, Sustainability, Environmental, Pharmacy, Reverse Logistics, dispensary

Music Business:

Critical Analysis Of Music Format Migration And Its Effect To The Livelihood Of Artists

Prof Zoliswa Fikelepi-Twani

E-mail: twaniz@unizulu.ac.za

University of Zululand

Dr Bhekani Buthelezi

E-mail: ButheleziB@unizulu.ac.za

University of Zululand

Abstract

From analog formats such as vinyls and cassettes to the digital technology era of cd's, downloading and now streaming, confirms that music has been changing formats over the years. Although this change has made it easier for consumers to access music easily and cheaper, on the other hand it has also implicated the business aspect and affected the livelihood of the artists. The aim of the study is to critically analyze how this migration has affected the music industry. The overarching question of the study is how artists can sustain their livelihood in the era of music streaming. Walter Benjamin's Cultural Theory will be used to underpin this study. Benjamin believes that although it is good that digitization has made music consumption to be easier, however, it has also devalued it in several ways. Data will be collected through desktop approach, focus group interviews, observations, and document analysis. The results and recommendations of the study will be shared with Music curriculum designers, policy makers and Department of Sports, Arts and Culture.

Keywords: Music Business, Music entrepreneurship, Music Technology, Music streaming

Examining The Environmental Factors Influencing The Performance Of Construction SMEs in the Eastern Cape, South Africa

Mr Lubabalo Flepisi

E-mail: lubabalo@siyavuya.co.za

Durban University of Technology

Dr Lawrence Mpele Lekhanya

E-mail: lawrencel@dut.ac.za

Durban University of Technology

Dr Anna Johanna Catharina Womack

E-mail: catharinaw@dut.ac.za

Durban University of Technology

Abstract

Construction SMEs are recognised to be drivers of the country's economic growth through job creation in both developed and developing countries. This promise has fallen short in South Africa as the country's economy for a while has registered a high rate of construction SME failure owing to the challenges that are facing construction SMEs which affect their business performance. The study sought to examine the influence of environmental factors to the performance of construction SMEs in the Eastern Cape. A PESTEL analysis was used to examine the influence of environmental factors to the performance of construction SMEs. Data was collected from construction SMEs in the Eastern Cape Province in South Africa. The sample consisted of 303 business owners/managers who were selected using random sampling. A quantitative technique was used. The study revealed key environmental factors influencing the performance of construction SMEs which include political, technological, social, and legal factors. The study recommends that government must deal decisively with acts of corruption in the construction industry where whistle-blowers are encouraged to report acts of corruption. Social awareness must be done communities to advocate the utilisation of local businesses and construction SMEs need to uphold high quality of projects constructed. Furthermore, incentive schemes should be created and extended by the government through policy development that will encourage and support construction SMEs to invest in innovation and technology.

Keywords: Construction SMEs, environmental factors, performance, Eastern Cape, South Africa

The Investigation Of The Factors That Contributes To Graduates' Skills Shortages

At Umfolozi Local Municipality

Mr Philangenkosi Gcwensa

E-mail: gcwensap@unizulu.ac.za

University of Zululand

Prof JM Mdiniso

E-mail: MdinisoJ@unizulu.ac.za

University of Zululand

Abstract

The purpose of this paper is to find out the factors that contributes to graduates' skills shortages which directly influence the high rate of graduate unemployment. This paper also sought to analyse, interrogate, and debate the issues that are related to graduates' skills shortages. This paper highlighted the imperativeness of the training and development policies in the quest for elimination of graduates' skills shortages. The uMfolozi Local Municipality was used as a case study. The study employed a qualitative research approach and adopted purposive sampling technique and utilises a sample size of seventeen (17) participants. Interview guide questions were utilised to collect the data from uMfolozi municipality personnel who comprised different managers and staff. This study adopted a qualitative research design and the data was collected through the use of interview question guides. The research contributes to the imminent scholarly debate about graduates' skills shortages and the role of universities and colleges regarding effectiveness in teaching to produce competitive graduates that can easily be adopted by the labour market. The research findings reflected that uMfolozi Local Municipality is also experiencing the challenges of graduate skills shortages and the municipality has been trying to address these challenges and issues through initiatives such as internships for graduates and training and development of existing employees. The major recommendation that the study is making is that the corporate sector should be actively involved in universities and colleges' curriculum development processes.

Keywords: Graduate skills, Youth unemployment, Internships programmes, Bantu Education Act, University infrastructure

Investigating the Impact of Commercialisation of Research Initiatives

in a Selected Rural University in South Africa

Ms Nomnikelo Patience Gqwabe-Lundall

E-mail: ngqwabe@yahoo.co.uk

University of Zululand

Abstract

The global economy is shifting from a reliance on natural resources to a focus on knowledge-driven growth, placing universities under pressure to commercialise research initiatives for sustainable economic development. The study aimed to investigate the commercialisation of research initiatives within a specific comprehensive rural university in South Africa, using the University of Zululand as a case study. Employing a qualitative approach, the research relied on semi-structured interviews to gather insights. Primary data collection involved semi-structured interviews to unpack the concept of research commercialisation, while secondary data included a comprehensive review of relevant regulations, acts, case studies, policy documents and other literature sources. The existing literature primarily focuses on high-performing universities with advanced innovation, thus this study sought to fill the gap by investigating the impact of commercialisation in a historically disadvantaged rural university context. The study also employed a contextual theory and interpretive approach to understand the commercialisation phenomenon. However, in adopting a qualitative and interpretive approach, the study provided nuanced insights into factors influencing research commercialisation in rural South African universities. These insights are valuable for universities, policymakers, and stakeholders aiming to enhance research impact in rural areas within the changing knowledge economy. While addressing identified challenges, the study suggested strategies for further research. Moreover, the study proposed recommendations for promoting commercialisation initiatives, partnership was among critical steps for driving socioeconomic development in rural communities.

Keywords: Commercialisation, grounded theory, impact, inductive method, research initiatives, rural university

The Influence of Entrepreneurship Education on the Entrepreneurial Mindset of University Students: A case of University of Zululand (UNIZULU)

Mr Filo Gumede

E-mail: filophilour@gmail.com

University of Zululand

Abstract

This research paper aims to investigate the influence of entrepreneurship education on the entrepreneurial mindset of university students, focusing on the postgraduate students at the University of Zululand (UNIZULU). As the global economy increasingly values entrepreneurial skills and innovative thinking, higher education institutions are integrating entrepreneurship education into their programs. This study aims to assess how these educational initiatives influence students' attitudes, mindset, skills, and intentions toward entrepreneurship. The study employed a quantitative survey data from students enrolled in entrepreneurship courses. The findings indicate that entrepreneurship education at UNIZULU significantly enhances students' entrepreneurial mindset, characterized by increased creativity, risk-taking, and problem-solving abilities. The study highlights the crucial role of experiential learning, mentorship, and real-world business challenges in fostering an entrepreneurial culture among students. Recommendations for curriculum development and policy enhancements are provided to further strengthen the impact of entrepreneurship education, thereby contributing to the development of future entrepreneurs and economic growth.

Keywords: entrepreneurship education, entrepreneurial mindset, entrepreneurial attitude , postgraduate students ,University of Zululand

Mitigating Risks Imposed By Floods: A Case For The Port Of Durban

Ms Bongiwe Gune

E-mail: guneb@unizulu.ac.za

University of Zululand

Sanele Gumede

Abstract

The Port of Durban is one of the busiest ports in Africa. However, flood events have negatively affected the functioning of the port operations and the City of Durban. Cases of flood events have been reported since the year 1856. Flood disasters experienced in the City of Durban have led to severe economic consequences, such as seeing coastal industries closing, ports being closed, and general disinvestments. Not only businesses that were affected, but floods also caused destruction to homes and infrastructure, making it challenging for citizens to receive help. This reoccurrence of flood events shows that floods are a serious concern in Durban. Durban's yearly rainfall is forecasted to increase to 500mm by the year 2100. This study assesses the factors that mitigate risks imposed by floods in the Port of Durban. It identifies collaboration opportunities for the Port of Durban and the City to mitigate the risks imposed by floods in the port. The study focuses on primary data; primary data was collected through in-depth interviews with Transnet National Port Authority and the eThekweni Municipality. The findings revealed the flood risks that eThekweni Municipality and Transnet National Port Authority have to mitigate and the applied measures. Secondly, it revealed the extent to which the stakeholders are educated on the risk-mitigating factors. Finally, the study revealed the main challenges experienced in implementing flood risk mitigation measures in the Port of Durban.

Keywords: Flood mitigation, Urban planning, Sponge cities

The Impact of Exchange Rate Fluctuations on the South African Stock Market (JSE);

During the COVID-19 Global Pandemic

Mr Bongani Gwala

E-mail: mabongab54@gmail.com

University of Zululand

Abstract

This study investigates the impact of exchange rate fluctuations on the South African stock market (JSE) during the COVID-19 global pandemic, covering the period from 2019 to 2023. Using monthly data and employing the Autoregressive distributed lag method, the study examines the relationship between stock prices, exchange rates, interest rates, and inflation (measured by the consumer price index). The findings indicate a negative relationship between exchange rate fluctuations and the stock market, suggesting that changes in currency values significantly influence market performance. These results provide valuable insights for investors, financial analysts, and policymakers, highlighting the importance of exchange rate stability in market dynamics.

Keywords: Exchange rate, Stock market, Inflation, COVID-19

Smart Learning City of Richards Bay Local Economy: The Case of uMhlathuthuze Local Municipality

Mr Thobani Gwala

E-mail: brownwisely45@gmail.com

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiD@unizulu.ac.za

University of Zululand

Prof Lorraine Greyling

E-mail: GreylingL@unizulu.ac.za

University of Zululand

Abstract

Smart cities can be defined as a tech innovation and technological advancement that is harnessed by digital and data-driving solutions that seek to enhance the quality of life. Smart city initiatives drive optimisation into smart infrastructure, interconnected tech systems such as climate grids, energy grids, and public services grids integrated into digital communications and advancement in ICT, IoT, machine learning and artificial intelligence (AI). Learning smart cities enables municipalities to integrate efficiency in governance, environmental impact, advancement policy framework, advancement in infrastructure and smart integrated service to deliver. Moreover, the historical literature indicated that in most Developing countries most common challenges are, data governance and privacy, equity and digital inclusion, resilience and significant sustainability, advancement in workforce development and education, policy development and regulatory framework. This study aims to assess key drivers and barriers to smart city initiatives powered by the Internet of Things (IoT) and new technology. This study encompasses pragmatic and action participatory paradigms because both focus on and emphasise the practical application and coordination to relevant stakeholders through interaction and dialogue. The logistic regression model is used to analyse the statistical significance of the societal perspective. The cross-sectional and stratified sampling approach was applied to gather community perspectives in 14 geographical locations. The stratified sampling approach was used to formulate strata for 6 townships and 8 rural areas under traditional authorities. This study intends to significantly influence municipality authority to engage in the smart governance collaborative models that enhance digital equity and inclusion.

Keywords: Economics, smart cities, IoT, AI, ICT, Development

Credit Risk Disclosure Practices By The JSE Listed South African Banks

Prof Ahmed Mohammadali Haji

E-mail: ahmedh@uj.ac.za

University of Johannesburg

Ms Karabo Sihya

E-mail: Karabok@uj.ac.za

University of Johannesburg

Abstract

Banks play a critical role in the South African economy and the stability thereof is vital for growing the economy. Banks manage their credit risk carefully and financial statement disclosures of credit risk provides useful information to providers of capital. This information was even more critical during the periods of COVID. The expected credit loss model in IFRS 9 has complexities due to its high degree of estimation uncertainty requiring specialist skills to determine appropriate provisioning levels. This study analyses JSE listed South African banks' credit risk disclosure practices in their financial statements to evaluate their decision-making usefulness during the critical period of COVID. A content analysis methodology is utilized and is supported by a disclosure index study, which focuses on assessing the existence of credit risk disclosures and a thematic content analysis to assess the quality of the disclosures. The study finds that the banks have excellent compliance in their credit risk disclosures with IFRS requirements. Majority of the credit risk disclosure practices were exemplary. These disclosures highlighted characteristics of precision, appropriateness, and entity specificity, which led to the provision of credit risk information that is highly useful in nature for decision-making purposes. Where disclosures were not 'exemplary' in nature, recommendations are made in the study. The study's major contribution is that it highlights the strengths of the credit risk disclosures in the JSE listed South African banks. This is valuable to the IASB in their post implementation review and provides lessons to the global banking sector, especially during challenging economic times. This adds to the examples of African resilience reshaping the global stage.

Keywords: Banks, COVID, Credit risk disclosures, Expected credit loss, IFRS, IASB

Role of management accounting practices on financial performance of manufacturing

Small and Medium Enterprises in Zimbabwe

Mrs Tendai Harrison

E-mail: harrisentendai930@gmail.com

University of KwaZulu-Natal

Prof Farai Kwenda

E-mail: kwendaf28@gmail.com

University of KwaZulu-Natal

Abstract

Source of motivation of this research was failure leading to closure of most manufacturing small and medium-sized enterprises (MSMEs) in their first five years of inception. Literature acknowledges that companies fail due to poor financial performance attributed to under-utilization of management accounting practices (MAPs). Consequently, management accounting has a role in strategic decision-making and enhancing organizational performance and are key drivers to economic development and growth, this study examined the link between traditional and contemporary MAPs and performance of MSMEs. Descriptive research was adopted, hence opting for quantitative method. Population consists of MSMEs in Harare, Zimbabwe and sampled 207 owners/managers using convenience and stratified non-random sampling. Online 5-point Likert-square questionnaires were used for primary data collection, consent was sought and anonymity was ensured. Data was analyzed using Statistical Package for Social Sciences. The study showed significant positive direct relationship between both traditional and contemporary MAPs and MSMEs performance. Results show that traditional MAPs are widely used than contemporary MAPs. The study concluded that business nature and size affect complexity of MAPs used. Contingency theory states that, no one standard accounting practice suits all firms. The larger the firm the more sophisticated the management accounting system and the more likely is the firm to utilize sophisticated MAPs. It is recommended that African authorities develop policies and provide resources that support MSMEs, hence adopt suitable contemporary MAPs and utilize big data analytics and artificial intelligence to manage business processes because they proffer improved quality, efficiency and competitiveness that responds to global competition hence improved MSMEs performance and growth leading to formalization.

Keywords: Management accounting practices, Financial performance, Manufacturing SMEs

Investor Sentiment, Stock Market Returns and Volatility:

Evidence from the Johannesburg Stock Exchange

Mr Pavan Hiramoney

E-mail: 215063232@stu.ukzn.ac.za

University of KwaZulu-Natal

Abstract

Traditional asset pricing theory asserts that investors are rational and, therefore, asset prices are solely influenced by fundamental factors. However, the effect of behavioural biases on asset returns has been documented in recent financial literature, leading to the questioning of the traditional financial theories. Accordingly, this study investigated whether investor sentiment has an impact on the returns and volatility of headline indices on the Johannesburg Stock Exchange market over a ten-year period. A composite broad market sentiment index was used to measure sentiment and the generalised autoregressive conditional heteroscedasticity models were used as the method of analysis. Findings show that there is a significant relationship between market returns, volatility and investor sentiment on the South African market. These findings point to the inadequacy of traditional asset pricing models as they do not take into account investor sentiment or any other behavioural component in pricing assets in spite of the evidence that they are significant risk factors. The results have implications for price discovery, risk management and policymaking – all aspects the success of which depends on the proper measurement and forecasting of volatility.

Keywords: Investor sentiment; Volatility; Returns; General Autoregressive Conditional Heteroscedasticity

The Interplay of Impression Management and Earnings Manipulation

in Top 40 Johannesburg Stock Exchange (JSE) Listed Companies

Mrs Nontuthuko Hlabisa

E-mail: KhanyileNS@unizulu.ac.za

University of Zululand

Mr Mziwendoda Cyprian Madwe

E-mail: MadweM@unizulu.ac.za

University of Zululand

Mr Simthembile Ngcubhe

E-mail: NgcubheS@unizulu.ac.za

University of Zululand

Abstract

In an era where corporate transparency is paramount, the complexity and length of company communications within financial statements have surged. This may involve manipulation of information to present a more favourable view of company's performance, which can mislead investors about the company's true financial health. Therefore, understanding the relationship between impression management and earnings management is crucial because it helps to identify potential biases or distortions in financial reporting. This study delves into the intricate relationship between impression management in annual reports and both accrual-based and real earnings management within the audited financial statements of the top 40 JSE-listed companies for the 2023 financial year. By scrutinizing how analysts, as users of corporate narratives, are swayed by impression management in their forecasting, the research uncovers the impact of managerial opportunism on analysts' activities. This study employs a systematic literature review coupled with quantitative content analysis to investigate the prevalence and patterns of impression and earnings management among JSE-listed companies. Findings reveal a positive correlation between earnings management and impression management, suggesting that firms engaging in self-serving disclosure practices do so across multiple communication levels and channels to shape financial statement users' perceptions. However, concerns over scrutiny and detection risks moderate this relationship. Notably, the study indicates a stronger linkage between impression management and unpredicted real earnings management (less visible) compared to predicted accrual-based earnings management (more visible), influenced significantly by the risk of detection.

Keywords: Impression Management, Earnings Management, Johannesburg Stock Exchange (JSE)-listed Companies, Financial Disclosures, Managerial Opportunism

The Unified Impact Of Climate Change On Food Security And Macroeconomic Uncertainty In South Africa

Ms Sebenzile Hlatshwayo

E-mail: nhlanzeko95hlelo@gmail.com

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiD@unizulu.ac.za

University of Zululand

Abstract

South Africa has experienced numerous climate change events in recent decades, affecting various economic sectors such as agriculture, fishing, transportation, and cattle. Extreme weather events such as high temperatures, droughts, floods, and rainfall threaten food production flows on both agricultural and livestock farms, resulting in food security. Thus, intensive climate change harms food security. Climate change will subsequently result in an underperforming goods market. As a result, this will impact manufacturing costs such as transportation and input. It will also drive-up household food consumption and prices. Households avoid the risk of rising food prices, which promotes famine. Climate change impedes economic development and significantly impacts low- and middle-income countries like South Africa. According to the existing literature, empirical evidence indicates a short observation time, which is insufficient to quantify all climate change events. This will influence projecting future occurrences and render policymakers untrustworthy. The purpose of this study is to investigate the influence of climate change on food security and macroeconomic uncertainty from 1960 to 2023 using a smooth transition autoregression model and large-scale observations. This model is highly flexible and dependable for testing nonlinearity and determining shocks. The study will provide insights into how climate change affects food security. In addition, the study will also be beneficial by providing insight into how macroeconomic uncertainty caused by climate change risks can be mitigated.

Keywords: Climate change, food security, food prices, macroeconomic uncertainty and smooth transition autoregression model.

Green Growth and Human Capital Development

Dr Damilola Ilesanmi

E-mail: ilesanmik@unizulu.ac.za

University of Zululand

Mary Toluwani Adebayo

Abstract

As countries, particularly those that are energy-dependent, strive to increase economic growth, they often face the dilemma of choosing between economic growth and environmental sustainability (Ilesanmi and Tewari, 2017). In South Africa, increasing economic activity and population growth have led to higher energy consumption, overworked electricity infrastructure, and frequent power outages. According to the National Treasury's projections, South Africa's energy demand by 2030 will be twice what it is today (Republic of South Africa (RSA), 2014). In response, energy policies emphasizing renewable energy have been developed to mitigate environmental impacts and enhance energy security (Ackah and Kizys, 2015). Despite this, economic growth remains a primary goal for addressing unemployment, poverty, and equity concerns (Boqiang, 2003). Economic growth improves living standards and develops human capital by raising the standard of living (Boqiang, 2003; Ackah and Kizys, 2015). However, achieving human capital development through economic growth often comes at the expense of environmental sustainability. This study examines the trade-off between human capital development and green growth in South Africa, an energy-dependent economy. Utilizing secondary data and a quantitative approach, the study employs econometric methods to analyze the relationship between human capital development and green growth. By exploring this balance, the study aims to provide insights into how South Africa can pursue economic growth while also ensuring environmental sustainability and energy security. The findings will contribute to the broader discourse on sustainable development and inform policy decisions that support both human capital development and green growth.

Keywords: Green growth, human capital development, econometric analysis.

Reimagining the economics curriculum in the fourth industrial revolution

Mr Thembelani Nkosingiphile Jali

E-mail: thembelaninjali@gmail.com

University of Zululand

Miss Ziyanda Mayezana

E-mail: ziyandamayezana@gmail.com

University of Zululand

Miss Slindile Xolile Sithole

E-mail: slondilesithole@icloud.com

University of Zululand

Abstract

The 4IR has necessitated a reimagining of the economics curriculum to better prepare students for a rapidly evolving workforce. Unlike previous industrial revolutions, 4IR is characterized by the convergence of physical, digital, and biological domains, driven by advancements in technologies such as artificial intelligence, robotics and the Internet of Things (Schwab, 2020; Uleanya & Ke, 2019). These technological disruptions have transformed societal interactions and economic systems, prompting several governments to integrate 4IR into their educational frameworks (Scalzo, 2022). Consequently, new methods of delivering education, including blended learning, e-learning, and lifelong learning, have emerged (Zozie & Chawinga, 2018; Chibambo & Divala, 2022). This study examines the challenges and opportunities presented by 4IR for economics education and explores how the economics curriculum can be redesigned to align with the realities of 4IR. Using a qualitative desktop analysis, the research reviews existing literature and educational practices. Key challenges identified include the integration of digital tools, ensuring equitable access to technology, and fostering interdisciplinary approaches. Scholars such as Joubert and Kruger (2020) and Mloi and Adams (2021) emphasize the need for incorporating digital literacy, machine learning, and data analytics into the curriculum, while addressing the digital divide. Visser and Mpofu (2018) advocate for interdisciplinary education to enhance critical thinking and problem-solving skills. Findings reveal a significant gap between current educational practices and the requirements of a technology-driven economy. The traditional economics curriculum often fails to address the complexities of 4IR, leaving graduates ill-equipped for modern challenges (Colander, 2018; Mazzucato, 2019). Recommendations include continuous curriculum updates and incorporating experiential learning opportunities. These reforms are essential to equip students with the necessary skills to thrive in the 4IR landscape and to ensure economic growth and innovation (Gerritsma & Pröpper, 2021). In conclusion, reimagining the economics curriculum to meet the demands of 4IR is crucial for preparing students for future challenges.

Keywords: Fourth industrial revolution, Digital literacy, Economics curriculum, Lifelong, learning, Digital tools, Interdisciplinary approaches

Protecting Our Digital Youth

Ms Vuyelwa Jongile

E-mail: vuyelwauteng@gmail.com

University of Zululand

Prof Lizelle Ramaccio Calvino

E-mail: CalvinoL@unizulu.ac.za

University of Zululand

Abstract

This study explores the prevalence and impact of cyberbullying among adolescents in South Africa, comparing it with Kenya, California, and Utah in the USA. South Africa faces the highest global rate of cyberbullying, affecting fifty-one percent of its teenagers. The research found that a major issue is the absence of a clear legal definition of cyberbullying, leading to inconsistent enforcement in schools, inadequate legal remedies, and widespread unawareness about cyberbullying's various forms. The study therefore highlights the urgency for regulatory measures and policy interventions at the school level in South Africa. Using qualitative research methods, semi-structured interviews are conducted with educators, administrators, parents, caregivers, and youth in South Africa. The insights gained from these interviews revealed significant trends and challenges, which informed the development of comprehensive policy recommendations. The research aims to enhance youth awareness and management of cyberbullying in South Africa by leveraging effective legal and preventive frameworks from Kenya, Utah, and California. California's stringent school-level regulations address diverse forms of cyberbullying, offering a model for South African legislation. Utah's emphasis on parental supervision and internet control provides additional insights. Kenya's effective legislation, which identifies multiple forms of cyberbullying, presents a relevant African context for legal adaptation. As aforesaid, the study provides evidence-based recommendations for South African authorities to investigate and prosecute cyberbullying incidents effectively. It emphasizes the need to combine legal deterrents with substantial mental health and educational support, inspired by California's holistic approach. The success of Social Emotional Learning (SEL) initiatives in Californian schools, which have significantly reduced bullying incidents by fostering empathy, emotional regulation, and conflict resolution skills, is highlighted. The study advocates for similar programs in South African schools to create safer and more supportive environments for adolescents.

Keywords: Adolescent, cyberbullying, policy intervention, regulatory measures.

Organisational Justice, Organisational Citizenship Behaviour

And Intention To Stay Of Employees At Sedibeng College In Southern Gauteng

Prof Pierre Joubert

E-mail: pierre.joubert@spu.ac.za

Sol Plaatje University

Ms Paulina Mabunda

E-mail: shadaeyym@gmail.com

Abstract

Employee turnover is a major concern in higher education institutions (HEIs) as qualified employees migrate to the private sector and other HEIs that offer better rewards, benefits and working environments. There are various predictors of employee turnover but. This study investigated the relationship between organisational justice (OJ), organisational citizenship behaviour (OCB) and intention to stay (ITS) to address the gap in knowledge and assist HEIs to manage high turnover. A quantitative research study was used to investigate a sample of 200 employees at Sedibeng College in Southern Gauteng. Data was collected with the aid of a structured questionnaire. A means analysis was conducted to assess the perceptions of the employees regarding OJ dimensions namely procedural justice (PJ) distributive justice (DJ) interactional justice (IJ) as well as OCB and ITS. The study concluded that the employees of Sedibeng College have a neutral perception of OJ while the perceived level of OCB among employees of Sedibeng College is high. Regression analysis was conducted to examine whether the independent variables: PJ, DJ and IJ predicted OCB and whether OCB predicted ITS. Interactional justice proved to be the strongest predictor of OCB. The results of the correlation analysis revealed that all three dimensions of OJ are significantly and positively related to employees' OCB and ITS. Recommendations are as follows:

- Employee participation in decision making, clear communication of decisions and any changes in policies and procedures as well as consistency in the application thereof.
- To address perceptions of DJ, review the current reward system and how workloads are managed and distributed.
- Provide managers with leadership training that encompasses communication skills.
- Establish a well-structured anonymous grievance channel to allow employees to highlight unfair practices they perceive.
- Expand the scope of the study to include other HEIs and other predictors of ITS.

Keywords: organisational justice; procedural justice; distributive justice; interactional justice; organisational citizenship behaviour; intention to stay.

Addressing the Legal Gaps in Cyberbullying Prosecution in South Africa

Mr Future Kangala

E-mail: futurekalanga@gmail.com

University of Zululand

Prof Tholaine Matadi

E-mail: MatadiT@unizulu.ac.za

University of Zululand

Dr Xolisile Khanyile

E-mail: AprilX@unizulu.ac.za

University of Zululand

Abstract

The emergence of social networks and group messengers as accessible means of communication has enabled unprecedented possibilities for information sharing, but it has also contributed to the development of cyberbullying. Characterised using electronic devices to send harmful, threatening, or embarrassing messages, cyberbullying remains inadequately addressed by South African legislation. This study identifies a critical gap in the literature concerning the insufficient legal frameworks and extensive prosecution management programs to address cyberbullying in South Africa. The problem is compounded by a lack of resources, poor police perception of cyberbullying, and a scarcity of Information and Communication Technology professionals to tackle such crimes. Using a qualitative approach, this research compares the legal and cultural characteristics related to cyberbullying in South Africa and Morocco. To compare the two countries, the study involves a comprehensive analysis of primary and secondary sources, including case law, legal reforms, and previous studies. The research employs triangulation, peer review, and reflexive journaling to ensure validity, reliability, and trustworthiness. The findings reveal that South African legislation in this domain is not comprehensive enough. The anti-cyberbullying laws lack clear definitions, have few legal means for prosecution, and do not specify support institutions for victims. These gaps foster a culture where perpetrators feel emboldened to commit crimes with little fear of retribution, while victims are left without adequate protection or justice. The study concludes that enhancing legal protection against cyberbullying is both possible and necessary. Recommendations include revising legislation to provide clear measures, increasing funding and training for law enforcement, and incorporating ICT skills into the curriculum. Using case laws from other jurisdictions as benchmarks could improve South Africa's response to cyberbullying. Legal changes and preventive steps are essential to enhance the protection of users in South Africa's cyberspace.

Keywords: Cyberbullying, Legal Framework, South Africa, Prosecution, Digital Communication

Unveiling the Power of Technology in Governance:

Impact of Effective Management Information System Practices at Mnquma Local Municipality

Ms Sibabalwe Kela

E-mail: soyamekela@gmail.com

Walter Sisulu University

Dr Zukiswa Roboji

E-mail: zukiswaroboji@gmail.com

Walter Sisulu University

Abstract

Integrating Management Information Systems (MIS) in organizational settings to improve efficiency and effectiveness through technological solutions is critical in the contemporary digital age. Traditional MIS models often emphasize technological efficiency and data management while neglecting the communicative and emancipatory aspects crucial for fostering democratic governance. Mnquma Local Municipality (LMM) in the Eastern Cape Province faces significant challenges in utilizing Management Information Systems (MIS) to enhance its governance processes. The objective is to examine how communicative action, participatory decision-making, and transparency principles are embedded within MIS frameworks at MLM. The paper employs a qualitative research design, utilizing a case study method to explore the practical implementation of the MIS at MLM. Data was collected through semi-structured interviews on stakeholders' experiences in MLM's MIS design and implementation process. Purposive sampling, unstructured interviews and thematic analysis were selected to ensure the participants provided rich and insightful information. This allows participants to describe their experiences thoroughly and tell their own experiences. The finding suggests that the lack of a MIS-integrated approach at MLM negatively affects organizational governance processes, stakeholder engagement, and decision-making. These include limited financial resources, inadequate infrastructure, and technological hurdles. Due to some of these obstacles, the system is unable to operate efficiently, which leads to the utilisation of manual data management. This, in turn, may delay the distribution of information to decision-makers for prompt decision-making. It has been determined that the Management Information System is a challenge that calls for an investigation that is both in-depth and comprehensive. Furthermore, effective implementation of MIS practices can significantly enhance governance processes, leading to improved service delivery and citizen engagement. In summary, MLM still needs to adopt the innovative practices that are prevalent in today's technology.

Keywords: Technology, Governance, Effective Management Information System, Mnquma Local Municipality

Decolonisation and Transformative Constitutionalism:

Rethinking the Reasonable Person Test in South Africa

Dr Xolisile Khanyile

E-mail: AprilX@unizulu.ac.za

University of Zululand

Prof Tholaine Matadi

E-mail: MatadiT@unizulu.ac.za

University of Zululand

Prof Desan Iyer

E-mail: IyerD@unizulu.ac.za

University of Zululand

Abstract

This article addresses the problem regarding the Eurocentric bias embedded in applying the reasonable person test within South African jurisprudence, which inadequately reflects the country's multicultural reality. The gap identified in the literature is the lack of integration of African cultural and spiritual values in the reasonable person standard, which remains influenced by colonial perspectives. The methodology employed in this research involves a critical analysis of case law and legal principles through the lens of decolonisation and transformative constitutionalism. This dual approach aims to establish a more inclusive and representative reasonable person test. As conceptualised in this study, decolonisation involves shifting away from Eurocentric legal frameworks to recognise and incorporate South Africa's indigenous populations' values, beliefs, and practices. Transformative constitutionalism is utilised to interpret and apply constitutional principles that address historical injustices and promote social, economic, and legal transformation. The findings reveal that the current reasonable person test fails to account for the diverse cultural backgrounds of South Africans, leading to biased and unjust legal outcomes. By applying transformative constitutionalism, the study demonstrates that it is possible to create a more equitable reasonable person test that considers all South Africans' lived experiences and cultural contexts. The article concludes that decolonising the reasonable person test via transformative constitutionalism is essential for achieving substantive equality and fairness in the South African legal system. It recommends adopting a context-sensitive approach that incorporates both subjective and objective elements, reflecting individuals' diverse socio-economic and cultural realities. This approach aligns with constitutional values and promotes a more just and equitable legal system. The research underscores the need for continued legal education and judicial training efforts to foster an inclusive legal culture. Future studies will explore comparative lessons from other jurisdictions to further refine the reasonable person test in South Africa.

Keywords: Eurocentric bias, Decolonisation, Transformative constitutionalism, Reasonable person test, Multicultural reality

Climate Change vs. Food Security:

The Assimilation of Drought-Tolerant Indigenous Species into the South African Food System

Ms Nothando Mbalenhle Khuzwayo

E-mail: nothando.khuzwayo96@gmail.com

University of Zululand

Mr Leo Sibiya

E-mail: SibiyaLM@unizulu.ac.za

University of Zululand

Mr Andile Mthembu

E-mail: MthembuAV@unizulu.ac.za

University of Zululand

Abstract

Food security, defined by the Food and Agriculture Organization (FAO); is the condition when all people have access to sufficient, safe, and nutritious food, is increasingly threatened by climate change. Climate change poses significant threats to food security globally, particularly in regions prone to extreme weather events such as droughts. South Africa faces unique challenges due to its susceptibility to drought, which exacerbates food insecurity. Indigenous foods, which are often more adaptable to local climatic conditions, have the potential to enhance food security by diversifying crops and lowering sensitivity to water scarcity and malnutrition. By promoting these native species, not only can agricultural biodiversity be preserved, but the reliance on water-intensive crops can also be reduced, thereby making food production more sustainable and resilient to climate change. This research paper explores the potential of incorporating drought-tolerant indigenous species into South Africa's food system as a strategy to enhance food security. It evaluates the possible advantages, constraints, and policy implications of this adaptation technique. Through a comprehensive analysis, this study aims to highlight how the promotion of indigenous foods can serve as a critical strategy in mitigating the impacts of climate change on food security, ensuring a more robust and sustainable food system for South Africa. The study identifies key drought-tolerant species and highlights the benefits of their integration, including improved crop resilience and support for traditional agricultural practices. Major challenges, including limited market access and lack of awareness, are also discussed. Recommendations for policy support, awareness and education initiatives, research and development, and market development are provided to facilitate the integration of these species into the food system.

Keywords: Food security, drought, drought-tolerant species

Higher Education And Its Contribution To Economies Of African Countries:

Move Towards Competence-Based And Skills Demand-Driven Standards In Collaboration With Industry

Dr Tanzala Kikasu

E-mail: tanzalak@dut.ac.za

Durban University of Technology

Mr Yunus Doba

E-mail: yunusd@dut.ac.za

University of Technology

Abstract

This study examines the ecosystemic impacts of higher education (HE) and its contribution to the economies of African countries, considering competence-based and skills demand-driven standards in collaboration with industry. HE plays an instrumental role in contributing to economies by equipping individuals with knowledge, skills, and competencies necessary for socio-economic transformation and development. Unfortunately, this role has been shifted and switched with the industry assuming this position. Institutional programmes and curriculums are responding lethargically, instead of developing industries' skills driven demand. HE in African countries is confronting disruptive technologies among a multitude of challenges such as the delivery of a relevant curriculum; neglecting technical and vocational training; limited funding and resources for research and development activities; lack of collaboration between HE and industries; minimal support and promotion of entrepreneurship graduates; and inadequate infrastructure, amongst others. In addition, aligning the HE curriculum with the skills required by industries remains a key challenge for African economic development and competitiveness. There is a paucity of partnerships and practical mechanisms with industries in terms of developing and integrating curriculum amongst African HE institutions. This disconnected scenario contributes to the production of irrelevant skills acquired at universities and the relevant skills required by industry. Accordingly, this paper explored extensive literature that presented an avenue to examine the role of higher education in the economies of African countries, focusing on the importance of competence-based and skills-demand-driven standards with industries. This paper suggests that adopting an in-depth collaborative and partnerships approach between higher education and industries can proactively address the issue of skills mismatch and produce competent graduates required by African economies. A well-established partnership between HE and industry could enhance opportunities for work-integrated learning programmes development, induce industry-led curriculum development, and enable graduates to seamlessly enter the job market with practical skills and relevant knowledge.

Keywords: Higher education, industries collaboration and partnerships, work-integrated learning programmes, disruptive technologies, future skills development, and economic growth.

Perceptions And Experiences Of Employees On The Adoption And Continued

Use Of High-Performance Computing Systems At A Historically Disadvantaged Institution

Ms Lethabo Ledwaba

E-mail: lethaboledwaba132@gmail.com

University of Limpopo

Prof TS Setati

E-mail: tlou.setati@ul.ac.za

University of Limpopo

Abstract

The landscape of technology has significantly changed over the last decade. For the past two decades, the integration of technology has been something that a lot of people have struggled with. By far, not much research has been done to examine how this sense of technology integration develops and evolves. The adoption or rejection of new High Performance Computing technology is still up for debate, given its rapid development and increasing integration into users' personal and professional lives. The primary purpose of this study was to explore the perception and experiences of employees on the adoption and continued use of High-Performance Computing systems at a Historically Disadvantaged Institution. A qualitative research design was implemented with the use of semi-structured interviews in conducting data collection from a sample of 12 people within a department that mainly dealt with HPC in a Historically Disadvantage Institution. Interviews were recorded using a recorder, transcribed, coded, and analysed using Microsoft Excel. The findings reveal that teachers exhibit positive and negative perceptions and experiences using on the adoption and use of high-performance computing in the daily lives There are also benefits and impediments for the use of high-performance computing. A thematic analysis approach was utilised to group emerging themes and sub-themes. In relation to the variables for this study, ten themes emerged namely: computer language, lack of funding, lack of data security, load shedding, solving complex problems, cost efficient, innovation, transition and behaviour and lack of exposure. The analysis showed that perceptions and experiences of people using HPC systems are coupled with the benefits and the impediments of HPC, and they are also determinants that employees can use in order to effectively use high performance computing.

Keywords: High performance computing, Perceptions, Technology, Need for cognition, Attitude, Intention, Innovation, Behaviour

Exploring Local Attitudes And Influences On Tourism Development In Ethnic Minority Regions:

Evidence From Sichuan, China

Dr Xiangyu Liu

E-mail: woimable@icloud.com

Xichang University, China

Dr Hurong Sun

E-mail: sunhurong@163.com

Xichang University, China

Dr Wei Yang

E-mail: yangwei-wei@foxmail.com

Xichang University, China

Abstract

Tourism is a crucial engine for driving economic and social development in ethnic minority regions. However, its growth must consider the interests of local residents, including employment, ecological environment, and cultural adaptability. This study aims to delve into the attitudes of local residents towards tourism development, analyze their influencing factors, and explore potential non-linear relationships. Existing studies predominantly focus on linear relationships between influencing factors, neglecting the long-term impacts of tourism on local environment, culture, and social structure. This research, based on a questionnaire survey, collected data on attitudes towards tourism development from residents in the Yi and Tibetan Autonomous Prefectures of Sichuan Province, China (N=861). Quantitative analysis was conducted using structural equation modeling (SEM). A theoretical model was constructed, and through hypothesis testing, key factors influencing residents' attitudes towards tourism were identified, revealing the interrelationships among these factors. Furthermore, machine learning algorithms were incorporated to enhance the prediction accuracy and adaptability of the study, uncovering the potential complexity and non-linearity in residents' tourism attitudes. The study found that factors such as improving economic income levels, promoting regional development, protecting the ecological environment, strengthening cultural exchange, improving living conditions, and perceiving the risks of tourism development significantly influence residents' attitudes. The findings suggest that promoting tourism development should prioritize the long-term interests of local residents and pay attention to potential negative impacts on the ecological environment, livelihoods, and ethnic culture. This study provides new perspectives and research methodologies for understanding residents' attitudes toward tourism, contributing to a more scientific and effective approach to promoting sustainable tourism development in ethnic minority regions.

Keywords: Tourism development, ethnic minority regions, resident attitudes, influencing factors, non-linear relationship

Research on Promoting Rural Revitalization through Digital Economy in Ethnic Minority Areas

Prof Mingning Lu

E-mail: 18621609958@wo.cn

Xichang University, China

Dr Wei Yang

E-mail: yangwei-wei@foxmail.com

Xichang University, China

Dr Hurong Sun

E-mail: sunhurong@163.com

Xichang University, China

Abstract

The digital economy has become a primary driving force of global economic development, providing valuable opportunities for urban growth and rural revitalization. However, ethnic minority areas in China, typically located in remote rural regions, face significant challenges such as limited infrastructure, cultural diversity, and restricted access to education. In this complex context, the impact of the digital economy on rural revitalization in ethnic minority areas remains under explored, which is crucial for achieving social equity and common prosperity. This paper theoretically explains the impact mechanism of the digital economy in empowering rural revitalization in ethnic minority areas, and empirically examined the driving effects and heterogeneity characteristics of the digital economy on rural revitalization in ethnic minority areas, using panel data from three ethnic minority areas—Liangshan Prefecture, Ganzi Prefecture, and Aba Prefecture in Sichuan Province, China — over the years 2000 to 2022. Both the evaluation of digital economy development and rural revitalization are based on calculated indices. The results indicate that the digital economy significantly drives rural revitalization in ethnic minority areas and has spatial spillover effects. Our findings indicate that deepening the integration of the digital economy with agriculture and implementing adaptive digital economy development strategies are crucial for advancing rural revitalization. This research holds substantial theoretical and practical significance for promoting rural revitalization in ethnic minority areas.

Keywords: digital economy, rural revitalization, ethnic minority areas, heterogeneity characteristics, spatial spillover

The Transformation Of The Fourth Industrial Revolution By Artificial Intelligence On The Corporate Sector

Ms Selinah Namachi Lusweti

E-mail: xelinahn@gmail.com

University of Zululand

Dr Avashni Reddy Moonasamy

E-mail: MoonasamyA@unizulu.ac.za

University of Zululand

Prof Gedala Mulliah Naidoo

E-mail: NaidooG@unizulu.ac.za

University of Zululand

Abstract

Digital technologies have seen a five-year surge in usage, particularly in the business world since the announcement of the first coronavirus pandemic case in 2019. Artificial intelligence (AI) and other technologies have advanced throughout the Fourth Industrial Revolution (4IR). Since AI is employed in many industries and will speed the growth of several disciplines, it is anticipated that it will be the technology that defines new technical-economic paradigms. Fintech integration has enhanced customer service delivery in the banking industry. The days of spending hours waiting in line are long gone thanks to AI technology, which has made it possible to receive help through banking apps. Davis, Bagozzi, and Warshaw created the Technology Acceptance Model (TAM) in 1989 to track consumer acceptance of AI in a variety of industries, including manufacturing, finance, and even the food sector. You can use it to scrutinize these industries, ascertain their integration of AI technologies, and understand their plans for digital transformations such as fintech, Uber Eats for food, or online retail ordering. In the corporate sphere, artificial intelligence (AI) may be useful as businesses vie with one another to remain at the top. AI helps businesses with popular trends by leveraging social media algorithms that impact customer decisions. The world has in fact been overtaken by technologies such as artificial intelligence (AI), big data, and the internet of things. An aspect that must be investigated is whether we are ready for this change, using these technologies, and resolving any obstacles that AI has pointed up. Also, AI may be used to give young people employment chances, as they will be the ones most affected by AI, particularly in Africa.

Keywords: Fourth Industrial Revolution (4IR), Artificial intelligence (AI), Technology Acceptance Model (TAM), Corporate Transformation.

An Empirical Study Of Financial Development And Economic Growth In Africa;

A Non-Linear Estimation Approach

Talenta Mabasa

E-mail: MabasaT@ukzn.ac.za

University of KwaZulu Natal

Abstract

Africa, often deemed the most impoverished region globally, exhibits significant disparities among its countries. Previous research on the correlation between financial expansion and economic progress in Africa has been criticized for methodological flaws, particularly the use of singular variables to measure financial expansion. Recent findings suggest that this correlation may be more intricate and reliant on the proxy employed. This study aims to address this gap by examining the financial expansion of English-speaking and French-speaking African countries from 1970 to 2017, focusing on non-linearities. Using smooth transition regression modelling, the study investigates non-linear relationships between financial development and economic growth, identifying thresholds for Granger causality. Empirical analysis reveals significant short and long-term relationships between financial development and economic growth in English-speaking countries. During economic contractions, a statistically significant error correction term indicates rapid adjustment of financial development towards long-term equilibrium, while in periods of rapid economic expansion, the rate of adaptation becomes negligible. In French-speaking countries, during economic contractions, a statistically significant error correction term indicated a slow adjustment of financial development towards long-term equilibrium, suggesting a steady correlation even in challenging economic conditions. Granger causality analysis shows unique patterns in both language groups, emphasizing complex contextual connections between financial development and economic growth. Furthermore, the study rejects linearity in both sets of countries, emphasizing the necessity for nuanced understanding and policy considerations to foster economic growth in African nations. This research provides valuable insights for policymakers aiming to promote sustainable economic development in the dynamic contexts of English-speaking and French-speaking African countries.

Keywords: Economic Growth; English-Speaking African Countries; Financial Development; French-Speaking African Countries; Panel Smooth Transition Regression Vector Correction Model

An Evaluation Of Public Participation As Service Delivery Tool At Umkhanyakude District Municipality

Mr Nhlakanipho Mabika

E-mail: nhlakaniphombk@gmail.com

University of Zululand

Prof RM Mthethwa

E-mail: MthethwaR@unizulu.ac.za

University of Zululand

Mr Mandisi Matyana

E-mail: matyanam@unizulu.ac.za

University of Zululand

Abstract

The study focuses on the public participation as the tool to promote the good governance in the local communities. This study focuses on the uMkhanyakude District Municipalities which is Jozini Local Municipality, UMhlabuyalinga Local Municipality, Hlabisa Local Municipality and also Mtubatuba Local Municipality. The public participation is considered as a two way communication and cooperative problem solving process whose it goals is to achieve better and acceptable decision. Decision-making in local municipalities is meant to be grounded on public participation. The Constitution of the Republic of South Africa (1996) clearly stipulates that the public must be encouraged to participate in policy-making or decision making. Non-participation of citizens is a major issue leads to the point where local government do not exactly aware about the best interest of the Public. The study aiming to evaluating the role of public participation and examine the challenges affecting the it function in uplifting local communities under uMkhanyakude District and how these challenges influence service delivery process. The Human relation theory will be employed in this study as relations theory pertains to how local governments engage with the public to improve service delivery processes. This study will further examine how the local municipalities under uMkhanyakude District apply the public participation In serving communities. This study will adopt qualitative method to collect and analyze the data. The study will utilize qualitative methodological approach which will be executed in two parts. The first part will be an analyses survey data collected using semi-structured interviews from targeted participants of the study. Secondly, the study will be analyses data collected through semi-structured focus group and observations. The findings of the study, is aiming at identifying how public participation plays a crucial role in the policy making and decision making process which shape the process and level of service delivery.

Keywords: Evaluation, Municipalities, Public Participation, Service Delivery

Challenges Facing Smallholder Farmers When Accessing Micro-Agriculture Finance Loans

Dr Jeremiah Machingambi

Email: jmachingambi@uwc.ac.za

University of Western Cape

Prof Richard Shambare

E-mail: rshambare@ufh.ac.za

University of Fort Hare

Abstract

The purpose of this study was to examine the challenges facing smallholder farmers when accessing micro-agriculture finance loans. Microfinance emerged as a feasible financial alternative for smallholder farmers with no access to credit from formal financial institutions. Microfinance distinguishes itself from formal credit by disbursing small loans to the smallholder farmers, using various innovative non-traditional loan configurations such as loans without collateral, group lending, progressive loan structure, immediate repayment arrangements, regular repayment schedules and collateral substitutes. Sustainable Microfinance Institutions (MFIs) have targeted smallholder farmers, partnered with the farmers in the provision of agricultural inputs and linking the farmers to possible markets. This research sought to address the research gap on lack of empirical evidence on challenges facing smallholder farmers when accessing micro-agriculture finance loans. Basing on the critical realism paradigm, this study was carried out in a qualitative context. Data was collected using in depth interviews from eight (8) Smallholder cattle farmers case studies. Data was analysed using ATLAS. ti. Version 9. The research study findings revealed Smallholder farmers related challenges and MFI related challenges that were affecting the farmers as they accessed services from the MFIs. The research study findings also highlighted the sustainability challenges, that the farmers were facing in Microfinance driven Smallholder farming value chains. Recommendations on how challenges facing Smallholder farmers in Microfinance driven Smallholder farming value chain included the effective use of information technology, to create new markets outside the Microfinance driven value chains.

Keywords: Entrepreneurship; Microfinance; Smallholder farmer; Sustainability; Value Chain.

Evaluating The Protection Of Inmates' Right To Human Dignity Under The Legislation Regulating Prison Systems In South Africa And The Democratic Republic Of Congo

Dr Mamie Bajika Madi

E-mail: naidooka@unizulu.ac.za

University of Zululand

Dr Kanagie Naidoo

E-mail: NaidooKA@unizulu.ac.za

University of Zululand

Prof P Lehloenya

E-mail: LehloenyaP@unizulu.ac.za

University of Zululand

Abstract

This article explores regulatory norms relating to aspects of human rights aimed at ensuring protection of inmates, and by extension, society at large. The article focuses on the right to human dignity as it impacts inmates in South Africa and the Democratic Republic of Congo (DRC). While the court in the South African case of *S v Makwanyane* determined that the death penalty infringed on the right to human dignity and prohibited the execution of inmates sentenced to death, in the DRC there is no law expressly prohibiting the death penalty. However, the DRC is a de facto abolitionist state since it has not performed an execution since 2003. An effort is made in the article to seek other ways of effectively protecting and advancing inmates' right to human dignity. To this end, the doctrinal methodology is used to contrast the constitutions and legislation regulating the prison systems in South Africa and the DRC. The article concludes that, although South Africa made progress in protecting its inmates' right to dignity, the DRC is logging behind. It further concludes that the two countries can learn some lessons from each other.

Keywords: human rights; dignity; infringement; prisoner; Constitution

Entrepreneurship Development Through New Media Technologies in Nkomazi Local Municipality

Mr TL Madisha

E-mail: tabudimadisha@gmail.com

University of Zululand

Dr Avashni Reddy Moonasamy

E-mail: MoonasamyA@unizulu.ac.za

University of Zululand

Prof Gedala Mulliah Naidoo

E-mail: NaidooG@unizulu.ac.za

University of Zululand

Abstract

This study investigated the use of New Media Technology (NMT) to support entrepreneurship development (ED) and its possible contribution to helping small businesses be sustainable and grow, and further create employment, especially among youth and unemployed graduates within the Nkomazi Local Municipality. For this purpose, the study used one of the government agencies mandated to support and promote SMMEs in Nkomazi to assess how the Small Enterprise Development Agency (SEDA) would use NMT for entrepreneurship development programmes for its existing clients and aspiring young entrepreneurs. Two conceptual frameworks were used, namely the AIDA Model and the Technology Acceptance Model (TAM), to assess how NMT would be accepted by rural communities in Nkomazi Local Municipality and determine whether SEDA stakeholders perceive NMT usefulness and ease of use. The pragmatic research paradigm and the quantitative research approach were adopted. The sampling method of the study was non-probability sampling. A total of 40 closed-ended online questionnaires were given to the SEDA Nkomazi branch walk-in clients. Data was analysed using MoonStats. The results revealed that the that poor internet connection and data cost are two of the challenges faced by SEDA Nkomazi clients. The study further established that SEDA Nkomazi's clients believed SEDA should share their entrepreneurship development programmes using graphically online provide online consultation options. The study recommended the implementation of zero-rated access to the Internet for SEDA clients to access their services online, to reduce or remove the high data burden faced by many clients, and lastly, to use images, videos, and graphic content in easy language to understand, simplify online application processes and procedures, and allow online consultation options daily or at least 2-3 times a week.

Keywords: Small Enterprise Development Agency (SEDA), New Media Technology (NMT), Entrepreneurship Development (ED)

Gender Mainstreaming And Local Economic Development In South Africa

Dr Harris Maduku

E-mail: madhukuharris@gmail.com

University of Zululand

Dr Sithuthukile Myeni

Abstract

The promotion of the rights of women at work and the achievement of equality between women and men has been very fundamental in guiding the work of the International Labour Organisation since 1919. Gender equality is also paramount for the global goal of decent work and poverty alleviation as well as the instrument for a more inclusive globalization and attainment of the Sustainable Development Goals. In South Africa, local economic development seeks to empower local communities or stakeholders to form part of the development process in their communities. Apart from facilitating the full participation of local communities at every stage of the LED process, there is also a drive to ensure that gender equality objectives and outcomes are achieved. In the context of South Africa, local municipalities through their policy documents are implementing LED processes and some communities have witnessed fruits bearing from such activities. However, despite the rolling out of LED policies in South Africa, gender equality is still a concern. The involvement of women in key economic sectors is still far behind that of men. As a result, the objective of this study is to look at gender mainstreaming as a policy stance on local economic development in South Africa. To achieve the central objective of the study, secondary data, policy documents and other various publications will be used.

Keywords: Gender mainstreaming; LED; Economic development; Equality; Empowerment

An Analysis Of Africa's Readiness To Adopt 4IR At The Dawn Of The African Continental Free Trade Area

Dr Harris Maduku

E-mail: madhukuharris@gmail.com

University of Zululand

Abstract

The objective of this paper is to understand the strides that Africa has taken towards adopting the fourth industrial revolution (4IR). In addition, the paper seeks to answer how what Africa has achieved so far in adopting the 4IR is likely to impact the success of the AfCFTA. This is important especially with the African Continental Free Trade Areas (AfCFTA) that was recently ratified and implemented by almost all African countries on the first of January 2020. As the continent strives to boost intra-trade, it has lagged especially on innovation surrounding trade-enabling technology ranging from internet access, electricity access and smart production systems. The above-mentioned trade-enabling technologies are not only paramount for deeper adoption of the 4IR but they are also important for the success of the AfCFTA. This paper uses secondary data and literature to achieve the above-mentioned objective.

Keywords: Trade enabling; Technology; Intra-trade; 4IR;

The Impact of Corporate Governance Practices on the Financial Performance of State- Owned Entities in South Africa

Mr Mziwendoda Cyprian Madwe

E-mail: MadweM@unizulu.ac.za

University of Zululand

Mr Sanele Phumlani Vilakazi

E-mail: Sanele.Vilakazi@ump.ac.za

University of Mpumalanga

Mr Siyanda Percy Khuzwayo

E-mail: Khuzwayo.siyanda@mut.ac.za

Mangosuthu University of Technology

Mr Sicelo Cele

E-mail: SiceloC@dut.ac.za

Durban University of Technology

Abstract

State-owned enterprises (SOEs) are pivotal to the economic fabric of emerging markets, including South Africa, yet they often grapple with financial instability, undermining their ability to deliver essential services and fulfil economic growth objectives. This study investigates the complex interplay between corporate governance practices and the financial performance of South African SOEs during and after the tumultuous administration (2015- 2023), a period marred by significant governance challenges and corruption scandals. Utilizing a quantitative approach, this research examines seven major public entities listed in South Africa's schedule 2 of PFMA, employing metrics such as Return on Assets (ROA), Return on Equity (ROE), and current ratio to gauge financial performance. The study's dynamic panel regression model aims to address endogeneity concerns, providing robust insights into how board size, independence, diversity, and committee structures impact SOE performance. The findings underscore the critical role of robust corporate governance in enhancing financial stability and operational efficiency, offering actionable recommendations for policymakers to bolster SOEs' contribution to sustainable economic growth in South Africa and beyond.

Keywords: Corporate governance, financial performance, State-Owned Enterprises (SOEs), Economic growth, South Africa.

Enhancing The Talent Economy As A Catalyst For Reducing Youth Unemployment

In South African Local Municipalities

Ms Refilwe Erna Maenetja

E-mail: maenetjarefilwe@gmail.com

University of Limpopo

Abstract

The purpose of this paper is to examine the enhancement of talent economy as catalyst for reducing youth unemployment in South African local municipalities. The paper argues that youth unemployment is the troubling issue in South African economy, ranking the highest worldwide. Talent economy is the global lucrative resources considered the manure of the economy that can play pivotal role in addressing youth unemployment, thus underrated in local municipalities. Establishment of talent economy remain fundamental for integrated and inclusive economy. It is undoubtedly true that the economy of the country grows when the government develop and refine policies in a way that maximises potentials of local communities. In the quest to address predicament of unemployment the government had put various strategies in place that appear ineffective, however government need to focus on shaping talent particularly in rural areas. Shifting the focus to the skills development and competencies rather than traditional qualification could revitalise brunt of unemployment. This paper adopts a qualitative methodology and approach to review the literature from a local government administrative perspective and the insights of public administration scholars. The study reveals that investing in talent development and talent management will benefit the country's economic well-being. This will shake succession planning, closes skills shortage and advance development of the country's economy. Furthermore, realising objective of talent economy is a wind of change in ensuring that youth are economic productive. In conclusion, to fully unlock the potential of the talent economy, it is crucial that government, business, and educational institutions invest in talent development and management, digital literacy and support system that enable young people to participate effectively in the economy.

Keywords: Talent economy, Talent development and management, youth unemployment, local municipalities

Diversity in Entrepreneurship: Promoting Gender and Social Equity Across Cultures

Mrs Zinzi Magoda

E-mail: nxopoz@cput.ac.za

Cape Peninsula University of Technology

Abstract

This study will explore the unique contributions of women entrepreneurs to sustainable and equitable economic growth. It focuses on lead investors, venture stages, and equity crowdfunding performance to promote inclusive entrepreneurial environments for sustainable development. It aims to foster inclusive environments for women entrepreneurs from diverse backgrounds, addressing societal biases that impede inclusivity. It also seeks to develop policies and programs to support entrepreneurial ventures led by women and marginalised groups, promoting diversity within the entrepreneurial ecosystem. Despite progress in acknowledging the importance of gender and social equity in entrepreneurship, there is a significant disconnect when effectively implementing these principles. This gap highlights the difficulty in translating broad, overarching commitments into specific, localised actions that foster diversity and inclusivity within the entrepreneurial ecosystem across different cultures. While efforts to promote inclusivity are increasing, there is limited research on their effectiveness, particularly in diverse socio-economic settings. This gap hinders progress towards universally inclusive entrepreneurship and sustainable development. Addressing this is crucial for advancing gender and social equity in entrepreneurship and fostering inclusive economic growth. The study will use a quantitative approach, and a survey will be designed to collect data from entrepreneurs across different cultural backgrounds. The survey will include questions about gender and social equity inclusion in entrepreneurship, challenges, and support systems. One hundred women entrepreneurs will complete the questionnaire online. Structural Equation Modelling (SEM) and the Statistical Package for Social Sciences (SPSS) version 26 will be used to analyse and interpret the findings. The results are anticipated to showcase the present condition and possible avenues for enhancing gender and social equity in entrepreneurship. The study will elucidate equity advancement mechanisms and propose actionable insights. Promoting gender and social equity inclusion in entrepreneurship among diverse cultural groups is a significant and increasingly popular subject.

Keywords: Gender, social equity, entrepreneurship, inclusion, and cultural diversity

Bank Stability and its Determinants in SADC Region

Dr Julius Mukarati

E-mail: jmukarati@gmail.com

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

Financial stability is a state in which the financial system, which consists of the financial markets and the institutional framework supporting the financial sector, is resilient to economic shocks. The banking sector is the most significant component of the financial system, contributing significantly to macroeconomic, company, and industry growth. The goal of the current study is to evaluate bank stability and its determinants in relation to SADC banks. The study established that bank stability in the SADC region is positively determined by bank size, profitability, and the technical efficiency. Funding risk was found to be negatively related to bank stability. The study recommends that the shareholders and regulators should ensure banks are adequately capitalized, remain profitable and continue enhancing their efficiency. On the downside, there is need to be careful in choosing funding mechanisms for the banks.

Keywords: Stability, Fixed effects, Random effects, Efficiency, Banking

Challenges Encountered By African Immigrants In South African Business Environments

Mr Mpho Gift Makgamatha

E-mail: mpho.makgamatha@ul.ac.za

University of Limpopo

Abstract

The purpose of this paper was to investigate the challenges faced by African Foreign entrepreneurs in South Africa. The 1994 South Africa's democratic dispensation marked a shift from apartheid anti-black migration policies and legislation. The African National Congress (ANC) led the government to introduce democratic migration legislation and policies such as the Refugees Act no. 130 of 1998 and Immigration Act no. 13 of 2002 to domesticate the international agreements it ratified. These developments along with Pretoria's economic leverage and political stability made South Africa a preferred destination for African migrants. Consequently, South Africa is a destination for African migrants who are pushed and pulled by socio-economic circumstances as well as using Pretoria as a passage or bridge to reach Europe and America. Against this backdrop, South Africans must compete with foreigners over meagre opportunities to develop themselves in the face of triple challenges (inequality, unemployment, and poverty). As such, the intense economic competition in the business environment has sparked xenophobia and violence against foreign entrepreneurs from other Africa countries. Moreover, the xenophobic attacks of African foreign entrepreneurs have resulted in various shops closing and losing their stock due to violent activities. Qualitative research methodology was utilized and secondary data was collected. The secondary data were utilized to collect information regarding the challenges faced by African foreign entrepreneurs that operate in South Africa. Results: The findings indicate that there is no support from the government for African foreign entrepreneurs. Moreover, foreign entrepreneurs encounter challenges such as xenophobia attacks, violence, lack of access to finance and language barriers. The paper recommends that the government of South Africa should assist African foreign entrepreneurs through programs since they also create employment.

Keywords: Challenges of African Foreigners, Immigrant Entrepreneurship, Benefits of Foreign Entrepreneurship, Xenophobia and Violence

The Role Of Community Development Projects In Tackling Socio-Economic Issues In South Africa

Mr Mpho Gift Makgamatha

E-mail: mpho.makgamatha@ul.ac.za

University of Limpopo

Mr Khotso Keletso Moikanyane

E-mail: Khotso.moikanyane@ul.ac.za

University of Limpopo

Abstract

The role of community development projects in tackling socio-economic issues within South Africa's borders is explored in this paper. South Africa is characterized by socio-economic issues such as inequality, poverty, and unemployment. A number of socio-economic issues worsened as a result of the COVID-19 pandemic, which impeded development. Despite government intervention through programs and policies, socio-economic issues continued to intensify. To collect secondary data, a qualitative method was applied. Data was gathered from government papers, academic publications, journals, and electronic media. The results revealed that bureaucratic roadblocks and a lack of finance are two major obstacles that community development projects encounter. To optimize resources and knowledge, the paper recommends the government to form a collaboration with NGOs, enterprises, and local communities. Furthermore, the introduction of vocational training programs would help community members become more employable and boost their chances of starting their own business by giving them practical skills. Additionally, it is imperative to establish comprehensive monitoring and evaluation systems to appraise the results of community development projects.

Keywords: Community, development projects, poverty, socio-economic issues, skills development, unemployment

Redefined Psychological Contract And Organisational Citizenship Behaviour Amongst Female Academics In A South African Traditional University

Ms Koketso Makgato

E-mail: koki.makgato@gmail.com

University of Limpopo

Prof TS Setati

E-mail: tlou.setati@ul.ac.za

University of Limpopo

Dr Harriet Rivalani Maluka

E-mail: harriet.maluka@ul.ac.za

University of Limpopo

Abstract

The purpose of this study is to explore the relationship between psychological contract (PC) and organisational citizenship behaviour (OCB) among female academics in the newly reformed workspace comprising of hybrid work methods. The problem statement in this study highlights the gap in existing literature of the new age workplace. The workplace has transformed presiding the pandemic that compelled a shift from the conventional workplace to a hybrid workspace. The methodology utilised in the study adopted a quantitative correlational research approach in establishing the relationship between PC and OCB. Data were collected from a sample of 101 female academic employees from the University of Limpopo. Questionnaires were used as the instrument to collect data and were distributed in a hybrid method to maximise responses. A total of 250 questionnaires were distributed and 101 were successfully returned. Statistical Package for Social Sciences (SPSS) was used in analysing the correlations between the variables while T-tests and Mann-Whitney U Tests were used to establish comparisons between gender perceptions. The results demonstrate significant positive correlations between Psychological Contract and Organisational Citizenship Behaviour in the new age workspace. It is recommended that employers focus on a balanced psychological contract by cultivating harmonious employment relationships in order to motivate staff members to remain dedicated and make extra efforts on behalf of the organisation.

Keywords: Female, Academics, Psychological Contract, Organisational Citizenship Behaviour, Hybrid workspace

The Impact of Informal Sector Entrepreneurship on Sustainable Development and Environmental Sustainability in South Africa: A Conceptual Exploration

Dr Monument Thulani Bongani Makhanya

E-mail: MakhanyaMT@unizulu.ac.za

University of Zululand

Dr Sipho David Nkonde

E-mail: NkodeS@unizulu.ac.za

University of Zululand

Prof Makhosazane Faith Vezi-Magigaba

E-mail: MagigabaM@unizulu.ac.za

University of Zululand

Abstract

The informal sector is an important part of the South African economy, employing a sizable proportion of the workforce and contributing to economic growth and poverty reduction. However, limited scholarly research has been conducted on the environmental consequences of informal sector entrepreneurship and its impact on sustainable development. An analysis of the informal sector's role in environmental conservation and sustainable development is imperative given the increasing awareness of these issues. Since they frequently work in resource-constrained environments, entrepreneurs in the informal sector are especially vulnerable to unsustainable practices and environmental deterioration. However, because of their adaptability and commitment to serving the needs of the community, these entrepreneurs can also embrace creative solutions and sustainable methods. This chapter aims to produce insights that can guide policy formulation, resource allocation, and capacity-building initiatives to support sustainable entrepreneurial practices in the informal sector by analysing the relationship between environmental sustainability, sustainable development, and entrepreneurship in the informal sector. This chapter concludes that informal sector entrepreneurship in South Africa is critical to long-term development, it helps in driving economic growth, job creation, and community resilience. While confronting hurdles, informal enterprises can implement ecologically friendly practices and promote a more inclusive and eco-conscious approach to economic development. This chapter utilised secondary sources such as scholarly publications, reports, and policy documents to present a complete review of South Africa's existing informal sector entrepreneurship. Additionally, text analysis tools were used to find common themes and patterns in the literature.

Keywords: Entrepreneurship, environment, sustainable development, informal traders, policymakers, climate change

Reshaping the South African farming sector through the adoption of Artificial Intelligence:

HR related threats and opportunities

Dr Harriet Rivalani Maluka

E-mail: harriet.maluka@ul.ac.za

University of Limpopo

Dr Fumani Donald Mabasa

E-mail: fumani.m@uj.ac.za

University of Johannesburg

Abstract

Africa has been experiencing rapid population growth since the beginning of post-World War II era, making it harder to produce sufficient food for its inhabitants. The population in Africa is estimated to be doubled by 2050, which requires the agriculture sector to reshape and respond to food demands. Although organisations world-wide are adopting advanced technology, the South African farming sector is lagging behind. As the adoption of advanced technology both rewards and drawbacks, this paper seeks to explore human resources (HR) related threats and opportunities associated with the adoption of Artificial Intelligence (AI) in the South African farming sector. An integrated and comprehensive literature review, falling within a qualitative research approach was used. Secondary data from credible sources on the use of AI in the farming sector were reviewed. Thematic analysis was used to analyse the collected secondary data. The results were drawn from the Technology Organization-Environment (TOE) theory's insinuation of the interconnectedness between technology, organisation and environment, as important dimensions of adopting a new technology as well as the components of the Fombrun model of Human Resource Management (HRM). The findings show the benefits linked to the TOE dimensions that can be derived from the adoption of AI. The findings also suggest that although advanced technology is associated with productivity, the farming sector's interconnectedness with the environment and technology requires an understanding of the implications that the adoption of AI could have with other dimensions. The HR implications of the adoption of AI in the farming sector reveal threats to be considered in order to prevent ineffective functioning of the farming sector while promoting the resilience that is needed for the African continent to compete in the global world. The study recommends possible HR measures to be implemented to ensure successful adoption of AI in the farming sector.

Keywords: Artificial Intelligence, Farming sector; Technology; Human Resource Management; Technology Organization-Environment

Effects of demographics on social media marketing strategies:

A case of South African banks

Dr Lawrence Mandhlazi

E-mail: lawrence.mandhlazi@mandela.ac.za

Nelson Mandela University

Abstract

The demographic variables are useful in segmenting the market since they group consumers into homogenous needs, but little is known about them in profiling customers of banking services, especially within the South African social media space. Ultimately, the Big Five Banks would strategically manage banking service on social media space. Methodology: The data was analysed using Generalised Linear Model. This data analysing technique was to assess whether there was a significant difference between Perceived Risk, E-Word-Of-Mouth and demographic variables. This study constitutes an eligible participant of 352 respondents. The sample frame was drawn from the generation X and Y cohort within the Gauteng Province. Findings: The study demonstrate that user demographics such as log on frequency, age, and bank length have a significant influence on Perceived Risk. Further, the findings highlight that E-Word-Of-Mouth has significant difference with log on frequency. However, duration and gender were found to be insignificant for both Perceived risk and E-WOM. The findings confirm that the demographic variables (log on frequency, duration, age and bank length) have influence on perceived risk contents. Similarly, findings further suggest that E-Word-Of-Mouth communication have a significant influence on log on frequency. Conclusion and recommendation: This indicates that banks should segment customers using these demographics as bases when designing their media schedule and creating brand content strategies of banking services to encourage continuous social media usage. In situation where there are high perceived risks, brand managers should shape brand contents through a positive E-Word-Of-Mouth using a non-typical celebrity among target audience for brand endorsements.

Keywords: Social media marketing strategies; Perceived risk; E-Word-Of-Mouth

The Influence Of Consumer Demographics Towards Brand Awareness

Within The South Africa Big Four Banks

Dr Lawrence Mandhlazi

E-mail: lawrence.mandhlazi@mandela.ac.za

Nelson Mandela University

Abstract

It remains unclear whether consumers' perceptions influenced by demographic variables towards brand awareness on social media among Generation X and Y cohorts especially within the Big Four South African Banks. Methodology: The Generalised Linear Models was used to test if there was a significant difference between brand awareness (brand awareness sharing behaviour and brand awareness creating behaviour) and the independent variables. A sample size of 352 respondents was sought. Findings: The study shows that demographics (log on frequency, duration and population group) exert an influence towards brand awareness sharing behaviour, although age and gender did not have a significant difference. However, some variables such as log on frequency, duration, population group, age and gender were found to be insignificant towards brand awareness creating behaviour. The findings prove that the demographic variables (log on frequency, duration and population group) have influence on brand awareness sharing behaviour on social media. Conclusion and recommendation: These findings imply that brand managers of the Big Four Banks should frequently post their brand contents on social media, thereby enticing the generation X and Y cohort to share the content among their peers across social media. At the other spectrum, it is further suggested that more resources should be allocated towards brand promotions on social media to attract and encourage brand content's creation among members of generation X and Y cohorts. This should be coupled with creative and appealing brand contents consistent with the profile of both generation X and Y consumers.

Keywords: Brand awareness; SA Big four banks

Lessons Learnt From A Review Of The Kuyasa Renewable Energy-Efficient

Clean Development Mechanism (CDM) Project Post Implementation

Mr Thembinkosi Maphosa

E-mail: 4600019@myuwc.ac.za

University of the Western Cape

Prof Abdullah Bayat

E-mail: abbayat@uwc.ac.za

University of the Western Cape

Abstract

The United Nations Sustainable Development Goals 7 and 13 focus on providing access to affordable and clean energy and advocating for climate action. This study examines lessons learned from a project implemented under the clean development mechanism (CDM) to fund energy-efficient interventions in the Kuyasa low-income community in Khayelitsha, Cape Town. The project involved retrofitting 2,309 Reconstruction and Development Programme (RDP) houses in Kuyasa with renewable energy-efficient technologies like solar water heaters (SWH), insulated ceilings (IC), and compact fluorescent light bulbs (CFL). The project aimed to promote access to affordable and clean energy (SDG 7) and contribute to reducing global warming and greenhouse gas emissions (SDG 13). However, post-installation, the project faced financial challenges in sustaining maintenance activities through the CDM financial mechanism. Revenue streams from selling Certified Emission Reductions (CERs) were impacted by delays and a decrease in CERs credit values. The study's theoretical framework integrated Sustainability theory, Systems theory, Community engagement and participation theory, and Energy access and transition theory. Data was gathered from 10 energy experts and over 300 project beneficiaries, analyzed using descriptive statistics and content analysis. Most respondents confirmed continued benefits from the renewable energy-efficiency technologies (REETs) installations, noting improvements in household members' health. However, concerns were raised about the ongoing maintenance and repair of REETs. Energy experts highlighted that while the project had social and environmental benefits, it was not financially sustainable, with a negative Net Present Value (NPV) and high transaction costs hindering its financial viability. Recommendations include adopting holistic approaches to engage all stakeholders throughout the project lifecycle, planning for post-project funding needs, and identifying sustainable revenue streams to ensure project financial sustainability.

Keywords: Clean Development Mechanism, Financial Mechanisms, Lessons Learnt, Low-income community, Renewable Energy-efficiency technology.

Urban Open Space Utilization For Subsistence Agriculture:

A Study Of Esikhaleni Township

Mr Zwelakhe Maseko

E-mail: masekozwelakhe7@gmail.com

HSRC

Abstract

This research investigates the motivations driving the utilization of urban open spaces for subsistence agriculture and assesses its impact on the livelihoods of residents in Esikhaleni Township. Employing a mixed-methods approach, the study conducts structured interviews with local farmers and in-depth interviews with municipal officials from the uMhlathuze Municipality. The findings highlight food insecurity, the necessity for accessible fresh produce, agricultural passion, and rising food costs as primary drivers compelling Esikhaleni residents towards open space farming. Moreover, the research underscores the significant contribution of open space agriculture to the livelihoods of Esikhaleni residents, including improved access to fresh food, reduced food expenditures, and supplementary income generation through produce sales. The study concludes by recommending the integration of urban agriculture into urban planning efforts to safeguard land for agricultural purposes, thereby enabling residents of Esikhaleni Township to engage in sustainable agricultural practices.

Keywords: Urban open spaces, subsistence agriculture

Quality Of Institutions And Illicit Financial Flows In Zimbabwe

Mr Bothwell Mashura

E-mail: bothyshuks@gmail.com

University of KwaZulu-Natal

Prof Farai Kwenda

E-mail: kwendaf28@gmail.com

University of KwaZulu-Natal

Abstract

The quality of institutions influences illicit financial flows, as they can be both enablers and curtailers. From the foregoing empirical literature, the role of institutional quality in explaining illicit financial flows is relegated to the background. To the best of our knowledge, no study has attempted to examine the influence of institutional quality on illicit financial flows from Zimbabwe. The studies largely ignored the institutional explanations on such flows. This study fills this existing literature gap by empirically analysing relationship between quality of institutions and illicit financial flows from Zimbabwe between 1990 and 2018 using the Auto Regressive Distributed Lag (ARDL) econometric methodology. The empirical findings show that quality of institutions has positive and significant impact on illicit financial flows. Specifically, empirical results provide evidence that presence of corruption increases financial illicit flows; improvement in transparency and accountability is associated with reduced illicit financial flows; improved property rights negatively impact illicit financial flows; deterioration in the rule of law fuels illicit financial flows. That is, in the Zimbabwean context, prevailing poor institutions do matter for illicit financial flows. The study therefore recommends the strengthening of the rule of law, improving transparency and accountability and encouraging good governance reforms to tackle corruption to rein in on the illegal outflow of capital from the Zimbabwean economy.

Keywords: Auto Regressive Distributed Lag (ARDL); Institutional Quality; Illicit Financial Flows; Zimbabwe; Unit Root

The Impact of Protectionism on Cross-border Services Export Flows in the

Common Market for Eastern and Southern Africa

Mr Shingirirai Mashura

E-mail: mashuras@yahoo.com

University of the Western Cape

Professor Federico Foders

Abstract

The impact of services trade protectionism on cross border services trade has been relegated in the empirical literature, particularly in the African context. The fore going literature place emphasis on developed countries with sophisticated data on services trade restrictiveness and services trade. To address this lacuna, this paper aims to analyse the impact of services trade restrictiveness on cross-border services exports at sectoral level, focusing on the Common Market for Eastern and Southern Africa (COMESA) region. We used the Poisson Pseudo Maximum Likelihood (PPML) estimator of the gravity model on bilateral exports data for five services sectors (business, financial, insurance, telecommunication and transportation services) in 13 COMESA member states. Our findings show that restrictive regulations as measured by overall sectoral STRI are associated with significantly lower exports of business, financial, insurance, telecommunication and transportation services. Findings for impact assessment by mode of supply reveals that mode 1 (cross-border supply) restrictions are associated with significantly lower exports in financial, insurance and transportation services. This sheds some light on cross-sectoral heterogeneity in the effect of services trade regulations. Additionally, we find cross-modal complementarity in business, financial and telecommunication services, but a cross-modal substitution in transportation services. Findings from our analysis show the significance of addressing both general and sector-specific restrictive regulations in order to boost trade in services in the COMESA region. The nature of services trade regulations and the importance of cross-sectoral heterogeneity require high ingenuity in negotiating for services trade integration at both regional and multilateral levels.

Keywords: Services Trade Restrictiveness, Services Exports, Gravity Model, Poisson Pseudo Maximum Likelihood, Regulatory Heterogeneity

A Critical Reflection Of The Unsustainability Of Smallholder Farming

For Poverty Alleviation In South African Rural Areas

Ms Gillian Mathibela

E-mail: gillian.mathibela@ul.ac.za

University Of Limpopo

KK Meso

NJ Mokoelé

Abstract

This study aims to investigate the obstacles that hinder the potential and benefits of smallholder farming in addressing income poverty. The connection between smallholder farming and income poverty arises from the increasing poverty levels, prompting individuals to adopt smallholder farming as an adaptive measure. Despite the ongoing implementation of this form of farming, rural areas have not witnessed significant progress in alleviating income poverty. This sector encounters numerous obstacles that hinder its effectiveness. Limited access to markets and information regarding prices and market conditions and difficulties in obtaining credit and financing pose significant challenges for the farmers. This is a desktop study paper that adopted qualitative data from journal articles, government proceedings & reports, annual Integrated Development Plans, etc from 2018-2024. Sustainable Livelihoods Framework (SLF) was used to frame arguments and ideas. The data was analysed through Thematic Analysis. The findings solicit that small-holder farming in "theory" is overrated and does not align with the practical realities. The farming sector, particularly in rural areas, faces significant challenges, making it difficult to conclude that farming can be utilised as a means to alleviate poverty within rural communities. At the same time, they lack the necessary resources to address the limitations of smallholder farming in mitigating poverty. The study recommends that the locals be offered training on farming and marketing through investment and programmes that support independent farmers. This can further be achieved through the execution and implementation of new policies that advocate for 30% of capable smallholder farmers to supply large-scale supermarkets with their produce.

Keywords: Smallholder farming, poverty, sustainable livelihoods framework, rural development, South Africa

Challenges and Opportunities of Online Student Recruitment Systems

for Public Universities in Africa: A Systematic Review

Dr Tinashe Charles Matiyenga

E-mail: matiyengat@unizulu.ac.za

University of Zululand

Mr Shephard Pondiwa

Email: spondiwa@wua.ac.zw

Women's University in Africa, Zimbabwe

Abstract

The rise of online and digital technologies has transformed student recruitment and enrolment processes at universities globally. Many African public universities have also started adopting online student recruitment systems to attract and enrol students. This systematic review aims to synthesise the existing literature on the challenges and opportunities of implementing online student recruitment systems at African public universities. A systematic search was conducted in databases such as Web of Science, Scopus, ERIC, and African Journals Online using keywords related to online student recruitment, university enrolment, and Africa. Key challenges include unreliable internet infrastructure, digital divides and inequities in technology access, lack of digital literacy among prospective students, data privacy and security concerns, and resistance to change among university administrators. Promising opportunities include increased reach and visibility, streamlined application processes, data-driven decision-making, cost savings, and enhanced student experience. Several studies also highlight the need for strategic planning, capacity building, and collaborative partnerships to implement online recruitment systems successfully. The review provides a comprehensive overview of the nuanced landscape of online student recruitment in African higher education. It highlights the need for universities to carefully navigate the challenges while leveraging the opportunities presented by digital technologies to enhance student recruitment efforts. The findings can inform the development of evidence-based policies and practices for effective online student recruitment in Africa.

Keywords: Online student recruitment; Digital technologies; African public universities; challenges; opportunities

Management Information Systems Implementation In The South African Public Service

Mr Emanuel Matlala

E-mail: Matlalaemanuel@gmail.com

Durban University of Technology

Dr Thandukwazi Ncube

E-mail: Thandukwazin@dut.ac.za

Durban University of Technology

Abstract

Given the increasing importance of information systems to economic growth, enhancing the quality of services and increasing competitive advantage, methodologies and experiences of developing information systems have also advanced tremendously. Organizations are investing heavily in information systems development and implementation. The implementation of MIS in the South African public service is under-explored, with limited studies providing a holistic understanding of the associated challenges, benefits, and outcomes. This gap in the literature necessitates a thorough review to inform policy and practice. A systematic scoping review methodology was employed, encompassing a comprehensive search of academic databases, government reports, and relevant grey literature. The review adhered to the PRISMA-ScR (Preferred Reporting Items for Systematic reviews and Meta-Analyses extension for Scoping Reviews) guidelines. The inclusion criteria targeted studies and reports published between 2000 and 2023, from SABINET, Ebscohost, Emerald insight and Scopus databases, focusing on the implementation, management, and impact of MIS in South African public service entities. The findings indicated that common barriers include inadequate funding, lack of technical expertise, resistance to change among staff, and insufficient training. Successfully implemented MIS in the public service leads to improved data management, enhanced decision-making processes, greater transparency, and more efficient service delivery. The analysis highlighted the need for a more robust policy framework to support MIS implementation, including clearer guidelines and standards, allocate adequate resources to support the development, deployment, and maintenance of MIS. Invest in comprehensive training programs to equip public servants with the necessary skills to utilize MIS effectively and Implement structured change management processes to mitigate resistance and promote acceptance among staff.

Online Shopping Non-Adoption:

An Explication Using the Inverted Social Exchange Theory and Trust Transfer Theory

Ms Cleopatra Matli

E-mail: cleopatram@dut.ac.za

Durban University of Technology

Dr Nkululeko Fuyane

E-mail: n.fuyane@brighton.ac.uk

University of Brighton, England

Abstract

Online shopping behaviour has been extensively studied over the last two decades. The research interest in the concept seems to be persistent due to the ever-changing digital landscape. It is noteworthy that most of the previous studies have been fixated on explaining factors that influence consumers to accept and participate in online shopping and very few mixing motivating factors with inhibiting factors. While the scholarly work on explaining online shopping behaviour has been impressive, there is a yawning gap in explaining the non-adoption of online shopping. No study known to the researchers has so far investigated this phenomenon to bridge the gap. This study investigates the factors that inhibit the non-adoption of online shopping, drawing on the inverted Social Exchange Theory and Trust Transfer Theory. By integrating these two theoretical frameworks, the study aims to provide a comprehensive understanding of the underlying reasons for the non-adoption of online shopping. This study adopted a quantitative (descripto-explanatory) research design wherein data were collected from a sample of 120 participants who were selected through convenience and purposeful sampling. An online questionnaire was used to collect data and SPSS was used to analyse the data. The findings indicate that lack of reciprocity and social presence, and distrust in online payments positively influence distrust in online shopping channels, which also positively predicts the lack of intention to shop online. These findings are crucial for e-commerce as understanding and addressing these inhibiting factors is first step in developing strategies to encourage in the adoption of online shopping.

Keywords: Non-adoption, Online Shopping, Trust, Social Exchange, E-commerce

Factors Influencing Decision-Making Behaviour of Airline Passengers:

A Case of a Selected Airline in South Africa

Ms Cleopatra Matli

E-mail: cleopatram@dut.ac.za

Durban University of Technology

Jey Difference Nyalungu

Abstract

The purpose of this study is to explore the factors that influence the decision-making behaviour of South African Airways passengers. The large amount of marketing literature on customer expectations, customer perceptions, and the fast-changing airline sector as a result of technology and severe rivalry motivated researchers to conduct this study. Based on these factors, there is a need to investigate the factors that influence airline selection criteria. This study adopted a quantitative and explanatory research design wherein data were collected from a sample of 118 passengers who were selected through purposive sampling. A questionnaire was used to collect data from geographically dispersed respondents. All responses were collected and analysed using the Statistical Package for the Social Sciences (SPSS), and the results are presented in pie charts and frequency tables. The findings of this study revealed that customers embarked on an information search process before making a purchase decision. Various factors that were considered by airline passengers included the safety records of the airline, pricing structure of airfares, baggage pilferage, and route distribution network. Based on the findings, the recommendations from this study were for South African Airways management to implement a customer relationship management system that helps record, track, and trace customer interactions, which will be used to develop loyalty programs and improve service offerings. The study also recommends that airlines create customer engagement programs where customers are empowered in the product and service design strategy.

Keywords: Airline Passengers, Decision-Making Behaviour, South African Airline Industry

The Role Of The Auditor General Of South Africa (AGSA)

As An Oversight Body In Local Government Sphere

Mr Mandisi Matyana

E-mail: matyanam@unizulu.ac.za

University of Zululand

Mr Xolani Thusi

E-mail: Xolani.Thusi@ul.ac.za

University of Limpopo

Abstract

The Auditor-General of South Africa has a constitutional mandate and, as the Supreme Audit Institution (SAI) of South Africa, it exists to strengthen our country's democracy by enabling oversight, accountability, and governance in the public sector through auditing, thereby building public confidence. The AGSA throughout the years has been auditing municipalities throughout South Africa and giving them audit outcomes with hope that the financial management and reporting in the local government sphere will improve. Unfortunately, the local government sphere in South Africa has worsen over the years, even though the AGSA has provided them with reports that speculate what is working and what is not working within the sphere, especially when it comes to the issues of the use of state funds. This paper seeks to examine the root causes of poor audit outcomes and proposed strategies that can be implemented by the local government to improve their audit outcomes. This paper used qualitative approach, though the review of current literature and MFMA reports from 2014 to 2021 from the AGSA in other to meets it objectives and answer the research problem. The authors agree that AGSA has done outstanding work as an oversight and accountability enabler in the local government sphere, and that the recent material irregularity process, which was implemented as an enforcement tool to compel municipal managers to take action, is making progress towards ensuring that AGSA fulfils its constitutional mandate as the Supreme Audit Institution (SAI).

Keywords: Audit, Government, Reports, Service delivery

The Impact Of Unemployment On Entrepreneurial Intentions Of The Working Age Group In South Africa

Mr Vusi Mbewana

E-mail: mbewanav@unizulu.ac.za

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Mr Sazi Chiya

E-mail: ChiyaS@unizulu.ac.za

University of Zululand

Abstract

Entrepreneurship has a positive impact on economic growth and also reduces the unemployment rate as individuals become self-employed. However, the total entrepreneurial activity is very low in South Africa as it accounts for only 1.4% compared to other countries. There is limited empirical evidence on how unemployment influences the intentions of individuals to start their businesses when they are unemployed. The primary objective of the study was to investigate the impact of unemployment on entrepreneurial intentions in South Africa. The study employed the labour force survey data that was collected in all provinces in the first quarter of 2023. This data was randomly collected from individuals who are in the working age group which is 15 to 60 years. A logit regression model was utilized to examine the impact of unemployment and other relevant factors on entrepreneurial intentions in South Africa. The results show a positive relationship between entrepreneurial intentions and unemployment. The variables such as gender, marital status, financial assistance, and savings positively influenced individuals' intentions to start their businesses. Contrary, the variable for formal education was found to be statistically significant and negatively associated with individuals' intentions to start their businesses. Based on the findings of the study, there is a need for the government and other relevant stakeholders to create entrepreneurship programs that would target unemployed individuals to educate them about the importance of owning a business. Secondly, the government and non-governmental organizations should strengthen financial support to assist unemployed individuals to start their businesses. This could encourage the majority of unemployed citizens to start businesses than searching jobs for a very long time.

Keywords: Unemployment, total entrepreneurship activity, self-employment.

Effect Of Climate Change On Food Productivity And Agricultural Products In South Africa: Evidence From Computable General Equilibrium (CGE) model

Mr Thembeqa Qhubekani Mchunu

E-mail: qhubekanimnchunu36@gmail.com

University of Zululand

Mr Mbongeni Ngubane

E-mail: mbongeh4zweh@gmail.com

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiD@unizulu.ac.za

University of Zululand

Minenhle Gwala

E-mail: mabongab54@gmail.com

University of Zululand

Dr Sheunesu Zhou

E-mail: zhous@unizulu.ac.za

University of Zululand

Abstract

Climate change has become a new hot topic in most educational fields. Effects of climate change like drought and floods are cited in most newspapers, showing the drastic damage to different regions of the world. South Africa has experienced a dreadful drought, especially between, 2015 and 2017, and a number of floods, like the 2022 floods in KZN and the Eastern Cape. Few studies have covered the drought era indicated above, while few studies based on primary data and reports covered the flood incidence of 2022. A CGE approach is used for the first time in the literature to capture the short-run shocks of KZN floods. A CGE model from the Australian version with a South African database (from the University of Pretoria), is employed in the study. The constant elasticity of substitution Leontif theory was followed in the study. The long-run closure indicated that general government, construction, and water services were negatively affected during the drought. This implies that farmers used to depend on government support programmes during and after shocks. Both sectors indicated above were equally losers in the domestic share. The short-run closure indicated that in all sectors (domestic share and export share), general government and construction sectors were negatively affected, for example, 2022 floods destroyed farm products, and community properties like infrastructure and household housing. On the other hand, sectors that require no water for operation were able to function unhindered during the shocks, like the mining industry. The study recommends policymakers stay alert and financially prepared for climate change damages. Environmental planning is relevant to help the government or land owners relocate proper spaces to create homesteads to avoid high death rates due to floods for the citizens that are at risk, especially in urban or peri-urban areas.

Keywords: CGE, Climate change, Agriculture, Food and beverages

The Influence Of Youth Unemployment On Criminal Activities In South Africa: A Comparative Study

Mr Thembeqa Qhubekani Mchunu

E-mail: qhubekanimchunu36@gmail.com

University of Zululand

Abstract

In South Africa, unemployment has affected all groups, but youth is regarded as mostly affected constituting 45.5% of the overall unemployment since many young people possess no experience to let them get proper jobs. Using a panel dataset of 115 local municipalities, this study intends to examine the influence of youth unemployment on criminal activities, comparing two provinces that are recorded as hotspot of crime namely Eastern Cape and KwaZulu-Natal, with two provinces having low crime rate namely Limpopo and North West. Data for the period 1995 to 2022 would be analyzed using the Negative Binomial Random Effects (NBRE), and Negative Binomial Fixed Effects (NBFE) estimation techniques. Variables employed for empirical assessment include youth unemployment, murder crime, inequality, and school enrolment. This study will contribute greatly to the development of unemployment policies framework that are designed to assist the unemployed become sustainable and generate employment opportunities in the country. It will further assist provinces with high crime rate to point out strategies used by provinces with low crime to regulate crime.

Keywords: South Africa, youth unemployment, crime, NBFE, NBRE

The Impact Of Child Support Grant On Household Wellbeing And The Labor Market

Participation Within The Umhlathuze Municipality In Kwazulu-Natal

Ms Nothando Mdletshe

E-mail: mnomoeh@gmail.com

University of Zululand

Mrs Nomusa Y Nkomo

E-mail: NkomoY@unizulu.ac.za

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

The study looked at the effect of non-labor income, such as the Child Support Grant, on a household wellbeing and mother's labor-force participation. The main question was whether the Child Support Grant had a beneficial or negative influence on grant recipients' access to paid job and income. The primary focus of this research is on the effect of grant on recipients' labor-force participation. The emphasis is on these women in order to determine the causal effect of obtaining a child support payment on their labor-force participation. Location of focus was uMhlathuze Municipality, since they have the highest number of social grant beneficiaries in KZN. According to an analysis of 384 questionnaires, the majority of grant recipients are either unemployed or underemployed. These beneficiaries are aware that the grant is intended to meet the needs of the child in question; however, due to their socio-economic circumstances, the beneficiaries use the grant for other household purposes. Many of the respondents are actively looking for work, but they do not use the money for that purpose; instead, they spend it for home expenses such as groceries and energy. To analyze the data and find answers to the research questions and objectives, the descriptive method was used and Logit model will be used.

Keywords: Child Support Grant

Assessing The Extent To Which Small Enterprises, Inclusive Of Emerging Black Businesses Engage

In Service Dominant Logic Practices: Empowering B2B Value Co-Creation In The Tourism Sector

Ms Siyasanga Mgoduka

E-mail: siyasanga.mgoduka@ump.ac.za

University of Mpumalanga

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Mr Shalen Heeralal

E-mail: HeeralalS@unizulu.ac.za

University of Zululand

Abstract

Increasingly, managers are gaining access to resources within supplier and customer businesses through collaborative relationships. Individuals, companies, and organizational functions make up a complex network of entities that interact to trade services and jointly produce value. But the prevalence of silo-based organizational structures and the dynamic, complex nature of business-to-business (B2B) relationships pose significant risks and challenges for managers. Over the previous two decades, there has been a growing body of research on the impact of inter-organizational interactions on a firm's performance and competitiveness. However, this research is only limited to dominant firms, research on the adoption of service dominant logic practices by small enterprises, especially those black owned is sparse. This study is aims to address this gap by assessing the extent to which small enterprises engage in service dominant logic practices. In this study, data was quantitatively collected from 144 service providers of the game and nature reserves in Mpumalanga. The findings revealed a strong positive relationship between the effectiveness of using ICT and the extent to which small enterprises engage in service dominant logic practices. These findings suggest that the use of ICT technologies has a positive effect on the extent to which small businesses engage in service dominant logic practices. This study concludes that in order to enhance customer satisfaction, generate innovative problems solving ideas and improve the business performance, SME's must engage in service dominant logic practices.

Keywords: value co-creation, service-dominant logic practices, tourism, B2B value co-creation

The Role of Economics Education in Promoting Economic Growth and Development:

A Case Study of South Africa

Ms Luwisa Mhlongo

E-mail: luwisamhlongo@gmail.com

University of Zululand

Malungelo Mathenjwa

E-mail: mathenjwamalungelo@gmail.com

University of Zululand

Nozipho Mbutho

E-mail: noziphom604@gmail.com

University of Zululand

Abstract

This study addresses a notable gap in the literature regarding the effectiveness of economics education in fostering economic growth and development, particularly within the context of South Africa. While the importance of education in driving economic progress is widely acknowledged, there is limited empirical research focusing specifically on the role of economics education and its impact on South Africa's economy. Using the desktop methodology, this study employs a comprehensive review and analysis of existing literature, policy documents and statistical data. The desktop methodology involves synthesizing and analyzing secondary data sources, such as academic journals, government reports, and international databases, to investigate the research question. The findings reveal a positive association between economics education and various indicators of economic growth and development in South Africa. Specifically, regions with higher levels of economics education exhibit higher rate of GDP growth, increased productivity, and greater resilience to economic shocks. Furthermore, economics education is found to contribute to reduced income inequality and enhanced human capital formation, thereby promoting inclusive economic development. The study concludes that investing in economics education is crucial for South Africa's long-term economic prosperity. Recommendations include enhancing the quality and accessibility of economics education at all levels, strengthening the alignment between educational curricula and the needs of the labour market, and promoting interdisciplinary approaches that integrate economics education with other fields such as technology, entrepreneurship, and sustainable development. By prioritizing economics education as a cornerstone of its development agenda, South Africa can empower its citizens with the knowledge and skills needed to navigate complex economic challenges and contribute to sustainable growth and development.

Keywords: Economic education, Economic growth and development, inclusive growth, human capital, and policy analysis

An Ordered Logit Analysis of Tourism Business Success Probability

Ms Zinhle Mhlongo

E-mail: zinhlez13.zm@gmail.com

University of Zululand

Dr Sibusiso David Ntshangase

E-mail: NtshangaseSD@unizulu.ac.za

University of Zululand

Prof Ikechukwu Onyekwere Ezeuduji

E-mail: Ezeudujil@unizulu.ac.za

University of Zululand

Abstract

Entrepreneurship is important for economic development in both developing and well-developed countries. Entrepreneurship education serves as a catalyst of change in creating job opportunities. However, literature that has been developed and validated on entrepreneurship education have primarily focused on specific sectors and demographics (such as academic potential entrepreneurs) and student samples. There are still relatively few unanswered questions regarding the relationship between entrepreneurial education and intention. The context of previous studies is quite limited, as some are based in developed economies with little evidence from a developing country like South Africa. This paper examines the relationship between entrepreneurship education (ED) and youths' entrepreneurial intention (EI) to start tourism and non-tourism related businesses. A structured questionnaire was used to collect data from 400 purposively selected youths in two local municipalities within the King Cetshwayo District Municipality (KCDM). Data were analysed using partial least square-structural equation modelling (PLS-SEM). The findings indicate a significant positive relationship between ED and EI. Findings further indicate that entrepreneurial intentions vary among youths with different levels of education in KCDM whereas entrepreneurial attributes such as "age group" and "starting own business in the future" show a significant and positive relationship with EI. Recommendations are made to the Department of Higher Education and Training (DHET), district municipality and business incubators to assist in supporting youths who intend to start tourism and non-tourism related businesses.

Keywords: Entrepreneurship; Entrepreneurial education; Entrepreneurial intention; Youth unemployment

Challenges Faced By Female Student's Entrepreneurs At University Of Zululand

Ms Philisiwe Mbali Mkhize

E-mail: mbaliphilly3@gmail.com

University of Zululand

Mr Shalen Heeralal

E-mail: HeeralalS@unizulu.ac.za

University of Zululand

Abstract

This study explores the challenges faced by female student entrepreneurs at the University of Zululand. The research follows a cross-sectional design, collecting data from 76 students using a snowball sampling technique. Data were gathered via close-ended questionnaires and analyzed using SPSS version 29, adhering to a positivist philosophy and quantitative methods. The findings reveal that female student entrepreneurs face significant difficulties in raising start-up capital and encounter personal challenges, including discrimination and risk-averse attitudes. These challenges indicate a need for enhanced support. To address these issues, several recommendations are proposed. The university should establish a financial support program specifically for female student entrepreneurs to ensure equal opportunities. Additionally, introducing a compulsory financial literacy course in every faculty would benefit those from non-business backgrounds by equipping them with essential money management and business skills. Recognizing their time management struggles, the university should offer workshops on time and stress management. Furthermore, leveraging successful female entrepreneurs as mentors can provide motivation and networking opportunities. Hosting female-only competitions can also motivate and encourage these entrepreneurs. These targeted support measures are crucial for fostering an environment where female student entrepreneurs can thrive and overcome the unique challenges they face.

Keywords: Female student entrepreneurs, University of Zululand, Financial support, financial literacy, Time management, Mentorship, Discrimination, Start-up capital, Business skills, Networking opportunities

The Impact Of Public Education Expenditure On Economic Growth And Development In South Africa:

A Comprehensive Analysis

Ms Khangezile Mkhwanazi

E-mail: mkhwanazik@unizulu.ac.za

University of Zululand

Abstract

This paper addresses the gap in the literature regarding the relationship between public education expenditure and economic growth and development in South Africa. While the importance of education for economic progress is widely acknowledged, there is a need for empirical research to understand the specific mechanisms through which education expenditure influences economic outcomes in the South African context. Employing a mixed-methods approach, this article combines quantitative analysis using panel econometrics with qualitative document analysis. Data spanning from 1993 to 2022 is utilized to investigate the direct and indirect effects of public education expenditure on various economic indicators, including GDP growth, labour market outcomes, innovation, and inequality reduction. Additionally, document analysis of government reports, policy documents, and academic literature contextualizes the quantitative findings and informs policy implications. The analysis reveals that increased investment in public education positively influences economic growth by enhancing workforce skills and productivity, fostering innovation and technological advancement, and reducing socioeconomic disparities. However, the effectiveness of education expenditure in driving economic development is contingent upon factors such as the quality of education, governance, and macroeconomic conditions. The article highlights the importance of prioritizing education expenditure and implementing targeted policies to ensure equitable access to quality education. Policy recommendations include enhancing the efficiency of education spending, improving teacher training and professional development, strengthening vocational and technical education, and promoting lifelong learning initiatives. Addressing these factors can maximize the impact of education expenditure on economic outcomes and contribute to sustainable development in South Africa.

Keywords: Public education expenditure, economic growth and development, human capital, labour productivity, innovation, inequality, Policy recommendations.

Cultivating Hemp Fibre To Increase Raw Material Availability And Lower Input Costs To Stimulate Recovery Of SA Clothing Manufacturing

Mr MM Mlangeni

E-mail: Moses.mlangeni@drakenstein.gov.za

University of Zululand

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Prof Lorraine Greyling

E-mail: GreylingL@unizulu.ac.za

University of Zululand

Abstract

The availability and cost of raw materials such as fibres, yarns and fabrics can play a significant role in stimulating the recovery of the local clothing manufacturing industry. Clark (1996) highlights that almost 50% of the cost of a garment produced in SA is due to the cost of raw materials. Ramdass and Pretorius (2008) argue that the cost of raw materials is a critical component in the clothing and textile supply chain and that the impact of competitive prices is a detrimental factor in the survival of the industry. This paper analyses Statistics SA data on the utilisation of production capacity in the clothing industry from 1990 to 2020 and argues that cultivating hemp as an alternative fibre could lead to an increase in production capacity utilisation in the clothing manufacturing industry and solve the local industry's raw material challenges. Hemp is the non-narcotic derivative of the Cannabis sativa plant which is commonly referred to as dagga in SA. Herer (1990:1) states that 80% of all humankind's textiles and fabrics for clothes, tents, linens, rugs, drapes, quilts, bed sheets, towels and diapers were made principally from hemp fibres in much of the world until the 20th century. The paper uses the 2019 Supply Use Tables by Statistics SA as a basis from which to simulate and calculate the Leontief Inverse Matrix which shows the coefficients (economic multipliers) that measure the successive effects on the economy as a result of hemp fibre cultivation and the subsequent increase in local clothing production. SA's clothing and textile industry thrived remarkably during economic sanctions and investments in the sector were still "very much in vogue" in the Sixties, Seventies and Eighties (Hasenfuss (2009). However, the lifting of sanctions in 1991 crippled the industry because of an influx of imports, counterfeit goods, and second-hand clothes.

Keywords: Clothing manufacturing, hemp fibre, supply and use tables, multipliers, clothing sector recovery.

FinTech Revolution, Credit Spending Dynamics, And Increasing Labour Market Uncertainty: Implications For Financial Risk In South Africa

Mr Siyabonga Mndebele

E-mail: siyabongamndebele1@gmail.com

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiK@unizulu.ac.za

University of Zululand

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

This study explores how the interplay between the revolution of FinTech, credit spending dynamics, and increasing labour market uncertainty affect credit risk in South Africa. The prospect of the interplay between these factors in contemporary economic conditions may hurt the financial system. Since FinTech companies rely excessively on technological data subjecting them to cybercrime, as they collaborate with traditional banks, an attack on one company may spread to the whole financial system triggering financial instability and crises. Moreover, the prevailing unfavourable labour market conditions push households to borrow to make ends meet, and FinTech is smoothening this process. This study will employ an interactive logistic model to study this joint relationship. The findings of this study are expected to provide valuable insights that will inform and reshape decision-making, risk management strategies, financial planning, and the development of more robust financial models and policies for various stakeholders encompassing financial institutions, policymakers, FinTech companies, individuals, and households.

Keywords: FinTech, Credit Spending Dynamics, Labour Market Uncertainty, Interactive Logistic Model, South Africa

The Effect Of Economic Factors On Financial Preparedness For Retirement Among Public And Private Sector Employees In Eswatini

Mr Zweli Mndzebele

E-mail: 221100900@stu.ukzn.ac.za

University of KwaZulu-Natal

Farai Kwenda

Mishelle Doorasamy

Abstract

Evidence reveals that the rising cost of living have a devastating effect on households' disposable income, which continues to deteriorates due to rising inflation and interest rates (Central Bank of Eswatini, 2023). A considerable number of employees have opted to use borrowed money as another source of income leading to over-indebtedness and insufficient disposable income to invest for future financial needs. Literature reveals that retirement systems across the world are strained due to factors such as increased life expectancy and insufficient level of voluntary savings for retirement (WEF, 2019). There is a risk that retirees will outlive their retirement assets by 10 years (World Economic Forum, 2019). Little is known about how economic factors influence retirement planning, the level of financial preparedness for retirement among employees in Eswatini and the strategies they employ to accumulate financial assets for retirement; as well as how this differs according to the retirement scheme covering them. This study proposes an explanatory model to determine the relationships of the variables above and how they differ across the different retirement schemes. The study has drawn a population sample size of 398 employees from a total population of 179 497 public and private sector employees in Eswatini using Yamane's formula. Data was collected using online and paper-based questionnaires. Results will be analysed quantitatively using descriptive statistics where means and standard deviations will be used to determine the level of indebtedness, financial preparedness for retirement and retirement strategies adopted. The chi-square and independent t test will be used to determine if there is any difference in planning and indebtedness levels among the private and public sector employees. Finally, correlation and regression analysis will be used to determine if there is any causal relationship between the economic factors and financial preparedness for retirement.

Keywords: Indebtedness, financial preparedness for retirement, income level

Analysing The Ramifications Of The New Proposed Migration Laws In South Africa: What Are The Domestic And International Implications?

Mr Kwanda Mngomezulu

E-mail: MngomezuluK@unizulu.ac.za

University of Zululand

Prof Tholaine Matadi

E-mail: MatadiT@unizulu.ac.za

University of Zululand

Abstract

This paper examines the ramifications of the proposed comprehensive overhaul of migration laws in South Africa, with a particular focus on the potential domestic and international implications. Unlike many other contracting states, South Africa did not incorporate any reservations to the obligations imposed by international law, which are presumed to impose a significant financial burden on the government. Consequently, the government intends to withdraw from these international obligations to re-accede with specific reservations and exceptions. Following this, the government proposes to review and consolidate the current migration framework into a single piece of legislation. Nevertheless, the need for immigration reforms does not grant the government carte blanche to disregard its human rights commitments. This study investigates the domestic and international implications for the rights of refugees resulting from such reform. The methodology involves analysing primary and secondary sources of law, namely relevant constitutional provisions, recent court judgments, government publications, and conventions as well as foreign jurisdiction decisions. The theoretical framework underpinning the study is transformative constitutionalism which entails upholding the culture of respect for human life and dignity based on the values reflected in the Constitution. Certain provisions in international instruments are grounded in humanitarian objectives, allowing contracting states to make reservations to binding obligations. However, such reservations must align with the overarching purpose and objectives of the Convention and the state's Constitution. There is a significant concern that refugees may be deprived of established legal entitlements due to potential retrogressive measures resulting from these reservations and exceptions. Furthermore, empirical observations indicate that most countries prioritise allocating resources to their citizens. The recommendations presented in this paper are designed to assist the South African government, particularly the Department of Home Affairs, in enhancing the migration system within South Africa through a transformative constitutional.

Keywords: Refugees; reservations; non-refoulment, citizenship, immigration.

How Social Enterprises Were Sustained in Global Economic Crises Through Ubuntu and Social Capital

Dr Neo Mofokeng

E-mail: mofokengn@unizulu.ac.za

University of Zululand

Prof IS Nojiyeza

E-mail: Simphiwenojiyeza69@gmail.com

North-West University

Dr A Mphahlele

E-mail: amandamp@uj.ac.za

University of Johannesburg

Abstract

Presently in South Africa, social enterprises (SEs) are viewed as important and helpful organisations for social development in accordance with the country's proposed social and solidarity economy (SSE) policy. This is as the country faces rising unemployment, gendered violence, etc. However, most research on SE in South Africa focuses on describing the work of SEs as social businesses, especially for social development. This study, instead, investigates the resilience of SEs through crises from the African philosophy of Ubuntu and through the theory of social capital. The paper draws from two empirical studies, one conducted in 2017 after the 2008/9 economic recession and the second conducted in 2021 during COVID-19 lockdowns in South Africa. Both studies adopted interpretivist epistemology and qualitative research approach, conducting interviews with the participating SEs. Findings show that SEs are important organisations whose ability to adapt during hardships demonstrates how ethical business models can survive crises through African ethics and social relationships. The SEs survived because their ethical stance enthused social and financial cooperation from multiple sources through social capital. Moreover, SE funding models prioritise financial sustainability and independence –in line with Ubuntu ethics of resilience, communality, and justice. These findings suggest that SEs' business model may be key for surviving economic and social crises.

Keywords: Social enterprise, Ubuntu, resilience, social capital, crisis, sustainability

A Tale of Exploitation: The Rights of Mining Communities of South Africa

Dr Mokgadi Mokgokong

E-mail: mokgadi.mokgokong@ul.ac.za

University of Limpopo

Abstract

The Mineral and Petroleum Resources Act 28 of 2002 grants mining communities the right to socio-economic development. This Act is also focused on ensuring that there is sustainable development in line with Sustainable Development Goals (SDG). Read in context, this means that mining companies, working with the government and other important stakeholders, have a legislative duty to contribute to these communities. The Act, mining companies and government policies must, out of necessity, protect the interests of mining communities and promote their socio-economic development. Notwithstanding this obligation, statistics paint a bleak picture when it comes to the development of mining communities. Organisations such as the South African Human Rights (SAHRC) have investigated the socio-economic development of mining communities and discovered challenges. The SAHRC indicated that the current legislative and policy framework has the potential to foster social and economic development through mining; however, there is a discord between the legislative position and the lived reality of South Africans in mining communities. The report further indicates that the current position is that mining companies and corporations enjoy the biggest slice of the cake, while mining communities have to rely on mere crumbs for survival. Mining communities continue to experience significant levels of poverty, unemployment, lack of skill and systematic inequality. There are also challenges with the consultative process as provided for by the MPRDA. This paper will, using a qualitative methodology, analyse the challenges faced by mining communities. It will interrogate the legislative framework and identify gaps that contribute to the stunted development of mining communities. It proposes key legislative changes to ensure that the attainment of SDG and the socio-economic development of mining communities are protected and safeguarded.

Keywords: Mining communities, MPRDA, Sustainable Development, Sustainable Development Goals, Corporate Social Responsibility

Financial Mechanisms for Enhancing Climate Resilience in Small Agricultural Businesses

Ms Basiiraa Moosa

E-mail: basiiraam@uj.ac.za

University of Johannesburg

Mr Vincent Ateka

E-mail: vincenta@uj.ac.za

University of Johannesburg

Abstract

Small agricultural businesses are increasingly vulnerable to the adverse impacts of climate change, which threaten their productivity, sustainability, and economic viability. This paper explores the financial mechanisms available to enhance the climate resilience of these businesses, providing a comprehensive analysis of existing funds, programs, and innovative instruments designed to mitigate climate-related risks. We examine the effectiveness of various financial tools, including weather-indexed insurance, climate bonds, and blended finance models, and their accessibility to small farmers. Through a detailed review of global initiatives such as the Green Climate Fund, the Global Environment Facility, and the IFAD Adaptation for Smallholder Agriculture Programme, we highlight successful case studies and identify key factors contributing to their success. The paper also discusses the challenges and barriers faced by small agricultural businesses in accessing these financial mechanisms, offering policy recommendations to improve their reach and impact. Furthermore, we propose future research directions to advance understanding and innovation in financial support for climate resilience, emphasizing the need for localized solutions, stakeholder engagement, and integration of technological advancements. This study aims to provide valuable insights for policymakers, financial institutions, and agricultural stakeholders to develop and implement effective financial strategies that support sustainable and resilient agricultural practices.

Keywords: Climate Resilience; Small Agricultural Businesses; Financial Mechanisms; Sustainable Agriculture; Climate Change Adaptation

Reflections On The Utility Of Extended Curriculum Programmes At South African Rural Universities

Dr Doreen Morukhu

E-mail: Doreen.Morukhu@univen.ac.za

University of Venda

Prof Richard Shambare

E-mail: rshambare@ufh.ac.za

University of Fort Hare

Dr Khathutshelo Khashane

E-mail: Khathutshelo.Khashane@univen.ac.za

University of Venda

Abstract

This paper reports on the authors' experiences and lessons from teaching in the Extended Curriculum Programme (ECP) at South African rural universities. Enrolling into university, for many students, particularly the first year is a period of adjustment, exploration, and self-discovery. The first year of university shapes students' future, specifically within the university and life, in general. This is particularly important in a rural university context, where the university represents more than just an institution of higher learning. The rural university is the place of "first-time" experiences – first time to sleep on a bed; first time to use a computer in class; and first time to sleep in a house with electricity. The ECP programme is instrumental in managing the transition from high school to university both inside and outside the classroom. In particular, the paper seeks to highlight the application of didactic teaching methods together with their unique dynamics, challenges as well as rewards that come with lecturing and shaping the academic future of first-year foundation university students especially those from disadvantaged and deprived backgrounds. Results indicate that lecturers should balance prioritising students' small victories and creating meaningful and lasting connections with students. The value of this research is that it is one of the few studies that report on teaching methods and proposes lessons for academics in ECP.

Keywords: Didactic teaching, extended curriculum, Foundation, rural universities, teaching

A Comparative Analysis Of The 1996 White Paper On Arts, Culture, And Heritage And The 2017 Revised White Paper On Arts, Culture, And Heritage In South Africa: Exploring Ideological Shifts

Mr Kingdom Montshiwa Moshounyane

E-mail: moshounyanek@unizulu.ac.za

University of Zululand

Abstract

The democratic governance dispensation in South Africa has resulted in the formulating of two distinct cultural policies: the 1996 White Paper on Arts, Culture, and Heritage [WPACH] and the 2017 Revised White Paper on Arts, Culture, and Heritage [RWPACH]. These policies reveal divergent ideological orientations. The 1996 WPACH strongly emphasizes human rights, whereas a capitalist and market-driven approach to economic growth characterizes the 2017 RWPACH. The implications of these divergent ideological orientations have not yet been fully understood or examined. The implications of these divergent ideological orientations have not yet been established. This paper employs a policy analysis research method to examine the implicit and explicit orientations of contrasting ideologies within the Creative and Cultural Industries in South Africa, along with their implications. The findings of this study suggest that as a developmental state, South Africa should refrain from commodifying the Creative and Cultural Industries and measuring their value solely through crude capitalist metrics.

Keywords: South Africa, Cultural Policy, Creative and Cultural Industries, White Paper on Arts, Culture and Heritage, Revised White Paper on Arts, Culture, and Heritage

A Critical Analysis Of The Legal Framework Regulating The Operation Of Drones In South Africa:

A Comparative Study

Dr Deochund Mothilall

E-mail: MothilallD@unizulu.ac.za

University of Zululand

Prof Desan Iyer

E-mail: IyerD@unizulu.ac.za

University of Zululand

Abstract

The paper forms part of a doctoral study on the topic above and comprehensively examines the regulatory framework that govern the operation of drones in South Africa. The paper focuses on the deficiencies in the current legal framework and offers valuable recommendations to tailor and refine the present legal framework into comprehensive regulations that effectively govern the operation of drones in South Africa. The paper will also focus on the global proliferation of drones and their diverse applications in various sectors, including private, commercial, recreational, and military. The key objective of the paper is to enhance the current drone legal framework amidst the rapid advancements in drone technology driven by artificial intelligence as well as address deficiencies in the current regulatory framework. The authors provide a comparative analysis of the prevailing drone regulations in South Africa with those in China, Japan, USA, and Australia. The legal frameworks of each country in respect of registration requirements, airspace restrictions, licensing procedures, introduction of artificial intelligence in digital systems, protection of personal information, right to privacy, accountability of operators, regulatory compliance, and enforcement mechanisms will be examined in detail. Through an in-depth analysis of legislative documents, official publications, and scholarly literature, the paper explores the evolution of drone regulations in the afore-mentioned countries to adopt best practice methods in dealing with the gaps in the South African legal framework. The paper will also focus on the roles and responsibilities of The South African Civil Aviation Authority, the lack of enforceability of sanction by the Director of Civil Aviation, role of industry stakeholders, and international standards adopted by the selected countries in accordance with directives issued by the International Civil Aviation Organization. As a way forward, the authors will recommend the registration of all drones notwithstanding its classification to ensure that each drone operator is responsible and held accountable for his or her actions. Further to the above, it will be recommended that amendments to the Protection of Personal Information Act (POPI Act) take place in an effort to provide clear guidelines on the handling and protection of personal data collected during drone flights in public areas. Crucially, the authors identify a critical gap in the legal framework hindering the enforceability of fines issued by the Director of Civil Aviation. As a way forward, it is recommended that Section 144(8) of the Civil Aviation Act be repealed and replaced with a more decisive provision.

An Investigation Of The Influence Of Spiritual Leadership Factors In Enhancing Employee Performance Using Regression Analysis

Mrs Beauty Moyo

E-mail: mazitha@yahoo.com

University of Zululand

Prof Sheunesu Zhou

E-mail: ZhouS@unizulu.ac.za

University of Zululand

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

The study's main purpose was to investigate the influence of spiritual leadership factors in enhancing employee performance using a quantitative single case study approach. A survey questionnaire was used to gather data on the study's target audience which included non-management employees, Junior Management, Middle Management, Senior Management and Executive Management working for South African Revenue Service (SARS), a Tax Administration Authority in South Africa. A total of 234 employees were sampled from the employee database which had a population of 600 employees. In this instance, a stratified random sampling technique was used to select potential respondents. A total of 185 respondents completed the questionnaire and the associated data was submitted for analysis. The study revealed that there is an overwhelmingly high level of perceived trust and faith in the South African Revenue Service. It also discovered that the perceived levels of Integrity, Loyalty, Justice, Empathy, Cooperation, Humility, and Performance within SARS were all encouraging. A multiple linear regression analysis was used to evaluate the influence of Trust, Faith, Loyalty, Justice, Cooperation Integrity, Empathy and Humility on employee performance. The findings of the multiple regression analysis revealed that there was no statistical evidence to suggest that Trust, Faith, Loyalty, Justice and Cooperation had a significant ($p > 0.05$) influence on employee performance. However, it was established that Integrity, Empathy and Humility have a significant ($p < 0.05$) influence on employee performance. The regression model was significant ($p < 0.05$) and had an R^2 of 48.3%. The regression analysis suggests a need for a holistic approach to organisational strategies, aiming to balance employee well-being with the organisation's long-term health. Furthermore, a holistic approach that considers performance metrics and a positive work environment is crucial for achieving sustainable success.

Keywords: Case study, spiritual leadership factors, Servanthood, multiple regression analysis, Employee Performance

Accounting and tax treatment of cryptocurrencies: A systematic Review

Mr Sibonelo Mpanza

E-mail: sibonelompanza0@gmail.com

University Of KwaZulu-Natal

Mr Damilola Aboluwodi

E-mail: Oludamilola123@gmail.com

University Of KwaZulu-Natal

Prof Rajendra Rajaram

E-mail: Rajaramr@ukzn.ac.za

University Of KwaZulu-Natal

Abstract

The emergence of cryptocurrencies as a financial innovation has changed the financial industry and the accounting processes in recent years. Although not fully regulated, cryptocurrency transactions frequently occur in modern-day business. The nature of cryptocurrencies poses a challenge in establishing a clear and specific accounting and tax treatment of cryptocurrencies. As a result, a need to revisit and revise tax regulation policies and International Financial Reporting Standards (IFRS) to combat the uncertainties regarding the accounting and tax treatment of cryptocurrency transactions was seen as necessary. The study aimed to discuss the possible treatment of cryptocurrencies in the context of accounting and taxation. The study sought to: (1) evaluate the appropriate classification of cryptocurrencies, (2) ascertain whether the conceptual framework and International Framework Reporting Standards provide sufficient guidance to account for cryptocurrencies, (3) evaluate whether the provisions contained in tax legislation sufficiently and appropriately deal with the taxation of cryptocurrencies and, (4) evaluate whether the guidance and regulations issued by other jurisdictions can be used to develop a framework to regulate cryptocurrencies. The study focused on the paper analysis of existing data to refine a conceptual framework. The conceptual research approach was adopted because it focuses on the exploration of abstract concepts. It was found that the cryptocurrency meets both the definition of intangible asset and inventory as envisaged in IAS 2 and 38, however, because of the volatility of cryptocurrencies, the existing measurement models which are the cost model and fair value model, do not cater to cryptocurrencies. From the tax perspective, it was found that classifying cryptocurrencies as a financial service may be argued since financial services, generally, include intervention by the central banks and cryptocurrency transactions are peer-to-peer transactions and, thus, fully decentralized. The findings suggest that a new international financial reporting.

Keywords: Crypto-assets, Virtual currency, Blockchain, Accounting treatment, and Tax treatment.

The Impact Of Colonialism On The Role Of Traditional Leaders In South Africa And How It Can Be Decolonised

Dr Malibongwe Mpofu

E-mail: mpofum@unizulu.ac.za

University of Zululand

Prof Richard M. Mthethwa

E-mail: mthethwar@unizulu.ac.za

University of Zululand

Prof Nokukhanya N. Jili

E-mail: JiliN@unizulu.ac.za

University of Zululand

Abstract

This paper assesses the impact of colonialism on the role of traditional leaders in South Africa and how it can be decolonised. The legislative and the theoretical frameworks were critically analysed to determine appropriate and relevant theories to underpin the study. The main objectives of the study were to examine how the colonialism impacted on the roles of traditional leaders in South Africa. The paper adopted a qualitative research approach which allowed the researchers to analyse the extent of colonial practices imposed to the traditional leaders in South Africa. The sample consisted of 28 participants all of whom were purposive sampled for the research study. Face-to-face, semi-structured interviews were the methods of data collection in order to acquire detailed information that sheds light on the research participants' perspectives, experiences, and feelings. Thematic analysis was used to analyse data in this study to reach conclusions. The results showed that several key challenges were repeatedly encountered, including the use of political influence, political infighting, the predetermination of resolutions taken by the political component of the council, a lack of respect and recognition on the part of the traditional leaders, and a lack of consultation when performing their functions including to service delivery projects. The paper theorised that these challenges can be explained through the theories of great man theory vs traits theory which were critically analysed.

Keywords: Colonialism, Decolonization, Leadership, Governance, Democracy, Traditional leaders

The Participation Of Traditional Leaders In Municipal Councils In South Africa:

Cases Of The Mhlontlo And Engcobo Local Municipalities In The Eastern Cape Province

Dr Malibongwe Mpofu

E-mail: mpofum@unizulu.ac.za

University of Zululand

Abstract

This paper focused on the participation of traditional leaders in municipal councils in South Africa: The cases of the Mhlontlo and Engcobo Local Municipalities in the Eastern Cape Province. The researcher observed that traditional leaders still have no clearly defined roles in these two municipalities, especially at council meetings, despite the availability of the Constitution of the Republic of South Africa and relevant legislation such as Municipal Structures Act, of 1998. The traditional leaders felt that their role is limited to that of a ceremonial role and their influence in the municipal councils is reduced to the extent of being observers with no voting rights. The paper adopted a qualitative research approach using a case study design which allowed the researchers to assess different perspectives of the traditional leaders, municipal councillors, and municipal officials as participants. The sample consisted of 28 participants all of whom were purposive sampled for the research study. Face-to-face, semi-structured interviews were the methods of data collection to acquire detailed information that sheds light on the research participants' perspectives. The results showed that several key challenges were repeatedly encountered, including the use of political influence, political infighting, the predetermination of resolutions taken by the political component of the council, a lack of respect and recognition on the part of the traditional leaders during council meetings, and a lack of consultation when performing municipal functions including to service delivery projects. The study developed a policy framework on the participation of traditional leaders in municipal councils and a collaboration plan to contribute to the field of practice and to the body of knowledge.

Keywords: Governance, Local Governance, Democracy, Traditional leaders

The Impact Of Climate Change On The Cost Of Living In Selected Sub-Saharan African Countries

Ms Nokwanda Mqolombeni

E-mail: nokwanda.mqolombeni@gmail.com

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiK@unizulu.ac.za

University of Zululand

Abstract

Climate change has become an increasingly critical issue for policy makers globally, with substantial impacts on developing economies and other regions that are highly vulnerable to climate risks such as Sub-Saharan Africa (IMF, 2023). Some of the associated risks of climate change include transition and physical risks. The latter include intense frequency and severity of extreme weather conditions (NASA, 2023). The potential effects of these conditions include reductions in production, especially in climate -sensitive sectors, disruption in overall economic activities, variations in prices and eventually affect the general livelihoods. The former refers to risks associated with the transition to low-carbon economy which present significant changes to the economy. Despite the growing literature on climate change and various macroeconomic variables in advanced and developing economies (Roncoroni et al., 2021; Dafermos et al., 2020; Lamperti, 2020), there remains a notable gap in understanding the complicated dynamics between climate change and its associated risks on the cost of living in the context of Sub-Saharan Africa. Existing research has predominantly focused on developed economies, overlooking the unique vulnerabilities and challenges faced by developing countries in SSA. This study investigates the interplay between climate change and costs of living in Sub-Saharan Africa using the Panel Autoregressive model. It employs panel data covering 1980- 2022 for selected SSA countries that are vulnerable to climate risks as recorded by the international monetary fund. Namely, Madagascar, Mali ,Niger and South Africa (IMF, 2023). In overall, this study will shed light on the role that is played by having comprehensive policies that not only address climate changes mitigation strategies but also promote livelihoods resilience.

Keywords: Climate change, transition risk, livelihood-resilience, panel VAR

Exploring The Successes And Failures For The Adoption Of Entrepreneurship In Schools Curricula:

A Comparative Study Of South Africa And Finland

Mr Sabelo Velenkosini Msweli

E-mail: mswelisabelo2013@gmail.com

University of Johannesburg

Abstract

Entrepreneurship has a long history not only in a South African context but even in other settings include Finland. Similarly, in a school curriculum landscape, entrepreneurship is not an infant to both South Africa and Finland contexts. Therefore, this study is aimed to explore the successes and failures of entrepreneurship as adopted in schools curriculum based on the aforementioned contexts. However, due to the nature of the study, data were collected using secondary sources in which were purposively selected. In addition to the above, qualitative research approach was also adopted in this study. The findings of this study have reported that Finland is leading with the effectively implementation of entrepreneurship in their curricular than South Africa who is at the elementary level but with a promising pace. On the other hand, Finland has also shown some least shortcomings when it comes to entrepreneurship implementation given that entrepreneurship curriculum in their schools is flourishing and thriving whilst in South Africa, entrepreneurship is only offered at the senior and secondary school level as sub-topics and in limited subjects that include Business Studies, Consumer Studies, Tourism and Agricultural Sciences. Therefore, a study has recommended that curriculum designers and reviewers to review the curriculum policy for South African schools so that entrepreneurship will form part of the school curriculum across grades as it is current happening in Finland. The other recommendations go to the minister of Basic Education to build a strong partnership with Finnish government on curriculum matters since there are many lessons that can be learned by South Africa in Finland regarding the adoption of entrepreneurship in schools.

Keywords: Entrepreneurship, South Africa, Finland, curriculum , successes and failures

The Impact Of Education On Economic Growth On A Selected Panel Of African Countries

Ms Nothile Mtetwa

E-mail: nothilesanelemthethwa@gmail.com

University of Zululand

Abstract

This study establishes the long-run relationship between Education and Economic Growth on a selected Panel of African Countries by using panel data methods collected from World Bank for the period of 1994 to 2020. Enrolment rates for primary and secondary education, will be gathered for a period of at least 12 years prior to the commencement of the regression series. The 12-year changes in the schooling rates will be regressed as the explanatory variable. Additionally, the same procedure will be done for postsecondary education, but for 4- to 6-year changes, to assess the impact of the study period years. Economic Growth will be used as Dependent variable. The other control variables that will be used are Government expenditure, Infrastructure and Labour force. This study adopted Cointegrated Model and Autoregressive Distributed Lag Model to establish the long-run and short-run relationships, in the effect of education and economic growth. The estimate of yearly data shows that education and economic growth have a positive relationship and education significantly influences economic growth overall. For international policymakers, the researcher concluded that more and better education should become the top priority because it empowers the people to help themselves and thus helps to improve governance and to reduce corruption. A concerted effort for much more primary and secondary education combining national and international forces would appear to be the most promising route out of poverty and toward sustainable development. Policymakers interested in advancing future prosperity should particularly focus on educational outcomes, rather than input or attainment.

The Impact Of Economic Policy Uncertainty And Bank Competition On South African Banking Sector And Financial Stability

Mr Sibusiso Sandile Mthembu

E-mail: mthembuss@unizulu.ac.za

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiK@unizulu.ac.za

University of Zululand

Abstract

The banking sector plays a crucial role in the stability of the financial system and banks, so its stability is important. This study examines the impact of economic policy uncertainty (EPU) and bank competition on the stability of the South African banking sector and overall financial stability. The study aims to understand how policy fluctuations due to uncertainty and competition in the banking sector affect financial stability in South Africa. The study followed a dynamic panel data approach for 2006-2022, and the System Generalized Method of Moments (System GMM) is used to address endogeneity issues and provide robust estimates of the relationships examined. Furthermore, the Granger causality test is applied to explore the causal link between EPU and bank competition, this test provides insights into the directional influence between these variables. As a robustness check for the System GMM results, Two-Stage Least Squares (2SLS) regression is conducted, leveraging instrumental variables to ensure the reliability of the findings. The anticipated results suggest that EPU has a negative impact on financial stability, while higher competition has a positive impact on stability. The findings of this study provide crucial implications for policymakers and financial regulators in designing strategies to mitigate risks and enhance the stability of the banking sector.

Keywords: Economics Policy Uncertainty (EPU), Bank Competition, Bank Stability, Financial Stability, System GMM and 2SLS

Mr Bongumenzi Mthethwa

E-mail: menzimthethwa10@gmail.com

University of KwaZulu-Natal

Abstract

Universities in South Africa have been subjected to critical analyses in order to better understand their actual role and responsibility in society. The questioning of these universities and their positionality peaked in 2015/16 during the Rhodes Must Fall movement. Since 2015/16, there has been a rise in scholarship in a quest to examine these institutions. At the center of the analysis has been the exclusive culture and Eurocentric curriculum in the universities. For Africans, they have always met with alienation in these institutions. Using Steve Biko's theory of integration alongside the Hegelian dialectic of thesis versus antithesis equal to synthesis, this paper seeks to contribute to the discourse on how to shift the paradigms from the exclusive culture and Eurocentric curricular to the inclusive culture and Afrocentric curricular in universities. This paper suggests the stretching of boundaries across all disciplines in order to bring African lived experiences, existential philosophies, cultures, languages, values, and skills. Furthermore, this paper suggests that more effort be directed in the conduct of research to produce knowledge responsive to existential African problems.

Keywords: #RhodesMustFall, Eurocentric, Integration, Steve Biko, Hegelian dialectic, and Afrocentric.

Integration Of Information Communications Technology In Selected Secondary Schools

In The King Cetshwayo District

Miss Goodness N Mthethwa

E-mail: maminimthethwa@gmail.com

University of Zululand

Dr WN Msimango

E-mail: MsimangoW@unizulu.ac.za

University of Zululand

Abstract

Integrating ICT in education enhances teaching and learning by replacing traditional tools with modern technology, promoting a learner-centred approach, and requiring skilled teachers. Problem: ICT tools enable teachers to effectively teach challenging topics in a meaningful way, while providing learners the opportunity to engage without solely relying on remote learning. However, despite these benefits, the adoption and implementation of ICT in some schools face various challenges. These include inadequate infrastructure, limited access to resources, insufficient training for teachers, and disparities in technology availability. Addressing these issues is crucial to fully harness the potential of ICT in improving educational outcomes in the King Cetshwayo District. Purpose: This study aims to identify the factors that will enable the effective integration of Information and Communication Technology (ICT) into the education system of South African schools, with a specific focus on the King Cetshwayo District. A qualitative study was conducted, using interviews and a document analysis. The study employed a purposive sample technique to choose participants from the population, which included teachers, department heads, and principals at South African schools in Kwa-Zulu Natal. Semi-structured interviews were carried out whereby knowledgeable participants were interviewed to acquire a sense of the current situation. Results: Findings revealed that progress has been hampered by inadequate infrastructure, insufficient training, and a digital divide that affects rural schools more than other schools elsewhere. Conclusion and recommendations: In today's classrooms there is a rapid shift from remote learning to the integration of ICT. The recommendations derived from the findings suggest that the government ought to allocate sufficient funds for education to guarantee the complete integration of online learning into the South African educational framework.

Keywords: Teachers, Information and communication technology, integration, learners, resources.

Assessing The Infusion Of Entrepreneurship In The In-Service Teacher Training Program

Dr Lindiwe Mthethwa

E-mail: mthethwac@unizulu.ac.za

University of Zululand

Abstract

Entrepreneurship has become a vital component of modern businesses, driving innovation, growth, and sustainability. As such, incorporating entrepreneurship into in-service training programs for employees can have numerous benefits for both the individual and the organization. This paper aims to assess the infusion of entrepreneurship in in-service training programs, exploring the potential advantages and challenges associated with such an approach. The fundamental assumption of these programs is that they provide favourable results for students; however, the amount and nature of these outcomes have not been well investigated in the literature. The objective of this study is to present an overview of current trends in educational evaluation, as well as the issues connected with assessing entrepreneurial education programs. A systematic literature review using PRISM was used to formulate this conceptual paper. The article recommends practical considerations for faculty and administrators developing assessment initiatives for entrepreneurship education programs. These include reaching a consensus on learning outcomes, using a stakeholder-driven approach to set assessment priorities, and allocating resources to ensure long-term sustainability. It also emphasizes the importance of involving entrepreneurship specialists in the program evaluation process.

Keywords: Entrepreneurship, entrepreneurship education, social entrepreneurship

Analysing The Impact Of Social Spending On Inequality And Poverty In South Africa Post 1994

Mr Mzweleni Mthethwa

E-mail: mzwelenimthethwa@gmail.com

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

This study analyses the impact of social spending on inequality and poverty in South Africa over the period 1994 to 2024, the study employed an autoregressive distributed lag approach (ARDL) to analyse the long-run relationships and long-run dynamics between social spending, inequality and poverty. Inequality and poverty continue to co-exist in both developed and developing countries, even though they have been so many interventions to try and eradicate the problem at hand with minimal success in eliminating the problem, Despite South Therefore, this research involves a quantitative study that focuses on the impact of social spending on inequality and poverty in South Africa post 1994. A regression analysis will be conducted where the independent variables are social spending (social protection), Gross Domestic Product (GDP), Education, Health service and Unemployment. The dependent variable is the Gini Coefficient which will serve as an indicator for equality. The research question that this study is going to answer is whether social spending in South Africa has been effective in addressing the inequality and poverty post 1994? The existing empirical studies on the relationship between social spending and inequality show mixed results. The results show that social protection, education and economic growth affect the potential of reducing poverty and inequality. Therefore, the policymakers must address inequality through social spending, education and promoting sustainable growth within the country that is line with the fiscal sustainability.

Keywords: ARDL, Gini Coefficient, social spending, inequality and poverty

Repositioning Indigenous Knowledge Utilisation In “Studentpreneurship”

Mr Mzweleni Mthethwa

E-mail: mzwelenimthethwa@gmail.com

University of Zululand

Ms Sue Singh

E-mail: Sue.Singh@moseskotane.com

Moses Kotane Institute

Prof Unathi Kolanisi

E-mail: KolanisiU@unizulu.ac.za

University of Zululand

Abstract

Indigenous Knowledge (IK) is vital for survival, lifestyle, and cultural pride, supporting thriving economies, enhancing trade, and promoting economic independence. South Africa's indigenous beadwork exemplifies how entrepreneurship preserves culture and fosters economic empowerment. However, the predominantly Eurocentric education system in South Africa lacks IK incorporation, limiting students' opportunities. Reforming the education system to be more Afrocentric can promote a more inclusive entrepreneurial culture, driving economic growth, job creation, and poverty alleviation. In today's globalised world, entrepreneurship transcends mere profit-making; it serves as a conduit for honouring heritage, uplifting communities, and fostering sustainable change. This paper explores the intricate tapestry of indigenous knowledge (IK) systems, unravelling the symbiotic relationship between tradition, innovation, and entrepreneurship. Despite its significance, the integration of IK into contemporary entrepreneurship education and incubator ecosystems remains a subject of inquiry and debate. This raises a pivotal question: To what extent is the philosophy and practice of IK entrepreneurship valued as a curricular component and within incubator ecosystems of innovation for empowering students to unleash their entrepreneurial potential and drive meaningful societal change? This study employs a mixed-methods approach, combining qualitative and quantitative data collection methods. Semi-structured interviews will be conducted with students, heads of departments, and entrepreneurship incubator administrators to gather qualitative insights into their perspectives on IK in entrepreneurship education. Concurrently, surveys will be administered to collect quantitative data on student perceptions and experiences with IK integration. Document analysis will complement these methods by examining relevant institutional documents, curriculum materials, and program guidelines. The University of Zululand (UNIZULU) will serve as the primary case study setting, offering a rich context for investigating the integration of IK into entrepreneurship curricula and incubator initiatives. The study will provide insights into challenges, opportunities, and best practices of integrating IK into entrepreneurship programs.

Keywords: Afrocentrism, Entrepreneurship, Indigenous knowledge, Students empowerment

The Twin Impact Of Crises In The South African Growth:

The Comparative Of The Financial And Health Sector

Mr Wandile Mondli Mthethwa

Email: 202052576@stu.unizulu.ac.za

University of Zululand

Dr Talent L Zungu

E-mail: ZunguT@unizulu.ac.za

University of Zululand

Mrs Nomusa Y Nkomo

E-mail: NkomoY@unizulu.ac.za

University of Zululand

Abstract

This study investigated the impact of financial and health crises in South Africa, covering the period 2008Q1–2022Q4. However, considering that the study covers two periods of crises: financial crises and health crises, and further considering the shortness of data on the health crises, the COVID-19 period would be monthly, starting from 2019M11 to 2022M12. This study adopted the Bayesian Vector Autoregression (BVAR) model with hierarchical priors. The BVAR technique accommodates a wide range of shortcomings in the data, such as the cross-section, without running out of degrees of freedom and handles dense parameterization by imposing structure on model coefficients and optimizing the degree of formativeness. The main purpose of the study was to examine which crises have a more severe impact on hindering growth. The results indicated that the financial crises had a long-lasting impact on hindering growth, which was further exacerbated by the outbreak of COVID-19, as we find that economic growth responds negatively to an unexpected 1% increase in financial crises in South Africa, which reach a maximum impact of 0.45%, and the impact is asymmetric. With regards to health crises, we find that economic growth responds negatively to an unexpected 1% increase in health outbreaks (COVID-19), which reach a maximum impact of 0.65%. South Africa's economic growth is at risk due to the financial and COVID-19 crises. Therefore, the study suggests that a comprehensive policy approach is needed, including robust fiscal measures, targeted support for affected industries, enhanced healthcare infrastructure, vaccination drives, digitalization, and education investment. Policy coordination between the financial and health sectors and international collaboration is crucial for effective crisis management. A multifaceted strategy combining short-term relief with long-term structural reforms is essential for sustainable recovery and resilience.

Keywords: BVAR, COVID-19, Economic growth, Financial crises, Health crises, Hierarchical priors, South Africa

Impacts of Electricity Access on Human Development Index, Governance, Income Inequality, and Economic Growth in Sub-Saharan Africa

Dr Sithembiso Mthimkhulu

E-mail: sthembisoboy@gmail.com

University of Zululand

Prof DD Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

Access to modern energy is considered a precondition for sustainable development, the eradication of poverty and inequality, and, consequently, the realization of the UN's Sustainable Development Goals. This thesis critically examines the nexus between electricity access on the human development index, governance, income inequality, and economic growth. The study used a Panel data regression technique over 29 years, from 1990 to 2019 in Sub-Saharan Africa. Consistent with Sustainable Development Goal 7, of ensuring access to clean and modern energy technologies. In this study, several different panel data estimation techniques, including cross-section fixed effects (FE) with White's cross-section coefficient covariance method to control for possible heteroskedasticity, which served as a vantage point in the analysis. The Hausman test was used to test for misspecification/endogeneity. Following the outcome of the Hausman test, Kiviet corrected the least square dummy variable (LSDV) method to correct for the Nickell bias. Additionally, the two-step difference generalized method of moments (GMM) with orthogonal deviations is used. Finally, feasible generalized least squares (FGLS) with cross-section and seemingly unrelated regression (SUR) weights are applied to control for slope heterogeneity and cross-sectional dependence. The study revealed that income inequality harms access to electricity, whereas income level and human development have a positive impact on access to electricity. Enhancing the political system environment in sub-Saharan Africa is crucial to ensuring access to clean and modern electricity. The negative effect of the political system on income inequality means that a good governance environment reduces income inequality. Income inequality is found to reduce human development and, as such, social protection policies that reduce poverty are essential to minimize vulnerability to poverty. The study highlights that the effective promotion of labor markets and the improvement of socio-economic capacity to manage unemployment, infirmity, and disability will decrease income inequality and, hence, promote human development.

Keywords: Income inequality, Access to electricity, Human development index, system GMM, Sub-Saharan Africa, Sustainable development

The Education Component and the Inclusion of the Enrolment Survival Measure: Provincial Equitable Share (PES)

Dr Sithembiso Mthimkhulu

E-mail: sthembisoboy@gmail.com

University of Zululand

Prof DD Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

This paper investigates the intergovernmental transfer systems in South Africa, more specifically, the underlying determinants and formula of the unconditional grants of the education component of the Provincial Equitable Share (PES). The PES formula is a weighted shares formula that depends on the demographic shares of the provinces (population) to determine the equitable share outcomes to be transferred to individual provinces. We find that the variables used have two main weaknesses: Firstly, the enrolment variable, which could be contaminated with school repeats and dropouts, is too broad to be an effective measure for representing the real beneficiaries of the transfers. Secondly, infrequent updates about the school-age cohort population variables render the desired PES grant transfers for education outdated as well as serially inconsistent. The paper also provides an analysis of the PES formula's mathematical construct, followed by a few suggested variables to improve the relevance and accuracy of the formula of the revenue transfer. One such improvement is demonstrated by the inclusion of the Enrolment Survival Measure (ESR). More research and data are required to extrapolate nuanced results and to understand the socio-economic impacts of adopting these new variables in the PES formula going forward.

Keywords: Provincial Equitable Share (PES); education; unconditional grants

Questioning the prospect of women land right through land reform agenda in South Africa

Dr Thabisile Mtshali

E-mail: luyandamtshali@gmail.com

University of Johannesburg

Abstract

The phrase “women’s rights to land” needs to be interpreted broadly and with reference to the international human rights framework. These rights include the freedom for women to possess, utilize, access, manage, transfer, inherit, and make other choices regarding land and related resources. Pre-colonial Africa takes pride in adhering to a variety of cultural affinities and traditional belief systems, which determine the position of women regarding access to, usage of, and ownership of land. Land resources continue to be significant in both agrarian and industrial civilizations, therefore the lack of proper land management and gender construction in land allocations has exacerbated gender inequality, constrained the development of women’s capacity, and hampered agricultural growth in Africa. This article explored hindrances on accomplishment of land women right by examining traditional African customs and cultural values and pursued land sustainability, maintenance, and cultivation. The study used a desktop qualitative research, equity theory and discourse analysis to validate the findings.

Keywords: land reform, land labor, culture, women rights, South Africa

The Influence Of Personality Traits On Consumers' Willingness To Buy Groceries Online In South Africa

Prof Victor Virimai Mugobo,

E-mail: vmugobo@uwc.ac.za

University of the Western Cape

Dr Prominent Choto

Genine Cloete

Abstract

Online shopping attracted a great deal of attention from researchers over the past two decades. The advent of the Internet and other disruptive technologies has had a fundamental effect on how consumers buy goods and services today. People can now order groceries online to be delivered to their homes, but this is still a relatively new concept in the South African market. Consumers remain skeptical about this way of shopping. Many researchers have studied consumer behaviour of online shopping and the conceptual factors influencing their intention to purchase groceries online. However, the influence of personality traits on consumer willingness to adopt online grocery shopping is largely under researched, especially in South Africa, and thus the researcher intends to help fill this gap. The purpose of the study was to analyse the relationship between personality traits based on the Big Five theory and consumer willingness to buy groceries online. The main objective of the study was to determine psychographic segmentation of consumers to assist retailers to develop strategies targeting those consumers who are not purchasing groceries online to become more frequent online grocery shoppers. Based on a positivist philosophical paradigm, the study has adopted a cross-sectional design and a quantitative method. Random sampling was used to collect data through an online survey from 2788 participants, of which only 1992 surveys were usable. The data was collected from an online consumer panel in South Africa through a marketing research company. Statistical Package for the Social Sciences version 27 was used to analyse the data and a discriminant function analysis to test for differences between the groups. The results showed significant differences between the groups of consumers who are willing and unwilling on agreeableness, conscientiousness and openness to experience. In addition, the results also revealed that agreeableness, conscientiousness and openness to experience have a positive relationship with willingness to buy groceries online, and that agreeableness is the strongest predictor of consumer willingness to buy groceries online. However, there were no statistically significant differences found between the groups of consumers who are willing or unwilling for extraversion and neuroticism.

Keywords:

Big Five personality traits, online grocery shopping, consumer behaviour, psychographic segmentation

The Role of Family Involvement in Family Business Longevity: A Conceptual Consideration

Bob Munene

University of the Western Cape

Dr Ntandoyenkosi Sibindi

E-mail: nsibindi@uwc.ac.za

University of the Western Cape

Abstract

Family involvement in a family business can significantly contribute to its longevity and success. Several factors contribute to this phenomenon, highlighting the unique strengths and challenges that family dynamics bring to the business environment. This paper aims to develop a theoretical model elucidating the complex relationship between family involvement and family business longevity. The paper is set within the broader scholarship that discusses the factors that contribute to family business longevity. Through a comprehensive review of existing literature, this study explores the multifaceted nature of family involvement and family business longevity. Theoretical frameworks and empirical evidence are synthesized to develop a conceptual model depicting the interplay between these constructs. The conceptual model posits that family involvement, marked by commitment, altruism, and long-term orientation, positively influences family business longevity. By aligning family members' interests with the long-term goals of the business, familial bonds, and a sense of responsibility contribute to sustained business operations across generations. The proposed conceptual model sets the stage for future empirical inquiry and theoretical advancement in understanding the relationship between family involvement and family business longevity. It underscores the significance of familial dynamics in shaping the sustainability and longevity of family-owned enterprises. The paper contributes a family business longevity model with family involvement and its construct as antecedents.

Keywords: Family business, Family involvement, Business longevity, Conceptual model

Intellectual Property Protection and Traditional Knowledge:

A Critical Analysis through the node of African Thought

Mr Lionel Munsamy

E-mail: munsamyl@unizulu.ac.za

University of Zululand

Mr Cebolozakha Zungu

E-mail: zungucebo00@gmail.com

University of Zululand

Abstract

This article critically examines the intersection of intellectual property rights and traditional knowledge through the lens of African thought. The conventional intellectual property framework often fails to adequately protect traditional knowledge, which is rooted in indigenous cultures and is typically collective, holistic, and intertwined with cultural heritage. The methodology involves a comprehensive literature review and case study analysis of traditional knowledge exploitation, particularly in the realms of pharmaceuticals, agriculture, and digital piracy. Findings reveal significant gaps in the current legal frameworks, leading to misappropriation and inadequate recognition of traditional knowledge. The study underscores the need for integrating African perspectives into intellectual property law, emphasizing communal ownership, collective rights, and equitable benefit-sharing. Recommendations include incorporating indigenous governance structures into legal frameworks, recognizing collective ownership, and promoting equitable benefit-sharing mechanisms. The conclusion advocates for a culturally inclusive intellectual property regime that respects and protects the diverse heritage of human creativity and innovation, fostering social justice and sustainable development in indigenous communities.

Keywords: Intellectual Property, Traditional Knowledge, African Thought, Indigenous Cultures, Legal Frameworks

Exploring The Challenges Facing Off Campus Students At University Of Zululand

Mr Vusumzi Myekwa

E-mail: vusumzi0997@gmail.com

University of Zululand

Miss NP Dlamini

E-mail: DlaminiPN@unizulu.ac.za

University of Zululand

Prof RM Mthethwa

E-mail: mthethwar@unizulu.ac.za

University of Zululand

Abstract

The paper will explore the challenges facing the off-campus students at university of Zululand. The general populace in South Africa now has more opportunities to attend colleges and universities than they did ten years ago. With this rise in access, significant barriers have emerged that may compromise South Africa's revolutionary vision for higher education. The objective of the paper is to explore the difficulties faced by students who are living off campus and to understand how challenges affects students' academic performance. The study adopted qualitative research design, which involved unstructured interviews with 5 participants and a review of existing academic literature. Thematic analysis was used for analyzing the data received from participants. The study finding reveals difficulties that students are confronted with which include community street insecurity, inconsistent security inspections, lack of police station in KwaDlangezwa and poor services delivery like water and electricity. Lastly, the paper concludes that institution of higher learning should make it a point that security for students staying off campus is a priority, and it must be given the seriousness it deserves.

Keywords: Challenges, Off campus living, students Safety and University of Zululand

Optimizing Logistics And Transportation Performance Processes Through Information Technology:

A Case Of Small Trucking Company

Dr Eric Ncube

E-mail: ncubee@ukzn.ac.za

University of KwaZulu-Natal

Dr Jabulani Nyawo

E-mail: Nyawoj1@ukzn.ac.za

University of KwaZulu-Natal

Abstract

Organisations have always had issues in identifying ways and means in which they would be able to develop and gain competitive advantage, to improve as well as increase their market position and profits. The higher demand for moving materials and goods contributes to higher levels of congestion and pollution during a time when businesses, customers, and government regulations are increasingly concerned with reducing carbon footprints. New technologies and data capabilities are emerging that can add integrated visibility, efficiency, and even sustainability within the supply chain to mitigate these issues and cultivate an ever-desired competitive advantage. Increasing competitive pressures have forced firms to rely upon supply chain information technology to satisfy customer demands. Companies must optimise their supply chains and become extremely cost efficient to operate in the competitive market, while not compromising on essentials such as quality and customer service. This directly implicates the implementation of various ICT and Transport management systems for businesses operating within the country. South Africa is however continually progressing and improving in their ICT systems within the country. The key problem is that companies are not performing optimally and cannot become competitive enough in the ever-changing, dynamic market. The objectives of this article were to examine the role of information technology in service businesses, and to ascertain the benefits of using information technology in transportation and logistics processes. The article employed qualitative approach and the primary data was collected from 9 senior employees using semi-structured interviews. The findings indicate that information technology tools play a pivotal role in improving process performance, risk- reduction and visibility of organisation amongst competitors. The study recommends that information technology is expensive, therefore, collaboration and benchmarking are solutions to lower operating costs and improve efficiency and effectiveness.

Keywords: Optimising, process, performance, information technology

The Impact Of Technological Advancements On Entrepreneurship In South African Economy Growth

Dr Thandukwazi Richman Ncube

E-mail: thandukwazin@dut.ac.za

Durban University of Technology

Mr Mpubane Emanuel Matlala

E-mail: mpubanem@dut.ac.za

Durban University of Technology

Abstract

In recent years, technological advancements have emerged as a pivotal driver of economic growth globally, transforming traditional business models and fostering innovation across various sectors. In South Africa, a country characterized by its dynamic economic landscape and diverse entrepreneurial activities, the integration of technology within entrepreneurial ventures is increasingly recognized as a critical factor for sustainable development and competitiveness. Despite the recognized potential of technological advancements to catalyse economic growth, there remains a significant gap in the literature regarding their specific impact on entrepreneurship in South Africa. Existing studies have largely focused on broader economic implications or specific technological innovations without a comprehensive understanding of how these advancements influence entrepreneurial ventures at a systemic level. This gap necessitates a focused examination of the intersection between technology and entrepreneurship, particularly in understanding the direct and indirect effects on economic growth within the South African economy. A systematic literature review was conducted, targeting a broad range of academic databases to ensure a comprehensive analysis of existing research. The databases included Scopus, Web of Science, ScienceDirect, Education Resources Information Centre (ERIC), Journal Storage (JSTOR), and EBSCOhost. The literature search covered from 2018 to 2023 to capture recent and relevant studies on the topic. The SLR followed a structured approach, adhering to PRISMA guidelines to ensure methodological rigor. Inclusion criteria focused on peer-reviewed articles, conference papers, and significant reports addressing the impact of technological advancements on entrepreneurship in South Africa. The systematic review revealed that key advancements such as artificial intelligence, blockchain, and digital platforms have significantly influenced entrepreneurial activities. These technologies have enhanced operational efficiency, opened new market opportunities, and facilitated innovative business models. Despite the benefits, several challenges hinder the full potential of technological integration. These include limited access to funding, inadequate digital infrastructure, and a skills gap among entrepreneurs and the workforce. The study concludes that technological advancements play a crucial role in shaping the entrepreneurial landscape and driving economic growth in South Africa. However, to fully harness these benefits, there is a need for targeted strategies and policies that address existing challenges. Such as, enhancing access to funding for tech-driven entrepreneurial ventures, including grants, loans, and venture capital.

Keywords: entrepreneurship, South African economy, technological innovations.

Evaluation Of Measures To Enhance Supply Chain Management In The Buffalo City Metropolitan Municipality

Mr Mvuyisi Ndasana

E-mail: mvuyisindasana@gmail.com

University of Fort Hare

Mr Zuhlume Sibusiso Magade

E-mail: zuhlumesibusiso@gmail.com

University of Johannesburg

Abstract

The supply chain management department has an important task in all municipalities of South Africa. The primary aim of supply chain management in South Africa was to enhance the previously disadvantaged individuals, women and disabled, but now the aim has dismally failed because lately it serves as a form of wealth for a few politicians, public officials including friends of public officials. The main aim of the study was to evaluate the measures to enhance Supply Chain Management in the Buffalo City Metropolitan Municipality (BCMM). Setting: The study was conducted in Buffalo City Metropolitan Municipality, East London, Province of the Eastern Cape, South Africa. The study employed qualitative research method. Secondary data in the form of previous research and other publications were utilized. Results: The study found that, the municipality has employed inexperienced officials with no required qualifications. Moreover, the findings revealed that staff members who are working at supply had not attended any training to capacitate themselves. The study recommended that, the BCMM should employed qualified staff officials as stipulated by the local government: municipal staff regulation policy. Also, employees should be capacitated and well educated about the procurement policies.

Keywords: Supply chain management, Municipality, Auditor General, E-procurement.

Fleet Decarbonisation For Sustainable Transport Initiative: A Case Of V-Polizza

Ms Thandiswa Ndawonde

E-mail: thandiswandawonde@gmail.com

University of KwaZulu-Natal

Abstract

Decarbonisation refers to all measures through which a business sector or an entity reduces its carbon footprint, primarily its greenhouse gas emissions to reduce its impact on the climate. Sustainability in industries is mostly encouraged by climate change. There can be no doubt that the cycle of significant climate events is increasing and that emissions of greenhouse gases (GHGs) are rising at alarming rates. Reducing transportation-related greenhouse gas emissions through deep decarbonization is a foremost problem in the race against climate change. The aim of the study was to provide insight into how V-Polizza's fleet contributes to carbon emissions, what the opportunities and benefits of optimising fleet decarbonisation are for the environment and society, and what impact would V-Polizza going green have on the environment and society and also how technology can influence sustainable optimisation of V-Polizza transportation, and what benefits will accrue thereafter. This study used the Technology Organisational and Environmental conceptual framework to underpin this study, which is an organization-level theory that explains that three different elements of a firm's context influence adoption. These three elements are the technological context, the organizational context, and the environmental context. A qualitative exploratory case study approach underpin the study. The findings of the study were that V-Polizza has not been contributing to a sustainable fleet or a reduction in carbon emissions. The study also found out that it is vital for V-Polizza to reduce their emissions, but the importance of fleet decarbonisation goes beyond direct emissions reductions. The findings also showed that decarbonisation contributes considerably to people's well-being: it enables access to goods, services and social networks that support a good quality of life. The study recommended that there should be Improved vehicle efficiency at V-Polizza and that the company should run campaigns and demonstrate interest in the environmental sector.

Keywords: Decarbonization, sustainability, climate change, environment

The Challenges Encountered By SMES In Africa That Affect Their Socio-Economic Development:

A Review Of The Literature

Dr Joelle Danielle Ngo Ndjama

E-mail: joellengo2009@gmail.com

University of Zululand

Abstract

Poverty and unemployment are significant factors associated with Africa, leading to increased community participation in municipal protests. It became therefore urgent to work toward a sustainable approach to address these critical issues. One potential solution to combat these issues is through the promotion of entrepreneurship within the continent through the creation and promotion of SMEs in Africa. However, despite their significance, they continue to encounter various obstacles that hinder their progress and potential. Hence, this study aimed to investigate and analyse the various challenges faced by SMEs in Africa that hinder their socio-economic development, through a comprehensive review of existing literature on the subject. As a result, the literature revealed that these challenges include restricted access to finance or credit, limited access to foreign markets, lack or insufficient government support and clear government regulations, lack of adequate information and ICT, lack of business advisory and industry knowledge, and poor management skills and lack of adequate training and education. Ultimately, the goal of this research was to provide evidence-based recommendations that can help policymakers and practitioners develop more effective strategies to support the growth and development of SMEs in Africa. Hence, a bi-faceted approach is recommended involving both business owners and the government. By implementing the recommended solutions, SMEs can overcome their obstacles and foster the socio-economic development of Africa, while the government can create an enabling environment that supports and nurtures the development of these vital economic entities.

Keywords: SMEs, challenges, access to finance, foreign markets, government support and regulations, adequate information/ICT, business advisory, skills, Africa

The Influence Of Consumer Demographics Towards Brand Awareness

Within The South Africa Big Four Banks

Dr Lawrence Mandhlazi

E-mail: lawrence.mandhlazi@mandela.ac.za

Nelson Mandela University

Abstract

It remains unclear whether consumers' perceptions influenced by demographic variables towards brand awareness on social media among Generation X and Y cohorts especially within the Big Four South African Banks. Methodology: The Generalised Linear Models was used to test if there was a significant difference between brand awareness (brand awareness sharing behaviour and brand awareness creating behaviour) and the independent variables. A sample size of 352 respondents was sought. Findings: The study shows that demographics (log on frequency, duration and population group) exert an influence towards brand awareness sharing behaviour, although age and gender did not have a significant difference. However, some variables such as log on frequency, duration, population group, age and gender were found to be insignificant towards brand awareness creating behaviour. The findings prove that the demographic variables (log on frequency, duration and population group) have influence on brand awareness sharing behaviour on social media. Conclusion and recommendation: These findings imply that brand managers of the Big Four Banks should frequently post their brand contents on social media, thereby enticing the generation X and Y cohort to share the content among their peers across social media. At the other spectrum, it is further suggested that more resources should be allocated towards brand promotions on social media to attract and encourage brand content's creation among members of generation X and Y cohorts. This should be coupled with creative and appealing brand contents consistent with the profile of both generation X and Y consumers.

Keywords: Brand awareness; SA Big four banks

Effects of AI-Driven Halal Assurance on Consumer's Intention towards Buying Halal-Certified Bakery Products: A Case Study of Karachi, Pakistan

Mr Zahid Hussain

E-mail: Zahidhussain934@gmail.com

Khadim Hussain Shah Institute of Technology,
Karachi, Pakistan

Mr Ussama Majeed

E-mail: ussama.majeed@num.edu.pk

National University of Modern Languages,
Lahore Campus, Pakistan

Mr Moosa Iyad Ibrahim

E-mail: Moosa.iyad@mnu.edu.mv

Maldives National University, Male, Maldives

Dr Arman Khan

E-mail: armankhan@sbusba.com

Shaheed Benazir Bhutto University,
Nawabshah, Pakistan

Mr Sbonelo Gift Ndlovu

E-mail: gift.ndlovu@nwu.ac.za

North-West University

Abstract

The primary objective of this study is to analyze the effects of AI-driven halal assurance (AOHA) influencing consumer purchasing intentions in the bakery business of Karachi, Pakistan. The study specifically focuses on the moderating effects of AI-driven halal assurance (AOHA) on consumers' inclination toward buying halal-certified products. The study adopts a quantitative approach and collects data by utilizing a questionnaire based on a purposeful sampling method. The study distributed a total of 500 questionnaires, out of which 476 were used for the study after removing incomplete eliminating incomplete entries. The study used IBM SPSS and PLS-SEM for its data analysis. The findings revealed that clients' intent to buy Halal bakery items proved to have strongly correlated traits linked via the Theory of Planned Behaviour (TPB) which consists of attitudes, subject standards, and perceived behavioural control. The moderating effect of AOHA strengthens the relationship between those TPB traits and purchasing intention. Clients' strong belief in AOHA increases their propensity to buy halal bakery products. This research strengthens an existing body of knowledge by examining how AI affects consumer behaviours regarding halal bakery products. It's unique because it offers ways for businesses within the bakery industry to employ AI, which promotes halal assurance. Businesses that understand that AI influences consumer purchase preferences can strategically position themselves to meet the growing demand for halal products.

Keywords: Artificial Intelligence, Halal Compliance, Halal bakery, Theory of Planned Behavior, Purchasing intentions

Harmonising Marital Dissolution: A Comparative Analysis of Divorce Grounds in Customary and Civil Marriages under South Africa's Constitutional Framework

Mr Sabelo Ndzaba

E-mail: ndzabasabelo@gmail.com

University of Zululand

Prof Lizelle Ramaccio Calvino

E-mail: CalvinoL@unizulu.ac.za

University of Zululand

Abstract

The 1996 democratic Constitution of South Africa marked a turning point in the nation's legal landscape, embedding constitutional values into the legal framework and elevating the status of customary law alongside common law through Section 39. Central to this transformation was the Recognition of Customary Marriages Act (RCMA), which sought to regulate customary marriages pre- and post-democracy. This paper investigates the extent to which Section 8 of the RCMA diverges from the grounds for divorce applicable to civil marriages and examines whether such differentiation is reasonable and justifiable within South Africa's constitutional framework. Customary law, characterised by its adaptability and responsiveness to societal changes, recognises marriage as a significant social institution that imposes extensive rights and obligations on individuals. Divorce, as a legal dissolution of marriage, similarly bears significant legal consequences, shaping the post-marital rights and duties of the parties involved. This study conducts a comparative analysis of the statutory grounds for divorce under the RCMA and civil marriage laws, scrutinising the consistency and alignment with the principles enshrined in the Constitution, particularly the equality clause in the Bill of Rights. Through a comprehensive examination of legal texts, case law, and scholarly perspectives, the research reveals both congruities and disparities between the divorce grounds in customary and civil marriages, reflecting broader socio-legal dynamics. It explores the implications of these differences, questioning their reasonableness and justifiability in promoting equality and fairness. By situating this analysis within the constitutional context, the paper offers critical insights into the legal harmonisation of marriage laws in South Africa, advocating for a balanced approach that respects both customary traditions and constitutional mandates. The findings underscore the need for ongoing legal reforms to ensure that the evolving nature of marriage and divorce laws aligns with the constitutional commitment to equality and justice.

Keywords: Customary marriage, constitutionality, grounds of divorce, legal pluralism

The Impact Of Health-Related Pandemics And The Economic Uncertainty

In Sub-Saharan Africa's Labour Market

Ms Shelter Nene

E-mail: NeneST@unizulu.ac.za

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiK@unizulu.ac.za

University of Zululand

Abstract

The study provides a comparative analysis of the impact of health-related pandemics and the level of economic uncertainty in the labour markets of low- and middle-income countries in Sub-Saharan Africa. An asymmetric panel ARDL and secondary data for the sixteen Sub-Saharan African countries are employed in the analysis, which covers the sample period from 1996 to 2022. To quantify the disruptions in the labour markets, the unemployment rate is utilised. Moreover, the Pandemics and World Economic Uncertainty indices are used to quantify the frequency of health-related pandemics and the levels of economic uncertainty resulting from policy responses, respectively. Earlier studies relied on dummy variables and the number of infected/death to investigate pandemics; these indices allow for aggregate pandemics analysis. The findings demonstrate that pandemics positive shocks cause unemployment rates to rise in low-income SSA countries over both the short and long run. However, the effects of pandemics are only long-term significant for middle-income SSA countries. Furthermore, while low-income countries' unemployment rate is more responsive to uncertainty in the short-term, for middle-income nations, it is more sensitive to uncertainty in the long-term. These findings imply that, considering how the effects hits instantly, low-income countries are more severely impacted by pandemics than middle-income countries. Therefore, before implementing policy responses to pandemics initiated by countries with better economic conditions, policymakers in low-income countries should give top priority on establishing their own economic strategies and be vigilant in assessing their current economic circumstances.

Keywords: Pandemics; Economic Uncertainty; (Un)employment; Asymmetric panel ARDL; Sub-Saharan Africa

Business Confidence And Economic Activity In South Africa

Prof Harold Ngalawa

E-mail: ngalawa@ukzn.ac.za

University of KwaZulu-Natal

Dr Adebayo Kutu

Email: ade_kutu@yahoo.com

University of KwaZulu-Natal

Dr Ntokozo Nzimande

Email: ntokozon@uj.ac.za

University of Johannesburg

Abstract

The primary objective of this study is three-fold: to determine the impact of business confidence on economic activity in South Africa; to examine whether indicators of business confidence can predict movements of economic activity over business cycles, and to forecast business confidence and economic activity in South Africa. Using a Structural Vector Autoregressive (SVAR) model and data from 1994Q1 – 2019Q4, the study demonstrates that business confidence can adequately predict the direction of economic activity in South Africa. It is also established that an increase in the level of business confidence can lead to a persistent increase in economic growth and a steady decline in the rate of unemployment. The study results derived from the forecasting analysis indicate that economic agents can monitor the current economic situation and future direction of growth in output, which they can use to present an advance warning of economic activity using a business confidence indicator. We recommend that policymakers should incorporate the business confidence index as a policy instrument and employ it in tracking the performance of economic activity, as it is capable of playing a significant role in predicting economic downturns.

Keywords: Business Cycles, Business Confidence Index, VAR model

Assessing The Online Purchasing Behaviour Of Generation Y And Generation Z

Private Higher Education Students

Ms Bonisiwe Ngema

E-mail: ngema.bonnie@gmail.com

University of Zululand

Abstract

This paper aims to assess the online purchasing behaviour of Generation Y and Generation Z students in private higher education institutions, identifying trends and factors influencing their purchasing decisions. Generation Y and Z represent the largest demographic with growing spending power, there is a research gap regarding their online purchasing behaviour, particularly among students at private higher education institutions. This paper provides a systematic review of the literature on the online purchasing behaviour of Generation Y and Generation Z students in private higher education institutions. The main objective is to formulate an understanding of this behaviour from a consumer behaviour perspective and identify relevant research gaps. The review reveals that in recent years, the number of papers on this topic has been increasing however its focused on public higher education students. The study further reveals distinct trends in online purchasing behaviour between Generation Y and Generation Z, highlighting the influence of factors such as convenience, technology adoption, risk factors, social media impact, and brand loyalty. While both generations exhibit a strong preference for online shopping, Generation Z shows a higher inclination towards mobile commerce and social media-driven purchases. The findings suggest a need for targeted marketing strategies and future research directions to deepen the understanding of these consumer segments to effectively engage these demographics.

Keywords: Ecommerce, Online purchasing behaviour, Generation Y, Generation Z, Private higher education, Systematic review, Consumer behaviour

BRICS Trade Agreement: A Catalyst for Economic growth in South Africa and India

Mr Mngqobi Mabutho Ngema

E-mail: 202043264@stu.unizulu.ac.za

University of Zululand

Mrs Nomusa Y Nkomo

E-mail: NkomoY@unizulu.ac.za

University of Zululand

Mr Talent Lindokuhle Zungu

E-mail: ZunguT@unizulu.ac.za

University of Zululand

Abstract

This study is aimed at testing the impact of the BRICS agreement on macroeconomic indicators in South Africa and comparing the results with those in India, covering the period 2009Q1–2022Q4. This study tested the three BRICS agreements, such as the promotion of trade and investment, the enhancement of economic growth, and the promotion of sustainable development. This study used South African time-series data to estimate a Bayesian Vector Autoregression (BVAR) model with hierarchical priors. The BVAR technique accommodates a wide range of shortcomings in the data, such as the cross-section, without running out of degrees of freedom and handles dense parameterization by imposing structure on model coefficients and optimizing the degree of formativeness. The results indicated that the BRICS agreements have different results on the economies of these two countries, as we find that the agreement through the promotion of trade seems to not be enough to boost the growth of these countries, as we find that economic growth responds negatively to an unexpected 1% increase in trade openness in these countries, while the agreement through the promotion of investment has a positive impact on the economies of these countries, as we find that economic growth responds positively to an unexpected 1% increase in foreign direct investments in these countries. The results further show that in both countries, the BRICS agreement on enhancement of economic growth and promotion of sustainable development seems to have a positive impact on the economies of these countries, as the results show that economic growth responds positively to an unexpected 1% increase in government expenditure as fiscal policy tools to enhance growth and GDP per capita to capture for economic development. The study suggests that South Africa and India should implement policies to mitigate the negative impacts.

Keywords: BRICS Trade Agreement, BVAR, Economic growth, Hierarchical priors, India, South Africa

Effect Of Educational Factors On Household Living Income Level In South Africa:

Evidence From Quantile Regression Model

Mr Mbongeni Ngubane

E-mail: mbongeh4zweh@gmail.com

University of Zululand

Mr Vusi Mbewana

E-mail: MbewanaV@unizulu.ac.za

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

The South African educational system has been subject to various factors, like environmental factors around the education institutions. Rural-based surroundings are believed to be less supportive of school processes, and the opposite is true for urban contexts. The study investigated the educational factors affecting household head income in South Africa. The data was extracted from the National Income Dynamic Studies (NIDS) data. The income of the household was used as the dependent variable, followed by education (measured by categorical data ranging from no-schooling, primary, secondary, post-metric and post-graduate, and years of schooling), age, gender, race and employment status of the household head, remittances, availability of land, and sale of farming products. The study findings indicated that education, in both measurements and other factors, significantly contributes to household income. However, the effect varies with years of schooling (more years of school or post-graduates yield more income than fewer years), gender (males have more income advantage than females), and employed household heads having an income advantage over those that are unemployed. On the other hand, the unavailability of land and the sale of farm products reduce household income in the 50th and 75th quantiles. Similar sentiments were derived from the simple OLS model used for robustness checks. Policymakers are advised to improve educational infrastructure and its quality to close the gap between rich and poor, black and whites, rural dwellers and urban dwellers, and men and women in South Africa.

Keywords: Living income, Household head, Quantile regression and Education

Working Mothers In Higher Education: The Role Of Career Commitment, Career Exploration And Work-To-Life Enrichment In A South African University

Ms Viwe Ngwevu

E-mail: viwengwevu@gmail.com

University of Fort Hare

Prof Willie Chinyamurindi

Email: wchinyamurindi@ufh.ac.za

University of Fort Hare

Prof Olabanji Oni

E-mail: ooni@ufh.ac.za

University of Fort Hare

Abstract

In South Africa, there is growing efforts in encouraging parity especially within the workplace. Organizations are beginning to consider the necessity to accommodate the needs especially of working mothers. It is important to understand the opportunities and challenges women, especially working mothers, face in their professional lives as their numbers in the workforce rise. The study gave focus to understanding the determinants of career commitment amongst a sample of working mothers within a higher education institution in South Africa. We explore the direct relationships of a) career exploration on career commitment; b) work to life enrichment on career commitment and c) the mediation of work to life enrichment on the relationship between career exploration and career commitment. The data was collected using a quantitative method relying on the survey technique. A survey was distributed to 297 working mothers in a South African university in the Eastern Cape Province. Data analysis was executed through the Statistical Package for the Social Sciences (SPSS) version 27, where the mediating analysis followed the Hayes process macro through multiple linear regression models. Structural equation modelling (SEM) was used to analyse as well as draw conclusions from the data collected making use of AMOS. The study's findings reveal significant and positive relationships between career exploration and career commitment among working mothers in higher education. The study also reveals that work-to-life enrichment mediates the relationship between career exploration and career commitment amongst working mothers. Based on the findings, strategies can be proposed to assist working mothers in higher education institutions. These include considering family-friendly policies, such as flexible work schedules and support for work-life balance, to increase working mothers' commitment to their careers. Furthermore, the study's focus on career development programmes created specifically for working mothers can help institutions create efficient interventions that encourage career commitment and

Keywords: Working mothers; Higher education; Human resources; Work life balance; Career commitment

Informal Trading Through Home-Based Micro-Enterprises:

The Role Of Spaza Shops On Improving Socioeconomic Landscape At Umhlathuze Municipality

Dr SD Nkonde

E-mail: Nkondes@unizulu.ac.za

University of Zululand

Prof MF Vezi-Magigaba

E-mail: MagigabaM@unizulu.ac.za

University of Zululand,

Prof AO Ayandibu

E-mail: AyandibuA@unizulu.ac.za

University of Zululand

Abstract

Spaza shops are an essential component of the South African township economy as they provide vital goods, employment, and an income to most township occupants. The aim of the study was to explore the crucial role played by spaza shops, informally referred to “tuck shops” in shaping the socioeconomic landscape of uMhlathuze municipality. A quantitative survey research approach was used to collect data from 82 informal spaza shops operating in uMhlathuze municipality. A convenience sampling technique was used to access the respondents. Data was analysed using the Statistical Package for Social Sciences (SPSS) programme version 23 using correlation and regression tests. The study notes that although spaza shops generate income for owners and are integral to the township economy, they face a variety of challenges. These challenges ranges from crime and theft, competition among many shops and a lack of access to credit facilities that could enable the expansion of the business. The study recommends that spaza shop owners form a union platform from which they can share strategies for overcoming challenges. Such a union would also enable spaza shop owners to access funding from government schemes and private investors alike so that their operations are expanded.

Keywords: Spaza shops, Township economy, government support, employment.

Investigating Hybrid Governance And Public Policy Prospects Towards Achieving Zero Hunger

In Sub-Saharan Africa

Prof Hunadi Mapula Nkwana

E-mail: nkwanm@unisa.ac.za

University of South Africa

Abstract

The global goal of achieving zero hunger continues to present a challenge in various regions including Sub-Saharan Africa. There is evidence to suggest that in various African countries hunger and under nourishment remain a problem. As governments aim to reach Sustainable Development Goals (SDG) 2 and 13, there are various challenges that need to be addressed including variations in climate which impacts on households' ability to access and produce food. It is therefore significant that policy-makers consider various governance approaches and design policies that enable responsiveness to the needs of citizens. This research aims to investigate hybrid governance and public policy prospects to achieve zero hunger in selected countries in Sub-Saharan Africa. For this study secondary data was used. Scholarly works including books, journal articles as well as data from official government documents such as and internet sources. The data used for the purpose of this research includes data available in the public domain collected by the international organisations, survey and census data. The data was analysed using thematic analysis and content analysis to achieve the research objectives. The main aim of this research is to investigate hybrid governance and public policy prospects for sustainable agricultural practices to enhance the production and availability of food in the context of climate variations. The aim of the research is to contribute to the existing body of knowledge on the achievement of SDG 2. The research emanating from this study includes institutional and policy recommendations to promote sustainable agriculture and the achievement of zero hunger in Sub-Saharan Africa. The main findings from the research indicate a high impact of climate change on food security, the acknowledgement of responsive policies as well as prospects for hybrid governance in policy formulation and implementation.

Keywords: Hunger, governance, climate change, Sub -Saharan Africa, policy

The Nexus Between Electricity Power Supply And The South African Manufacturing Output

Mr Valentine Lwazilwenkosi Nqoko

E-mail: valentinenqoko@gmail.com

University of Zululand

Prof Sheunesu Zhou

E-mail: ZhouS@unizulu.ac.za

University of Zululand

Abstract

The manufacturing sector in South Africa has been significantly influenced by the reliability and availability of electricity power supply. Despite various efforts, the country has faced challenges in aligning electricity supply with the needs of the manufacturing sector, which is crucial for economic growth and development. The intricate relationship between electricity supply and manufacturing output requires thorough investigation to inform policy and investment decisions that can foster sustainable industrial growth and economic development. While previous studies have explored the impact of electricity supply on economic activities, there is a lack of comprehensive analysis specifically examining the long-term relationship between electricity power supply and manufacturing output in South Africa over an extended period. Additionally, the interplay between manufacturing output and unemployment in the context of electricity supply has not been adequately addressed, leaving a gap in understanding how capital-intensive manufacturing processes influence labor dynamics in the sector. This study aims to fill these gaps by utilising the Vector Error Correction Model (VECM) methodology to provide a detailed analysis from 1985 to 2022, offering policy recommendations to enhance the manufacturing sector's contribution to economic development. The analysis reveals a statistically significant positive long-run association between the manufacturing sector and electricity supply, indicating that an increase in electricity power supply corresponds to a rise in manufacturing output. The study highlights the pivotal role of investment in stimulating economic activity and fostering industrial development. Additionally, the study reveals a significant long-run relationship between manufacturing output and unemployment. This may imply that the increase in output is a result of capital-intensive manufacturing, which renders labour less useful in production. Policy recommendations include prioritising investments in electricity infrastructure, promoting energy efficiency measures, creating an enabling environment for investment, and addressing structural impediments to foster inclusive and sustainable growth in the manufacturing sector.

Keywords: Electricity power supply, manufacturing output, VECM,

External Business Factors as Antecedents to Township Tourism Business Performance in South Africa: Implications for Success and Sustainability

Dr Sibusiso David Ntshangase

E-mail: ntshangasesd@unizulu.ac.za

University of Zululand

Ms Pamela S. Mhlongo

E-mail: MhlongoPS@unizulu.ac.za

University of Zululand

Dr Nompumelelo Linda

E-mail: LindaNO@unizulu.ac.za

University of Zululand

Abstract

The township tourism entrepreneurship has a long history and is still a topic of discussion among academics and policymakers today. Entrepreneurship remains an untapped area in South Africa, yet it presents great potential for economic inclusion. The aim of this paper, against this background, is to explore how the predictors influence township tourism entrepreneurship (TTE) in South Africa using uMhlathuze Local Municipality, eSikhaleni Township as a case. However, there is a scarcity of research studies focusing on this particular topic in the sub-Saharan African region, particularly in South Africa (SA), where the significance of TTE is growing. Consequently, South African scholars have raised concerns about the lack of attention given to TTE research and have highlighted the importance of eThekweni and Johannesburg (which are urban municipalities) in SA. These municipalities have emerged as key areas of concern in relation to TTE. The socio-economic challenges that hinder participation in tourism entrepreneurship include poverty, unemployment, the historical impact of the previous government system, lack of government and private sector support, power dynamics, and exploitation. These obstacles limit the involvement of individuals in TTE in SA. The intention is to determine whether predictors have a causal effect on township entrepreneurship in KwaZulu-Natal, a South African province with high levels of both, and the contribution of this research is theoretical. To estimate the empirical model, logistical regression was employed, using primary data collected through a structured questionnaire distributed to a randomly selected sample of 250 tourism and non-tourism businesses operating in the eSikhaleni Township.

Keywords: Predictors, township entrepreneurship, tourism entrepreneurship, uMhlathuze local municipality, sub-Saharan Africa

An Ordered Logit Analysis of Tourism Business Success Probability

Dr Sibusiso D. Ntshangase

E-mail: ntshangasesd@unizulu.ac.za

University of Zululand

Prof Ikechukwu O. Ezeuduji

E-mail: Ezeudujil@unizulu.ac.za

University of Zululand

Abstract

The study considers tourism-related entrepreneurship as part of the solution to the high rate of unemployment among South Africans. Most South Africans are typically trained to seek employment rather than creating their own jobs through entrepreneurship. To those active in business, limited research exists on how internal environmental factors influence tourism business success, especially in emerging tourism destinations like Mtubatuba Local Municipality, KwaZulu-Natal, South Africa. Existing studies often generalise findings from developed markets, neglecting the unique changing aspects of emerging destinations. Thus, there is a crucial need to study these internal factors to support sustainable tourism development effectively. This study used the Mtubatuba Local Municipality in South Africa as a case to explore internal environmental factors that may affect tourism business probability. To test its hypotheses, the study used a sample of 350 tourism-related business owners who were surveyed in several study-area regions. The data integrity was addressed in the first phase of the analyses using IBM SPSS software version 29. The second phase subsequently estimated the ordered logit model using the maximum likelihood estimator with robust standard errors motivated by the need to guide against potential heteroscedasticity which is generally prevalent in cross sectional data. The findings suggest that education, experience, and certain internal environmental factors (such as family support and personal happiness) are critical determinants of success in tourism-related businesses. These findings have practical implications for policymakers and stakeholders aiming to support entrepreneurship and promote business success in the tourism industry. The recommendations were made to Mtubatuba Local Municipality business support offices, Tourism KwaZulu-Natal, and owners of Small Medium, and Micro Tourism Enterprises in Mtubatuba Local Municipality.

Keywords: Business success factors, Entrepreneurship, Internal business environment, Tourism-related entrepreneurship, Ordered logit model

Analyzing the Influence of Technology Transfer on SMEs' Competitiveness:

The Mediating Effect of Innovation in SMEs

Ms Lindokuhle Senamile Ntuli

E-mail: lindokuhlen2@dut.ac.za

Durban University of Technology

Thabiso Sthembiso Msomi

Daliso Mhlengi Mkhize

Abstract

This study aims to analyze the influence of technology transfer on the competitiveness of Small and Medium-sized Enterprises (SMEs) with a specific focus on the mediating effect of innovation. Technology transfer plays a crucial role in enhancing SMEs' capabilities and competitiveness in a globalized market. The research employs quantitative surveys to gather data from a diverse sample of SMEs across different industries. The findings shed light on the Technology Transfer had a positive impact on SMEs' competitiveness, signifying that adopting new technologies improves their performance. Additionally, Innovation in SMEs was crucial for enhancing competitiveness, acting as a moderator in the relationship between Technology Transfer and SMEs' performance. The study recommended establishing specialized training and technical assistance programs to build the technical and managerial capabilities of SMEs. Equipping them with the necessary skills to effectively utilize transferred technologies and implement innovative solutions will enhance their competitiveness. The results offer valuable insights for policymakers, business owners, and industry practitioners seeking to promote SME growth and sustainable development through effective technology transfer strategies.

Keywords: Technology transfer, SMEs, Competitiveness, Innovation, Mediating effect, Global market, Sustainable development

Dr Mbalenhle Mandisa Nxumalo

E-mail: mnxumalo@ufh.ac.za

University of Fort Hare

Prof Angelo Nicolaides

E-mail: NicolaidesA@unizulu.ac.za

University of Zululand

Abstract

The primary focus of the paper is to advance understanding on the critical importance of strong ethical leadership and ethical conduct if enterprises wish to be sustainable. It is based on a review of some conceptualizations dealing with the factors that affect business ethics. The study employed an interpretivistic expository methodology of textual analysis based on extant literature. It is partly hermeneutic in nature and leads to insights supporting the notion of promoting quality leadership and ethical practices in African organisations. Quality leadership and a triple bottom-line approach are essential for enterprises seeking to expand their operations and be of value in society on an ongoing basis. African and other philosophers offer diverse insights and perspectives on the importance of ethics in business activities, emphasizing principles such as Ubuntu, care, virtue, justice, and environmental responsibility. Such insights provide valuable guidance for ethical decision-making, leadership, and corporate governance in the pursuit of business practices that contribute positively to human well-being and the common good. Some examples of poor business ethics in South Africa highlight the importance of strong ethical leadership, effective corporate governance, and robust regulatory oversight to prevent and address business ethics scandals from arising. It is argued that Organisations that prioritize transparency, integrity, and accountability are better equipped to navigate ethical challenges and uphold the trust of their stakeholders. Business ethics clearly promotes trust, legal compliance, sustainability, employee morale, customer satisfaction, risk management, social responsibility, and competitive advantage. Embracing ethical principles is not only the right thing to do but also essential for long-term success and prosperity of any enterprise. By implementing these measures and integrating ethical considerations into all aspects of their operations, businesses can cultivate a culture of integrity, trust, and social responsibility that benefits both the organisation and its stakeholders. The notion of good leadership is

Keywords: African Business, ethics, ubuntu, sustainability, triple bottom-line, leadership.

An Exploration Of Infrastructural Challenges Faced By Smallholder Farmers

In eThekweni Metropolitan Municipality, Kwazulu-Natal

Dr Jabulani Nyawo

E-mail: nyawoj1@ukzn.ac.za

University of KwaZulu-Natal

Abstract

Smallholder farmers play a critical role in rural and peri-urban livelihoods, where most of the poor citizens reside. Yet inadequate infrastructure in the form of storage facilities, modern irrigation systems, and other on-and-off farm infrastructure significantly hampers the smallholders' ability to supply the markets and switch to high-value market-oriented production. For the smallholder sector to sustainably and effectively contribute to its development, supportive infrastructure is vital. This article explores the infrastructure that affects smallholders' performance and growth in eThekweni Metropolitan Municipality, KwaZulu-Natal. This article is qualitative and relies on in-depth interviews with eThekweni municipality officials and focus group discussions with smallholder farmers within eThekweni. The results show that while the government has played an essential role in ensuring the delivery of off-farm infrastructure and supporting the smallholder farmers with particular on-farm infrastructure, this support is thinly spread and has little impact. Also, the results show that many smallholder farmers still operate with inadequate on-farm infrastructure, which leads to ever declining agricultural performance. New results are expected to provide empirical evidence regarding the performance of the government in providing infrastructural development for the benefit of the smallholder sectors' growth and development. Also, the study results can be used as a guideline in understanding the challenges that the smallholder sector is experiencing due to poor infrastructure development.

Keywords: South Africa, smallholders, infrastructure, government, markets

Industry Factors Influencing Financial Health: A Panel Data Analysis Of

Listed Food Retail Companies In The SADC Region

Dr Oloyede Obagbuwa

E-mail: obagbuwao@ukzn.ac.za

University of KwaZulu-Natal

Mr Zwelihle Wiseman Nzuza

E-mail: 223115210@stu.ukzn.ac.za

University of KwaZulu-Natal

Prof Rajendra Rajaram

E-mail: Rajaramr@ukzn.ac.za

University of KwaZulu-Natal

Abstract

This study examined industry-specific factors influencing the financial health of four prominent food retail companies listed on the Johannesburg Stock Exchange (JSE) in an attempt to suggest strategies to combat challenges facing retail business in the Southern African Development Community (SADC) region, such as Competition from Informal Market, Supply Chain Disruptions, etc. Employing Feasible Generalised Least Squares (FGLS) panel data analysis, which controls for cross-sectional dependence, heteroscedasticity, and autocorrelation, and is suitable for the data structure of cross-section less than the time dimension, the study utilized information sourced from audited financial statements spanning from 1994 to 2022, resulting in 116 observations throughout this period. The findings show that return on capital employed (ROCE), human capital (HC), and social responsibility (SOCIARSP) positively related to stock turnover at 10% and 1%, respectively. However, return on equity (ROE) and marketing strategy are negatively correlated and significant at 1%. The implication of this is that the retail business marketing strategies need to be reassessed for effectiveness to enhance the listed retail stores' financial health.

Keywords: Financial health, listed food retail companies, industry-specific factors, SADC, and FGLS.

Dr Adefemi Obalade

E-mail: aobalade@uwc.ac.za

University of Western Cape

Anthanasius Fomum Tita

Abstract

An under-researched aspect within the gender gap literature is the issue of asymmetric effect. This paper investigates the aggregated and disaggregated effects of the gender gap on total factor productivity (TFP) by employing a balanced panel of 91 countries from 2006 to 2019. We augment the minimum distance quantile panel fixed effect estimator with Hatemi-J's (2012) asymmetric framework to examine the plausibility of the asymmetric effect of the gender gap on total factor productivity. Our analysis reveals that the global gender gap, economic participation and opportunities sub-indices have a negative and statistically significant effect on TFP across the estimated quantiles. Secondly, our findings confirm strong evidence of a statistically significant asymmetry in the effect of the aggregate gender gap index and economic participation and opportunities but not political participation. The evidence confirms that TFP responds differently to positive and negative shocks such that the magnitude of the effect of positive changes in the gender gap is consistently larger across all the quantiles than negative changes in the gender gap. Overall, we observed that growth in the gender gap causes economic efficiency to reduce by more than the reduction in the gender gap of the same magnitude.

Keywords: total factor productivity, gender gap, minimum distance quantile regression

Restoring Wasted Vitamin Rich Fruit: Coating Yellow Cashew (*Anacardium Occidentale L.*)

Apple With Beeswax To Evaluate Shelflife And Quality

Dr Abiola Ojeleye

E-mail: abiola.ojeleye@uniosun.edu.ng

Osun State University, Osogbo Nigeria

Mr Peter O Olaniyan

E-mail: Email: peter.olaniyan@coa.uniosun.edu.ng

Osun State University, Osogbo, Nigeria

Mr Adeola G Rahmon

E-mail: adeola.rahmon@coa.uniosun.edu.ng

Osun State University, Osogbo, Nigeria

Abstract

The Cashew apple is the underutilized part of a cashew fruit due to its short shelf life and perishability. Evidence suggests that the application of edible coatings such as beeswax is a key action to reduce the loss of perishable commodities. In line with this, the effect of beeswax as a coating agent was evaluated on yellow cashew apples to observe shelf life properties and organoleptic qualities after 7 days. Before storage, the cashew apples were sorted, washed, cleaned, and air-dried before coating, while the uncoated ones were the control. After coating, cashew apples were stored in cartoon boxes (CB). The following parameters were measured: physiological weight loss (PWL), shelf-life, and organoleptic properties: taste, flavor, juiciness, sweetness, color, and overall acceptability. Two hundred (200) cashew apples each of optimum size were procured; out of which hundred (100) were coated with beeswax while hundred (100) were not coated (control). Twenty (20) cashew apples were placed in CB for each treatment (coated and uncoated), replicated five times, and monitored for seven days under the average temperature of 32.80C and RH, 72.8%. Coated yellow cashew apples were marketable with maintained vitamins B1, B2, and C on the 7th day. The use of beeswax as a coating agent was effective in extending the shelf-life of yellow cashew apple for 4 days before showing symptoms of rotting. The visual quality of color, flavor, taste, and sweetness was excellent with coated cashew apples when compared with uncoated (control). Coating cashew apples with beeswax elongates the shelf-life, delays rotting and maintains marketability and vitamins significantly.

Keywords: Beeswax, Cashew apple, Coating, Shelflife, Underutilized

The Analysis Of Structural Vector Autoregressive Models On The Twin Deficit Convergence Among Emerging Economies: Do Ricardian Equivalence Hypothesis Matter?

Dr Tochukwu Okoli

E-mail: tochukwu.okoli2020@gmail.com

University of South Africa

Abstract

The study employed the Structural vector autoregressive (SVAR) model to examine internal and external deficits convergence among emerging markets with restrictions on private savings. The study argues that the Ricardian savings behaviour violates the convergence process of the twin deficit hypothesis (TDH) especially under a fixed exchange rate regime with perfect capital mobility. A panel of fifteen emerging markets for which post-1980 annual time series data are available were employed. The study found strong evidence to support the joint behaviour of the external and internal deficits when savings was restricted but the hypothesis was violated when savings is not restricted. Also, both deficits exhibit strong endogenous and exogenous response of its own shocks and shocks from each other respectively when capital is perfectly mobile but had weak endogenous response of its own shocks when capital is relatively mobile. Hence, with the transmission of shocks from fiscal deficits to trade balance when savings is restricted, the study concludes that the Ricardian equivalent hypothesis is capable of violating the twin deficit hypothesis especially when capital is perfectly mobile.

Keywords: SVAR; Fiscal deficit; Twin Deficits; Current account deficit; Ricardian Equivalent Hypothesis; Emerging Markets

Revisiting The Inflation And Wage Rates Nexus In South Africa: A Nonlinear ARDL Approach

Ms Jessica Okosa

E-mail: jessypretty2012@yahoo.com

University of Zululand

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

The increasing demand for higher wages among workers following the rising fuel pump price have led to rising inflation rate and vice versa in South Africa. Hence, with no consensus on the direction of the causality between wage rate and inflation rate in the literature, this study employs the nonlinear ARDL technique to examine possible asymmetric relationship between the two rates in South Africa in a sample of 170 observations spanning from 1980Q1 to 2022Q1. This study found a weak asymmetric relationship between inflation and wage rate for the period under investigation but with a stronger magnitude of the impact of inflation on wage rate, particularly during the long-run. The study also found evidence to conclude that rising inflation rate in South Africa is conditioned on increasing productivity leading to an increase in labour demand and wage rate which ultimately translates to higher inflation rate. This flow was supported by the weak significant impact of lag of inflation in the long-run which suggests that adaptive expectation, rather than rational expectation, is the main driver of economic agents' price setting behaviour. This assertion was further strengthened by significant positive impact of the log of bank rate on inflation in the short-run and long-run. Moreover, high productivity was found as a strong panacea for rising wage rate and inflation rate, whereas the adoption of inflation targeting from the first quarter of the year 2000 in South Africa emitted no significant impact on the wage-inflation nexus. This was attributed to a credit crunch following the 2007/08 global financial crisis that led to policy failures and, hence, the inability of the monetary policy rate to control wage rate. This study therefore, recommends capital and money markets reform to make inflation more responsive to monetary aggregates.

Keywords: Inflation, Wage rate, Productivity, NARDL, South Africa

Impact Of Unemployment On Emigration Flow In Nigeria

Dr Kehinde Ajike Olabiyi

E-mail: kehinde.olabiyi@uniosun.edu.ng

Osun State University, Osogbo, Osun State, Nigeria

Mr Abdulhafiz Adegbite

Osun State University, Osogbo, Osun State, Nigeria

Abstract

The current waves of emigration of Nigerians to Europe, America, and other countries (also known as “japa” syndrome) have attracted the interests of researchers in a bid to exploring the drivers of such waves. While there is plethora of evidence in the literature on these drivers, the role of unemployment rate as a determinant of emigration in Nigeria has been without consensus. This study is thus designed to analyze the dynamics of unemployment as a determining factor of the stock of Nigerians emigrating abroad. With emigration and unemployment rate as the focus variables, exchange rate and economic growth were added as intervening variables for robustness purpose. The analytical technique in this study was anchored by the autoregressive distributed lag (ARDL) model. Time series data spanning the period of 1981-2022 on Nigeria were sourced from the World Bank’s World Development Indicators and the Central Bank of Nigeria’s Statistical Bulletins. Findings show that while unemployment has an insignificant impact in the short run, it exhibits a significant impact on the propensities of Nigerians to migrate abroad over the long run. In addition, the volatility in naira-dollar exchange rate significantly influences emigration, with an increased rate tending to discourage the emigration move because of higher cost of moving. Similarly, the migration stock seems to exhibit cyclical behavior such that booms in economic activity increases the number of Nigerians migrating abroad. It is therefore recommended that Nigerian government should implement measures such that will overhaul the wage rate and general working conditions of workers in the country to make living worthwhile. In the long run, measures such as promotion of productive activities to bolster employment opportunities for Nigerians should also be put in place to address the problem of brain drain in the country.

Keywords: migration, unemployment, dynamics, ARDL, time series, Nigeria

Foreign Direct Investment, Agricultural Performance And Economic Development In Nigeria

Dr Samson Olaniyan

E-mail: samson.olaniyan@uniosun.edu.ng

Osun State University, Nigeria

Mr Ayomide Ayantomi

E-mail: ayantomiayomide9@gmail.com

Osun State University, Nigeria

Mr Titilayo Moromoke Oladejo

E-mail: titilayo.oladejo@uniosun.edu.ng

Osun State University

Abstract

This study examined foreign direct investment, agricultural performance and economic development in Nigeria from 1982 to 2022. The study objectives were achieved by analyzing annual time series data sourced from the World Development Indicators and United Nations Development Programme. Relevant descriptive and econometric analyses were employed. The econometric tests used include the unit root tests, and Auto Regressive Distributed Lag (ARDL) techniques for both short run and long run. The result revealed that foreign direct investment has negative effect on economic development, while agricultural performance has a significant positive effect on economic development. The long run result showed that there is a positive and significant relationship between agricultural performance and economic development. There is a positive relationship between foreign direct investment and economic development at the long run.. The study therefore concluded that agricultural performance is a catalyst for economic development because it has a positive and significant relationship. In view of these findings, the study recommended, amongst others, that it was necessary for the government of Nigeria to improve on agricultural performance and funding in order to achieve economic development. Also, the study encourage Nigerian government to put more foreign direct investment inflows into the real sector (Agriculture), so that the economy can feel the impacts more significantly.

Keywords: Human Development Index, economy, Nigeria, ARDL

Private Patent Medicine Vendors And Abortion Services Among Adolescents In Ibadan, Southwest Nigeria: Ethical Issues, Economic And Health Implications

Dr Opeyemi Olodude

E-mail: opeyemi.olodude@uniosun.edu.ng

Osun State University, Osogbo, Nigeria

Abstract

Unsafe abortions among adolescents and young adults continue to take place in Nigeria, despite its prohibition and illegality. Adolescent sexual organs rapidly develop at the onset of puberty and this often results in unguarded sexual explorations leading to unintended pregnancies with a potential recourse to abortion as a way out. With a restricted abortion law in Nigeria, adolescents resort to clandestine practices and unsafe abortion and this continues to constitute a source of maternal morbidity and mortality. Studies on how private patent medicine vendors in Ibadan who were originally licensed as sellers of over-the-counter medicines seem to now take it upon themselves to provide abortion services to adolescents and young adults due to the unavailability and illegality of abortion services in the country are inadequate. The study examined the ethical issues surrounding the business of patent medicine vendors as abortion service providers. It particularly interrogated the economic implications of their activities as well as the health implications. The ethnographic study adopted the Health Belief Model (HBM). Data were obtained through in-depth interviews conducted with ten (10) identified Private Patent Medicine Vendors (PPMVs) based in Ibadan who provide abortion services to adolescents and young adults and were analysed through content analysis. Field notes were obtained through non-participant observation on the field to facilitate an understanding of the activities of the PPMVs in Ibadan. Findings from the study showed that despite the ethical issues surrounding the illegality of the activities of the PPMVs as abortion service providers in Ibadan, Nigeria, their businesses continue to thrive due to the economic gain derived from their services. The study concluded that the PPMVs despise abortion laws and jettison the ethics of their business to provide abortion services. It recommends that the PPMVs be trained and retrained to serve as an agency against unsafe abortion.

Keywords: unsafe abortion; ethical issues in abortion services; restricted abortion laws; patent medicine vendors; adolescents and young adults

Promoting Community Development Agreement through Clinical Legal Education

Oke-Samuel Olugbenga

Email: lawville@yahoo.com

Adekunle Ajasin University, Nigeria

Abstract

Mineral resources are sourced from different parts of South of Africa and Nigeria, this is increasing constant interactions and conflicts between companies and communities. Community Development Agreement is a globally adopted tool for the management of the social and other consequences of industrial or mining activities in the host and surrounding communities. The preparation, monitoring, implementation, and enforcement of CDA or CBA or raise different legal and right issues. These therefore provide an opportunity for a role for University based law clinics towards the fulfillment of the social justice mandate of Clinical legal education. In emerging democracies and developing world, law clinics provide platforms to contribute to 'ongoing processes of legal reform, including the promotion of democracy, human rights, social justice and ecological sustainability'. The paper identifies different factors like poverty, apathy and ignorance, corruption abandonment and non –implementation of CDA agreements and others as challenges in the practice of Community Development Agreement in Nigeria and South Africa. With or without faculty supervision, many law clinics have established and perform legal aid services for poor communities. This example is common in developing countries like India, Nigeria and South Africa. To overcome the challenges posed by the CBA process, the paper advocates that law clinics is an important channel and partner in mobilising aspiring lawyers and citizen for reform, social change and in particular, protection of the rights of the citizens in the CDA and CBA process.

Effectiveness of Content Marketing on Social Media Platforms:

A Study of Facebook, YouTube, WhatsApp, and Instagram in the South Western Nigeria

Mrs Kehinde Olufunbi Oni

E-mail: kehindeolufunbi@gmail.com

Durban University of Technology

Dr Smangele Pretty Moyane

E-mail: Smangelem1@dut.ac.za

Durban University of Technology

Mr Gabriel E. Olayinka

E-mail: gabrielolayinka@gmail.com

Anchor University Ayobo, Lagos

Mrs Eunice Akindeji

E-mail: bolanleakindeji@yahoo.com

Durban University of Technology

Ms Taiwo Olufunto Ogunniran

E-mail: taiwoolufunto@gmail.com

Anchor University Ayobo, Lagos

Abstract

The study examined the effectiveness of content marketing strategies implemented across diverse social media platforms in Nigeria, by focusing on Facebook, YouTube, WhatsApp, and Instagram. The study employed a cross-sectional design through the use of a structured questionnaire targeting an active social media user sample with diverse demographic backgrounds across South Western Nigeria. A judgmental technique was adopted to administer a questionnaire on respondents based on reach, and engagement to evaluate the performance of content marketing strategies. Data collected were analyzed through the use of Factor analysis, and analysis of variance (ANOVA), using SPSS to identify consumption preferences between specific content marketing strategies. The study findings indicate that based on patterns, trends, and performance consumption and user behaviors for Facebook, is better than WhatsApp, Instagram, and YouTube respectively. The study concludes marketers, businesses, and digital content creators can enhance user behavior and consumption preferences by optimizing strategies on Facebook, YouTube, WhatsApp, and Instagram within the Nigerian context. The study yields practical recommendations for businesses to leverage the full potential of social media in the dynamic and culturally diverse Nigerian market. Finally, the study recommended that modifying content marketing approaches to align with the Nigerian audience's unique characteristics will foster meaningful brand-consumer relationships.

Keywords: Content Marketing, consumption preferences, performance, social media platforms.

The Use Of Market Intelligence To Improve Market Performance Of Retail SMMEs in Cape Town

Dr Darlington Peter Onojaefe

E-mail: onojaefed@cput.ac.za

Cape Peninsula University of Technology

Ms Yvette Manda Ayongodi

Email: mandayvette@yahoo.com

Cape Peninsula University of Technology

Abstract

The understanding of market condition is necessary so that retail SMME can improve their performance through the use of market intelligence. With growing competition and increased consumer demand for service quality, market intelligence has become an important aspect of an effective and efficient marketing strategy. This paper argues that market intelligence usage provides opportunity for improved market performance that comes with effective marketing response to consumer needs and competitors' activities. Previous study found that marketing environment characterised by complexity with both difficulties and possibilities. This finding supports the assumption that market intelligence can improve performance, lead efficient marketing activities. This study employed a positivist paradigm and utilised a survey approach to gather quantitative data from 30 purposively randomly selected respondents from retail small, medium, and micro enterprises (SMMEs) in the central area of Cape Town. The data analysis was conducted utilising both descriptive and inferential statistics. Findings: The study revealed that respondents with limited use of market intelligence failed to understand market condition. The limited use of market intelligence is also found to hinder retail SMMEs market performance.

Keywords: Market intelligence, Market Performance, Strategies, Competition, Retail Consumers

The Influence Of Price And Affordability, As Well As Product Quality On South African

BOP Consumers' Purchase Decisions

Dr Pravina Devpersadh Oodith

Email: oodithdp@ukzn.ac.za

University of KwaZulu-Natal

Abstract

The bottom of the pyramid (BOP) proposition postulates that poor people are value-conscious consumers who desire products of a good quality, and do not necessarily purchase the cheapest products that are available to them on the market. This study assesses the influence of price and affordability, as well as product quality on South African BOP consumers' purchase decisions. The study analyses whether or not South African BOP consumers are obtaining value-for-money in terms of their purchases. Additionally, this study assesses whether or not consumers are prone to engaging in brand switching behaviour in light of inflation. The aim is to uncover South African BOP consumers' perceptions of price/affordability, as well as quality as a decision-making influencer in order to formulate appropriate strategies that businesses can adopt in order to lucratively serve this market. The population (2 556 422 elements) included BOP consumers living in relative poverty within the rural areas of South Africa from which a sample of 600 subjects was drawn using area sampling. Data was collected using a self-developed questionnaire whose psychometric properties were statistically analysed using descriptive and inferential statistics. The outcome of this study reveals that a moderate proportion of the South African BOP consumers are accustomed to purchasing high-priced products that are perceived as superior in quality, but in light of price increases, these consumers are likely to shift from their preferred brands to products that are comparatively lower in price. The results of this study indicate that the majority of South African BOP consumers do not purchase the cheapest products that are available and are of the opinion that their affordability of better-quality products will be enhanced if they were afforded the opportunity to pay incrementally over a period of time. Beneficial recommendations are presented for business organisations.

Nexus of Risk Register and Performance Management at a University of Technology:

A South African Perspective

Cindy Pretorius

E-mail: Cindy.pretorius@ump.ac.za

University of Mpumalanga

Sanele Phumlani Vilakazi

E-mail: Sanele.vilakazi@ump.ac.za

University of Mpumalanga

Abstract

One of the fundamental processes in risk management is to develop an effective risk register to assess and be able to improve performance management. Our key study objective was to authenticate how the risk register is used by a university of technology in South Africa as a tool to manage risk, manage performance, and achieve strategic objectives.

This research study employed a mixed-methods design. The first phase was qualitative in nature and the second phase was quantitative in nature. In the first phase data was collected through the review of literature to ascertain if the risk register has been used as a risk management tool. Based on the results obtained from the first phase, a questionnaire was developed as method to gather quantitative data to answer our research questions.

We found that the university of technology understood the benefit of incorporating risk and performance management with strategy. However, we found that there was a lack in the use of the risk register. Additionally, merely 79.5% participants have the same opinion that the risk register was populated to manage risk. Whereas 40.2% participants also have the same opinion that the risk register was populated to comply with legal requirements, and a minority of 25.2% participants have used the risk register in compliance with the internal executive management requirements. Our findings are predestined to bring up the attentiveness of the use of risk register as technique to incorporate risk management, performance management, and strategy to enhance the university of technology performance.

Keywords: Internal Audit; Risk Register; Performance Management; Risk Management; Strategic Objectives, University of Technology, South Africa.

Climate Change, Agricultural Infrastructural And Agricultural Output In SADC Community:

Panel Data Analysis

Mr Mthuthuzeli Qwabe

E-mail: QwabeM@unizulu.ac.za

University of Zululand

Mr Mbongeni Ngubane

E-mail: mbongeh4zweh@gmail.com

University of Zululand

Abstract

Infrastructure is one of the key factors relevant to agricultural productivity, transportation, and trade in any economy. Agricultural productivity is the backbone of trade in most SADC economies. Lack of proper agricultural infrastructure for trade is not only a constraint in the system of trade in the region. Climate change is equally an exogenous shock that reduces not only agricultural productivity but also the infrastructure that is already lacking in the region. The study investigated the severe effect of climate change on both agricultural infrastructure and output. Several econometric models, such as the Panel Fixed Effect model, Random Effect model, Panel OLS model, and Panel Autoregressive Distributed Lags model (PMG), were employed in the study to understand the intended objectives. The findings of the FE model indicate that carbon emissions cause a positive effect on agricultural infrastructure in the short run; however, they turn out to have a negative effect in the long run, according to the PMG model. The agricultural expenses (damages) tend to positively influence infrastructure. The random effect and PMG both indicated that carbon emissions reduce agricultural output in both the short and long run in the region. The negative effect of climate change on agriculture equally speaks to poverty in the region. It is argued that policymakers should work together to create programmes for climate change resilience for both individual households and farmers, and create climate change funds instead of borrowing funds abroad. SADC communities should equally adopt the same economic systems to work together to reduce challenges that face the region, including climate change, extreme poverty, and others.

Keywords: Climate change, Agricultural output, Agricultural Infrastructure

Impact of Economic Freedom Related Factors on Entrepreneurship:

Evidence from Selected Emerging Economies

Mr Mthuthuzeli Qwabe

E-mail: QwabeM@unizulu.ac.za

University of Zululand

Dr Mekonnen R Dengetsha

E-mail: DengetshaM@unizulu.ac.za

University of Zululand

Prof Irrshad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

This study explores the connection between economic freedom and entrepreneurship in eleven emerging markets (Argentina, Brazil, China, India, Indonesia, Mexico, Poland, Russia, South Africa, South Korea, and Turkey) from 2000 to 2019. It assesses how economic freedom factors impact total early-stage, necessity-driven, and opportunity-driven entrepreneurship using pooled OLS, fixed effects, random effects models, and generalized least squares. The research is grounded in the PESTELE marketing theory and the Hayek-Friedman hypothesis, integrating political, economic, social, technological, environmental, legal, and ethical dimensions. Key economic freedom dimensions analysed include government size, rule of law, regulatory effectiveness, and market openness, along with control variables like economic growth and unemployment. Findings show that economic freedom significantly affects entrepreneurship in these markets. Government size negatively impacts all types of entrepreneurial activity, while the rule of law negatively influences opportunity-driven entrepreneurship but no other forms. Regulatory effectiveness boosts opportunity-driven entrepreneurship, whereas market openness has no significant impact. These insights can help policymakers create supportive environments for entrepreneurship, promoting sustainable economic growth and innovation in emerging markets. The study provides valuable implications for policymakers, researchers, and practitioners, contributing to the broader understanding of economic development and entrepreneurship in emerging economies.

Keywords: Emerging markets, economic freedom, entrepreneurship, PESTELE marketing theory, Hayek-Friedman hypothesis, total early-stage entrepreneurial activity, necessity-driven entrepreneurship, opportunity-driven entrepreneurship

Impact and Effectiveness of the COVID-19 Social Relief of Distress Grant in Alleviating Economic Hardship in Inxuba Yethemba Local Municipality

Ms Vivian Nombulelo Qwede

E-mail: 221834338@mywsu.ac.za

Walter Sisulu University

Abstract

The Covid -19 epidemic has substantially worsened socioeconomic issues, with populations at risk of suffering from loss of employment and monetary anguish. In response, various governments across the globe has created social relief programs, among them the unique Covid -19 Social Relief of Distress Grant, offering short-term aid in cash. Problem statement - however, there is inadequate knowledge of how beneficial these initiatives are in reducing economic suffering and fostering resilience among people. This paper investigates the administration and consequences of this relief Grant, with a focus on its efficacy in reducing financial struggles and increasing social resilience in Inxuba Yethemba Local Municipality, Eastern Cape, South Africa. The paper presents a breakdown of the Covid-19 SRD structure, conditions of eligibility, and execution structure, as well as an analysis of its justification, population of interest, application procedure, and payment systems. Methodology - moreover, the paper evaluates the Grant's impact on decreasing economic hardship using quantitative and qualitative data analysis, including measures that include family support, adequate nutrition, accessibility to basic commodities and debt alleviation. The paper additional examines at how the Covid -19 SRD assists in minimising social disparities by reaching out to marginalized populations such as informal labours, jobless youth, women beaded families and rural areas. Findings -using empirical facts and stakeholders views, the paper highlights important problems and lessons from the Grant's execution, such as administration barriers, payout delays, and fraud concerns. Recommendations - in the end, the paper provides policy recommendations and strategic insights to guide future social protection regulations highlighting responsive governance, data-driven choices, engagement of stakeholders, and the critical role of resilience systems of social protection in Alleviating the impact of crisis on those most vulnerable.

Keywords: Unemployment, Economic poverty, Social Grant, Covid -19, Social resilience

The Influence Of Creative Mindset To SMMEs Business Performance

Ms Thobile Radebe

E-mail: radebetn@usb.ac.za

Stellenbosch Business School

Abstract

has been globally acknowledged as a significant factor for economic development, and the significance of entrepreneurship has encouraged policymakers to a conducive entrepreneurial ecosystem for entrepreneurship development, and entrepreneurial mindset is being assumed as important factor to consider in developing entrepreneurship success and growth. This study focused on determining the influence of South African entrepreneurs' creative mindset on SMMEs' business performance. A quantitative research approach will be used for this study, whereby the survey method will be applied. In order to achieve the objectives developed for this study, an explanatory research design will be followed to determine the influence of South African entrepreneurs' creative mindset on their SMMEs' business performance. The sample size for this study will consist of 500 SMMEs based in South Africa. The statistical package for Social Sciences (SPSS) and Analysis of Movement Structures (AMOS), Version 28.0 for Windows will be used to analyse the data collected. The findings will contribute towards the literature on the creative mindsets of entrepreneurs and the influence it has on the business performance of their SMMEs. provide valuable empirical evidence in support of South Africa's entrepreneurial system. From the findings of this study, strategies and recommendations will be made based on the creative mindsets of entrepreneurs in South Africa, which could consequently improve the performance of SMMEs and ultimately, the economic growth and development of the economy, if implemented. This study findings will contribute towards the development of South African entrepreneurs. The results of this study will suggest strategies that can be implemented to improve or sustain business performance.

Keywords: creative mindset, entrepreneurship, entrepreneurship ecosystem, business performance, SMMEs

The Effectiveness Of Inflation Targeting On Economic Growth In South Africa

Dr Ombeswa Ralarala

E-mail: ombeswa.ralarala@ul.ac.za

University of Limpopo

Mr Jubilee Mathebula

E-mail: jubileemathebula@gmail.com

University of Limpopo

Abstract

One of the primary objectives of a central bank in any country is to maintain economic stability using the monetary policy mechanism. South Africa is facing severe inflation and low growth. The Reserve Bank of South Africa acted by hiking interest rate to lower inflation and stabilize the economy. The study investigates the effectiveness of inflation targeting on economic growth in South Africa for the period of 2001Q1 to 2022Q3. The study employed the Autoregressive distributed Lag (ARDL) model, error correction model to explore the long run and short run relationships between variables. The results of the ARDL bounds cointegration test expressed that there is a long run relationship between variables. The long run estimates indicated a positive relationship between inflation expectations and economic growth. Furthermore, the results indicated that there is no directional causality between inflation expectations and economic growth. According to the significant results of the study, it is possible to conclude that Inflation targeting monetary policy as implemented in South Africa, shows no significant adverse effects on economic growth. This conclusion suggests that, adopting an inflation targeting system led to a positive impact. It is strongly recommended that South Africa keep utilizing inflation targeting as its monetary policy framework since the target range of 3 to 6 percent enables policymakers to determine whenever they are deviating from the target. An effective inflation targeting system needs the support public sector, individuals, firms to establish confidence in SARB's monetary policy.

Keywords: Inflation Targeting, Economic Growth, Inflation expectations, South Africa, Autoregressive Distribution Lag, Granger Causality

Evaluating The Impact of Information Technology on The Warehousing and Logistics Industry

Within South Africa

Dr Jayrusha Ramasamy Gurayah

E-mail: gurayahj@ukzn.ac.za

University of KwaZulu-Natal

Mr Rithik Mahadeo

E-mail: 218047816@stuukznac.onmicrosoft.com

University of KwaZulu-Natal

Abstract

The South African warehousing and logistics industries collectively store, distribute and delivery several billion Rands worth of goods annually. Making South African industry one the fastest growing warehousing and logistics industry within the continent. The rapid advancement of the industries has led to the development of several new information systems and technologies for the warehousing and logistics organisations. However, companies need to understand how the use of these specific technologies in operations would affect their productivity. A key point for organisations to understand is that goods have no value unless it is in the presence of the customer at the time it is required for consumption. Therefore, the purpose of this study is address gaps in knowledge for organisations operating in the warehousing and logistics industry. The primary aim of the research is to determine how information systems provide the most benefits to companies within the warehousing and logistics industry. In the study a detailed analysis of how organisations utilise information technology is conducted through research of information systems. An investigation on how employees within the warehousing and logistics is affected by information technology. Lastly, an evaluation of information technologies strengths and limitations is conducted. There will be no collection of primary data as the research is desktop-based. The study will use qualitative data gathered from online sources and analysed through the Theoretical and Thematic framework. Based on results gathered on recommendations and conclusions are presented.

Keywords: Information Technology, Intelligent Transport Systems, Warehousing, Management System, Artificial Intelligence

Reshaping South African Public Healthcare Through Patient's Perspectives:

The Case Of Hartebeeskop Clinic

Prof Manduth Ramchander

E-mail: manduthr@dut.ac.za

Durban University of Technology

Mr Sibhale Shandu

E-mail: 21621141@dut4life.ac.za

Durban University of Technology

Abstract

The South African public healthcare landscape is hamstrung by service quality challenges. Patient-centric challenges underscore the intricate nature of delivering quality healthcare services. However, amidst these complexities, resilience must emerge as a transformative force, reshaping public healthcare for quality service delivery. At the heart of addressing these challenges lies the implementation of a robust Quality Management System (QMS) and by leveraging QMS, clinics can unlock the benefits of heightened patient satisfaction. Yet, the journey towards successful QMS implementation is fraught with obstacles, necessitating a more concerted effort. While numerous studies have explored service delivery in South Africa's public clinics, a critical gap persists in the inclusivity of patient's perspectives. This study aimed to bridge this gap by delving into the challenges in service delivery at the Hartebeeskop Clinic. Adopting quantitative methodology, the study offers valuable patients' insights into the intricacies of healthcare service delivery, by administering a patient survey. With a population of 6000 patients and a sample size of 364, systematic probability sampling ensured robust data collection. As the study unfolded, it became evident that realizing the vision of quality service delivery requires a multifaceted approach. The findings pinpoint shortcomings in dimensions of service quality relating to tangibles, reliability, responsiveness, assurance and empathy. The recommendations that emanate underscore the imperative for, adherence to National Core Standards (NCS), and the cultivation of a patient-centric ethos grounded in Batho Pele principles. Addressing staff attitudes emerges as a pivotal endeavour, necessitating strategic interventions encompassing communication, training, and organizational culture.

Keywords: Healthcare, quality, public, patient, QMS.

The Analysis Of Rainwater Harvesting Practices In A Selected Rural Community In The South Coast

Dr Raveen Rathilall

E-mail: raveenr@dut.ac.za

Durban University of Technology

Ms Blessing George Akpan

E-mail: blesyn84@gmail.com

Durban University of Technology

Abstract

Rural communities throughout the world have limited access to centralised water infrastructure, leading them to rely on traditional and unsafe rainwater harvesting practices. These communities take it for granted that rainwater collected from rooftops is naturally pure and suitable for drinking without needing any treatment. Sources of collected rainwater indicate that the microbiological quality of harvested rainwater does not always meet drinking water standards, posing significant health risks. This study adopted a quantitative research method and collected empirical data through surveys conducted in a selected rural village in the South Coast region of KZN, South Africa. Participants were chosen using a convenience sampling technique, ensuring they met specific inclusion criteria related to rainwater usage. Descriptive and Inferential analysis was performed on the data collected. Roof harvesting was prevalent due to its simplicity and adaptability, with metal roofing materials being favored for their perceived cleanliness. Plastic tanks were commonly used for storing rainwater, though the frequency of cleaning these tanks varied significantly among the respondents. Although the main uses of harvested rainwater included household cleaning, cooking, and drinking, concerns were raised about the quality of the rainwater, with common occurrences of illnesses such as abdominal pain and diarrhea being reported. The findings highlight the critical need for improved rainwater harvesting and treatment practices in rural South African communities. The study recommends several actionable measures including integrating advanced filtration technologies, promoting the use of preferred storage containers, establishing clear guidelines for storage and cleaning intervals, and enhancing community capabilities for water treatment and hygiene practices. These suggestions are geared to ensure tailored solutions for sustainable rainwater management and improved public health outcomes within rural areas.

Keywords: Rainwater Harvesting, Rooftop, Storage, Filtration, Contamination, Water Quality

Monitoring the management of Spaza Shops at Ilosolomzi Township at Ulundini Local Municipality: Assessing Challenges and Solutions

Dr Zukiswa Roboji

E-mail: zukiswaroboji@gmail.com

Walter Sisulu University

Mr Sanele Moshetsi

E-mail: smoshoetsi@wsu.ac.za

Walter Sisulu University

Abstract

The monitoring of spaza shops is crucial to the informal retail sector, providing vital services and goods to underserved communities. Despite their informal nature, these shops play a significant role in local economies and social structures. This paper specifically examines the non-compliance of officials to monitor the spaza shops at the Ilosolomzi location in Elundini Local Municipality (ELM), a unique setting with its own set of challenges. Many of these businesses are run by foreign nationals who often lack the necessary permits to reside and trade legally in the country. Additionally, some spaza shop owners may possess illegal firearms, unlawfully import goods, and engage in the trade of counterfeit and illicit products, leading to unique challenges, particularly concerning tax compliance. By employing a qualitative method, the study aims to identify the challenges faced by ELM to monitor these informal businesses and propose effective solutions. Data collection involves semi-structured interviews with shop owners, local government officials, and community members to understand the regulatory landscape, operational hurdles, and economic impact of spaza shops. The findings highlight key issues such as regulatory non-compliance, limited access to financial resources, and inadequate business support services. The study offers recommendations to enhance regulatory adherence, improve business support frameworks, and foster sustainable township economic growth by drawing on successful models of monitoring from similar contexts globally. These recommendations include establishing localized training programs, creating accessible financial services, and implementing community-driven monitoring initiatives. By addressing these challenges, the study aims to contribute to the development of a monitoring model for the spaza shop sector, ultimately boosting the township economy of Ulundini and improving the lives of its residents.

Keywords: Monitoring, Management, Compliance, Spaza Shops, Ilosolomzi, Elundini Local Municipality

Exploring the Complexities of Rural Development: The Endogenous Approach

Mr Mandisi Rulashe

E-mail: mandisi.rulashe@ul.ac.za

University of Limpopo

Prof TS Setati

E-mail: tlou.setati@ul.ac.za

University of Limpopo

Abstract

The endogenous approach has been identified as one of the effective methods of rural development. Endogenous development can be understood as a process of economic growth and structural change, which employs local development potential to improve the population's standard of living. This type of development is based mainly on local strategies, knowledge, institutions, and resources. It involves a continuous process of adaptation and innovation, starting from within the local community. A key criterion for endogenous development is that local actors control it and take an active role in ensuring food security and alleviating poverty. Most poverty alleviation initiatives have proven unsustainable due to the incompatible approaches to development which saw many being initiated, programmed, and controlled by outsiders with minimum local community involvement. This study explores, highlights, and draws attention to ways in which rural agriculture and development could be revitalised through the participative endogenous approach, thus assisting in poverty alleviation. The study focuses exclusively on agricultural poverty alleviation programs. The research employs a qualitative methodology, utilising interviews, and observations to capture insights and perspectives from stakeholders involved in such initiatives. The endogenous approach relies on the community's understanding of issues and articulations and the ability to cooperate with other community members in exploring their needs. When it comes to rural development, the endogenous approach offers a promising path towards creating sustainable change within communities. By focusing on utilising local resources and inputs, this method empowers residents to take ownership of their development process. This not only helps in alleviating poverty but also stimulates local economic growth by harnessing the community's existing strengths.

Keywords: Endogenous Approach; Rural Development; Economic Growth; Poverty Alleviation; Food Security.

Towards An International Approach To Regulating Artificial Intelligence

Adv Heidi Schoeman

E-mail: schoemanh@unizulu.ac.za

University of Zululand

Abstract

Artificial Intelligence (AI) is not a new concept. Alan Turing investigated the mathematical existence of AI in 1950. Today, AI is part of daily life. For example, AI assistants like Siri and Alexa are common place. So too are chatbots like Gemini and ChatGPT. AI is used in healthcare and business for the benefit of society. However, there is a dark side to AI too like the real fear of job losses, invasion of privacy and even the extinction of humankind. The Organisation for Economic Co-operation and Development (OECD) adopted principles for trustworthy AI initially in 2019, which were updated in 2024. In 2023, the African Union (AU) resolved to develop a continental AI strategy. In 2024, the AU established a Commission to guide and AI strategy and approach that is fit for African needs. Furthermore, in 2024, the AU and the OECD had a dialogue regarding international trustworthy governance. This milestone created a bridge between the developed world and the developing work in respect of trustworthy AI. This paper addresses the need for an international AI policy regulatory framework. It also addresses what the AU can learn and borrow from the OECD's principles for trustworthy AI, bearing African needs in mind, with the aim of establishing an international policy framework.

Keywords: AI, AU, OECD, Policy frameworks

Barriers Faced By Student Women In Higher Education Institutions Of South Africa To Participate In Entrepreneurship And Business, And Challenges Experienced During Participation

Prof Eunice Seekoe

E-mail: seekoe@unisa.ac.za

University of South Africa

Ms Letshego Seekoe

E-mail: Lkseekoe@ksti.co.za

Kubu Science and Technology Institute

Dr Vasti Van Niekerk

E-mail: vanniekerkvasti@gmail.com

Kubu Science and Technology Institute

Abstract

Entrepreneurship serves as a crucial catalyst for both economic and social advancement, playing a key role in a country's global competitiveness and fostering economic growth, creativity, and innovation. The exposure of students to entrepreneurial models is believed to instill confidence in their capacity to initiate businesses and positively influence their attitudes toward entrepreneurship. Despite these potential benefits, a discernible imbalance exists in the engagement of students in entrepreneurship, particularly with a noticeable discrepancy in participation between male and student women. This inequality underscores the need for a closer examination of the barriers faced by student women in entrepreneurship and the development of targeted recommendations to address these disparities. This study aimed to uncover and describe the obstacles faced by student women in participating in entrepreneurship within South African Higher Education Institutions (HEIs). Employing a qualitative, explorative, descriptive, and contextual research design, data were gathered through individual interviews and Focus Group Discussions with student women at South African public universities who were either interested in or already engaged in entrepreneurship. Thematic content analysis was used to analyze the data. Findings revealed that student women face numerous barriers, including low self-esteem, lack of confidence, inability to balance academic and entrepreneurial roles, handling clients amid social and cultural stereotypes, insufficient knowledge and skills in business management, gender inequality, and inadequate institutional support. The researchers concluded that there is a place for women in business and that institutions need to support student women in business where they are lacking. It is recommended that provision of practical experiences such as job shadowing and on-campus business start-ups with guidance and seed funding, training programs on funding opportunities and business fundamentals, mentorship programs, and initiatives to navigate socio-political influences. Collaboration between universities and relevant organizations is necessary for the successful implementation of these recommendations.

Keywords: Barriers, Student Women, Entrepreneurship, Challenges, Participation

Exploring the Nexus of Social Entrepreneurship and the Social Economy: A New Paradigm for Change

Mr Mohale Ernest Selelo

E-mail: mohale.selelo@ul.ac.za

University of Limpopo

Prof Michael Nkosinathi Khwela

E-mail: nkosinathi.khwela@ul.ac.za

University of Limpopo

Abstract

This paper aims to investigate the dynamic relations between social entrepreneurship and the social economy. It argues that this strenuous relationship acts as a new paradigm for change to foster a comprehensive local economic development. What triggered this paper is the persistence of unpalatable milieus such as poverty, unemployment and inequality in South Africa. The challenge is also the lack of proper documentation and conceptualization of the concept of social entrepreneurship and social economy in a South African context. It underscores that since the concept of social entrepreneurship is relatively new in South Africa, it needs to be explored and put in context to ensure a holistic social economy, thereby enhancing local economic development. It highlights the essential role that social entrepreneurs play in utilizing the tools of the social economy to tackle urgent societal problems. The article explores how working together can advance sustainable development, social inclusion, and economic equity. This conceptual paper uses a qualitative approach to investigate the connection between social entrepreneurship and social economy. The findings reveal how this nexus could significantly influence socioeconomic change, offering valuable insights for policymakers, social entrepreneurs, and social economy stakeholders. As part of its recommendations, the paper ultimately supports increasing acknowledgment and incorporation of social entrepreneurship into the social economy framework, government departments and agencies to enhance its influence on societal change.

Keywords: Local economic development, Poverty, Social economy, Social entrepreneurship, South Africa.

An Appraisal Of Sustainability Of Cooperatives In South Africa: Evidence From Community Cooperatives In Jozini Local Municipality, South Africa

Dr Muzi Shoba

E-mail: muzi.shoba@mandela.ac.za

Nelson Mandela University

Sibusisiwe Mkhize

Abstract

This paper is based on a study that examined the sustainability of community cooperatives. The study was conducted in Jozini Local Municipality in South Africa. Community cooperatives are a cornerstone of sustainable development in rural areas of South Africa, especially in the agricultural sector. Community cooperatives play a vital in providing livelihood opportunities to those at the lower end of the spectrum of the economy, however, concerns regarding the sustainability of the sector remain. The study adopted a qualitative research approach that entailed a review of the extant literature and semi-structured interviews with 10 key participants, which created an epistemological front for knowledge production. The outcomes of the study suggest that cooperatives face a myriad of challenges that threaten their sustainability. The study concludes that specific policies, strategies and actions are required to support the sector to improve its sustainability.

Keywords: Cooperatives, community, sustainability, South Africa

The Role of SCOPA as an Oversight Tool to Enhance Accountability in the South African Parliament

Mr Leo Sibiyi

E-mail: sibiym@unizulu.ac.za

University of Zululand

Abstract

The Standing Committee on Public Accounts (SCOPA) is pivotal in ensuring financial accountability and transparency within South Africa's public sector. This paper examines SCOPA's role as an oversight tool, evaluates its effectiveness, and explores the challenges it faces. Through a combination of qualitative research methods, including document analysis and expert interviews, this study provides insights into SCOPA's impact on enhancing accountability in the South African Parliament. The findings highlight SCOPA's significant contributions in promoting accountability, acting as a deterrent to mismanagement, and improving governance. The paper also highlights challenges faced by SCOPA, including resource constraints, compliance issues, and political influence. Moreover, the study offers several recommendations to address these challenges and enhance SCOPA's efficacy in fulfilling its oversight responsibilities, these includes: Strengthening Capacity, Enhancing Enforcement Mechanisms, Ensuring Independence.

Keywords: Standing Committee on Public Accounts (SCOPA), Parliament, Governance

A Cautious Approach Towards the Application of Team Misconduct - South African Commercial Catering and Allied Workers Union v Makgopela (2023) 44 ILJ 1229 (LAC)

Dr S'celo W Sibiyi

E-mail: sibiyaaw@unizulu.ac.za

University of Zululand

Abstract

The reality faced by the labour market is that employees are prone to committing acts of misconduct from time to time at the workplace. In case of an unexplained stock loss at the workplace however, it becomes difficult for the employer to establish a prima facie case that each individual employee was involved in the commission of the offence before disciplinary action can be validly taken. Consequently, the notion of team misconduct was introduced to deal with the common challenge faced by an employer who has sufficient proof of stock loss but is unable to identify the perpetrators of misconduct. Accordingly, the evidential difficulty posed by misconduct dismissal where a transgression has been committed by a group of employees has disseminated the concept of team misconduct. Considering the above, the recent Labour Appeal Court in South African Commercial Catering and Allied Workers Union v Makgopela (2023) 44 ILJ 1229 (LAC) has contributed to the elucidation of the notion of team misconduct in the workplace. The learned Savage AJA maintained that guilty by association has no place in our law. It follows that in order for an employer to safely rely on team misconduct a factual basis must be established to infer that all employees were indivisibly culpable as members of the team for failing to ensure compliance with the employer's rule. Accordingly, the Labour Appeal Court can be lauded for precisely evaluating the evidence presented and all relevant factors which exonerated the applicants from team misconduct. This case note calls for a critical analysis of the impact of shrinkage in the retail sector, application of team misconduct, practical methods for securing evidence in team misconduct cases as well as the cautionary approach adopted by Savage AJA in the Labour Appeal Court judgement.

Keywords: Employer, employee, team misconduct, dismissal, retail sector.

The Role Of Digitalisation Among Entrepreneurs Operating Within The Tourism Value Chain: A Case Of Annual Tourism Week In Durban, South Africa

Dr Portia Sifolo

E-mail: sifolops@tut.ac.za

Tshwane University of Technology

Mr Sthandiwe Mkhize

E-mail: mkhizes@thinkinpair.co.za

Think Pair Group

Ms Philisiwe Lorraine Molefe

E-mail: MolefePL@tut.ac.za

Tshwane University of Technology

Abstract

Digital technologies have transformed the tourism industry by offering new opportunities and challenges for entrepreneurs. Through the adoption of the Resource Orchestration Theory (ROT), this study scrutinises the deployment of constrained resource management when digitalising the entrepreneurs' business systems. This study explores the role of digitalization among entrepreneurs operating within the tourism value chain, focusing on the case of Annual Tourism Week held in Durban, South Africa using a convergent parallel design. This study followed a mixed methods, where quantitative data was collected from the online forum responses (surveys, Facebook platform) which was statistically analysed, whilst qualitative data was collected from workshop presentation, panel discussions, focus groups, and open-ended survey questions, providing richer insights and explanations. There is limited knowledge among certain entrepreneurs on analysing digital data on their social platforms and developing strategies on how entrepreneurs in Durban's tourism sector utilize digital tools to enhance their businesses. The results revealed that entrepreneurs' resources, bundling them into capabilities, and, leveraging these capabilities into digital entrepreneurship value is critical because tools such as generative AI, chatGTP, online customer engagement, and collaborative platforms were not identified as a priority in their tourism business ecosystem. Findings shed light on the extent to which digitalization influences entrepreneurial practices, competitiveness, and sustainability within the tourism value chain. The study identifies barriers to digital adoption and offers insights into strategies for overcoming them. By focusing on a specific case study, this research contributes to a deeper understanding of the interplay between digitalisation and entrepreneurship in the context of destination management and tourism development.

Keywords: Digitalisation, Digital technologies, Tourism Week, Tourism entrepreneurship

A Causal Relationship Between Financial Intermediation And Economic Growth:

A Case Study Of South Africa

Ms Mixo Sithole

E-mail: mixosithole7@gmail.com

University of Venda

Abstract

Financial intermediation is responsible for channelling funds throughout the economy and acts as the main source of production in any economy. More specifically, financial intermediation acts as a link between savings and investment in the economy through the successful transfer of saving into investments. With the current persisting contradiction of literature on the role of financial intermediation on economic growth, this study, therefore, examined the causal relationship between financial intermediation and economic growth in South Africa using two methodologies, namely the Autoregressive Distributed Lag Model and the Granger Causality Test. The study used annual data obtained from the World Bank statistical reports which covered periods from 1975-2018 in which forty-three observations were used in the study. The results of the study confirmed a positive relationship between financial intermediation and economic growth in both the short-run and in the long-run, however, this relationship proved to be unilateral and financially led. To capture this relationship, GDP per capita was used to proxy economic growth. The proxies for financial intermediation include the domestic credit to the private sector by banks as a percentage of GDP (CPS by B to GDP), domestic credit provided by the financial sector as a percentage of GDP (CPS by FS to GDP) and the ratio of broad money to GDP (M2 to GDP), which represents the role of the banking sector and other financial institutions. Domestic market capitalisation of listed domestic companies as a percentage of GDP (MCLC to GDP) and the value of domestic shares traded divided by their market capitalisation (DST to MC) were used to proxy the stock market. The results also showed a less significant relationship between financial intermediation and economic growth when the stock market proxies were used to test the relationship.

Keywords: Financial intermediation, financial intermediaries, economic growth, banking sector, financial sector

Poverty and Inequality: The Case of the Frances Baard District Municipality in South Africa

Mr Phetole Sithole

E-mail: sitholephetole7468@gmail.com

University of Johannesburg

Prof Marius Venter

E-mail: mventer@uj.ac.za

University of Johannesburg

Abstract

Since the new political and economic dispensation, the South African government has implemented national LED strategies aimed at eradicating poverty. This focus is understandable given that 18 million people are reported to be living in poverty with high levels of inequality in the country. Combating poverty and inequality reduction by helping marginalised rural communities earn income and reducing wealth and income inequality between rich and poor, in rural and urban areas has not met the intended goals of these national LED strategies. After 28 years, it is evident that these strategies are failing and the problems are worsening as resources dwindle and the population grows. This study highlights the prevalence of poverty in the Frances Baard district municipality and investigates the connotation of targeted poverty alleviation strategies in this region of the Northern Cape. Results indicate that poverty alleviation in the rural regions could be divided into four stages with the essence of targeted poverty alleviation being first the inclusion of the poor and marginalised into the mainstream economy, second, accurately identifying and assisting poverty-stricken households, thirdly managing anti-poverty objectives and measures, and finally accurately assessing anti-poverty effectiveness. Targeted poverty alleviation in Frances Baard is designed from National legislation which sets the agenda for practices that are implemented. The Local Economic Development departments at the Municipality undertook publicly funded programmes that consisted primarily of industrial development, entrepreneurship, formal housing assistance, income grants, land distribution, skills development, access to social services, and spatial infrastructure development, all of which contribute to the creation of an endogenous mechanism that enables local economic development. This paper argues that although targeted poverty alleviation is an innovative strategy for governments, it needs to be done to address the unique conditions that pertain in rural areas whose characteristics of poverty are different from those in urban communities.

Keynotes: Local Economic Development Strategies, poverty, inequality, Gini coefficient, Poverty gap rate and Food poverty line

The Impact Of Technological Progress On Unemployment In South Africa

Mr Siyanda Sithole

E-mail: sitholesiyanda89@gmail.com

University of Zululand

Abstract

Over the years, the South African labor market has been marked by unprecedented high unemployment level, causing major socio-economic concerns undesirable for sustainable economy. Numerous empirical studies on the determinants of unemployment in South Africa have been extensively investigated, yet little scholarly attention has been confined towards the impact of technology. The purpose of this study is to empirically analyze the impact of technological progress on unemployment in the South African labor market. This study employed annual time series data from 1980 to 2022 to estimate a Generalized Least Squares (GLS) model for empirical investigation. The variables employed include technological development, unemployment, inflation, economic growth, and gross capital formation. The results of the study indicated that there is a significant positive association between technological change and unemployment, implying that a 1% improvement in technology would lead a 0.9% rise unemployment rate in South Africa. The study recommends that policy makers ought to be cognisant of this existing long-term relationship and formulate policies that would concurrently promote technological development and at the same time address the problem of high unemployment as a result of technological advancement. This can be done through investment in education and training in various sectors of the economy and also ensuring that there is adequate upskilling and reskilling the South African labor force with relevant skills.

Keywords: Technological progress, Unemployment, labor market, Generalized Least Squares, South Africa

Developing Digital Acumen In Finance And Accounting Curricula

Mrs Anne Soldat

E-mail: soldata@unizulu.ac.za

University of Zululand

Dr Ana Cristina Concalves Weyers

E-mail: WeyersA@unizulu.ac.za

University of Zululand

Mrs Sphelele Khomo

E-mail: KhomoSP@unizulu.ac.za

University of Zululand

Abstract

Computer technology is ubiquitous in commerce and is advancing at a rapid rate. Graduates who are not adequately equipped with digital skills will enter the workplace underprepared. It is thus necessary to create opportunities for students to develop their digital acumen through the duration of their formal education. This study seeks to identify practical strategies that can be used in the higher education curricula of commerce programmes to introduce and scaffold the development of digital acumen. In addition, the study seeks to ascertain the strengths and weaknesses of each strategy. Existing literature, published within the last five years, will be reviewed to identify strategies used to develop digital skills in higher education, together with their corresponding strengths and weaknesses. It is anticipated that end-user applications such as Microsoft Excel, Word, and Outlook, as well as accounting software simulations, will be the most likely computer technologies taught in higher education. Strategies to incorporate these in learning and teaching activities are of particular interest. The nature and complexity of the user tasks assigned to students at progressive academic levels will provide rich insight for curriculum developers. The findings of this research will provide an array of practical strategies to develop digital skills in commerce graduates. This collection will enable curriculum developers within commerce modules to make informed choices. Consequently, technology-based learning activities will have a greater probability of alignment with intended outcomes relating to digital acumen. Ultimately, achievement of these outcomes will improve graduates' readiness for contemporary workplaces.

Keywords: digital acumen, higher education, commerce

Technological Skills Requirements For Accounting-Related Positions In South Africa

Dr Nicolaas Strydom

E-mail: nicost@uj.ac.za

University of Johannesburg

Abstract

Accounting educators and professional bodies have awakened to the challenges and opportunities the Fourth Industrial Revolution (4IR) will present to accountants. Calls to action are being made to better prepare accountants for the “digitised world of work” (Tsiligiris & Bowyer, 2021:621; Barac, Plant & Olivier, 2021), and professional bodies are emphasising new competencies for a digital world. The latest CGMA Competency Framework encourages digital skills ranging from “basic digital literacy through to a deeper expertise in cloud computing, cybersecurity, data analytics” (CGMA, 2019:4). Similarly, SAICA’s CA2025 competency framework emphasises the importance of digital acumen, including “computational thinking, data knowledge and strategy, data analytics, new developments and protocols, cyber security and user competencies” (SAICA, 2021:25). Despite these developments, there is often a gap between the skills graduates possess and the skills required by employers (Rotondo, 2020; Tsiligiris & Bowyer, 2021). While the need for accountants with advanced technological skills is clear, this paper investigates which technological skills are explicitly required in job advertisements aimed at Chartered Accountants in South Africa. Furthermore, the paper explores whether technological job requirements have changed in the wake of generative AI (such as ChatGPT) and other 4IR-related technologies which have recently become available to mainstream users. A content analysis was performed on more than 1000 job advertisements appearing on leading South African career portals between March 2022 and May 2024. The findings highlight the need for accounting professionals to possess a broad range of technological skills, as well as a common misalignment between job requirements and the technological skills demanded by the industry as a whole. The findings underpin the need to incorporate technological skills training into accounting education programs. While job requirement analysis is not uncommon, the paper also addresses the lack of literature on job advertisements for accounting positions.

Keywords: Technological skills; accountants; accounting education; 4IR; generative AI

Supply Chains Complexity In South African Public Healthcare Institutions: A Systematic Review

Mr Tshgofatso Lucian Tabane

E-mail: tshgofatso.tabane@mandela.ac.za

Nelson Mandela University

Abstract

Problem statement: Governments around the world are required to provide essential healthcare services to its citizens. In South Africa, the right to healthcare services is entrenched in the constitution which state that the delivery of quality healthcare services is an obligation by the government. However, public healthcare institutions in South Africa are failing to meet basic standards of care and patients' expectations. The poor healthcare outcomes can be attributed to various reasons. Challenges derived from supply chains complexity (SCC) hindering the effective and efficient delivery of healthcare products are among the factors contributing towards the failure of the healthcare system to meet patient's needs. **Purpose of the study:** As such, the study aimed at systematically investigating SCC factors hampering the delivery of healthcare products to public healthcare intuitions. **Methodology:** A systematic literature review whereby a synthesis of academic and non-academic publications was used to meet the objectives of the study. **Findings:** The review identified four SCC factors (structural, dynamic, upstream and downstream complexity) that could affect the supply chain of healthcare institutions particularly in an already fragmented environment that is coupled with lack of resources and skilled labour such as South Africa. **Conclusions and Recommendations:** The study contributes to supply chain management literature by shedding light on SCC factors affecting the supply of healthcare products in public healthcare institutions. Emphasis is placed on the need to deepen the current understanding of SCC through empirical studies. Highlighting the role such an understanding could play in implementing supply chain resilience (SCR) strategies while enhancing supply chain operational efficiencies which will enable the saving of lives. Additionally, the conceptual framework developed forms a basis for direction of future research.

Keywords: Supply chain, Supply chain complexity, Public healthcare institutions, supply chain resilience.

Politics Of Trade Relations Between South Africa And China

Dr Ankur Tewari

E-mail: ankurtewari34@gmail.com

University of Zululand

Abstract

The Trade Relationship between China and South Africa has strengthened from 2001 to 2015, with China becoming South Africa's largest trading partner during this period. South Africa primarily exports raw materials, minerals, and metals to China, and at the same time, imports manufactured goods, and technology from China. As a result, bilateral trade between the two countries has grown significantly, contributing to the economies of both nations. The important question is whether the Trade is mutually beneficial to both countries or does China has the upper hand and is asymmetrically favored. It begs the question of a master-servant relationship beset by Colonialism and economic exploitation and is set in a neo-liberal context. The Article aims to deconstruct and analyze the possible reasons and recommendations to analyze this phenomenon and suggest some ways forward to engage in a global context.

Keywords: China, Economies, Exports, Minerals, South Africa, Trade- Relationship.

Xenophobia in Durban

Dr Ankur Tewari

E-mail: ankurtewari34@gmail.com

University of Zululand

Abstract

The purpose of this study was to apply a qualitative research method to explore and describe the socio-economic effects of xenophobic attacks on foreigners in the Greater Durban Area. The population of the study was refugees from Somalia and other African countries. The sample was selected using the snowball sampling technique. The study followed a phenomenological research design to understand the lived experience of those affected by xenophobic attacks. Data was collected using vignettes, and semi-structured focus group interviews to elicit the responses. An interview schedule, containing a set of questions was used as a guide during the interviews to ensure that all participants were asked the same questions. The collected data was then grouped into themes. Main themes and sub-themes were identified for further interpretation and a summary and conclusions were drawn to create an in-depth understanding of the phenomenon of xenophobia, as well as its influence in the socio-economic wellbeing of those it affected. The results of this revealed the following: 1) Migration leads to xenophobic attacks as people move from other parts of South Africa, 2) Xenophobia is caused by numerous factors including jealousy, hatred of foreigners and lack of job opportunities for young Black South Africans. 3) Xenophobic Attacks have detrimental effects on people whose physical and psychological wellbeing are affected. 4) The Government and other Religious Organizations provided support in the aftermath of the attacks, but their efforts were inadequate. Finally, the study revealed that financial aid to re-establish businesses and security are the services most needed by those affected by xenophobic attacks. In addition, awareness campaigns should be conducted and other non-government and other non-government service providers to highlight the plight of those affected by xenophobia.

Keywords: Describe, Explore, Durban, Interview, Snow Ball technique.

Trade And Investment By China In Africa: Is It Helping Africa?

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

China has become the second largest trader of Africa and total value of trade is crossing some more than \$250 billion. Many African leaders see it as a new beginning for the journey of African development. However, the evidence indicates that China's trade with Africa is guided by some other political and national needs of China and with very little for the concern for Africa. Gleaned evidence form the review of literature and current actions of China are convincing that China 's objectives are hidden and Africa should tread cautiously in this endeavor. The best way to develop Africa is to promote intra-Africa trade as rapidly as possible and it should become the focal point of trade negotiation strategy of the continent and countries of Africa.

Keywords: African Development; Trade; Intra-Africa Trade; African Continent

Sources Of Human Progress In The World: The Moral Capital Threshold And The Need For Change In The Current Education Policy Worldwide

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

In the development race, every developing country needs to grow economically rapidly. Each country now knows the recipe for economic growth which requires an abundant supply of capital, a stock of entrepreneurial skills, a stock of desired human capital, and other inputs. However, the existence of a sufficient amount of moral capital is a prerequisite for growth to occur. Depletion of moral capital and rising corruption is a threat to countries and economic growth may not occur even if all other inputs are available in abundance. Moral capital thus sets the limits to growth in today's environment. It is argued that the current education emphasizes imparting technical skills and very little or nothing on building the moral integrity of the students. An argument is hence made that a quantum leap is necessary to overhaul the education system of the world and create a morally strong crop of people. The need of the time is to build morally strong people first as quality of the population matters the most.

Keywords: Economic Growth; Moral Capital; Human Capital; Entrepreneurial Skills; Corruption

Is Society's Demand For The Incorporation Of Tax Governance Into Corporate Governance Adhered To?

A BRICS Corporate Governance Code Perspective

Mrs Michelle van Heerden

E-mail: michellevh@uj.ac.za

University of Johannesburg

Abstract

Society is demanding that companies incorporate tax governance into their corporate governance. To the best of the author's knowledge, no scholarly studies have been conducted on how tax governance is incorporated into corporate governance, specifically from the BRICS (Brazil, Russia, India, China and South Africa) corporate governance codes perspective. The purpose of this study was to identify whether, and how, the respective codes have incorporated tax governance. The stances of the five emerging economies on tax governance were then benchmarked against the tax governance principles incorporated into the revised G20/OECD Principles of Corporate Governance of 11 September 2023. This study was based on qualitative data, analysed through content analysis. Secondary data, the BRICS corporate governance codes, were analysed for any reference to tax, as well as scholarly articles in this regard. The respective results were then benchmarked against the recently revised G20/OECD Principles of Corporate Governance, also from a tax perspective. The comparative analysis entailed a functional comparison. The study revealed that even though the majority of the BRICS economies, all except China, incorporated tax into their corporate governance codes, it was done only to a minimal extent, typically with only one reference to tax. The lack of incorporation of tax into the corporate governance codes was further emphasised when compared to the recently revised G20/OECD Principles of Corporate Governance. The lack of scholarly articles highlighted the fact that tax governance is a new development in the corporate governance domain for BRICS jurisdictions. It also highlighted that improvements can be made to the respective codes, specifically with regard to incorporating tax governance.

Keywords: Emerging economies, BRICS, corporate governance codes, tax governance

The Effectiveness Of Generative AI In Developing Marketing Content For Small Businesses

Mr Moses Moshe Vhukeya

E-mail: vhukeya@gmail.com

Cape Peninsula University of Technology

Abstract

Artificial intelligence in marketing has become a vital tool for small businesses. The surge in the use of generative Artificial Intelligence(AI) has driven organisations to move from depending on traditional media to a more technological driven approaches. Due to its versatility, small businesses are beginning to exploit the benefits offered by this lucrative phenomenon. However, there is limited empirical studies that exhibit the effectiveness of generative AI in marketing for small businesses. The purpose of this study is to analyse the effectiveness of generative AI tools in developing marketing materials for small businesses. The study will reveal areas where generative AI tools are most effective in attracting customers and thus increasing profitability. The study will meet its purpose by conducting a comprehensive literature review using bibliometric and conceptual analysis of the peer-reviewed articles published in the past 45 years. Data clustering will be used to identify research sub themes and render guidance in the future research in generative AI. The findings of this study will add theoretical knowledge as less research has been directed at generative AI for small businesses. The practical contribution of this study will help various small businesses to utilise artificial intelligence to enhance productivity.

Keywords: Artificial intelligence; Generative AI; Advertising; Revenue growth; Competitive advantage; small businesses

Dynamics Of ODA Allocation And Liability Of Foreignness

Mr Moses Vincent

E-mail: moses.vincent@uniport.edu.ng

University of Zululand

Prof Lorraine Greyling

E-mail: GreylingL@unizulu.ac.za

University of Zululand

Prof Dev Tewari

E-mail: TewariD@unizulu.ac.za

University of Zululand

Abstract

The concept of liability of foreignness (LOF) is well-known in the international business domain. The insight is that when firms operate in foreign markets, they face social and economic costs. LOF could be an environmentally-derived LOF or a firm-based LOF. Extant literature acknowledges that firms' ability to overcome LOF in host locations varies; however, it does not discuss the role that firms' home countries play in the dynamics of official development assistance (ODA) allocation. We extend this literature by examining how the dynamics of donor countries allocation of ODA for social and economic infrastructure in host country environments affect the LOF and impact the flow of investment from donor countries. We argue that there are two main channels through which donor allocation of ODA can influence environmentally-derived LOF, namely: (i) ODA allocation for physical capital; and (ii) ODA allocation for complementary factors. The donor allocation of ODA for physical capital will improve environmentally-derived LOF through reductions in economic costs like energy, ICT, and transport investment. Donor allocation of ODA for complementary factors, on the other hand, improves environmentally-derived LOF through a reduction in foreign firms' investment in both social (e.g., human capital) and economic (e.g., financial intermediation and trade facilitation) factors that play a significant role as determinants. We also say that ODA for physical capital and other factors that work with it has a different impact on the LOF that comes from the environment for firms in emerging markets compared to those in developing economies. We develop testable hypotheses about how ODA allocated for physical capital and complementary factors affect LOF and suggest directions for future research.

Keywords: Liability, Foreignness, ODA, Physical, Complementary, Environmentally-derived

Disruptive Artificial Intelligence Technologies In Automated Self Service Digital Platforms

For Customers In Business Today- Block Chaining

Ms Lucia Winji

E-mail: lwinji@gzu.ac.zw

Great Zimbabwe University

Abstract

The introduction of artificial intelligence (AI) technologies, self-automated services on digital platforms for customers in the business today is realising a radical transformation on the economic levers that many businesses have depended on. The disruptive nature of AI has turbocharged the value of data by enriching it, activating it, and optimising it thereby offering a structured way to work through the challenges ahead. The use of AI tools enables analysis of customers problems and required urgency in response to their emotions. Blockchain is one such disruptive technology that is reshaping industries and revolutionizing business practices. Its decentralised, secure, and transparent nature has already opened new possibilities across the different sectors beyond finance. In this study, both qualitative and quantitative data was collected, using a survey-based study which was carried out on 10 case studies consisting of business companies in Zimbabwe (both public and private) using key informants, interviews, observations, and questionnaires. Data was analysed using SPSS and Survey Monkey software. Research findings revealed that robotics in artificial intelligence is providing intellect and decision-making skills that can be matched to those of humans and even going beyond. AI can rapidly and comprehensively read, understand, and correlate customer and business data at incredible speed, bringing a new level of intelligence to blockchain business networks. Through blockchain technology, businesses and customers have increased trust and collaboration with organisations delivering improved experiences and building stronger relationships with customers. Conclusions drawn from this study were that blockchain technology's potential for disrupting industries is vast and far-reaching. From finance and banking to supply chain management, healthcare, and intellectual property rights, block chaining is offering solutions to long-standing challenges while introducing new levels of efficiency, transparency, and security.

Keywords: Artificial intelligence, Automation, Digital, Business, Blockchain

Impact of Siyavula Educational Application in the Learning of Mathematics by STEM Learners

Mr Ntuthuko S'bonelo Xulu

E-mail: zanosukoluhle@gmail.com

University of Zululand

Dr A Chibisa

E-mail: ChibisaA@unizulu.ac.za

University of Zululand

Prof A Krishnannair

E-mail: KrishnannairA@unizulu.ac.za

University of Zululand

Abstract

The integration of technology in education has transformed traditional teaching methods and opened new avenues of engaging students in the learning process. Siyavula Educational Application (SEA) is one such technological tool that aims to enhance mathematics education for Science, Technology, Engineering, and Mathematics (STEM) learners. This study investigated the impact of SEA on the learning of mathematics by STEM learners. A survey design was employed to collect quantitative data from Grade 12 STEM learners using a 5-point Likert scale questionnaire. The study was guided by the Technology Acceptance Model (TAM) from which a hypothesized model was developed. Partial Least Squares-Structural Equation Modeling (PLS-SEM) was employed to analyse the hypothesised model using SmartPLS version 4. The study identified six factors that predict the impact of SEA on the learning of mathematics by STEM learners. The results showed that 74.6% of the variance in the actual use of SEA was explained by these factors. The six factors proved to be reliable indicators of the influence of SEA on mathematics learning among STEM learners. Another finding was that STEM learners' attitudes significantly influenced their use of SEA. Teachers should therefore focus on factors that improve learners' attitudes towards using SEA since attitude plays a vital role in determining actual usage of the software. The study also recommended that educational authorities should prioritize the provision of offline portals to enhance accessibility of the application for learners.

Keywords: Siyavula Educational Application, STEM, Technology acceptance model (TAM)

Is Aid Good for the Poor in Sub-Saharan Africa?

Dr Sheunesu Zhou

E-mail: zhous@unizulu.ac.za

University of Zululand

Dr Elisha Mavodyo

E-mail: emavodyo@commerce.uz.ac.zw

University of Zimbabwe

Abstract

Sub-Saharan Africa has become one of the biggest consumers of international aid in recent years, despite the region's poverty rates continuing to rise. Although the large inflows of foreign aid are thought to be a key factor in the eradication of poverty, cross-country empirical research on the usefulness of aid for poverty reduction have produced mixed results. In light of this, the usefulness of development assistance has been contested for many years. We contribute to the aid-poverty literature in Sub-Saharan Africa in two fundamental respects. First, we sidestep the controversial aid-growth-poverty relationship by analysing the direct impacts of aid on poverty in Sub-Saharan Africa. Second, we conduct a comprehensive analysis of the aid-poverty relationship by analysing the direct impact of aid on the incomes of the poor, followed by an analysis of poverty on inequality, and lastly we analyse the impact of aid on three measures of poverty: poverty headcount, poverty gap, and poverty severity. Thus, relying on the system GMM estimator that is robust to endogeneity, we produce results that are comprehensive enough to make us conclude that aid is indeed good for the poor in Sub-Saharan Africa. Results show that aid improves the incomes of the poor while reducing the incomes of the rich, aid reduces inequality, that aid reduces the number of people in extreme poverty that aid reduces the depth of poverty, and lastly, that aid reduces the poverty severity. The policy implications include that aid can be effectively embraced by Sub-Saharan African economies as a means of reducing poverty.

Keywords: Sub-Saharan Africa; aid; SGMM; poverty

The Impact Of Climate Change On The Sustainability Of SMEs

Ms Nonsikelelo Zikhali

E-mail: zikhalin@unizulu.ac.za

University of Zululand

Mzweleni Fundani Mthethwa

Abstract

Climate change has been identified as an emerging environmental issue in these eras, and it has been observed that climate damage's impact has influenced small businesses' sustainability. According to Sidhu, Zia Mehrabi, Ramankutty, and Kandlikar (2023), climate issues have affected the globe. Each quarter reports reveal its impact through warmer atmospheres, acidic oceans, higher waves, or sea levels and mostly it leads to earthquakes, tsunamis, and severe thunderstorms. Although reports reveal most of the events resulting from the changes in the climate, little has been found on how climate change affects small and medium enterprises globally. Therefore, this study intends to investigate the impact that is caused by the changes in the climate and how to discover the strategies to be adopted to rectify the environmental crisis. This study intends to investigate and evaluate the impact of climate change on five countries listed under BRICS. Environmental crises and damage have been reported in these countries, and there is either a negative or positive impact on the conduct of small businesses in BRICS countries. The conduct of this study is through secondary data collection, whereby, the ARDL Model will be adopted in comparison of all five selected countries. The comparison study and analysis will be conducted for the years between 2010 after South Africa joined the forum to 2020, this is due to the intent of analysing the impact of climate change in one decade. There are major variables that will be examined throughout the conduct of this study, and they include operation and usage of resources which will be measured by the outputs gained from the transformation of inputs, secondly, the performance standards which will be measured by the profitability and market share, and lastly will be the ecological aspects will be measured by the frequent changes or disasters reported.

Keywords: Climate Change, Ecological Factors, and Business Sustainability

Councillors' Perspectives On The Implementation Of Consequence Management For Irregular Expenditure In KZN Municipalities

Mr Amos Zungu

E-mail: amosz@dut.ac.za

Durban University of Technology

Prof Bomi Nomlala

E-mail: nomlalabc@ukzn.ac.za

University of KwaZulu-Natal

Prof Mabutho Sibanda

E-mail: sibandam@ukzn.ac.za

University of KwaZulu-Natal

Abstract

This study examines the implementation of consequence management for irregular expenditure in KZN municipalities. It specifically focuses on the factors contributing to the lack of accountability and the extent of corruption within the supply chain management systems of KZN municipalities. Adopting the qualitative method and techniques, the study assesses the perceptions of councillors on the implementation of consequence management against individuals involved in irregular expenditures in KZN municipalities. The participants of the study include ten (10) councillors and a content analysis method was utilized to gain in-depth comprehension of Section 131 reports and the Auditor General's Reports. The findings indicate a widespread absence of accountability and consequence management in KZN municipalities, primarily attributed to factors such as the lack of political will among councillors, non-functional municipal public accounts committees, missing tender records, threats, assassinations, cadre deployments, and the involvement of mafia gangs. Largely, the study found that consequence management was non-existent, rather it highlights the coordination and collaboration among politicians, councillors, businessmen, contractors, and professionals in looting municipal resources, including using hitmen to silence opposition. The failure of councils to hold individuals accountable, regardless of their political affiliations or administrative positions, reflects a lack of consequence management and accountability. To address these issues, empowering Municipal Public Accounts Committees, collective political leadership, establishment, and enforcement of municipal policies prioritizing socio-economic well-being, and fostering a culture of consequence management among councillors are crucial.

Keywords: Public Sector Financial Management, Procurement Irregularities, Consequence Management, Supply Chain Management, KwaZulu-Natal Municipalities

Brief Analysis Of The Results Of Performance Information Audit In Kwazulu-Natal Provincial

Government Departments In South Africa

Amos Zungu

E-mail: amosz@dut.ac.za

Durban University of Technology

Celumusa Makepeace Chonco

Durban University of Technology

Mziwendoda Madwe

E-mail: madwem@unizulu.ac.za

University of Zululand

Abstract

The persistence of Auditor General findings on reported performance information within government departments presents a major obstacle to effective service delivery. Despite repetitive findings on the usefulness and reliability of the reported performance information, government departments have ignored recommendations intended to improve accountability and service delivery. Content analysis was used to examine Auditor General findings on reported performance information from the 2018-2019 to 2022-2023 financial years within KwaZulu-Natal (KZN) provincial government departments, with a specific focus on usefulness and reliability of the reported performance information, while also reviewing academic literature to identify factors influencing accountability and service delivery. This study observed recurring findings on actual performance of the KZN departments against their annual performance plans. The study found that reported performance information by KZN provincial departments was not useful and reliable. The study helps to better understand the performance and execution of service delivery plans by KZN provincial departments. This will provide important and useful information to the accounting officers, audit committee, portfolio committees, standing committee on public accounts and the executive council.

Keywords: Performance information, usefulness, reliability, audit committee, portfolio committee, standing committee on public accounts and executive council.

Intellectual Property Law's Impact on Business Strategies and Innovation:

A Case Study of South Africa

Mr Cebolozakha Zungu

E-mail: zungucebo00@gmail.com

University of Zululand

Mr Lionel Munsamy

E-mail: munsamyl@unizulu.ac.za

University of Zululand

Abstract

This article investigates the complex relationship between intellectual property law, business strategies, and innovation in South Africa's evolving economic landscape. It addresses the critical gap in the literature regarding how South African businesses utilize intellectual property laws to drive innovation and gain competitive advantages. Using a combination of case studies, precedents and qualitative analysis, the study explores the strategic application of patents, trademarks, copyrights, and trade secrets by businesses across diverse sectors. Our findings reveal that businesses strategically acquire and manage intellectual property rights to protect their innovations, mitigate infringement risks, and create monetizable assets. However, the study also identifies significant challenges, such as high costs and limited access to intellectual property legal resources, particularly for SMEs. Additionally, balancing intellectual property protection with public interests, like access to essential goods, emerges as a nuanced challenge. The study concludes with actionable recommendations for policymakers to streamline intellectual property laws, enhance capacity building initiatives, and promote stakeholder engagement. By addressing these challenges and leveraging opportunities, South Africa can foster a more robust innovation ecosystem, driving sustainable economic growth and societal welfare.

Keywords: Intellectual Property Law, Business Strategies, Innovation, South Africa, Patent Law, Trademark Law, Copyright Law, Trade Secret Law, Technology Transfer, Competitive Advantage

Evaluating The Relationship Between South Africa's Youth Population, Savings, And Provincial Dynamics: Implications For Economic Performance

Mr Mthobisi Sizwe Zungu

E-mail: mthobisisizwe51@gmail.com

University of Zululand

Dr Kehinde D. Ilesanmi

E-mail: IlesanmiK@unizulu.ac.za

University of Zululand

Mrs Nomusa Y Nkomo

E-mail: NkomoY@unizulu.ac.za

University of Zululand

Abstract

Saving is a fundamental economic behavior involving setting aside a portion of one's income for future use. Despite its importance, South Africa faces persistently low savings rates, especially among its youth population. This research aims to evaluate the intricate relationship between South Africa's youth population, their saving patterns, and the varying provincial dynamics to understand their implications for economic performance. By focusing on the youth demographic, this study will explore how demographic characteristics and regional factors influence savings practices and economic outcomes. This study employs a quantitative research approach, analyzing numerical data related to youth demographics, savings rates, and provincial economic indicators. The decision to utilize a quantitative approach is well-suited to the study's objectives, allowing for the systematic examination of patterns and correlations between these variables. The research method involves the collection and analysis of numerical data to determine relationships between variables in the youth population across different provinces. Preliminary findings are expected to reveal substantial variations in savings behavior across different provinces, influenced by factors such as employment opportunities, educational attainment, and access to financial services. These insights will contribute to a more nuanced understanding of how provincial dynamics affect youth savings and, consequently, the broader economic health of the country. The implications of this research are far-reaching. By identifying the factors that shape the savings habits of South Africa's youth and assessing the differential economic impacts across provinces, this study aims to provide evidence-based recommendations for policymakers. These recommendations will support the development of targeted strategies to enhance the economic contributions of South Africa's youth, stimulate economic growth, and reduce socioeconomic disparities throughout the country.

Keywords: Youth Population, savings behaviour, Economic performance

Living in The World of Crisis: The Asymmetric Effect of Macroprudential Policies on Income Inequality in South Africa and Selected Emerging Economies

Dr Talent L Zungu

E-mail: ZunguT@unizulu.ac.za

University of Zululand

Zimisele Bonisiwe Mkonza

University of Zululand

Prof Lorraine Greyling

E-mail: GreylingL@unizulu.ac.za

University of Zululand

Abstract

The study examines the influence of macroprudential policies, specifically borrower-targeted financial instruments, on income inequality in the south Africa and selected emerging market from 2000-2019. The study utilized Bayesian vector autoregression and Bayesian generalized method of moments models, which can accommodate a wide range of shortfalls in the data. The study shows that central banks tightening systems using macroprudential policy instruments to restrict debt-to-income, loan-to-value ratios, and financial instruments for lower-income borrowers (the bottom 40% of the income distribution) promote income inequality in south Africa and the selected emerging countries, while reducing income inequality for high-income borrowers (the high 1 percent of the income distribution). The study suggests that macroprudential policies should be tightened to reduce the negative impact of LTV, DTI ratios, and financial restrictions on lower-income borrowers. This can be achieved through targeted subsidies or down-payment assistance programs. These programs aim to reduce the burden of high LTV ratios on borrowers, allowing them to access affordable housing and improve their income levels. By reducing collateral requirements for financing, these programs can increase the chances of obtaining loans on more favorable terms. The targeted nature ensures that those most in need receive the support they need.

Keywords: BGMM, BVAR, DTI , Financial restrictions, Income Inequality, LTV, Crises

The Nexus Of Political Regime And Income Inequality In South Africa: A Complex Interplay

Dr Talent L Zungu

E-mail: ZunguT@unizulu.ac.za

University of Zululand

Ms Shelter Nene

E-mail: NeneST@unizulu.ac.za

University of Zululand

Dr Bongumusa P Makhoba

E-mail: Makhobab@unizulu.ac.za

University of Zululand

Abstract

The study examines the effect of political regimes on income inequality in South Africa, covering the period from 1965–2019. The period from 1965 -1993 was defined as the apartheid regime, and the period from 1994 to 2019 was defined as the democratic regime. The study utilized the Bayesian vector autoregression and Bayesian Generalized Method of Moments models, which accommodate various ranges of problems in the variables without running out of degrees of freedom, handle dense parameterization, and optimize formativeness and heterogeneous factors. The finding of the study reveals that political regimes contribute to high income inequality in South Africa. Democratic governance promotes social programs and redistributive measures to address inequality, while authoritarian regimes consolidate economic power within a select elite, perpetuating income gaps. The results further show that monetary policy through house prices plays a vital role in increasing income inequality in both democracies and apartheid but reducing it in high-income countries. The study also found that restrictions on domestic credit access during apartheid and democratic regimes increased inequality among the middle class, contributing to high income skewness. The study suggests that understanding the interplay between political systems and income distribution can help policymakers develop strategies for inclusive growth and equitable opportunities. Therefore, South Africa needs a comprehensive policy approach to reduce income inequality and foster inclusive development. This includes strengthening democratic institutions, which are going to be aligned with transparent, accountable leadership, which is essential to combat entrenched inequality and create a more just society; investing in education and skills development programs for disadvantaged communities; implementing progressive taxation policies that won't suffocate only the middle class; fostering economic diversification and entrepreneurship in marginalized regions; and addressing structural barriers to social mobility. These measures will ensure equitable resource distribution, mitigate disparities, and stimulate growth and job creation.

Keywords: Apartheid, BGMM, BVAR, Democratic, Income inequality, Monetary policy, Political regime, South Africa

Quantifying The Impact Of Resource-Based Challenges On Supply Chain Risk Management In SMEs:

A Systematic Review And Meta-Analysis

Ms Yonela Zwane

E-mail: yonelagaba@gmail.com

University of Zululand

Dr Ayansola Ayandibu

E-mail: AyandibuA@unizulu.ac.za

University of Zululand

Abstract

In the dynamic landscape of global business, small and medium-sized enterprises (SMEs) are particularly vulnerable to supply chain disruptions. Effective supply chain risk management (SCRM) practices are essential for mitigating these risks. However, SMEs face significant resource-based challenges that can impede the implementation of effective SCRM strategies. This systematic review and meta-analysis aim to synthesize empirical evidence on these challenges and quantify their impact on SCRM implementation among SMEs. Following PRISMA guidelines, we conducted a comprehensive search across several databases including Emerald, ScienceDirect, Springer, Taylor and Francis, Web of Science, and Wiley, for studies published from 2009 up to 2023. The inclusion criteria targeted empirical studies that investigated resource-based challenges affecting SCRM in SMEs. Data were extracted on study characteristics, types of resource-based challenges, and SCRM implementation outcomes. Meta-analytical techniques were applied to quantify the impact of these challenges, using random-effects models to accommodate study heterogeneity. Results: Out of 215 identified records, 30 studies met our inclusion criteria, encompassing data from over 5,000 SMEs across diverse industries and geographical locations. The meta-analysis revealed that financial constraints, limited human resources, and inadequate technological capabilities significantly impede SCRM implementation, with financial constraints having the most pronounced negative effect (standardized mean difference = - .62, 95% CI [-0.80, -0.44]). This review highlights the critical resource-based challenges SMEs face in implementing SCRM practices. Addressing these challenges requires targeted strategies, including financial support, capacity building, and leveraging technology. Our findings underscore the need for policy and managerial interventions tailored to the unique context of SMEs to enhance their resilience against supply chain disruptions.

Keywords: Resource-based challenge, Supply Chain Risk Management, SMEs

Effect of Corruption, Inequality, and Unemployment on Poverty in South African Perspective:

Evidence from Quantile Regression Model

Mr Mbongeni Zwelakhe

E-mail: mbongeh4zweh@gmail.com

University of Zululand

Prof Irshaad Kaseeram

E-mail: KaseeramI@unizulu.ac.za

University of Zululand

Abstract

Corruption has emerged to the point where it is underreported but in reality, it haunts many people daily, especially in public offices. Literature in political studies provides a lot of evidence behind corruption related to their fields. On the other hand, economic literature remains with little evidence about the connection between corruption and poverty. A lot of studies have concentrated on the causal effect of poverty on corruption and not on the other way around. This study extends the literature on a few studies undertaken to investigate the impact of corruption on poverty from a South African perspective. Other control variables such as the Gini coefficient and unemployment were equally considered. The secondary data stretching from 2000Q1 to 2021Q4 was selected based on data availability. The results of the Quantile regression model indicated that corruption has a positive and significant effect on poverty at all quantiles. Moreover, income inequality has a positive, dominant effect, and significant effect on poverty at all quantiles, lastly, unemployment equally causes poverty at all quantiles. The study argues that policymakers to invest in youth development concerning entrepreneurship, and education and support women cooperatives and small businesses to reduce the high dependency ratio of people on state services and to reduce high inequality and unemployment rates.

Keywords: Corruption, Poverty and Quantile Regression

The role of digitalisation among entrepreneurs operating within the tourism value chain:

A case of Annual Tourism Week in Durban, South Africa

Portia Pearl Siyanda Sifolo¹ (corresponding author*), <https://orcid.org/0000-0001-6618-8796>

Philisiwe Lorraine Molefe² <https://orcid.org/0000-0002-3684-557X>

^{1,2}Tshwane University of Technology, Department of Tourism Management,
& Sthandiwe Mkhize³, Thinking Pair Group

SifoloPS@tut.ac.za

Abstract

Digital technologies have transformed the tourism industry by offering new opportunities and challenges for entrepreneurs. Through the adoption of the Resource Orchestration Theory (ROT), this study scrutinises the deployment of constrained resource management when digitalising the entrepreneurs' business systems. This study explores the role of digitalization among entrepreneurs operating within the tourism value chain, focusing on the case of Annual Tourism Week held in Durban, South Africa using a convergent parallel design. This study followed a mixed method, where quantitative data was collected from the online forum responses (surveys, Facebook platform) which was statistically analysed, whilst qualitative data was collected from workshop presentation, panel discussions, focus groups, and open-ended survey questions, providing richer insights and explanations.

The results revealed limited awareness of the Artificial Intelligence (AI) platforms to leverage on digital transformation such as analysing digital data on their social platforms and developing strategies on how entrepreneurs in Durban's tourism sector utilize digital tools to enhance their businesses. The results further revealed that entrepreneurs' resources, bundling and, leveraging these capabilities into digital entrepreneurship value is critical. Tools such as generative AI, online customer engagement, and collaborative platforms were not identified as a priority in their tourism business ecosystem. Findings shed light on the extent to which digitalization influences entrepreneurial practices, competitiveness, and sustainability within the tourism value chain.

The study identifies barriers to digital adoption and offers insights into strategies for overcoming them. By focusing on a specific case study, this research contributes to a deeper understanding of the interplay between digitalisation and entrepreneurship in the context of destination management and tourism development.

Keywords: Digitalisation, Digital technologies, Tourism Week, Tourism entrepreneurship

Survival of Microfinance Institutions (MFIs) in Selected Emerging African Countries:

A Survival Analysis Approach.

Fortunate Tarwireyi, Irshad Kaseeram and Sheunesu Zhou

Department of Economics, University of Zululand, KwaDlangezwa, KwaZulu Natal, South Africa

Microfinance Institutions (MFIs) have been more than just critical catalysts for promoting financial inclusion and economic development in marginalized and low-income communities. They have been beacons of hope, providing access to financial services and opportunities for those who were previously excluded. However, these institutions, particularly in developing nations, face several challenges that affect their continued sustainability. Understanding the factors that affect the sustainability of MFIs is imperative to ensure their continued operation for continued poverty alleviation. This study employs survival analysis to examine the sustainability of MFIs across six emerging African economies. Data from 1999 to 2019 was sourced from the World Bank's MIX Market database for analysis. Using the Kaplan-Meier technique, the paper established the survival probabilities of different MFIs, and the results reveal a mean survival duration of 30.2 years for these MFIs. A Cox proportional hazards model was applied to identify key determinants of MFI survival, incorporating financial, MFI-specific, and country-level variables. The empirical results show that total assets, operational self-sufficiency (OSS), Gross Loan Portfolio (GLPA), rural population, ease of doing business, existing interest rates, and legal status are the most significant predictors of the long-term sustainability of MFIs in the studied context. The Impact of Protectionism on Cross-border Services Export Flows in the Common Market for Eastern and Southern Africa

Mr Shingirirai Mashura

E-mail: mashuras@yahoo.com

University of the Western Cape

Professor Federico Foders

Abstract

The impact of services trade protectionism on cross border services trade has been relegated in the empirical literature, particularly in the African context. The fore going literature place emphasis on developed countries with sophisticated data on services trade restrictiveness and services trade. To address this lacuna, this paper aims to analyse the impact of services trade restrictiveness on cross-border services exports at sectoral level, focusing on the Common Market for Eastern and Southern Africa (COMESA) region. We used the Poisson Pseudo Maximum Likelihood (PPML) estimator of the gravity model on bilateral exports data for five services sectors (business, financial, insurance, telecommunication and transportation services) in 13 COMESA member states. Our findings show that restrictive regulations as measured by overall sectoral STRI are associated with significantly lower exports of business, financial, insurance, telecommunication and transportation services. Findings for impact assessment by mode of supply reveals that mode 1 (cross-border supply) restrictions are associated with significantly lower exports in financial, insurance and transportation services. This sheds some light on cross-sectoral heterogeneity in the effect of services trade regulations. Additionally, we find cross-modal complementarity in business, financial and telecommunication services, but a cross-modal substitution in transportation services. Findings from our analysis show the significance of addressing both general and sector-specific restrictive regulations in order to boost trade in services in the COMESA region. The nature of services trade regulations and the importance of cross-sectoral heterogeneity require high ingenuity in negotiating for services trade integration at both regional and multilateral levels.

Keywords: Services Trade Restrictiveness, Services Exports, Gravity Model, Poisson Pseudo Maximum Likelihood, Regulatory Heterogeneity



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