

APPENDIX: DECLARATION OF OTHER AUTHORS OR CONTRIBUTORS

Declaration by the candidate:

Concerning [*Chapter 2 and Chapter 3*], the scope of my contribution was as follows:

Nature of contribution	Contribution (%)
Conceptualised the idea of each chapter. Wrote the introduction, theoretical literature, empirical literature, methodology, results, discussion, and conclusion of each chapter.	85%

The following co-authors have contributed to [specify chapter or part of a chapter and page numbers in the dissertation]:

Name	e-mail address	Nature of contribution	Contribution
Prof. Ashenafi B. Fanta	ashenafi@sun.ac.za	Provided direction on the macro and micro structure; commented on the presentation of the results and discussions.	15%

Signature of candidate: *Declaration with signature in possession of candidate and supervisor*

Date: 20/09/2022

Declaration by co-authors: the undersigned hereby confirm that

1. the declaration above accurately reflects the nature and extent of the contributions of the candidate and the co-authors to [specify chapter or part of a chapter and page numbers in the dissertation],
2. no other authors contributed to [specify chapter and page numbers in the dissertation] besides those specified above, and
3. potential conflicts of interest have been revealed to all interested parties and the necessary arrangements have been made to use the material in [specify chapter or part of a chapter and page numbers in the dissertation] of this dissertation.

Signature	Institutional affiliation	Date
Declaration with signature in possession of candidate and supervisor	Stellenbosch University	20/09/2022