

Developing a framework for SMME survival based on events during COVID-19 in the Western Cape, South Africa

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Abstract

SMMEs struggled to survive during the COVID-19 pandemic due to lockdowns and various reasons, however, in the Western Cape of South Africa, several SMMEs not only survived but thrived. This study aimed to ascertain their specific reasons for survival and to research the possibility of a framework that can be developed for survival of a pandemic, based on their actions.

A qualitative research **methodology** approach was followed, applying snowball sampling to obtain the 16 participants who were interviewed via semi-structured interviews. Once the data was collected and coded, a manual qualitative data analysis method was applied. **Limitations** were imposed via the POPI Act of South Africa in terms of identifying the participants.

The results and **findings** of this study enabled the creation of a framework to be developed for survival as SMME during a pandemic. The study contributed to knowledge by expanding on the challenges experienced by the SMMEs during the pandemic, the mentorship role and motivational factors that resulted in establishing the SMME, which personal skills, attributes and characteristics are required to survive a pandemic as well as which leadership styles are best to survive a pandemic. The views of success pre-Covid and post-Covid provided perspective on how entrepreneurs' views were impacted. In addition, the Western Cape Government's entrepreneurial ecosystem and whether this contributed to the SMME survival were investigated. The SMMEs' actions and their advice assisted in reaching this study's objectives. The framework developed contributed to how entrepreneurs should establish self-constructed support for the continuity of their SMME.

1. Introduction

1.1. Background

Almost two decades before the COVID-19 pandemic, in 2004, Osterwalder stated that entrepreneurs reside in a competitive, constantly changing, and progressively uncertain economic environment, making it difficult to make business decisions (Osterwalder, 2004:11). The pandemic has undoubtedly highlighted that it was a time of progressive uncertainty in the South African economy. Even before COVID-19, this competitive economic environment resulted in 70% of South African SMMEs closing in the first five to seven years of their inception for several reasons (Bushe, 2019:1; Ramukumba, 2014:1; Fatoki, 2011:193). The reality of the Covid-19 pandemic and the effects of the challenging economic lockdown traumatised several SMMEs, as several local businesses closed, resulting in a reduced GDP contribution for SA (Ikwegbue, Enaifoghe, Maduku & Agwuna, 2021:272). StatsSA reported on 14 May 2020 that almost half of all businesses reported a pause in trading activities during the lockdown and that nine out of ten businesses reported reduced turnover (StatsSA, 2020). Data indicated that over two million jobs were lost in South Africa in just the second quarter of 2020 (StatsSA, 2020).

Despite this dire picture, some SMMEs survived. A few even experienced breakthroughs or thrived during the lockdown (Department of Social Impact & Transformation webinar, 2020; Fuhbah & Moos, 2022:14). A study that focused on the relationship between leadership behaviour and team effectiveness, among other matters during Covid-19 lockdown situations in South Africa, stressed the fact that there is a lack of empirical evidence of the recent pandemic situation and how specifically performance was impacted during a pandemic (Koekemoer, De Beer, Govender & Brouwers, 2021:2). Additionally, little knowledge of lockdowns is available, which is also applicable on SMMEs (Fubah & Moos, 2022:1). Research into SMME survival may allow us to understand how and why some SMMEs managed to survive. Performing the research at the mid-pandemic stage allowed for studying a crisis and the subsequent SMME reactions as it unfolded, as was done in the United Kingdom by Doern (Doern, 2020:1). The research conducted may assist in gaining an understanding of the lockdowns, restrictions, and regulations and its socio-economic impact on SMMEs (Odeku, 2021:1).

1.2. Problem Statement

The main problem statement of this study can be described as:

Can a framework be developed based on the actions of SMMEs who survived COVID-19 in the Western Cape of South Africa?

The original problem of survival and lack of growth started sometime before the pandemic when various scholars and researchers agreed that there appeared to be a lack of updated information on SMMEs. Smaller businesses have been excluded from surveys and studies in the past (Faherty &

Stephans, 2016:350; Roper & Hewitt-Dundas, 2017:559; Chandra, 2018:2), with another opinion that there is still a lack of empirical studies on entrepreneurship (Scott, Penaluna, & Thompson, 2015:86). Information on this topic remains scant. Several studies on the impact of Covid-19 emerged (Setyoko & Kurniasih, 2022; Meyer, Prescott & Sheng, 2022; Rodrigues, Franco, Sousa & Silva, 2021; Kuah, 2023), yet the information on how some SMMEs still managed to survive in South Africa, remained scarce.

Despite the knowledge gap, the small business sector contributed significantly to the SA economy. StatsSA reported on 17 December 2020 that small businesses generated more than one-fifth of total formal turnover. Additionally, small business contributions increased from 29% to 42% over the last six-year period in the business service industry (StatsSA, 2021).

These surviving and thriving SMMEs have created a knowledge gap: how did some SMMEs survive the pandemic while others closed their doors? How did a few even manage to thrive during the pandemic? Therefore, this lack of knowledge will be addressed by studying surviving and thriving SMMEs (after a pandemic) by conducting qualitative research to explore the “**how**” and “**why**” of their survival. Learning the “how” and the “why” is based on the 1999 study by Markides, as referenced by Osterwalder (2004:42), where it was emphasised to find answers by looking at the “who”, the “what”, and the “how” of a business.

1.3. Research objectives

The purpose of this study is defined under primary and secondary objectives, as identified after the challenging economic lockdown.

1.3.1.1. Primary objective

The primary objective of this study is to develop a framework for SMME survival based on events during COVID-19 in the Western Cape of South Africa.

This study reviews “**how**” certain SMMEs managed to reconfigure their business models by employing specific techniques on “what” they did to ensure their business survival during the recent pandemic, as the COVID-19 virus affected most businesses regardless of size globally (Nani & Ndlovu, 2022:58). In light of this fact, the SMMEs that have survived the economic lockdowns and Covid-19, is thus a phenomenon worth investigating.

1.3.1.2. Secondary objectives

The secondary objectives developed for this study are presented in three categories: literature review objectives, empirical study objectives, and conclusions and recommendations objectives.

The objectives of the literature review of this study were to present relevant and up-to-date information on the pandemic and how it affected other SMMEs globally and the rest of the continent. Another literature objective was to provide a general review of entrepreneurship and its history as a

background to where SMMEs originate and the dimensions of their environment before a pandemic. Entrepreneurial theories and how theorists' different trains of thought impacted entrepreneurs were also reviewed. The existence of entrepreneurial ecosystems was reviewed in other economies to ascertain if the interventions by the Western Cape Government can be regarded as the beginning of creating an entrepreneurial ecosystem.

A theoretical model reflecting the macro, meso and micro levels of the variables impacting business success or SMME survival assisted with the empirical objectives. On a macro level, the objective was to understand the Western Cape society and all factors affecting SMMEs during the pandemic. On a meso level, the objective was to study the groups of communities, institutions, and SMMEs and determine where the surviving SMMEs fit into the meso picture. At the micro level, an analysis was performed on the business interactions between SMMEs and their customers as part of investigating the "what", "how", and "why" they undertook specific actions to survive. The objective of the empirical study was to gain insight into these three levels of how SMMEs reconfigured their business operations. This insight assisted in developing the framework as the primary objective.

This paper will provide a summarised literature review, followed by the research methodology applied. Then, the findings of the study will be discussed. In the section on managerial impact, the framework developed will be discussed as the main contribution of this study.

2. Literature Review

The research on small businesses' survival in responding to an ongoing pandemic was scant (Katare, Marshall, & Valdivia, 2021:2213), and there used to be a lack of sufficient empirical business studies amongst SMMEs on the African continent (Mkhonza & Sifolo, 2022:483). Even though several studies have been conducted since the start of COVID-19, few are available on what caused the survival of SMMEs during the pandemic. Therefore, a literature review with a complete empirical study was needed to provide a better understanding, as there is a need to investigate the role of the business performance of SMMEs as affected by COVID-19 (Mkhonza & Sifolo, 2022:483). A literature review must provide a clear and balanced picture of current events and the main concepts and theories related to the study (Bloomberg & Volpe, 2016:105).

The literature review in this study aimed to present the necessary background and history of entrepreneurship to provide insight into entrepreneurial survival, the applicable theories, entrepreneurial success, and the measurement of success (Gorgievski, Ascalon, & Stephan, 2011:208). Before the pandemic, the importance of entrepreneurship and especially why SMMEs were critical to economic progress (Malinao & Ebi, 2022:297) in a developing or emerging market economy explained both the global and South African economic situation during the pandemic.

The definition of successful entrepreneurs remains a trendy topic, and measuring entrepreneurial success has been intensely researched in the past by various scholars (Gorgievski *et al.*, 2011:208; Angel *et al.*, 2018:614 and Marias, Du Plessis & Saayman, 2017:10), indicating different ways of determining the various success factors. Still, there appears to be no single definitive definition of entrepreneurial success (Owens, Kirwan, Lounsburt. Levy & Gibson, 2013:73). Additionally, defining the successful or surviving entrepreneur during a pandemic such as COVID-19 was necessary to set the stage for the empirical study.

According to the World Health Organization, the COVID crisis was first identified in China in December 2019 (Sewpaul *et al.*, 2021:2), and soon after that spread to the rest of the world and became a global pandemic. As of 24 September 2020, 213 countries worldwide were affected (World Health Organization, 2020). The unexpected worldwide epidemic brought chaos to global trade and economies, and it impacted global economies (Pu *et al.*, 2021:1). The severity of the impact of the pandemic on South Africa (Ikwegbue *et al.*, 2021), as well as on the Western Cape, was reviewed with a specific focus on the SMME business sector in the Western Cape.

The next question is whether there was an “entrepreneurial ecosystem” (Isenberg, 2011) prevalent in the Western Cape and if it played a role in the survival of SMMEs during the pandemic in the Western Cape. The development of famous entrepreneurial ecosystems worldwide was reviewed to understand how this concept evolved in other economic hubs. How does the South African situation compare with the global picture? The plans for developing different economic zones (Western Cape Government) in South Africa were studied with the actual development of these plans by regulatory authorities, in the Western Cape per se. The research then drilled down on the entrepreneurial ecosystem of the Western Cape via a theoretical desktop review of the entrepreneurial ecosystem in the province, first before the pandemic, and then the subsequent intense development of the Western Cape entrepreneurial ecosystem during the period referred to as mid-pandemic. Several parties or role-players from different sectors in the Western Cape came together in collaboration to create the existing entrepreneurial ecosystem. This resulted in the growth in GDP in the Western Cape compared to the rest of the country.

The impact of the pandemic on world economies was first examined and then the impact on South Africa, with an in-depth view of the impact of the pandemic on the Western Cape. Special mention was required of all the effort that went into the Western Cape Recovery Plan 2021 (Western Cape Government annual publication, 2021) and the different interventions that created a favourable entrepreneurial ecosystem in the Western Cape, as this created the backdrop for the SMMEs to operate during the most challenging economic circumstances of lockdown, ever experienced by SMMEs in their lifetime. The Western Cape government collaborated with the Digital Economy unit and the National Department of Economic Development and Tourism, as well as Wesgro and other facilitators in the technology ecosystem within the Western Cape regions, such as CiTi, Silicon Cape,

LaunchLab and Startup Bootcamp to introduce a new technological initiative (Western Cape Government, 2020; Wesgro, 2020). This initiative positioned the Western Cape as Africa's Tech Capital, assisting SMMEs to work from home and mostly online during the pandemic, creating a level of self-constructed support.

3. Research Methodology

3.1 Research Design

This study examined how SMMEs in the Western Cape of South Africa managed to survive the COVID-19 pandemic and whether a specific entrepreneurial ecosystem aided them to survive or thrive. A qualitative research design was selected for this study following the research onion design of Saunders (Saunders *et al.*, 2019). Making use of a qualitative research method during this time of crisis and emotional upheaval combined with economic uncertainty allowed the researcher to attain a nuanced understanding of all the processes involved (Rashid & Ratten, 2020:5). Qualitative research conducted on 16 participants and successful SMME owners, who managed to survive and/or thrive during the pandemic, enabled the researcher to understand their specific economic circumstances, as the qualitative research approach yielded more in-depth information on the “what” and “how” questions (Osterwalder, 2004).

3.2 Research context and data collection

This study focuses on SMMEs in the Western Cape province of South Africa, which has indicated exceptional growth in recent years compared to other South African provinces. (StatsSA, 2020). The population of the Western Cape is 7,4m, and at the time of the study, the third largest province in South Africa (StatsSA, 2020). Entrepreneurs selected for this study varied in race, age, size of business, duration of life span of being an entrepreneur and field of operation. In this study, snowball sampling has been applied as a method to select the participants, as it has been prescribed by the Ethics Committee of the university where this study was conducted, due to the restrictions and limitations of the POPI Act.

Data have been collected through semi-structured interviews in this study. Semi-structured interviews assisted the researcher in gaining an in-depth understanding of what specific actions and factors the different participants employed and how they managed to survive, as each SMME owner's business operations and modus operandi differed.

All participants were contacted before the interview as they were introduced via the snowball sampling method. They had to provide prior written consent to partake in this study before the interviews. Participants were informed beforehand of the nature and objectives of the study. Some participants who were referred via the snowball method and who wished not to participate were excluded. All interviews took place in person with social distancing procedures and Covid-19

protocols in place. Interviews were later transcribed and coded as per the thematic analysis method of Creswell as it was the aim to analyse the data as per different and similar patterns across a specific data set (Bryman *et al.*, 2014:385).

Each participant was interviewed in their preferred setting. Some participants requested the interview guide to prepare for the questions beforehand, which were emailed to them in advance to enable them to prepare for the interviews. Most of the participants preferred to be interviewed spontaneously. The interviews were audio-recorded and transcribed, followed by the manual data analysis process. An Excel coding bible was constructed per theme according to the thematic analysis process of Creswell & Creswell, utilising all 2631 code words and phrases (Creswell & Creswell, 2018:270). Then, the matrixes, operational network diagrams, a table of code and the systemised mindmaps were constructed to comprehend how the data interacted and to enable the researcher to identify interrelationships between the themes.

Marshall and Rossman stated that since qualitative research methodology has matured, researchers now have creative ways of presenting their findings (2016:23), as research has moved beyond the old, outdated conservative trends that only randomised controlled experiments are appropriate and acceptable as quality research. Therefore, this study developed a framework based on data collected in a semi-structured interview process through qualitative research (Marshall & Rossman, 2016:24) to explain what an SMME owner can do and how to think, plan and act to survive a pandemic.

3.1. Ethics

The ethics committee of the NWU approved the study with ethics number NWU-00694-22-A4, with the proviso that the snowball sampling method be applied to adhere to POPI Act legislation in South Africa.

4. Findings

The findings and results of this study were carried out based on the data collected and analysed via the manual method of qualitative data analysis. Data were obtained from interviewing 16 participants identified via snowball sampling. The interviews were transcribed and coded, resulting in 2631 code words and phrases extracted from the data. The best data collection method for qualitative studies is the in-depth interview format, described as “a construction site of knowledge” (Marshall & Rossman, 2016:285). The findings were reached by analysing the data via identifying themes, organising the coded data into themes, and summarising the main trends into tables, matrixes and network organograms. The researcher reviewed the possibility of using CAQDAS programs to analyse the data collected, specifically ATLAS.ti; however, she decided to follow a manual analysis method to fully utilise all the nuances of the data collected that cross over so many genres.

The process of manually sorting and analysing the data has been referred to in the past as a “tabletop category” by Johnny Saldana, which involves the literal arrangement of cut-out chunks of data on colour-coded paper on a tabletop format (Saldana, 2016:231). He advised moving the data around as much as one needs to reach a final structure that “feels right” before adapting it into an operational model diagram. The sub-categories of each theme are thus considered as headings in the network diagram of each theme, thereby clearly highlighting the important code as findings of the study. Interrelated links or repetition of code between themes were considered to be the main findings.

4.1 Discussion of findings

The findings and conclusions of this study are interwoven between the identification of themes, the most agreed-upon code between participants in each theme, and the different links or relationships identified between themes and the elements of the framework that was developed. The themes were identified through thematic analysis (Creswell, 2016) based on the semi-structured interviews. The participants indicated the importance of the challenges they faced before and during COVID-19 as the reasons for their actions.

The first theme was titled “Challenges experienced by SMMEs in the Western Cape before Covid”, and this theme yielded 91 out of 2631 code words, with the main finding, as concurred by the majority of participants, was the long hours that an SMME owner has to work. Combined with the fact that one has to work hard as a boss, setting an example contributes to resilience.

The findings identified in the second theme, “Unique challenges as experienced by the SMMEs in the Western Cape during the Covid pandemic”, resulted in 235 code words out of 2631. The single most agreed upon code among participants was the fact that they experienced a drop in quantity of customers during COVID-19 and that different measures of self-constructed support were implemented to ensure business continuity.

The third theme was “Motivating factors contributing to the entrepreneur in the Western Cape”, and this theme generated 224 code words of 2631. The main finding under this theme was that entrepreneurs confirmed their ability to identify an opportunity or gap in the market, which was the primary motivating factor for most participants to start their businesses.

The fourth theme addressed the influence of role models or mentorship for the SMMEs in the Western Cape. This theme produced 223 of the 2631 code words. The main finding of this theme was that it certainly helped to grow up in a household where either one or both parents were entrepreneurs, as this provided exposure to the lifestyle and skills needed to run a successful SMME. All stressed the benefits of having a mentor in life and later passed that on by providing mentorship.

The fifth theme was “Personal characteristics, skills or attributes that an SMME should possess to be successful in the Western Cape”. This theme created 369 out of 2631 code words. The main finding of

this theme was the ability to plan, which was seen as the primary skill or personal characteristic that an SMME owner can have, as this skill can help to plan for eventualities or plan a business out of a crisis. This thought pattern contributed to the phrase of code: Think. Plan. Do.

The sixth theme was identified as the importance of leadership skills. This theme produced 385 code words out of 2631, the second highest of all themes, indicating the critical level of excellent leadership skills required if an SMME wants to survive a pandemic. The main finding was “having business savvy and being hardworking”. This concept entails that an SMME owner needs sufficient business know-how and resilience to lead their business during a crisis.

In this seventh theme, “How did SMME owners view success before the Covid pandemic in the Western Cape”, 93 code words out of 2631 were generated. The finding of the main code in this theme was that the participants agreed on viewing success as having the ability to lead a lifestyle that one can enjoy. Even before the life-changing events of the pandemic, the consensus in the Western Cape was that enjoyment of life is worth more than monetary gain.

In the eighth theme, “How did SMME owners view success after the Covid pandemic in the Western Cape”, the number of code words generated increased substantially to 195 compared to the previous theme’s 93. The main finding was that 15 of 16 participants agreed that life is precious and to enjoy the precious life with one’s family and loved ones was seen even more as a form of success after Covid, than before. Success was never considered in the Western Cape as achieving monetary gain, but rather what monetary gain can bring. After the pandemic, success was viewed in the Western Cape with more emphasis on enjoying life.

The ninth theme was identified as: “Were there any Western Cape Government interventions that assisted the SMMEs in the Western Cape to survive?” This theme generated only 62 code words. Some participants indicated that their staff could claim the national TERS money from the UIF. However, none of the participants interviewed received any grant, help or intervention from the Western Cape Government specifically to aid them toward survival, despite massive media hype on the Internet and in the Western Cape on local radio stations about the interventions undertaken by the Western Cape Government.

The tenth theme asked whether there is an entrepreneurial ecosystem in the Western Cape. This theme was responsible for only 40 code words out of 2631. Although the majority of the participants agreed that there is some form of informal entrepreneurial ecosystem in place in the Western Cape, as business can be conducted with ease due to several policies of the Western Cape Government, the fact remains that the participants are also in agreement that the Western Cape Government did not do enough during Covid-19 and could have done more to assist the SMMEs to survive.

Theme 11 was identified as “What actions did the successful SMMEs take to survive the Covid pandemic in the Western Cape?” This theme generated 390 out of 2631 code words, placing it at the

top of the ranking list as the theme with the most code words. The finding on which most participants agreed is that being able to adapt and put measures of self-constructed support in place are the activities most SMMEs can and should undertake when facing complex economic events, such as lockdowns, a pandemic, or similar crises. Several self-constructed support measures have been discussed in the study.

The last and twelfth theme was “What advice and recommendations can the surviving SMMEs give future SMMEs in a similar situation?” This theme produced 324 code words out of 2631 code words. The finding of this theme was that there are several issues a successful entrepreneur has to focus on. The main code or finding under this theme was that all 16 participants agreed: if the aim is to own a successful SMME, one has to be a hard worker. This theme contributed to the flowering blooms in the framework and clarified what actions to follow in one’s personal and business life to survive a crisis.

There were several synergies or links between themes, which were as follows:

Financial matters

The code word “finances” was mentioned in 10 out of 12 themes, from challenges to how to analyse the finances of a business, how financial skills are critical for running a successful SMME, to how financial skills could be self-applied or outsourced, as an action taken – doing daily financial analysis, being in control of the finances, both on the income and expenses side, was a critical action mentioned on how to survive a crisis such as a pandemic, to recommendations – preferably do the financial skills course before start the SMME. As per the participants, the link named “financial” was one of the main findings as focusing on financial matters in a crisis is crucial for survival.

Networking

In the same way “financial” was identified as a central finding or link, the phrase “social networking” was also recognised as a link or relationship between several themes. This finding echoes the literature, as networking and mentorship as concepts have been found to help entrepreneurs share business advice and business operations for resources such as finances, suppliers, and distribution (Sequeira *et al.*, 2016:8). Networking was mentioned under so many themes that the circle around the framework, has been filled with the concept of networking to indicate that it should surround everything an SMME owner does to ensure SMME survival. Participants agreed that if the SMME owner is in constant contact with his staff, customers, suppliers, industry changes, and legislation, there may be a better chance of surviving a crisis than those not so well connected.

Communication

The code word “communication” was identified as a main relationship between themes. Effective communication with various parties involved, from suppliers to stakeholders to customers, regulatory bodies, and the staff of the business, was emphasised several times by various participants. With the

problem of social distancing and having fewer and fewer customers in store, for those who require contact with their customers, such as in the beauty industry or those selling matters that cannot be sold online and then delivered (e.g., fuel sales), the SMME owners had to find creative ways in which to communicate with their clients and their suppliers. Studies emphasised the importance of effective communication during the Coronavirus crisis, underlining a stepped approach. First, a decentralised communication process is best for larger organisations, then secondly, on how leaders should communicate with their employees to reduce anxiety, as post-September 11 studies have found leaders of businesses and organisations have a unique role to play in effective communication. Thirdly, business owners should communicate regularly with their customers to ensure and reward customer loyalty (Yu *et al.*, 2022; Faherty, 2021; and Argenti, 2020).

Extreme focus

The ability to focus on business during a crisis and to allow nothing to deter from the business survival is a skill that all the participants in this study illustrated as vital. The finding of “focus” as a link emerged under several themes., as it was an attribute seen and admired in mentors or role models. It was a skill identified as a personal attribute that one should possess to have a successful SMME. It was identified as a leadership skill; it was a way of viewing success, with a focus more on happiness and being alive than having a monetary focus, and it was mentioned on several occasions as how to act to survive (e.g., “focus on finances”) and as a type of advice provided to future entrepreneurs (e.g. “focus on what one has experience in”).

Resilience

The code word “resilience” has also been identified as a link. The difference between levels of resilience found amongst SMME owners can differ substantially. As an example, a study conducted in the USA on 463 small business owners on their resilience to Covid and those who were able to obtain government assistance via the CARES Act showed that 50% of the respondents have indicated that they do not see themselves as resilient and did not foresee that their business will recover in the next two years to enable them to repay their loans, indicative of a low level of resilience (Katare *et al.*, 2021:6). In South Africa, the same level of government support to SMMEs was not available. Maybe that is why South African SMMEs knew they had no choice but to survive on their own or not survive at all. Some participants in this South Africa study have indicated that they have “lost all trust or hope that a government will care for” them. Another said: “One has to look after oneself”. Most participants in this SA study admitted they only realised their resilience during and after the pandemic.

These 16 surviving participants have indicated their ability to overcome adversity, similar to the children in the Garnezy, Werner, and Masten studies who overcame hardships and became stronger (Masten, 2020). Additionally, in an Irish survey, one of the findings at a glance was “resilience” as the

“businesses demonstrated a resilient mindset in the face of adversity”, as mentioned in how family businesses survived the pandemic (Faherty, 2021:11).

This qualitative study did not use descriptive statistics but rather used codewords (2631 in total) as manually analysed in themes, then summarised the codes into tables, then created matrixes, network organograms and mindmaps for each of the 12 themes. To be concise, only the network organogram and mindmap of theme 2, Challenges during Covid, are included below:

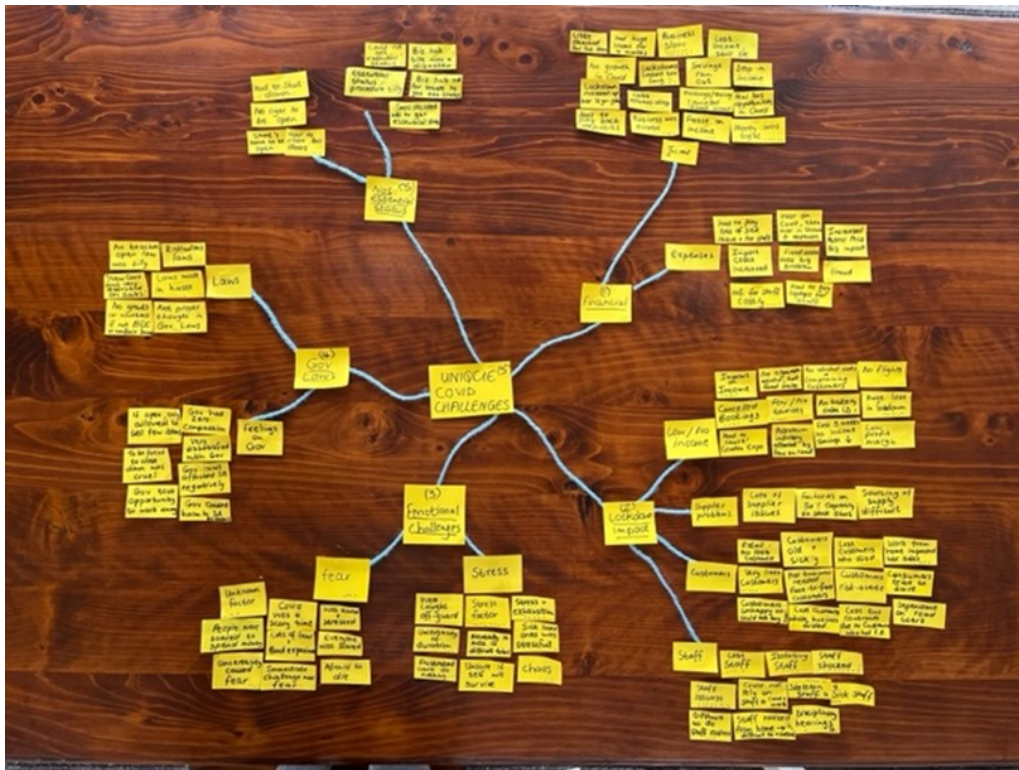


Figure 1: Network organogram of Challenges during Covid.

Source: As compiled by the researcher

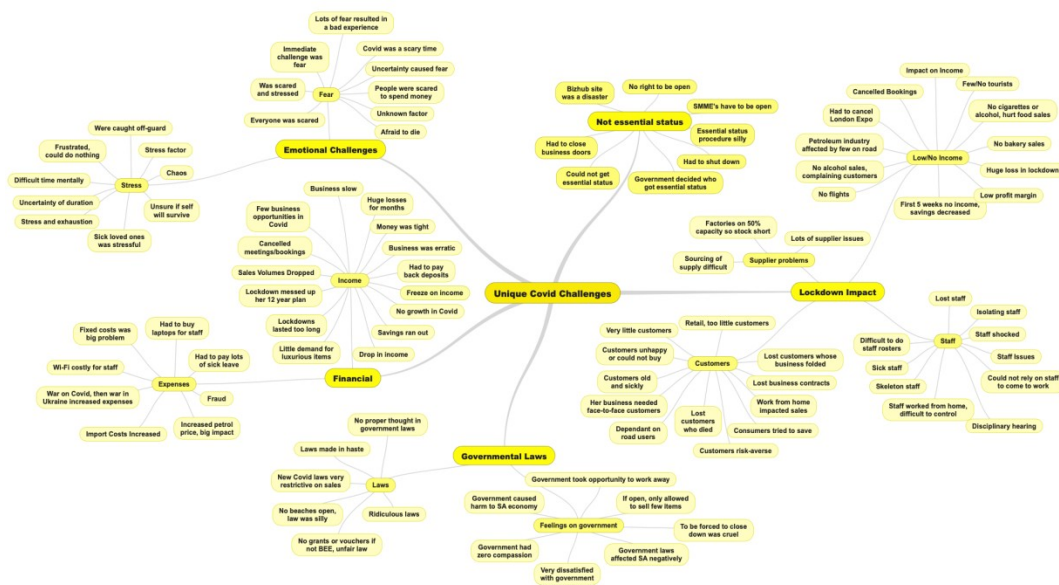


Figure 2: Mindmap of Challenges during Covid

Source: As compiled by the researcher

5. Managerial Implications

All these findings were coherently discussed in the final framework where it all came together in a visual symphony of ideas that can contribute to managerial implications. The contribution of this study can be explained with a detailed discussion of the framework. See below.

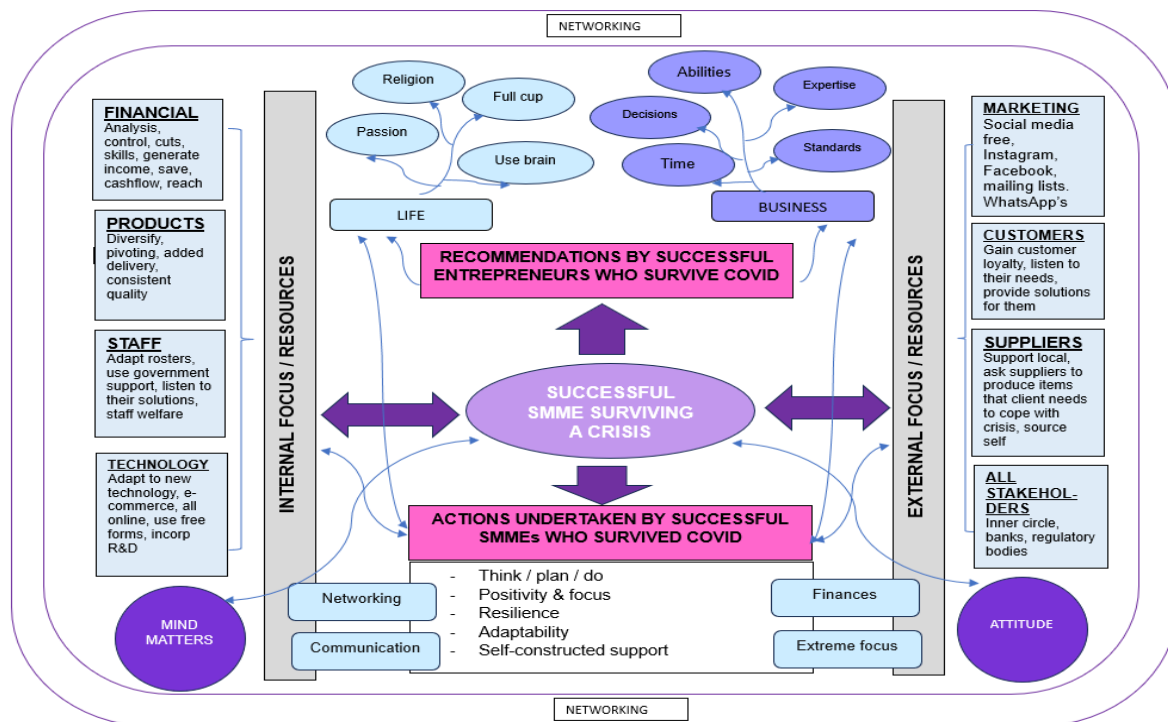


Figure 1: Framework with focus areas to survive a pandemic

Source: Compiled by the researcher

The different elements will be discussed under the headings: foundation, oval, balls to be kept in the air, the left and right pillars, the four cornerstones, the arrows and the recommendations explaining each “flower” symbol.

The Foundation

When building a house or monument, one starts with a blueprint or architectural plan – in this case, the methodology of the study can be seen as mapping out the approach to finding answers to the research questions (Jamshed, 2014:87). Then, when the physical building process starts, one starts at the bottom, at the very foundation. If the foundation is improper, the strength of the entire structure or building will be compromised. Therefore, the foundation should be done correctly and firmly and in different layers, and this is precisely what these two blocks on the framework illustrate: a deep, firm, multi-layered foundation that incorporates all the initial planning actions that a successful SMME will

start in a crisis such as a pandemic. According to the participants who participated in this study, actions that must be undertaken from a foundation-based approach include the following.

- Think/plan/do actions to be the foundation of all actions,
- Positivity & focus should be applied,
- Resilience is key;
- Adaptability to the new situation,
- Self-constructed support for business continuity must be implemented in addition to the normal course of conducting business.

Resilience when facing a pandemic is another vital criterion of the foundation of any SMME that wishes to succeed during a crisis period such as a pandemic. In a recent midpandemic study, it was found that survivors of SMMEs “need to adopt a resilient approach comprising unorthodox thinking and mindful execution” (Zutshi *et al.*, 2021:11). Resilience in the entrepreneurial context has been described as a “skill revealed when managing difficulties successfully” (Luthans, Avey, Avolio & Peterson, 2010). It is also a way to overcome external business threats (Linnenluecke, 2017).

The final critical element in the foundation must be the self-constructed support that must be put in place for the sake of the continuity of the business. It can be described as follows: If an SMME owner starts living out of the till of the business, then the owner is causing harm to the business, or it can be referred to as self-inflicted harm. The opposite of this is self-constructed support. Therefore, if a business owner implements specific additional measures to benefit his business, it can be regarded as self-constructed support for the SMME. Examples from this study were obtaining letters of authority from clients to invest funds on their behalf, putting management contracts in place to ensure the business can continue operating despite lockdown, signing delivery contracts with suppliers to ensure business continuity, getting retainer clients, paying a monthly retainer for a specific service (either receiving the service online or via some form of delivery).

All these measures will provide the SMME with a solid foundation from which to operate.

The oval represents the successful SMME.

The centrepiece of the entire framework is the successful SMME; hence, to attain the desired position of the successful SMME, it can be compared to the oval shape of a rugby ball, which is the main focus in a rugby match. Similarly, the SMME will succeed if the entrepreneur keeps its primary focus focused on the SMME for the duration of the game, which in the case of the entrepreneur, is his entire

career. The central position of the SMME in the framework can also be seen as the heart of the home, the safe inner sanctum that a successful business provides to all its inhabitants.

Balls in the air

In the framework, two categories cannot be described through physical actions but are considered “Mind matters” and “Attitude”. These two “balls” or sectors were generated and are part of the framework, as they are an integral part of surviving a crisis as an SMME. These two balls that must be kept in the air were generated from the more difficult-to-substantiate answers provided by the participants in the last two themes of theme 11 (actions undertaken) and theme 12 (recommendations and advice given). Actual advice such as “get a degree in finance” or actual actions undertaken such as “adapt” or “diversify” are easy to categorise and organise into different focus areas, yet some of the advice given was more connected to spiritual or mindfulness issues, and that is why these two balls, to be kept in the air, are referred to as “mind matters” and “attitude”.

In “Mind Matters”, several participants mentioned keeping their minds strong and taking care of themselves to have the capacity to give to their business and others from a place of abundance. The core mind matters include the ability to teach oneself to be positive, not to underestimate the power of prayer, to find one’s purpose and live that purpose, to find one’s inner strength and to have gratitude for what was achieved and survival thus far. Under the core matters identified by the participants, the participants stressed that it is all about attitude; a survivor’s attitude is needed. They also indicated one needs a will to survive. Display endurance and persistence, and it is most important to never give up. These two balls, to be juggled and kept in the air, signify the strength of character required to survive as an SMME owner.

Pillars

Two pillars on both the left and the right provide the focus areas as both internal and external focus, which cannot be dealt with mutually exclusive as either the one or the other. It is important to note that both pillars should be apportioned with equal and dual focus.

This internal and external focus should not be regarded as mutually exclusive as is done in the instance of external or internal locus of control. In this framework, applying attention to both should be of equal extent and quantity. One cannot succeed without the other. Thus, an SMME owner must pay the same level of attention to both the internal and external focus areas. Therefore, these pillars are the same size in height and width to indicate the equivalent degree of importance they should receive.

Building blocks

The building blocks on both sides are also equal in quantity, indicating that the same focus should be allocated to all these building blocks and their content. Not one building block carries a heavier weight than the other, they are all equal and they are all similarly significant for the survival of the SMME.

Left pillar: Internal and building blocks

The left pillar focuses on the internal aspects of importance for the SMME, similar to the interior bricks and structure, with the building blocks identified by the various participants as financial, products, staff and technology.

Financial

For financial analysis, it is significant to note that daily financial analysis is paramount for the survival of an SMME; the SMME owner should be 100% in control of his business finances and know what the expenses are and where the income comes from. It is recommended to cut unnecessary costs on “luxury items” such as regular gardening services or taking staff out for lunch meetings if the same meetings can be held in the office or over Zoom. If the SMME owner does not have the financial skills to analyse his business performance during a crisis, the skills should be outsourced. The continuing income generation is equally essential.

Products

In the building block of products, the participants mentioned that the majority of them had to diversify their product range, either by “getting on the Covid gravy train” through stocking masks or sanitisers or by adapting their product availability by making it online accessible. By pivoting the product offering with added delivery and consistent product quality, an SMME can survive a crisis such as a pandemic.

Staff

Staff should be treated the same way the SMME owner wants to be treated. Most of the participants, who had many staff, explained the dire financial situation to their staff with the lockdown situations on different levels in South Africa and then brought staff into the discussion to find solutions. With their input and listening to their suggestions, the staff was part of the decision to work short time via cut staff rosters due to fewer customers, whilst management assisted them to claim the shortfall in wages through TERS payouts from the local UIF or governmental support. Some participants mentioned prioritising the welfare of their staff by ensuring they provided extra vitamins or lunches to show that they cared. During a crisis, focusing on staff and their wellness is crucial.

Technology

Focussing on technology is necessary during social distancing, such as a pandemic. Without technology and online advertising or sales, or technology enabling staff to start working from home and dialling into the office via Zoom, Skype, or Microsoft Teams, most of the participants interviewed would not have survived. Digital transformation was the way to ensure business continuity, which was relevant to internet entrepreneurship even before the pandemic (Yu *et al.*, 2017). The fact is that digital transformation is enabled by technology, and partly due to the pandemic and the social distancing aspect, digital transformation is happening faster than ever (Rupeika-Apoga *et al.*, 2022). One participant applied out-of-the-box thinking, compared with his technological skills, and continued his business operations via digital transformation as online learning, thus creating business continuity by applying self-constructed support.

E-commerce was a medium of selling online that the majority of the participants applied. Free online social media platforms such as Facebook, Instagram, WhatsApp and local social media pages were used to advertise products to gain exposure.

Right pillar: External and building blocks

There are external forces that an SMME cannot ignore, which will influence its business operations and which are “independent of a manager’s will”, according to a recent Portuguese study (Dias, Cunha, Pereira, Costa & Gonçalves, 2022:11). An entrepreneur can, however, manage these external factors. On the framework’s right side, the external pillar and building blocks are featured, which provide the exterior focus areas that an SMME owner should focus on, similar to the cement and paint of the building project. These building blocks included marketing, suppliers, customers and stakeholders.

Marketing

As explained in the technology section, most participants admitted using free social media advertising to reach their customers. Some participants had existing mailing lists that they already used before the pandemic. Others pulled out all the stops to ensure they reap the benefits of free social media platforms such as Facebook, Instagram, TikTok or even WhatsApp. A nail technician and a fast-food entrepreneur in the townships advertised their specials in products on their WhatsApp groups, which assisted them in making use of relatively inexpensive forms of marketing to reach their target market. This building block’s vital contribution to this study is that no matter which product an entrepreneur sells, if marketed correctly, from necessities to the most luxurious item, it can still sell during a pandemic.

Customers

It is crucial to ensure effective communication with customers to ensure a devoted customer base, which helped in gaining customer loyalty during the pandemic. Participants indicated the importance of listening to and trying to fulfil their customers' needs and demands. In a crisis or a difficult economic situation, ensure that the customer remains the number one focus. This building block thus indicated that customers, especially during a crisis, are critical to survival.

Suppliers

The entrepreneurial resource theory had a firm foundation in this part of the study, as most participants advised the importance of sourcing supply in a crisis. If supply is scarce or product service delivery is random and few and far between, as experienced by a significant component of this study, then the only alternative is that the SMME owner must be as hands-on and resourceful as possible to source supply from alternative sources.

One of the participants saw the opportunity to sell products that coping with the pandemic demanded. She applied the opportunity theory by asking her suppliers who made her cleaning materials to start manufacturing high-quality sanitiser. These large containers she could sell in large quantities to her customers, schools, factories, and retailers. Thus, a good working relationship with suppliers is essential to ensure regular delivery, and this focus on supplier relationships is another significant contribution of this study.

Stakeholders

It is vital to keep abreast of industry developments by subscribing to regulatory body newsletters. Being part of the inner circle of a specific industry will keep an entrepreneur informed of new business trends. One participant had a seat on the regulatory body in his training industry and realised that retailers would require COVID training early on and appointed COVID representatives as per legislation in South Africa. This "insider" knowledge or information gave him the necessary privileged knowledge to position his SMME favourably ahead of time. He still had to place his business correctly and promptly by obtaining training material, writing most of the material himself, getting the training courses accredited in line with legislation at the relevant SETA's and then offering the training modules to his customer base online.

The four cornerstones

The four cornerstones of the business represent the same kind of strength and importance that the cornerstones of a building will have. These ideas were identified as interrelated links or relationships that jumped out of the wall of code, indicating the importance of **networking**. As it was mentioned under several themes, **communication** with different parties was the next important link, **finances** or

matters of a financial nature or even financial expertise was the third cornerstone, and **extreme focus** was mentioned on so many levels by so many participants that it has to be emphasised as areas of focus if an SMME owner wants to survive a difficult situation such as a pandemic.

The arrows

The reciprocating arrows in dark purple between the pillars and the SMME, on a horizontal level and between the foundation and the SMME, and then the recommendations on a vertical level indicate a flow of attention and focus to and from, not a one-way stream of attention, as it must all return to the SMME in the end to ensure its ultimate success.

Recommendations

In the final theme, “Advice and recommendations for future entrepreneurs to survive a pandemic”, the different types of advice will help the entrepreneur achieve a status of their life and business to bloom. The list of recommendations forms the “roof” of the structure to such a successful extent that a rooftop garden can be established on it. The flowering pictogram at the top centre of the framework symbolises this state of achievement, with a left flower and a right flower.

Left flower

For a personal life to bloom (as indicated by the light purple flowering symbol on the left), the participants described the aspects an entrepreneur has to focus on during a pandemic: religion, having a full cup, living one’s passion and using one’s brain.

Religion has received the highest flowering petal, regarded as the most important by the participants. Participants in this study were from a diverse group of various races and cultures. All practised different forms of religion and spirituality. The fact that emerged from this study is that regardless of the faith or form of spirituality one believes in, all participants had some belief that helped them. Religion or spirituality adds some level of depth to one’s life. It helps to be guided by some form of a higher power; as the participants indicated, it guides one’s value system, and prayer offers comfort and support and strengthens an entrepreneur in times of need.

The contribution of religion is not to only turn to faith in times of crisis; instead, to focus on it constantly. Just to focus even more on it during times of crisis, as agreed by the majority of successful participants.

The next flowering petal, “full cup”, has been mentioned in different terminology several times, with the essence of this codeword: one cannot give from an empty cup. That means that a person cannot pour anything from an empty cup – if transferred to the SMME situation, the entrepreneur cannot deliver to the business from a place of deficiency (Straight Talk Counseling Organisation). Therefore, the entrepreneur needs to replenish his energy, own happiness, and feelings or nourish the soul before

giving some energy to the business or the staff. In the same way that one has to possess enough money to support one's family before supporting charities, one has to fill one's supply of energy and feel-good abilities before spending some of that energy in the business. This flower petal contributes to caring for one's well-being first, replenishing own energy before giving it to others.

Passion is another petal that is needed to allow one's flower to bloom. All participants indicated that one should be passionate about one's work. It would help an entrepreneur to enjoy what he does every day.

The passionate participants in this study were successful before the pandemic and survived the pandemic, some only barely, and others with tremendous success. However, the fact remains that all of them operate with passion and agree if there is no passion for whatever area the business is active in, either preparing fast food, doing nails, training people, or creating works of art, then the chances are slim that the SMME will survive a crisis. The contribution of this flower petal is simple: one needs to have passion for what one does.

Using your brain is the final petal to ensure one's personal life blooms. One participant stated, "As the brain started the SMME, the brain can solve the problems of the SMME". By applying one's cognitive abilities and considering the concerns and challenges, the entrepreneur will be able to think of potential solutions, weigh all the possibilities and then decide on the most appropriate action to take. The consensus amongst the participants was that no one knows a business better than the entrepreneur self, so apply cognitive abilities to think of resolutions for a problematic situation. It is not always necessary to seek outside professional help, as one can usually find the answer by listening to one's inner voice. If professional help is sought, that is also a way to use one's decision-making powers to know when to seek help with challenges. The contribution of this petal is to apply one's own cognitive abilities and devise a solution that will address all concerns.

Right flower

On the right side of the framework, at the top, is a darker purple flower, indicating the aspects of one's business life that must be addressed for a business to bloom.

The top petal of this flower refers to **abilities**. When an entrepreneur starts an SMME, the right skills are needed to run it successfully. An entrepreneur should either have the expertise or ensure to obtain proper training, hone his skills, and then start the business. If possible, experience in the industry will be beneficial, as competition is tough, and one will find it difficult to succeed when entering blind without the required abilities. Whether these abilities are financial, artistic, or a specific industry-related skill – make sure to refine these abilities before starting the SMME.

Expertise is the next petal and almost identical to the previous petal. The expertise can be acquired by working in the industry first, job shadowing, doing proper prep work, or an in-depth analysis of the

type of business one wishes to start, even before acquiring it. Fortunately, if the entrepreneur has sufficient financial resources, not all expertise in all business areas needs to be centred within the entrepreneur; some can be outsourced. The entrepreneur can outsource certain functions, such as a financial position, an HR position or even sales. This petal's contribution is to ensure that if one does not have the expertise, acquire it first or acquire qualified staff to ensure an SMME possesses all the expertise required to succeed.

The **decision** is the next petal, and this refers to the fact that the SMME owner who wants to have a flowering, successful life and business needs to be able to make decisions. It links to the petal of using one's brain. An entrepreneur must be able to decide when to hire or fire, when to be strict and when to be kind, when to be firm and when to be understanding. This type of decision-making is in addition to the typical decision-making of where to source which product or how to market. An SMME owner's life is about making many daily decisions, so indecisive people will struggle, as decisions must be taken swiftly and effectively to survive crises such as a pandemic.

As an SMME owner, one needs to adhere to **standards**. These contributions of several participants refer to having norms and values as an individual and knowing upfront what will be tolerated and what not. It also refers to never lowering one's standards on the type of products or services presented to the market. Even during a pandemic when resources are scarce, and staff issues are plentiful, the entrepreneur should do whatever it takes to be able to deliver the same quality of product or service it had before the pandemic, as the quality or standard of one's work will always be what the customer is used to and willing to pay for. The contribution of this petal is to keep standards on the same consistent level.

Time is the last petal in the business flower bouquet. Time management is paramount, as there are many balls for an SMME owner to juggle. As time is limited for all of us to the same 24 hours in a day, it is necessary for an SMME owner who has to focus on so many different aspects of his business if he is responsible for all the functions himself to manage his time sufficiently and effectively. This petal ensures that, as an SMME owner, time is managed effectively to ensure SMME survival.

Encircled with networking

The final contribution of this study is the importance of networking, as emphasised by the participants. The entire framework, with all the critical elements to focus on during a crisis, is encapsulated by one vital aspect, namely networking. As a recent study conducted during the first lockdown period of March to April 2020 has confirmed: "the importance of networking and sources of information" is priceless for any SMME's survival (Mukherjee, Scott, Deakins & McGlade, 2023:1).

6. Conclusions

In essence, specific steps must be taken to survive the “new normal” situation during and after a pandemic such as COVID-19, and actions must be taken for an SMME to survive. This new routine during COVID-19 included social distancing, increased hygiene, mask-wearing and cleaning protocols, a limited number of customers in stores, the need to make appointments for most shop visits, the reluctance of people to do physical shopping, the move to online shopping and working from home, all of these adding up to challenges for SMME owners. The entrepreneur had to adopt a new frame of mind to survive this new normal situation. The framework developed in this study encompasses all the ideas, actions, changes, and out-of-the-box thinking as applied by the participants in this study, which assisted them in achieving the status of remaining in business with their SMMEs, thus surviving the pandemic.

This study has indicated that a diverse group of SMME owners can survive the difficult circumstances of a pandemic without the need for an active entrepreneurial ecosystem. This study has reached the majority of its objectives, as it was possible to design a survival framework, providing recommendations for different types of SMMEs by various participants.

The contribution of this study has focused mainly on the development of the framework. The limitation of this study is that not all districts in the Western Cape have been included in the study due to the use of the snowball sampling method as advised by the Ethics Committee. This researcher would have preferred to include SMMEs from all 5 district municipalities to understand how successful SMMEs across the entire province experienced the COVID-19 pandemic. Unfortunately, due to the POPI Act and the resulting implications, approaching the WCG for a list of successful SMMEs was not possible. The POPI act thus, limited the scope and outcome of the study. In the researcher’s reflections, the main recommendation was the networking aspect and the creation of self-constructed support measures to ensure the survival of SMMEs in a challenging economic situation such as a pandemic. Various recent studies have indicated the applicability of technology to help their SMMEs survive during the pandemic. Future studies should be conducted on this phenomenon and what exactly this entrepreneurial theory will be called when using social media and technology to network, as there is clear evidence of some of this new trend toward “going online” in addition to existing social network theories, could this be the beginning of “social media networking theory?”

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