

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

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ABSTRACT

This study aims to comprehend how certain SMMEs managed to survive, and some even thrived during the Covid pandemic in the Western Cape of South Africa. The impact of the pandemic and the various levels of lockdown in South Africa, as determined by the National Government, affected some SMMEs' operating capability more than others, as some had essential status and some did not. The surviving skills of these SMMEs have to be studied to ascertain how they survived. These survival skills and actions will assist the researcher in developing a framework for SMME survival in future difficult economic circumstances, such as a pandemic.

The **methodology approach** to be followed in this study is by applying a qualitative research method, using semi-structured interviews to collect the data and then following a manual qualitative data analysis process.

Research limitations of this study included the restrictions placed on the researcher via the POPI Act being applicable in South Africa. Hence, the successful SMMEs in the Western Cape could only be accessed via snowball sampling.

The **findings** of this study will contribute to the literature about the challenges experienced by the SMMEs before and during the Covid period, the mentorship role and motivational factors that convinced them to start their SMMEs and how these aspects contributed to their SMME survival during a pandemic. Furthermore, this study will clarify what these SMMEs saw as necessary personal skills, attributes and characteristics an entrepreneur requires to survive a pandemic. The leadership styles of the SMME owner as applied have contributed to their survival, and this study will indicate in which way. Their view on success pre-Covid and post-Covid have been analysed to ascertain how the pandemic impacted their idea of what constitutes a successful SMME. The majority reported that their perceptions of success have changed since the pandemic. Whether the Western Cape Government's interventions created an entrepreneurial ecosystem was investigated, and whether these SMMEs received sufficient assistance to contribute to their survival, with the overall feeling that the government did not supply adequate support to SMMEs in the province. Finally, the factors they employed, their actions to survive or thrive, and their advice and recommendations have been recorded to answer this study's

primary and secondary objectives to comprehend fully how SMMEs could survive the pandemic. Further study is recommended on how digitalisation and "going online" affected SMME survival and whether this can be grounds for creating a new entrepreneurial theory.

Keywords: Pre and post-Covid, Mentorship, Business success, Entrepreneurial ecosystems, Social networking, Self-constructed support.

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LIST OF ABBREVIATIONS

DSBD	The Department of Small Business Development
EE	Entrepreneurial Ecosystem
EU	European Union
G2	Group of Two (United States of America and China)
GDP	Gross Domestic Product
HDIs	Historically Disadvantaged Individuals
NDP	National Development Plan for 2030, devised in 2012 for SA
NECI	National Entrepreneurial Context Index
NRI	National Readiness Index
SA	South Africa
SMME	Small, Micro, and Medium Enterprises
SNA	Social Network Analysis
SNT	Social Network Theory
WC	Western Cape
WCG	Western Cape Government
WHO	World Health Organization

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CHAPTER 1 NATURE AND SCOPE OF THE STUDY

“The way in which we confronted the first two waves of Covid-19 together gives us hope that we will, just as successfully, overcome its aftermath together.”

Alan Winde, March 2021

1.1 INTRODUCTION

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 now is the time of progressive uncertainties 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). However, the South African government had high hopes that SMMEs to contribute to their National Development Plan (NDP) for 2030 (Presidency, 2012).

The South African government has recognised the need to stimulate the growth of the SMME sector with the NDP envisioning SMMEs to help SA with job creation with their plan for SMMEs to contribute 90% of the 11 million new jobs to be created in South Africa by 2030 (Presidency, 2012; Vuba, 2019:1; Ngek & Van Aardt Smit, 2013:3045). This dream of the NDP was due to the belief that entrepreneurs can contribute to economic development through job creation and the development of the SMME sector (Obaji, 2014:110; Olawale & Garwe, 2010:729; Ngek & Van Aardt Smit, 2013:3045). This goal could have been achievable before the pandemic due to a projected growth rate for South Africa (National Treasury, 2019).

Unfortunately, the reality of the Covid-19 pandemic and the effects of the challenging economic lockdown devastated SMMEs, as some local businesses closed with 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). Kassen (2020:1) estimated that SA could lose three million jobs

during the lockdown, exacerbated by complex data indicating that over two million jobs were lost in just the second quarter of 2020 (StatsSA, 2020).

Despite this dire picture painted to set the scene, 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 recent study that focused on the relationship between leadership behaviour and team effectiveness, among other matters during Covid-19 lockdown situations in South Africa, and not on SMMEs per se, stressed the fact that we have 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). This fact that little knowledge of lockdowns is also available is applicable on SMMEs (Fubah & Moos, 2022:1). Research into whether the Western Cape Government created an entrepreneurial ecosystem for SMMEs with their various recovery interventions during the pandemic and lockdown (Western Cape Government, 2021:1) will allow us to understand how and why some SMMEs managed to survive possibly. Performing this research at this mid-pandemic stage will allow us to study a crisis and SMME reactions as it unfolds, as was done in the United Kingdom by Doern (Doern, 2020:1). The research will help us gain an understanding of the lockdowns, restrictions, and regulations and its socioeconomic impact (Odeku, 2021:1).

1.2 BACKGROUND TO THE STUDY

To understand the economic situation in which SMMEs operate, a thorough understanding of the background of the South African economy before the Covid-19 pandemic is required. The previous difficult economic circumstances experienced by SMMEs was when South Africa experienced a recession during the 2008 - 2009 global financial crisis (SEDA, 2016:6, Akinsola & Ikhide, 2019:79).

In response to the mentioned recession, a National Development Plan for 2030 was draughted in 2012 under the chairmanship of Minister Trevor Manuel and vice chairmanship of the current National President, Mr Cyril Ramaphosa (Naidoo & Maré, 2015:407). This plan was custom-made for South Africa to eliminate poverty and reduce inequality by 2030 by uniting South Africans and growing an inclusive economy with specific mention of small firms to support job creation. Their vision was that "... small and

expanding firms will become more prominent and generate the majority...” (90%) of the 11 million new jobs to be created, as supported by the fact that between 1998 and 2005, 90% of jobs created in SA were created by micro-, small and medium-sized firms (Lings, 2014:1).

The concept was that small firms would be stimulated through public and private procurement with improved access to debt and equity finance while enjoying a simplified regulatory environment (Presidency, 2012). This plan was the objective when the SA GDP growth rate was still positive before Covid-19. However, South Africa recorded a massive decline of 16% in the second quarter of 2020 (StatsSA, 2020). This decline describes the state of the economic climate during the midpandemic.

The focus requires a thorough understanding of the SMME business model and sizes. Therefore, for this study, the researcher aligns with the categories of how SMMEs are defined for clarity and consistency. See Table 1.1 below:

Table 1-1: How micro-enterprises and SMMEs are defined

Size of enterprise	Full-time employees	Annual turnover
Medium	51-200 employees	Over R10m
Small	11-50 employees	R5m - R10m
Very small	6-10 employees	R1m – R5m
Micro	0-5 employees	Less than R1m

Source: Adapted from Mhlanga (2018:1)

There are discrepancies among leading entrepreneurial authors regarding which categories of entrepreneurs should be regarded as SMMEs. A well-known UK-based South African-born entrepreneurship author has written several leading works on transformational entrepreneurship to encourage socioeconomic development dynamics (Maas, Jones & Lockyer, 2019:9). As they refer to them, micro-entrepreneurs, or subsistence entrepreneurs, are regarded by Maas *et al.* (2019) as lifestyle entrepreneurs and cannot be involved in transformational entrepreneurship. They base their perspective on Schoar, who says only entrepreneurs who can "create large, vibrant businesses" and who can "provide jobs and income for others" can participate in transformational entrepreneurship (Schoar, 2010:57). Micro-entrepreneurs should, therefore, according to them, not be included.

However, the Small Business Act in South Africa includes microenterprises in this category of SMMEs. The importance of the informal sector in South Africa is highlighted as a sector with potential for extreme growth (Vuba, 2019:1; Fatoki, 2014:1) in a news supplement on township economies in the Mail & Guardian of April 2019, hence the reason for the inclusion of microenterprises in this study, as they encourage socioeconomic growth (Gunawan, Soetjipto & Sudhartio, 2023:12).

Herewith another functional SMME classification in South Africa according to the Organisation for Economic Cooperation and Development as complied in 2017, which provides a somewhat similar view of the SMME sizes in South Africa, which is included for completeness; see Table 1.2 below.

Table 1-2: Another SMME classification in South Africa

Size of class	The total full-time equivalent of paid employees	Total turnover
Micro	< 5 employees	<ZAR 0,2 million
Very Small	10-20 employees	<ZAR 0,5-6 million
Small	< 50 employees	ZAR 3-32 million
Medium	100-200 employees	<ZAR 5-64 million

Source: Organisation for Economic Co-operation and Development (2017:111)

This study aligns with the SMME sizes classification provided in the earlier Table 1.1 by Mhlanga, as done in 2018. This researcher believes that any business owner who takes the risks associated with conducting business on a small scale should be included in this study. Ascher defined entrepreneurship as “...the activity of calculated risk taking and continuing process of innovational activities that embody discovery, evaluation and exploitation of opportunities, the judgment of the possibilities and making decisions in an identified uncertainty within a rapidly changing environment... and creating value...” (Ascher, 2012:97).

1.3 PRELIMINARY LITERATURE REVIEW

1.3.1 Importance of SMMEs

Entrepreneurship is essential for economic growth in a country. There is a positive link between the existence of growth with high potential entrepreneurship and the economic development of a country (Tu, Hwang, & Wong, 2014:1390). There has been widespread

support for entrepreneurship to facilitate economic growth, emphasising the importance of entrepreneurs and the jobs that SMMEs can create (Henderson & Weiler, 2010:23; Doran, McCarthy & O'Connor, 2018:1; Sanyang & Huang, 2010:317). SMMEs have been described as an economic growth engine (Savlovski & Robu, 2011:278).

However, even before the Covid-19 pandemic, South Africa's unemployment rate was at an unacceptable level, increasing from 27.2% in the second quarter of 2018 to 29.1% in the first quarter of 2020 (StatsSA, 2020), and additional job losses were expected as a result of the pandemic. After two years of experiencing the aftermath of Covid-19, the record-high unemployment figure was 35.5% nationwide in 2022. The WC was slightly lower at 30%, according to the Statistics SA Quarterly Labour Force Survey released on 29 March 2022 (StatsSA, 2022). However, Covid-19 cannot take the blame for this unemployment figure on its own, as Financial Services company Nedbank reported that load shedding and power cuts continue to harm the employment figure of the country (Slater, 2022:3). In the second quarter of 2023 it was slightly better at 32,6%, the lowest since the first quarter in 2021 (StatsSA, 2023).

According to a McKinsey report (Kalidas, Magwentshu & Rajagopaul, 2020:2), issued after the first Covid lockdown, at least 60% of SMMEs are predicted to close before the pandemic is over. However, this report still states that SMMEs play a major role in the South African economy and employ almost 80% of the African workforce in formal and informal sectors (Kalidas *et al.*, 2020:1). According to the different views of authors and entrepreneurial authors, there is support for studying successful entrepreneurs. This type of research or study is not a new phenomenon, as this view has been expressed for decades by leading entrepreneurs and scholars, as per Table 1.2 below, indicating the need to study entrepreneurs:

Table 1-3: The importance of entrepreneurs as viewed by leading entrepreneurs

Nr	Author	View
1	Drucker, Peter (The Effective Executive)	Drucker stated that successful entrepreneurs had to be studied. He said the entrepreneurial job could be studied, organised, and taught (Drucker, 1964:6).
2	Branson, Richard (News article)	Branson felt that small businesses can be the most powerful tool in the world today to create positive change (Medeiros, 2018:1).

Nr	Author	View
3	Kalidas (McKinsey report)	SMMEs are the lifeblood of the South African economy (Kalidas, 2020:2).
4	Beech & Anseel (British Journal of Management)	Management research has to involve business and all stakeholders to be involved in the design and process of the study for all to benefit (Beech & Anseel, 2020:449).
5	Rashid & Ratten (World Journal of Entrepreneurship Management)	There is a need for additional research and further analysis of the entrepreneurial climate to exploit synergies between businesses so that different countries can assist one another in surviving this pandemic (Rashid & Ratten, 2021:457).

Source: Compiled by the researcher (see table for each reference).

As listed above from famous entrepreneurs, scholars, or leading journals, these views and opinions can thus be summarised into one concept: SMMEs are important to economies. We can study their success and share their synergies, and these skills can be taught so that SMMEs can cause positive change in their country's economies, which may have suffered during a global pandemic.

1.3.2 How did the pandemic affect SMMEs?

In the 2020 McKinsey report, the severe impact of the pandemic was highlighted. They also reported on the effect of the lockdown on the SMME sector, which employs between 50 and 60% of the South African workforce, and they were able to compare the contribution of the SMME sector (and the importance of South African entrepreneurs) with that of other international role players, as in Table 1.4 below.

The SMME sector was considered a "critical engine of the economy" (Kalidas *et al.*, 2020). The report put it into perspective by showing how SMMEs fit into the larger economic picture, comparing South African SMMEs with G2 and EU nations. It highlighted how much SMMEs contributed to each economy. McKinsey mentioned that SMMEs in South Africa represent more than 98% of businesses, clearly indicating that these businesses are the lifeblood of the South African economy.

The Institute of Regional and Global Studies analysed an SME Performance Review. It was based on SMME business in the different sectors, the European Union and the G2 countries, and how South Africa compares with these other sectors. The analysis

indicates the percentage of jobs created in the private sector per country and its share of GDP. Refer to the table below for the examination.

Although their report provided the challenges faced in South Africa and how to move beyond the crisis, it remains evident that their view has been an outside view of SMMEs, and the inside view of surviving SMMEs themselves in the western Cape is still lacking. Recent international studies and research on the effect of Covid-19 on SMMEs indicated a general view of shock at the magnitude of impact on SMMEs (Verbeke, 2020:444; Oni & Omonona, 2020). The consensus was reached that no region in the world has been spared the effects of this pandemic (Ratten, 2020:629). The general view is that this is our “new normal” with a world characterised by social distancing and personal hygiene (Rashid & Ratten, 2020:3).

Table 1-4: SMMEs in perspective as a vital component of economies

	Majority of Businesses	Create Private Sector Jobs	Share of GDP	Enable Inclusive growth
EU	99,8%	68%	57%	30%
G2	99%	65%	46%	25%
SA	98,5%	25,8%	39%	38%

Source: Adapted from Kalidas *et al.*, (2020) McKinsey Report as per Eurostat, Individual SME Authorities, Institute of Regional & Global Studies, European Commission – SME Performance Review (2015-16), IMF GDP Rankings (2015), Annual Report on European SMEs, Small Business Institute in South Africa.

Since the WHO declared Covid-19 as a global pandemic, several governments have implemented lockdowns to prevent the spread of the virus or to “flatten the curve” (Koekemoer *et al.*, 2020:1). The South African government implemented a national level five lockdown on 27 March 2020 (Stats SA Business Impact Survey, 2020). Since then, this has been amended up or down at different levels depending on the severity of infections to prevent the virus from spreading (McCarthy, 2020).

However, the stringent measures that restricted the movement of South Africans severely impacted economic activities, as only essential services were allowed to trade physically at their regular place of operation. Only certain items were initially allowed to be offered for sale (e.g., in stage five of lockdown, all hot food sales were prevented, alcohol sales were banned, tobacco sales were banned), resulting in loss of sales for retailers, thus causing further unnecessary job losses (French, 2021:1).

StatsSA stated in a report as recent as 8 June 2021 that the Covid-19 pandemic and subsequent lockdown restrictions were the cause of substantial disruptions to the South African economy (StatsSA; 2021). The lockdown significantly affected businesses in the informal sector and unregistered SMMEs. Due to the relaxed nature of these companies, they were also not beneficiaries of the scheduled support from the government's rescue packages (Ikwegbue *et al.*, 2021:288).

StatsSA conducted a business impact survey on the pandemic in South Africa in April 2020. Their report opening statement states categorically that the pandemic has "created profound disruptions to our economy and society" (StatsSA, Business Impact Survey, 2020:2).

The significant findings of this business impact survey included:

- 85,4% of the businesses reported a decrease in turnover,
- 46,4% of the businesses had to pause trading activity,
- 43% were unable to meet business demands.

In addition, job losses in the South African economy have been severe. There was a loss of 2.2 million jobs in the second quarter of 2020 based on the results of the September 30 Quarterly Labour Force Survey (StatsSA, 2020), with no statistics available on the informal sector. On Monday 26 April 2021, StatsSA released data indicating that liquidations hit small, medium and micro enterprises the hardest, as 178 companies were liquidated in February 2021 and 216 in March 2021. Compared to the 2020 figures, there was an increase of 21% and 49% compared to the previous year (StatsSA, 2021; Majola, 2021).

Research by BeyondCOVID Business Survey indicates that SMMEs are generally 26 times more likely to cease operations than corporate entities in difficult economic times (Opperman, 2021:1).

Despite the devastating facts in the above section, some SMMEs still survived and can help the recovery process to benefit the economy. In general, SMMEs can aid in the recovery of post-pandemic economies in developing countries, according to the McKinsey report dated 10 September 2020, which investigated post-pandemic

economies of developing Asian countries. They stated that "within each is a seed of recovery", but for this seed to grow, the developing country would have to reimagine its country's economy in five different areas, such as manufacturing hubs, green infrastructure, investment in digital, reskilling, and high-value food industries (Kalidas *et al.*, 2020:16).

In South Africa, it is necessary to protect and enable SMMEs to continue their businesses, as their survival and recovery are required so that the SMMEs of today can become the large corporations of tomorrow (Kalidas *et al.*, 2020:16). In a webinar hosted by the University of Johannesburg Business School, suggestions were suggested to continue their operations despite slow demand (Mokwena, 2021:1). There were several challenges, such as liquidity and cash flow management.

However, it appears that those SMMEs who managed to leverage technology to attract new customers realised the intrinsic value proposition (Mokwena, 2021:1).

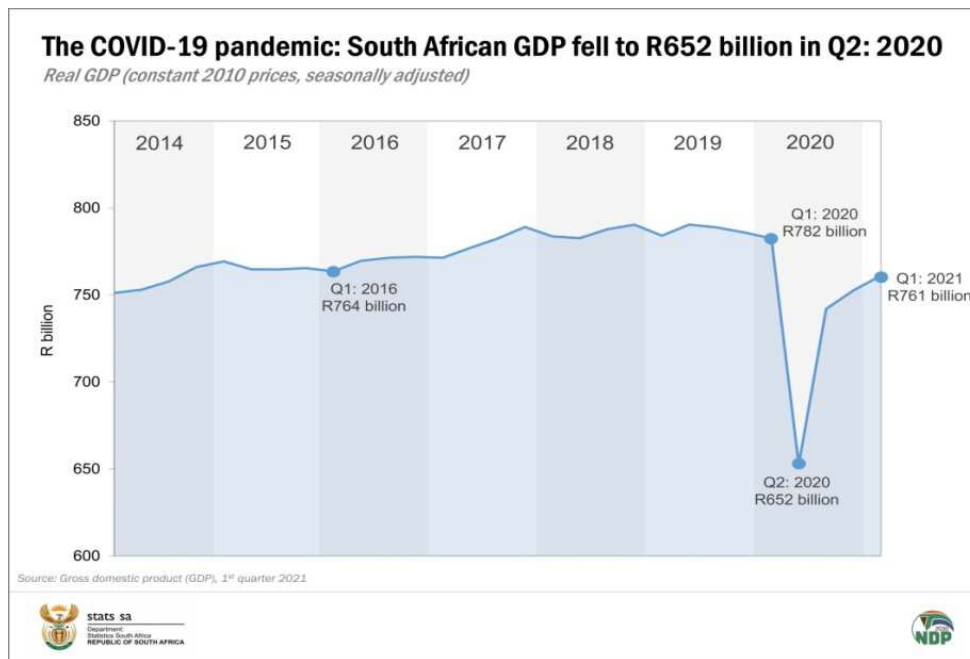
The University of Stellenbosch Women's Day webinar in August 2020 revealed that SMMEs operating in the WC that provided medical services or sold hygiene supplies such as masks, gloves, and sanitisers experienced exponential growth during the pandemic (Department of Social Impact & Transformation webinar, 2020).

Many businesses could generate income despite the lockdown effect because they could position themselves to profit from the circumstances. For example, a typical cleaning materials producer started producing sanitisers and PPE equipment to generate income during lockdown (Department of Social Impact & Transformation webinar, 2020). Some SMMEs used the problematic circumstances of the Covid-19 pandemic to their advantage, while others could not.

StatsSA reported in June 2021 that in the second quarter of 2020, South Africa's "economic output slumped to R652 billion" when the lockdown restrictions were at their most rigorous; see the chart below (StatsSA, 2021). StatsSA showed how severely the lockdown affected the South African economy and not only SMMEs. Fortunately, economic activity has improved since then.

Refer to Figure 1.1 on page 10 below for a visual impact of the pandemic on South Africa.

Figure 1-1: Chart of GDP performance in SA 2014-2020



Source: Statistics SA Website, 2020

1.4 PROBLEM STATEMENT

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

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.

In general, 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 despite the potential value of these enterprises. 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). To this day, information on this topic remains scant. There is no longer a lack of studies on the impact of Covid-19 (Setyoko & Kurniasih, 2022; Meyer, Prescott & Sheng, 2022; Rodrigues, Franco, Sousa & Silva, 2021 and Kuah, 2023), yet the information on how some SMMEs still managed to survive is 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). This fact raises the question in the academic world: How did these SMMEs survive the pandemic?

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 a pandemic? Therefore, this lack of academic research 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 to your research by looking at the “who”, the “what”, and the “how” of a business.

It is critical to conduct this study now, as very little is known about various aspects of SMMEs during a pandemic, including the leadership patterns within these organisations (Koekemoer *et al.*, 2021:2). Therefore, it is necessary to address these essential questions of “what” and “how” as part of the problem statement:

It is vital to determine what these surviving and thriving SMMEs did to reconfigure their business models to survive the pandemic and how they overcame the different challenges.

1.5 RATIONALE AND SIGNIFICANCE

The rationale behind this study is to find answers to the problems mentioned above, on what the surviving SMMEs did to survive the pandemic and if and how the entrepreneurial climate in the Western Cape contributed to enabling them to survive the effects of the pandemic and the challenging economic lockdown.

It will be significant to find answers to these “what” and “how” questions, as these answers can fill the knowledge gap surrounding the mystery of SMMEs, especially around their survival during a pandemic. The unknown factors of the impact of the Western Cape Government interventions on the different surviving SMMEs can only be addressed by an

empirical study to obtain answers to the “what” and “how” questions, as emphasised by Osterwalder in his research (Osterwalder, 2004:42).

1.6 THE SCOPE OF THE STUDY

1.6.1 Field of the study

The scope of the study will focus on surviving and thriving SMMEs (a complete breakdown of the size and financial performance of the different categories of entrepreneurs within this sector will be provided in the literature review) in the retail industry in the field of entrepreneurship, according to the sector of small businesses as covered by the Small Business Act. Successful surviving businesses will also be clearly defined.

1.6.2 Sector and industry under investigation

The sector under investigation is the SMME sector in the Western Cape province of South Africa. Businesses that employ less than 200 employees, as listed in Table 1.1 above, are considered SMMEs. The industry sector under investigation is mostly the retail trade sector in which small businesses operate, providing goods and services directly to the public via their business premises, a small shop or a flea market, or online, to focus on a wide variety of SMMEs such as retail, catering, training, tourism, accommodation, business services and personal services.

The delimitation of the study refers to the SMMEs that did not survive the pandemic in the Western Cape. Although there is much to learn from this category, if these SMMEs are to be included, the study will lose focus on the reasons for survival or thriving. This study aims to learn from successful entrepreneurs. According to Bushe (2019:10), although several causes can be responsible for business failure, there is no universal list of failures.

SMMEs in South Africa were explicitly studied for business loss by Petrus (2009:24), as cited by Bushe (2019:10), who found 13 factors that contribute to business failure, including poor planning, poor financial planning, poor marketing, poor management, access to funding, regulations, gender, inadequate financing, government role, globalisation, inability to manage growth and access to markets.

For this study, to investigate business failure is not the aim. The focus is instead on positively deviant businesses such as those mentioned in the study of De Witte, Du Toit, Van den Broeck and Rothmann (2020:2). These authors define a positive deviant business as characterised by a particular issue if compared to the general population of cases or enterprises (De Witte *et al.*, 2020:2). Comprehensive literature research was done by these authors on what is defined as positive deviation characteristics to place the business or case or occurrence in such an enhanced position. Research in the literature has shown that the following characteristics were synergistic: being extraordinary, acting non-normative, following unconventional steps or procedures, and following unexpected strategies (De Witte *et al.*, 2020:2).

This study aims to focus on these types of positively deviant SMMEs in the Western Cape, who succeeded despite odds and lockdown, as they will be able to provide the best ideas to include when developing a framework for the survival in a pandemic.

1.6.3 Geographical demarcation and period

This study will concentrate on SMMEs (the actors) in the geographical area of the Western Cape (the location) and the period from the beginning of the first hard economic 21-day lockdown (as extended) starting 27 March 2020 (timeframe) up to the end of the pandemic, which is not per se on a specific date. However, confirmed cases of Covid-19 in the Western Cape were recorded until July 2022 and the last update of the Covid-19 dashboard to indicate any new infections in the Western Cape was dated 6 April 2023 (West Cape Government, 2023).

Since then, no new Covid cases have been recorded on the Western Cape dashboard. Therefore, it is made that in the province of the Western Cape of South Africa, Covid infections have ceased, as no more new Covid infections have been recorded. Minister Joe Phaala has rescinded the Covid-19 rules that made masks mandatory in indoor spaces, the limitation on indoor gatherings, and the imposed entries on the country's borders as of 23 June 2022 (Winning & Miridzhanian, 2022). The geographical demarcation of the study is limited to the Province of the Western Cape of South Africa. The size of the Western Cape is 129 462 square km, roughly the size of England (Wikopedia). See the map in Figure 1.2 on page 14.

Figure 1-2: Map of Western Cape



Source: Wikipedia, 2022

1.7 RESEARCH OBJECTIVES

The purpose of this study is defined under primary and secondary objectives, as identified after the challenging economic lockdown and the effect it had on SMMEs in the Western Cape and are as listed below.

1.7.1 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 will review “**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.

1.7.2 Secondary objectives

The following secondary objectives have been developed for this study. They are presented in three categories: literature review objectives, empirical study objectives that must be determined through qualitative research, and conclusions and recommendations objectives.

1.7.2.1 Literature review objectives

The objectives of the literature review of this study are:

- To present relevant and up-to-date information on the pandemic and how it affected other SMMEs globally and the rest of the continent.
- To provide a general review of entrepreneurship and the history as a background to where SMMEs originate and the dimensions of the environment before a pandemic.
- To provide a general overview of entrepreneurial theories and how theorists' different trains of thought impacted entrepreneurs.
- Review the literature to clarify how success and survival are measured in normal trading circumstances without the effects of the pandemic, with these two propositions to be clarified:
 - **Proposition one:** All of the participants confirmed there were no changes in their perceptions of what was seen as success factors pre-Covid to post-Covid.
 - **Proposition two:** The perceptions of some participants have changed in how they view success from before Covid-19 to after Covid-19.
- To examine the existence of entrepreneurial ecosystems in other economies to ascertain if the interventions in the Western Cape can be regarded as the beginning of creating an entrepreneurial ecosystem.
- To review the impact of the pandemic on SMMEs on a global scale, then focus on the South African implications and finally examine the specific situation in the Western Cape where this study will be conducted on surviving SMMEs.

1.7.2.2 Empirical study objectives

A theoretical model reflecting the macro, meso and micro levels of variables impacting business success or SMME survival will assist with the empirical objectives:

- On a macro level, the objective is to understand the society and all factors in the Western Cape that affect SMME during the pandemic.
- On a meso level, the objective is 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 will be performed on the business interactions between SMMEs and their customers as part of investigating the “**what**”, “**how**” and “**why**” they undertook the actions they took to survive their businesses.
- The objective of the empirical study is to gain insight into these three levels of how SMMEs reconfigured their business operations. This insight will assist in developing the framework as the primary objective.

1.7.2.3 Conclusions and recommendation objective

Based on the knowledge gained from the recent academic literature as per the literature review, combined with the knowledge gained from the empirical study, the following objectives will guide the conclusions and recommendations:

- To interpret the findings of the empirical study based on the literature review and to conclude if external factors or interventions by the WCG (Western Cape Government) aided the SMMEs to survive the pandemic or even thrive during the pandemic.
- To determine whether these interventions by the WCG can be considered as creating a favourable entrepreneurial ecosystem for the SMME business sector during the pandemic.
- To determine whether SMMEs believe that this entrepreneurial ecosystem exists and can be replicated elsewhere to benefit other struggling SMMEs in a future pandemic.

- To recommend the suggestions of interventions required by SMMEs to create a favourable entrepreneurial climate and how to stimulate the economy during a future economic lockdown.
- To generate a framework for future pandemic survival for SMMEs, specifically by applying the lessons learned by SMMEs in the Western Cape during Covid-19.

1.8 RESEARCH QUESTIONS

The main research question of this study is whether it is possible to develop a framework for business survival based on the actions of surviving SMMEs in the Western Cape during the pandemic. From this premise, the secondary research questions that were developed are as follows:

1. What were the specific challenges that SMMEs had to overcome?
2. Were external interventions created by any party (or several parties) contributing to the survival of SMME in the Western Cape?
3. Would SMMEs regard these interventions or external factors, if these existed, as evidence of an entrepreneurial ecosystem?
4. Can these factors or entrepreneurial ecosystems be replicated elsewhere, e.g., in the rest of SA or Africa, to aid struggling SMMEs?
5. Is it possible to develop a survival framework for SMMEs based on the reconfigured business models enabling them to survive the pandemic?

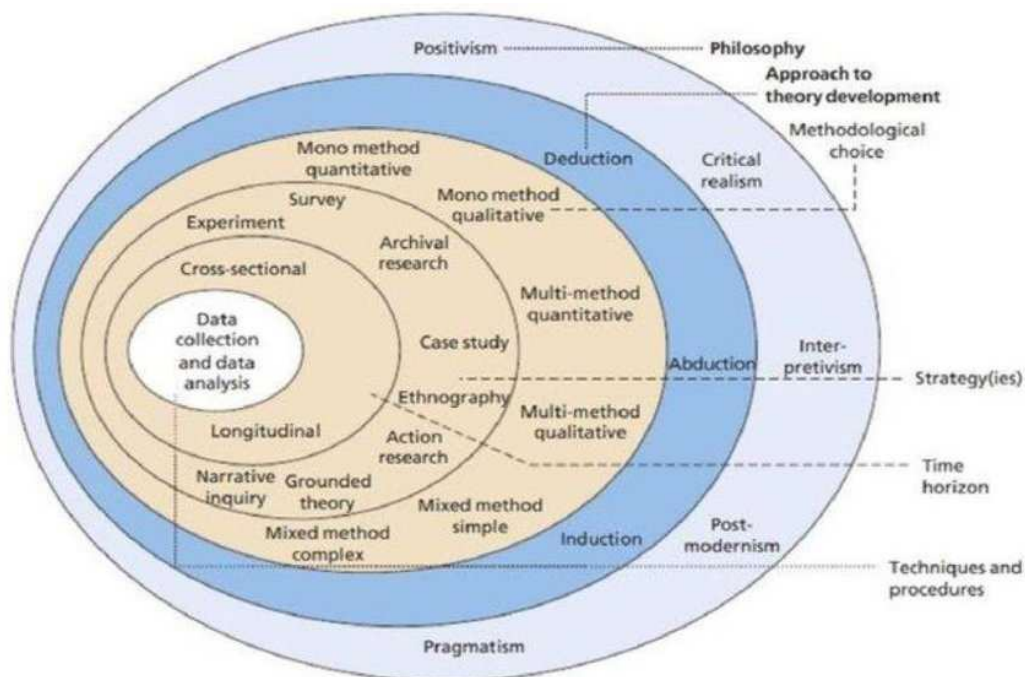
1.9 RESEARCH METHODOLOGY

This study encompassed a two-pronged approach to the research, with a review of the literature provided as the background and an empirical study was done that provided current and up-to-date data. Participating SMMEs provided the data to fill the knowledge gap. The review of the literature encompassed the history of entrepreneurship and SMMEs and how success was measured in entrepreneurship, especially during a pandemic. The impact of Covid-19 on economies around the world, especially in South Africa, is of utmost importance and was reviewed to provide up-to-date information. According to Saunders, Lewis, and Thornhill (2019:110), a thorough review of all relevant

literature is first required before a researcher can move on to the research structure and design process.

The research design of a study can be described in terms of a series of linked decisions (Trafford & Lashem, 2008:93) that incorporate the choice of research paradigm, the methodological approach and methodology, the process of data collection, and the methods of analysing the data (Myers, 2019). Saunders *et al.* recommend using the research onion to be able to explain the use of the outer layers, how the researcher decided on which data collection methods will be most appropriate to use (Saunders *et al.*, 2019:128), and how the researcher finally collects the data, as in Figure 1.3 below. This process was followed by the researcher in this study and is fully elaborated on in the research methodology section.

Figure 1-3: The research onion



Source: Saunders *et al.* (2019:174)

1.9.1 Overview of the literature

1.9.1.1 Literature study on Western Cape entrepreneurial ecosystem

A specific literature study will be conducted on entrepreneurship in general, the history, theories and the entrepreneurial ecosystem in the Western Cape. The South African government has identified small business entrepreneurship as paramount for economic

growth (Presidency, 2012:140). The Western Cape government recognised the importance of SMMEs and needed assistance to survive these turbulent times or disastrous circumstances. Disasters can be managed using interventions in a healthy entrepreneurial ecosystem (Ratten, 2020:630). Hence, since the start of the lockdown, the Western Cape Government has acted with agility and innovation and has undertaken several interventions to assist its economy. The Western Cape government launched its own R39 million relief fund in September 2020 to help SMMEs that were hard hit by the pandemic (Gthatu, 2020:1). Several examples of recovery interventions by the Western Cape Government will be researched and reported on to discuss the existence of the favourable entrepreneurial ecosystem in the Western Cape, with the primary interventions being:

- This Western Cape C-19 Business relief fund (WCG, 2021).
- The Wine Workers Support Stipend (WCG, 2021)
- The Arts, Culture, and Heritage sector relief funding (WCG, 2021).
- The fast-tracking of Environmental Impact Assessment applications resulted in R130 million in investments in the Western Cape (WCG, 2021).
- The EDP program supports township economies with vouchers to purchase stock and supplies from local spaza shops, saving jobs and providing humanitarian relief to those the hardest hit by the effects of the pandemic (WCG, 2021).
- Funding and investment creation. Since April 2020, a total of nine (9) investments of R4 billion rand in investment have been attracted to the Western Cape.
- Launched the Western Cape Recovery Plan in March 2021

The literature review was partially conducted by accessing the public records of the Western Cape Government as published on their website. Furthermore, recent peer-reviewed journal articles were reviewed on Covid-19 and entrepreneurial ecosystems around the world to compare how the Western Cape handled the pandemic versus other leading economies around the world (Nambiar, Sutherland & Scheepers, 2020). The 15 October 2020 economic recovery plan, a 38-page document of President Cyril Ramaphosa, designed to restore the pandemic-stricken economy (RSA, 2020:3), with

hopes that SMMEs to enjoy a “supportive ecosystem” (RSA, 2020:34), was also reviewed. An analysis of literature resources, systemisation, and comparison to other economies aided in the review of all literature available on the topic (Zuperkiene, Simanskiene, Labanauskaite, Melnikova & Davidaviciene, 2021).

1.9.1.2 Underlying entrepreneurial theory

Once the underlying entrepreneurial theory has been identified, the measures of the entrepreneurial ecosystem can be applied more readily to SMMEs. Academic articles from Google Scholar and recent research on entrepreneurial theory were reviewed. The most applicable were reported on in this study.

An analysis of the history of entrepreneurial theory was provided as background as to why these particular theories were chosen as most applicable. Upon the conclusion of the interviews, it became clear which entrepreneurial theories were the most functional or which had the best possible fit for the survival of SMMEs during a pandemic.

Four theories have been identified initially with potential applicability during a pandemic and will be discussed in more detail in the literature review chapter. Grounded theory, resource-based theory of the firm, social network theory, and the theory of Public Sector Entrepreneurship appear to have some elements that could be appropriate during a challenging economic period such as a pandemic (Yao, 2011). Therefore, these theories will be reviewed in more detail as part of the literature review before beginning with the empirical study. This will also be addressed as part of the theoretical model.

1.9.2 Empirical study

According to Saunders *et al.* (2019:110), after a literature review, they suggest a scoping study to indicate whether or not a similar study has already been published as a systematic review. If not, they suggest proceeding with the research design. Therefore, this section will describe how the researcher plans to conduct the research methodology.

The research paradigm will be defined, followed by the research design and approach. This study is best suited for a qualitative research approach, which will be elaborated on. The research population, study participants, sampling, data collection, and eventual data

analysis will be described in detail in separate categories. In the conclusion of this section, the trustworthiness and ethical considerations of the study will also be addressed.

The type of review to be followed in this study will be finalised based on the data collected in the interviews. However, the researcher is leaning towards a systematic qualitative review, identified as one of the fourteen reviews listed by Grant & Booth (2009:94-95). This type of review is a method that can be used when using integrated findings from qualitative studies that look at themes or constructs that would become evident if multiple SMMEs used the same themes.

1.9.2.1 Research paradigm and method

According to Saunders *et al.* (2019:140), a paradigm refers to a set of basic assumptions that support the frame of reference, the mode of theorising, or the exact way a group will operate. Antwi and Hamza (2015:217-226) confirmed that the three main paradigms are interpretivism, positivism, and constructivism. In this study, the interpretivism paradigm through semistructured interviews appears to be the most applicable method to review how SMMEs survived the pandemic in the Western Cape. The interpretivism paradigm will be applied as SMMEs may not be aware of specific business techniques they unknowingly applied. Therefore, they will refer to it as actions they undertook, e.g. from selling in person to selling online. In reality, they involved “pivoting” to their sales methods, hence the use of interpretivism by the researcher to record the correct terminology.

Tracey described the “paradigm” as a way of understanding the reality and then building on that knowledge while collecting information concerning the participant’s world (Tracey, 2019:62). Building on that, she describes the interpretive paradigm as a manner of identifying both the reality and the knowledge of the participant, reproducing the interaction between researcher and participant into a research document (Tracey, 2019:62).

The question is for which period should this information be gathered from participants? It is necessary to primarily focus on the first period when South Africa originally went into lockdown. The first lockdown is the main period from which data will be collected, as the impact on business was the most severe. The secondary aim is to collect data from the start and then for the next two years. Hence, a cross-sectional approach should be followed.

A research method is a tool for conducting the research; therefore, it is not dependent on methodologies and paradigms (Wahyuni, 2012:72). Flowing from the interpretivism paradigm, this research will follow a cross-sectional method to obtain responses from participants via semi-structured interviews to be conducted via either face-to-face interviews, whilst observing all Covid-19 protocols, or via online discussions.

The research design thus refers to the plan or the blueprint detailing how the study will be conducted (Babbie & Mouton, 2001:74). The research design is similar to that of an architect drawing up plans for a new house to be built. Likewise, the research methodology is identical to the actual construction process, per a simple analogy (Babbie & Mouton, 2001:74-75). In this case, the intention is that the research design for this study will be an exploratory study, followed by in-depth, semi-structured interviews to collect data from the participants, which will then be submitted for interpretative analysis.

1.9.2.2 Research approach

The approach this study will follow is one of qualitative research. To study a problem through the Creswell method of qualitative enquiry and research design, qualitative researchers use an emerging qualitative approach to inquiry. By collecting data in a natural setting that is sensitive to the participants who are being studied, the data analysis is followed by deductive or inductive analysis to establish patterns or themes.

Although the final written report should include the participants' opinions, it should also reflect the reflexivity and judgment of the researcher, a thorough description of the original research problem, and the eventual contribution to the body of knowledge (Creswell & Poth, 2016:8). 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 will develop a framework based on data collected in a semistructured interview process through qualitative research (Marshall & Rossman, 2016:24). The researcher must accept that collecting philosophical views and assumptions are the basis for qualitative research, and it is a skill or an art form to express the summarised views of the participants in a research study. The code words provided by the participants in the empirical study will provide the basic concepts to be incorporated

into the framework to be developed. When conducting qualitative research, the four premises are ontology, epistemology, axiology, and methodology (Creswell & Poth, 2016:20). Ontology refers to the nature of reality. Epistemology entails the facts that count as knowledge. The axiology discusses the role of values in the research, and the methodology refers to the research process. See Table 1.4 below, according to Creswell and Poth, with practical implications of these four philosophical assumptions.

Table 1-5: Philosophical assumptions with practical implications

Assumptions	Questions	Characteristics	Practical Implications
Ontology	What is the nature of reality?	There are multiple different views of reality	As themes develop, different views must be reported by the researcher
Epistemology	What is regarded as knowledge?	The evidence obtained from participants must be subjective	The researcher must become an insider in the field that is studied
Axiology	What is the role of values?	The researcher must be aware of the different values and biases	The researcher's interpretation must include the values that shape the research outcome
Methodology	What is the process and language of research?	The researcher must use logic and an emerging design in the study process	The researcher must describe the context of the study, focusing on specifics.

Source: As adapted from Creswell and Poth (2016:68-69)

This study will address these four philosophical assumptions in the research to take cognisance of the different paradigms with different ontologies and epistemologies. Tracey advised that from an interpretative point of view, the researcher must realise that reality is not simply “out there”. It is essential to realise that the researcher should reconstruct truth and knowledge based on communication in the interview process (Tracey, 2019:40). Furthermore, she stresses the point that the interpretative paradigm suggests the outright necessity to analyse the social interaction from the stance (Tracey, 2019:41).

1.9.2.3 Methodological choice

According to the research opinion of Saunders *et al.* (2019:174), the methodological choice is the layer that indicates how the researcher will collect the data. According to Saunders *et al.* (2019:174), the first methodological choice that a researcher must make is which method to follow when conducting the research.

There are several vital aspects to research design, and all are impacted by the methodological choices made by the researcher (Saunders *et al.*, 2019:175). The first choice of a researcher is whether the research will be quantitative or numeric or more qualitative with words and images in nature (Saunders *et al.*, 2019:175). In this study, it is evident that the qualitative research method appears to be the best suited since the answers that will hopefully be obtained from the participants will not involve numerical responses.

Philosophical assumptions will also influence the methodological choice (Saunders *et al.*, 2019:179), and interpretive philosophy is often associated with qualitative research. In qualitative research, it is essential to note that researchers must use their interpretation skills as meanings are usually derived from words and images, not numbers, and intentions and feelings could be indistinguishable (Saunders *et al.*, 2019:179). When conducting this study, the researcher must ensure that the meaning derived from the words and examples is interpreted correctly.

1.9.2.4 Time horizon

According to Saunders *et al.* (2019:212), choosing a time horizon is essential when designing the research. Therefore, the researcher should ask whether the study should be at a snapshot moment in time or a series of snapshots over a given period, the latter being more similar to a diary over time. In this study, the latter will be more effective since the SMMEs had to make a series of decisions over the last two years in which Covid-19 impacted their businesses. Therefore, a cross-sectional study in the form of a diary perspective will provide a better perspective.

1.9.2.5 Study population and sampling

Study population

A study population is usually a group of people or businesses who are regarded as the group being researched to assist in solving the research question (Babbie, 2011:91). For this study, the entire category of SMMEs in the Western Cape who has survived the pandemic is known as the study population, according to the definition of Saunders *et al.* (2019:294). According to Creswell and Creswell (2018:212), the researcher must consider the availability of access to the study population. In this study, the population will consist of SMMEs (with a staff of 200 or less) in the WC, which preceded the pandemic (lockdown levels four and five) and continued to operate throughout the pandemic-related lockdown, which illustrates their survival capability. Survival and success will be clearly defined in the literature review.

When choosing a sample, the inclusion criteria refer to the key features or essential elements the target population needs to possess to answer the research questions. Additionally, there have to be identifiable boundaries for participants included in the sample (Creswell & Poth, 2016:206). In this study, the inclusion and exclusion criteria that will apply in selecting participants will consist of the following attributes, as listed in Table 1.6 below:

Table 1-6: Inclusion and exclusion criteria for this study

Criteria for this study sample	Inclusive	Exclusive
SMME operative in the WC, SA	X	
Operating since before Covid		
SMME operational after Covid	X	
Owner-managers of SMMEs to partake	X	
The business closed down during Covid		X
The business started during Covid		X
The business has more than 200 staff		X

Source: Compiled by the researcher

The exclusion criteria incorporate elements or factors that will render population members ineligible for this study. The researcher had the option of contacting a Ward Councillor of the ruling party in the Western Cape to compile a list of suitable SMMEs for the study

(based on the inclusion and exclusion criteria). Instead, the researcher used a snowball sampling strategy to expand the list (adhering to the POPI act) and, on the advice of the Ethics Committee of the NWU, began the interview process with two personal contacts.

The snowball strategy is when research respondents refer the researcher to others who possess comparable characteristics and, in turn, identify others (Cooper & Schindler, 2008:360). Most management and organisational researchers advocate using existing contacts to access the desired research sample (Saunders *et al.*, 2019:245). According to Cooper & Schindler (2008:174-175), "In purposive sampling, researchers choose participants based on their unique characteristics, experiences, attitudes, or perceptions, whereas in snowball sampling, participants are referred by purposively selected participants".

Furthermore, the researcher will adhere to the new POPI Act regulations on accessing and managing participants' personal information. The act requires accountability from the person collecting an individual's personal information (section 8), processing limitations (section 9-12), which require lawful processing, minimality, consent, justification, and objection, and finally, direct collection from data subjects (<https://popia.co.za>).

Furthermore, Sections 13 and 14 of the POPI Act require purpose specification, which involves collecting personal information for a specific purpose and retaining and restricting records (POPIA, 2019). Finally, the act imposes further processing limitations, information quality, openness, security safeguards, and data subject participation (<https://popia.co.za>).

The limitations mean the person who identifies potential participants (for example, the Ward Councillor) should get their consent before forwarding their contact details to the researcher. Alternatively, the originator should give the researcher's contact details to prospective participants to initiate the contact. Following this procedure will ensure that the POPI Act is not violated.

1.9.2.6 Sampling Process

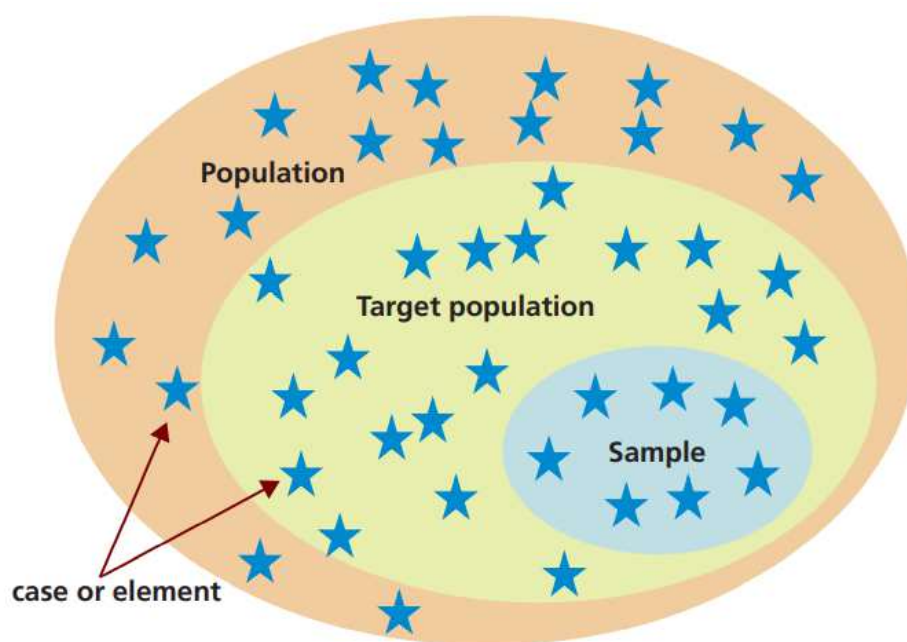
For this study, the objective is a sample size of 10 to 16 owners of SMMEs (or until saturation) who survived the pandemic in the Western Cape. Saunders *et al.* have

provided a clear vision of the entire population of a study, the actual target population, and the eventual sample that becomes the participants in a survey.

The sampling process involves choosing a small portion of the population and then interviewing the sample to deduce judgement about the entire population (Wretman, 2009:12).

Refer to Figure 1.4 below for a visual representation of the study population.

Figure 1-4: Visual representation of the study population and the sample size



Source: Saunders *et al.* (2019:296)

Saunders *et al.* (2019:296) stated that there are two sampling techniques available to researchers, namely probability or representative sampling as the most commonly used and the second being nonprobability sampling.

Creswell and Poth (2018:205) suggested purposeful sampling when dealing with a study of this nature where a researcher works with several individuals. This suggestion is made because participants can provide various perspectives on their different business reconfiguration solutions. Therefore, the sampling technique identifies how the different samples of participants were selected or chosen to participate in the study.

Random sampling may not provide the best answers in this study as to why exactly SMMEs survived and thrived; therefore, nonprobability sampling or convenience

sampling will be used. Convenience sampling is the method used to select participants based on availability and convenience (Creswell & Creswell, 2018:212). This technique may be more suited for this type of research, where participants can be selected as part of the sample based on the subjective judgment of the researcher rather than utilising a random selection process, such as using a fraction of the population.

Sampling also affects the study's credibility, trustworthiness, and transferability (Marshall & Rossman, 2016:220). Therefore, this aspect of the survey or the outer layer of the "research onion" (Saunders *et al.*, 2019:130) in Figure 3 should be treated with attention to detail to ensure that data is collected from the most optimal sample of participants.

For this study, the aim that the research sample size be between 10 and 16 participants (or until saturation). Interviews will be conducted until data saturation or when gathering new data no longer sparks new insights or reveals new properties. According to Saunders *et al.* (2019:315), many researchers recommend collecting data until data saturation is reached, which means that adding more participants will not produce new information for the study. However, some scholars argue that many qualitative researchers misunderstand data saturation and there is no clear indication of how saturation was assessed. Malterud Siersma & Guassora proposed the concept of information power as a tool to determine sample size (Malterud, *et al.*, 2015).

The idea of information power indicates that the more study-relevant information the sample has, the lower the number of participants required, and vice versa. Therefore, the researcher intends to interview at least ten (10) owner-managers as a starting point.

The concept of information power will be adopted throughout the study to ensure the adequacy of the information collected for research analysis. Morse believes that qualitative research has experienced a worldwide outpouring of popularity due to several push factors of change, the most important being the advancement in technology and equipment enabling researchers to ease and expediting of data collection (Morse, 2020:1).

More listed eight strategies to determine which sample sizes can be applied, as the sample size depends on a variety of criteria, such as:

- The complexity of the research questions

- The scope of the inquiry
- The flexibility of the data that is being collected
- The different number of strategies that will be used
- Any variations in the participants, including gender, age, ethnicity
- The complexity of the research method
- The researcher's own experience in thinking qualitatively
- The nature of the different participants.

Source: As adapted from Morse (2020:1-7).

Morse stated that rudimentary criteria for ceasing the data collection should instead be referred to as the “emergence of no new data” rather than as saturation (Morse, 2020:5). When the categories (or themes) are saturated and no new data is coming forth from the participants, then the researcher should stop collecting data. Saturation means a sufficient sample size for the researcher (Creswell & Creswell, 2018:301). However, Morse cautions against too little data, as “the more shallow the analysis..., the more trivial the results” (Morse, 2020:5).

1.9.2.7 Measuring instrument

The researcher has identified the measuring instrument for this study as a semi-structured interview as a tool or device.

Therefore, the researcher developed the questionnaire as an interview guide for this study, attached as Annexure C.

1.9.2.8 Data collection

The researcher will conduct one-on-one face-to-face interviews with chosen SME owner-managers to obtain data. The interview questions are included in Appendix A. Furthermore, the researcher will adhere to the POPI Act regarding the contact details of the prospective participant by complying with minimum requirements, which include taking responsibility and ensuring that the contact details are used for legitimate and

lawful purposes of the research only (POPIA, 2019). In addition, the researcher will secure the integrity and confidentiality of the prospective participant's contact details in adherence with the POPI Act.

Participants will be contacted via personal email to arrange a convenient time for the interviews, which will be held at the business premises or location of their preference. During the interview, the researcher will first introduce herself, express her gratitude to the participants for participating in the discussion, explain the purpose of the study, and ask permission for recording sound and taking notes. The interview will be recorded in sound, using high-quality digital recording equipment. The researcher will remind the participants that participation in the study is optional and they can opt-out anytime. Each participant will be notified that the information obtained during the interview will be kept private and used solely for this study and that their identities will be protected (Bryman, Bell, Hirschsohn, Dos Santos, Masenge, Van Aardt & Wagner, 2014:127).

1.9.2.9 Data analysis

Once the participants' responses have been collected via semistructured interviews, the next step is transcribing the data, followed by analysing the data. Data will only be transcribed from the original digital voice recorded format into a printed format after the participant has provided the researcher with written consent.

The transcribed data can then be analysed. The data analysis process will be done via coding as a form of data analysis. The planning process for coding the data is essential (Marshall & Rossman, 2016:398). The researcher has to keep notes and track of various items such as dates, names, titles, the actual answers to the questions by the different participants, as well as any possible synergies in terms of products on offer or operating procedures, or even similar actions which were taken at the time.

Qualitative data are extracted from spoken words and then converted into written words. The researcher must then go from the natural interview mode to the research mode to interpret these words (Saunders *et al.*, 2019:638). Qualitative data analysis can be performed using various computer-aided qualitative data analysis software (Saunders *et al.*, 2019:692). However, in this study, a thematic analysis will apply.

The analysis of the data collected includes the interview responses using either a manual process or qualitative data analysis software such as Atlas t18®. AtlasTI is regarded as an extension of the researcher and can provide various sophisticated tools (Babbie & Mouton; 2001:509).

Coding of data is essential for the researcher to make sense of the data collected in the qualitative study. Coding and categorising will assist the researcher in identifying patterns and themes. Creswell and Poth provide valuable information on coding and classifying data.

The process of classifying the data takes the coded data and goes beyond coding by examining the qualitative information by looking for different similarities among categories, themes, and dimensions of information (Creswell & Poth, 2018:338). The researcher intends to follow the guidance of these authors when performing the data analysis in this study.

1.9.2.10 Trustworthiness

The trustworthiness of data is critical for research, as the knowledge gap can only be filled with valid and reliable data that can be trusted and shared between all participants. Several researchers agree that credibility, transferability, dependability, and confirmability are the four most important criteria for qualitative research trustworthiness (Bickman, Rog, & Maxwell, 2014:244; Wahyuni, 2012:77).

- **Credibility**

Credibility is the first and most crucial aspect or criterion in establishing trustworthiness in a study, as credibility essentially asks the findings of the researcher to link the research study with reality to demonstrate the truth (Babbie, 2011:415).

- **Transferability**

Transferability in qualitative research refers to the degree to which the results of qualitative research can be transferred to other contexts or settings with other respondents. Data transferability will help the researcher decide whether the prevailing environment is similar to another situation (or SMME matter for this instance) and whether

the findings can justifiably be applied to the other setting (Coghlan & Brydon-Miller, 2014:691).

- **Dependability**

In qualitative research, dependability refers to the consistency and reliability of the findings (Coghlan & Brydon-Miller, 2014:691). However, it is possible to establish dependability by having an outside researcher conduct an investigation audit of the research study, which can be implemented if recommended.

- **Confirmability**

Confirmability refers to the degree to which others can confirm the research study's results because it deals with establishing that the data and interpretations are based on data collected and not the researcher's own predispositions (Coghlan & Brydon-Miller, 2014:691).

1.9.2.11 Ethical consideration

The ethical considerations stipulated by the regulations governing ethics in research at the North West University (NWU) will be complied with. Upon favourable acceptance of this proposal and ethics clearance, an application will be made to the Western Cape Government (through the Ward Councillor) for a sample list of surviving SMMEs. All relevant measures will be implemented to ensure that the anonymity of the participants in this study is protected. The POPI Act will be followed to ensure compliance with the act, the interview process, and how data is dealt with (POPIA, 2020).

As it intends to focus this investigation on existing SMME business owners-managers who survived the pandemic, no minors will be involved in any interviews; Birth dates will be checked before setting up appointments to ensure only those over 21 can participate. In light of the potential usability of this study in the future, a local WC government ward councillor has already committed to assisting by supplying existing local surviving SMME business owners and managers as a sample list who are willing to participate in the research and are known to the researcher. From there, snowballing will apply. The relevant POPI Act requirements will be adhered to.

The researcher will explain to potential participants the concept of informed consent and the critical elements of the research study to ensure voluntary participation and inform potential participants of all risks involved in the research study before conducting interviews face-to-face semi-structured (online or in person) (Babbie, 2011:480).

Babbie gave a list of eight essential elements that should form part of informed consent, which will be adhered to and incorporated in the questionnaire's introduction to ensure participation adheres to all requirements (2011:481), which include:

- A statement that explains the purpose of this particular research
- A portrayal of potential risks or discomforts
- A description of potential benefits that may be anticipated from the research
- A disclosure of suitable substitute techniques and processes
- A statement describing the range of confidentiality
- A statement that if there are severe risks, possible compensation, or medical treatment for any risks, which this researcher hopes and trusts, will not be applicable in this study.
- A statement on whom to contact for research-related questions
- A statement that participation is voluntary.

Source: (Babbie, 2011:481)

Data will be stored off-site for three years as prescribed by the NWU's ethics committee and not on a device connected to the Internet, which could be hacked and the data leaked. Data will be destroyed upon the expiration of this prescribed period, in which they must be kept safe.

All participants will be ensured that their participation is voluntary and their responses encapsulated in the collected and analysed will only be used for this study—no video recordings of online interviews to be kept, only sound recordings, for anonymity purposes. Signed consent forms can be stored at NWU.

1.10 OUTLINE OF DISSERTATION

This study will consist of seven chapters. Herewith is a concise overview of the seven chapters:

Chapter 1: Introduction and Background to the Study

The first chapter provides an overview of the SA economic situation pre-pandemic as a background to the study, the aims and objectives of the study in line with NDP dreams and realities, and then the current pre- and mid-pandemic view of the SA economy. Finally, the problem statement, the primary objective, secondary objectives, the research methodology and limitations will be defined upfront.

Chapter 2: A literature review on SMMEs

In this chapter, the history of entrepreneurship will be reviewed, as well as some relevant academic and entrepreneurial theories that could be applicable, which are most suitable to SMMEs in a pandemic and lockdown situation, and how success is measured amongst entrepreneurs in general, specifically during a pandemic. Success criteria, as seen by SMMEs before the pandemic, will also be reviewed.

Chapter 3: A literature review on the Impact of Covid-19 on SMMEs and Ecosystems

This chapter will focus on economic factors, e.g., government and non-government interventions. Some thriving entrepreneurial ecosystems around the world will be reviewed, and their origin and local attempts to create similar business hubs in South Africa will be studied.

This chapter is essential in mapping the current economic climate for existing SMMEs during the pandemic and the impact that the Covid-19 pandemic had on the globe, South Africa, and finally the Western Cape. A view on Western Cape government interventions will be taken to see if their attempts made a difference in the lives of SMMEs.

Chapter 4: Methodology

The focus will be on the introduction of the research philosophy, the research design process, and the demarcation of the study. Differences between qualitative and

quantitative research will be discussed to why the qualitative approach best suits this research.

The sampling strategy will be discussed concerning the research population and sample. Followed by the sample criteria and strategy, the sample size and population will be discussed, as well as thematic saturation. Sample selection must be carried out in accordance with ethical considerations and the POPI Act (POPIA, 2020). The different options of analysis and software programmes, such as AtlasTI and why it will not be used, will be discussed.

Chapter 5: The actual research – the interviews

In this chapter, the reasoning behind the usage of the semi-structured interview as an instrument will be described. In addition, the basic format with the rationale behind the open-ended questions used in the interview will be discussed. Finally, the demographics and fieldwork described above will be taken into account in this chapter, and the entire process will be explained to collect data for this research from primary sources while adhering to the ethical considerations of the NWU Ethics Committee and the POPI Act. The manual process followed for data collection and analysis will be discussed.

Chapter 6: Discussion and Interpretation of Findings

The actual results of the empirical research and the methods used to analyse the data will be discussed. Methods used to interpret the findings presented by the data will be described in detail in this chapter. All measurement tools, methods, and the type of methods applied will be discussed and why and how the manual analysis procedure was applied.

The process of analysis and the results of the data organised and analysed according to scientific procedures, with the outcome of the data and the implications will be discussed in this chapter, with the support of tables with quotations, operational network diagrams, matrixes and coded data, as presented for each theme, identified via thematic analysis procedure.

Chapter 7: Conclusions and Recommendations

In Chapter 7, all the research findings, as determined from the empirical study, will be summarised. The research aims to answer and clarify the problem statement and the

identified primary and secondary objectives. The problem statement will then address whether it is possible to develop a framework for SMME survival based on the data collected from the participants and whether any entrepreneurial theories were identified or applicable. The framework and findings to be discussed in detail.

1.11 SUMMARY OF PROPOSAL

This chapter proposed why this study is needed to better understand how SMMEs survived Covid-19 in the Western Cape. The steps to be followed in this two-pronged research approach, being a literature study and an empirical study, will be done in the format of qualitative research, as "...there are limits to statistics, no matter how precise..." (Marshall & Rossman, 2016:34). The problem statement and secondary objectives have been defined, as well as the methodology that will be followed. As an overview, this study will be presented by beginning with an introduction and background to the study, followed by the review of the literature, which is split into two chapters. Chapter 2 will cover the literature review on entrepreneurship and SMMEs, whilst Chapter 3 will focus on the Covid -19 impact around the globe and entrepreneurial ecosystems. Chapter 4 will cover the study methodology, and Chapter 5 will discuss the actual research process. Chapter 6 will be the interpretation and analysis of the data, and the final chapter will be the findings, conclusion, and recommendations chapter.

CHAPTER 2 LITERATURE REVIEW ON ENTREPRENEURSHIP

“Successful businesses are those that evolve rapidly and effectively. Yet innovative businesses can’t evolve in a vacuum.”

James F. Moore - 1993

2.1 INTRODUCTION

The research on small businesses' survival in responding to an ongoing pandemic is scant (Katare, Marshall, & Valdivia, 2021:2213), and there is a lack of sufficient empirical business studies amongst SMMEs on the African continent (Mkhonza & Sifolo, 2022:483), even though several studies have been conducted on Covid-19, few are available on what caused survival of SMMEs of the pandemic. Therefore, a literature review with a complete empirical study is needed to provide a better understanding, as it has been mentioned that it 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 aim to provide a clear and balanced picture of current events and the main concepts and theories related to the study (Bloomberg & Volpe, 2016:105).

Chapter 2 will therefore focus on the literature review, presenting 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 are critical to economic progress (Malinao & Ebi, 2022:297) in a developing or emerging market economy will clarify the global and South African economic situation. Therefore, this chapter will cover the overview of the background and history of entrepreneurship that dates back to 1734 (Chandra, 2018; Cantillion, 2017).

The following phase will cover the necessity of entrepreneurial theories and the different categories of entrepreneurial theories, followed by why it is essential to identify the most applicable entrepreneurial theory and how it should be applied to the pandemic situation, as theories are helpful to explain business-driven activities (Dahle, Nguyen-Duc, Steinert & Reuther, 2022).

The underlying entrepreneurial theory is significant as it will highlight why certain aspects of business models are present and impact the survival of SMMEs. A thorough review of the most recent, generally used, applicable entrepreneurial theories and a summary of the twenty theories most encountered in recent peer-reviewed articles, studies, and academic writing will be done. This summary of appropriate theories provides an overview of their applicability towards entrepreneurship. Finally, the theories most applicable to SMMEs that survive a pandemic such as Covid-19 will be discussed in detail. Theories are helpful in explaining business-driven activities in a startup and valid in reasoning for practical actions in the entrepreneurial context (Dahle *et al.*, 2022:3).

Additionally, measuring success in either a monetary or nonmonetary manner (Angel, Jenkins & Stephens, 2018:613) and defining entrepreneurial success and survival are equally important matters that will be clarified. The relevant application of these concepts in a pandemic will be elaborated on in the next section. The different characteristics of a successful entrepreneur will be reviewed according to the main entrepreneurial success measure defined (Gorgievski *et al.*, 2011:208). This definition will be followed by the contributing factors creating the optimal environment for survival or success, and the importance of the correct entrepreneurial ecosystemic climate will be reviewed to comprehend the full spectrum of relevant factors contributing to the success or survival of SMMEs.

The definition of successful entrepreneurs is a trendy yet elusive topic on its own, and measuring of 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, 2017:9), still there appear to be no single definitive definition of entrepreneurial success (Owens, Kirwan, Lounsburt. Levy & Gibson, 2013:73), as will be shown in the section below. Additionally, defining the successful or surviving entrepreneur during a pandemic such as Covid-19 is also necessary for review to set the stage for the empirical study.

Before conducting the empirical investigation, grounded theory (Charmaz, 2014:8), resource-based theory (Barney, 2001:41), social network theory (Rashid & Ratten, 2020:1), and public sector entrepreneurial theory (Clark, 2016:335-359) will be reviewed in greater detail since they appear to have the most in common with the SMME segment of entrepreneurs who survived the pandemic.

Once epistemology has been reviewed in the literature study, this study will focus on the ontology part to examine the reality of what SMMEs have experienced during the pandemic, as reported by recent peer-reviewed academic articles and relevant news articles and business surveys in South Africa. This review is necessary to comprehend the background of these dynamic SMMEs' innovative actions that aided them in surviving their constantly changing environment.

It became evident from the literature desktop review in different emerging markets that despite the cultural barriers, the different languages they speak, the differences in resources and currencies, and the differences in the type of industry involved by the various SMME business owners, one aspect remains a constant amongst these SMMEs as per a variety of scholars: SMMEs who survived the pandemic were dynamic innovating free thinkers who were able to adapt and repurpose their business models to survive and grow despite adverse conditions (Rashid & Ratten, 2021; Hidayat, Latief, Nianty, Bahasoan & Widiawati, 2020; Rashid & Ratten, 2021 and Bartik, Bertrand, Cullen, Glaeser & Luca, 2020).

The literature review was conducted using relevant current news articles, published books, working papers, peer-reviewed scholarly journal articles, as well as economic and educational websites that could be accessed through the library and Internet to ensure a comprehensive desktop review was carried out for this literature study according to a recent practical guide when performing qualitative social research (Eriksson & Kovalainen, 2015:46), including relevant news reports of current events.

The library research is mainly based on reviewing the existing literature applicable to the topic, and the literature analysis will cover critiques, commentaries, articles, and case studies of the situation as per the suggestions of Alexander Osterwalder (Osterwalder, 2004:2).

2.2 ENTREPRENEURSHIP OVERVIEW

2.2.1 Defining entrepreneurship: a general perspective

The concept of “entrepreneurship” has a long tradition (Dahle *et al.*, 2022:3) and dates back almost three centuries to when Richard Cantillon (1697 – 1734) was the first scholar to use the term ‘entrepreneur’, although early translations of his French work into English

used the word “undertaker” when translating “Entrepreneur”. Cantillion’s work titled *Essai Sur la Nature due Commerce en General*, most likely written as early as 1730 and only published in 1755, was surrounded by fascinating concepts such as intrigue, murder, posthumous plagiarism, and rare citations by Adam Smith. It described entrepreneurial risk, early banking, and foreign exchange, and how to perform trade in general, thus tracing back the intellectual roots of entrepreneurship to the early 1700s (Arthur & Hirsrich, 2011:2, Chandra, 2018:1, Cantillion, 2017).

The relevance of this chapter is to highlight that although entrepreneurship is not a new concept, it is still evolving and difficult to define, describe, or explain adequately. However, it can be studied in a suitable way. Peter Drucker wrote back in 1964 that the entrepreneurial job could be studied and organised (Drucker, 1964). Defining the role of an entrepreneur, as well as formalising its type or measurement, is a contentious topic in literature as each author has a different opinion (Ács, Autio, & Szerb, 2014; Ferreira, Fayolle, Fernandes, & Raposo, 2017; Tu, Hwang & Wong, 2014).

Gartner’s view of entrepreneurship was that an entrepreneur is someone who creates a venture or an organisation when he performs a series of actions (Gartner, 1988:3). In some later work on entrepreneurship, in collaboration with other scholars, they went further to describe entrepreneurship as a plural concept, as entrepreneurial activity cannot only be assigned to one individual, as it involves many people, especially if one takes into account the spouses, family, close friends, advisors, suppliers, and buyers (Gartner, Shaver, Gatewood, & Katz, 1994:6). The general view is that entrepreneurship is not a solitary activity, but it necessitates an interrelated system of stakeholders such as customers, investors, mentors, suppliers, and employees (Balocco, Cavallo, Ghezzi & Berbegal-Mirabent, 2019 and Delmar, Davidsson & Gartner, 2003).

Both Gartner and Chandra quoted Schumpeter when they referred to the roots of entrepreneurship. Schumpeter laid the foundation for defining the concept of entrepreneurship in 1934 by establishing the relationship between innovation, economic growth, and uncertainty (Chandra, 2018:1). It is evident that the classic theorists established that entrepreneurship found its roots in the field of economy, as it was initially studied by economic scientists such as Cantillion, Smith, Knight, and Schumpeter in their early classic studies, defining entrepreneurship as how it relates to the economic concepts of innovation, risk, and economic growth (Chandra, 2018:1).

Unfortunately, the concept of “entrepreneurship” does not have a general definition that all scholars, authors, and historians can agree on (Verheul & Thurik, 2001:329; Shane & Venkataraman, 2000:217), and the consensus is that there is a lack of a universally accepted definition. However, the development of the concept of entrepreneurship can be outlined through the different viewpoints of theorists over the centuries. Entrepreneurial theories are fundamental for startups to assist with their decision-making process (Dahle *et al.*, 2020:3). Therefore, in this study we present a review of twenty of the most influential theories to understand better the concept of entrepreneurship, its development and where it is headed. See Table 2 on page 14 for more details. Already two decades ago, it was highlighted that definitions are vague and without consensus, and to this day, we still have only broad definitions of the concept, as entrepreneurship has been described then already as “a broad label under which a hodgepodge of research is housed, thereby undermining its legitimacy” (Shane & Venkataraman, 2000:217).

The importance of understanding the past definitions and reasoning of entrepreneurial theorists is to be able to comprehend the future course of where entrepreneurship is headed. This fact was elegantly summarised as “exactly how entrepreneurship gets redefined is the major challenge confronting the discipline as that will forge the future trajectory for everyone” (Kuratko & Morris, 2018:11).

Part of the problem of defining entrepreneurship is that it has been studied from different angles, such as management, economy, social studies, and even anthropology (Filion, 1997:2) and via other methods of analysis, according to the Nieman and Niewenhuizen model of 2009 (Smith & Chimucheka, 2014). This fact has resulted in various definitions and contradictions regarding what is and is not entrepreneurship. Thus, a cloud of uncertainty surrounds the concept (Audretsch, Cunningham, Kuratko, Lehman & Menter, 2018:703).

The uncertainty aspect was highlighted by the impact of the Covid-19 pandemic on all types of businesses and mainly on SMMEs. How some SMMEs handled these uncertainties to survive is a concept that all future entrepreneurs can learn from, from these survivors, especially from those surviving these adversities (Doern, 2021:3). While studies before Covid-19 mainly focus on success factors of entrepreneurs (Gorgievski *et al.*, 2011; Hornaday & Aboud, 1971; Machin-Martinez & De Pablos, 2017) after the recent pandemic or any disruptive disaster, if an SMME is still in business and operating after

the disruptive event or disaster, it is a success and worthy of investigation (Haynes, Danes, Schrank & Lee, 2018:130). Defining the term SMME varies from country to country (Kusi, Nerh-Opata, & Narh, 2015:2), and there is no consensus on what constitutes an SMME (Mkhonza & Sifolo, 2021:729). In 2015, the European Commission (EC) characterised small businesses into three categories (Kusi, Nerh-Opata, & Narh, 2015:2), namely:

- (1) Micro businesses: 0-9 employees
- (2) Small businesses: 10-99 employees
- (3) Medium businesses: 100- 499 employees

The United Nations International Development Organization (UNIDO) has categorised the different sizes of SMMEs (Kusi, Nerh-Opata & Narh, 2015:2) for developing countries as follows:

- (1) Micro businesses: 0-5 (zero to five) employees
- (2) Small businesses: 5-19 (five to nineteen) employees
- (3) Medium businesses: 20-99 (twenty to ninety-nine) employees
- (4) Large businesses: 100 (one hundred) employees or more

What is regarded as an SMME in one industry or country may not be considered an SMME in another (Bvuma & Marnewick, 2020). Despite the actual size of an SMME, the World Bank has defined SMEs as significant players in most economies in 2021, especially in developing countries, as they represent 90% of businesses and more than 50% of employment worldwide (Worldbank). The United States of America (USA) has a specific division called the Small Business Administration (SBA), which defines small businesses as firms with less than 500 employees or non-employer firms (that is, if the SMME only has one owner and employee). As per the 2017 census, 98% of small businesses in the USA had less than 100 employees, and 89% had less than 20 employees, making the SMME sector the backbone of the US economy (Katare *et al.*, 2021:2212) as they employ 50% of the labour force in the USA. Furthermore, in South Africa, SMMEs play an important role in contributing to the economy, and their

performance is critical to their impact on the Gross Domestic Product (Mkhonza & Sifolo, 2021:727).

In South Africa, there is no fixed definition or categorisation, but the consensus, as reflected in a recent news article, indicated that the categories are more or less in line with those of UNIDO. The following definition, as used by Mhlanga, will be used in this study for the sake of consistency and clarity on the size and turnover of the different categories (Mhlanga, 2018:1):

- (1) Medium business: 51-200 (fifty-one to two hundred) employees
- (2) Small business: 11-50 (eleven to fifty) employees
- (3) Very small business: 6-10 (six to ten) employees
- (4) Micro enterprise: 0-5 (zero to five) employees

2.2.2 Defining entrepreneurship: Different theoretical perspectives

Classical perspectives

The original writings about entrepreneurship came about to describe the actions of the first traders or seafarers such as Zhang Qion, Marco Polo, Bartholomeus Dias and especially in South Africa, the Dutch East Indian Trading Company (Britannica.com, sahistory.org.za). The French economist Richard Cantillon described the actions of these tradesmen in his famous first written piece about Entrependre, which was already written in the 1730 *Essai sur la Nature Commerce en General* and was only published posthumously in 1755 (Chandre, 2018).

Cantillion (1697 – 1734) appeared to be the first author to use the term “entrepreneur” over a hundred times in his essay, although early translations of his French work into English used the word “Undertaker” instead of “Entrepreneur” (Murphy, 2018).

His work had the privilege of rare citations by Adam Smith and described entrepreneurial risk and how to trade in general (Chandre, 2018). Cantillion explained the risk concept from an entrepreneurial point of view as an entrepreneur is someone who would purchase items at a given cost in the present to resell at an unknown price in the future (Venter & Van Zyl, 2017).

Another well-known classical theorist is Adam Smith (1723-1790), who wrote his famous work “The Wealth of Nations” in 1776 (Smith, 2013). He studied moral philosophy at Oxford and, already in his mid-twenties, he conceived the economic philosophy of “the obvious and simple system of natural liberty”, which the world would later regard as capitalism. He was also the father of the thought “the invisible hand” (Smith, 2013), which is the guide to competition in an economic system based on individual self-interest, as explained in his own words.

“Every individual endeavours to employ his capital so that its produce may be of greater value. He generally neither intends to promote the public interest nor knows how much he is promoting it. He intends only his own security, only his own gain. And he is in this led by an invisible hand to promote an end which was no part of his intention. By pursuing his own interest, he frequently promotes that of society more effectually than when he really intends to promote it.”

Adam Smith in The Wealth of Nations (1776)

Source: Samuelson and Nordhaus (1985:41)

In the 1800s, the French economist with liberal views, Jean Baptiste Say (1767-1832), argued in favour of competition, free trade, and lifting restraints on business. He established Say’s law, which stated that the law of markets is the claim that producing a product creates demand for another product by providing something of value. He regarded production as a source of demand (Schoorl, 2012).

Joseph Alois Schumpeter (1883-1950) was regarded as the first to introduce the concept of innovation among entrepreneurs. He is also accredited with the Schumpeterian Hypothesis, which refers to innovation originating in imperfect competition (Hagedoorn, 1996), as imperfect competitors cause inefficiencies as their prices lie above marginal costs. Schumpeter argued that because monopolies captured all the returns to innovation (Schumpeter, 2013), the externalities would be less pervasive for monopolistic industries than competitive industries” (Samuelson & Nordhaus, 1985:718). According to Chandra (2018:1), the foundation for defining entrepreneurship was laid by Cantillon, Smith, Knight and Schumpeter. There are several more classical theorists, such as Ricardo, Knight, and Kirzner. All cannot be described in order not to lose focus. However, a summary is provided of the main theories influencing entrepreneurship in Table 2.1.

Behavioural theorist's perspectives

A wide variety of fields from behavioural studies ascertained to understand and analyse entrepreneurship; among these were psychologists, sociologists, and human behaviour specialists. Therefore, this section will provide an overview of entrepreneurship from the perspective of behavioural theorists. The behavioural bases of superior performance stem from the superior ability of the entrepreneur to overcome behavioural bounds (Gavetti, 2011:1).

Max Weber (1864-1920) was a German Social Scientist who was the first behaviourist to indicate his interest in entrepreneurship. He believed that entrepreneurial growth depends on an ethical value system of society and analysed religion and its impact on entrepreneurial culture (Beetham, 2018). Weber stated that the Protestant ethic provided the mental attitude to promote the spirit of capitalism and favours entrepreneurship (Weber & Kalberg, 2013). In his work *The Protestant Ethic and the Spirit of Capitalism*, he described the rise of Protestantism and he emphasised that the Protestant ethic was a motivational force driving individuals to specifically seek personal gain or, as he referred to it, seek "God's gold", making religion a key factor for entrepreneurial motivation (Samuelson & Nordhaus, 1985:823).

David McClelland (1917-1998) analysed entrepreneurship's psychological, social, and cultural aspects (Nieman & Niewenhuizen, 2009:4). He was most famous for his theory of needs. He determined that there are mainly three different types of needs that motivate someone, and according to him, these are the need to achieve, the need for power, and the need to belong. When McClelland observed economic growth, he tried to find internal factors of human values and motives that lead man to exploit different opportunities, take advantage of favourable trade conditions, and review the leaders' needs for achievement (McClelland, 1973). In South Africa, some believe that the concept of values in a business is essential, as it provides guidelines for interacting with others and contributes to the longevity of a business (Kupangwa, 2021:9).

Another behavioural theorist was Jacob Morena (1889-1974), who is regarded the founder or father of social theory. He was credited with first developing sociograms in the 1930s to study interpersonal relationships in business and life in general (Borgatti & Ofem, 2010). In his autobiography, he stated that as early as 1923, he started developing

his sociometric movement (Moreno, 2019:23). Social theories are thus nothing new, but they have new ways of applying them.

Modern-day perspectives

An understanding of a modernist social science approach is required (Babbie & Mouton, 2001:40) to comprehend the development of entrepreneurial theories with a modern-day perspective. Entrepreneurial theories can explain business-driven activities and are valid in reasoning for practical activities (Dahle *et al.*, 2020:1). Steven Seidman (1991:131-146) was of the opinion that sociological theory needed to be revived and that modernist social science and social theories were important because:

- Modernist social science aimed to pursue the truth,
- Modern social science undertook human emancipation and social progress, advocating value, freedom and impartiality in social research,
- Modernist social science has substituted any moral responsibility with its specific intention for human studies to become scientific.

For the last decade or more, very little that is brand new has been written regarding revolutionary new entrepreneurial theories. According to Anderson and Ronteau (2017:2053), existing entrepreneurial theories are discipline-bound and operate in silos. New ways of viewing cross-sectional interaction between entrepreneurial theories are advised.

A focus was placed on social theories and the network perspective, relationships between the different role players or actors (Borgatti & Ofem, 2010) to understand potential theories that may have been applicable during Covid-19.

The list of different entrepreneurial theories summarised in Table 2.1 below is by no means a comprehensive list, nor “The List” of important entrepreneurial theories. This list, as provided, is merely to highlight the variety in thinking and most commonly used types of theories of entrepreneurship. The mentioned theories have influenced the development of entrepreneurial definitions and theories to what they represent and have become today. A comprehensive list of theories will be an entire thesis in itself. This summary is merely

an overview prepared by the author to guide her in understanding where entrepreneurial theories originated and what were the main developments over the past few centuries.

Table 2-1: Entrepreneurial theories perspective from Classical to modern-day

Nr	Name & Lifespan	Theory	What does it entail
1	Richard Cantillon 1697 - 1734	Monetary Theory: The Entrepreneur and Uncertainty	His central theme was to buy at certain prices today and sell at uncertain prices in the future. An entrepreneur is thus the bearer of uncertainty. He was the first author to use the term entrepreneur (Murphy, 2018).
2	Adam Smith 1723-1790	The classical theory of capitalism	The classical theories praised the virtues of free trade, specialisation, and competition. The classical movement focused on three important aspects of entrepreneurship: land, capital, and labour (Smith, 1776) and (Smith, 2013).
3	Jean-Baptiste Say 1767-1832	Classical theory	French economists with liberal views argued in favour of competition, free trade, and lifting restraints on business. Known for Say's law or the Law of markets (Schoorl, 2012).
4	David Ricardo 1772 - 1823	The classical theory of international trade	He wanted to explain why countries engage in international trade even when one country's workforce is more efficient than the other (Chipman, 1965).
5	Thomas Robert Malthus 1766-1834	Malthusian theory of population	He was one of the founders of the classical theory, the first to say the population will outgrow the food production ability (Unat, 2020).
6	John Stuart Mill 1806-1873	Classical theory	Theory of utilitarianism - actions are right in proportion if promoting overall human happiness (Kimpell, 2015).
7	Max Weber 1864-1920	Theory of social change (Social Behaviourist Scientist)	He promoted the ethical value system of society, analysing religion and its impact on the entrepreneurial culture. He felt Protestant ethics provided the mental attitude to promote capitalism (Weber, 2013; Inglis, 2012).
8	Jacob Moreno 1889-1974	Social capital theory	He was regarded as the founder of social theory, the first to develop sociograms in the 1930s to study interpersonal relationships in business and life in general (Moreno, 2015).
9	Joseph Alois Schumpeter	Innovation and social theory	Wrote about social theory first in dealing with capitalism, socialism, and democracy. He said

Nr	Name & Lifespan	Theory	What does it entail
	1883-1950		we are living in a complex and dynamic world in which innovation and entrepreneurship occupy a decisive role in future economic development (Samuelson & Nordhaus, 1985).
10	J.Clyde Mitchell 1918-1995	Network analysis	The study of network structure between network actors. He wrote about social networks, conceptualising the social network as an analytical construct. Using interactional dimensions in research (Mitchell, 1970).
11	John Arundel Barnes 1918-2010	Social networks	His social network theory refers to how people, organisations, or groups interact with others inside their network (Mitchell, 1970).
12	Thomas Cochran 1902-1999	Theory of model personality	He emphasised cultural values, role expectations, and social sanctions as the key supply elements. The entrepreneur represents society's model personality (Cochran & Miller, 1943).
13	Peter Drucker 1909-2005	Opportunity based theory	Entrepreneurs excel at taking advantage of possibilities created by social, technological, and cultural changes. Known for focusing on the effectiveness of entrepreneurs, claiming such effectiveness can be studied (Zaleznik & Drucker, 1967).
14	Berthold Hoselitz 1913-1995	The sociological, cultural theory of entrepreneurship and theory of leadership	His theory assumes that every individual is endowed with social and cultural power. Entrepreneurs can be developed in a well-developed society. Entrepreneurship is a function of managerial skills and leadership (Hoselitz, 1952).
15	David McClelland 1917-1998	Psychological entrepreneurship theory (also the theory of needs or achievement)	He was known for the theory of needs. He looked at economic growth and tried to find internal factors of human values and motives leading man to exploit different opportunities, taking advantage of trade conditions (McClelland, 1973).
16	George C Homans 1910-1989	Social exchange theory	Social exchange theory proposes that social behaviour results from an exchange process. The purpose of an exchange is to maximise benefits and minimise costs (Cook <i>et al.</i> , 2013).

Nr	Name & Lifespan	Theory	What does it entail
17	Israel M.Kirzner 1930-	Opportunity and alertness theory	Kirzner felt that the role of the entrepreneur lies in their alertness to hitherto unnoticed opportunities (Kirzner,2009).
18	Stephen Ross 1944-2017 and Barry Mitnick	Agency theory	This principle has been used to explain and resolve issues in the relationship between business principals and their agents since 1970 (Mitnick, 2017; Simpeh, 2011).
19	Barney Glaser and Anselm Strauss 1930-1996	Grounded theory	Grounded theory is the systemic methodology applied to qualitative research conducted by social scientists (Charmaz, 2014).
20	Jay Barney 1954	Resource-based entrepreneurship theories	He developed this strategic management theory explaining why some perform better than others when in a similar business environment (Barney, Ketchen, & Wright, 2021).

Source: Compiled by the researcher per the reference listed under each theory

It is necessary to comprehend the period when each entrepreneurial theory was developed to understand the applicability of that theory, as per Chandra, who studied a 24-year history of entrepreneurship (Chandra, 2018:1, Luhmann, 2013). Understanding these entrepreneurial theories will assist in identifying which theory was most applicable to the survival of SMMEs during the pandemic. These theories reviewed in the above table are listed in chronological order. A theory that forced itself constantly to the foreground was that leaning towards the social aspects, first social change (nr. 7), then social capital theory (nr. 8) or innovation and social theory (nr. 9), also the related network analysis theory (nr. 10), then social networks (nr. 11) and social exchange theory (nr. 16.) Once the interviews have been conducted, the researcher can identify the most common underlying theories applied, as it was at this stage of the literature review too early to determine if only one theory or if several theories could be applicable to the actions as undertaken by the participants to survive a pandemic.

2.2.3 Applicable entrepreneurial theories for a post-pandemic situation

The four main theories that appear applicable at the stage where the literature review was concluded, which seemed to apply to research in developing a framework for surviving SMMEs, will be either grounded theory, resource-based theory, social network theory or upon realising the impact of the provincial government on the entrepreneurial sector in

the Western Cape, the Public Sector theory on Entrepreneurship has also been reviewed. Entrepreneurial theories are helpful in clarifying the reasoning behind practical activities in the entrepreneurial context (Dahle *et al.*, 2020:1), and they identified six pillars of modern entrepreneurial theory (Klein, Mahoney, McGahan & Pitelis, 2010).

Each of these four theories has to be reviewed and evaluated for possible appropriateness to this study. Only after the empirical research was concluded and the data analysed would the researcher be able to identify the most relevant entrepreneurial theory or theories that helped SMMEs to survive the pandemic.

2.2.3.1 Grounded theory

Grounded theory was developed initially by Barney Glaser and Anselm Strauss in 1967 with their famous publication “The Discovery of Grounded Theory” (Glaser & Strauss, 1967) and since then updated to reflect its applicability in qualitative research (Glaser & Strauss, 2017). Before Glaser and Strauss’s groundbreaking work, the assumption was that qualitative research could not generate theory, and their work challenged that fact (Charmaz, 2014:8). Now it is commonly accepted that grounded theory is a research method concerned with the generation of theory (Noble & Mitchell, 2016:34). Clear written guidelines on how to conduct qualitative research altered the tradition view and made analytical approaches accessible to other researchers and scholars (Charmaz, 2014:8).

According to Charmaz (2014:15), grounded theory can be applied to quantitative or qualitative data. However, it has been adopted exclusively in qualitative research, which is a favourable consideration for this study, as it will be based on qualitative research. This author further stated that, especially when the research instrument is in the format of interviews, grounded theory methods can assist in providing more insightful and incisive work. Grounded theory gathered momentum to become the most popular and widely-claimed qualitative research method by the 1990s (Bryant & Charmaz, 2007:36).

At first glance, this theory appears to be ideal for this study, as it is so adaptable to different data fields – no matter what the data constitute, either studied scenes or interview statements, documents, or a combination of the aforementioned grounded theory will lead researchers to attend to what they hear, see, and senses while gathering the data (Charmaz, 2014:3).

These concepts will form the basis for this empirical study to be conducted in this case. However, there are also reasons why this researcher is of the opinion that grounded theory will not be the best applicable fit as entrepreneurial theory applicable during a pandemic:

- According to Charmaz, grounded theory begins with inductive data, while this study focusses on deductive data (Charmaz, 2014:1).
- Grounded theory analyses data, actions, and processes rather than themes and structures (Charmaz, 2014:15). This research intends to focus on the business model themes mentioned by the Osterwalder study (Osterwalder, 2004).

2.2.3.2 Resource-based Theory of the Firm

The term resource-based view (RBV), or theory of the firm, was first used in 1984 by a Danish economist, Birger Wernerfelt. However, most modern-day scholars consider Jay Barney as the father of RBV of the firm, where this theory views firms or businesses as possessing resources. If these resources are valuable or rare, this can create a competitive advantage (Barney, 2001:41). All the resources a firm owns or controls can generate a competitive advantage and better performance (Malinao & Ebi, 2022:299).

This theory is about how a business owns or controls the resources at its disposal, how well it manages these resources, and to what extent it will contribute to its competitive advantage (Malinao & Ebi, 2022:299). An older study on this theory stated that the resource-based view of the firm accentuates a business's internal characteristics to explain why it makes different strategic choices that lead to diverse consequences (Esteve-Perez, 2006:231). This study also stated that according to the resource-based view, a business could adapt to develop surviving capabilities, which could present this theory as highly appropriate for this research, as the SMMEs about to be studied had to adapt and develop distinctive surviving capabilities. It has been found that by developing different survival strategies, small businesses have survived and improved their business performance during the Covid-19 pandemic (Abdurohim & Ramdan, 2022:11).

In a 2006 study in Spain, several influencing factors were taken into account, namely age of the firm, size of the firm, quality of advertising, research and development, innovation, productivity, profitability, export intensity, liability, and foreign participation were some of

the factors taken into account to determine if these influenced the resources of the firm or business (Esteve-Perez, 2016:233-236). As this theory was tested in a developed country, it is thus uncertain at this stage whether it will be the optimum theory to apply to a developing economy such as South Africa. Lose tested this theory using it as a lens to assess the resources for the competitiveness of incubators in South Africa (Lose, 2021:5) and found that physical resources for competitiveness were varying and lacking in South Africa.

This particular theory is beneficial in examining the determinants of firm survival, as was done in the 2008 study conducted by Esteve-Perez and Manez-Castillejo, utilising both firm and industry-level characteristics (Esteve-Perez & Manez-Castillejo, 2008:231). They found that the Resource-based view of the firm will describe why certain firms make certain decisions or strategic moves and how it leads to different outcomes.

According to these scholars, the ability of a business to cultivate specific resources and capabilities increases its ability to acclimatize to a challenging competitive environment (Esteve-Perez & Manez-Castillejo, 2008:231). This fact could make this theory highly applicable in the recent Covid-19 pandemic. Applying this theory can increase the survival prospects of companies, and this factor thus necessitates a proper review of this theory.

The generation of resources in difficult times and the ability to adapt or acclimatise to adverse economic conditions while still being able to conduct regular business in a similar or likely process is the ability to apply the “resource-based theory of the firm” and this ability or capability or lack thereof can determine the survival or not of a small business and provide a competitive advantage (Malinao & Ebi, 2022:299). Lose suggested that in terms of this theory, organisations should assess their resources in terms of value, rareness, imitability, and substitutability and then focus on those with value, are rare and cannot be imitated or substituted (Lose, 2021:5).

This theory sees each business as a unique entity with distinctive access to resources, with the ability to make strategic choices and adapt, ultimately deciding the business's survival or success (Esteve-Perez & Manez-Castillejo, 2008:231).

They further ascertain that in addition to applying the resource-based theory of the firm, if a firm can allow for the development of firm-specific assets such as advertising and R&D, this will enhance their survival prospects (Esteve-Perez & Manez-Castillejo,

2008:232) and if the firm's resources and capabilities are unique and the firms harness all its potential, this will provide them with a competitive advantage over its competitors (Barney *et al.*, 2021:1936).

2.2.3.3 Social network theory

Isenberg ascertained that vibrant entrepreneurial ecosystems usually contain dense social networks of relationships (Isenberg, 2011). Social networks and social network theory per se thus need to be reviewed to determine if social network theory can be the most applicable underlying entrepreneurship theory for survival during a pandemic. In the Journal of Entrepreneurship Management and Sustainable Development, a highly useful article was published by Rashid and Ratten in September 2020, reviewing entrepreneurial ecosystems during Covid-19 (Rashid & Ratten, 2020:1).

These authors have ascertained that SMMEs do not work well in isolation, especially during a tragic event such as a pandemic, by interviewing 20 small business owners (Rashid & Ratten, 2020:1). Roundy and Fayard stated that an entrepreneurial ecosystem refers to a collaboration of a dynamic network of systems where there is sufficient interaction to create a conducive environment for entrepreneurship. They also highlight the networking aspect (Roundy & Fayard, 2020:105).

The specific type of networking theory that was applicable in the Western Cape can only be determined once the interviews have been conducted, but a desktop review of what exactly the social network theory entails (O'Connor, Stam, Sussan & Audretsch, 2018) will assist a long way in gaining an understanding of how this theory assisted SMMEs during Covid, as it was found that social interactions and sharing of experiences as well as cooperation were significant during Covid-19 for SMME survival (Messabia, 2022:4).

Social network theory generally studies how people, organisations, or groups interact with others inside their network (Mitchell, 1970). For the sake of clarity in this study, the terminology will be defined as follows: social network perspective (the broader concept) is the umbrella concept versus the two applications thereof, namely analysis and theory, being separately referred to as social network theory (the entrepreneurial theory) and social network analysis (the measurement of this concept). A social network perspective can assist SMMEs with managing employee competencies such as recruitment, selection, training and development (Soltis, Brass & Lepak, 2018:1). Social network

analysis (SNA) is the process of investigating social structures through the use of networks and graph theory (Yie, Chien, Upadhaya, Zhao & Yin, 2021:1).

A pre-Covid study conducted on enterprises in Greece and Spain reviewed the firm's social cognitive theory and knowledge-based theory. The purpose of the explorative study was to investigate the significance of the self-efficacy and knowledge acquisition among 14 micro-businesses operating in challenging economic environments with the conclusion that the success of a micro business is determined by the determination and self-motivation of the micro-business owner (Duarte Alonso, Kok, Sakellarios, & O'Brien, 2019).

The social network perspective relates to a tradition that focusses on joint activities and ongoing exchanges between participants in a social system, focussing on the relationship patterns in the social structure. Rather than examining the actors or participants in isolation, reviewing the actors from a social network perspective, and analysing the actors within the network itself, it is their interconnected relationships, not their attributes, that are important. Reviewing something from a social network perspective includes all theories, models, and applications regarding relational concepts or processes, as actors are viewed as interdependent rather than independent (Marsden, 2012).

It is interesting to note that social network analysis was applied to identify the spread of the Coronavirus around the globe, as it elucidates the interaction between actors or nodes, which can be individuals, groups of people or objects within a network. The ties or links that connect them were the reason for the spreading of the virus (Yie *et al.*, 2021:3). This Taiwanese study examined the spread routes of Covid-19 from China to West Asia, Europe, North America, South America and the rest of the globe by applying social network analysis (Yie *et al.*, 2021:3).

When an active measurement is required of actions in terms of social network theory, then the measurement tools of social network analysis will be applicable. Social network analysis is the process per formal definitions or tools. Thus, SNA is used for the measurement of relationships between the actors. These relationships can be formally defined using concepts, constructs, definitions, and processes to explain how actors or social units are linked to each other by various relations (Lazega, Wasserman, & Faust, 1995). It is interesting to note that not only was social network analysis applied in tracking

the virus but also in tracking the solutions of how businesses survived via social networking (Yie *et al.*, 2021:3), which will be discussed in the final findings, Chapter 7.

The types of measurement tools that are used have undergone some expansion and now include network sampling, analysis of centrality, positional analysis or block modelling, analysis of affiliation or “two-mode” networks, theory of random graphs, dependence graphs, exponential families of random graphs, analysis of longitudinal network data, graphical techniques and software for the analysis of social networks (Marsden, 2012).

Since before Covid-19, research has shown that entrepreneurs’ chances of success are determined by the structure of their networks that surround them and other influencing factors (Burt, 1995). Various factors influence an entrepreneur, such as the networks surrounding the entrepreneur and the sociological attributes, including local industry and global industries pressures, networks, and even the activities of local authorities or the state that may likely affect new ventures (Thornton, 1999).

That is the reason why the entrepreneurial ecosystem, as created by the WC Government, plays such an active role and can be considered as yet another “actor” in the social network called the Western Cape economy. Butts describe social network analysis as a large and growing body of research on measuring and analysing relational structure (Butts, 2008). Although this field is vast and complex the way Butts (2008) describes it, with a variety of tools and concepts, as explained above, that can be used for measuring, it comes down to a social network consisting of a set of entities together with a relation between those entities and their social ties and how all the pieces of the puzzle fit together within the entire network.

Networks are the central focus area of entrepreneurial ecosystems (Roundy & Fayard, 2019:115) and are often explained as “a networked constellation of links” among all the different parties involved in the ecosystem. The main variance between lively entrepreneurial ecosystems and nonentrepreneurial business communities is the depth and connectedness of all the parties involved (Roundy & Fayard, 2019:106). Roundy has been investigating the development of social networks within vibrant and successful entrepreneurial ecosystems for some time. Earlier he stated that well-developed social networks within vibrant entrepreneurial ecosystems benefit entrepreneurs because of the improved transfer of knowledge and information, as networking is a valuable ally (Anwar

& Shah, 2020:265) between all participants within the entrepreneurial ecosystem (Roundy, 2017:106).

As part of regular networking events, supporting organisations within entrepreneurial ecosystems will connect all members and introduce participants to one another by following socio-cultural environmental parameters (Pathak & Mukherjee, 2020:352). Attending these events and having access to financial and human capital, opportunities can be pursued more efficiently, and professional services, such as legal, insurance, banking, accounting, and technology services, are readily available because of the heightened networking opportunities (Roundy & Fayard, 2019:107).

2.2.3.4 Public Sector Theory of Entrepreneurship

As this study has a secondary objective to determine whether an entrepreneurial ecosystem existed in the Western Cape that aided SMMEs to survive the Covid-19 pandemic more efficiently, it is necessary to review this theory as well in addition to the 20 already identified as the most applicable to entrepreneurship, for the sake of completeness. Public sector entrepreneurship occurs when a governmental institution is one of the actors at play (Clark, 2016:336). Public sector entrepreneurship transpires when a political or governmental actor is attentive to and acts on potential political profit opportunities, thus equilibrating the policy subsystem in which the actor is entrenched and moving it towards a new equilibrium with the involvement of the private sector (Shockley, Stough, Haynes, & Frank, 2006:205; Peck *et al.*, 2018).

In the Western Cape, it appeared via media reports that the Western Cape Government has become involved in the economic activities of the entrepreneurial sector in an endeavour to enhance the economy of the Western Cape during the pandemic (Western Cape Government) by applying different interventions. In a study conducted in Sub-Saharan Africa (Lesotho, South Africa, Tanzania and Zimbabwe), it was argued that responses to curb Covid-19 were best articulated if it were done through political economy theory. Unfortunately, the Sub-Saharan Africa study has found that local governments have only played a limited role in combating the pandemic, as is evident by their failure to address the socioeconomic needs of the poor (Matamanda, Nel, Chanza, Leboto-Khetsi, & Paradza, 2022:103).

The actions in terms of public sector entrepreneurship theory include but are not limited to the altering of the organisational landscape by amending the administrative rules, revisiting the applicable processes or organisational norms, establishing new departments or agencies that can assist the entrepreneurs, redefining their performance objectives, and doing all of the above whilst creatively managing the public needs with limited resources to their disposal (Clark, 2016:337).

With the different Western Cape Government intervention programmes during Covid-19 and the involvement in creating an online market for smaller traders, it appears that some form of public sector entrepreneurial theory was at play in the Western Cape during Covid-19. The empirical study will investigate whether or not this specific theory is applicable.

2.3 ENTREPRENEURIAL SUCCESS AND SURVIVAL

This section aims to define entrepreneurial success factors. Success can be measured differently as success means different things to different people. Studies have shown that for some business owners to receive gratification from their work can be regarded as a successful consequence of self-employment (Mitra, 2002; Paige & Littrell, 2002; Gorgievski *et al.*, 2011). For others, maximising profit and business growth are more critical (Paige & Littrell, 2002; Gorgievski *et al.*, 2011). It is important to note that entrepreneurial competence and the immediate business environment of an SMME will influence the business success of the entity (Yustian, 2021).

In a study by Angel *et al.*, they clearly defined monetary and nonmonetary criteria for the success or performance of a business (Angel *et al.*, 2018: 611-636). They further defined between the firm level or the entrepreneurial level, since there is also a difference, as different entrepreneurs and firms view success and growth differently (Angel *et al.*, 2018:613).

The main point was that researchers must decide from which angle to view success: from a criteria-based or understanding-based approach (Angel *et al.*, 2018:614). Entrepreneurial success is multifaceted, and one has to take cognisance of the fact that there could be a combination of monetary and nonmonetary criteria for success between different entrepreneurs and different firms, and success can also be measured in just achieving goals, whatever these goals may be for each individual (Angel *et al.*, 2018:614).

In addition to the above, different sectors of business have various critical success factors (Marias *et al.*, 2017:9), and to determine which SMMEs survived, thrived, or were successful in operation during Covid-19, it is therefore vital to consider all these factors before determining who thrived and survived and who did not. Since there are different criteria and a wide variety of ways in which to determine critical success factors (Marais *et al.*, 2017:10) of the different types of SMMEs, caution must be taken to decide on which approach to follow, as one person's view of failure may be a different person's view of success.

2.3.1 Differences between success and survival

Success can be measured in the business world, although there is little agreement on the ideal or apt measure for entrepreneurial success (Farrington, 2012:386; Sigauke, 2020:118), and the question is: measuring it via financial or nonfinancial criteria? Walker and Brown did a study in 2004 amongst 290 small business manager owners in Western Australia to ascertain if the popular method to measure their success via financial criteria is still relevant (Walker & Brown, 2004:577).

A study amongst 169 respondents as SMME owners in the Johannesburg CBD investigated how SMMEs dealt with the unstable market environment of Covid-19 (Mkonga & Sifolo, 2022) and also found that financial analysis of their own business and that of their competition is equally important.

The findings of the Australian study suggested that both the prevalent method in literature, the financial method and the lesser-known non-financial but lifestyle criteria are used to review business performance or success in the financial world, but amongst small business owners themselves, the criteria of personal satisfaction were the best indicator of success (Walker & Brown, 2004:588).

Survival is usually associated with being alive after a disastrous event or traumatic experience. The study on the survival and success of small businesses after Hurricane Katrina (Haynes *et al.*, 2018) and the impact of the disaster focused heavily on the research conducted by the 2013 and 2015 Small Business Survival and Demise after a Natural Disaster study conducted by the National Science Foundation (USA), (Marshall *et al.*, 2015) indicated that the way stress was handled impacted survival and loan guarantees or government loans would aid small businesses to survive better than

without these loans (Haynes *et al.*, 2018). With survival and success now defined, it is necessary to determine how entrepreneurial success is measured.

2.3.2 Measuring and defining entrepreneurial success

As stated above, success can be defined in monetary or nonmonetary ways (Angel *et al.*, 2018:613). There seems to be a focus in the literature on focussing on economic outcomes when measuring success, such as sales figures, profitability, and employment (Kantor, 2002:131; Katongole, Ahebwa, & Kawere, 2013:167; Kirkwood, 2016:549, and Overall & Wise, 2016:210).

These different views mean that there are various ways to measure different types of success. Some call it objective ways of measuring (traditional or financial) versus subjective (personal perception) ways (Leković & Marić, 2015). Defining entrepreneurial success will differ depending on who is doing the review and whether financial or nonfinancial methods are preferred. There is little agreement on the correct measurement methods for entrepreneurial success (Farrington, 2012:386).

Popular methods of measuring success include profitability as a monetary measure, thus achieving financial reward and business either in staff or assets or customer base (Kirkwood, 2016:599; Katangole *et al.*, 2013:167). Furthermore, innovation within its sector is a measurable method, firm survival or continuity, over several years or generations, giving back to society, thus being philanthropical and receiving that gratification by helping others, or personal satisfaction by achieving own set goals, all stakeholders being satisfied, a good balance between work life and personal life, recognition or fame in the public domain and utility and usefulness, as set out in Table 2.2 below (Gorgievski *et al.*, 2011:208).

Table 2-2: Different Entrepreneurial Success measures described

Nr	Success measure	Description
1	Financial profitability	High yields and a good profit margin
2	Growth	Growth refers to staff, sales, customer base, market share, or distribution areas.
3	Innovation	It refers to the introduction of new products, production methods, or new ways of doing business.
4	Firm survival/continuity	The firm can be handed down to the next generation, sold, or even survived when others close down.
5	Contributing back to society	It refers to social consciousness, sustainable production, or community involvement/ philanthropical actions.
6	Personal satisfaction	It is achieving one's own life goals, such as autonomy, challenge, security, power, and creativity.
7	Satisfied stakeholders	All are satisfied and feel involved up and down the supply chain
8	Good balance between work and private life	The balance between work and private life allows time for the owner, family, and friends.
9	Public recognition	A good reputation in their industry could be a prize winner, famous in the community, either local or international.
10	Utility or usefulness	The business fulfils a specific societal need, providing a vital service or product in demand.

Source: Adapted from Gorgievski, Ascalon, and Stephan (2011:209)

Another popular method of measuring firm performance is via the Balanced Scorecard method, as it takes into account the most critical aspects of the business by measuring financial aspects, customer-related aspects, internal business processes, and learning and growth outcomes (Dobovic, Lambovska, Gallo & Timkova, 2018:42).

These measurements were applicable during regular times, when an entrepreneur conducted business as usual. The situation, however, drastically changes during a pandemic. Therefore, different and changed variables should now be reviewed to measure entrepreneurial success. A recent Indonesian study investigated the factors that influence the resilience of SMMEs during Covid-19 in Indonesia and learnt that there are multiple factors or variables to take into account to measure the actions to survive or actions to overcome daily struggles. This Indonesian study provided an excellent use of

measurement questions during the Covid-19 pandemic (Hidayat *et al.*, 2020) that focus on:

- Entrepreneurship characteristics
- Utilisation of technology
- Government assistance
- Crises management and
- Business resilience.

Source: Hidayat *et al.*, 2020:26715

The Likert scale was used in this study. The completed survey questionnaires used the Likert scale of one to five, where participants had to strongly agree to disagree on a scale of one to five. If there are no stable inner characteristics within the businesses being measured, there is no sense in using the Likert scale to measure (Neergaard & Ulhøi, 2007:229). In the Indonesian study, the conclusion indicated that business resilience was strongly influenced in the Indonesian sample by the entrepreneurial spirit, as possessed by entrepreneurs partaking in the study, and the strong soul or inherent strength of the entrepreneur is very influential in the development, management and survival of businesses (Hidayat *et al.*, 2020: 26719, Helgeson *et al.*, 2020).

Rensis Likert devised the Likert scale used in the Indonesian study mentioned above in 1932 by an American social scientist (Britannica.com). Lickert also created a technique to combine the answers into a scaled format, which is rarely used, but his answer format of “strongly agree”, “agree”, or disagree”, and “strongly disagree” has been widely used in academic fields (Cooper & Schindler, 2011:299). The Likert scale is a type of composite measure to improve the different intensities of measurements in social research by using standardised response categories in survey questionnaires to ascertain the relative concentration of different opinions (Babbie, 2011:164).

The measuring of success or entrepreneurial views can thus be easily measured using the Likert scale's answer format (Cooper & Schindler, 2011:336). When measuring success before versus after an event, it should also be noted that there is a possibility of positive changes and growth after a stressful event, as proven in the literature (Park, 2006:795). A recent study refers to these positive changes as posttraumatic growth (PTG) (Boals, Bedford, & Callahan, 2019:12).

When measuring results or variables in research measurement, it is essential to note that precision and accuracy are important qualities (Babbie, 2011: 128), and special attention must be assigned to two technical considerations: reliability and validity, as well as authenticity (Creswell & Poth, 2018:443). Reliability refers to the extent to which the data collection technique will yield consistent findings (Saunders *et al.*, 2019:815) or whether a particular technique will provide the same result when repeatedly applied to the same object or variable. Validity refers to the extent to which data collection accurately measures its intended measures (Saunders *et al.*, 2019:820). Several techniques have been developed (Babbie, 2011:130-131) to cross-check the reliability of measurements, such as:

- Test-retest method
- Split-half method
- Using established measures
- Reliability of research workers

The reliability and the validity of measurement when measuring entrepreneurial success or survival are critical as the study's trustworthiness cannot be questioned. The data to be measured must be reliable and valid. Hence, the reason for employing the above cross-checks is to ensure the reliability of the measurements. Measurements for entrepreneurial success can be summarised in broad categories that incorporate profitability, sales, and employment (Overall & Wise, 2016:210), which aligns with the view of Gorgievski *et al.*, as provided in Table 2-2 above.

The measurement of entrepreneurial effort or success comprises an assortment of variables, and one cannot simply measure only one component to regard that individual entrepreneur as overall successful. Using Bill Gates as an example, it is evident that there is primarily positive confirmation on some of the criteria per the Gorgievski model. Profitable business, yes; growth, yes; public recognition - yes. However, the question remains open about his level of success after his recent well-published divorce, where Gates himself referred to the matter as one of his “personal low points” (Jackson, 2022:1). The question remains whether overall Bill Gates can be referred to as a successful entrepreneur, or a successful individual as per the Gorgievski model as well, since his marriage failed?

Academics tend to prefer to focus on measuring success where the measured variables can be easily collected (Farrington, 2012, 387). Individual SMME business owners appear to prefer personal satisfaction, according to the 2004 study by Walker and Brown (2004:585). The most appropriate view of measuring success will depend on who is doing the measurement. Historic success measurement usually ignores alternative criteria for success definition, such as the personal goals of the owners (Leković & Marić, 2015:12).

2.3.2.1 Measuring success from the business world's perspective

Measurement of a small business's success can be done using financial or non-financial criteria (Walker & Brown, 2004:578), although traditionally financial measurement and business performance received the most attention in the literature (Owens *et al.*, 2013:74). Although economic measurements are the popular method (therefore, these measurement criteria will be discussed first), some SMMEs have no interest in growth, indicating that financial gain is not their sole motivating factor. The nonfinancial criteria for measuring business success will also be discussed. Whether the view of success is monetary or nonmonetary depends on the business values, which refer to the organisation's deeply entrenched beliefs and principles (Chung, Dean & Ehrhart, 2021:711).

Profit

From a firm's perspective, profit is one of the most essential aspects. Profit is a success measurement that refers to the business receiving high yields and good profit margins (Gorgievski *et al.*, 2011:232). Profits differ between a company's total revenues or sales and its total costs (Samuelson & Nordhaus, 1985:660). Generally, the higher the profits at the end of a financial year, the more a firm is regarded successful. Firms use financial criteria to measure business success because they can be effortlessly applied (Walker & Brown, 2004:577). Performance of profitability is an easy way to measure success (Leković & Marić, 2015:15), although this method only ignores other vital criteria such as personal goals.

Also, traditionally, the measurement of business success has been based on measures such as profit, financial performance, turnover or return on investment, and employee numbers (Walker & Brown, 2004:578). Hence, all these subcategories will have to be reviewed to allow an understanding of the measurement of success.

Growth

Another factor that can be easily measured from financial year to financial year or from calendar year to calendar year is the growth of a business, or lack thereof. Growth is one of the economic measurements of a business's performance that has been used traditionally as it is easy to apply since it is a "hard measure" (Walker & Brown, 2004:578). A success measure such as growth refers to an increase in the number of firm employees, firm sales, or the firm's market share (Gorgievski *et al.*, 2011:232). If we look at "growth" in the business world, the term "economic growth" is what is most used, and it was initially described in terms of a country as "... the expansion of a country's potential national output, or the potential real GNP: the expansion of the economic power to produce..." (Samuelson & Nordhaus, 1985:787). Applying this definition to an SMME will encompass the fact that the business's ability to produce from one year to the next has expanded, indicating growth.

However, the opposite can also be true if the SMME business owner has no interest in growing the business, thus suggesting that financial gain is not the sole motivating factor for the company. In this instance, the absence of growth cannot consequently mean that a particular business was unsuccessful, as nonfinancial criteria can also be used to measure business success (Walker & Brown, 2004:578) as per the section below.

Innovation

There has been limited research recently on measuring innovation in small enterprises, and this should come as no surprise as SMME owners face the challenge of devoting their time sufficiently between managing innovation and measuring its impact while they are also mainly managing all other functions of their business (Faherty & Stephans, 2016:351).

Gorgievski *et al.* feel that innovation is the third most crucial criterion, as it is a critical part of business activity and can be seen as the success measure related to the business introducing new products and methods of conducting business. Innovation is often regarded as a means to increase growth and profitability (Gorgievski *et al.*, 2011:210).

Innovation is also regarded as a core competency in the broader concept of "innovation and creativity", one of the seven crucial characteristics identified among business owners to survive a pandemic (Hidayat *et al.*, 2020:267). Small businesses see innovation

as “identifying better ways to do things”, according to Faherty & Stephans (2016:353), and this is a fact the pandemic taught most surviving SMMEs – to find a better way to do things, even during a lockdown to help them to survive.

A study conducted during the Covid-19 pandemic found that creativity and innovation are crucial prerequisites for future sustainability. Especially in the technology field, SMMEs should keep up with the innovation as a means of conducting business and a form of social networking (Enwereji, 2020:126).

Contribution to society at large

In the Gorgievski study amongst 150 Dutch small business owners, the researchers not only looked at the minimum standard or what was needed to operate in line with the law, they also went further and looked at supplementary social and environmental welfare beyond the point of the business’s direct business or their economic interest (Gorgievski *et al.*, 2011:210).

These contributions would be more extensive philanthropic behaviours, such as donating money to charities, supporting community activities, and following environmentally friendly practises, or using the famous phrase “contributing towards the greater good”. Social entrepreneurship has highlighted the social and environmental performance of a business as a success criterion that helps with the good feelings of a company (Gorgievski *et al.*, 2011:210).

SMMEs have a corporate social responsibility within the community in which they operate, even though they face a variety of challenges; hence, it is required for SMMEs to become profitable so that they can fulfil their social responsibility toward society, a recent view from a study in India (Kumar, Syed & Pandey, 2020:3396).

It is also possible to measure success in terms of the involvement of a business within his society or community and its contribution to the prosperity of the entrepreneur and his respective family, to other stakeholders, as well as to the local, national, or international economy (Reavley & Lituchy, 2008:273), as being socially aware is a perception of success (Gorgievski *et al.*, 2011:213).

Satisfied stakeholders: customers, business partners, and employees

Stakeholder satisfaction up and down the supply chain or of any significant role players in the entrepreneur's life can also be regarded as a success factor. It is imperative to note that older studies only referred to happy staff and customers (Gorgievski *et al.*, 2011:211), but in more recent times, a wider area of satisfied stakeholders will be a more acceptable measurement of the success criterion.

Therefore, success is also measured in terms of a business to the society in which it operates (Reavley & Lituchy, 2008:273). The satisfaction of the totality of all forces and institutions outside the SMME is not within the control of the SMME, but it has a substantial impact on the SMME; hence, the SMME must ensure it understands its environment and seeks to satisfy its needs (Enwereji, 2020:126). There is a consensus that entrepreneurial success is multifaceted, and this includes also the satisfaction of the entrepreneurs themselves (Owens *et al.*, 2013:74).

2.3.2.2 Measuring success from an SMME business owner's perspective

Angel *et al.* stated that research on what success means to entrepreneurs remains scarce (Angel *et al.*, 2018: 611), as entrepreneurial success is multifaceted. Measuring success from a small business owner perspective in Western Australia revealed three aspects as the most important considerations for these SMMEs: personal satisfaction, pride, and a flexible lifestyle (Walker & Brown, 2004:585).

The survey respondents preferred these considerations more than they preferred financial criteria when asked how they measure their success themselves (Walker & Brown, 2004:586). These different nonfinancial success criteria will thus be reviewed to understand better the measurement of success from the perspective of an SMME business owner before testing the hypotheses on perceptions of success in the empirical study. Non-material rewards can motivate people more than just material rewards (Kljajić-Dervić & Dervić, 2017:574).

Personal satisfaction

Personal satisfaction has been described as a “pull motivation factor” (Walker & Brown, 2004:579), which is when the business owner has experienced an equitably strong positive internal desire to start their own business (Walker & Brown, 2004:579). When

this business provides the entrepreneur with personal freedom, a certain level of independence, satisfaction, and a flexible lifestyle (Walker & Brown, 2004:579) can be acquired with sufficient time for the owner, self, or family. Success, whether in a business or a project, should be measured more broadly, as there is diversity in how success is defined and measured (Muller & Jugdev, 2012:757).

An operational business that can afford the entrepreneur to continue his flexible lifestyle provides greater job and personal satisfaction than higher profits. Similar findings became evident in The Netherlands in 2011 among 150 Dutch business owners when asked what factors they considered necessary when measuring success, as described above in Table 2.2.

The scores for the percentages of the ten identified criteria and how they were ranked as success criteria by the 150 participants in this 2011 study are depicted below. Personal satisfaction was the overall favourite (44% vote), as can be seen in Table 2.3 below.

Table 2-3: Ranking of success criteria by 150 Dutch business owners

Success Criteria	Percentage	Rank nr	% first choice
Personal satisfaction	7,87	1	44
Profitability	6,44	2	15,3
Satisfied stakeholders	6,23	3	7,3
Balance between work & private life	5,81	4	12,7
Innovation	5,03	5	5,3
Firm Survival/continuity	4,40	6	5,3
Utility / Usefulness	4,32	7	6
Contributing back to society	3,80	8	1,3
Public recognition	3,46	9	1,3
Growth	2,76	10	1,3

Source: Gorgievski *et al.* (2011:222)

A thought-provoking point they made in explaining the study results was that the business owners' age played a significant role. The younger the business owner's age, the higher they ranked profitability (Gorgievski *et al.*, 2011:223), as older business owners have

already accumulated their wealth and focused on a quality lifestyle with less work and more play.

Work/life balance

In the 2004 study in Western Australia, SMME owners indicated that being able to structure their day themselves to achieve a balance between work and sufficient free time to pursue their lifestyle outside work was an essential feature for them of being the owner of their own business (Walker & Brown, 2004:587). Gorgievski *et al.* described work / family balance as "...the positive mutual influence between work and private life, allows time for yourself, family, and friends..." (Gorgievski *et al.*, 2011:209).

These authors have defined the time allocated to family-related matters versus the time spent at work as achieving a work-life balance (Gorgievski *et al.*, 2011:211). They found that some business owners referred to their positive work-life balance as the "...crowning glory of their hard work..." and saw it as an achievement that they are now their own boss of their time (Gorgievski *et al.*, 2011:211).

It is thus evident that measurements not relating to financial growth and success can also be determining measures of success, and these include autonomy, job satisfaction, and the capacity to balance work and family responsibilities and are unique from business to business, thus subjective and personally defined and not so easy to quantify or measure (Walker & Brown, 2004:579).

Gorgievski *et al.* stated upfront that their study intended to investigate the definition of the concept of success, and from their research it emerged that most small business owners put personal and interpersonal criteria above business criteria. Therefore, the Dutch study ranked the personal satisfaction category as the number one criterion, where 150 small business owners were interviewed. (Gorgievski *et al.*, 2011:224). Similarities have been highlighted in Chapter 6 of this study.

Public and peer recognition

This category was also included in the list of success criteria by Gorgievski *et al.* after they surveyed the popular media that provided special attention to award-winning entrepreneurs and their related companies and different products. They found that public recognition can be regarded as an intrinsic reward for a business owner (Gorgievski *et*

al., 2011:211). The Business Chamber of Commerce Johannesburg (JCCI website) has indicated that SMMEs belonging to their chamber must be recognised amongst their peers. Hence, they have an annual gala evening where the notable achievements of members have been recognised since 1890. In the high-technology industry, it was ascertained that business owners identified recognition by their peer group as one of their primary motivating factors (Corman, Perles & Yancini, 1988:36).

Motivation

What motivates one entrepreneur to start a business versus the next one can differ substantially, as some experienced pull and other push factors, as explained by Walker and Brown, have been discussed extensively in the literature (Walker & Brown, 2004:579), so the original motivating factors to commence the business plays a clear role.

Owners' motivations, whether seeking huge profits or financial freedom to maintain a healthy work-life balance, are the motivating factors for business success linked to having more personal freedom and enjoying independence by being the boss with a flexible lifestyle (Walker & Brown, 2004:579).

The vital fact to note is that the satisfaction that business owners derive from their work is more important to them than financial success, as determined by Van Praag and Versloot (2007:351).

2.3.2.3 Defining entrepreneurial success during a pandemic

The explanation of success versus survival versus failure during a pandemic does not have sufficient scientific research to conduct a desktop review, hence the reason for this study. Operating a business in disruptive conditions, such as a global pandemic when governments around the world forced non-essential businesses to close and only allowed to trade on online platforms whilst working from home, was known as a hard economic lockdown (Doern, 2021:1). For small businesses to adapt to an unfolding crisis and to survive, their resilience and crisis management enabled them to "...go the distance...", which allowed their businesses to survive (Doern, 2021:9), and this is indeed an accomplishment in itself and mere survival can be seen as a success when operating during a pandemic. The aftermath of the pandemic provided us with an opportunity to alter how we view business growth or success, as authors have realised that a more

holistic approach is needed to examine why growth and success are so difficult to achieve (Greene & Rosiello, 2021:7).

The effect of the lockdown in South Africa was severe, as in the second wave, nine out of ten businesses reported reduced turnover, and 35% of firms had to lay off staff (StatsSA.gov.za) as published on 14 May 2020. An economic overview of the South African situation is provided in Chapter 1.

For an example in the UK of how small businesses coped during the recent pandemic lockdown, Doern's study of 49 SMME business owners provides insight. In the first weeks of the lockdown in the UK, since Prime Minister Boris Johnson declared a national emergency on 23 March 2020, where all non-essential businesses were ordered to close, the weekly diaries of 49 respondents were studied and analysed (Doern, 2021:3-9). The findings indicated notable similarities in how small businesses responded to the unfolding crises, and these were the actions undertaken (Doern, 2021:1-9) by them:

- Checking the vitals of the business, such as monitoring damages and detecting future risks.
- Blocking by employing quick and defensive moves to absorb damages and defend the business against future risks.
- Deflecting by avoiding damages and protecting the business by mobilising resources from networks whilst planning the next move.
- Developing tactical awareness by managing the expectations of all involved.

Defining the success of a small business or SMME business owner during Covid-19 is challenging, as so little information is available on this topic of SMMEs surviving lockdown and the pandemic (Koekemoer *et al.*, 2021:1). The way in which small businesses adjusted to the unfolding crisis and what actions were taken or how they responded to ensure their survival, labelled by Doern as "...going the distance...", (Doern, 2021:3) means that business owners had to do "whatever it takes to survive", for their business to remain operating.

The entrepreneur requires all of the above-mentioned entrepreneurial characteristics (which can be measured as per the previous sections) to be able for their business to

survive during a pandemic. For entrepreneurs to survive a crisis such as the Covid-19 pandemic, they require responsiveness, must be quick to respond, have a drive or ability to strive for achievement, be innovative and creative in the face of adversity while still being focused on their customers (Hidayat, 2020: 26711).

After reviewing several studies (Doern, 2021; Koekemoer, 2020; Hidayat, 2020), it became evident that entrepreneurial survival in these troubled times (since the outbreak of Covid and beyond) means still having their businesses' doors open from before the pandemic until after the pandemic and this fact of still being operational appears to be regarded as being successful.

At the beginning of this study, South Africans found themselves amidst the pandemic, with a fourth wave at that stage just dying down in South Africa and a fifth wave hitting Europe, especially Germany, then experienced over 50,000 new Covid-19 infections daily as reported from Berlin on 10 November 2021 (Ritchie *et al.*, 2021: ourworldindata.org).

The reviewed studies indicated that for an SMME business owner to still be operational after almost two years of surviving different kinds of lockdowns and restrictions on trading, challenges such as reduced staff due to infections or isolations and supply issues and many more obstacles, such a business can be regarded as surviving and thriving as they were able to cope with the elements of surprise, threat, and short response times (Clauss *et al.*, 2021; Adam *et al.*, 2021 and Pu *et al.*, 2021).

Different regulatory or government policies or restrictions were put in place around the globe to prevent the spread of the virus. Initially, a total economic lockdown with people only allowed to work from home and only emergency colleagues or essential staff allowed to attend work at their regular place of work, was one of the first lockdown measures "to flatten the curve" – a widespread phrase liked by governments around the world to ease the burden on their medical infrastructures by decreasing the rate of infection over time (Arshed, Meo & Farooq, 2020:4).

Then, when this did not seem to work and economies began to suffer, governments initiated social or physical distancing policies. This fact only allows a certain amount of customers in a particular shop area at one given time, or one to two metres distance between people in queues, as well as a large scale of social restrictions, e.g. no large sports events were to be held and later not to be attended by spectators, only televised, and in

the case of South Africa, funerals could only be attended by 50 people max at a time. All of this, especially the social-physical distancing, severely impacted the lifestyles of South Africans (Sewpaul *et al.*, 2020: 12), as well as businesses and their profits.

2.3.3 Characteristics of a successful entrepreneur

A review of the characteristics of entrepreneurs will provide a better understanding of the psyche of an entrepreneur as an SMME business owner. The importance of obtaining a better understanding of the characteristics of successful entrepreneurs was already emphasised in the early seventies by first Hornaday and Bunker (1970) and later by Hornaday and Aboud (1971). They indicated this need for understanding to help strengthen the economy and significantly contribute to the future education of entrepreneurs (Hornaday & Aboud, 1971:141). Joseph Schumpeter was also well known decades ago for his views on the importance of entrepreneurs and innovation (Chandre, 2018).

In the tough modern-day times of Covid-19 and lockdowns, being innovative is still one of the most critical requirements of continuously being an entrepreneur to ensure the survival of a business. Furthermore, the personal capabilities and motivations of the small business owner will impact whether they intend to grow the business or maintain it (Walker & Brown, 2004:577), as different SMME owners may have various reasons for having their own business.

A variety of characteristics or attributes were identified in the 1971 study by Hornaday and Aboud. Amongst them were that entrepreneurs needed high energy levels and good physical health for achievement and must be willing to take risks. Entrepreneurs must be creative, have a desire for money, and have a tolerance for uncertainty. Entrepreneurs must also be able to be authoritarian in business while getting along with their employees. Characteristics include being organised, self-reliant, competitive, patient, and confident, versatile and innovative, having a purpose and a need for power, perseverance, and showing leadership effectiveness (Hornaday & Aboud, 197:150-151). Thus, it is not merely one characteristic or one specific trait but a combination of factors that must be encompassed all in one individual to make them successful entrepreneurs.

Entrepreneurs also have to possess the following personality traits: risk taking, a locus of control, and a need for achievement (Farrington, 2012:383), based on the five-factor

model of personality, which was identified already in 1993 (Goldberg) based on empirical research, which included the following features: extraversion, conscientiousness, openness to experience, agreeableness, and neuroticism (Farrington, 2012:384).

In a very recent study conducted in 2020 based on the effects of the Covid-19 pandemic, a study conducted in Indonesia also reflected on the topic of entrepreneurship characteristics. The scholars stated that an entrepreneur is an individual who must possess a unique set of excellent traits, such as skills and characteristics that will enable them to conquer obstacles and overcome challenges, especially during such a tough period as the pandemic (Hidayat *et al.*, 2020:26711).

According to them, the three most experienced entrepreneurial traits of those who focused on business sustainability were:

- Strive
- Innovation and creativity
- Customer orientation

These three characteristics are all interrelated and will enable an entrepreneur to increase the resilience of his business in challenging times (Hidayat *et al.*, 2020:26711). The small business owners responding to this study was done amongst 97 small and medium enterprises in South Sulawesi, Indonesia, and identified seven important traits (Hidayat *et al.*, 2020:26710) for an SMME business owner to survive the current crisis, namely:

- Passion for remaining sustainable
- To maintain hope
- Passion for hard work
- Innovation and creativity
- Customer orientation
- Maintain quality of product

The entrepreneurial mindsets of SMMEs who survived the pandemic provide us with valuable insight into the characteristics of entrepreneurs. The most common characteristics they possess include being agile, adaptable, proactive, also action-orientated, resilient, determined, open-minded, innovative, tenacious, driven, optimistic,

and with the capability to handle uncertainties with a clear appetite for risk (Maritz *et al.*, 2020:3).

After reviewing various peer-reviewed articles, it is safe to say that the characteristics or traits required to be a successful entrepreneur (and surviving during a pandemic is regarded as successful) are multiple and varied (Farrington, 2012:382), with passion, hope, and resilience being the most important skills an entrepreneur needs to survive.

2.3.4 Contributing success factors

There are a variety of factors that can contribute to the success of an entrepreneur (Farrington, 2012). Therefore, measuring success or survival may not be such an easy feat. Looking at the traditional measurement of success versus failure, here is a summary in Table 2.4, as compiled by researchers Lussier and Halbi in 2010:

Table 2-4: Explanation of success versus failure variables

Success Variable	Explanation
Capital	Businesses that start undercapitalised have a higher chance of failure than those with adequate capital.
Record keeping and financial control	Businesses without accurate records and adequate financial controls have a higher chance of failure.
Management experience	Businesses managed by people without prior industry experience have a higher chance of failure than firms managed by people with previous industry experience.
Planning	Businesses with no specific business plans have a higher chance of failure than firms that do.
Professional advisors	Businesses that do not use professional advisors have a higher chance of failure than firms operating advisors.
Education	People without any college education who start a business have a higher chance of falling than people with one or more years of a college education.
Staffing	Businesses that cannot attract/retain quality employees have a greater chance of failure than firms that can.
Product/service timing	Businesses that select products/services that are too new or old have a higher chance of failure than those that choose products in the growth stage.

Success Variable	Explanation
Economic timing	Businesses that start during a recession have a higher chance of failure than firms that begin during expansion.
Age	Younger people who start a business have a higher chance of failing than older people.
Partners	A business started by one person has a higher chance of failure than a company started by more than one person committed to the business.
Minority	Minorities have a higher chance of failure than non-minorities.
Marketing	Business owners without marketing skills have a higher chance of failure than owners with proper marketing skills, as marketing and advertisement are crucial to making potential customers aware of the new start-up.

Source: Adapted from Lussier and Halabi (2010:364)

Although all the criteria mentioned above for success are still applicable during a pandemic on the business owner self, there is also an outside list of contributing factors (Sigauke, 2020:142-147) that should be taken into account and that could make or break a small business during these troubled times, namely:

- Support
- Human capital
- Mentorship and networking
- Government or institutional support

These outside forces or factors will be reviewed to clarify what this entails, and the concepts will also be included in the empirical research.

2.3.4.1 Support

Family and partner support, as well as hired help to the business owner, has been regarded as massive assistance to enable the business owner to free up time, which can be focused additionally on the business and help it to survive (Cheung & Halpern, 2010). This issue has been mentioned in the empirical study and will be discussed in Chapter 6. A recent study in Pakistan on women entrepreneurs and how Covid-19 impacted their businesses found that the pandemic had a physical and psychological impact on them

and the support from the government or families was insufficient to survive (Mustafa, Khursheed, Fatima & Rao, 2021:2).

A study conducted on 24 women entrepreneurs in India in the Deoria district found that the 14 women who belonged to some form of network versus the ten who did not belong to some form of social network found it easier with the level of support to face the pandemic, for most of their spouses were their primary support and also family members who assisted in the form of ideas, finance, trust, and emotional support (Karlsson, Offord & Enang, 2023:113-115).

2.3.4.2 Heightened human capital

With education and increasing knowledge, business owners with heightened human capital have been more successful, which has solidified their self-confidence and enabled their upward mobility (Cheung & Halpern, 2010:188). The ability to equip or train yourself to ensure you obtain some form of financial degree, diploma or course to assist you in understanding your SMMEs' financials has been mentioned several times during the interviews and will be discussed in Chapters 6 and 7.

In a study on why some entrepreneurs are more successful than others, it was found that a higher level of skills may assist entrepreneurs in several different ways and may result in them being more successful; for example, they will be able to form mutually beneficial strategic alliances with other companies (Markman & Baron, 2003:281).

2.3.4.3 Mentorship and networking

Social capital is a critical component for the effective operation of a small business (Sigauke, 2020:145), since the term social capital refers to the advisors and mentors to which a business owner can turn for financial advice, networking advice, legal advice, and more to ensure uninterrupted entrepreneurial activities and these forms mentorships provide networking opportunities (Cheung & Halpern, 2010:188).

The role of the impact and the bearing of a role model in the lives of entrepreneurs have been exploited in the empirical study. The concept of social networking has emerged from empirical research and will be thoroughly discussed in Chapters 6 and 7, as well as the

positive impact of mentorship and role models on a successful SMME, with special reference to networking as a survival skill during a pandemic.

2.3.4.4 Government or institutional support

The type of government support or lack thereof can seriously affect the operation of a small business owner, especially during a disaster (Haynes *et al.*, 2018: 1), such as Hurricane Katrina or a pandemic (Covid-19 pandemic). In the UK, there was a heavy emphasis on financial support to SMMEs in the form of debt finance or loan guarantees, as well as direct subsidised loans, which assisted in keeping a variety of small businesses afloat (Brown, Rocha & Cowling, 2020:387).

In the USA, the CARES Act and PPP Loans Programme assisted small businesses, as will be explained in Chapter 3 below. The loans were in the form of grants rather than traditional debt (Bartik *et al.*, 2020:17663).

Something like this could have been of great help to local South African SMMEs. However, in its unique way, the local government attempted to provide funding solutions to small businesses. In the Western Cape, the provincial government launched its own R39 million relief fund in September 2020 to help SMMEs that were hard hit by the pandemic (Gthatu, 2020).

Without this government support, many more small businesses would have closed. In Chapter 3, a more detailed review of the governmental action on different continents will be provided. Whether these attempts by the Western Cape Government have significantly impacted the well-being or survival of SMMEs in the Western Cape will be discussed in Chapters 6 and 7 after the results of the empirical study are available.

CHAPTER 3 LITERATURE REVIEW ON THE IMPACT OF COVID-19 ON ENTREPRENEURSHIP

“With our focus now on fighting the Covid-19 global pandemic, and the impact that this will have on economies around the world, we will need to find new and innovative ways to celebrate the natural beauty of our city.”

Mayor Dan Plato, 2020

3.1 INTRODUCTION

The previous chapter provided background on the history of entrepreneurship, why it is essential to understand this concept for this study, and the relevant entrepreneurial theories that developed over time. In this chapter, the impact of the Covid pandemic on entrepreneurs and the entrepreneurial ecosystems they operate in, especially in the SMME sector of entrepreneurs, will be reviewed. It is relevant for this study to further examine the phenomenon that hit the world in December 2019 (Enwereji, 2022:112; Arshed *et al.*, 2020 and Sewpaul *et al.*, 2021) and eventually impacted South Africa in March 2020.

According to the World Health Organization, the Covid crisis was first identified in China in December 2019 (Sewpaul *et al.*, 2021:2), and soon thereafter 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). This chapter will provide an overview of how the unexpected worldwide epidemic has brought chaos to global trade and economies and how it impacted global economies after looking at the origin of entrepreneurial ecosystems (Pu *et al.*, 2021:1). After that, the severity of the impact of the pandemic on South Africa (Ikwegbue *et al.*, 2021), as well as on the Western Cape, will be reviewed with a specific focus on the SMME business sector in the Western Cape.

When reviewing the epistemological, this branch of philosophy is concerned with what the true knowledge in this area. The word “epistemic” originates from the Greek word “episteme”, which directly translated means “truthful knowledge” (Babbie & Mouton, 2001:8). From an epistemological point of view, true knowledge of what entrepreneurship entails will be reviewed to gain an understanding of the characteristics of an SMME business owner.

In the previous chapter, a thorough understanding of the history behind the concept of “entrepreneurship” and what is regarded as a successful entrepreneur has been provided. It is necessary to have an overview of where the term “entrepreneurial ecosystem” comes from (Isenberg, 2011), what it entails, and why the entrepreneurial ecosystem played such an essential and all-encompassing role in the survival of SMME during the pandemic in the Western Cape to gain a detailed understanding of how and why the entrepreneurial ecosystem played such an important and integral role in the survival of SMME companies during the pandemic.

The first section will discuss these questions under the introduction to entrepreneurial ecosystems. The development of famous entrepreneurial ecosystems worldwide will be reviewed to understand how this concept evolved in other economic hubs. How does the global picture look, and specifically, how does the South African version compare to the global picture?

The plans for developing different economic zones (Western Cape Government) in South Africa will be studied with the actual development of these plans by regulatory authorities, realising these economic plans in the Western Cape.

Finally, in this first section of this chapter, this research will drill down on the entrepreneurial ecosystem of the Western Cape via a theoretical desktop literature review of the entrepreneurial ecosystem in this province in the period before the pandemic and then the subsequent intense development of the Western Cape entrepreneurial ecosystem in the period referred to as mid-pandemic. Several parties or role-players from different sectors in the Western Cape came together and worked in collaboration to create the existing entrepreneurial ecosystem, which resulted in the growth in GDP in the Western Cape compared to the rest of the country, which will be researched in detail for an understanding of what exactly happened in the creation of this favourable entrepreneurial ecosystem.

The next section of this chapter will review the impact of the pandemic on world economies. The global impact will be 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 is 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

the favourable entrepreneurial ecosystem in the Western Cape, as this set the scene for the SMMEs to operate during the most challenging economic circumstances of lockdown that current business owners have experienced in their lifetime.

3.1.1 Introduction to entrepreneurial ecosystems

As mentioned by previous scholars, the background, current frameworks, and history of entrepreneurial ecosystems lack theoretical support, or it is under-theorised (Roundy and Fayard, 2017; Brown & Mawson, 2019 and Valls-Pasola & Alvarez, 2020), despite this being a popular concept in entrepreneurial studies. The history of entrepreneurial ecosystems can be traced back to the combination of the words “entrepreneur” and “ecosystem” or as far back as to the origin of the word “eco”. The ancient concept of “Oikos”, coined by the Greek philosopher Hesiod (700 BC), can be regarded as the root of the term ecosystem (Audretsch, Cunningham, Kuratko, Lehmann & Menter 2018:313).

These authors believe that despite the exceptional usage of the phrase “entrepreneurial ecosystem”, exact definitions for this phrase are scarce or inconsistent (Audretsch *et al.*, 2018:313). In its most abstract sense, the definition of an ecosystem encompasses a biotic community that incorporates all the numerous interactions that occur within its physical environment. The concept of an entrepreneurial ecosystem thus comprises multilevel processes, stakeholders, and actors with interacting components who all exist together and prosper because of each other (Audretsch & Belitski, 2017; Isenberg, 2011; Mack & Mayer, 2016; Mason & Brown, 2014, Stephens, McLaughlin, Ryan, Catena & Bonner, 2022).

Most scholars are ad idem that James Moore was the first to refer to business ecosystems or entrepreneurial ecosystems in his ground-breaking review “Predators and Prey: A New Ecology of Competition” in the Harvard Business Review in 1993, where he explicitly stated that innovative businesses could not evolve in a vacuum. For companies to develop and grow, they have to interact in cooperative networks where there is the availability of resources, capital, partners, suppliers, and customers and maybe an overseeing form of leadership (Moore, 1993:75).

Moore likened the business world to survival in the natural world, where predators and prey operate where the strongest will survive or how flowering plants are being pollinated and used as food sources and, in return, obtain the distribution of their seeds and pollen.

He also provided insight into natural ecosystems and how they sometimes collapse when environmental conditions may change too drastically (Moore, 1993:73), similar to the effects of a pandemic on economies, which has been described as “disastrous” (Mkhonza & Sifolo, 2021:741). Moore stated almost three decades ago that it is essential to note that competition in the ecosystem must be fair and fierce and that the fittest will survive (Moore, 1993:86), which is still relevant today: a healthy ecosystem is necessary for survival, and it is a matter of survival of the fittest (Nani & Ndlovu, 2022:56).

A background paper on entrepreneurial ecosystems and growth-orientated entrepreneurship (Mawson & Brown, 2014:5), prepared for the Dutch Ministry of Economic Affairs by Prof Mawson (University of Glasgow) and Dr Brown (University of St Andrews), defined this term based on a synthesis of definitions they found in literature, stating that entrepreneurial ecosystems refer to:

“...a set of interconnected entrepreneurial actors (both potential and existing), entrepreneurial organisations (e.g. firms, venture capitalists, business angels, banks), universities, institutions (universities, public sector agencies, financial bodies) and entrepreneurial processes (e.g. the business birth rate, numbers of high growth firms, levels of ‘blockbuster entrepreneurship’, number of serial entrepreneurs, degree of sell-out mentality within firms and levels of entrepreneurial ambition) which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment...”

Source: Mawson & Brown (2014:5).

The definition mentioned above mentions all (or most of) the role players. It stresses a formal or informal connection between all participants, with the performance governed by regulatory forces (Clark, 2016:337), city planners, or local government.

The global picture of entrepreneurial ecosystems can be clarified by reviewing the most well-known entrepreneurial ecosystems, namely Silicon Valley, America. The original development of Silicon Valley and its original start-ups was possible due to numerous benefactions from earlier industrial activities (Adams, 2021:15).

Silicon Valley developed as a result of the coming together of various parties across various spectrums to create a master cluster for the more than 120 technological firms associated with the Palo Alto Chamber of Commerce as long ago as 1958. These essential service providers were law firms, banks, or similar institutions. Local universities were providing the brainpower, San Francisco-based banks and financial institutions

were the financiers, and San Francisco-based law firms drafted the original organisational agreement that protected intellectual property to support an ecosystem for early high-tech start-ups, with the initial aim of helping the agriculture, extractive, and transportation industries (Nyland & Cohen, 2017; Adams, 2021).

This ecosystem was then transformed into an ecosystem for telecommunications and defence-based electronic companies. It developed even further into a demand-driven world of calculators, video games, and personal computers to what it is today – a high-tech, multidimensional and self-sufficient master cluster of technological innovation with their specific pattern of emergence being complicated to duplicate elsewhere (Adams, 2021; Cohen, 2005 and Jucevicius, Juceviciene, Gaidelys & Kalman, 2016). The main benefit for a company in this ecosystem was that it was “...being in the right place at the right time...” (Adams, 2021:2)

Globally, there are several of these entrepreneurial ecosystems, with some similarity to that of Silicon Valley, although not on the same scale as Silicon Valley, and some can also be found in other parts of the United States, such as Boston’s Route 128, North Carolina’s Research Triangle, Austin TX and Boulder (Cohen, 2005) as well as in Munich and Singapore (Hubner, Most, Wirtz & Auer, 2021:1), and Germany, Switzerland, France and the Nordic economies (Jucevicius *et al.*, 2016:430). There are also excellent examples of highly successful entrepreneurial ecosystems in Tel Aviv, Bangalore, and Taiwan, referred to as “hotbeds” (Schafer & Henn, 2018).

Even within the OECD, countries such as Australia, Canada, Ireland, the Netherlands, Poland, the UK, and Nordic countries are actively using the entrepreneurial ecosystem concept in policy documents, on government websites, and in campaigns aimed at promoting entrepreneurship programmes, illustrating the proliferation of the EE concept (Brown & Mawson, 2019:354).

It is important to note that entrepreneurial ecosystems have boundaries corresponding to certain geographic areas in certain cities or regions, compared to business ecosystems without spatial limits, such as the Apple hardware ecosystem (Roundy & Fayard, 2020:120). There are also different ways in which entrepreneurial ecosystems can arise. It can arise from a “bottom-up” market-driven process where the market forms it by itself, or it can occur through a “top-down” leadership format where specific individuals or a local

government actively attempt to develop such a system to increase economic output (Roundy, 2019:120).

Although there is still vagueness around the origin of the term “entrepreneurial ecosystem”, research on entrepreneurial ecosystems remains in a promising stage of theory development (Roundy & Fayard, 2020:117). There are different opinions about the core parts of an entrepreneurial ecosystem as its main components. Most authors have aligned their thinking on what an “entrepreneurial ecosystem” consists of, with the following to be incorporated:

- The entrepreneurial spirit is a primary focus (Brown & Mawson, 2019).
- Six main domains underline the ecosystem: policy, finance, culture, human capital, support, and markets (Isenberg, 2011).
- These crucial roles are thus fulfilled by banks, universities, large firms, business incubators, innovation centres, venture capitalists, and business angels (Brown & Mawson, 2019).
- The existence of some “regional anchor” that fosters entrepreneurial collaboration between the private sector, the entrepreneur, and the public sector is required to promote commercialisation (Bailey, Pitelis, & Tomlinson, 2020).
- The presence of incubators or “dealmakers”, also former entrepreneurs or lawyers, can provide valuable mentoring capabilities, mediate relationships, and promote connections to enable entrepreneurial growth (Clayton, Feldman, & Lowe, 2018).
- Communities of entrepreneurs can be defined as a set of interdependent actors such as early-stage investors willing to take risks and invest in start-ups, local customers, support organisations, dense social networks that connect the participants up and down the supply chain, cultures supporting entrepreneurial risk taking and eventually captivating narratives of entrepreneurial successes, entrepreneurial human capital, and values that promote entrepreneurship are all components of entrepreneurial ecosystems (Roundy & Fayard, 2020:121).

- Informal networks, formal networks, universities, talent pools, professional support services, capital services, and the government will be present in a sustainable entrepreneurial ecosystem (Cohen, 2005:4).

With clarity on all aspects and the players incorporated in the “entrepreneurial ecosystem” concept, it is necessary to determine why an entrepreneurial ecosystem is so important. The effectiveness of entrepreneurial activities results in the spillover effect on a region or country’s economy, the job creation it enables, the financial independence of the region, the psychological empowerment, and the growth of knowledge, such as technological advancement and eventually the economic development of the area or country (Audretsch & Keilback, 2008). Another benefit of a flourishing entrepreneurial ecosystem is the resulting cost benefits. In a coordinated ecosystem, entrepreneurs have lower costs to engage in market transactions and have more opportunities for success (Roundy & Fayard, 2020:117).

According to Isenberg (2011:5), it is essential to allocate a high public priority to entrepreneurship as one of the broad benefits or spillovers is that successful entrepreneurs become addicts of the success and the adrenaline rush and eventually become angel investors for new upcoming entrepreneurs or venture capitalists or board members and eventually, they feed back their experience and expertise into the marketplace to generate more entrepreneurs within the ecosystem (Isenberg, 2011:5). Isenberg believes that the world knows enough about entrepreneurship to be able to deliberately create the conditions to foster self-sustaining and self-generating entrepreneurial growth (Isenberg 2011:1, Connor, 2014).

Roundy and Fayard found that most of the studies they reviewed proved that well-functioning entrepreneurial ecosystems improved the ease of doing business for entrepreneurs within that specific entrepreneurial ecosystem, but the fact of “how” the core attributes influenced or benefited entrepreneurs and the functioning of companies within the ecosystem is still unclear or undertheorised (Roundy & Fayard, 2019:96). Entrepreneurial ecosystems exist to enable entrepreneurs to exploit various and new opportunities in the market due to the availability of knowledge and resources within the ecosystem that can assist entrepreneurs to operate effectively and grow their businesses regionally via policy intervention (Mason & Hruskova, 2021:62; Huggins, Waite & Munday, 2018:1294).

The underlying theoretical model for an entrepreneurial ecosystem is not clear-cut. Roundy & Fayard proposed a theoretical model that enlightens how the main components of a thriving entrepreneurial ecosystem allow entrepreneurs to sense and seize new potential opportunities and reconfigure their business ventures to ensure survival and success (Roundy & Fayard, 2019:96).

The dynamic capabilities they refer to embody the different business' abilities to sense, pursue and reconfigure the various business opportunities and available resources in response to rapidly changing environmental conditions, in this case, that of the onset of a pandemic (Roundy & Fayard, 2019:99). The question is now, were those dynamic capabilities present in the Western Cape-based SMMEs who survived Covid-19? Was Isenberg correct? Can someone or a region harness these capabilities or replicate such an entrepreneurial ecosystem to ensure economic survival?

If this is indeed possible, the economic situation in South Africa and the Western Cape needs to be reviewed. A review of the literature on the South African ecosystems will determine which components of these theoretical capabilities are present in local South African markets and whether a working entrepreneurial ecosystem was created that aided the survival of SMMEs during the pandemic.

3.1.2 Entrepreneurial ecosystem in South Africa and the Western Cape

The leading Global Entrepreneurship Monitor report (GEM 2021 - 2022) categorically stated that entrepreneurs require enabling conditions to grow and thrive and that in South Africa conditions have not always been that favourable. The GEM survey places South Africa relatively low on the National Entrepreneurial Context Index (NECI) list, with the UAE at the top of the list, scoring 6.8, the USA at 5.3, the UK at 4.9 and SA at fifth lowest at 3.7. The NECI scores of a country "...indicate the ease with which its entrepreneurs can start and develop a business..." (GEM, 2023:41). Despite this low score, the national government did try to create some form of industry support. In 2014, the Department of Trade and Industry promulgated an Act, the Specialised Economic Zones Act, No. 16 of 2014, to establish various economic or industrial development zones in South Africa (Sishi, 2021:3). Thus, entrepreneurial ecosystems had been a focus area of the national government for quite some time. To attract Foreign Direct Investment (DTIC, 2014), they offered:

- Preferential 15% corporate tax
- Building allowance and income tax relief
- Employment incentives
- Customs controlled area
- Tax allowance for Greenfield investments

The different zones or areas that were earmarked for this economic development at that stage in 2016 (DTIC) were:

- Atlantis, Western Cape
- Saldanha Bay, Western Cape
- Coega, Nelson Mandela Bay Municipality, Eastern Cape
- Nkomazi, Nelspruit, Mpumalanga Province
- Richards Bay, KZN
- Dube Trade Port
- Maluti, Free State
- OR Tambo, Gauteng
- Musina, part of the Trans-Limpopo spatial development initiative
- Tshwane, Gauteng

Not all plans to develop these areas as specialised economic zones materialised. For now, this research will focus on the development of the Western Cape and attempt to answer the question of whether the local government of the Western Cape managed to provide a favourable entrepreneurial ecosystem in the province before and during the Covid-19 pandemic that could assist the SMMEs in surviving the harsh national economic effects of lockdown, imposed by the national government's strict regulations of the national government on socioeconomic activities (Ede, Masuku & Jili, 2021:12-23).

Various policies introduced in news feeds and implemented by the Western Cape Government have helped to develop these zones and aid in job creation. In Atlantis, the all-important green economy sector was created with the South African Renewable

Energy Business Incubator (SAREBI), where workshops were started to empower entrepreneurs in the Business Savvy Workshop series to develop better and more sustainable business models (Vos, 2021:3).

The review of the entrepreneurial system in the Western Cape is purely based on a desktop review, as the intricate policies and documentation of the Western Cape Government policy on the creation of an entrepreneurial ecosystem for the Western Cape are only available in a limited format in the public domain due to the political situation in South Africa. Dubini originally defined ecosystems as environments characterised by family businesses and role models, a diverse economy, and the mixture of solid business infrastructure, together with available investment capital, a supportive entrepreneurial culture, and then public policies, which all incentivise new venture creation or enterprise sustainability (Dubini, 1989:11-26). This study will now try to determine if all the Dubini elements can be identified in the Western Cape setup.

Due to a variety of actions taken by the Western Cape government before the outbreak of Covid-19, since the WHO announcement, and up to this day, the public policies or efforts of the Western Cape government, as broadcasted in the media and on their websites, indicated that they intended to purposefully create an entrepreneurial ecosystem in the Western Cape (Western Cape Government).

According to a study by Roundy and Fayard (220:121), only a few studies focus on the importance of the coordinator role within ecosystems. They stated that coordination exists when there is an attempt to grow and sustain an entrepreneurial community (Roundy & Fayard, 2020:121), as was done in the Western Cape by the Western Cape local government before the Covid-19 pandemic and especially with renewed efforts during the pandemic, as elaborated on in the following section.

The Western Cape government has 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 will position the Western Cape as Africa's Tech Capital. In November 2020, Premier Alan Winde stated at the launch of this initiative that the Covid-19 pandemic had

accelerated the digitisation of the local economy. (<https://ventureburn.com/2020/11/western-cape-launches-tech-ecosystem-initiative>).

His exact words were: "We are excited to proudly declare Cape Town and the Western Cape as "Africa's Tech Capital". The Covid-19 pandemic has shown us just how important this new digital economy is, and it bodes well for our province's recovery plan that we are the leading in this space. I want to thank our Department of Economic Development and Tourism for their hard work on this pioneering project. And I also want to thank all those innovative start-ups for your role in developing our amazing tech ecosystem."

Source: Ventureburn, 2020

Alderman James Vos has commented on the excellent IT infrastructure of the City of Cape Town and that the Western Cape government is committed to IT infrastructure development within the province as it has installed 848 km of fibre optic cable up to now. They are committed to investing in high-growth sectors to create jobs for province residents (Ventureburn).

However, Covid-19 has presented unforeseen challenges that have led most companies to adapt their business operations and adopt digital technologies to continue their operations. The Western Cape Government believes that the digital economy is an attractive investment opportunity that will continue to lure overseas investors onto local shores. This investment in the digital economy will foster the growth of start-up tech companies, which can lead to increased employment opportunities in the province. David Maynier, the Western Cape Minister of Finance and Economic Opportunities, has acknowledged the difficulties and challenges that Covid-19 has caused local businesses, but has assured business owners that this launch will assist the province's economic recovery (Ventureburn).

As Alderman James Vos, member of the economic opportunities mayoral committee, said two key economic zones had been identified for the development of the ecosystem zones. The first zone identified in Cape Town is ASEZ (The Atlantis Special Economic Zone), which supports green and circular economy businesses in renewable energy, recycling, waste management, transportation and smart agriculture. The second developed zone is located in Philippi, which will support agricultural activities in the area and consists of business incubator and skills development programs (Vos, 2020).

The Covid-19 pandemic lockdowns in South Africa in 2020 and 2021 on the different levels (4 and 5), which prevented non-essential businesses from opening and trading from their business premises, have resulted in a flea market-type website that was created by the Western Cape Government on which portal small business owners who did not have access to their websites, could advertise their produce, sell and deliver, with no advertising or other costs involved for the business owner (Cape Town Online market). This website was another initiative in which the Western Cape Government assisted local businesses by creating a favourable entrepreneurial environment within the existing ecosystem to support small and medium enterprises (SMMEs) to keep their businesses in survival mode during the extensive hard economic lockdown periods in the Special Economic Zones (SEZs) (Sishi, 2021:3). All these EE related policies and activities by the WCG indicate them being an active regional policymaker (Stam, & Spigel, 2016:2).

Grant Wigg, the mayoral committee member for urban management, launched capetownonlinemarket.co.za during level 5 of the hard economic lockdown, and various small businesses have been saved due to this intervention (Cape Town Online market). It had 150 informal trades with more than 600 different products being sold and was active during the Covid pandemic and free for participants, open for around four months until 30 June 2021 (ITweb, 2021).

In retrospect, the Western Cape government has acted as a type of “dealmaker” (Clayton *et al.*, 2018) to provide mentorship to SMMEs during the pandemic to ensure that businesses kept their doors open (figuratively) during the pandemic to foster localised entrepreneurial collaboration via the website platforms such as “capetownonlinemarket”. Their assistance ensured that small businesses, which usually do not have tech support, could sell online during the pandemic and still generate income during a lockdown. Whether all SMME participants in the empirical part of this study have experienced the benefits of this entrepreneurial ecosystem policies and activities, only a qualitative and in-depth empirical study will be able to determine.

In addition to all the mechanisms the Western Cape government has implemented, local radio stations ran initiatives to support the local government of the province. The largest radio station in the Western Cape, Kfm, 94.5, has, since the first lockdown in March 2020, started to provide free advertising on-air to provide them with a marketing opportunity at no cost during their peak time on air in the evening during the Flashdrive timeslot.

Kfm called it as Biz Boost, and potential participants could visit their website and enter their business, explaining what type of SMME they have, how Covid-19 affected them, and what products or services they offered. The Flashdrive team then picked one participant every afternoon, telephoned the business owner and provided them with an opportunity to market their business at no cost, and gave website details or WhatsApp numbers so potential customers could contact them (Kontrei Fm).

All of these factors contributed to the establishment of a favourable entrepreneurial ecosystem in the Western Cape. By performing the desktop review, the Western Cape government appeared to have provided a favourable setting for creating the entrepreneurial ecosystem. However, only a detailed review of the impact of the pandemic and the lockdowns on the SMMEs in the Western Cape and, eventually, an empirical study will answer these secondary objective questions accurately.

When designing the interview guide or questionnaire, several questions were included to extract information from the participants to fully understand the challenges they experienced during the pandemic to their businesses and how they perceived the existence of the entrepreneurial ecosystem in the Western Cape. Clarity on this and possible interventions by WCG will be provided in Chapter 6.

3.2 IMPACT OF COVID-19 ON SMME ENTREPRENEURS

3.2.1 Global impact of Covid-19 on economies

Several authors and scholars agree that the global impact of the Covid-19 pandemic on economies worldwide was severe and has undeniably influenced the global economy (Nassif, Armando, & La Falce, 2020; Chunguang, Matthew & Joseph, 2021; Thukral, 2021; Bartik *et al.*, 2020; Rashid & Ratten, 2020; Rupeika-Apoga, Petrovska & Bule, 2022 and Verbeke, 2020). Verbeke called the pandemic an “exogenous shock of uncommon magnitude” with the impact it had on firms, including, according to him, large multinationals and small and medium-sized firms (Verbeke, 2020:444). The Coronavirus pandemic caused chaos in the economic sector (Setyoko & Kurniasih, 2022:316) on a global economic level.

Verbeke referred in his article published in the British Journal of Management in mid-2020 to the “new normal” and asked what the “new normal” entails. He stated that this term

describes a situation of radical change for all of us, consistent with the enormous shock experienced by society at large, and he likened it to the Fall of the Berlin Wall (Verbeke, 2020:444). causing a disruption in economic activities with a humanitarian challenge on a global scale (Perold, Hattingh & Bruwer, 2020:2).

In Indonesia, some scholars said the magnitude of the Covid-19 pandemic had a massive effect on their economic growth, but also because it escalated from the decline in economic growth in the entire economic ASEAN region, which suffered due to the global economic impact. (Hidayat *et al.*, 2020:26709). They said it was evident that micro, small, and medium enterprises appeared to have better resilience to these multidimensional crises, in line with the opinion of Joseph Alois Schumpeter.

Schumpeter said that the economic growth of any country is very dependent on the resilience of MSMEs (compared to SMMEs in the South African version) when an economy is facing a crisis (Hidayat *et al.*, 2020:26 709). They went further to say that the resilience of these smaller businesses can be used to provide a model of “entrepreneurial resilience” for future use. It is noteworthy to determine the factors that influenced or caused such resilience (Hidayat *et al.*, 2020:26,709).

Entrepreneurship is dominant and fundamental in developed and emerging or developing countries (Ratten & Tajeddini, 2018:780). As South Africa is classified as a developing economy (World Bank, 2021), it will be beneficial to review the role entrepreneurship plays in different developing market economies and how the small business segment of these other developing countries dealt with and survived the global pandemic called Covid-19. For example, in Indonesia, four main survival strategies were found to help SMMEs to survive: marketing with digital media, strengthening human resources, creatively innovating and improving service (Yanti, 2022:1287; Purba *et al.*, 2021). Comparing South Africa with other developing markets will help to better understand the survival of SMMEs.

A recent study by Rashid and Ratten using qualitative research methods on 20 Pakistani entrepreneurs indicated how the Covid-19 pandemic had impacted the entrepreneurial ecosystem of an emerging market economy. In the case of Pakistanis, the research done through 20 semi-structured interviews indicated that small businesses applied management techniques innovatively by developing strong social networks to cope with

the current pandemic situations and how adaptable they are to manage future crises (Rashid & Ratten 2020:3). An Indonesian study has also highlighted the ability to continuously collaborate with various stakeholders as one of their survival strategies for SMMEs (Abdurohim & Ramdan, 2022:946).

It is easier for smaller businesses (SMMEs in the case of South Africa) to adapt compared to larger corporations, as they can easily prepare or restructure their survival plan and repurpose their business models to survive and grow in a challenging environment such as the Covid-19 pandemic (Rashid & Ratten, 2021:2).

The CARES Act and the PPP Loans Programme assisted small businesses in the United States. The basic principle was that “loans will be fully forgiven when used for payroll costs, interest or mortgages, rent and utilities” when at least 75% of the amount was spent on payroll. Therefore, the loans were seen as grants rather than traditional debt (Bartik *et al.*, 2020:17663).

On the other side of the world, in China, the outbreak of Covid-19 in Wuhan and the lockdowns also severely affected SMMEs, as 80% of their SMMEs were temporarily closed at the beginning of the first waves of 2020. About 25% of self-employed SMMEs had to permanently close down between China's first and second waves (Dai *et al.*, 2021). In Indonesia, the negative impact of the pandemic on small businesses in all sectors in their region was found to result in huge losses compared to the few months before Covid-19, with 43% of companies closing and employment falling by 40% (Setyoko & Kurniasih; 2022:317).

Numerous studies have been conducted on this Covid-19 impact topic around the world to see where South Africa fits into this larger picture. Comparing its situation with other developing emerging countries will be worthwhile. Ratten and Rashid conducted a recent study in a developing country by conducting 20 semi-structured interviews with small business entrepreneurs in Pakistan to determine how the Covid-19 pandemic has affected businesses and how the entrepreneurial ecosystems dependent on environmental conditions were influenced. (Rashid & Ratten, 2020:1).

They determined that small businesses or SMMEs do not work well in isolation but instead that when they are embedded in an entrepreneurial ecosystem, they will be able to survive or perform well, depending on the quality of the available entrepreneurial

ecosystem. Therefore, this Pakistani finding is the reason why the entrepreneurial ecosystem of the Western Cape should be investigated in detail.

A study conducted by Nassif *et al.* in August 2020 has indicated that different types of countries (developed versus emerging) responded differently to the confrontation of the Covid-19 pandemic (Nassif *et al.*, 2020:1). In this study, they also highlighted the importance of government involvement in the survival of entrepreneurs. They stressed that government investment in innovation in technical support could assist in commercialising innovations, and companies performed better in countries where governments were more involved (Nassif *et al.*, 2020:4).

In the United States of America, government action was executed swiftly in response to the 11 March 2020 declaration by the World Health Organization, which characterised the Covid-19 crisis as a pandemic, and on 27 March 2020, the CARES Act (Coronavirus, Aid, Relief, and Economic Security Act) was signed in the USA, providing \$376 billion for the PPP (Pay cheque Protection Program) to support small businesses. This relief was offered to protect small companies, which are the backbone of the US economy, containing 98% of all firms in the US (Katare *et al.*, 2021:2212).

If certain conditions were met by SMMEs who applied for the pay cheque protection programme, their total loan would be written off if the money was used toward expenses covering payroll, utilities, rent, or mortgage interest. Clearly, this PPP funding was highly sought after and oversubscribed in the first days. Another PPP called the Pay cheque Protection Programme and Health Care Enhancement Act was signed on April 2020, making more funding available for this sector to \$321 billion (Katare *et al.*, 2021:2213). These are exceptional examples of how governments' timeous actions assisted in rescuing SMMEs during the crisis.

A study conducted by Brown *et al.* in 2020 on entrepreneurial finance in the UK explained that the United Kingdom has the largest market for entrepreneurial finance in the UK, as according to the British Business Bank in 2020, they captured 40% of the European market (Brown *et al.*, 2020:387).

The findings of their study noted that the majority of funding in the UK during the Covid-19 crisis was to support SMMEs via debt finance or in the form of loan guarantees or direct subsidised loans as per the OECD (Brown *et al.*, 2020:387). In addition, the UK

government has established a Future Fund with a total budget of £250m to provide matched funding of between £250 000 and £5 million for equity-funded ventures (Brown *et al.*, 2020:387).

The Australian government (Australian Government) had several layers of Covid-19 related funding. Regular salaried staff only had tax cuts or could apply for the pandemic leave disaster payment option if they had to:

- Self-isolation or quarantine due to Covid-19
- Care for someone who had Covid-19
- Evidence that they tested positive at a clinic or healthcare professional

The Jobmaker Hiring Credit Scheme incentivised Australian companies to employ jobseekers aged 16-35, with grants during the pandemic, as this helped with the new employee's wage cost. There was also an Instant Asset Write-off for eligible businesses of AUS \$ 150 000 as a tax grant (RBK, 2020).

The Commonwealth and the Australian Government also had a jointly funded package to support small and medium businesses impacted by the lockdown measures. The Act Covid-19 Business Support Grant provided AUS \$ 3,000 for small businesses that were employers and AUS \$ 1,000 for nonemploying businesses. These grants were only available to SMMEs in Australia that experienced at least a 40% reduction in turnover during a lockdown. The Small Business Hardship Scheme also allowed businesses with an annual income between AUS \$ 30,000 and AUS \$10 million to apply for payroll credit, utilities, rates, and business licences to assist them (Australian Government, 2022).

Most interventions worldwide guide the researcher to review the entrepreneurial ecosystem in South Africa and the Western Cape to determine what was done locally. This review should focus on how Covid-19 impacted the entrepreneurial ecosystem, explicitly highlighting the involvement of the local government and how it affected the survival of SMMEs during the Covid-19 pandemic. The question was asked in the academic world "To what extent has Covid-19 impacted the ability of entrepreneurial ecosystems to support entrepreneurial activity?" (Mason & Hruskova, 2021:64) with the answer being at that early stage of the pandemic (2021) that the impact was not clear

enough, although the effect was visible on the availability of finance, as most lenders and financial institutions are risk averse in times of recessions and crises.

Crowd funding and venture capital investors were also scarce due to uncertainty and retention of funds. Business incubation, accelerators, and coworking space opportunities were also no longer available, as start-ups experienced closure during Covid-19 since they were not eligible for government support.

Entrepreneurial ecosystems are based on formal and informal interactions derived from physical proximity; however, due to hybrids working from home, entrepreneurial encounters are thus weakened due to physical distancing constraints (Mason & Hruskova, 2021: 64-67). The impact of the pandemic on South African entrepreneurs and ecosystems per se will only be determined by an in-depth empirical study.

3.2.2 Impact of Covid-19 on South African businesses

For entrepreneurs to survive during a pandemic such as Covid-19 in a developing country such as South Africa, thorough research is required to fully comprehend the uncertainties they face and whether the uncertainties are in line with the political and economic environments (Rashid & Ratten, 2020:2; Mason & Hruskova, 2021:66-67).

This review of the literature will attempt to gain an understanding of all the factors that impact the survival of SMMEs in South Africa and the Western Cape during a pandemic. The 2020 McKinsey report stressed the severe impact of the pandemic and the lockdown on the SMME sector, specifically in Africa. They compared the SMME sector with other international role players, since the SMME sector in South Africa employs between 50 and 60% of South Africa's workforce. Refer to Table 3.1 below:

Table 3-1: SMMEs in perspective as a vital component of economies

	Majority of Businesses	Create Private-sector jobs	Share of the GDP	Enable inclusive growth
EU	99.8%	68%	57%	30%
G2	99%	65%	46%	25%
SA	98.5%	25,8%	39%	38%

Source: Eurostat, Individual SME Authorities, Institute of Regional & Global Studies, European Commission – SME Performance Review (2015-16), IMF GDP Rankings (2015), Annual Report on European SMEs, Small Business Institute in South Africa

The McKinsey & Company report of 10 July 2020 stated that the SMME sector is a “critical engine of the economy”, and they brought it clearly into perspective with the well-researched table above on how SMMEs fit into the bigger economic picture if South African SMMEs are compared to those of G2 and EU nations. It highlighted how much SMMEs contribute to each economy. McKinsey mentioned that SMMEs in South Africa represent more than 98% of businesses, clearly the lifeblood of the South African economy (Kalidas *et al.*, 2020).

In July 2020, the McKinsey report stated that the ongoing pandemic is the cause of immense human suffering across Africa and will severely impact small and medium-sized businesses of the continent (Kalidas *et al.*, 2020:1). The reason for this suffering and struggles, according to them, was that SMMEs in South Africa were already dealing with a contracting economy, and harsh lockdown measures have resulted in the revenue of many SMMEs falling, with a majority of SMMEs reporting that they had to cut back on business spending to survive (Kalidas *et al.*, 2020:2). It was found that some businesses in South Africa were more resilient to the Covid-19 shock than others (Anakpo & Mishi, 2021:397).

The problem was that even before the Covid-19 pandemic, several downgrades by the World’s leading rating agencies negatively affected SMMEs in South Africa (Kalidas *et al.*, 2020:3).

A Business Impact survey was conducted by the South African Department of Statistics, dated April 2020, on non-essential service providers, and their key findings were as follows at that early stage (Statistics South Africa):

- Most responding businesses (85.4%) reported that their turnover plunged below the normal range.
- 46.4% indicated a temporary business closure or pause in trading activity.
- 50.4% expected the size of their workforce to remain the same two weeks after the survey, while 36.8% reported that their workforce is likely to decrease in size.
- 28.4% indicated they had to implement decreased working hours, and 19.6% reported laying off staff in the short term.
- 19,1% indicated that prices of ordinary materials, goods, or services purchased increased more than usual in the two months since the start of the pandemic.
- Access to financial resources: 23.8% of participants indicated a decrease, while 52.6% indicated that access to financial resources remained the same during the period since the start of the pandemic.
- 38.2% of businesses applying for financial assistance reported they would instead be using government relief funding schemes if they could.
- 30.6% of businesses responding indicated that they could survive for less than a month without any turnover, whilst 54% indicated that they could survive between 1 to 3 months at most.
- 46,3% of the workforce could meet business demands and adapt to the new “work-from-home” model whilst in lockdown (Govinden, Pillay & Ngobenie, 2020:2).

Although those mentioned above were only the primary key findings of this Business impact survey, the survey studied the impact on various economic sectors and indicators, especially employment. The survey stated that employment or the impact on labour is a lagging indicator as the impact cannot be determined immediately. (Govinden *et al.*, 2020:6). Although this report questioned the employer section, there were only expectations regarding whether they would maintain their workforce and whether there would be layoffs and reduced working hours.

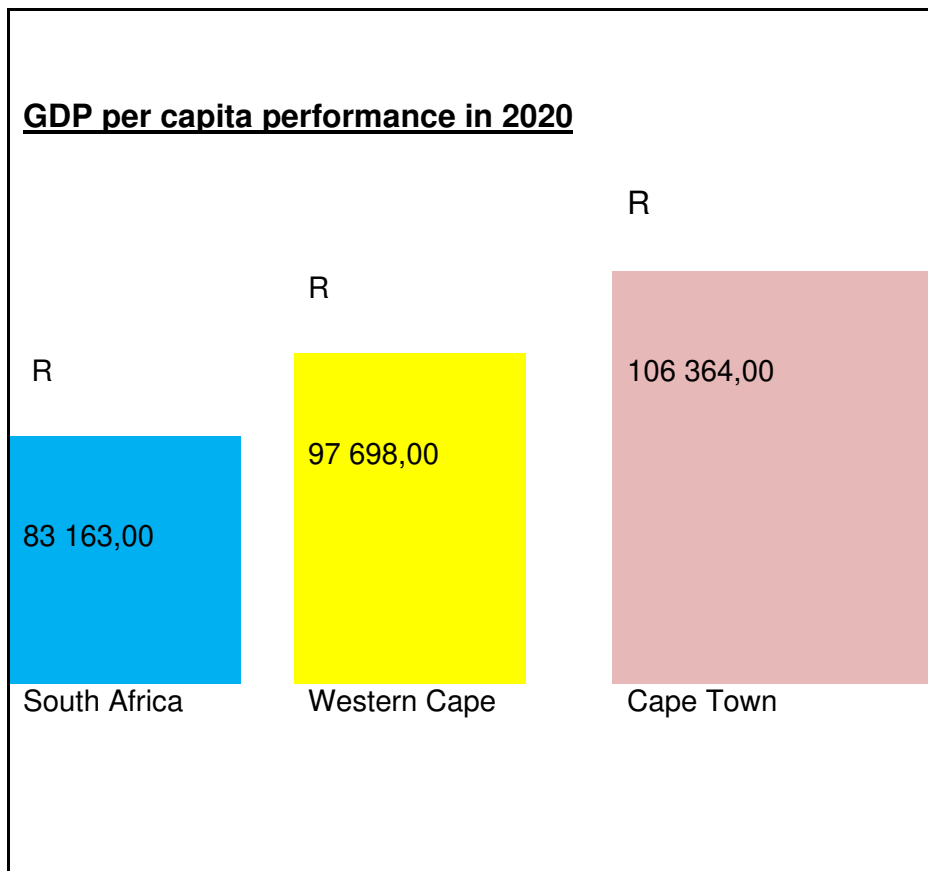
At that stage of the survey, 50% of the respondents indicated that they plan to maintain their workforce. The survey studied the impact of the pandemic on the labour aspect of the different economic sectors and how the reduction of the workforce due to lockdown, isolation, or illness causing absence from work affected operations or production. The study also found that workers with underlying health concerns such as high blood pressure or heart problems were especially susceptible to the virus as they had to isolate when in contact with a Covid-19 positive person to protect their health, resulting in a loss of income for either the business or the employee (Govinden *et al.*, 2020: 4). In all cases where the workforce was unable to claim UIF due to a variety of reasons, the main one not registered at the time.

Lockdown or possible isolation affected not only the labour force but also the economic output of the entire country. StatsSA reported in June 2021 that in the second quarter of 2020, South Africa's "economic output slumped to R652 billion" when the lockdown restrictions were at their most rigorous. Fortunately, Cape Town and Western Cape economic activities have performed slightly better than the rest of the country, as reported in the Economic Performance Indicators for Cape Town in the First Quarter of 2021 publication.

This report, with the first quarter 2021 results, stated that the Western Cape economy reported a pleasing 4.0% growth quarter-on-quarter to sustain the economic recovery following the first few lockdown periods during levels 5 and 4 of the period March 2020 to June 2020 (Invest Cape Town).

The figure below shows the comparative GDP performance per capita of the Western Cape province and Cape Town on its own versus the performance of the entire country of South Africa.

Figure 3-1: Chart of GDP performance in SA 2020



Source: Western Cape Government, Economic Performance Indicators for Cape Town, Q1 2021:27

To ease the impact of Covid-19 and the subsequent economic lockdowns on small businesses, the South African government attempted to support SMMEs through specific interventions (Kalidas *et al.*, 2020:3). President Cyril Ramaphosa declared at the time that the government is taking “urgent and drastic measures to manage the disease, protect the people of our country and reduce the impact of the virus on our society and our economy” when announcing the national state of disaster on 15 March 2020.

Several government aid and relief plans were initiated and sponsored by the government or private institutions to address the impact of Covid-19 and the lockdown on small businesses.

These grants included the following:

- Covid-19 SMME Emergency Funding Package and Giving for Hope
- Debt Relief Finance Scheme (DRFS)
- Motsepe Family Contribution

- Resilience Facility / Business Growth
- Mary Oppenheimer's donation
- Solidarity Fund
- Covid-19 Agricultural Disaster Support Fund
- The Sukuma Relief Programme
- South African Future Trust (SAFT)
- Employer/Employee Relief Scheme (TRS)
- Tourism Relief Funding
- MCEP Covid-19 Programme
- Essential Supplies Intervention Industrial Dev Corporation (IDC) Covid-19
- Business financial relief measures for Old Mutual Insurers

Source: The Accounting Village, 2020

The South African government also established a Debt Relieve Finance scheme for SMMEs with existing debt before the first lockdown, with some highly stringent requirements to qualify for the debt relief program.

These requirements as per the South African Government's website for business support stated that the following applicants qualify:

- Only businesses registered before 28 February 2020 with the CIPC may apply.
- The company applying for debt relief must be 100% owned by South Africans.
- The workforce of the company must be at least 70% South Africans.
- The Debt Relief Scheme prioritises businesses owned by women, youth, or people with disabilities.
- The business must be fully compliant with SARS and UIF.
- Micro-enterprises who require assistance to comply should contact SEDA and e-mail debt relief assistance to debtrelief@seda.org.za.
- Small and medium enterprises must ensure their compliance issues.

- It is important to note that registration on the National SMME Database must be done before applying for debt relief on <https://smmesa.gov.za>.
- The business must supply proof that its operations were negatively affected by Covid-19.
- The business must supply all statutory company documents.
- The business must complete the online application form.
- The business must have the necessary FICA documents, such as municipal accounts or a letter from a traditional authority.
- The business must provide certified copies of the Identity documents of the business directors (this excluded registered companies in a Trust).
- The business must supply three months' bank statements
- Management accounts of the company or the latest financial statements, not older than three months from the date of application, must be provided.
- A business profile must be provided.
- At least six months of cash flow projection must be provided.
- The business must provide a copy of a lease agreement or proof of ownership if applying for rental relief.
- The business can apply for payroll relief but must be registered with UIF and provide employees' banking details, as the payroll payments will be paid directly to employees.
- SMME business owners can, as employers, apply for payroll relief, but if not registered with UIF, they must first register with UIF before applying for this relief fund.
- If other funders are involved, a facility statement of such funding must be provided.
- A detailed breakdown of the application of the funds must be provided, including salaries and rent.

With these stringent requirements and the massive drain on the UIF, the South African economy suffered a severe blow, with 57,5 % of SMMEs operating across different industries closing in the period of March-April 2020 due to Covid-19 (Mahlakoana, 2020) across the entire country of South Africa.

The Department of Small Business Development (DSBD) oversees two important smaller entities from the private sector that are assisting SMMEs. These two bodies are the Small Enterprise Finance Agency (SEFA) and the Small Enterprise Development Agency (SEDA), both reported to DSBD by June 2020 the overwhelming applications for financial relief by their members due to their financial struggles after the first level 5 and 4 lockdowns of March 2020 to June 2020 (pmg.org.za) as reported by the Parliamentary Monitoring Group. The DSBD worked with the National Treasury for additional funding to assist small businesses and even additional support, such as a suicide helpline for small businesses that have “gone under because of Covid-19” (Parliamentary Monitoring group, 2020).

Several important questions were posed to the Parliamentary Committee meetings, reflecting the dire state of the SMMEs, such as:

- Can a suicide helpline be installed for SMME's support where the business owner has committed suicide or if small business owners are on the verge of suicide?
- What support can be offered to the more than 100,000 spaza shops in the country?
- How can the DSBD get commercial banks to be less stringent with their loan criteria?
- Why were sole proprietors of small businesses excluded from accessing government relief?
- Whether businesses that were not BBBEE compliant were eligible for support?
- What could be done to have an increased focus on businesses concerning women, youth, townships, and rural areas to assist them with relief funding or have access to the UIF payments if they were unregistered?

UIF payments to the workforce who either were retrenched, lost their jobs, or were only able to work part-time were affected under the Temporary Employer/employee Relief

Scheme (TERS) by the South African Unemployment Insurance Fund (UIF) and was the primary safety net for workers facing unemployment during the lockdown periods. In the initial period of Covid-19 in 2020, more than 2,2 million workers in South Africa lost their employment, according to the quarterly labour force survey by Statistics SA (Smit, 2021:2). Since then, it has been a struggle for the employment figures to recover, as a year later, in 2021 the unemployment rate in South Africa was at 32,6%, to put it in perspective, this was the highest recorded unemployment ratio since the quarterly labour-force survey was launched in 2008 (Smit, 2021:2).

Initially, only South Africans as part of the workforce could claim for UIF, despite their regular deductions and contributions to the UIF fund. However, on 15 December 2020, the Department of Employment and Labour announced on their website that they started processing pay-outs to foreign nationals for the period between April 2020 and September 2020 – which indicates the severe delay in payments from the UIF (Department of Labour, 2020).

The Department also reported that as of December 2020, a total of R55.6 billion has been distributed since the first lockdown in March 2020. On 14 October 2021, the South African government reported that since the start of the lockdown in March 2020, a total in UIF payouts of R63 billion was reached to provide relief to about 5.4 million workers in South Africa (South African Government, 2021; Bronkhorst, 2020).

Unfortunately, in South Africa, dishonesty and fraudulent acts did not go into lockdown, and some employers were found to have deducted the UIF contributions without paying them over to the fund. In addition, the fund was defrauded by several means, but with the assistance of Hawks, they managed to recover close from R900 million to the UIF's coffers, as stated by Advocate Mzie Yawa, the acting UIF Commissioner (South African Government, 2021).

Despite these recoveries, the UIF had already had to exceed its initial budget by 30% already, and the problem is, according to Buthelezi (UIF spokesperson), that the UIF's investment returns can be wiped out a lot faster than they could be generated (Smit, 2021:3). This reflects the broader nationwide overview of the impact of Covid-19 on South Africa as a country, it is now pertinent to investigate how the pandemic affect the SMMEs in the Western Cape specifically?

3.2.3 Western Cape impact

With the entrepreneurial ecosystem playing such an essential role in the Western Cape and forming a core or backdrop in which SMMEs can operate, one can ask the philosophical question if the “WC Entrepreneurial Ecosystem” plays a similar role as an actor and is this the reason for the survival or success of SMMEs during Covid-19?

For this reason, the entrepreneurial ecosystem in the Western Cape under the leadership of the Western Cape Government has to be reviewed. The mayoral committee member, Alderman James Vos, is in charge of Small Business Development, and on his department’s website, he supplied very informative documentation and a few success storeys. On the Business Hub website, the City of Cape Town has shared the impact of Covid-19 on local small businesses and the Western Cape economy, as well as providing various development opportunities and a business relief fund. (Western Cape Government, 2021).

Several recovery interventions were implemented to assist SMMEs, and an online marketing portal was created for small businesses that did not have their platforms and which businesses could not be open during the lockdown on the website for Cape Town Online markets. These interventions helped struggling SMMEs in continuing with business during lockdown periods.

According to the previously mentioned scholars (Rashid & Ratten, 2020; Nassif *et al.*, 2020), it is relevant to review the local government’s involvement in the existing entrepreneurial ecosystems, and that is why the local government of the Western Cape situation must be placed under the magnifying glass. The actions undertaken by the Western Cape Government during the Covid-19 outbreak are indicative of the active role they played in contributing to or creating a favourable entrepreneurial ecosystem in the Western Cape before and during the pandemic.

The recovery interventions by the Western Cape Government (WCG) in sustaining SMMEs in the WC ranged from providing the backdrop, financial aid, e-commerce portals, financial aid, and a favourable economic climate for small businesses to survive and flourish, as can be proven by the list of various recovery interventions discussed later, and as can be seen on multiple websites, such as Cape Town Online market and Invest Cape Town.

The Western Cape government recognised the importance of SMMEs and needed assistance to survive these turbulent times with Covid-19 and the challenging economic lockdowns. Disasters can be managed using interventions in a healthy entrepreneurial ecosystem (Ratten, 2020:630).

It appeared that the Western Cape government acted with agility and innovation to provide aid and assistance through various platforms, which have been published on their website (Western Cape Government). The interview process in the empirical study has determined the SMMEs on the ground, especially those participants interviewed who did not receive the same level of aid as advertised and did not provide a favourable review of the widely publicised support and assistance or intervention packages of the WCG.

These recovery interventions aimed at helping SMMEs (there were other recovery interventions as well) included:

The Western Cape government launched its own R39 million relief fund in September 2020 to assist small and medium enterprises that were hardest hit by the pandemic (Gthatu, 2020:1), providing relief to 257 businesses across the Western Cape and saving 2041 jobs.

The Wine Workers Support Stipend (WCG, 2021) was created to support the wine tourism industry, as not only were they not considered an essential business in South African SMMEs, in the wine, beer, and alcohol distribution sector faced an additional challenge of having to operate under several alcohol sales bans. The collapse in tourism severely impacted the wine and tourism sector, and this intervention assisted 1165 registered employees on the Wine Tourism Workers Support Stipend. The wine sector suffered severe losses due to several bans on the sale of alcohol.

The Arts, Culture and Heritage sector relief funding (WCG, 2021) has allocated R4,7 million in relief funding to 753 flourishing Arts, Culture and Heritage applications to support the creative economy in the Western Cape.

In the construction industry, the WCG worked with the Deeds Office and assisted their administration in reducing their backlog by over 25,000 applications (WCG, 2021).

The fast tracking of eleven Environmental Impact Assessment applications resulted in R130 million in investments in the Western Cape (WCG, 2021) when the World Bank reported a significant drop in foreign investment.

The Western Cape Government assisted the Department of Economic Development and Tourism, the Department of Health, and ACSA in implementing Covid-19 screening at Cape Town International Airport, resulting in 34 239 travellers having been assisted in helping boost the local tourism economy, and this effort sustained over 2000 jobs (WCG, 2021). The hard lockdowns caused a devastating effect on the global tourism and hospitality industries; however, due to interventions by Wesgro and South African National Parks and robust electronic marketing, the drop experienced during the Covid-19 period could be recovered with promotion to both domestic and international tourism markets (Mashapa & Dube, 2023:205).

Wesgro, as the official tourism promotion agency of the Western Cape, launched a domestic tourism campaign among South Africa and secured 20,000 seat reservations on their website before interprovincial travel was interrupted by the second wave (WCG, 2021). For the period 2019-2022, the Covid-19 pandemic affected visits to Sanparks in 2020 with a drop of up to -78%. The loss of tourists was recovered through efforts of Wesgro and SAN Parks through e-marketing and social media influencers on social media platforms (Mashapa & Dube, 2023:205).

The WCG EDP programme supports the informal or township economies by providing vouchers to purchase stock and supplies from local spaza stores, saving jobs, and providing humanitarian relief to those hardest hit by the effects of the pandemic (WCG, 2021). This programme specifically assisted township microenterprises in keeping their businesses' doors open. The informal business sector with shisanyama-type businesses has been prioritized by the Department of Small Business, which received some form of assistance and relief (Svenson, 2021:27).

The WCG assisted the province in securing investment in the Western Cape economy. Since April 2020, nine (9) investments of R4 billion rand in investment have been attracted to the Western Cape, creating over 1000 new jobs (WCG, 2021).

Regarding Covid-19 safety assistance to SMMEs, 11,000 Covid-19 safety kits were distributed to businesses throughout the province, and an additional 100,000 masks were

distributed to agricultural workers in the Western Cape. The SMME Safety Tickets intervention was rolled out by municipalities across the Western Cape by educating people on the use of masks and maintaining social distancing (Svenson, 2021:28).

The Western Cape Recovery Plan was launched in March 2021 to overcome the overwhelming severe effects that Covid-19 had on economic and social life in the Western Cape.

This recovery plan was based on four themes, being:

- Covid-19 recovery – whilst the Covid-19 pandemic is still active and amongst us, the WC focuses on delivering health services first to its citizens.
- Jobs – the WCG realized that a full recovery in the WC is only possible if the economy grows and citizens can generate their income, hence the focus on job creation within the province.
- Safety – complete safety for all citizens can only be achieved when all basic human needs are met and gender-based violence is eradicated.
- Well-being – The WCG intends to ensure that the basic human needs of all citizens are met by upholding the dignity of each household and community by ensuring adequate housing and sanitation for all.

Numerous intergovernmental and collaborative spaces have been used to develop the recovery plan by creating close relationships between provincial and local officials to assist the private sector.

The recovery plan emphasised collaborative decision-making to address the urgency in the economy and society within the responses of the province by considering the different businesses, the commitments of the recovery plan, the approval of provincial strategic plans, the priorities of the recovery plan, and the finalisation of the programme, all in the period March 2020 to November 2020 (Western Cape Recovery Plan, 2020:9).

Relevant and up-to-date data and statistics on the different economic sectors of the WC also aided the Western Cape Government in making accurate and timely decisions, especially with available and up-to-date figures relating to job losses in the different

sectors. The highest contributing sectors in the Western Cape are listed in the table below to provide a comparison from before Covid-19 to a year after Covid-19 to give an actual picture of job losses percentage-wise according to the different sectors in Table 3.2 below:

Table 3-2: Impact of Covid-19 on economic sectors in Western Cape

Sectors	GVA in 2019	GVA loss in 2020	GVA in 2020	GVA loss as a % of subsector	Staff in 2019	Staff losses in 2020	Total Staff in 2020	Staff loss % of sub-sector
Tourism	15,5m	9,4m	6m	61%	174982	75477	99505	43%
Informal	NA	NA	NA	NA	301543	25705	275838	8,5%
Construct	31,7m	5m	26m	15,9%	159542	17578	141964	11%
Trade	102m	9,7m	92m	9,5%	54328	7967	346361	2,2%
Manufacture	94,9m	8m	86m	8,5%	295183	7858	287325	2,7%

Source: Western Cape Recovery Plan, 2020:17

The economic sectors in the Western Cape that were the most brutal hit, as per the table above shared on the website of the Western Cape Government, can be seen as follows:

- Tourism
- Informal sector
- Construction
- Trade
- Manufacturing

The Western Cape's economy has rebounded more vigorously than expected and is meaningfully stronger when compared to the rest of the country despite strenuous times and weak economic fundamentals. During the last two years, South Africa was placed on the red list of all major international countries, which resulted in certain travel bans to and from South Africa from 2020 to 2022. The South African Government has done away with all remaining travel COVID-19 regulations as of the 22nd of June 2022. (Flightcentre, 2022).

The growth in employment in the Western Cape was 5.5% in the fourth quarter of 2020, the highest in the country, with 36% of jobs created nationally in the Western Cape (121,000 of 333,000 jobs). This growth was mainly due to the people's resilience, infrastructure, and support rendered to the domestic economy by the Western Cape Government, as explicitly stated on their website (Western Cape Recovery Plan, 2020:17).

In the Western Cape Recovery Plan (2020:18), it was clearly stated that the Covid-19 pandemic had highlighted the interrelatedness of all provincial departments and role players to ensure the creation of a favourable environment for all, not only SMMEs.

The recovery plan stated that there is a close relationship between the effort to grow the economy and the education system, as young people need proper access to education systems to provide them with skills, self-esteem, and knowledge to become productive citizens (2020:19). Unfortunately, Covid-19 had created educational gaps due to the closure of schools for long periods, due to schools in certain areas that for two years, when open, only were able due to overcrowdedness, accommodate specific portions of learners for certain days per week, resulting in students and learners not receiving the same level of schooling or education in the period mid-pandemic if compared to the period before the pandemic.

Only on 31 January 2022, Pres. Cyril Ramaphosa that Cabinet has approved that schools no longer have to adhere to social distancing and can return to total capacity, with other Covid-19 health protocols in place. This factor also affected SMMEs to quite some extent, since most SMME business owners were parents of school-going children and had to homeschool or assist with their children's education, and this also impacted the available quality time they could allocate to their SMMEs.

The aspects of the Recovery Plan that were most applicable to SMMEs was the section focussing on the specific recovery areas for the economy in the Western Cape, as identified by the Recovery Plan (2020:19) as mainly:

- Acceleration of ease of doing business with less red tape
- Boosting investment and exports in the private sector
- Boosting infrastructure

- Scaling up of work opportunities and skills for the unemployed
- Economic resilience by enabling energy and water resilience

Premier Alan Winde stated in the Western Cape Recovery Plan that the WCG realized they have to be imaginative and flexible and identified the following focus areas, with business being their prime concern and even a specific mention of SMMEs and township economies, as per the table below:

Table 3-3: Western Cape Recovery Plan March 2021 (quoted verbatim)

Accelerate ease of doing business	Find and implement systemic solutions for economic challenges and binding constraints. • Provide Red Tape Reduction support for municipalities • Improve the efficiency of government procedures and administrative systems • Provide clear policy direction and legislative reform
Boost investment and exports.	Enhance international and national positioning of the Western Cape Region • Implement investment facilitation and retention strategy • Promote trade in key destination markets • Increase productivity growth and product complexity • Support tourism • Support agribusiness • Support growth opportunities in sectors like Agriculture and SMMEs, including support to the township community.
Boost infrastructure	• Identify and guide the planning and execution of major public infrastructure interventions. • Support municipal infrastructure implementation and spending, particularly on labour-intensive projects. • Identify enabling infrastructure gaps. • Mobilize and direct new infrastructure investments, e.g. ecological infrastructure investment.
Scaling up to work opportunities and skills for people without jobs	• Increase internships and skills programs • Improve access to skills opportunities and workplace opportunities • Improve the skills ecosystem • Place people into public sector work opportunities, e.g. EPWP programs

Economic resilience	• Diversify the regional energy mix and reduce energy intensity by promoting the natural gas sector and promoting & enabling solar PV installations and energy efficiency by businesses and households. • Initiatives that Support the Green Economy • Climate change resilience • Water Resilience • Waste Management

Source: WCG, 2021:21-22

These economic recovery interventions appear to create an ideal situation for SMMEs to survive in a nourishing and nurturing environment. However, only empirical research conducted in primary sources will provide certainty if these interventions actually helped SMMEs to survive or grow in the Western Cape.

The nurturing aspect is not a new concept. According to Bushe (2019:9), survival is only probable if SMMEs are treated like newborn babies, and they have to receive the correct nourishment, support, and commitment from their parents (or business owners and the local government) to grow.

Thus, the local government can be regarded as a substitute “parent figure” to provide the right environment for the child or small business to grow. Furthermore, in the McKinsey Report of July 2020, it was stated that “Government is undoubtedly a key player in the SME ecosystem”, and it is their job to ensure that the available budget is effectively applied to ensure that all requirements are met from safety to health services, to standard service delivery, and including economic growth and job creation in that already full portfolio (Kalidas *et al.*, 2020:12). This view can be interpreted as saying that the key player or parent figure is responsible for creating a favourable environment for growth by any means they deem fit, with specific interventions in the case of the Western Cape.

It is evident from an armchair perspective in this literature study that the interventions created by the WGC fulfilled the requirements of a local government (or parent as per Bushe) as per the McKinsey report. It is also clear that Bushe’s suggestion of creating a nurturing environment or favourable entrepreneurial ecosystem was created in the Western Cape to allow SMMEs to survive with greater ease, but it must be reiterated that only thorough research with a proper empirical study with interviews with primary sources, will provide scientific answers through a qualitative study to ascertain if the SMMEs actually saw the WGC as a parent figure.

The Western Cape Government did not stop by providing recovery interventions for the economic sector. On the contrary, it was an entirely holistic approach, as they realised after a South African survey that the hardest hit part of the community with layoffs and job losses due to Covid-19 was the poorest 50% of South Africans (Western Cape Recovery Plan, 2020:23).

The expectation was that these poverty issues would increase the risk of safety issues and youth violence. These issues had to be addressed to create a safer environment.

The economic issues were addressed, the interrelatedness to the education system was addressed, and now the focus should also be on what was done to the safety issues. Interestingly enough, the recovery plan stated that the initial lockdown resulted in a drop in the crime rate. However, the expectation that the increase in job losses due to Covid-19 will eventually, in the medium to longer term, lead to an increase in the crime rate” (Western Cape Recovery Plan, 2020:23). The initial lockdown in South Africa resulted in some interesting crime rate statistics for the period April to June 2020:

- A decrease in murder by 27,4% for that period
- A reduction in sexual offences by 37,5%
- A decrease in robbery by 51,5%
- Trauma admissions to emergency centres dropped by 36% when alcohol was banned.

The decrease in crime during that period was primarily due to two reasons. First, all non-essential workers could not leave their homes due to the strict lockdown measures in South Africa, with roadblocks questioning citizens why they were on the roads. The second reason is that crimes are not reported to the police due to fear or unwillingness to report crimes, such as gender-based violence at home (Western Cape Recovery Plan, 2020:23-24). The interventions by the Western Cape Government on these issues were threefold: to protect the most vulnerable in society:

- The capacity of law enforcement officers had to be increased by additional employment and strengthening of crime partnerships with private companies.
- Implement programs to reduce the experience of violence by children.

- Increase the places of safety in public spaces to promote social cohesion in targeted communities.

All these issues were equally important and were addressed simultaneously, but it is clear that health and safety and education issues were first discussed, then economic welfare. These issues form the support structure for a healthy economic climate or entrepreneurial ecosystem, as the Western Cape Government has realised that solid collaboration and coordination are required for their “Whole-of-society approach” (Western Cape Recovery Plan, 2020:27), with sufficient evidence still outstanding of whether this recovery plan made a difference.

The interventions and focus of the Western Cape Government on these issues were confined to the first few waves, but they have continued their support from the beginning of the pandemic and continuing with it, as became evident in their Budget Speech of 27 January 2022. This budget was designed to promote economic growth, as recently explained by Cape Town Mayor Geordin Hill-Lewis (Hill-Lewis, 2022).

When the rest of the world red-listed South Africa with the outbreak of Omnicron as identified by the South African scientists at the beginning of December 2021, the tourism industry and hospitality sectors immediately pivoted to effectively promote regional and provincial tourism, with the result that R800 million flowed into this sector in December 2021 and 20 000 passengers a day enter the Western Cape via the gates of Cape Town International Airport.

The focus on job creation of the Western Cape Government also retained ongoing effort, and the EPWP work programme received additional grant funding from the President’s Employment Programme of R161 million, with additional jobs created in several areas, among them the Keep Cape Town Clean Together campaign, indicating that Cape Town is a “...city committed to growing the economy...” (Hill-Lewis, 2022).

It became evident that the Western Cape Government, local NGOs, radio stations, and several role players worked together to create a favourable entrepreneurial ecosystem since the start of lockdowns and the pandemic and continued their efforts during all the waves of the pandemic. Data on South African ecosystems indicated, according to the 2022 Network Readiness Report, that South Africa has a very low level of social innovation by entrepreneurs, as SA is ranked 68th, despite being the leader on the African

continent (Portulans Institute, 2022). Measurements in all four pillars, namely NRI ranking, technology, people, governance, and impact, were poor (NRI index, 2022:36). For ease of reference with some of SA's business counterparts, herein is an extract as compiled by the researcher in Table 3.4 below:

Table 3-4: Comparison of NRI rankings from 2022 report

Country	NRI rank	Technology	People	Governance	Impact
USA	1	1	2	7	20
Singapore	2	4	4	10	2
UK	12	10	19	16	11
China	23	25	8	35	21
SA	68	52	72	59	105

Source: Portulans Network Readiness Index, 2022:35-36, as adapted by the researcher.

Due to South Africa's low ranking on the NR index and the lack of academic information on entrepreneurial ecosystems in South Africa, the focus will therefore have to be directly on newsworthy events or actions as undertaken by the Western Cape Government or the City of Cape Town, to evaluate the impact of an ecosystem on the survival of SMME. Actual interventions during Covid-19, as reviewed above, will have to suffice.

During the fourth wave, when the world was hit with the Omnicron variant of Covid-19, the City of Cape Town launched an outdoor market in Longstreet over weekends from 14h00 on a Friday until Sunday evening, over December 2021, continuing into 2022 to attract local vendors to sell their produce and wares and services in the outdoors where it is safe to trade with plenty of fresh air whilst all Covid-19 protocols remained in place by mask-wearing, safe distancing and sanitising. These street markets were well publicised on the radio (KFM 94.5 and SmileFM 90.4) and social media platforms such as Facebook on the page "Cape Markets" to ensure the public is aware of these events and to boost the local economy.

All efforts and policies implemented by the City of Cape Town helped the metro in having the lowest unemployment rate of all metro cities at 29.6%, according to the Quarterly Labour Force Survey for January to March 2021 (Court *et al.*, 2021:3). The finance sector in the City of Cape Town created an additional 37 124 jobs, with the transport and

communication sector creating 6 975 jobs, followed by the water and electricity sectors with 4 354 jobs during the period.

This job creation was due to the City prioritising numerous City-funded training and job placement programmes as part of the Cape Skills and Employment Accelerator Project, which focused on training youth and women. The movement was accelerated due to the training of Business Process Outsourcing operators as part of the project to assist with facilitating the training (Court *et al.*, 2021:3). Municipalities also started e-learning processes through Zoom meetings to migrate people to digital platforms (Svenson, 2021:28).

The combined effort of all parties resulted in the creation of a highly functional entrepreneurial ecosystem in the Western Cape, which is evident from the desktop review, with the results to be seen in the GDP per capita figures produced by the Western Cape province and Cape Town as a City. Several participants in this study later confirmed that due to the infrastructure and “ease of doing business” in the Western Cape, with a variety of foreign investors in the province, they found it easy for their SMMEs to survive, refer to Chapters 5 and 6.

3.3 LITERATURE REVIEW CONCLUSION

In conclusion, it will appear from the scant academic research on how the pandemic affected SMMEs, especially in the Western Cape in South Africa, that more than a desktop review is required to supplement the limited academic research. Furthermore, from a desktop perspective, it appears that the presence of the entrepreneurial ecosystem in the Western Cape and the involvement of all participants collaborating to form a definite social network was beneficial to all parties, specifically the SMMEs involved. Success, as can be measured in financial and nonfinancial ways, was experienced by various SMMEs in the Western Cape and required a full investigation.

In summary, given the effort and initiatives put in place by the Western Cape government to create a favourable entrepreneurial ecosystem for SMMEs in the Western Cape during and after Covid-19, it can be stated that the Western Cape ecosystem can be considered a role player within the social network of SMMEs. Thus, a qualitative exploratory research study is needed to empirically study whether the entrepreneurial ecosystem contributed to their survival or success during the pandemic.

Another premise the interviews should test is whether the SMMEs deemed that there was some form of underlying entrepreneurial theory such as the social network theory. According to the literature review, the different applicable entrepreneurial theories that are most suitable to support SMMEs during a pandemic were reviewed, and only an empirical study will provide clear scientific answers on which entrepreneurial theory was the most dominant.

If participating SMMEs can provide certainty on whether they experienced the existence of a form of social entrepreneurial theory that assisted SMMEs during the Covid-19 pandemic, this could be one of the reasons for their survival or even experiencing success. It could indicate why SMMEs survived or thrived during Covid-19 in the Western Cape, and this is one of the factors that will be reviewed when conducting interviews to obtain clarity from the surviving and thriving SMMEs as respondents when interviewing the participants. The presence of a coordinated entrepreneurial ecosystem is evident in dense and cohesive social networks that connect different role-players such as entrepreneurs, investors, and support agents (Motoyama & Knowlton, 2017), and it appears that the Western Cape Government has been fulfilling its coordination role to the best of their ability in the Western Cape. Only an empirical study will provide clarity.

Thus, this literature review has provided the premise for developing the qualitative exploratory research design to develop an interpretative framework (Gwebityala, 2022).

CHAPTER 4 RESEARCH METHODOLOGY

"There are limits to what the rationalising knowledge epitomised by statistics can do. No matter how precise, quantification cannot inspire action, especially in a society whose bonds are forged by sympathy, not mere calculation."

Mary Poovey, 1995 (Marshall & Rossman, 2018:34)

4.1 INTRODUCTION

In chapters 2 and 3, a literature review is provided on the history of entrepreneurship. These chapters also included how South Africa and the rest of the world were affected by the Covid pandemic and what an entrepreneurial ecosystem is.

The literature study contributed to some extent to achieve this study's primary objective, clarifying whether it is possible to develop a framework for SMMEs to survive a pandemic. The empirical part of this study was designed to provide more clarity in researching the primary and secondary objectives of this study.

Building on the preceding chapters covering the literature overview, this chapter will lay a theoretical basis for the study's research design. The researcher will also provide an overview of the research philosophy and design approach of this study. Finally, this chapter will provide the research methodology for this study based on data obtained from semi-structured interviews. The decision to follow a qualitative or a quantitative method in this study has been influenced by the above quotation with the message: will quantification inspire action or will qualification inspire action? This question was asked by Mary Poovey in 1995 (Marshall & Rossman, 2018:34). When considering which methodological approach to follow in this study, the researcher first has to decide which method will be best. Will the qualitative or quantitative approach best provide an answer to the problem statement, namely:

To ascertain if it is possible to develop a framework for SMME survival of a pandemic, based on current SMMEs surviving the Covid-19 pandemic in the Western Cape, South Africa.

Before deciding on a methodological approach, the critical outcome is whether the qualitative or quantitative approach best answers the above problem statement. The quantitative method of research makes use of numbers and accuracy. On the other hand, the qualitative research approach focusses on investigating phenomena holistically based on the participants' experiences and scrutinising their different human perceptions to gain a thorough understanding (Rutberg & Bouikidis, 2018:209) of the Covid period.

Mere numbers and figures will not be sufficient to fully comprehend the *modus operandi* of surviving entrepreneurs during a pandemic. These quantitative facts may not provide adequate insight into the reasons for the survival of SMMEs. However, a study was conducted in Myanmar on SMEs that focused on their adaptation strategies during COVID-19, and that study was carried out on 389 respondents in a mixed approach where qualitative and quantitative research approaches were applied (Khit, Thanabordeekij & Leurcharusmee, 2023). The researcher that only a qualitative study will be able to provide the required level of comprehension of the storeys, emotions, experiences, and rationale behind their decision-making and possible survival reasons. The success of these SMMEs while their entrepreneurs were facing the worst possible adversity of lockdown, amidst the fear for their safety, personal health, and the safety of their loved ones combined with the economic health of their business demands to be studied.

Only a qualitative study will be able to truly grasp the wonder of how successful entrepreneurs overcame all these challenges and obstacles and were still able to keep their businesses afloat during and after a pandemic. Therefore, the approach to follow is to gain an understanding of the impact of the pandemic on SMMEs by following the "autoethnography approach" (Marshall & Rossman, 2016:78), as this will assist the researcher in comprehending the human perspective of a situation through critical analysis. Additionally, human experience and research on human perception will advise how small and medium-sized businesses should respond to pandemics in the future.

This qualitative approach is multifaceted enough to enable the researcher to explore the different idiosyncrasies between surviving SMMEs whilst simultaneously being able to identify the common patterns or crucial elements of behaviour amongst these successful entrepreneurs who managed to survive the pandemic. Some authors also referred recently to a similar type of qualitative approach, the phenomenological approach, as it relates to how the participants view their scenarios and, more specifically, how they

"...perceive it, describe it, feel about it..." (Marshall & Rossman, 2016:66). The qualitative researcher has been described as instrumental in understanding, describing, and interpreting the data (Maguire & Delahunt, 2017).

This study is primarily concerned with how small and medium-sized businesses perceive and respond to challenges presented by the pandemic, as well as the emotions they experience as a result of these feelings, leading to actions that provide the study's conclusions. In reviewing emotional aspects related to business matters, Marshall and Rossman believe that researchers should venture into more natural settings rather than laboratories to discover the answers to the questions.

Qualitative research can be viewed as pragmatic and interpretive while still grounded in the lived experiences of real people (Marshall & Rossman, 2018:35). Therefore, the participants interviewed were questioned in settings that were most comfortable to them. These were their preferred "more natural settings", such as their homes, offices, or other chosen locations, and yielded excellent results. Other recent qualitative studies also focused on smaller groups of participants to extract qualitative data from respondents (Setyoko & Kurniasih, 2022:317).

A last important point to be aware of when conducting qualitative research is that the researcher should always remain neutral to all facts and information. The term neutrality means that the researcher is free of any possible bias toward the participants or specific points and is to be removed from any background that may influence the research (Given, 2008:555). This chapter will provide the methodology of how the researcher will apply the qualitative approach in the empirical study and why the qualitative approach was preferred.

4.2 CONCEPTUAL FRAMEWORK OF RESEARCH DESIGN

The description of a conceptual framework refers to synthesising existing views in the literature concerning a given situation (Imenda, 2014:189). This conceptual framework will provide a theoretical basis for the design and philosophy of this study's research approach, as described below.

A research approach refers to the plans and procedures for research that cover all decisions, from broad assumptions to the detailed specific methods of data collection and subsequent analysis (Creswell & Creswell, 2018:334).

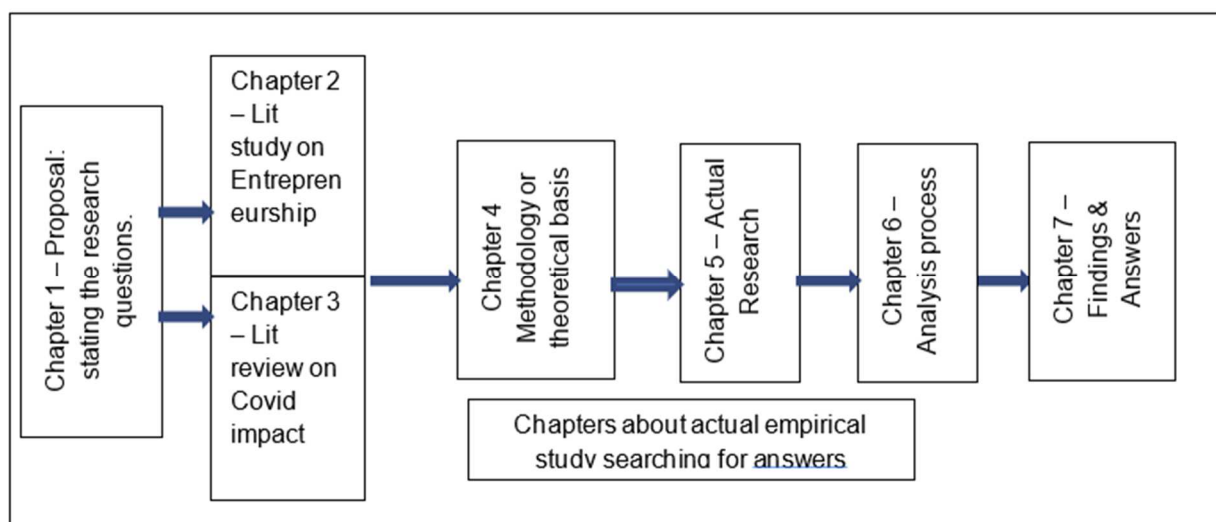
A research design offers a framework for collecting and analysing data. The specific choice of the researcher as to which research design to follow is a reflection of the importance a researcher attached to the different dimensions of the research process, which include the following:

- How will the study express the causal connections between variables or themes,
- Is it possible to generalise the results to a larger group than the group of participants studied,
- How to understand the meaning behind the behaviour of the participants and specifically in its social context,
- How to explain the social phenomena investigated, which in this study is the Covid pandemic, and the interconnections between the participants' actions?

Source: As adapted from (Bryman *et al.*, 2014:100)

The conceptual framework below describes which chapters will provide which portions of information to reach the findings and answers to the objectives in Chapter 7. The limitations and contributions of the study will also be included in Chapter 7 as a comprehensive conclusion of the effect of the empirical study.

Figure 4-1: Conceptual Framework of Research Design for this Study



Source: Compiled by the researcher

There is no simple classification system that explains a research design in its entirety. However, a researcher may use several descriptors (Cooper & Schindler, 2011:141). Table 4.1 below will outline the descriptors used to explain the classification of a research design and how it is applied in this study, with the bold option as the route this study will follow.

Table 4-1: Descriptor options in a research design

Descriptor	Options	Justification
The degree to which the research question has been formed	Exploratory study Formal study	Exploratory studies are undertaken when a researcher examines a new interest or when the subject of study is relatively new, as is in this study with the effect of Covid on SMMEs (Babbie & Mouton, 2001:79). In this study, the researcher endeavours to develop a framework for the survival of future SMMEs in a pandemic.
The purpose of the study	Reporting Descriptive Causal Explanatory Predictive	A descriptive study aims to describe a phenomenon by identifying the key participants and their actions, observing them in their physical settings, and observing the processes and emotions involved (Saunders <i>et al.</i> , 1997:194). This study describes the unique actions various SMMEs undertook to survive the pandemic.
The process of the research approach	Qualitative study Quantitative study	According to Creswell, a qualitative study seeks to establish the meaning of a phenomenon from the participants' views (Creswell, 2014:19). This study

Descriptor	Options	Justification
		aims to show via the participants' views how they created meaningful ways to survive.
The logic of the research – theory development	Deductive reasoning Inductive reasoning Abductive reasoning	Deductive theory embodies the most clear view of the nature of the relationship between theory and research. In contrast, inductive reasoning refers to the research outcome, especially in this study where interpretivism is applied (Bryman <i>et al.</i> , 2014:9-11).
The topical scope of the study – breadth and depth	Case Study Statistical Data collection from a sample	Data collection is the process of gathering the basic information from participants that the researcher will use to conclude (Bryman <i>et al.</i> , 2014:376). The researcher collected the data via interviews in this study, transcribed and coded it, and finally, analysis occurred.
The method of data collection	Communication or Interrogation method Monitoring method	The communication or interrogation method involves questioning subjects and collecting their responses by personal or impersonal means (Cooper & Schindler, 2011:141). This study used face-to-face interviews as a communication or interrogation method to extract the data.
The researcher's control of variables	Ex post-fact or natural experiment Experimental or quasi-experimental	On ex-post factor matters , a participant can only report what has happened or is happening (Bryman <i>et al.</i> , 2014:101). This study extracted rich, abundant data from the participants about what happened over the Covid period. The period covered was from the first lockdown till after the Covid-period to clarify how the SMMEs dealt with it.
The research environment	Field research Laboratory research Simulated research	Field research refers to the traditional ethnographic approach where a researcher physically visits the informants to socially interact, observe or collect data from them in their natural settings (Saunders <i>et al.</i> , 2019:803). The researcher interviewed the participants in a location of their choice.
The time dimension	Cross-sectional Longitudinal	Cross-sectional research studies a particular phenomenon at a specific snapshot in time (Saunders <i>et al.</i> , 2019:801). In this study, the time horizon of the study will focus primarily on the first lockdown period of Covid, with some data collected on views of success post-Covid.
The outcomes of the research	Pure research Applied research	Applied research is defined as research of direct and immediate relevance to practitioners that addresses issues they view as important. This

Descriptor	Options	Justification
		research is then presented in a manner they can relate to and act upon (Saunders <i>et al.</i> , 2019:800). This study will apply the information collected to develop a framework for the survival of SMMEs during a pandemic.

Source: Adapted from Cooper and Schindler (2011:140)

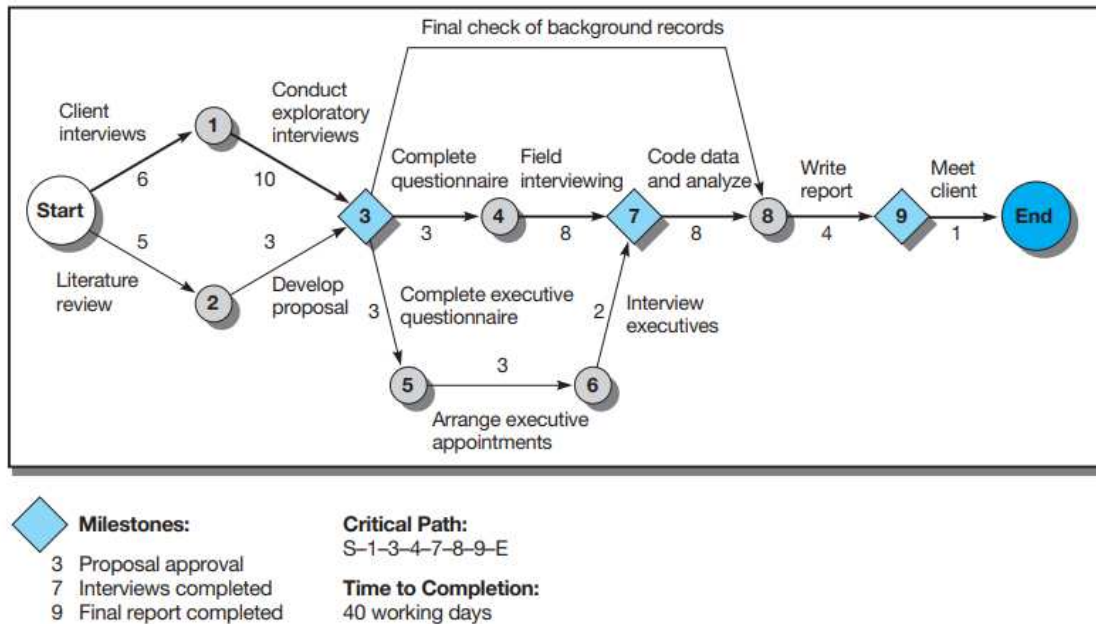
In summary, this study will follow a qualitative methodological approach, and the logic of theory development will be deductive and inductive. Face-to-face interviews will be used to extract information from the participants using an interrogative or communicative approach.

The study is cross-sectional and the data will be collected in natural field settings, allowing the researcher to extract new knowledge and report on this new knowledge to fill the gap in the academic world.

Whilst all of the above descriptors must be applied and decisions made on which routes to follow, the researcher must do this whilst the information is still relevant. A critical path is thus required to obtain this information while following these protocols and correct design in the optimum amount of time.

The critical path method of research design that can aid a researcher in planning the study (Cooper & Schindler, 2008:139) is as in Figure 4.2 below.

Figure 4-2: Critical path method of research design



Source: Cooper and Schindler (2011:139)

In the above figure, the critical path took 40 days to complete. Unfortunately, a study for a PhD thesis takes a little longer. In reality, from the date of approval received from the Ethics committee to the setting up of interviews, to collecting the data, transcribing the data, it and analysing the data took ten months in this study.

4.3 RESEARCH PHILOSOPHY

The research philosophy is the researcher's belief about how the data of this specific research problem should be gathered, analysed, and applied. When studying business and management, the variety and plethora of research philosophies available in the academic discipline are vast (Saunders *et al.*, 2019:132). Moreover, it obtains the theoretical basis from various fields, such as social sciences, natural sciences, applied sciences, humanities, and organisational practises. Therefore, when deciding on the research method for this specific study, it will be helpful to consider the knowledge of these fields (Saunders *et al.*, 2019:132). The research philosophy describes the relationship between the researcher and the entire knowledge development process (Quinlan *et al.*, 2019).

From an ontological, epistemological or axiological perspective, there are considerable differences between the philosophies (Saunders *et al.*, 2019:133). The differences are discussed in the sections below.

4.3.1 Ontological considerations

The concept of ontology refers to suppositions about the nature of the authenticity or reality of the matter (Saunders *et al.*, 2019:133). It relates to how research subjects are perceived, how the researcher feels about the problem, and the world in which it exists. The ontological assumptions of the researcher shape how the researcher sees and studies the research objects. The characteristics of the nature of reality are what is considered ontology (Creswell & Poth, 2018:67). Thus, the truth can be multiple from the points of view of different participants. As different perspectives and environments shape different and multiple realities (Maree, 2016:23), the researcher should remember that truth and knowledge are relational and are decided by dominant ideologies in society (Saunders *et al.*, 2016:142).

Different realities will provide multiple points of view. Therefore, questions of social ontology should be asked concerning the nature of the social phenomena, i.e. the Covid pandemic, for the researcher to understand the participants' point of view by applying objectivism and constructionism (Bryman *et al.*, 2014:16).

The same aspect or matter will be described by different people in different ways, as they describe it in their own words. They will explain how they perceived the same matter as their reality, which is an ontological consideration that must be considered when conducting research. Different people will view the same Covid pandemic and lockdown rules differently.

The surviving SMME owners experienced the reality of the pandemic differently than those who did not survive the pandemic, which is an example of deductive reasoning, and deductive codes can provide stability and reliability to provide a clear interpretation of the data (Bengtsson, 2016:12).

4.3.2 Epistemology

The word "epistemology" comes from the Greek word "episteme", which means knowledge combined with "logos", meaning explanation (Given, 2008:264). Epistemology, therefore, refers to a factual description of knowledge. Different accurate information or knowledge about a specific matter is considered authentic parts of the total available understanding when referring to the epistemology of a subject (Saunders *et al.*, 2019:133). Epistemology deals with sufficient knowledge in a specific discipline (Bryman *et al.*, 2014:12).

An epistemological approach to reviewing facts in a qualitative study involves getting as close as possible to the participants to harvest their subjective experiences. (Creswell & Poth, 2018:69). They believe that qualitative researchers must decrease the distance between the researcher and the participant to obtain first-hand knowledge of their experiences. Participants will be thoroughly interviewed, more than once if necessary, to reach the level of closeness needed. This type of effort is required to reduce distance, assist the researcher gain breadth and depth of what the participants did, and find out how they acted, changed, and adapted to survive such a complex economic interference (lockdown) during the pandemic.

To conduct the study from an epistemological point of view, the researcher must establish what exactly is regarded as knowledge in entrepreneurship. Then assess the culture and operation of the various types of small and medium-sized business enterprise under the generally accepted ability to conduct the study. This study will be based on the interpretation of the collected data, which will be subjective to the researcher's understanding of the cultures (Leitch, Hill & Harrison, 2010:69).

4.3.3 Axiology

Axiology refers to the individual researcher's view of values and ethical considerations (Saunders *et al.*, 2019:134). The French philosopher Paul Lapie introduced the term axiology to qualitative research. The term was derived from the Greek term "Axios", meaning "worthy" (Given, 2008:52). Axiology is also referred to as value theory that is concerned with all concepts relating to worthiness, truth, goodness, proper conduct, and utility as different and morally good values (Given, 2008:52).

Researchers must decide how to handle their values and the participants' values. (Saunders *et al.*, 2019:134). Although all researchers bring different values to their studies, qualitative researchers make their values known as part of the study (Creswell & Poth, 2018:69). The researcher should accept this fact for this qualitative study.

The values of thriving or surviving SMMEs are of the utmost importance, as these will assist in understanding why they survived or thrived, which will help to develop the framework for survival. Therefore, the information collected from the participants is valuable. Therefore, the researcher must be aware of this factor and accept that these different values will impact the study when performing such a qualitative study (Creswell & Poth, 2018:70).

4.4 APPROACH TO THEORY DEVELOPMENT

The development may not be explicit in the research design. Still, some authors argue that researchers should clarify the theory development approach intended to be used at the beginning of the research (Saunders *et al.*, 2019:144). This theory development would aid the researcher in understanding the design of their research project. According to Saunders *et al.* (2019:642), a theory is developed using one of three approaches to theory development: deduction reasoning, inductive reasoning, or abductive reasoning. Suppose a researcher starts a research project using a deductive approach, as in this study. In that case, using existing theories to shape the qualitative research process and data analysis is best advised.

With an inductive approach, a researcher will try to build a theory using a theory grounded in the data from the study. If additional data have been collected to adjust an existing theory, then an abductive approach will be applicable (Saunders *et al.*, 2019:642). The deductive or inductive methods are thus suitable and flexible enough for qualitative research.

Coding and reorganising non-standardised data into analytical categories is necessary to understand and analyse large amounts of non-standardised data. Consequently, qualitative data are simplified or reduced by summarising their meanings to make them easier to comprehend and analyse (Saunders *et al.*, 2019:643).

In line with the primary objective of this qualitative study, the researcher has identified that both inductive and deductive approaches to theory development will be suitable and utilised.

4.5 METHODOLOGICAL APPROACH

4.5.1 Qualitative versus quantitative approaches

Researchers must understand the difference between a quantitative and qualitative approach when conducting a study, as quantitative and qualitative approaches can lead to confusion (Saunders *et al.*, 2019:641). When conducting a qualitative analysis, there is never a "correct" or "wrong" answer, and the data analysis will be affected by the answer, but the "correctness" of the response has no effect. Before the researcher achieves the necessary level of insight into the data, he may need to use more than one form of analysis. They may even need two or more complementary analysis methods (Saunders *et al.*, 2019:641). In this study, the researcher will apply a manual form of qualitative data analysis, which will result in being extremely familiar with the content of the data (Warren, 2020). The question remains: what is the norm for a study like this?

From the late 19th century to the mid-20th century, quantitative methods or approaches have always been preferred as the preferred method of conducting research in the social sciences (Creswell & Creswell, 2018:41). However, qualitative approaches to investigation are increasingly employed in various research fields, including management, community development, social sciences, health sciences, social work, and education (Marshall & Rossman, 2018:34). The question of which approach to follow is thus wide open, and researchers must decide which route to follow to answer their specific research questions best.

The debate has been widely discussed in the SAGE encyclopedia on whether the qualitative or quantitative approach is better, which will reflect best on the social world. Quantitative knowledge is regarded as observable facts that can be quantified, whereas qualitative knowledge is considered situational and provisional. Knowledge obtained from sources other than quantified numbers and statistics does not mean less knowledge; it is merely a different source. Although this debate or discussion has been around for quite some time, by the end of the 1990s, several researchers from other disciplines decided to end the "paradigm wars" with a truce on which is best (Given, 2008:640).

Although various authors and scholars have provided multiple descriptions of the different qualitative, quantitative, or mixed-method approaches, the clarity provided by Creswell and Creswell has provided the most straightforward explanation. In the simplest terms, they state unequivocally that quantitative research means the use of numbers and qualitative means the use of words (Creswell & Creswell, 2018:41) with the mixed-method approach, thus combining elements of both methods. They further explained that quantitative research uses numbers to investigate the relationship between different variables, where they can be measured, numbered, and analysed by applying statistical methods (Creswell & Creswell, 2018:41).

When conducting qualitative research, the researcher must ensure that the questions asked are not double-barreled when interviewing questions to extract information from the participants. It should be clear and concise questions to obtain answers that will help to understand the social problem being investigated (Easterby-Smith *et al.*, 2015:140).

Furthermore, they explained that the qualitative approach uses words to understand the meaning people ascribe to a fact to understand a human or social problem. These words as answers will then lead to data being built into general themes, allowing the researcher to understand the meaning of the data and eventually make interpretations (Creswell & Creswell, 2018:41).

The SAGE encyclopaedia reported on the concerning fact that before 2000, qualitative research was only regarded tolerable in the disciplines where qualitative research or techniques were more frequently applied, such as social sciences, the field of education or nursing (Given, 2008:310). Initially, those who advocated for this form of research struggled to obtain validation.

Fortunately, over the last two decades, the use of both qualitative and quantitative approaches and even following a mixed method path has increased (Given, 2008:310), and now qualitative research can equally clarify detailed questions as to how and why specific actions occurred when researching practical matters (Given, 2008:311). Thus, this opinion validates using qualitative research to analyse the data extracted from entrepreneurs during a pandemic.

4.5.2 Justification for the qualitative methodological approach adopted

The different strategies others applied when facing this choice in deciding which designs of enquiry to follow and in which way to achieve the best results for a study, according to Creswell and Creswell (2018:50), are:

- Narrative research
- Phenomenological research
- Grounded theory
- Ethnography
- Case studies

Narrative research is a strategy of investigation or a so-called "design of enquiry" into the perception of humans in a specific situation. In this instance, a pandemic occurs, in which the researcher studies the lives of individuals. Specifically, the researcher can retell the stories of the SMME business owners and their stories in a narrative chronology (Creswell & Creswell, 2018:50).

Narrative research could be applicable in this study, as it perfectly summarises how the researcher conducted it. The SMME business owners were interviewed to obtain their stories of surviving Covid.

Phenomenological research is a research strategy of investigation that originates from psychology and philosophy where the researcher will describe the lived experiences of the individuals about a phenomenon (Creswell & Creswell, 2018:50) or, in this instance, a pandemic as defined by the individual participants. This type of research is applicable when all participants have experienced the same phenomenon or, in this case, the Covid pandemic.

Traditionally, grounded theory is a research strategy derived from sociology in which the researcher collects data in multiple ways. The data are then used to identify a conclusion based on the information received and the interaction with the participants (Creswell & Creswell, 2018:50). The best practises to include in qualitative research are design, data collection, data analysis, interpretation, and application of the findings (Lyons, Bike, Ojeda, Johnson, Rosales & Flores, 2013:10).

Ethnography is another strategy that can be followed through anthropological and sociology. The researcher can investigate the shared patterns of different forms of behaviour through observations or interviews with the various individuals in a particular cultural group (Creswell & Creswell, 2018:50) and then report on the actions of this cultural group. Ethnography is also an efficient strategy for studying the SMMEs through the investigative format of interviews, as they can be regarded as a cultural group.

Creswell and Creswell proposed that case studies can be used as a strategy for investigation. In this case, the researcher will use various data collection methods and procedures to develop an in-depth case analysis over a certain period (Creswell & Creswell, 2018:51). Although this method may not be completely applicable, it still has merit. The narrative approach also appears to be a possibility. After due consideration, a qualitative research approach was selected because it is the most effective method to answer the study's research questions. Another factor considered when deciding whether to pursue a quantitative or qualitative research approach was the description of the characteristics of both research types, as Saunders *et al.* provided. This list of features had definitive idiosyncrasies for the researcher's character, making the decision logical.

The characteristics of the qualitative researcher and process are:

- The researcher is generally considered not independent or impartial from the individuals being researched or interviewed.
- The individuals that are being interviewed are referred to as participants or informants.
- The attributed meanings of the participant's words are being studied.
- The use of non-probability sample technique is commonly used.
- The semi-structured or unstructured interview is a standard tool for this researcher, as open-ended questions provide the best answers.
- The collected non-standardised data requires some classification into categories after the collection process.
- Conceptualisation is widely applied in the analysis phase.

- Meanings are derived from the participants' information in words, images, or text.

Source: Adapted from Saunders *et al.* (2019:180)

As suggested by Saunders *et al.*, the above characteristics perfectly align with the researcher, and the narrative research strategy is the preferred method for this study. Hence, the decision was taken to follow a qualitative research approach for this study.

4.5.3 Knowledge elicitation techniques

4.5.3.1 Interview method

Research that requires the researcher to get to the root cause of specific answers should be collected through an in-depth or semi-structured interview with open-ended questions that allow for probing (Saunders *et al.*, 2019:444). Unfortunately, during the Covid pandemic, it became clear that few guidelines for specifically questioning participants on this sensitive topic. Zimbardo created his well-known simulation of prison life in 1971, also known as the Stanford Prison Experiment, when he studied prisoner-guard interactions. Participants suffered psychological damage due to mock incarceration (Haney & Zimbardo, 1998:709). The researcher must take care in this study to ensure that she handles the complex topic of Covid re-simulation with the utmost care, dignity, and understanding, not to cause the interviewees any potential harm or discomfort when taking them back and interviewing them about the time of Covid and how they experienced the challenges when conducting the in-depth research. When a researcher is searching for in-depth detail and nuances, rather than just numerical data, it is best to follow an approach of semi-structured or unstructured interviews (Neergaard & Ulhøi, 2007:110). This approach will help follow a unique process with each participant, assess their emotions, and act appropriately.

When conducting a semistructured interview, the researcher must consider that some participants may have been affected by Covid by losing a loved one or a close family member, or their business may have suffered in some form; hence, this sensitive topic may bring back disturbing memories. The interviewer had to find a way to conduct interviews amidst Covid protocols (with masks and social distancing) in the setup of a standard interview employing a two-way conversation where the interviewer collects data-rich descriptive quality responses from the interviewee as an explanation of their experiences and social realities (Packer, 2017:62).

The intention is to follow in-depth interviews for this qualitative study. An in-depth interview aims to achieve a breadth of coverage across critical issues and depth within each key issue (Ritchie & Lewis, 2003:148). Suppose that participants do not open up sufficiently or provide in-depth enough answers to the interview questions. In that case, the researcher can use probing to try to obtain more superior answers. Probing has been explained as an interview or research technique that can be verbal or non-verbal for individual interviews or in a group setting to produce more detailed answers or further explanations from the participants (Given, 2008:682). There are different probes, from silent, looking perplexed, or just nodding, to asking for more information. Even repeating the participants' own words in the question can be a form of probing, eg, "You have talked about x making you cross. Please explain why?" can also be a form of probing (Given, 2008:682).

Some authors say that the best way to investigate is to "sit quietly with pencil poised", indicating to the interviewee that they are allowed or expected to expand more (Babbie & Mouton, 2001:253).

It is also helpful if the researcher understands the world in which the participant operates (Bryman *et al.*, 2014:226). In this instance, the researcher comes from an entrepreneurial background and her own business has survived the Covid pandemic, so understanding the worlds was no problem.

An interviewer has a better response rate when they interview the participants one-on-one and obtains a typically higher response rate than general mail surveys or e-mail surveys (Babbie, 2011:263-268). With the new POPI Act, after the Covid pandemic, an available list of SMME survivors could not be obtained from the local authorities in the province. Therefore, the snowball method was suggested and applied. Participants would only supply 1 or 2 names of SMME owners whom they knew well, whose business survived the pandemic and whom they knew would be willing to be interviewed for this investigation. The researcher found that the one-on-one concept of interviews worked well, enabling the researcher to investigate a detailed and in-depth response from all participants.

Scholars have found that it is easier for the interviewer or researcher to build a better rapport with the participant when the interview is conducted face-to-face (Bryman *et al.*,

2014:219). Creswell & Creswell also stated that the face-to-face method is preferred for qualitative interviews as the unstructured, open-ended questions can elicit unique views and opinions from the participants (Creswell & Creswell, 2018:261).

A comprehensive list of tips to be used in face-to-face interviews, as provided by Bryman *et al.*, can be quite helpful when conducting the interviews. Some of these tips that will be applied in the interview process are:

- Unmistakably identify the name of the person who has recommended the participant.
- Clearly state the auspices of the university under which the research is being conducted. The Ethics committee letter provides the legitimacy of the study.
- Name and explain the purpose of the interview, in this case, for the data collection part of a PhD thesis at the NWU.
- Mention the topic of the research project. The subject was fully disclosed in the setup of the interview and the introduction part of the interview.
- Explain how and why the participant has been chosen to be interviewed. In this case, the snowball method was explained due to the POPI act, concerning where the researcher obtained the contact details.
- Ensure the participant that participation is entirely voluntary and that they may indicate when they are uncomfortable answering any question and may request to withdraw at any point in time.
- Provide a guarantee that the information is entirely confidential and that no names of the business, the SMME owner, or their staff, or any financial information is required for this study and that no reference will be made to any name in the final document, also explain that as per the Ethics committee only reference to a participant number may be made and no identification of any respondent or interviewee will be made.
- Ensure that the participant will not be identified and that anonymity is guaranteed by showing them that no names are used and that a mere number is assigned to all participants for referral purposes.

- Allow the participant the opportunity to ask questions during and after the interview.

Source: Adapted from Bryman *et al.* (2014:218-219)

These tips will be applied in the introduction and interviews. Only SMME owners with surviving businesses will be interviewed, and it is thus the intention of the researcher to congratulate all the participants on their business's survival. Bryman *et al.* made the same suggestion to leave the interview courteously and to remember to thank the participant for making the time available to be interviewed (Bryman *et al.*, 2014:221).

Using the semi-structured interview as a form of collecting data is not free of problems or risks, as there could be the reliability of answers problems, issues with bias, cultural differences, generalisability, and credibility issues, as per Saunders *et al.* (2019:445).

These are also echoed by Bryman *et al.* (2014:223), who stated that this research medium has limitations. Below are the limitations as described by Bryman *et al.*, and how the researcher experienced these in the actual research.

- If the interview questions are too structured, the responses may be prone to "response sets", where the participant will respond consistently and the data collected becomes irrelevant. Fortunately, this was not the case with this pandemic study, as the questions were very specific to SMMEs. As the SMMEs interviewed were mainly from different retail sectors or serving other markets, the researcher extracted distinctive responses from the participants by referring to the unique challenges each SMME experienced during the lockdown periods.
- Acquiescence is a type of response where the participants consistently agree or disagree with a set of questions; care has to be taken not to ask a question where a mere "yes" or "no" can be the answer. The researcher has found that only in the introduction and demographic section of her interviews did she experience monosyllabic responses, for example, "May I ask you age," then they would reply, Fifty. The participants elaborated substantially when interview-type questions were asked, such as "What were the unique challenges your SMME faced?" It is almost as if they were waiting for an opportunity to tell their story. The responses "no" or "none" were only received as answers to the question, "did your SMME receive any government help?"

- Social desirability bias is a type of response in which the participant decides to respond in a socially acceptable manner. Care must be taken only to select participants willing to be open and honest and to react in a way that they feel they can contribute to the research. The researcher has only set up interviews with participants obtained from the snowball method who were keen to participate. All of them were very contributing and willing to tell their side of the story.
- Sometimes, the researcher, interviewer, and the participant can have different understandings of the meanings of specific terminology. Therefore, probing is necessary for the researcher to understand the participant's meaning completely. The researcher has found that explaining the terminology in a relaxed and informative way, such as "business school jargon" and defining themes such as "pivoting" or "diversification", helped the participants to understand the concepts. Then they agreed that yes, they did apply that particular concept in their SMME, even though they were unfamiliar with the exact name of the business concept at the time.

There are several scenarios in which semi-structured interviews will be the optimum solution for that specific type of research. According to Saunders *et al.*, a semistructured interview may be advantageous in four instances. The first is where it is necessary to understand the reasons for the decisions taken by the participants. The second is when personal contact is needed; participants must not give written responses. The third instance is when there are many complex questions and, finally, when the length of time and the completeness of the interview have been explained in detail (Saunders *et al.*, 2019:444).

Semi-structured interviews usually start with a set of wide-ranging questions that cover the topic, and then the interview can probe each participant specifically to get to the depth of the matter (Venter & Van Zyl, 2017:114). These scenarios align perfectly with this study, and personal contact with the participants was life-changing for the researcher. The insight and knowledge shared by the participants contributed enormously to this thesis and this research would not have been possible without them.

4.5.3.2 Surveys

Interestingly, Babbie and Mouton quoted the Bible when referring to the first survey known to humankind. They referred to the Old Testament in Numbers 26, verses 1 to 2, where "The Lord said to Moses and the son of Aaron, Eleazar, that they should take a census of all the congregations of the people of Israel who are older than twenty years..." (Babbie & Mouton, 1998:230). Another famous survey, slightly more recent than Biblical times, was done by Karl Marx in 1880 when he sent out 25,000 questionnaires to workers to determine employee exploitation (Babbie & Mouton, 1998:230). A survey, therefore, has a rich history and is a well-known example of a proper tool that can be used to collect data when doing a qualitative study, as this is a form of research where cross-sectional research is done. Data are collected via a survey questionnaire or a structured interview (Bryman *et al.*, 2014:384).

Historically, surveys were primarily done face-to-face (Babbie & Mouton, 1998:256). Over time, as technology evolved, later surveys were done through telephone surveys. However, this method does not represent the general South African public (Babbie & Mouton, 1998:257). Lately, data collection through a survey can also be done via an online social survey, an email survey, or web surveys. Additionally, the researcher can use specially designed software for this specific purpose, such as SurveyMonkey (Abd Halim *et al.*, 2018:309).

The low response rate is the hindering factor for this specific study with software such as SurveyMonkey. Although this is a standard and acceptable method, mostly open-ended questions are used when collecting these data, with the participants typing their responses directly into a boxed area (Marshall & Rossman, 2016:342). These authors suggest that a researcher must ask this fundamental question when deciding whether a survey via a software application should be used for data collection: will the data collected via this method be as rich as in-person interviews? The answer was simple for this qualitative study. It will not be abundant enough as full, in-depth explanations were required to fully comprehend what the SMME owners did strictly for their businesses to survive Covid.

Since the nature of the data collected for this specific study is sensitive, as it refers to business operations during a difficult time, the researcher needed detailed quality

answers. These answers were required to fully comprehend the different actions taken by the entrepreneurs of SMME enterprises entrepreneurs during the brutal lockdown and pandemic; It was decided against the survey method and instead focused on the interview method, which generated much better detailed and qualitative responses.

Surveys usually contain some or most of the following features, according to the various listed authors who have studied this topic in detail.

- **Open-ended questions**

When a participant is asked an open-ended question, the participant can supply his answer (Babbie & Mouton, 1998:233).

- **Closed-ended questions**

When this type of question is asked to a participant, a set of fixed answers is usually provided and the participant can choose the response they regard as most suitable (Bryman *et al.*, 2014:199). Closed-ended questions are used primarily on the Likert scale with either a horizontal or a vertical format (Bryman *et al.*, 2014:196).

- **Surveys could be self-completion questionnaires.**

These are also called self-administered questionnaires. These are used when participants are required to read the survey themselves and answer the questions without assistance from the interviewer or researcher, and it uses cloud-based software, as established in 1999 by Ryan Finley.

It provides free customisable surveys, with a paid option for additional features such as data analysis, sample selection, elimination of bias, and it can even provide tools for data representation (Abd Halim *et al.*, 2018:309). E-mail is the most common example of this type of questionnaire. Unfortunately, the response rate is usually low.

- **Clear instructions on how to respond**

It is always a good idea to provide clear instructions to participants on answering the survey questions. For example, they should know if they should tick, underline or circle their answers. If the questions are asked in a Likert scale format, what they have to do precisely should be clear. Additionally, they should know if they should provide answers to open-ended questions or not (Bryman *et al.*, 2014:197).

- **The survey contains more than just a list of questions.**

In general, the word "survey" is often used to describe the work done when collecting data via some form of questionnaire or interview, but "survey" can also include the methods of structured observation and structured interviews as a form of data collection (Saunders *et al.*, 2019:818).

4.5.3.3 Questionnaires

Questionnaires provide the basis for many forms of research design in the social sciences. They are used in various types of survey research, experiments, different types of evaluation type research, and numerous data collection undertakings (Babbie & Mouton, 2001:239). Therefore, a researcher must consider several important aspects when developing a questionnaire. These aspects include the nature and specific wording, the order in which the questions are arranged, the flow, the length of the questions, the questionnaire itself, and the general format of the questionnaire (Babbie & Mouton, 2001:239).

The questionnaire design to be used as an interview guide in the semi-structured interviews is critical, as the answers to these questions will impact the validity and reliability of the collected data (Saunders *et al.*, 1997:254). Therefore, the quality of the data collected for research is thus dependable on the design of the questionnaire. As the questionnaire is the basis of the research for this qualitative study, the questionnaire design must be adequately planned and executed. Therefore, pre-testing a questionnaire is highly recommended, yet sadly, a neglected phase in most studies (Babbie & Mouton, 2001:244).

When designing the questionnaire and interview questions, it should be written in such a manner or format that the answers to these interview questions will easily link to the research objectives. However, the questions should be written in a language the interviewees will understand and can adapt to (Creswell & Poth, 2018:295). This process of designing a questionnaire was strictly adhered to in this study.

Understanding how to construct a questionnaire as an interview guide is crucial. The questionnaire can be redrafted as often as necessary until the best version is prepared. An inadequately prepared questionnaire will not provide the researcher with the data they

seek. The questionnaire should be spread out and not cluttered. Researchers generally try to use as few questions and pages as possible, which is advised against. A too long questionnaire is also not preferred, as this will result in respondent fatigue, and they may lose interest if it takes too long to answer.

The researcher who draughts the questionnaire as an interview guide should prepare the interview guide to the optimum capacity with just enough questions to obtain adequate and comprehensive data that will answer the research questions (Babbie & Mouton, 2001:236-239). The writing of such an interview guide is a skill that can only be attempted by considering the tips and skills of skilled researchers.

Some helpful suggestions on preparing the questionnaire as an interview guide were:

- Researchers should refer to guidelines to assist them in framing questions.
- Try to vary the questions between statements and questions and not have all the questions in the same format, as it may become dull.
- Try to use both open-ended and closed-ended questions for the sake of variety.
- Questionnaire items should be unequivocal.
- Try to avoid the use of double-barrel questions.
- Ensure that respondents will understand the questions and are willing to answer them.
- Ensure that the questions included in the questionnaire are relevant to the topic.
- Try to avoid the use of negative items in the questionnaire.
- Try to avoid the use of biased items and terms in the questionnaire.
- Ensure that the presentation of the questionnaire is not cramped, as an attractive layout is likely to enhance responses.
- If not doing the interviews personally as a researcher, then there should be clear instructions on how to respond and how to answer each question, e.g., with a tick, a cross, or an open-ended answer.

- If a Likert scale is used, then decisions should be made on vertical or horizontal layouts.
- Rather than avoid long questions, try to keep them to the point.
- Avoid using very general questions, as coding will be very cumbersome.
- Avoid leading questions, as the respondents will prefer to provide their own opinions, and the interviewer should allow them to do so.
- Avoid jargon and specific business terminology that the respondents will not understand. Also, the use of slang and technical terms should be avoided.

Source: Adapted from Babbie and Mouton (2001:233-237) and Bryman *et al.* (2014:192-206)

The researcher applied these general but worthwhile tips when preparing the questionnaire as an interview guide, attached as annexure B for ease of reference.

4.5.4 Time horizon

As part of the research design, a researcher must ask: "Do I want my research to focus on a specific snapshot in time or rather on a series of snapshots, more like a diary?" (Saunders *et al.*, 2019: 212). The more imminent question is: Which snapshot in time will be best for this study? For example, when Covid-19 resulted in the first lockdown in South Africa on 26 March 2020, it was crucial for most businesses in South Africa, specifically SMMEs, which had to be open to generate income to survive.

This study will focus on the first lockdown as a critical point in time or snapshot. Therefore, the snapshot approach is one of the time horizons that the researcher would prefer to focus on. It is also highly relevant for this study to examine what the different SMMEs have done since then to deal with the various challenges they have faced. The challenges associated with pandemics and lockdowns in their respective fields over time are studied, so more information will be needed, similar to a diary. Therefore, a longitudinal study will also be necessary to obtain the specific information required.

Data have to be collected on how they survived the pandemic, so only a snapshot view will not be sufficient. A cross-sectional study refers to a study that is based on observations and explanations by different parties that reflect on a single point in time

(Babbie, 2011:509). However, a mixed method can be followed with a snapshot and a longitudinal study, where the study will collect data at various points more similar to a diary (Babbie, 2011:512).

This approach will help extract the full story from the participants about how the pandemic affected the SMMEs over time and what was done to counter the lockdown effects. The snapshot time horizon is thus referred to as cross-sectional, whereas the diary approach or the different point in time revisited is referred to as a longitudinal study (Saunders *et al.*, 2019:212).

South Africa experienced different stages or levels of lockdown during Covid-19. This fact affected whether businesses were able to do business or not. Therefore, this study used a cross-sectional approach, meaning that data was collected from participants on multiple points of view simultaneously in the interview process.

Participants were required to refer back to different points during the last two years of the pandemic and explain how they overcome the unique challenges they faced. As said by Saunders *et al.*, cross-sectional can be applied in qualitative or mixed-method studies based on interviews conducted over a short period (Saunders *et al.*, 2019:212).

Cross-sectional design can also be applied when a researcher uses the unstructured method of interviewing or when semistructured interviewing is applied with a variety of participants (Bryman *et al.*, 2015:108). The main objective is to identify association patterns to determine if the variables are related (Bryman *et al.*, 2015:106).

4.6 RESEARCH METHODOLOGY

4.6.1 Sampling strategy

4.6.1.1 Research population

The term population has been defined and described in several excellent ways by many scholars. However, this researcher prefers the SAGE definition, which states that, in the context of research, the term population refers to a group of individuals who satisfy the researcher's criteria. Furthermore, this group should be capable of providing a representative sample of individuals who can provide rich, opulent, and comprehensive information and knowledge on a topic related to the criteria (Given, 2008:644). In short,

the research population is the theoretically specified aggregation of individuals or elements that the study will focus on (Babbie, 2011:514).

Some authors stress that while the population consists of individuals who possess the information, it is vital to have access to the availability of these population members to source the information (Creswell & Creswell, 2018: 210). Therefore, when a researcher identifies the potential research or study population, the focus should be on the group of individuals best suited to provide the most relevant and comprehensive information on the topic that will address the research objectives (Ritchie & Lewis, 2003:49). Sampling can also be divided into probability sampling and nonprobability sampling (Zikmund *et al.*, 2012:382).

The research population for this particular study consists of SMMEs in the Western Cape that survived the Covid pandemic; thus, it encompasses SMME owners who adhere to the following criteria before they are eligible to belong to this particular research population category:

- SMME owners older than 21 years of age (for ethical consideration purposes).
- SMME owners operating in the Western Cape province of South Africa.
- SMME business owners (with less than 50 staff members).
- SMME business owners whose businesses existed before Covid (pre-2020) and who had managed to stay in business through the lockdown periods were still in business when the interviews were conducted in 2022.

The latest POPI act made it extremely difficult to secure a list of SMMEs that survived Covid. Before the POPI act was promulgated in South Africa, the ruling party in the Western Cape could effortlessly provide such a list of SMMEs from their database. However, this is no longer viable after the new POPI Act. Therefore, the snowballing method was followed according to the NWU ethical committee.

The population remains the same, and how the participants in this study were accessed. However, the method to reach a sample was predetermined in this study by the NWU Ethics Committee, as it was the most ethically correct way to connect to the research population.

4.6.1.2 Research sample history

A sample is thus the portion of the population described above used to collect data in a research study. Before deciding on the sample size for this study, it was decided to review the history of the sampling procedure to gain a complete understanding of how to select the correct sample size. Interestingly, the original development of sampling in social research can be traced back to political polling.

As early as 1916, a popular news magazine in the USA at the time, the Literacy Digest, wanted to do a poll on who voters would vote for in the next presidential election, and they ended up sending postcards to ask potential voters whom they will vote for in six states. Based on the returned postcards, the magazine could correctly predict that Wilson would be elected, so their sampling criteria worked well (Babbie, 2011:176). In particular, their sampling techniques showed equally excellent results in a few next elections as they made correct predictions in 1920, 1924, 1928, and 1932. In 1936, however, they predicted that Alf Landon would be president instead of Theodore Roosevelt, which, as history indicated, was a wrong poll because their sampling criteria were incorrect.

This factor illustrates the importance of correct sampling selection. The magazine's sampling frame consisted of too wealthy a sample, as they used telephone subscribers and automobile owners, which in the context of 1936 was not representative of the nation that mainly experienced the tail end of the economic depression. Their poll suggested that Landon was leading by 57 to 43 Roosevelt. In the end, Roosevelt received 61% of the vote (Babbie, 2011:176). This procedure indicates the importance of using the correct sampling criteria to gain a proper and accurate perspective of the truth when using a sample to do research.

To understand the social setting of the potential participants, it will help if the researcher has some form of collaboration with the prospective study population. Therefore, this will help to select the first few informants or participants in the study (Babbie, 2011:181). It is ideal to choose participants who are, to some extent, a typical example of the group intended to be studied.

In this study, the researcher is, fortunately, an entrepreneur and successfully used the snowball method by initially approaching two known and successful entrepreneurs. These two original participants fit the criteria and assist in providing more names via the

suggested snowballing method. This method will be explained in detail in the following section on snowballing.

4.6.1.3 Sampling selection criteria

Under normal circumstances, the selection criteria process will thus be applied to decide on the most suitable sampling strategy. This study was carried out according to the legal requirements of the POPI Act in South Africa, which prohibits most other suitable methods of conducting this type of research. The Ethical Committee of the NWU specifically requested the researcher to use the snowball method to conduct the study under the legal requirements of the POPI Act since the snowball method will provide the best sampling method for the study.

Typically, when determining a sample size, there are several factors to take into account before a sample size is chosen (Ritchie & Lewis, 2003:84-85).

- The heterogeneity of the population, especially in South Africa, is an essential factor in ensuring that the entire population is covered. Therefore, the sample size should include all the diversity represented in the country.
- The number of selection criteria refers to the different criteria incorporated during the sample design. The more significant the criteria, the larger the sample should be.
- The extent to which nesting of the criteria is vital is vital, "nesting" is a term used when there is a control built in, controlling the representation of one criterion within another to ascertain any interdependency.
- If there are groups of particular interest that require concentrated study, if there are special groups within the larger population that form a critical part of the study and that should be included for the sake of completeness, then this will impact the size of the sample.
- Multiple samples within one study - On certain occasions, it will be required to have more than one sample for comparative reasons, which will also impact the sample size.

- The type of data collection methods depends on whether the study will be conducted in different types of grouping, such as single interviews, group interviews, or paired interviews, which will also impact the sample size.
- The budget and resources available – the size and scale of the funding available to conduct the research will also impact the sample size.

Source: As adapted from (Ritchie & Lewis, 2003:84-85).

A sample size of 50 participants is generally considered appropriate for a qualitative study, as if more participants are involved, it is difficult to control the quality of the collected data. However, if the data extracted is painstakingly comprehensive, the sample size may be significantly smaller, as all depends on the quality of the data collected.

Usually, when a sample size is selected and data is collected from probability samples, the sample size is based on statistical probability (Saunders *et al.*, 2019:299). Therefore, first, one must distinguish between probability and nonprobability sampling to decide which option best suits this study.

According to Babbie (2011:514), probability sampling is the general term used when samples are selected following a probability theory, stereotypically when it involves some random selection mechanism. On the other hand, nonprobability sampling (Babbie, 2011:513) refers to using any technique where samples are selected in ways not suggested by the probability theories. The latter would include purposive or judgemental sampling, quota sampling, and snowball sampling, which appear to be the best-suited option for this study. Snowball sampling, why and how it will be used, will be discussed in the following section.

4.6.1.4 Snowball sampling

The snowball sampling method can be defined as a non-probability sampling method. This method is frequently applied to empirical studies where each participant is asked to provide names of up to three additional participants, which they consider likely willing to participate in the interview process (Babbie, 2011:517). The researcher then has the researcher to contact these potential contributors and ask if they will be willing to participate in the study. Those willing to participate will then each, in turn, again produce a few names of potential candidates to be interviewed. The process snowballs from there

onwards to provide the researcher with a sufficient sample until a saturation point is reached.

This concept has also been referred to as "accidental sampling", a highly suitable technique when the different participants of a specific population are not that easy to pinpoint (Babbie, 2011:180). The first participants can be found by accident or the researcher can use a few known contacts to kick-start the process. Once the current few available and willing participants have been interviewed and have passed on a few names of potential participants who fit the target population, this will result in the snowball procedure of gathering more names of potential participants. In this study, it was not easy to identify successful surviving SMMEs willing to participate in the investigation. Most SMME owners are very protective of their entrepreneurial know-how and not eager to share their secrets.

Furthermore, with the new POPI act promulgated in South Africa, it is no longer possible to ask any form of association or local government to supply a list with names, as it is simply against the law for such bodies to provide these names. Therefore, the only applicable and acceptable sampling method, as advised by the NWU Ethics Committee, was thus for this study to employ the snowball method, which is why it was applied as a sampling selection technique. The Ethical clearance letter is attached to this study as Annexure B.

In this study, the researcher is an entrepreneur and, fortunately, had access to some successful fellow entrepreneurs in the Western Cape who managed as SMMEs to survive Covid. As indicated, it helps a researcher to be a fellow of the research population, as the researcher will be more likely to be trusted than other nonrelated researchers.

A similar experience was recorded by Kath Browne in 2005 when she made use of the snowballing technique in the United Kingdom when she did a study on nonheterosexual women. She reported that her membership in such social networks helped her tremendously in facilitating this type of sampling to reach her potential study subjects, as she enjoyed the trust of her social community (Babbie, 2011:180).

4.6.1.5 Sample size and thematic saturation

In the case of qualitative studies or qualitative sampling, there is no specific prescribed sample size (Venter & Van Zyl, 2017:113; Saunders *et al.*, 2019:299). The samples can be small when focused on extracting data-rich and opulent-quality information from the participants (Ritchie & Lewis, 2003:83).

Since a small sample size is permitted, the sampling units (individuals, participants, respondents, or organisations) must meet the prescribed criteria before being selected to be included in the sample (Ritchie & Lewis, 2003:83).

Another requirement, as per these authors, is that the sample, even though small in size, should be as diverse as possible within the borders of the demarcated population (Ritchie & Lewis, 20023:83).

There are three core reasons why qualitative samples are typical of smaller size:

- If the data are accurately analysed, a point will be reached where very little new information is obtained from each additional new participant. However, if the information has appeared once, it is already included in the analytical map, e.g. "What characteristics do an SMME owner need to survive? You have to be brave". No matter how many participants gave this answer, it is included in the analytical map after it was provided as information in the first interview.
- In qualitative research, statements or opinions about incidence or prevalence are not important. The need is to focus on the hidden truths and the unique entrepreneurial know-how a surviving SMME owner can provide. It does not have to have occurred frequently before. As long as 1 participant can give an example of what he did to survive, this can be used when developing a framework. There is no need for multiple same answers as the sample size may be small.
- The type of information extracted via qualitative studies is rich in detail, which means that each participant will provide information that generates many code words. Keeping track of the data via a mapping technique is difficult for large sample sizes; smaller ones are preferable (Ollinger *et al.*, 2015).

Source: Adapted from Ritchie and Lewis (2003:83-84).

Clive Boddy in 2016 that focused on why there is so little or sparse information on sample sizes in qualitative research. His findings included that when the sample size is determined in qualitative research, it is contextual and somewhat dependent on the scientific paradigm under which the specific research occurs. Smaller sample sizes for in-depth studies provide high-quality research. Interestingly, this author believed that even sampling sizes as small as one could be justified. For in-depth qualitative research, a sample size involving only one case study was considered highly informative, as demonstrated in medical or management research; however, for this type of exploratory descriptive study, more participants will be required for this qualitative research. The conclusion of this study found that theoretical saturation was usually reached in a sample size of 12 when the data were extracted from a relatively homogeneous population (Boddy, 2016:426).

Initially, the researcher envisaged this study of SMMEs that survive Covid, with a sample size of 10 to 12. However, as the interviews progressed and the snowball method escalated, the researcher eventually had access to 16 surviving but vastly different SMMEs in the Western Cape and managed to obtain valuable and data-rich information and entrepreneurial know-how from this assortment of participants, so the snowball technique is the reason for ending up with a sample size of 16.

The participants had only one aspect in common: they were all entrepreneurs who fit the criteria. Furthermore, they differed substantially, but contributed to such an extent, resulting in all of them being included in the study, as all could provide unique perspectives and solutions to survive a pandemic from diverse backgrounds. The actual interviews and the participants' demographics will be discussed in detail in Chapter 5 as part of the actual research.

4.6.2 Data collection

The researcher could have used various data collection tools to obtain data in answer to the research questions. The main collection tools with several subsector tools or variants, according to Saunders *et al.* (2019) that are available are as follows:

- Utilising secondary data (2019:338)
- Collecting data through observations (2019:378)

- Collecting data through interviews (2019: 434)
- Collecting data through questionnaires (2019:502)

Source: Saunders *et al.* (2019:338-502)

According to Marshall and Rossman, there are also four primary methods, with theirs differing slightly from the above, by which a researcher can collect data for qualitative research purposes, and these include the following:

- Participating in the setting.
- Observing directly.
- Performing in-depth interviews.
- Analysing documents and material culture.

Source: Marshall & Rossman (2016:276)

Fortunately, both viewpoints have an in-depth interview as a method to collect data, so the slight difference between these viewpoints is not crucial at this stage. Furthermore, the interview is a well-known data collection tool that can be very formal or structured. Using standardised questions in a set way can be highly formal or more informal by following an unstructured conversation style type of interview (Saunders *et al.*, 2019:211).

These are the different types of interviews that a researcher can consider using as a data collection tool:

- Structured interviews.
- Semi-structured interviews.
- Unstructured interviews.
- Standardised interviews.
- Non-standardised interviews.
- Respondent interviews.
- Informant interviews.
- Telephone interviews.
- Face-to-face interviews.
- Internet-based interviews.

- Individual interviews.
- Focus group interviews.
- Group interviews.

Source: Saunders *et al.* (2019:437-443)

4.6.2.1 Data collection via semi-structured interview

In this section, the data will be discussed how it was anticipated to be collected for this specific SMME surviving Covid study, as per the data collection strategy that was applied. The interview method, with the questionnaire as the interview discussion guide, was used in the semi-structured format of interviewing the 16 participants, as the semi-structured interview is a standard data collection method (Kallio, Pietilä, Johnson & Kangasniemi, 2016). The names of all 16 participants were obtained using the snowball method. 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 researcher had to decide which in-depth interview format would be best for this study.

Semi-structured interviews (also regarded as non-standardised interviews) appear to be the best suited for this particular research, as it has the following characteristics and features that can apply to the topic researched:

- The researcher will have a list of themes or questions to use during the interview and all topics can be covered, or the researcher may choose to omit some of the questions if they are not applicable to a specific participant.
- There is no need to follow the same order of questions for all participants in the study, and it may vary to ease the flow of conversations.
- Additional questions may be asked to provide more clarity or understanding.
- As the nature of the questions and discussions will differ with each participant, it will require full attention of the researcher. Thus, it is best if the interviews are recorded and later transcribed.

- As the interviewer and the researcher are the same people, the interviews can be adapted to allow for an in-depth understanding and to extract detailed and quality data from the participants.

Source: Adapted from Saunders *et al.* (2019:444-455)

To obtain all the information from the participants as successful business owners who managed to survive Covid 19, the researcher used the method of semi-structured interviews, following the questionnaire set as the interview guide generating the data and analysing them to answer the research questions. The interview questions were asked in a flowing and cohesive manner. The data generation process followed for a qualitative study was as follows.

- Less structured.
- Focused on the interviewee's point of view.
- Allowing the participants to ramble and give as much detail as they prefer.
- Allowing the participants to depart from the semi-structured questions and expand on the topic in general as they prefer.
- As the researcher wants rich and detailed answers in a qualitative study, the participants can digress and expand as they wish to generate bountiful and abundant data.

The uses of semi-structured interviews (or in-depth non-standardised interviews) are widely acknowledged when conducting exploratory discussions and qualitative research to ascertain the "what", the "how", and the "why" precisely, as Osterwalder stated already in 2004 (Osterwalder, 2004:42).

The researcher may use more than one type of interview, as a combination of interviews and styles is acceptable (Saunders *et al.*, 1997:213). Although a variety of interview styles is acceptable, the following general rules for face-to-face interviews are suggested:

- Characteristics of the interviewer – the interviewer should have the ability to be able to communicate effectively with the participant, preferably in the home language of the participant.

- The interviewer's appearance and demeanour should appear neat and professional to portray professionalism and eligibility.
- Familiarity with the questionnaire's questions – the interviewer should be familiar with the questionnaire's content and fully explain the questions to the participants when clarity is requested.
- Following the wording of the questions precisely – the interviewer needs to use the exact words of the questionnaire and not deviate and interpret the questions, as this may result in the extraction of inaccurate information from the participants.
- An exact recording of responses is required. For example, suppose the questionnaire contains open-ended questions and interviews are conducted by someone other than the researcher. In that case, the participants' responses must be recorded in the exact words used by the respondent – hence, it is best to use voice recordings, as the precise wording of the participants is required when the coding is done before processing.
- Probing for responses – if participants provide too short answers, it is the responsibility of the interviewer to extract as much information from the participant amicably and inquisitively. In some instances, silence by the interviewer is an excellent probe – to allow the participant to realise to explain further.

Source: Adapted from Babbie & Mouton (2001:251-253)

The semi-structured interview process proved exceptionally effective, as the researcher could extract data-rich information via this method from the participants, as will be fully explained in Chapter 5 below.

4.6.2.2 Interviewing process

Once all research decisions have been made on the population, the sample size, and which questions to ask, the interview process can begin. The first step is to set the dates with the participants, whose names have been obtained by snowballing. The first two interviews were with SMME business owners whose businesses survived Covid and who were known to the researcher. Before the interviews, written consent was obtained.

As part of the interview process, the researcher should be confident that participants and respondents have given their full consent to be interviewed (Ritchie & Lewis, 2003:146). Thanks to the snowball method, they were notified by the previous participant, who provided the next name.

Then, when the interview was scheduled, they received documentation requiring their written consent to participate, as per Annexure A.

The interview discussion guide had to be objectively designed to answer the research questions (Creswell & Poth, 2018:165). This guide was approved by the Ethics Committee; see Annexure B. The interview guide provided a list of questions with a logical flow divided into five subsections; for reference, see Annexure C.

The pre-section dealt with the demographic information of the participants. Section 1 reflected on the business information. Section 2 asked what motivated the participant to become an entrepreneur - Section 3 referred to the entrepreneur's perception of success and survival before and post-pandemic. Section 4 dealt with the specific challenges presented by Covid and how the entrepreneur dealt with these and overcame these challenges. Finally, Section 5 extracted information about potential contributing factors and requested any recommendations and advice. The entire interview consisted of about 45 questions, without probing questions.

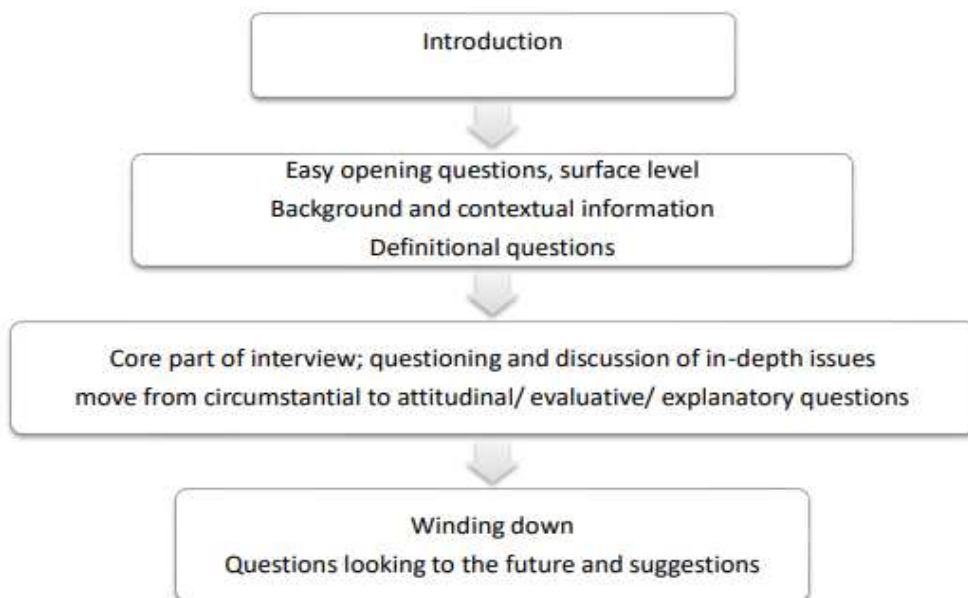
The six main research questions which this study seeks to answer are:

1. What motivated the SMME owner to become an entrepreneur?
2. What is the SMME owner's perception of success or survival pre and post-pandemic?
3. What were the specific pandemic challenges that the SMME had to overcome?
4. Were there contributing factors to the SMMEs' survival in the Western Cape?
5. Would the SMMEs regard these interventions as evidence of an entrepreneurial ecosystem?
6. Is it possible to develop a framework for survival for SMMEs based on their reconfigured business models, enabling them to survive the pandemic?

Each participant was interviewed in their preferred setting, either in their homes, offices, or any venue. 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 following chapter will provide a complete description of the venues used during the interview process. The different stages of the interview process that were followed in this research have been described in detail by Ritchie and Lewis and are depicted below in Figure 4.3:

Figure 4-3: The different stages of the interview process



Source: Ritchie and Lewis (2003:114)

The interview process followed the above format, which will be discussed in detail as part of the actual research in Chapter 5 below.

4.6.2.3 Pilot testing

The pilot testing process involves testing an interview guide on a small group of friends or a focus group first to see if it works or needs modification (Ritchie & Lewis, 2003:135). Any change should be made before the majority of the fieldwork occurs. According to Saunders *et al.*, pilot testing refers to testing the data in a small-scale study. Pilot testing or a pre-test will minimise the opportunity for errors in the collection of the data. For example, it will be too late to rectify the interview guide when most interviews have already

been done. Furthermore, the pilot testing phase will allow some form of evaluation of the validity and reliability of the data (Saunders *et al.*, 2019:812).

A preliminary evaluation of the data collected in the pilot phase will provide the researcher with the answer if the data collected can answer the investigative research questions (Saunders *et al.*, 2019:540). Piloting will also provide the researcher with an initial reflection on the ability of the researcher to manage the interview process.

The pilot phase will also comprehend if the material in the interview guide is substantial enough to generate the necessary research data (Marshall & Rossman, 2016:214). Furthermore, to determine whether the interview will be able to generate sufficient information, the pilot study will reveal whether confusing questions are potentially included and if the total experimental setting seems credible (Cozby, 2009:177). All these aspects tested in the pilot study will assist the researcher in the phase when the complete empirical study is conducted.

The researcher applied the concept of piloting to the two known fellow entrepreneurs with whom the snowball process commenced. The first 2 were test subjects to determine whether the interview guide was sufficiently designed to extract enough data-rich information from the respondents. A complete discussion of this test phase will be provided in the Research section, Chapter 5.

Once the first interview was transcribed, it was shared with the supervisor, who advised the researcher to apply more probing and expand the interview guide to some extent. The piloting phase was quite beneficial.

4.6.2.4 Conducting the interviews

Various relevant matters that should be adhered to when conducting the interviews will be discussed in this section: appearance, venue, rapport, skills of the interviewer, probing techniques, how the researcher plans to record the interview, the duration of the interview and the keeping of a field diary.

- **Appearance**

James Uleman, PhD., a psychology professor at New York University and a researcher on impression management, stated that it is not possible to get a second chance to make a first impression (Uleman, Blader, & Todorov, 2005).

The old saying “first impressions count” is highly applicable when you meet interviewees for the first time on interview day. A researcher must appear professional, accessible, and easy to relate to. In addition, the appearance may affect the participant's perception of the researcher (Saunders *et al.*, 1997:221). Therefore, the suggestion is made that the researcher should wear clothing items or style of dress to that of the person being interviewed to put the interviewee at ease (Saunders *et al.*, 1997:221). This advice should be followed in the actual research process.

- **Venue**

The standard image most researchers have of the actual interview process is that of an interviewer with a clipboard or notes sitting in front of an interviewee, asking the questions and writing down or recording the interviews (Bryman *et al.*, 2014:217). There are a few variances to this concept. It can occur in person, by telephone or after the Covid-19 pandemic.

The norm is to meet via Skype, Zoom, or MS Teams; any of those video conferencing facilities are equally acceptable when the interview is conducted with both parties in two physically different locations. This procedure may pose challenges if the electronic media or the Wi-Fi signal breaks down. Audio may not be perfect, there may be a time delay, and the interviewer may not be able to use visual aids such as graphs or photographs to extract detailed data-rich information from the respondent or participants (Bryman *et al.*, 2014:218).

The interview should occur in a physically accessible venue where both parties are present simultaneously. However, there are no specific rules regarding where the interview should take place in a qualitative study. However, it is generally the participant's choice of location, which can be based on his preferences. (Ritchie & Lewis, 2003:166).

The standard and preferred locations for interviews are usually the home or workplace of the respondent. Respondents who prefer not to have the interview at either of the

mentioned venues should select another location suitable for such an interview and quiet enough for mental concentration. (Ritchie & Lewis, 2003:166). Chapter 5 will provide more in-depth details on the actual interviews and the physical venues of the data collection actions with each participant.

- **Building rapport**

An in-depth qualitative study depends on the ability of the interviewer to build some form of rapport with the interview, as this “relationship” influences the quality of the responses (Ritchie & Lewis, 2003:143). According to Bryman *et al.* (2014:219), the interviewer needs to build a rapport or form a relationship with the interviewee. This report building should occur as soon as possible to encourage the interviewee to participate fully and cooperate in the interview. Some participants may agree to participate beforehand, primarily via the snowball method, as they do not want to let the person who referred them down. However, they can withdraw or terminate the interview if no rapport is formed (Bryman *et al.*, 2014:219).

To create a conducive environment for the interview, the researcher must immediately ease the participant to create an environment of trust or fellowship (Ritchie & Lewis, 2003:143). A positive atmosphere was created by complimenting the interviewee as SMME owner almost immediately, even before the interview began, for having survived Covid. Applying humour or disbelief to the interviewee's age also helped lighten the mood: “No, you cannot be this age. You look ten years younger!”. This tactic made the participants feel at ease and a good rapport was established almost immediately. The first few questions referred to demographic information so the participant could respond with short, one-syllable answers and ease into the interview. At the end of the questionnaire, more comprehensive and challenging questions were asked when participants felt calm and in control.

- **Skills of interviewer**

When conducting the interview, there are a few general tips and skills that a researcher can read up on to be familiar with how exactly to conduct an interview:

- Establishing upfront that there are no wrong or correct answers is a concept incorporated in the opening paragraph, reiterating that no financial information is

sought, just the business skills and know-how of the entrepreneur, and anything that worked is correct.

- She expressed interest and attention while being sensitive to the interviewee's tone, voice, and body language. For example, sometimes interviewees are sad, cross, or happy, and the interviewer must pick up on the tone, concentrate, and stay with the flow of the conversation.
- It is vital to allow the participant time to think and reply. Thinking time is essential when an interviewee feels rushed and may not open up and provide detailed answers as needed.
- Pacing the interview – if an interviewee starts to ramble, the interviewer must gently bring him back to the question.
- Handling extraneous information – some participants requested (3 to be exact) the list of questions before the interview to allow themselves time to prepare their responses, which was acceptable to the researcher.
- Never assume – if the researcher is unsure about an answer, ask again for more clarity, as the research cannot be in any way based on assumptions.
- Refrain from commenting on an answer – that may be regarded as judgmental.
- Refrain from summarising the interviewee's answer – that may limit the richness and elaborative nature of the spontaneous responses from the participant.
- Refrain from finishing off an answer of the participant – that may kill the interview altogether.

Source: Adapted from Ritchie and Lewis (2003:156-159)

In general, the interviewer must try to simulate an everyday conversation in a formal but relaxed manner in line with the questions prepared in the interview guide to extract the information from the participants. The interview process may be challenging for a novice interviewer, as various issues could arise. First, noise could be in the background, distracting both parties from the interview. Second, there could be too many expectations and the participant is not forthcoming. Third, sensitive issues could arise, as they did with

recalling sensitive memories relating to Covid. Fourth, the novice interviewer could struggle to focus and the recording device may be challenging. All these matters could throw the interviewer off course, but preparing, concentrating, and pushing through are important (Bryman *et al.*, 2014:230).

The researcher found that when conducting the interview, indicating a genuine interest in the participants' life stories and opinions, the researcher's sincerity will come across, and the participants will open up and provide opulent and data-rich information.

Some authors suggested that in qualitative research, the researcher should aim to achieve empathy without becoming too involved (Ritchie & Lewis, 2003:158). The researcher differs from this view in that she is a fellow entrepreneur herself and showed genuine interest in the stories of other fellow SMME survivors. Indeed, it was the level of her involvement that led to participants opening up and providing data-rich information.

Some participants shared their ways of surviving and succeeding in business to proclaim self-achievement. The researcher congratulated each one of them for surviving, also acknowledging the fact that SMMEs rarely receive awards, and congratulations for a job well done. Acknowledging their success, sharing tears of joy or bursts of emotion and laughter is not an indication of being over-involved. It is a form of authenticity and shows the participants the level of care for this topic. The information they provide is worthwhile and must be shared with the world to fill the gap in academic knowledge.

- **Probing**

Sometimes, participants provide comprehensive answers to the questions in the interview guide. Still, the interviewee is occasionally uncomfortable with being interviewed (one participant referred to it as “OK, let’s go and write this test”- Participant SW003). On the contrary, the interviewer had to reassure the participant upfront that the interview was not a test, that there were no wrong or right answers and all opinions were valid. Sometimes, these participants, especially those afraid to be interviewed, had to be probed for more in-depth explanations. They had to be guided to provide quality answers and not the type of answer to ‘just get this over and done with’. In a semi-structured interview, probing is much easier than in a structured interview, where probing can be somewhat problematic (Bryman *et al.*, 2014:220).

The interviewer can employ probing techniques when a participant does not answer clearly. The probing techniques will extract a more quality type or data-rich answer from the participant by asking the participant: “Can you clarify that?” or if it were a statement hanging in midair, then a simple “Hmmm...?” would suffice. In some instances, silence and a slight frown, indicating a lack of understanding, encouraged the participant to elaborate more (Bryman *et al.*, 2014:220-221). The researcher also found that showing genuine interest by saying “This is fascinating, please tell me more?” helped the participants to feel at ease and tell their whole story with pride and detail.

Probing is also not just using one word, e.g., “why?” as the term probing goes outside the perimeter of everyday conversation (Ritchie & Lewis, 2014:152). The probing must be done in a tone of just-seeking clarification, not sounding frustrated, as the participant will not open up and share more. To have good probing skills is almost equal to being a good detective (Ritchie & Lewis, 2003:153).

The interviewer must be alert to pick up on certain words or clues dropped by the interviewee, and then, upon probing, get to the authentic, in-depth detail that will answer the study's research objectives.

Probing comes naturally to interviewers who have a genuine interest in the life stories of the interview participants. In this study, the researcher was fascinated by the participants' life stories, from what motivated them to start the business, sometimes decades ago, to how they have survived the recent pandemic. Hence, probing was not a skill that was consciously applied, as it was natural for the researcher to ask any question necessary to gain a complete understanding of how the SMMEs survived Covid.

- **Recording of interview**

Various authors highly recommend recording the interview as this will assist in the flow of the questions. If needed, the researcher can make a few simple notes on the field notes, not too many, as the researcher needs to concentrate on the interview. The researcher should focus on the participants' answers to pick any hint or clue that needs probing.

With focus and concentration, the researcher can extract data-rich information from the participants (Ritchie & Lewis, 2003:166; Bryman *et al.*, 2014:92; Saunders *et al.*, 1997:224). It is also advisable to transcribe the interview recording and compile a typed

version of the interview as soon as possible so that no exact nature of explanations or hidden truths could become lost to the researcher (Saunders *et al.*, 1997:224).

In our modern and advanced society, there are a variety of recording aids that are applicable and available to the researcher. The tape recordings to record the audio are outdated. Video recording is a more advanced option that can be easily used if interviews are conducted over a medium such as Skype, Zoom, or MS Teams. The researcher clicks on the record button.

Note taking can also be a form of recording. However, almost the easiest way to record your notes in our modern society is using the Voice Note Recording option on an Apple iPhone, which is the medium of recording used by the researcher for this research topic.

- **Duration of interview**

The interview time frames will differ between the study participants and the interviewer must be prepared for this. It is the norm that an interview usually takes about an hour and can vary up or down. If the interview exceeds 2 hours, it will be difficult for the interviewer and interviewee to concentrate (Ritchie & Lewis, 2003:165-166). Therefore, it is imperative to remember the level of concentration required from an interviewer during an in-depth qualitative interview (Ritchie & Lewis, 2003:166).

- **Field diary**

A researcher should use a field diary to keep track of all the interviews as set up, the dates and times, the coding of the names allocated to disguise the information and identification of the participants, and help keep the field notes.

Field notes are generally small scribbles or notes made by the researcher in the field or in practise where the participants are interviewed. For example, participants are interviewed at different preferred venues. In studies in which interviews are recorded electronically, the field notes will capture the feeling of the interview, the venue itself, the atmosphere, the way the participant was dressed, and how they portrayed themselves, stressed or relaxed, anxious or calm. The researcher can also make notes of ideas for analysis or note which type of background the participant has if that is not explicitly asked in the interview and thus not recorded (Ritchie & Lewis, 2003:137).

The field notes made by the researcher whilst the interviewer is thinking or answering a question with the recording device on can also be regarded as notes devoted to self-reflection (Marshall & Rossman, 2016:234). These notes can be about different aspects, such as how the researcher perceived the interviewee (“sadness experienced”). In addition, what actions worked to gain access or trust of the interviewee (“complement her on how young she looked”)? Alternatively, even simple things as “Next time, bring a bottle of water”. All these self-reflection notes can only aid the follow-up interviews.

- **Transcribing the interview**

It is advisable to do the interview transcriptions within a relatively short time frame after the interview to assist the researcher in remembering all the facts and nuances of the interview that cannot be captured via a voice recording or in the field notes.

Transcription of voice recordings can be done relatively quickly using transcription software, which transcribes the collected voice recording into Word documents. These software examples include Express Scribe, Olympus Digital Wave Player, Microsoft OneNote, a Live Scribe smartpen, Dragon NaturallySpeaking, e-Speaking, and many more (Marshall & Rossman, 2016:392). However, it should be noted that careless reliance on these software packages can result in incorrect data transcription and should be reviewed by the researcher (Marshall & Rossman, 2016:392).

4.6.3 Data processing and analysis

The data that have been collected have to be first organised and can then be analysed. Analysing the data collected aids the researcher in understanding the research patterns and investigations (Cozby, 2009:224). The analysis of the data can be done via manual intervention and procedure or with the use of computer software. Some researchers prefer to use software tools such as SurveyMonkey or Qualtrics. When these were used for data collection, the data analysis part of the research naturally flows from the data collected into the analysis process (Marshall & Rossman, 2016:342). However, other authors believe that data analysis can be pretty challenging. Analysing text data and other multimedia forms can present the qualitative researcher with a perplexing trial, as the process has many steps and stages (Creswell & Poth, 2018:320).

The problem is that data collection, analysis, and eventual report writing are not separate steps of the entire research study. Instead, these stages are interrelated and occur concurrently in a research study (Creswell & Poth, 2018:327). The first stage of fieldwork or data collection needs to be the pre-arranging of the data collected, with provision made for the possibility that later stages of data collection can be added. Data analysis or identifying themes should be done upfront on the data (Lewis & Ritchie, 2003:56). The researcher implemented this step after expanding the questionnaire after completing the pilot phase. The pilot phase with the first two interviewees indicated that more questions were needed to obtain more quality-rich data when the themes appeared.

The data analysis phase will cover the following topics:

- Involvement of team members or supervisors in developing the conceptual framework or identifying themes.
- Testing and refinement of the framework.
- Coding, mapping, and summarising of the data.
- Interpretation phase of the data as collected.
- Scope and need for validation.

Source: Adapted from Ritchie & Lewis (2003:74)

The first step in analysing the data is to input the data into a matrix with rows and columns (Cozby, 2009:263). Data are typically inserted into rows of the matrix for each research participant in different rows. The columns will contain the scores or code words on the various measures or themes. The themes are usually identified by thematic mapping based on the research data obtained from interviews in a qualitative study. The following step deals with the instruction that handles the statistical analysis, and each programme can use different actions to perform this analysis.

Once the data have been analysed according to the set of instructions provided, the computer programme will provide an output that indicates the results of the procedure performed (Cozby, 2009: 263) in the different sections of the interview. The sections of the interview discussion guide are summarised in the table below. This summary also helped identify themes when thematic mapping was done after data collection during the

interviews. Table 4.2 will provide an overview of the various sections of the interview guide.

Table 4-2: Interview sections of the Interview guide

Section	Information generated	Question nr on interview
Pre section Demographical information	Age Role in your SMME Highest level of education How long in entrepreneurship Location and industry? How many employees? Loan needed to start a business?	Questions 1-9 of the pre-section focused on the demographics of the study
1: Business information	Founding of business Description of products/services Role model Attributes Are skills inborn or taught?	Questions 10-15 of the interview
2: Motivation as an entrepreneur	What motivated you? Describe character	Questions 16-17 of the interview
3: Perception of success/survival	Health of SMME pre-Covid Situation post Covid Understanding of success Perception changed?	Questions 18-25 of the interview
4: Covid challenges	Specific challenges pre-Covid? Unique Challenges in Covid Explain box thinking Leadership style?	Questions 26-33 of the interview
5: Contributing factors	Any contributing factors? EE or WCGov intervention? Has the business model changed? Advice?	Questions 34-45 of the interview

Source: Compiled by the researcher

Thus, the table above provides a broad overview of the structure and the questionnaire design used as the interview guide. The demographic information was explicitly not included as a section of the interview, as that is preinformation, meant to make the

interviewee feel at ease, indicating the questions to be answered are simple and short and that the answers will be easy. However, again, it was a way to lure them into the interview, to make them feel at ease and comfortable before the more difficult questions were asked.

Therefore, the responses of the 16 different interviews can be referred to as the raw data. The raw data was then analysed for themes identified by thematic mapping, and the coding was done per theme. Finally, the code words had to be analysed, which can be done manually or by sophisticated software programs. Most data analysis exercises are done via computer programmes (Cozby, 2009:263). Therefore, it is advised that a researcher preferably find out which computer programme is preferred at the academic institution where the research is conducted.

Some of the most frequently used computer programmes utilised for data analysis are HyperResearch (Given, 2008:407), SuperHyperQual (Given, 2009:845), and ATLAS.ti (Frieze, 2012:10). It appears that North-West University has in the past preferred ATLAS.ti. The CAQDAS software and the manual analysis process will be reviewed before deciding which option will produce the best results for this study.

4.6.3.1 To make use of software or not

A decision can only be made whether to follow a process of CAQDAS analysis or a manual process of analyzing the qualitative data once a thorough understanding has been reached of both methods.

What is ATLAS.ti used for?

ATLAS.ti is part of the field of CAQDAS programs. CAQDAS is the abbreviated name for computer-aided qualitative data analysis software widely used for data analysis in qualitative studies. Computer software programs can identify strings or patterns amongst large quantities of data and with large combinations of data. First, however, the researcher has to pinpoint parameters for the software to function optimally, to instruct the computer software program by coding exactly which data segment is important and then what kind of significance that particular piece of data has.

There appear to be two opposing groups on the use of computer-aided software. One group sees it as a brilliant aid and analysing tool. An opposing group feels CAQDAS is peripheral and using it is an incorrect way of analysing the data (Friese, 2012:1). ATLASi can be used for qualitative and quantitative research.

It does not matter if the research was conducted as action research, observations, via interviews, focus groups, or biographical research; this software tool can assist with analysing data for all of the above methods by analysing it systematically in a computer-assisted manner (Friese, 2012:3).

- **Data preparation on ATLASi**

ATLASi is compatible with most textual, graphical, and multimedia formats and doc and docx files must be converted to rich text. Most computers with a Windows operating system will have the converters installed, or it can be done by installing an Office package. PDF files are also supported (Friese, 2012:23).

According to Friese (2012:24), ATLASi can deal with a diverse group of data, such as:

- Text
- Images
- Audio content
- Video content
- Geo data, and
- Survey data

A graphical representation of all the supported formats that can be used with ATLASi is depicted in Figure 4.4 below:

Figure 4-4: Different supported file formats

Type of data	Format	Specific features
Text	txt and rtf doc and pdf	Can modify with ATLAS.ti cannot modify
Image	20+ formats are supported	Multi-page images can be used
Audio	mp3, wma, midl, au, wav	Codec packages can help to play audio or video
Video	mpeg, wmv, avi, Mov	Codec packages can help to play audio or video
Geo data	Google Earth as data source	
Survey data (Excel)	Can be imported as primary docs	

Source: As adapted from Frieze (2012:24)

- **Data handling in ATLAS.ti**

Frieze describes the data handling process almost verbatim to how it panned out in real life with this research study. Once the researcher had conducted the 16 interviews (Frieze referred to 20 in her book), the audio files were transferred to a computer and then transcribed and saved as text files on the computer. The next step is analysing the data using ATLAS.ti (Frieze, 2012:34).

The data in all the above files are then coded and drawn into one file, with the project being saved under a project name. Frieze referred to filenames as transcripts (Frieze, 2012:35), whereas the researcher held her interviews under the names INTERVIEW + an abbreviation + a number, e.g. "INTERVIEW BVL001". In the example used, the "BVL" was an abbreviation of the suburb where the participant's business is located to identify each particular participant to the researcher only, as nobody besides the researcher will know which company in that vast area of the Western Cape was indeed interviewed. If two or more interviews occurred in that particular suburb, the last section would distinguish between them as 001, 002 or 003 (e.g., INTERVIEW SW003).

Once these transcriptions are all saved on a computer, the researcher has to assign these files to ATLAS.ti. Once a file is assigned, the HU stores the reference of the assigned file as:

The names indicate that the files are not imported but are assigned to a project. It is advisable to store all the interviews, the coding, and the HU file in one folder; the main project folder may contain subfolders.

It is essential to store a file in the project folder before it can be assigned (Frieese, 2012:37). The ultimate objective of saving all the documents in one project folder and transferring them to ATLAS.ti is to reduce the overall size of the primary documents. In addition, saving will make handling the code words more manageable and faster. This process will assist in organising the data into patterns (Frieese, 2012:38). Since the researcher has decided to follow the manual analysis approach of qualitative data, the exact saving of files was irrelevant to this study. Some aspects were applied, such as naming files, coding, and data preparation. However, the actual physical sorting, placing, analysis and identifying patterns were done via a manual process, to be described in detail in the chapter below as part of the actual research.

- **Technical aspects of coding**

Once the data have been collected and transcribed, the next step is to encode the data. Data coding is necessary to clarify what information the data contain to the researcher. This phase of forming and positioning codes into categories or themes forms the heart or core of qualitative data analysis (Creswell & Poth, 2018:333). The coding process is fundamental to qualitative research as it involves making sense of the collected data secured from the interviews. A process of lean coding is advisable as it can be extended in review and re-review.

Researchers with many categories struggle with the reduction process to reach the 5 to 6 required themes (Creswell & Poth, 2019:333). In the research chapter below, it will become evident that the researcher ended up with 12 themes in this study. Some technical aspects of coding that are also suggested are highlighting the code and dropping it in either the left- or right-hand area of the transcribed file (Frieese, 2012:69). A process that the researcher duly followed. It is also possible to add comments to the codes or edit those comments (Frieese, 2012:72). The colouring of codes is also advised, as it makes it easier to see which code word belongs to which label or theme (Frieese,

2012:75). These were valuable suggestions followed by the researcher in the actual process.

- The data analysis process

With ATLAS.ti, the researcher can query the data and find answers to the research questions (Frieese, 2012:133). It is imperative to query the content of the data to move forward with the analysis. The output of the results, extracted as codes from the software, still has to be written up by the researcher. Writing it up will help to understand what is happening to the data and if there are any patterns in the code words of the different participants (Frieese, 2012:133).

The output depends on the instructions entered by the researcher. Some of the instructions that can be typed in include “memo”, “analysis”, “theory/literature”, or “list quotes”, and many more (Frieese, 2012:139-145).

4.6.3.2 Manual process of qualitative data analysis

The analysis can also be done manually with sticky notes and colour-coding the code words per the different themes. Any method is acceptable as long as the organised data from the interviews provide the answers to the research questions. As per Patton, there is no specified way in which qualitative data should be analysed.

“...Qualitative analysis transforms data into findings. No formula exists for that transformation. Guidance, yes, but no recipe; the final destination remains unique for each enquirer, known only when arrived at...”

Source: Patton, 2002:12

Patton’s statement indicates that there is no specifically prescribed way to analyse or organise the data as long as conclusions are reached that can answer research questions. Marshall and Rossman stated that seven steps need to be followed to analyse the data, and these include:

- Organise the data.
- Immersion into data.
- Generate categories and themes.

- Code the data.
- Interpret the data.
- Search for alternative understandings.
- Write the report.

Source: Marshall and Rossman (2011:209)

The above steps were applied to this research. The steps will be discussed in detail in the written report, as discussed in the chapter below.

4.7 TRUSTWORTHINESS

Trustworthiness has been defined as the methodological appropriateness and precision of the research enquiry (Anney, 2014:272). In the past, there appeared to be concern about the trustworthiness of the excellence of qualitative research, as it leaned strongly on the natural and experimental sciences, and therefore to judge the trustworthiness of the soundness of the qualitative study, the following concepts were borrowed from the quantitative sciences to test trustworthiness: reliability, validity, objectivity, and generalisability (Marshall & Rossman, 2016:120).

The quality of the research has to be evaluated according to these mentioned concepts if the findings are to be applied in practise (Noble & Smith, 2015:34). These concepts will be discussed as credibility, transferability, dependability, and confirmability, the four most important criteria for trustworthiness according to various authors in qualitative research (Bickman et al., 2014: 244; Wahyuni, 2012:77, Korstjens & Moser, 2018).

• Credibility

Credibility is the first and most crucial aspect or criterion in establishing trustworthiness in a study, since credibility essentially asks the findings of the researcher to link the research study with reality to demonstrate the truth (Babbie, 2011:415). Credibility has also been referred to as respondent validation, which explains the validity of the participant's response (Bryman *et al.*, 2015:44). This study conforms to credibility.

- **Transferability**

Transferability in qualitative research refers to the degree to which the results of qualitative research can be transferred to other contexts or settings with other respondents. Data transferability will help the researcher decide whether the prevailing environment is similar to another situation (or SMME matter for this instance) and whether the findings can justifiably be applied to the other setting (Coghlan & Brydon-Miller, 2014:691). At a certain point in the interview process, the researcher will reach a saturation point when the similarities of the previous cases come down to a transfer of the same study results (Bryman *et al.*, 2015:44). The researcher believes that this study will conform to transferability.

- **Dependability**

In qualitative research, dependability refers to the consistency and reliability of the findings (Coghlan & Brydon-Miller, 2014:691). However, it is possible to establish dependability by having an outside researcher conduct an enquiry audit of the research study, which can be implemented if recommended. How a research study responds to auditing can be an indication of its dependability and credibility (Bryman *et al.*, 2014:45). It is the opinion of this researcher that this study will comply with dependability.

- **Confirmability**

Confirmability refers to the degree to which others can confirm the research study's results because it establishes that the data and interpretations are based on data collected and not the researcher's predispositions (Coghlan & Brydon-Miller, 2014:691). In addition, confirmability is essential to determine whether the researcher allowed personal values to influence the research. Al or if the findings were solely derived from the collected data according to the interviews (Bryman *et al.*, 2014:45). This study follows the rules of confirmability.

- **Reliability**

Reliability refers to the consistency of the measure of a concept. To measure if a specific aspect is reliable, it has to adhere to the ideas of stability, internal reliability, and interobserver reliability (Bryman *et al.*, 2014:36). It has also been described as measuring quality, indicating that the same data would have been collected whenever the same

matter or phenomenon was investigated. If data were collected from the same participants repeatedly, the same responses would have been received (Babbie, 2011:515). Therefore, this study will conform to the reliability requirements.

- **Validity**

The concept of validity raises the concern of whether an indicator measures that concept. Different ways to determine validity include face validity, concurrent validity, predictive validity, construct validity, and finally, convergent validity (Bryman *et al.*, 2014:38). This term has also been defined as the occurrence when there is an accurate reflection of the concept it intends to measure (Babbie, 2011:518). Validity aspects have been met in this study.

- **Objectivity**

Social scientists have always been inclined to accentuate the importance of objectivity, especially in field research (Babbie, 2011:292). However, it is equally relevant to fully understand the subjects or participants studied and immerse oneself in the group intended for study purposes, maintaining an etic perspective by preserving a distance from the native point of view to allow for a more objective stance (Babbie, 2011:293). Although the researcher is an entrepreneur, she did not know most of the participants before conducting this study (she was only aware of two participants with whom she started the snowballing process). Therefore, remaining objective and following an ethical perspective was not difficult for the researcher.

- **Generalisability**

The scientific term generalisability presents us with a potential defect in social sciences research, since the general public's actions or opinions are what generalisability is about (Babbie, 2011:223). By only interviewing SMMEs in the Western Cape, this study may not be able to adhere to a general view but only a restrictive view. Fortunately, this study focusses only on the SMMEs who survived Covid in the Western Cape, and a variety of industries of SMMEs participated in the study; therefore, generalizability is applicable in the Western Cape.

4.8 ETHICAL CONSIDERATIONS

Creswell and Poth stated that it is essential for a qualitative researcher to carefully consider various ethical issues across all approaches to inquiry (2018:322). There is a variety of different ethical issues that have to be considered, covering the different stages of the research, with these being:

- **Before conducting the study**
 - Specific academic institutions' permission must be sought
 - Determine if there are any professional association standards applicable
 - Local access permissions should be sought
 - In case of publication, negotiate authorship
 - If unpublished instruments are used, seek permission first
- **Beginning the conduct of the study**
 - Disclose the purpose of the study to the Ethics committee
 - Follow instructions of an ethics committee
 - Obtain consent forms from participants; do not pressure participants
 - Respect norms of Indigenous societies
 - Be sensitive to vulnerable groups (no participants under 18 partook)
- **The data collection phase**
 - Respect the study site and minimise disruptions
 - Do not deceive participants
 - Respect the potential exploitation of participants
 - Try not to make participants feel "used."
 - Stick to the allocated time as arranged in the setup of the interview

- Store data or interviews on hardware with sufficient security measures
- **When analysing the data**
 - Avoid siding with participants and only report on positive data
 - Have respect for the privacy of the participants
- **When reporting the data**
 - Avoid the falsifying of any data or findings
 - Avoid disclosing any information that can harm a participant
 - Communicate in clear and frank language
 - Never plagiarise
- **When publishing the study**
 - Share the final report with other stakeholders
 - Tailor the report to cater to diverse audiences
 - Do not duplicate publications
 - Complete the proof of compliance and lack of conflict of interest

Source: Adapted from Creswell & Poth (2018:125-130)

All of the above suggestions have been adhered to. Furthermore, it is imperative to protect the identities of the participants. Therefore, it is advisable to provide a code name to a participant quickly to mask the participant's identity to avoid any potential inclusion of identity about the participant in any file name or document (Creswell & Poth 2018:322). This condition was already followed immediately on the day of the interview.

This study has complied with the ethical considerations stipulated by the Ethics Committee (NWU). The ethics committee has considered the potential legal risks of the new POPI Act in South Africa. Therefore, the snowball sampling method was advised to be applied when sourcing the sample names and conducting field research to ensure

compliance with the act during the interview process and how the data are collected and avoid potential legal risks (Beckmann, 2017:6).

As it intends to focus this investigation on existing SMME business owners who survived the pandemic, no minors were involved in any interviews. The age of each participant was verified as part of the demographic information before the interview. The researcher explained to potential participants that their names were obtained from previous participants, as names of possible sources could only be supplied via the snowball process, in compliance with the POPI act. The concept of informed consent was then subsequently explained.

This process was followed by an explanation of the critical elements of the research study to ensure voluntary participation. In addition, to inform potential participants of all risks involved in the research study before conducting semistructured face-to-face interviews (Babbie, 2011:480). Babbie provided a list of eight essential elements that should be part of informed consent, which were adhered to and incorporated in the questionnaire introduction to ensure participation adhered to all requirements (2011:481), which included:

- A statement that explains the purpose of this particular research.
- A portrayal of potential risks or discomforts.
- A description of potential benefits that may be anticipated from the research.
- A disclosure of suitable substitute techniques and processes.
- A statement describing the range of confidentiality.
- A statement that if there are severe risks, possible compensation, or medical treatment for any risks does not apply to this study.
- A statement on whom to contact for research-related questions.
- A statement that participation is voluntary.

Source: Adapted from Babbie (2011:481)

Additional ethical considerations were the general ones referring to informed consent, no harm to any of the participants, and confidentiality, which will be described in the section below.

4.8.1 Informed consent

Participants must be fully informed about the research process and provide written informed consent to the researcher that they will participate in the study (Bryman *et al.*, 2014:124). This critical principle of social research ethics indicates that potential research participants must receive as much information as possible prior to the interview. As a result, they can decide whether to contribute information to the research and participate in this study (Bryman *et al.*, 2014:378).

In this study, the sixteen participants provided informed consent. Unfortunately, two initial referrals via the snowball method did not want to partake after they were informed about the Covid challenges, as they preferred not to be reminded of those “unhappy and sad” times as they referred to it when the researcher tried to set up interviews. However, their wishes were respected and other potential participants were approached, who gave informed consent; refer to a copy of this document in Annexure A.

4.8.2 No harm to participants

The need for this norm or requirement has been dramatised in medical research, where violations occurred, with an example of the medical experimentation done by Nazi medical researchers during World War II (Babbie, 2011:479). Although this is an extreme example, the intention is that human research should never injure people participating in a study, not physically and psychologically, in the process of a social research study (Babbie, 2011:479).

For this reason, two potential participants referred via the snowball method indicated they preferred not to participate. They did not want to be reminded of Covid. As the memories were too painful, the researcher immediately agreed with the participants that no interview should be arranged if they felt uncomfortable participating, as psychological harm to the participants should not occur. However, of the remaining 16 interviews, all willingly agreed to participate. Most enjoyed talking about past events and how they overcome their challenges.

4.8.3 Confidentiality

The matter of confidentiality becomes predominantly significant when studying sensitive topics. These topics could include family issues, relationship statuses such as divorce, sexual behaviour, sexual preferences, or substance abuse. Substance abuse can consist of drugs or alcohol, and researchers may find the need to ask empathetic questions to their participants about their private lives in these cases.

Even if participants willingly contribute, their responses should be handled entirely anonymously to protect the participant's identity. Therefore, the researcher should plan and find ways to code the data, store it, and analyse it so that there should be no concern about the confidentiality of their responses (Cozby, 2009:41).

In essence, a research project guarantees confidentiality to the participant when the researcher can promise that no information about the participant will be published to identify the participant, instead, only the information or knowledge the participant shares will be used (Babbie, 2011:482-483).

The researcher used the following introduction to put the participants in this study at ease to provide them with sufficient comfort that their identities are protected and that complete confidentiality will be adhered to:

"Before we start with the interview, I would like to get some demographic information as this will assist me in creating a profile of the participants. You do not need to give any information you are uncomfortable with and may give general answers or specific ones, just as you prefer. Everything is anonymous, and no names of you, your staff, or your business are needed or will be used in the final thesis, as it is the business skills and your out-of-the-box thinking as survival skills and being innovative in business that are being collected, to fill the gap in knowledge on "how did small businesses survive difficult circumstances "such as a pandemic. Your willingness to assist is EXTREMELY appreciated."

Source: Extract from interview guide for this study.

The above extract provided the 16 participants with sufficient assurance of the level of confidentiality to which this study will adhere. The data collected by voice note recording were then stored on a laptop with access to the Internet while the study was in process. For the prescribed period by NWU's ethics committee, the data will be stored on a device not connected to the internet, as this will have the potential of a data leak. Upon expiration of this prescribed period in which the data must be kept safe, it will be destroyed.

According to the above quote from the interview guide, all participants were assured upfront that their participation was voluntary. As encapsulated in the data collected, their responses regarding their business skills, knowledge, and survival know-how will only be used for this study.

These matters conclude the methodological aspects of this study. In summary, this chapter addressed the conceptual framework of research design, followed by the research philosophy. Specific reference was made to the application of ontology, epistemology, and axiology to understand the types of knowledge presented. Then, the approach to the development of the theory was discussed, and the qualitative method was decided. The research methodology was also addressed with a focus on data processing and analysis. As a final methodological approach, trustworthiness and ethical considerations were discussed. The actual research will be discussed in Chapter 5 below to indicate how the methodological considerations as per this chapter were applied in the actual research conducted.

CHAPTER 5 THE EMPIRICAL STUDY

The goal of qualitative research is to develop concepts that enhance the understanding of social phenomena in natural settings...”

Helle Neergaard & John Parm Ulhøi, Handbook of Qualitative Research Methods in Entrepreneurship, 2007

5.1 INTRODUCTION

Whereas Chapter 4 describes the methodological objectives of the study, Chapter 5 explains how the actual research was conducted and how it relates to the methodological goals. As guided by the research paradigm, this chapter will elaborate on the research methods applied in the empirical study, describing the population studied, how the sampling procedure was used in reality, and which sample size was decided on. The actual data collection process of the interviews via the semi-structured questionnaire or interview guide will be discussed in detail to clarify all aspects of the interviews with the various participants. The data analysis procedure of the actual research will also be deliberated, encompassing the thematic analysis, coding the data, refining the themes, and identifying the matrixes and patterns.

5.2 RESEARCH METHODS APPLIED IN ACTUAL RESEARCH

The research methods consist of specific techniques, tools, and procedures to gather and analyse the data that will answer the research questions (Saunders *et al.*, 2016:124). This section will provide insight into how the primary data was collected and analysed.

5.2.1 Population studied in actual research

While Chapter 4 provides the theoretical basis for the research methodology, this chapter will define the study population for this specific study. In theory, the research population is the theoretically specified aggregation of individuals or elements the study will focus on (Babbie, 2011:514). Some authors stress that whilst the study population consists of individuals who possess the information, the researcher must have access to the availability of these members of the population to be able to source the information (Creswell & Creswell, 2018:210). When a researcher is about to identify the potential research or study population, the focus should be on the group of individuals who will be

best suited to provide the most relevant and comprehensive information on the topic that will address the research objectives (Ritchie & Lewis, 2003:49).

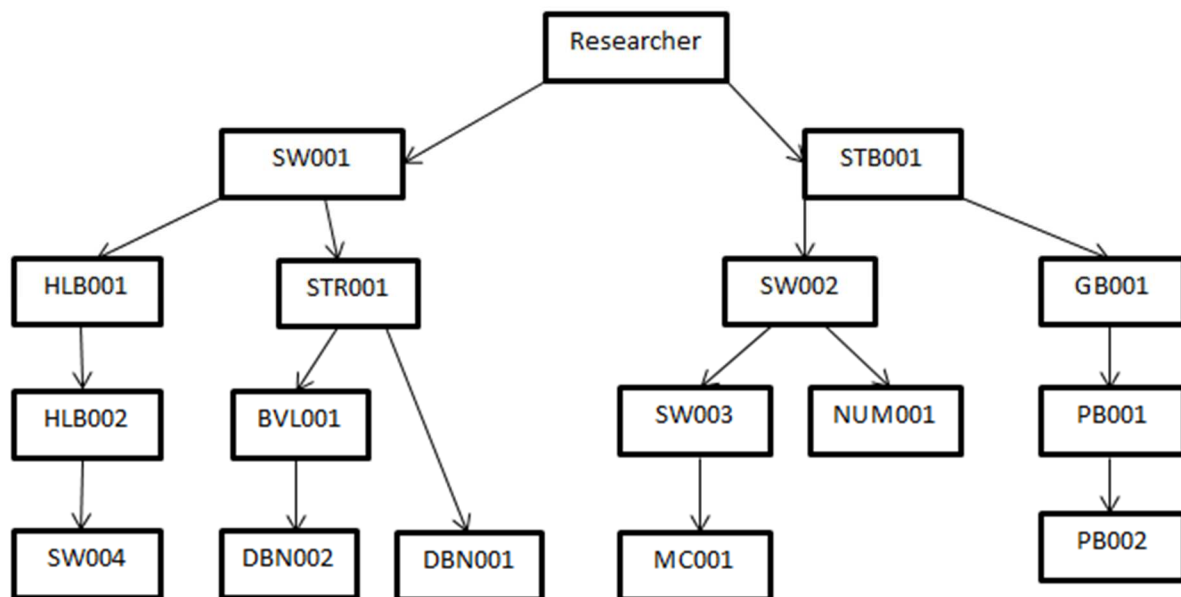
In this instance, the participants best suited to answer the research questions are those business owners whose SMMEs survived the Covid pandemic in the Western Cape. These SMMEs were located within the boundaries of the Western Cape, as per the demographical demarcation provided in Chapter 2.

In reality, a comprehensive list of surviving SMMEs post-Covid can easily be obtained from the local authorities. However, a constraining factor of following this approach and subsequently having to reduce this substantial list via an acceptable sampling method to a workable sample size has been hindered by the latest amendments to the POPI act in South Africa.

For this particular study, with due reference to the guidelines of the Ethics Committee of North West University, due to the legislative prescriptions of the POPI Act (nr 4 of 2013 as amended), the decision was taken to instead not to approach a more comprehensive selection of the surviving SMME population in the Western Cape via these general lists available from either financial institutions or local government. Instead, the advised method was to approach two or more known entrepreneurial survivors who fit the profile of the identified surviving SMME population and follow the snowball sampling method.

These surviving SMME owners could then each be approached to provide one or two names of the same population to enable the researcher to set up interviews until saturation has been reached (Guest, Bunce & Johnson, 2006:59). Herewith is a visual representation in Figure 5.1 of how the participants were introduced to the researcher:

Figure 5-1: The snowballing process of participants interviewed



Source: As compiled by the researcher

The participants interviewed for the actual results were as per Figure 8 above. However, in reality, two more potential references were provided as names via the snowballing effect to give a total of 18 potential participants who were contacted in the interview setup phase. Following the researcher's explanation of the purpose of the call and what the actual research will be about, two potential participants from the entire list of names declined to participate after being contacted by telephone. The purpose of the interview was methodically explained to them. These two expressed concerns as they did not wish to reflect on the difficult time they experienced during the Covid period.

5.2.2 Sampling and technique applied

As it will be time-consuming and costly to examine the entire population that fits the profile of this study, it is not possible and not advisable to explore a subset or sample of the population (Carlson & Winqvist, 2018:7). Normally, when determining a sample size, there are several factors to take into account before a sample size is chosen (Ritchie & Lewis, 2003:84-85).

Relevant factors for this study include considering the heterogeneity of the population, especially in a country with such a diverse population as South Africa. The sample size should consist of all the diverse ethnical groups represented in the particular province of

the country where the study is conducted. The type of data collection methods will generally impact the sample size. It depends on whether the study will be shown in different groupings, such as single, group, or paired interviews, impacting the sample size. The budget and resources available to conduct the research will also affect the sample size (Ritchie & Lewis, 2003:84-85).

There are two main sampling techniques, namely probability and non-probability sampling. According to Babbie (2011:514), probability sampling is the general term used when samples are selected under a probability theory, stereotypically when it involves some random selection mechanism. Non-probability sampling refers to using any technique where samples are selected in ways not suggested by the probability theories (Babbie, 2011:513). The latter would include purposive or judgmental, quota, and snowball sampling. Snowballing appears to be the best-suited option for this study whilst also conforming to the Ethical Committee guidelines due to the requirements of the POPI Act. In this study, the participants must have excelled in their field and experienced some form of entrepreneurial success before they can be included in the sample, even though snowball sampling will apply, and they must be able to provide valuable information in their field regarding how their businesses achieved survival or business success (Patton, 2002:231; Crossman, 2011:46).

5.2.3 Sampling size of actual research

Various authors are ad idem that there is no specified sample size for qualitative studies (Venter & Van Zyl, 2017:113; Saunders *et al.*, 2016:297; Kuper *et al.*, 2008:688), and the sample size sufficiency is usually reached at the point of theoretical saturation (Kapungwa, 2021:200). It is acceptable for qualitative sampling that the samples can be small in size as the focus is on extracting data-rich and opulent quality information from the participants (Ritchie & Lewis, 2003:83). Due to the small sample size that is allowed, it is highly important for the sampling units (the people, participants, respondents or organizations) to meet the specific prescribed criteria of the population, before they can be selected to be part of the sample (Ritchie & Lewis, 2023:83). A small sample size is thus sufficient, as the concept of theoretical saturation is widely accepted in qualitative studies, although the point of achieving such saturation is often not clear (Malterud, Siersma & Guassora, 2015:1).

In retrospect, in the actual research, the researcher could identify from Participant 12 onwards that no new information was collected, just a bare repetition of existing answers, enforcing the width of the data but not adding to the depth of the data. This is because interviews with all 16 participants were already set up, and the process was completed with all of them. However, in retrospect, after interviewing 12 participants, this study reached the point of saturation. Interestingly enough, various other recent studies also made use of 16 participants in each study, refer to the Ethiopian entrepreneurial study observing role models (Zozimo, Jack & Hamilton, 2017:889-911; Enigdaw (2022:1-14).

5.3 DATA COLLECTION

There are various data collection options available, such as focus groups, observations, and document analysis; however, the interview process of face-to-face interviews was chosen, then transcribing the voice notes verbatim and extracting the code words (Maree, 2016:83; Austin & Sutton, 2014:438).

5.3.1 Setting up of interviews

As previously explained, the South Africa POPI Act made using standardised sampling methods challenging. Therefore, the Ethics Committee of the NWU suggested the sampling method as the snowball method to be applied in this empirical study. The first two participants contacted to commence the snowball process were SMME business owners, as business entities frequented by the researcher, and they willingly agreed to participate in the study. From there, the following participants explained the snowballing method and reasons for applying it and were forewarned that the researcher would contact them. Each participant was subsequently requested to provide one or two names (if possible and only if they were willing to give names) of potential participants who would fit the profile.

The profile of potential participants included that they must have been in business before Covid, and their SMME business must still be operational post-Covid. Thus, their SMME must have survived the Covid period, the participants must be of age, and their businesses must be located in the Western Cape.

Their main office or domicile et citandi was required to be located within the perimeters of the Western Cape, regardless of whether they provided services outside of the Western

Cape. Even if they traded beyond the country's borders, if the main office was in the Western Cape, the SMME was regarded as meeting the criteria. For example, one of the participants was a wholesaler of interior decorator goods who exports her products worldwide, but her SMME is based in the Western Cape.

As mentioned, several potential names (a total of 18 names received) were initially received as potential participants via the snowballing method to be interviewed; however, in the end, only sixteen of those mentioned were physically interviewed. The reason for not interviewing all 18 participants was that the researcher realised when she attempted to set up the interview over the telephone that two of these potential participants would not prefer to be included in the study.

They indicated they chose not to reflect on the time of Covid as it was too painful. A research study should not cause the participants harm (Babbie, 2011:479) or mental anguish. Hence, the final list included only the 16 willing participants who provided informed consent (Saunders *et al.*, 1997:111).

The researcher followed up the telephone introduction by emailing the informed consent letter and ethical clearance letter from the NWU to the 16 participants who agreed to partake. Also included in the email was the agreed time and location of the interview for completeness purposes.

Out of the 16 participants, three asked for a list of questions before the interview to mentally prepare their answers. Hence, the interview guide was also attached to these three e-mails. All 16 participants gave the researcher a signed hard copy of the informed consent at the physical interview.

5.3.2 Interview process with participants

The interview is an encounter where one person (the researcher or interviewer) asks questions to the other party (the interviewee or participant) to collect data (Babbie, 2011:512). Although the face-to-face interviewing process, also known as in-person interviewing, is accepted as the traditional form of collecting data in qualitative studies (Creswell, 2013:128), after the pandemic, all online forms of communication and information sharing became much more the norm. Interviews could thus be conducted on a one-on-one basis, face-to-face, or via an electronic medium. Each of these is

acceptable format interviews via telephone (Babbie, 2011:268) or over multimedia video platforms such as Skype, Zoom, or Microsoft Teams (Gray *et al.*, 2020:1292-1301). All of these are acceptable and widely used forms of communication since the Covid pandemic.

An interview is regarded as the transfer process of knowledge from one party, the interviewee, to the other party, the interviewer (Creswell & Poth, 2018:295). The interview questions are usually linked to the research objectives, as these answers are intended to answer the research questions or enable the interviewer to better understand and extract answers to these research questions from the interviewed data. Different types of interviews can be conducted. Refer to Table 5.1 below:

Table 5-1: Different types of interviews

Nr	Type	Description
1	Face-to-face	Here, the researcher can explore the matter in-depth with the participants
2	Group type	A group of two or more are interviewed at the same time
3	Telephone	A participant is interviewed over the telephone
4	Online	Interviews are conducted over the Internet in electronic format
5	Photo-elicitation	Here, the researcher engages the participant by discussing a photograph

Source: Adapted from Quinlan *et al.* (2015:244-245)

The interview method was a disturbing experience as the first year of Covid was not a pleasant time for any interviewee to be reminded of. Most of the participants experienced, to some extent, survivor's guilt. As well as surviving the pandemic and the associated health risks associated with Covid, the small business owner has survived the subsequent economic lockdown period. For most participants, the experience was bittersweet, as, on the one hand, they were proud of their business to have survived. At the same time, they felt guilty that others died or that their small and medium-sized companies did not survive.

5.3.2.1 Format: In-person interview

In this study, after the interviews were set up over the telephone and the informed consent letters were e-mailed to the participants, the researcher started to commence with the process of the interviews on a face-to-face basis. All participants were offered the opportunity to conduct these interviews via Skype, zoom, Microsoft Teams, or telephone.

All participants chose to be interviewed in person face-to-face as it was explained to them that the intention was to extract quality data from them in an in-depth interview format for this qualitative research. An in-depth interview aims to achieve a breadth of coverage across critical issues and depth within each key issue (Ritchie & Lewis, 2003:148). For this reason, to ensure that quality data is collected via the interviews, all the interviews with the sixteen participants were in person as recommended (Toyama, 2020).

The researcher found that although it was painful for participants to think back to that difficult time, after making them feel comfortable, most participants were eager to discuss these matters in a one-on-one interview as a therapy session to get it out of their system.

They appeared to be humble when discussing their survival and success, as well as the impact of the lockdown on their businesses and personal lives, specifically the unknown factors of the pandemic. Some also chose to discuss stress factors, the effect on their emotions, the health of their loved ones, and the additional impact on their businesses. The interviews were a catharsis process for them to get it all out of their system in a free therapy session. They were glad to be able to tell their side of the story.

The probing for more information was sometimes necessary. Still, the participants almost overshared most of the time, as no one allowed them to tell the world how they survived. In certain instances, the best probe is silence. When the moment is full of emotion, with a participant reminiscing on a harrowing experience, the best way to probe for the researcher is to "sit quietly with pencil poised" (Babbie & Mouton, 2001:253). The researcher waited to allow the participant time to control her emotions and elaborate further when ready.

The researcher has found that very few small and medium-sized businesses receive the recognition they so much deserve. The participants were all appreciative of being acknowledged for their efforts. All the participants interviewed by the researcher were willing, and the one or two that were recommended via snowballing but did not end up being interviewed already decided in the initial set-up of the interview phase that they were uncomfortable with answering specific questions about their business. However, their views were respected, and they were thanked for their time taking the telephone call and not bothered again, as this researcher only wanted to use willing and contributing participants.

The interviews took them back to the pandemic when the SMME owners suffered tremendous stress and fear of the unknown. The researcher experienced an initial level of anxiousness and discomfort during the face-to-face interviews with some participants, which will be elaborated on in Chapter 5 below. The interviewer builds a rapport or relationship with the participant when conducting face-to-face interviews. As a result, the participant often feels free to share their experiences more freely (Saunders *et al.*, 2019:442); the exact experience found during these 16 Covid interviews is also explained in detail in Chapter 5.

5.3.2.2 Date and duration of interviews

SMME business owners are usually very busy as they perform most functions in their business themselves. This fact resulted in the researcher having to take whatever time slot they provided for the interview. Interviews were conducted over three months, and transcriptions were completed within a week of the interviews while the researcher was still recalling the information and experience. As one author eloquently said, "...our memory has natural limitations..." (Bryman *et al.*, 2014:231). The transcribing was done within a few days of each interview to preserve all the information and impressions observed.

The interviews differed in duration; some participants had more to share than others. The majority welcomed the opportunity to talk about the Covid and lockdown saga, sort of as a healing process, to "get it off their chests". Though it was a traumatic experience accompanied by a great deal of fear and concerns about safety and health, none of the small business owners had the luxury of time, money, or opportunity to undergo counselling. It appeared that they viewed this opportunity as a therapy session where they could discuss their business experiences, process them, and share their pain and successes. There is no scientific basis for this observation made by the researcher. However, some participants started to ramble, could not stop talking about their experiences, and had to be brought back to focus on the questions asked in the interview. It appeared as if they wanted to continue talking about the experience.

The interviews all lasted from 35 minutes for the shortest to 95 minutes for the longest, with the average interview as 65 minutes. Table 13, as per Chapter 4, provides a clear

picture of the time duration for each of the 16 participants. Each interview's starting and ending times were recorded in the field notes and recorded on each transcription.

Herewith Table 5.2 reflecting the different time frames of the various interviews:

Table 5-2: Time duration of interviews

Nr	Code name	Duration of the interview with each participant
1	BVL001	1 hour and 15 minutes
2	DBN001	1 hour and 15 minutes
3	DBN002	1 hour and 10 minutes
4	GB001	54 minutes
5	HLB001	58 Minutes
6	HLB002	1 hour and 20 minutes
7	MC001	50 minutes
8	NUM001	35 minutes
9	PB001	1 hour and 1 minute
10	PB002	1 hour and 35 minutes
11	STB001	55 minutes
12	STR001	1 hour and 5 minutes
13	SW001	57 minutes
14	SW002	50 minutes
15	SW003	1 hour and 5 minutes
16	SW004	1 hour and 13 minutes

Source: As compiled by the researcher.

5.3.2.3 Venues of interviews

The sixteen interviews were conducted at three different venues, namely either the workplace of the participant (10) or their homes (3), or a public place (3) that was relatively quiet where the interviews were conducted without disturbance, for a breakdown, please refer Table 5.3 below.

Table 5-3: Venue of the interview

Nr	Code name of the participant	Venue where interviewed
1	BVL001	Workplace
2	DBN001	Restaurant
3	DBN002	Coffee shop
4	GB001	Coffee shop
5	HLB001	Workplace
6	HLB002	Workplace
7	MC001	Workplace
8	NUM001	Workplace
9	PB001	Workplace
10	PB002	Workplace
11	STB001	Home
12	STR001	Home
13	SW001	Workplace
14	SW002	Workplace
15	SW003	Workplace

Source: Compiled by the researcher

As can be derived from the above, 10 out of 16 interviews were conducted at a venue that can qualify as the participant's or interviewee's workplace. Another three preferred to be interviewed at their own homes. Moreover, the final three were interviewed at a relatively quiet public place, such as a restaurant or a coffee shop. In these instances, the interviewer requested a table in a quiet corner, instructed the waiter beforehand what drink orders were required, and asked not to be disturbed again for ease of interview flow. Only minor noise could be heard in the background, but it did not cause a significant disturbance to the interviews.

The researcher accommodated the 16 participants and travelled to their preferred venue. It was essential to the researcher to make the participants feel at home and in control of the venue of their preference. This feeling of control helped with the interview process, as the participants, in return, wanted to provide sufficient information to compensate for the fact that the researcher travelled to their meeting venue of preference.

5.3.2.4 Appearance

The researcher dressed in a professional, businesslike manner to adhere to the appearance requirement of the interviews by wearing business attire for each interview. Every participant's clothing was discussed in the observation column before the demographic information was provided, per the field notes taken at each interview. The researcher explained the purpose of the interview again and thanked the interviewees for the signed informed consent letter and the time they were allocated to the researcher.

It has been advised that to “fit in” with the interviewees, the interviewer should attempt to dress similarly to the interviewees. That would have been extremely difficult, as the interviewer did not know any of the participants and met most of them in person for the first time on the interview day. Fortunately, all participants were dressed semi-formally or smartly as they were all business people, and the interviewer fit in with similar attire.

5.3.2.5 Rapport and putting the interviewees at ease

The researcher noticed with the first two participants interviewed in the “pilot testing” phase that they opened up eventually by taking it slow initially and placing the participants at ease. The researcher started by complimenting the participants on their SMME, which had survived Covid. The complimenting of an SMME business owner immediately established goodwill from the SMME business owner as a participant, motivating them to participate. Recognition and informal praise have significantly affected people's motivation in the retail sector (Hossain & Hossain, 2012).

To perform an in-depth qualitative study, the quality of the data extracted is highly dependent on the ability of the interviewer to build some form of rapport with the interview, as this “relationship” influences the quality of the responses (Ritchie & Lewis, 2003:143). Therefore, the researcher spent the first few minutes putting the interviewee at ease with humour and compliments, followed by the demographics before the actual interview commenced.

Starting with the demographic information also provided a sort of ice-breaker, as the participants realized the questions were still accessible, and they could “find their voice”. Once the demographic information was provided (usually, this pre-part of the interview was conducted with accompanying humour or laughter), the rapport was established, and

the participants freely contributed and answered the interview guide's questions in a data-rich manner. It is safe to assume the researcher, as the interviewer, managed to build a rapport with each of the participants.

As per Bryman *et al.* (2014:219), the interviewer needs to build a rapport or form a relationship with the interviewees to encourage them to participate fully and cooperate. If no rapport stage is reached, some participants may be willing beforehand to partake, primarily via the snowball method, as they do not want to let the person down who has referred them, but if no rapport is established, they may withdraw or terminate the interview at their preference (Bryman *et al.*, 2014:219).

5.3.2.6 Probing

Occasionally, probing was needed to get more clarity or details from the participants, especially in the sections regarding what happened precisely two years ago during the first lockdown. Participants had to be taken back in time to remember what it felt like, how they perceived the threat of the virus, the impact on their business, and the specific challenges for each. In a semi-structured interview, probing a participant is much easier than a structured interview. In a structured interview, the interviewer should strictly adhere to the guide (Bryman *et al.*, 2014:220).

Silence can be a form of probing, by just keeping quiet and looking puzzled to allow the interviewee to go on talking. Alternatively, by saying, "Hmmm..." the interviewee also realized it was necessary to elaborate further. In most instances, the researcher just asked the participant, "Please explain more so that I can fully understand", which helped extract more data-rich information from the participants each time.

When taking the participants back to the first lockdown in March 2020, this part of the interview had to be conducted with sensitivity and understanding, as it was a difficult time for all. Most participants had to be probed with kindness, and they had to be allowed time to think back and reflect on how they felt and what they did exactly.

As it is important not to cause any negativity or harm to the participants when conducting the research (Mukherjee, 2019), the questions had to be phrased with empathy and genuine interest and cognisance taken of the mood and emotions of the participants when

asking questions about the Covid period, as most participants confirmed it was a difficult time for them, full of stress and fear.

5.3.3 Transcribing of interviews

The interviews were all recorded on the function “Notes” of an Apple iPhone 13 pro, even though Bryman *et al.* (2014:231) suggested that a recording device such as a cellular telephone may cause interviewees to feel uncomfortable. The recordings were stored off-site after transcription on a USB device that does not connect to an e-mail server and cannot be accessed by outside forces. The recordings were individually transcribed into the prescribed format as suggested by the researcher’s supervisor.

Another reason the interviews were transcribed within a few days after the interviews were conducted was that qualitative researchers advised that qualitative data analysis should not be left until the end of the process. It is best to start transcribing as each interview is completed, and then themes will emerge, making the thematic analysis part of the research easier (Bryman *et al.*, 2014:231).

In the first part of the transcription was a “notes” section, which allowed for recording field notes. This section was used to set the scene, describe the time just before the interview, the venue, the dress code of the participant, and any other general notes.

The notes section also provided additional information, such as when the interview started and where it took place, as the location offered sufficient information for the researcher to assign an anonymous code name to the participant without identifying them. The notes section also reflected some field notes on the participant's appearance and how the interview progressed, e.g., whether it was interrupted. If there were interruptions, how did the researcher and the participant deal with them? This section was followed by the recorded introduction of the interview, where the transcriptions were all very similar as this referred to the verbatim specific introduction to each participant, where the confidentiality matters were addressed once again.

Figure 5.2 below is an example from one of the 16 interviews of what the notes section looked like.

Figure 5-2: Interview transcribed – notes section

INTERVIEW: SW001		
Notes	Transcription	Codes
	Notes The interview with Participant SW001 took place on 27 July 2022 at 13h00 during her lunch break at her home, as she also sometimes work in her home salon, although she is a travelling mobile nail and waxing technician. The researcher arrived at 12h48 in Gordonsbay and waited outside in her vehicle for the participant to finish with a client. The researcher could see the participant had a client as there was a strange car in her driveway, so waited patiently until the allocated time. The client left at 12h58 as the participant walked out with her, greeted the researcher and invited her in. We exchanged greetings. I The participant was clothed in her navy blue Beauticians uniform and looked professional and friendly. The interview started well but her phone did ring a few times or had notifications of messages coming in, with the participant just glancing at the phone to see if it was an emergency or not. She never answered the phone, just put it on silent.	
	Transcription	

Source: Compiled by the researcher

Listed below is the standard introduction for all participants. The participant's phone started ringing shortly after the interviewer began during the introduction to this particular interview. It is one of the tips and skills an interviewer must possess to think "on his feet", so the researcher continued and included this in the introduction:

Interviewer: Good morning, Sir, my name is xxx, and I am a PhD student at the North West University Business School. This interview we are about to conduct seeks to develop a framework for SMME survival based on Covid events in the Western Cape of South Africa. (Phone ringing). If your phone rings and you need to pause this interview, please tell me, and I can pause the recording, not a problem at all. (paused)

Before we start the interview, I would like to just quickly get some demographic information from you as this will assist me in creating a profile of the participants. I found that the older generation survived better than the younger generation, so do not be ashamed to give me your age! (Laughter from both.)

You do not need to give me any information you are not comfortable with. I do not want your trade secrets...you may give general or specific answers just as you prefer. Everything is anonymous, and no names of you, your staff, or your business are needed or will be used in the final thesis...at all...as it is the

business skills and your out-of-the-box thinking and your survival skills of being innovative in business that are being collected to fill the gap in knowledge on how do small businesses survive difficult circumstances. Your willingness to assist me is extremely appreciated because, as explained to you, due to the POPI act, I struggle to get SMMEs to interview. May I please ask how old you are?

The rest of the interview was then recorded in the format suggested by the supervisor, with a column to the left for notes and a column to the right for code words. After the transcribing and before any coding or colours inserted for specific themes, the transcribed interviews looked like this in Table 5.4 below with an empty codes column:

Table 5-4: Example of an interview transcribed pre-coding phase

Notes	Content	Codes
	Interviewer: Did you start the business originally?	
	Participant: Yes	
	Interviewer: OK, may I ask about your highest level of academic qualification?	
	Participant: Matric	
	Interviewer: Are you married, or do you have any children?	
	Participant: Married with three children.	

Source: Compiled by the researcher

Based on the interviews and due to the diversity of the participants, it was challenging to create a profile of the participants as the “average successful SMME owner” in the Western Cape. Some of the demographics of the sixteen participants include their age group, the years they have been in business, their race, their sex, their marital status, and their highest level of academic qualification, as per Table 5.5 below:

Table 5-5: Demographic information of the participants

Nr.	Participant	Gender	Age	Race	Education
1	BVL001	M	48	C	Matric
2	DBN001	F	40	W	Diploma
3	DBN002	M	59	W	Postgraduate
4	GB001	F	54	W	Matric
5	HLB001	F	42	W	Diploma

Nr.	Participant	Gender	Age	Race	Education
6	HLB002	F	67	W	Diploma
7	MC001	F	40	C	Diploma
8	NUM001	F	35	B	Matric
9	PB001	F	66	W	Degree
10	PB002	F	59	W	Degree
11	STB001	M	58	W	Degree
12	STR001	F	60	W	Matric
13	SW001	F	27	W	Diploma
14	SW002	M	51	W	Postgraduate
15	SW003	F	50	C	Matric
16	SW004	F	66	W	Diploma

Source: Compiled by the researcher

It is evident from the above that this is quite a diverse group. Most of the answers to the demographic questions indicate that the successful and surviving business owner of an SMME in the Western Cape is either male or female, mainly of the white racial grouping, and is about 48 years of age. Interestingly, these successful SMME owners have all matric or higher levels of education, so no high school dropouts. Most have some form of post-school qualification (69%), either a diploma or university degree, with almost 40% having university degrees or more.

The business profiles of the sixteen participants reflect primarily the years they have been in business, the different sectors their SMME is operative in, and the change in the number of employees they had from pre-Covid to post-Covid. The business details of the various participants are reflected in Table 5.6 below:

Table 5-6: Business profile of the participants

Nr	Participant	Years in business	Operative sector	Staff changes
1	BVL001	16	Training	-4
2	DBN001	16	Transport	0
3	DBN002	18	Property	+5
4	GB001	25	Interior Decorating	0
5	HLB001	5	Tourism	-1
6	HLB002	39	Petfood	-2
7	MC001	7	Beauty industry	0
8	NUM001	5	Fast food	0
9	PB001	25	Tourism	+2
10	PB002	9	Convenience	+2
11	STB001	28	Artistic	-1
12	STR001	14	Fuel industry	-15
13	SW001	7	Beauty industry	0
14	SW002	16	Fuel industry	-8
15	SW003	9	Cleaning	0
16	SW004	16	Financial	-1

Source: Compiled by the researcher

The interesting factor that became evident upon analyzing the business data from the demographic section was that only three participants had more staff post-Covid than pre-Covid. The total change in staff complement indicated that out of the 16 successful SMMEs interviewed and who have survived Covid as a business, they lost 24 staff members (primarily via retrenchment) to survive, despite the three SMMEs who gained staff of five, two and two respectively during the same period.

The rest of the participants either retained their status quo on staff complement (6 out of 16 experienced no staff changes) or lost staff. The fuel industry suffered the majority of staff losses due to fewer vehicles on the roads and the majority of people working from home during Covid, reducing the need for fuel consumption.

After all the interviews were transcribed and the above demographic and business information were extracted, the next step that followed the data analysis process was identifying the different themes and coding the interviews, which will be discussed in the section below.

5.4 DATA ANALYSIS PROCESS

5.4.1 Thematic analysis

Thematic analysis is a flexible research system not limited to a definite philosophical orientation. It aims to identify, analyze and describe different or similar patterns or themes across a specific data set (Bryman *et al.*, 2011:385). Accordingly, the data gathered during the sixteen interviews had to be sorted or organized into different themes for the thematic analysis (Alhojailan, 2012). Thematic analysis has been widely used in qualitative studies (Bryman & Bell, 2014:350) as a flexible data analysis method. Therefore, this method is commonly used and not associated per se with a specific theoretical perspective. The thematic analysis offers a researcher an elevated view when interpreting the data collected during the analytical process (Braun & Clark, 2021:12)

The process of thematic analysis involves analyzing all the data to identify idiosyncratic issues across all interviews. Subsequently, as used in this study, it summarizes the main perspectives of all interviewees per theme or question. Only by organizing the data into themes, then into categories and codes, will the researcher be able to identify patterns of differences or similarities.

5.4.2 Deductive versus inductive thematic analysis

Thematic analysis can be performed via an inductive approach, a deductive approach, or combining both approaches. The deductive analysis occurs when the researcher uses a theoretical framework derived from predetermined general theories to identify numerous codes within the text, which can then be grouped into several specific themes (Du Plooy-Cilliers *et al.*, 2014; Fereday & Muir-Cochrane, 2006:80).

The codes obtained from the deductive analysis can also be called prior codes and are developed from the existing theory and literature study before the examination or analysis of the data obtained (Saunders *et al.*, 2016:582). An inductive approach to qualitative

analysis will involve developing research-specific concepts from which a theoretical framework can be developed (Saunders *et al.*, 2019:639).

5.4.3 Thematic analysis process

Processing the data collected in the interviews is the next important step before data analysis. Data reduction is a fundamental task of data analysis as the unorganized data can be of extreme quantities, in a messy order, unmanageable and discursive, and need to be organized into workable components (Ritchie & Lewis, 2003:202).

These procedures may include the following data processing or data structuring options:

- The pairing down of statements to reveal their core meaning
- Thematic analysis
- Summaries of the content
- Collective analytical categorization
- Identification of an overall structure, or
- Graphic displays of synthesized data

Source: As adapted from Ritchie and Lewis, 2003:202

The thematic analysis provides a systematic and flexible approach to analyzing qualitative data logically and orderly. It can be used for large sets of qualitative data, and it assists the researcher in identifying themes or patterns addressing the research questions (Saunders *et al.*, 2019:651).

According to Saunders *et al.* (2019:651), thematic analysis can be used to help a researcher:

- Understand often large and dissimilar amounts of qualitative data.
- Assimilate related data obtained from different transcripts and notes or, in this instance, various interviews.
- Categorize key themes or patterns from a data set.
- Produce a thematic explanation of these data.

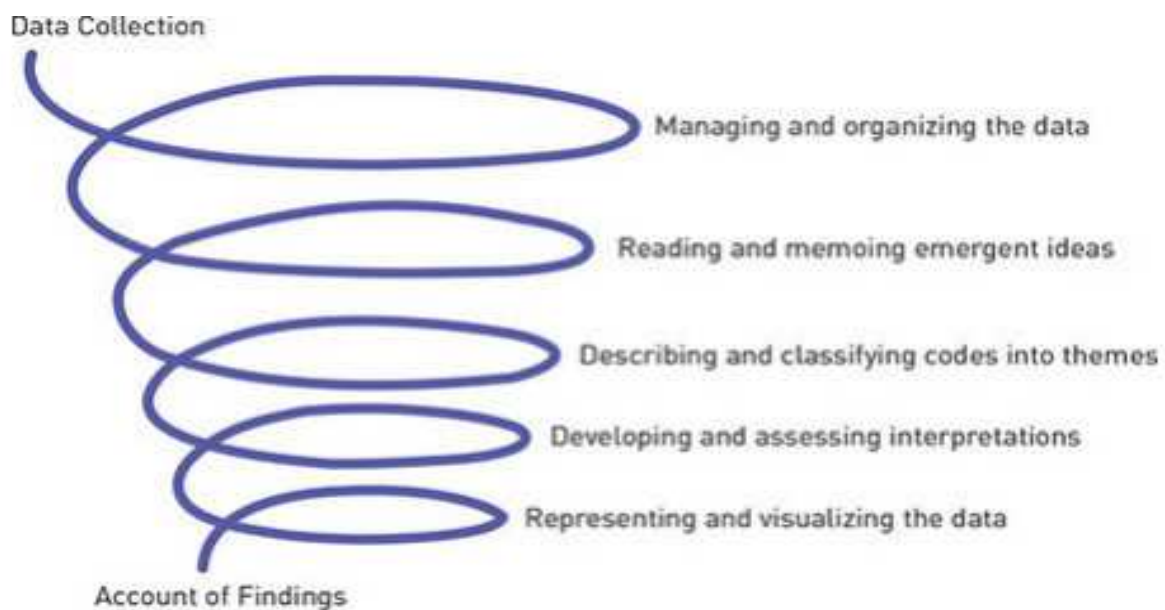
- Develop and test explanations and theories based on obvious thematic patterns, resemblances, or relationships.
- Draw and verify conclusions.

Source: As adapted from Saunders *et al.* (2019:651)

The concept of “themeing”, as described by Saldana, is once a researcher has coded the data available into words or short phrases and then transformed the final spreadsheet of codes into categories, then themeing should be applied, as organising it into themes will allow a researcher to elaborate on the meaning of the code words (Saldana, 2016:231).

The process followed with the data collected during the sixteen interviews was the sorting or processing of the data as per the data analysis spiralling process, as recommended by Creswell & Poth (2018:328) in Figure 5.3 below, before the themeing concept was applied:

Figure 5-3: The data analysis spiral



Source: Creswell and Poth (2018:328)

The data analysis spiral’s steps were followed once the data had been collected in the interviews and then transcribed. The next step was to manage and organize the data as per Figure 5.3 above. This step was followed by reading the transcribed interviews and noting emergent ideas in the notes column.

The following step in the process was classifying codes into themes and the final list of themes, with input from the researcher's supervisor that was decided on.

The final themes emerging from the qualitative data collected were:

1. Challenges experienced by the SMMEs before Covid
2. Unique challenges experienced by the SMMEs during Covid
3. Motivating factors of the entrepreneurs to start the business
4. Personal characteristics, attributes, and skills needed to run an SMME
5. What were their views of SMME success before Covid
6. Changed perception on measuring success as SMME post-Covid
7. Leadership style to effectively run an SMME in the Western Cape, SA
8. Factors/actions contributing to the survival of the SMME
9. WCG interventions, if any
10. Support received from the entrepreneurial ecosystem, if any
11. Advice / Recommendations for Future SMMEs
12. Role model/mentor that influenced or assisted the SMME to survive?

5.4.3.1 Data coding

Once the themes were identified, coding the data under these themes became necessary. The researcher must decide which words or phrases to include as code or not, as it depends on the values, beliefs, and attitudes of the respective researchers about qualitative inquiry (Saldana, 2016:2). Coding is not the only way of analyzing data; it is just one of the possible ways to analyze it (Saldana, 2016:3). In vivo coding was applied, using the participants' exact words mostly, with some forms of interpretivism where needed. Different colours were assigned to the code words and themes to facilitate the identification of the codes and themes and to make it easy for the researcher to give codes and understand where the code should fit under which specific theme.

The interview code words were coloured-coded in a similar pattern accordingly. For example, in Figure 5.4, **light pink** represents challenges before Covid, while **yellow** represents the challenges faced by that particular SMME during Covid, with a total of 12 different themes and 12 different colours, as shown in Figure 5.4 below:

Figure 5-4: Color-coded interviews as per themes

Interviewer: OK, thank you for that. What specific challenges would you say your business faced before Covid? Some staff issues you mentioned earlier?	
Participant: Yes, before Covid when I took over we had some unhappy staff, but we sorted that with some psychometric testing to appoint the right people into the right position, but we did not have any other type of challenges. During Covid we had no real challenges, we just had to acquire some laptops for some staff who had to convert to working from home, so that was some capital expenditure the business had to cover, but that was the only major challenge. And their internet or Wi-Fi connectivity, very few of them had Wi-Fi at home, so the easiest solution was to get a dongle for each laptop and the business to pay for that data, you cannot install Wi-Fi uncapped at each staff member's home and then let their kids download movies with office data, so yes it was a management exercise.	Had Unhappy staff Staff not appointed in right position Psychometric testing done to solve issues Converted staff to work remotely from home capex Internet connectivity

Source: Extract from an interview done by the researcher, with coding done

Each theme was assigned a different colour, and the code words were coded as per the corresponding colour. The list of themes and colour codes for this qualitative research were as per Table 5.7 below:

Table 5-7: Colour-coded themes as per thematic analysis

Nr	Key Colour	Theme name identified
1	Light pink	Challenges before Covid experienced by your SMME
2	Yellow	Unique challenges during Covid for your SMME
3	Red	Motivating factors to start your SMME
4	Green	Role model/mentor you had in entrepreneurship
5	Blue	Personal characteristics, attributes, and skills
6	Dark blue	Leadership style
7	Dark pink	Your view of success before Covid
8	Grey	Changed perception on measuring success post Covid
9	Teal	Western Cape Government interventions
10	Brick brown	Support received from the entrepreneurial ecosystem

Nr	Key Colour	Theme name identified
11	Mint	Factors/actions contributing to the survival of your SMME
12	Light brown	Advice / Recommendations for others in entrepreneurship

Source: Compiled by the researcher

What exactly is regarded as a code? When conducting a qualitative inquiry, “coding” refers to a word or a phrase from the participants’ responses that symbolically assign a summative, salient, essence-capturing and evocative attribute for a portion of language-based responses (Saldana, 2016:4).

To provide insight into the research question, the code words taken from the text by the researcher must thus capture the essence of what the participant was saying. All these codes are then used for possible pattern detection, theory building, or analytical processes (Saldana, 2016:4) or even to summarize the words of the participant in the same way as a tile of a book encapsulates the entire book so a code provides a compressed answer as to what the participant was trying to convey in the interview. Saldana also stated that coding is not an exact science but an art form and an act of interpretation (2016:5).

The reasoning behind the need for coding the various participants’ words into codes is to create order and to be able to identify specific patterns or idiosyncrasies. Saldana said a pattern could be characterized by the following:

- Similarity –when things are experienced in the same manner
- Difference – when things are occurring in predictably dissimilar ways
- Frequency – when it happens both often or seldom or at the same intervals
- Sequence – when it will occur in a specific order
- Correspondence – when it happens concerning other activities or events
- Causation – when one action appears and then causes another action

Source: As adapted from Saldana, 2016:7

5.4.3.2 Developing and reviewing themes

The third step, as per the Data analysis spiral (Creswell & Poth, 2018:328) as in Figure 11 above, entails the ultimate development and the assessment of these coded

interpretations to see if any of the above themes or patterns of Saldana emerged before interpreting and representing the data. In this study, the semi-structured interviews conducted per the guided questionnaire assisted the researcher in developing the themes. Participants were asked similar questions, and their answers could easily be construed into themes. The colour-coded code words and themes were then placed on a white wall to provide a visual representation.

5.4.3.3 Applying the manual analysis process

Developing matrixes and interpretations when performing manual qualitative data analysis is difficult, especially with a large data set. The coding “bible”, as per the Excel spreadsheet, is quite a large document, and preparing a visual representation of all the data can be challenging. For example, only one of the participants provided 66 different suggestions, which resulted in 66 different code words of what he did differently for his SMME business to survive Covid, with a total of 555 line items for all 16 participants across 13 columns. A four-line code example was extracted and is provided in Table 5.8 below, as the entire Coding Bible is too comprehensive to attach.

Table 5-8: Coding Bible extract from participant BVL001

Unique Challenges in Covid	Motivating factors for SMME	Personal skills & attributes
Big impact on income	Frustrated with the status quo	Ability to forward plan
Fear	Background of family in entrepreneurship.	Ability to identify a gap
The first lockdown was chaos.	Industry knowledge	Compliance knowledge
No essential status	Realised niche for training	Expertise in field

Source: As compiled by the researcher.

The summary table of the 16 interviews' final coding resulted in 2631 code words or phrases and can be summarized as per the figure below. First, all the participants' names were typed into the first column from the top down as in the sequence of the interviews in chronological order. Then, the different themes were numbers in the columns from left to right, recording all 12 themes by number, not names.

Once every interview was coded individually, the researcher transferred the coded words and phrases into an Excel spreadsheet to combine the code for all sixteen participants

into one document to visually represent the final and total code words. The counted code as per came to 2631.

Some participants were more vocal, some just provided simple answers and phrases, but some gave qualitative, deep, and insightful solutions that could be organized and categorized into proper code words. Interestingly enough, the 3 participants the researcher regarded as having a “larger than life” persona were the 3 participants who provided the most code as the top 3 of the total participants. See Table 5.9 below.

Table 5-9: Code words or phrases per the theme of all 16 participants

Participant	Totals	Ranking
BVL001	235	1
DBN002	135	
HLB001	166	
PB001	214	3
STB001	232	2
SW002	171	
STR001	161	
SW003	140	
GB001	152	
MC001	157	
NUM001	73	
SW001	179	
HB002	138	
SW004	134	
PB002	172	
DBN001	172	

Source: As compiled by the researcher

To recapture the entire process: The data has been accumulated via interviews, transcribed, and themes assigned via thematic analysis. Subsequently, coding was applied, and all the codewords were converged into a comprehensive coding bible. Ultimately, this research has reached the stage where the data is now finally ready for analysis, where matrixes and patterns can be identified to answer the research questions.

The reason why the researcher decided not to make use of computer-aided qualitative data analysis software is that for this specific study, the qualitative data is of such a nature that it requires an interactive and iterative process, demanding thoughtful, reflective, and reflexive analysis rather than a mechanical process (Saunders *et al.*, 2019:638), therefore using CAQDAS will not be the ideal solution.

After a consultation with the researcher's supervisor, it was decided that the manual route would be the best solution to actively experience the hands-on approach of sorting the coded data into themes and first-hand experience gained on how patterns and relationships between the different themes emerge.

The code words were written on coloured paper the same as per the chosen or allocated colour in the Coding Bible. The colour-coded sticky notes were then manually sorted under the different categories and sub-categories onto a large white wall to give the researcher a visual image of the representation of all the code words or phrases.

Unfortunately, due to spatial constraints, the individual network diagrams of each theme could not be displayed on the wall for all the code words simultaneously, but it was possible to display the code words per theme, as organised and categorised into sub-categories underneath each theme onto a white wall.

The manual process for this study worked best as several similar code words emerged under different themes, and a CAQDAS program would have grouped them instead of realizing the different themes had similarities. Patterns already emerged as the data was coded and placed onto the wall. In producing this highly contextualized data set developed from the 2631 code words, it became apparent that the data collected was characterized by fullness and richness, providing an opportunity for in-depth analysis (Saunders *et al.*, 2019:639). Sorting the codes into the themes as per Creswell's thematic analysis, as it emerged from the analysis, was stress-free due to the same semi-structured interview format followed by all 16 participants.

A photographic image of the first ten themes as developed on the wall of code by the researcher, with their sorted code words and phrases, is provided in Figure 5.5 below:

Figure 5-5: Code words of first ten themes sorted and organised



When coding the data, the researcher had to apply interpretivism, where reality is seen as socially constructed. Qualitative research conducted via interpretivism philosophy will affect the quality of the data being produced with implications on the analysis process (Saunders *et al.*, 2019:639).

In the actual research, the data would not have produced such opulent and rich coding without applying interpretivism because the participants, as SMME business owners, were not using general business or academic phrases to describe their actions, feelings, and challenges. They used their standard wording, which had to be converted into code words. Analysis of such data collected via an interpretive approach has to be sensitive to the complexity to be meaningful (Saunders *et al.*, 2019:639).

The process of manually sorting and analysing the data has been referred to as a “tabletop category”, which involves the literal arrangement of cut-out data chunks in a tabletop format (Saldana, 2016:231). Saldana stated that his students remarked “touching the data” after pieces were cut out and physically moving them around into

multiple arrangements to find the ultimate fit helped them to discover patterns and understand the data better, especially under different organizational concepts such as hierarchy, process, interrelationship, theming, and structure.

He also mentioned the irony that one can manipulate the data quicker with two hands than a computer with CAQDAS software can (Saldana, 2016:231). He advised moving the data around as much as one needs to get to a structure that “feels right” and then adapting it into an operational model diagram for the study.

5.4.3.4 Identifying matrixes and patterns

With a semi-structured interview method of collecting data, the themes were pretty straightforwardly identifiable. All participants were asked the same type of question, as applicable to their specific SMME, e.g. what challenges did your business face before Covid – which led to the first theme to be identified as “Challenges before Covid”.

Within this theme, several participants had to be probed. Some answered brusquely “none” and had to be probed to ensure this specific participant endured no challenges before the Covid pandemic affected the economy in the Western Cape of South Africa. After all, 16 participants were asked the same question on this topic, and the code words were identified and transferred to colourful sticky notes from the coding bible. Specific categories emerged spontaneously from the code words:

- Different staff issues
- Various stock issues
- Customer related challenges
- Economic challenges
- Other types of challenges
- No challenges

These categories were then placed on the white wall vertically. Refer to the light pink section in Figure 5.5 above on the far left. No sub-categories were needed, as there were many similarities under these six categories; then, with a dot added to the code word, the repetition of the same comment was highlighted. The entire matrix of this theme will be described and analysed in Chapter 6 below.

In more common themes such as “what motivated you to start your business, ” the literature was approached to ascertain if any general or typical categories could be sourced under such a more general theme. Under “motivating factors”, it was easy to come across “push” and “pull” factors, and the red code words of the participants were then easily separated into sub-categories under these two headings. In this sense, the actual research could fit into established categories under this “motivating factors” theme.

The sub-categories listed under the pull factors were:

- Industry knowledge
- Identified a gap
- Wanted a lifestyle change
- Personal reasons
- Philanthropic reasons

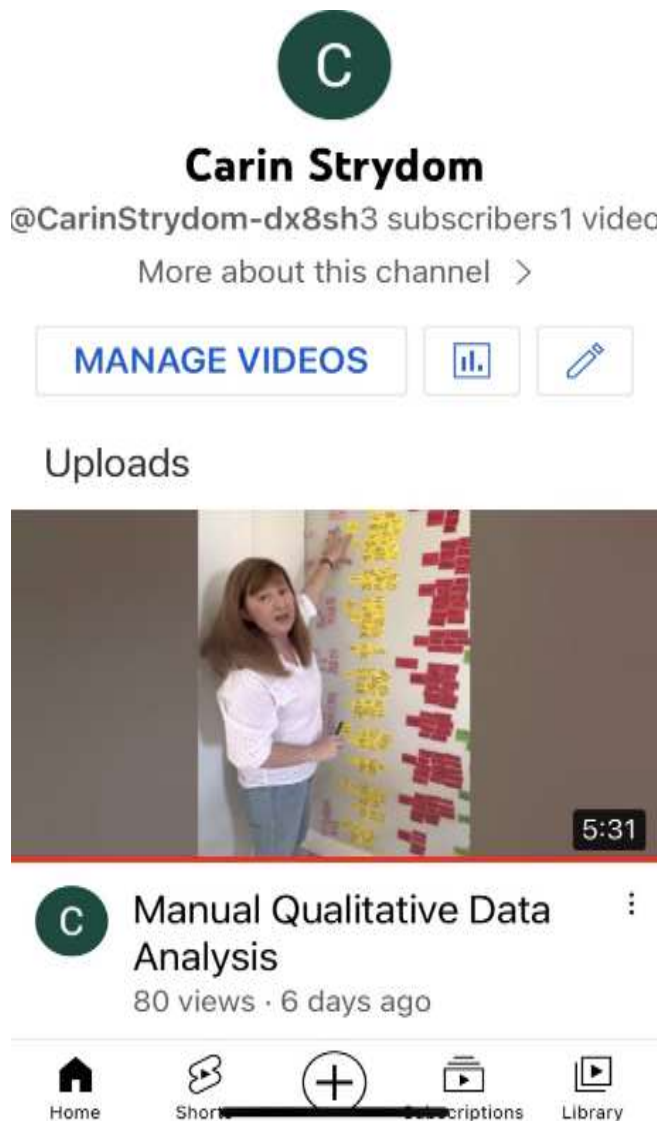
Under the push factors, the sub-categories identified were:

- Unemployed reasons
- Family reasons
- Dissatisfaction
- Financial

It was not so easy to find categories or sub-categories for less well-known themes, such as “challenges during Covid”, as no specific sub-categories could be found in the literature. The code words had to be written on little pieces of colourful paper from the coding bible, line for line, and then sorted by hand and allocated into different headings or categories by the researcher self.

For a visual representation of the manual process of qualitative data analysis by the researcher, please refer <https://youtu.be/1yYIAvtQhRs>, with a visual image in Figure 5.6 below.

Figure 5-6: Link to a YouTube video image



Source: Created by researcher in June 2023

The different categories that the researcher decided on for this more thought-provoking theme, with very little information on existing typical categories, were:

- Emotional challenges\Government laws
- Financial obstacles
- Lockdown impact
- Not essential status

The chapter below will discuss the complete network diagrams and patterns identified under each theme.

5.5 SUMMARY

This chapter described how the data was collected via semi-structured interviews per the theoretical-methodological principles explained in Chapter 4.

The interviews were then transcribed, and code words were highlighted. Themes were identified via thematic analysis, in line with the twelve main themes that emerged from the interviews. Even though many more questions were asked, the twelve themes that will answer the research questions best have been selected as the twelve main themes. These themes were assigned different colours, and the code words transferred from the interviews into the coding bible per colour. See Figure 5.8 above for a tutorial on combining all participants' views in code words under each theme.

The themes were then subdivided into categories and placed on a white wall to provide a visual representation from which matrixes and patterns could easily be identified in the manner suggested by Saldana, see Figure 5.5 above. A comprehensive discussion of these themes, as per their different matrixes and network diagrams with quotes substantiating the data, will follow in Chapter 6.

CHAPTER 6 DISCUSSION AND INTERPRETATION OF THE FINDINGS

“Analytic memos are somewhat comparable to researcher journal entries or blogs – a place “to dump your brain” about the participants, phenomenon or process under investigation by thinking and thus writing and thus thinking even more about them.”

Johnny Saldana, 2016:44

6.1 INTRODUCTION

As outlined in Chapter 1, the primary objective of this study is to develop a framework for SMME survival based on Covid events in the Western Cape of South Africa by exploring how some SMMEs managed to reconfigure their business models to survive the Covid-19 pandemic in the Western Cape. The secondary objectives will mostly be answered by the empirical study and analysis of the data collected in the empirical study. Chapters 2 and 3 provided the literature overview of the study, while Chapter 4 focused on the methodology, the conceptual framework and the research design. Finally, in Chapter 5, the actual research process was conducted via interviews and guided by interview guides to assist in the semi-structured interviews.

In line with the empirical study objectives as part of the secondary objectives, chapter 6 will focus on three levels. First, the themes will be discussed, reflecting on the macro, meso and micro level of variables that impacted the business success or SMME survival:

- On a macro level, the objective is to understand the society and all factors in the Western Cape affecting SMMEs during the pandemic. The themes covering challenges in the WC pre-Covid and during Covid, the motivating factors and the entrepreneurial ecosystem, and whether the WCG assisted the SMMEs will provide answers on this level.
- On a meso level, the objective is to study the groups of communities, institutions and SMMEs and determine where the surviving SMMEs fit into the meso picture. The themes reflecting on success views pre and post-Covid and how the participants view

the motivating and role model factors, skills, and leadership style will focus on this level.

- On a micro level, an analysis will be done on the business interactions between SMMEs and their customers as part of investigating the “**what**”, “**how**”, and “**why**” they undertook the actions they did for their businesses to survive. Themes 11 and 12, with the activities undertaken and the recommendations and advice given, will clarify this level.
- The empirical study objective is to gain insight into these three levels of how SMMEs reconfigured their business operations. This insight will assist in developing the framework as the primary objective.

The data collected from the participants during the empirical study were transcribed, coded, and then analysed via manual qualitative data analysis, as explained in Chapter 5 above. In this chapter, the findings concerning the themes identified will be discussed individually per theme under the different categories and sub-categories. Through manual qualitative data analysis, relying heavily on the coding process explained by Saldana, specific patterns and matrixes emerged on how some participants managed to survive. (Saldana, 2016:231). These will all be elaborated on in this chapter as per each of the twelve themes identified.

6.2 DEMOGRAPHICS INTERPRETATION

Before the thematic analysis, the physical demographical aspects must be reviewed to ensure this study occurred within the Western Cape's perimeter. The researcher can confirm that the sixteen participants interviewed were all located within the boundaries of the Western Cape, and the locations of their businesses can be identified as per the table below, also indicating the reach and scope of where they conduct business.

The majority only conduct business in the Western Cape, with three participants conducting business across South Africa and another three conducting business internationally. However, all sixteen participants have their principal business office in the Western Cape. This table thus indicates that the data from this study will indeed support the title “Developing a Framework based on SMME Survival in the Western Cape of South

Africa” as only SMMEs from the Western Cape were approached in this study and interviewed via the face-to-face method. See Table 6.1 below.

Table 6-1: Demographic & interview information of the participants

Nr	Participant name	Interview location	Location	Time duration of the interview	Scope of business area
1	BVL001	Office	Belville	1 hour and 15 minutes	Nationwide
2	DBN001	Coffee shop	Durbanville	1 hour and 15 minutes	Western, Eastern & Northern Cape
3	DBN002	Coffee shop	Durbanville	1 hour and 10 minutes	Western Cape & Garden Route
4	GB001	Coffee shop	Grabouw	54 minutes	International
5	HLB001	Office	Helderberg	56 Minutes	Nationwide
6	HLB002	Office	Helderberg	1 hour and 20 minutes	Nationwide
7	MC001	Office	Macassar	50 minutes	Cape Town localised
8	NUM001	Home	Numzamo	35 minutes	Cape Town localised
9	PB001	Office	Pringle Bay	1 hour and 1 minute	International
10	PB002	Office	Pringle Bay	1 hour and 35 minutes	Western Cape localised
11	STB001	Home	Stellenbosch	55 minutes	International
12	STR001	Home	Strand	1 hour and 5 minutes	Cape Town localised
13	SW001	Home	Somerset West	57 minutes	Cape Town localised
14	SW002	Office	Somerset West	50 minutes	Cape Town localised
15	SW003	Office	Somerset West	1 hour and 5 minutes	Cape Town localised
16	SW004	Home	Somerset West	1 hour and 13 minutes	International

Source: As compiled by the researcher

6.3 STRUCTURE AND OVERVIEW OF THEMES

Each of the 12 themes, as identified via thematic analysis of Creswell or theming as explained by Saldana (Saldana, 2016:200), will be discussed in the section below to present the main findings of each theme with a detailed discussion.

The 12 themes, as identified, can be summarised as follows:

- Challenges experienced by the SMMEs in the Western Cape before Covid
- Unique challenges as experienced by the SMMEs in the Western Cape during the Covid pandemic
- Motivating factors contributing to the entrepreneur starting their SMME in the Western Cape
- Role models influence or mentorship for the SMMEs in the Western Cape
- Personal characteristics, skills or attributes that an SMME should possess to be successful in the Western Cape
- Leadership skills and styles of successful SMME owners in the Western Cape
- How did SMME owners view success before the Covid pandemic in the Western Cape
- How did SMME owners view success after the Covid pandemic in the Western Cape
- Were there any Western Cape Government interventions that assisted the SMMEs in the Western Cape to survive?
- Is there an entrepreneurial ecosystem in existence in the Western Cape, according to the SMMEs in the Western Cape?
- What factors did the successful SMMEs undertake to survive the Covid pandemic in the Western Cape?
- What advice and recommendations can the surviving SMMEs give future SMMEs in a similar situation?

These themes were identified after the semi-structured interview questions were asked to the 16 participants, and their responses generated 2631 code words or phrases that were analysed in the sections below.

6.3.1 Theme 1: Challenges to the SMME before Covid

One of this study's secondary objectives was to ascertain the main challenges on a macro level as experienced by the participants before and during Covid. This theme will partially address this secondary research objective to establish the challenges for Western Cape SMMEs before the pandemic. Only by understanding the challenges they endured before the pandemic will those challenges experienced during the actual pandemic be understood. The diverse backdrop of the SMME sector in South Africa and the different income and education levels caused immense challenges for SMMEs (Tustin, 2015:77).

According to Business Tech (2023), the three biggest challenges SMMEs faced in the second quarter of 2022 were cash flow, economic conditions and crime. However, the question is now, what were the biggest challenges in the pre-Covid period? Bushe did a study in 2017 on the causes and impact of business failure among small and medium enterprises in South Africa in the period just preceding Covid. This study found that over 70% of small to micro and medium enterprises fold within the first 5-7 years of inception (Business Tech, 2023). Hence, they experienced severe challenges.

Some of the reasons listed were a difficult economic climate, crime and corruption, poor infrastructure, lack of support for SMMEs, lack of funding structures, lack of government commitment and various internal reasons, all boiling down to 3 main reasons as summarised by Bushe: entrepreneurial incapacity, environmental inauspiciousness and enterprise incompetence (Bushe, 2019:18-23, Ingle, 2014:37, Ngcobo & Sukdeo, 2015:505).

In this study, the 16 participants indicated similar and slightly different challenges. The specific question asked was: "Any challenges experienced by your SMME before Covid?" and the answers produced 91 code words or phrases of code that can be summarised into the following categories and sub-categories:

- **Supply chain challenges**
- Stock related

- Staff related
- Customer related
- **Economic challenges**
- Recession
- SMME challenges
- **Other types of challenges**
- Western Cape-specific challenges
- **No challenges**

As per the findings of the analysis of this theme, it is evident that some of the participants struggled tremendously and were affected by Western Cape-specific issues, such as the severe drought a couple of years ago, as well as road closures in the Western Cape due to resurfacing of roads and maintenance.

Others, primarily those who trade internationally, appeared to have minor or no issues at all and only complained about the fluctuation of the rand. In essence, this theme did not have so many code words if compared to the rest of the themes, as it came in at the fourth smallest category of code words, just recording 91 out of a total of 2631, which indicated that the 16 participants interviewed were not experiencing a lot of challenges or issues on their SMME's before the Covid pandemic. The categories, sub-categories and code words are presented in Table 6.2 below, followed by the matrix in Figure 6.1:

Table 6-2: Challenges to the SMME before Covid

Theme	Categories	Sub-category	Codes and Quotations from participants
Challenges to the SMME before Covid	Supply chain	Stock	Stock delivery - “Look, service delivery in this country is, in any case, up to sh***, so no, I did not expect to get good service, that is why I go and buy my fresh fish myself at the harbour myself on a Monday, they sometimes deliver, but that is the locals. Before and after Covid, service delivery remains a concern.” Participant PB001.
			Stock delay - “Airlines or couriers would sometimes delay a package.” Participant GB001
		Staff	Staff problems - “You cannot always count on your staff. There are always staff problems, either due to taxi strikes or sick staff – always an issue, you can never count on them” Participant STR001.
			Do it yourself - “If you are a small business owner, you must be everything at the same time as you cannot afford all those nice-to-have positions and their salaries”, Participant PB001.
		Customers	Complaining customers - “And then complaining customers, social media makes it so easy to moan over nothing,” Participant SW003.
			Critique - “Food critique you sometimes get, as you can never keep all the people happy all the time, and that is a fact of life you will have to accept” Participant PB001.
	Economy	Recession	Recession - “I think so, yes, as before Covid is was already quite slow as we had recessions...from 2008... it was slow and on and off... and every year the tourists who buy in summer months become less and less” Participant STB001.
			Economy struggle - “The economy has not yet resurfaced completely since the 2008 worldwide recession. Our economy has been struggling,” Participant DBN001.
		SMME Challenges	Competition - “And competition in this small town is fierce” Participant PB002.

Theme	Categories	Sub-category	Codes and Quotations from participants
			Long hours - “You must remember it is long hours; you are the first to open and the last to leave.” Participant HLB001.
	Other	WC issues	Drought - “Then we got the drought in the Western Cape, then the pandemic, now load shedding – the economy is constantly struggling.” Participant SW002.
			Road closure - “COCT closed or partially closed the regional road in front of my business to resurface and widen the condition of the road. That caused many cars to stop using that road to Cape Town, which led to a reduction in customers and sales.” Participant SW002.
	None		No problems - “No problem with getting my raw materials. Before Covid, I would say my business was quite healthy.” Participant GB001.
			No competition - “Before Covid....no, we were ticking over quite nicely. Maybe because we were doing our natural organic growth and we were in demand, there is not a lot of competition for me, very little,” Participant BVL001.

*

Figure 6-1: Matrix for Theme 1 - “Challenges before Covid”

			Participants															
Categories	Sub-Categories	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
Supply chain	Stock	Expired stock							x	x	x	x				x		
		Delivery issues				x		x			x			x				
		Product shortages									x			x				
		Supplier issues				x				x				x			x	
	Staff	Cannot afford many staff					x				x	x					x	
		Taxi-strikes - no staff					x					x		x		x		
		Not enough skilled staff			x													x
		Staff in wrong positions			x													
	Customers	Demanding customers		x			x			x				x		x		
		Critique/complaints			x		x				x	x						
		Few customers					x	x		x			x				x	
Economy	Recession	2008 recession impact		x									x			x		
		Economy still in slump			x		x				x							
		Financial /R weak				x		x					x				x	

			Participants															
		Tourists less every year					x		x				x					
	SMME issues	Shelf life of SMME									x							
		Lots of competition		x							x	x		x				
		Compliance issues			x											x		
		Business partner									x							
		Long hours/hard work			x		x	x	x		x		x		x	x		
Other	State capture	Impact on SMMEs		x			x				x			x			x	
		Cost of loans/debt		x	x													
	WC issues	Road closures for upgrades												x		x		
		Drought					x							x		x	x	
		Negativity experienced		x			x				x							
No impact	None	No challenges pre Covid	x			x			x			x			x			x

The matrix above indicates the variety of code words generated by the 16 participants and how many of them agreed on specific codes as a pre-Covid challenge.

The pink highlighted line indicates the one set of code words most participants agreed upon regarding their most significant challenge before Covid: the long hours an SMME owner has to work and be away from their family. 8 out of 16 participants were in agreement on this code.

In total, 91 code words were collected from the transcribed data under this theme (not every code word of the 91 was recorded on pink sticky notes as some ideas or codes were repeated amongst the 16 participants) and were then moved around until they reached the perfect fit under this theme as per suggestion by Saldana (2016:231). See the total code words per theme as listed in the figure below.

Figure 6-2: Total codewords per participant on the twelve different themes

Participant	Theme 1	Theme 2	Theme 3	Theme 4	Theme 5	Theme 6	Theme 7	Theme 8	Theme 9	Theme 10	Theme 11	Theme 12	Totals
BVL001	1	11	28	14	40	29	7	15	5	4	66	15	235
DBN002	4	16	13	8	23	19	5	15	2	2	13	15	135
HLB001	4	7	15	20	24	23	6	13	4	2	25	23	166
PB001	20	11	15	13	36	38	4	7	5	2	28	35	214
STB001	6	20	20	20	27	50	4	27	2	2	36	18	232
SW002	7	23	10	3	29	11	8	11	2	3	46	18	171
STR001	4	27	10	3	26	22	7	20	7	2	12	21	161
SW003	6	7	8	10	15	22	7	11	3	4	21	26	140
GB001	4	7	9	5	16	50	4	6	2	3	29	17	152
MC001	1	20	18	23	15	11	7	7	12	1	25	17	157
NUM001	3	7	9	8	10	6	6	4	3	2	8	7	73
SW001	8	18	25	22	24	27	6	7	5	2	21	14	179
HB002	5	16	13	7	16	23	5	16	2	1	13	21	138
SW004	4	9	10	21	28	18	6	4	1	4	8	21	134
PB002	5	14	16	26	22	16	8	15	2	1	25	22	172
DBN001	9	22	5	20	18	20	3	17	5	5	14	34	172
	91	235	224	223	369	385	93	195	62	40	390	324	2631

All the code words, as discussed below, were obtained from the final “Wall of code”, as presented in Figure 5.7 above. Then, each theme was taken down to be analyzed and organized into a network diagram. With the code words written on pieces of coloured paper, it was first transferred to a wall to perceive the overall image of all themes combined, and from there, it was back to a tabletop to arrange it in categories or sub-themes until a perfect fit had been attained. Saldana suggested moving the code around until “it feels right” (Saldana 2016, 231).

Saldana describes the manual process of analyzing the data as a qualitative research method that involves the spatial arrangement of the data on a tabletop. The data can be arranged in columns or subordinate configurations as to the preference of the researcher, from Venn–diagrams to category piles, in various combinations or structures until it “feels right” (Saldana, 2016:230-231). He believes the researcher will know the data best and intuitively know which codes fit together. The researcher in this study has also conducted the interview and is very familiar with the data. Each code word or phrase has been heard, recorded, transcribed, coded and organized into themes by the researcher before the analysis process.

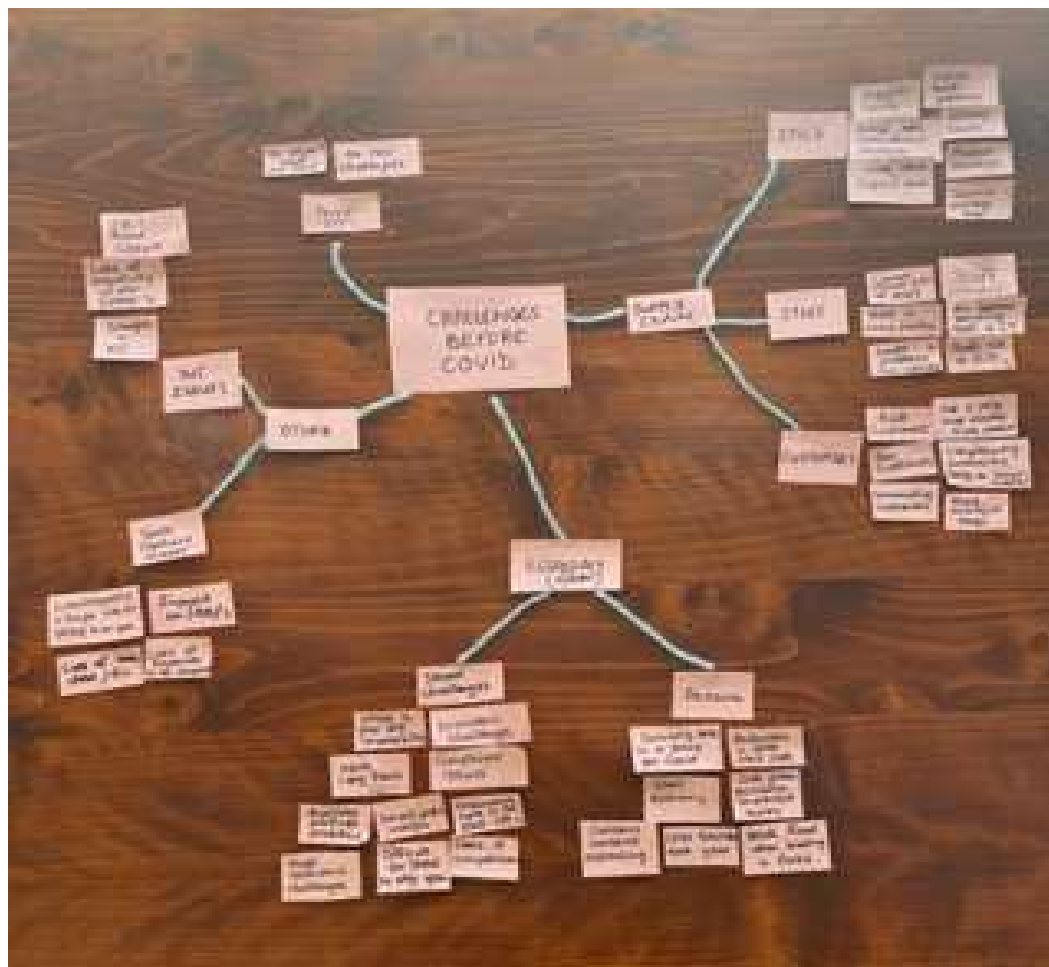
When creating an operational network diagram, the code words must be moved around to ensure synchronicity among the participants' views on the challenges they experienced before the Covid pandemic. The different code words must fit together and be sorted into different categories. Once the stage of “a perfect fit” is reached, in the researcher's opinion (Saldana, 2016:231), an operational model diagram can be construed to capture the essence of the findings under each theme. When moving the data around, Saldana suggests a “think display” before creating your operational model diagram (Saldana, 2016:226). The researcher created the photographic image of the first theme with the concept of “think display” per Saldana's suggestion. The codes have to form a perfect fit and belong under specific categories and certain sub-categories, which evolved from the data and code words extracted from the data collected in the interviews.

The bright pink centre in the network diagram or mindmap below, “Challenges Before Covid”, refers to the theme's title. Four categories evolved: Supply chain, Economy, Other and None. These four categories were numbered for ease of reference and are presented clockwise in the diagram. The slightly lighter shade of pink represents these four categories numbered from 1 to 4. Under these categories, the different sub-categories

were subsequently marked in the lightest shade of pink, with the main code words mentioned by the participants in the smaller blocks.

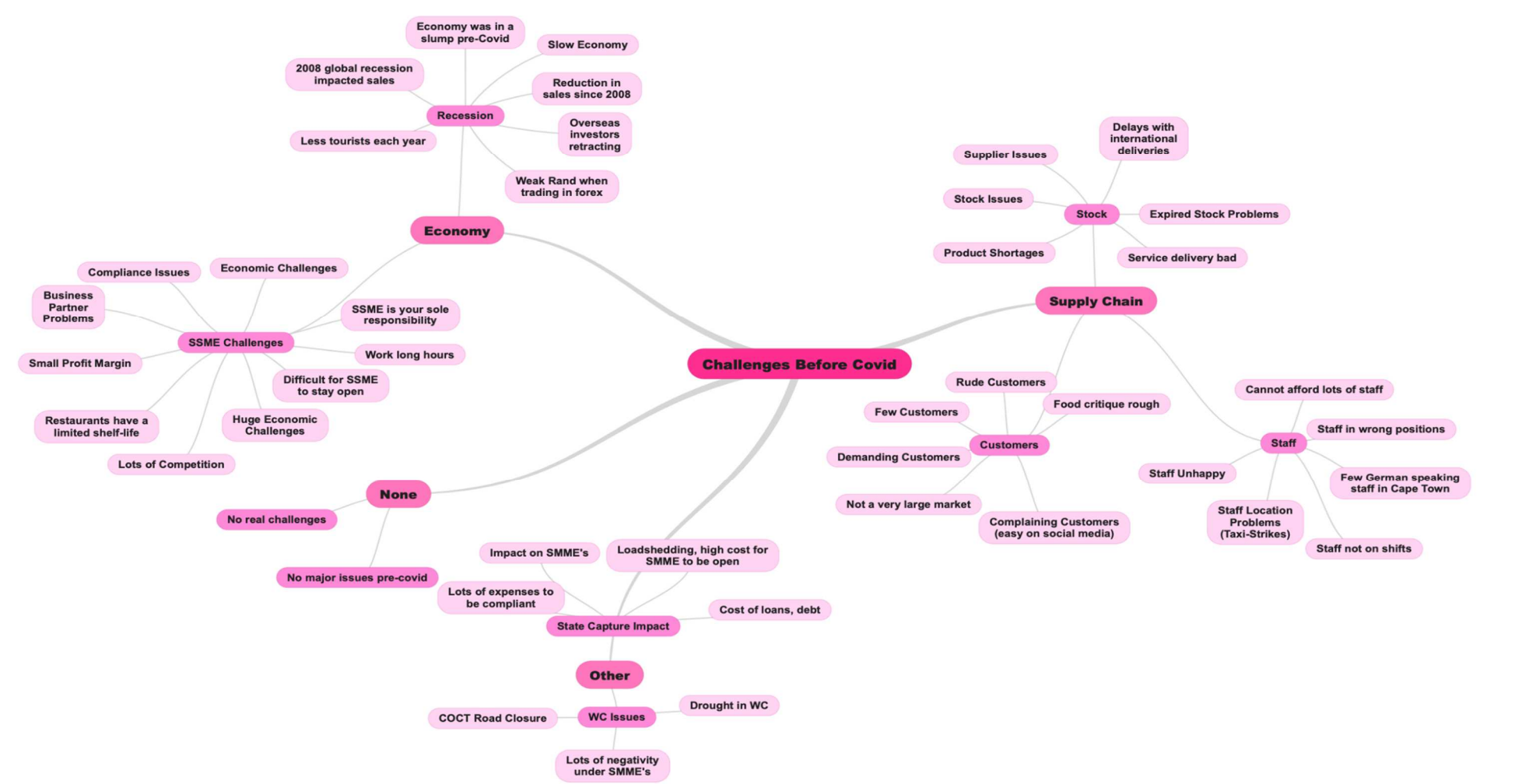
The organized version of the code words for the first theme: “Unique challenges before Covid”, was created into a network diagram using the Saldana method and a photographic image of the data under the theme was taken, as illustrated in Figure 6.3 below.

Figure 6-3: Photographic image of Operational network diagram for theme 1



As a final organizational tool, the photographic image was systematized into an operational network model per Figure 6.4 below.

Figure 6-4: Systemised network diagram or mindmap of Theme 1



The main code words per category will now be discussed in detail to provide a thorough understanding of the code words.

Supply chain challenges

Under the category Supply chain, the first sub-category was Stock, which indicates it is a significant part of the day-to-day operational aspects of an SMME. Obtaining stock for the SMME is a substantial part of the supply chain of the SMME. Under the sub-category of “stock”, there were several different code words or phrases generated, including “expired stock”, “delivery issues”, “product shortages”, and “supplier issues”. One participant described the expired stock issues as a challenge she experienced in the period before Covid, which resulted in her starting a coffee shop at her deli to deal with her soon-to-be-expired produce: *“It started with me having excess stock on the retail side that we needed to do something with, soon to expire or expired stock and we did not know what to do with it, so at that point, when we started we donated a lot of it. However, some of the people we donated to ...the old age homes or the local poorer schools became fussy about the things we donated, so I pulled the plug on that.”* (Participant PB002). She had already turned her challenge into a business opportunity.

Another challenge experienced by some was delivery issues and delays in receiving stock, described as *“airlines or couriers would sometimes delay a package”* (Participant GB001). SMMEs struggle in general to get stock delivered, as they buy in smaller quantities, and sometimes the entrepreneur has to go and collect it herself, as explained by Participant STR001: *“Suppliers that do not deliver on time so you must get into your car yourself and go and fetch whatever is needed to make sure your shelves are stocked”* (Participant STR001). This participant is very hands-on and has no problem doing everything herself to ensure the smooth running of her business. She manages the challenges as they arise and solves a problem before it becomes a crisis.

Also, the issues were delayed stock and even “product shortages” or no stock received, which is a significant concern for an SMME. “Product shortages” were described as *“Shortages of product is always an issue in the fuel industry. Even before Covid, we struggled. When my tanks are empty, then I cannot sell”* (Participant STR001). A final challenge mentioned under this sub-category of stock was “supplier issues”, where a participant explained: *“They sometimes deliver, but that is the locals. Before and after*

Covid...service delivery remains a concern." (Participant PB001). Some of these SMME owners explained what they did to overcome their challenges as they discussed the problematic issues, already explaining why their SMMEs survive, as they were hands-on and solving their problems as they occurred.

Under the Supply chain, the second sub-category was the staff-related challenges sub-category. The main code words generated under this sub-category were "Cannot afford too many staff", "Taxi strikes meant no staff", "Not enough skilled staff", and "Staff in wrong positions". The staff challenge varied from having insufficient staff, "Cannot afford too many staff", to having problems with your staff. This participant said, *"As an SMME owner, you do not have the luxury to have a separate person for HR or finances or marketing or stock ordering. You do it all yourself."* (Participant PB002). The opposite is having staff but experiencing issues with them, as per the phrase "Staff problems", where the taxi-strike challenges were explained as follows: *"You cannot always count on your staff. There are always staff problems, either due to tax-strikes or sick staff – always an issue, you can never count on them"* (Participant STR001). Other participants indicated a problem with the type of staff available in South Africa: *"Maybe too little fluent German speaking staff"* (Participant SW004) was a challenge for one.

The code words "Staff in wrong positions" were also one of the issues where the participant indicated at the same time how he solved the problem, once again explaining the hands-on approach of immediately fixing a problem as an SMME owner when realising the problem exists: *"Before Covid when I took over we had some unhappy staff, but we sorted that with some psychometric testing to appoint the right people into the right position, but we did not have any other type of challenges"* (Participant DBN002).

The third and final sub-category under the first "Supply chain" category is the sub-category customer challenges. In this study, it is evident amongst the participants that this code word was essential to them as the codes "demanding customers", "critique/complaints", and "few customers" were mentioned repeatedly. One participant was generous enough to elaborate on what she describes as a demanding customer: *"Only one example – I was driving to pick up stock, and a customer phoned twice, so I answered it, and he wanted to book a table for lunch. I told him I am driving and will get back to him, and I cannot speak to him now. No, but he just wants to know if he can come. Insisting on an answer. I said if I must answer you now, no. Call me later. The next*

moment, he went onto social media and complained that the owner was rude, but how on earth can you deal with that? I was nice enough to answer the phone!" (Participant PB001).

Besides dealing with demanding customers, customer complaints and critique are other challenges that SMMEs have to deal with. For example, *"Food critique you sometimes get, as you can never keep all the people happy all the time, and that is a fact of life you will have to accept. As long as the majority is happy, that is enough for me."* (Participant PB001). And then the "few customers" referred to the period after the 2008 recession, when some SMMEs already experienced fewer and fewer customers each year: *"Every year the tourists who buy in summer months become less and less, and then you have to make new plans. I think you constantly have to think of something new to keep the market interested. With new products, yes, it was challenging already before Covid. That is to run a small business in South Africa with the slow economy."* (Participant STB001).

Economic challenges

The second category was "Economic challenges"; the first sub-category was "the recession". This challenge was explained by an SMME who has been in business for the last three decades, and under the code word "recession impact", he mentioned: *"I think so, yes, as before Covid it was already quite slow as we had recessions...from 2008... it was slow and on and off... and every year the tourists who buy in summer months become less and less"* (Participant STB001). The second code phrase under this sub-category was "economy still in a slump", and this participant echoed the previous sentiment: *"South Africa had a huge challenge before Covid, as the economy has not yet resurfaced completely since the 2008 worldwide recession, our economy has been struggling,"* (Participant DBN001). Another code word reflecting on the economy was "Weak rand", as explained by this participant: *"Prior to Covid, I would say my business was quite healthy. Cost was the issue. When you pay in foreign currency, the weak rand was an issue."* (Participant GB001). All these codes indicate how the participants felt about the state of the SA economy before Covid, which was seen as a central challenge for the SMMEs at the time.

The second sub-category under Economic challenges (pre-Covid) was "SMME challenges", with the main code phrases being "Shelf life of SMME", "Lots of competition",

“Compliance Issues”, “Business partners”, and the main code with the most votes from all participants as a primary pre – Covid challenge, was “Long hours / hard work”. Under the “Shelf life of SMME”, concerning the quote from Bushe above, he mentioned that 70% of SMMEs fold within the first 5 to 7 years of inception. One of the participants said when interviewed, *“Any restaurant’s shelf life is about 5 to 7 years. If so long, most fold after two years due to various factors. Remember, working hours are long, small margins, the rent, too many bosses, and too few workers – a phenomenal variety of everyday factors will sink you.”* (Participant PB001). This participant has managed to keep her unique restaurant open for over 25 years, so she certainly can contribute substantially to successfully running an SMME, even during a pandemic. Another participant who has been an entrepreneur for several years has commented on the code word “Lots of competition”: *“and competition in this small town is fierce...”* (Participant PB002).

Then there were also the compliance issues and the lots of legislation that SMMEs selling food have to adhere to, which generated the code word “Compliance issues”, which it described as follows: *“With all the legislation involved to selling food retail to the public, one needs that, as there is quite a lot of red-tape to adhere to, taking temperatures of everything four times a day of everything...up to including the correct receiving procedure, food and hygiene rules, etc. etc. etc.”* (Participant SW002). Even a fuel transporting company mentioned the challenge of compliance issues, by having to adhere to all health and safety regulations: *“(We do) supply and delivery of a petroleum product to the customer, whether retail or wholesale. Furthermore, to be compliant while doing so. In this industry, it is not just go and buy a big fancy truck and start delivering. No, it is metered trucks and the correct health and safety procedure and only to accept a product that has passed all its health and safety investigations and adhere to all regulations”* (Participant DBN002).

Legislation and compliance meant a challenging role for SMMEs. The issue that came up the most was “Long hours”. This challenge was experienced by 50% of the participants, namely that to have a successful SMME, as an entrepreneur, be prepared to work extended hours, resulting in SMME owners having very little free time available. Some participants stressed the importance of the fact that it takes hard work and long hours, *“Remember, working hours are long,”* (Participant PB001), while others suggested taking regular breaks: *“Force yourself to take a few days off here and there for the sake of your*

own sanity and health, as only work –work-work will eventually kill you, no one can operate on constant work stress alone” (Participant HB002).

Western Cape-specific issues

The third category referred to the other issues, divided into “WC specific issues” and “State capture” sub-categories. The “WC Issues” included the “drought” and “road closures”. One participant explained it as a constant battle with the challenges his SMME experienced over the last few years: *“Then we got the drought in the Western Cape, then the pandemic, now load shedding – the economy is just constantly struggling”* (Participant SW002). Another referred to the “state capture” matter and how it impacted her business: *“As the economy has not yet resurfaced completely since the 2008 worldwide recession, our economy has been struggling, the state capture...lead to a lot of uncertainty and some major impacts on our credit rating as a country...with overseas investors retracting”* (Participant DBN002).

No challenges at all

As a final category, some participants felt their SMMEs experienced no challenges before Covid. Seven out of the 16 admitted that they did not experience any significant challenges. Hence, the conclusion can be made that the Western Cape was relatively easy to operate a business in before the Covid pandemic.

In summary, this theme only received 91 code words out of a total of 2631 code words. Therefore, as the participants mentioned only some supply chain issues and some general economic constraints as challenges to conducting business in the Western Cape before the pandemic, the assumption can be made that conducting business in the Western Cape was not significantly challenging before Covid.

6.3.2 Theme 2: Unique challenges during the Covid period to the SMME

As explained with theme 1, it is one of the secondary objectives of this study to ascertain, under the macro level, what the main challenges were that the participants experienced before and during Covid. Whereas theme 1 focused on the specific challenges for Western Cape SMMEs before the pandemic, this section will focus on the unique challenges experienced by the SMMEs **during** the Covid pandemic in the Western Cape

of South Africa. Only by understanding the challenges they endured during the pandemic will one know why they performed specific actions to ensure survival.

A recent study conducted after the Covid pandemic reviewing small businesses and their challenges in Ethiopia, during the pandemic indicated that small businesses have been "...facing the wrath of the coronavirus pandemic, (with) most of these firms facing difficulty surviving the current climate..." (Engidaw, 2022:2). Theme 2 of this study will thus focus the different unique challenges or difficulties that the participants explicitly faced during the Covid pandemic, as the Engidaw study concluded that doing business in the time of the pandemic was very challenging and it has had a dangerous impact on SMMEs, the lives of the workers as well as on the overall economy in Ethiopia. On another continent, in Canada, similar challenges were experienced during Covid-19, and several issues were highlighted, such as the SMMEs experienced stress, shortage of employees, financial losses, liquidity problems, closures, difficulty to re-open and struggle to adapt to change (Messabia, 2022:2). A South African study also confirmed lockdown restrictions, customer loss, lack of government support and the scarce raw materials were experienced as challenges when 15 participants were interviewed across the country (Fubah & Moos, 2022:1944), which is very much in line with some of the challenges in this study.

In Malaysia, it was found that business challenges included government policies on movement control, a shortage of cash flow for the businesses and outdated marketing strategies, which resulted in the business owners struggling (Adam *et al.*, 2021:29-31). On the other side of the globe, in Portugal, it was found that after a recession, business survival due to several challenges depends on the entrepreneurial capacity of how these SMMEs react to the crisis' challenges and how they then make the best of the existing opportunities (Rodrigues *et al.*, 2021:3).

In this study, the researcher is fortunate to have commenced the investigation right at the onset of the pandemic and conducted the interviews when the dangerous contagious period had already been surpassed. Nevertheless, some interviews were still conducted with the participant and the interviewer wearing masks and adhering to social distancing. The researcher specifically asked the participants, "What were the main challenges your SMME had to endure or experienced during the Covid period?" and a wide array of responses were received and transcribed. The total code words generated by this

question amounted to a total of 235 out of a total of 2631. See the table and matrix below for the breakdown of the categories and codes.

The main categories of code words that emerged under this specific theme called “Unique challenges experienced by your SMME during Covid-19”, with the sub-categories were:

- **Financial**
 - Income
 - Expenses
- **Lockdown impact**
 - Low or no income
 - Supplier problems
 - Customer problems
 - Staff problems
- **Emotional challenges**
 - Stress
 - Fear
- **Government laws**
 - Laws made
 - Feelings on laws
- **Not essential status**
 - Government decisions
 - Reality

The code words or phrases that emerged as data under these categories and sub-categories are presented in table format as per Table 6.3 below.

As per the findings of the analysis of this theme, it is evident that most participants experienced extremely disrupting and unique challenges during Covid in the Western Cape-specific issues. The majority could not be open during the first lockdown of three weeks, which was extended eventually, and even those who could be regarded as

essential workers suffered due to lack of customers, as most of these retailers (fuel or food) were dependent on road users or customers on the street, which were not available due to the lockdown. As a result, only four of the participants immediately had essential status, two fuel retailers, one deli owner as a food retailer in a small coastal town and one delivery company, but their income dropped between 80%-90% of expected sales during the first lockdown.

Others managed to apply for and obtain essential status over time (financial accountants, a restaurant who became a fish shop trader, a cleaning company that started stocking sanitisers and masks managed to get essential status, and an interior decorator who started manufacturing masks managed to obtain essential status, the rest struggled for an extended period and found it difficult to survive on retained earnings only.

The code words under this theme have been presented in Table 6.3 below, followed by the matrix in Figure 6.5.

Table 6-3: Unique challenges to the SMMEs during Covid-19

Theme	Category	Sub-Category	Codes and Quotations from participants
Unique Challenges during Covid-19	Financial	Income	Drop in sales volume or income– “Yes, the turnover went way down with that lockdown. Everyone was in hiding. But generally, very little customers over the first Covid levels.....” Participant PB001. And “Much slower, much worse off. You know there were no tourists and no income,” Participant STB001, and “Yes, the initial 5 to 6 weeks, we fell with 80 %, even though we were an essential worker, as that fact did not help, as everyone was sitting at home being scared. The petroleum industry in which I operate and exist is of such a nature that if the wheels of cars and bakkies and trucks do not turn, we do not make money, so the impact was severe....” Participant DBN001 and “The sales volumes have dropped significantly since Covid,” Participant STR001.
			Sales down / erratic business – “Look, sales were down...as you make a bit more money on the accessories” Participant HB002. Moreover, “but we did not have any increases during the Covid period as money was tight and business was erratic...but staff accepted that as they knew money was tight” Participant DBN002.
			Lost income/freeze in income– “And yes, of course, we lost income”, Participant GB001.
			Few opportunities – “There were very few interior decorators or wholesalers demanding my product, people were sort of saving their money for a rainy day as they saw that rainy days are a real thing” Participant GB001 and “During Covid, no one wanted to sign leases. Few opportunities to sign new contracts during Covid” Participant DBN002.
		Expenses	Fixed costs were a big problem – “Our business has mostly fixed costs. There were not a lot of costs I could cut. Your electricity is your electricity,” Participant SW002.

Theme	Category	Sub-Category	Codes and Quotations from participants
			Extra computer expenses – “We just had to acquire some laptops for some staff who had to convert to working from home, so that was some capital expenditure”, Participant DBN002.
			Lots of expenses – “Was difficult to keep the staff going with salaries... I had to pay out lots of expenses with no income. We had to pay rates and taxes the levies electricity it just eats into your retained earnings” Participant STB001.
			Wi-Fi costs for staff are huge – “Their internet or Wi-Fi connectivity, very few of them had Wi-Fi at home, you cannot install Wi-Fi uncapped at each staff member’s home and then let their kids download movies with office data” Participant DBN002.
	Lockdown impact	Low / No income	Big Impact on income – “Big impact-it was bang, everything got cancelled,” Participant BVL001.
			Cancelled bookings – “The bookings I had, I had to cancel and pay back, a few deposits I had to refund,” Participant HB001.
			Had to cancel London expo – “So my exhibition for London was already booked, but then I had to cancel it because we could not send containers out, we could not fly out”, Participant STB001.
			Few tourists – “And the few tourists during Covid, generally very little customers over the first Covid levels” Participant PB001.
			No certain items sales – “When no alcohol sales were allowed, we stocked a lot of 0% craft ciders... Some complained.” Participant PB 001 and “Very silly. Alternatively, that cigarette sales and alcohol sales were banned – also did not make sense. I think I heard somewhere that South Africa was one of a few countries in the world that had such strict laws on cigarette sales, the only one in the world?” Participant SW003; and, “We could not sell hot food at our bakery – that was as per a new law they made. So, I actually had to wait for a freshly baked pie to cool down before I could sell it to an essential worker (e.g., a traffic cop), and then after he

Theme	Category	Sub-Category	Codes and Quotations from participants
			bought it, we could offer to heat it up for him in a microwave – as that was the law.” Participant SW002.
		Supplier problems	Lots of supplier issues – “You can say I had supplier issues during that first few months of Covid”, Participant HB002.
			Factories on 50% capacity due to sick workers - “We struggled with supply issues right there in the beginning. For example, Simba was on 50% production capacity due to all their factory staff being sick,” Participant SW002.
			Supply sourcing was difficult – “A lot of our suppliers had shut their doors. It was really tough. They could not deliver.” Participant PB002.
		Customer problems	Very little customers – “No people on the streets. They were hiding from this virus in their own homes. So, the customers were not there” Participant NUM001 and “There were just no cars, due to lockdown. My business is dependent on traffic volume, we need a lot of customers every day, as we have high volume and low margin business model” Participant SW002 and “immediate challenge there was that everybody was afraid and locked in their own homes and nobody wanted to go nowhere, few customers out there” Participant STR001.
			Her business needed face-to-face customers – “We in the beauty industry could not work, so the fact that I could not see my customers face to face and provide my services in person was quite a challenge.” Participant SW001.
			Customers were risk averse – “Many people...regular customers you know... had disabilities and co-morbidities and thus did not want to risk infection, so they were avoiding the shops” Participant PB002.
			Those working from home impacted her sales – “Even though we were an essential worker ...as everyone was sitting at home being scared. The petroleum industry is of such a nature that if the wheels of cars and bakkies and trucks do not turn, we do not make money, so the impact was severe. We only delivered the

Theme	Category	Sub-Category	Codes and Quotations from participants
			minimum fuel quantities for essential workers to get to the office or hospital as my business were dependent on the fact that the general public stayed at home.” Participant DBN001.
		Staff problems	Isolating staff – “It was a struggle to do a shift roster when they had to start isolating when they were in contact with a known Covid identified patient”, Participant SW002.
			Sick staff – “Sick staff did not help. Was difficult to operate on minimum staff.” Participant HB002.
			Staff rosters were a nightmare – “Also sick staff was a challenge for a retailer, as it was a struggle to do a shift roster” Participant SW002.
			Staff issues, work from home/skeleton – “What Covid has taught me, you also have to be willing to do stuff yourself,” Participant STR001 and “We operated on skeleton staff, not all had to be in the office, some work from home, some at the office” Participant DBN002.
			Could not rely on staff – “You cannot always rely on staff, you cannot always count on your staff, there are always staff problems” Participant STR001 and “You also have to be willing to do stuff yourself, you cannot always rely on staff, I had to come in very early even before sunrise to open up and then when my staff is not here yet due to transport” Participant SW002.
	Emotional challenges	Stress	Stress factors are real – “I did not know if we will die or if this will last for a year. The stress factor of the unknown was a big issue.” Participant PB001.
			Stress & exhaustion / mentally tricky time – “There was a lot of fear—the unknown. We had essential business status, but with that came its own challenges of fear and exhaustion” Participant PB002.

Theme	Category	Sub-Category	Codes and Quotations from participants
			Caught off guard /doubts – “At that first signs of lockdown when the president advised we should all sit at home for three weeks, and then he extended it...we were caught off guard. I mean, it was a matter of a few days' notice. We had clients booked for the next week, which we could not fit in and had to cancel. Everything was so sudden. No one was properly prepared.” Participant MC001.
			Chaos and frustrations – “It was quite a difficult time. It was a horrible time. We experienced a lot of challenges and chaos.” Participant STR001.
		Fear	Covid was a scary time – “Mentally a very difficult time for us as SMME business owners because we did not know how long this lockdown will last and we were unsure how we would survive” Participant SW002.
			Unknown factor – “We did not know what was going to happen. The unknown factor was a huge problem for any SMME owner,” Participant PB001.
			The immediate challenge was fear – “Most of us did not know what was going on and what happened, and we were all scared.” Participant BVL001.
			Afraid to die – “I did not know if we would die or if this would last for a year. The stress factor of the unknown was a big issue. “Participant PB002.
			People were scared and fearful to spend money – “There were very few interior decorators or wholesalers demanding my product, people were sort of saving their money for a rainy day as they saw that rainy days are a real thing.” Participant GB001.
	Government laws	Laws	Ridiculous laws - “Lockdown was too long, and there were ridiculous laws that kept most people from making a living. Our government did not really think their laws through. And the impact on the economy. “Participant SW002 and “, As the ridiculous laws of government members who earned their lekker fat salaries, they could not care whether we survived or not” Participant MC001, and “I do not think they put enough thought into the lockdown process and who should be essential

Theme	Category	Sub-Category	Codes and Quotations from participants
			and who not right from the beginning. And just went ahead and did their own thing. Government clearly made Covid laws too hasty...not enough proper thought went into it; most laws were irrational.” Participant DBN002.
			Laws made in haste – “It is as if they did not look at all at what other first world countries are doing and just went ahead and did their own thing ... government made Covid laws too hasty...not enough proper thought went into it” Participant DBN002.
			Laws did not affect the government, only the average population – “As the ridiculous laws of government members who earned their lekker fat salaries, they could not care whether we survived or not” Participant MC001.
			Unfair laws hurting SA – “Not enough proper thought went into it. Most laws were irrational. Hurting the economy of South Africa, rather than helping” Participant DBN002.
		Feelings on laws	Very dissatisfied with government – “They took that right of freedom to work away...whilst they still earned their big salaries, that felt wrong. Extremely wrong. I was so dissatisfied with the government.” Participant MC001.
			Felt gov had zero compassion – “The government had zero compassion, but I had to have compassion for those close to me.” Participant MC001.
			Gov made silly laws that hurt the public – “Government’s silly laws made us close our doors, which meant no income for me.” Participant NUM001.
	Not essential status	Gov decisions	Gov decided who got essential status- “Then we had to make decisions as we realised we could not be open as an essential business. No way that a guest house would get essential status” Participant HB001.
			Bizhub site was a disaster – “At the beginning not regarded as essential workers. But then I started to think about how I would keep myself busy. I then saw that

Theme	Category	Sub-Category	Codes and Quotations from participants
			masks became a thing, and my accountant applied for essential status, but Bizhub was a pain” Participant GB001.
			Could not get essential status – “Yes, not essential business. Not allowed by gov to be open. No people on the streets” Participant NUM001 and “lockdown for all non-essential businesses we in the beauty industry could not work, so the fact that I could not see my customers face to face and provide my services in person was quite a challenge.” Participant SW001 and, “We were closed like everybody else, as I was merely a décor design company...as only real essential workers could work like medicals or food and fuel retailers.” Participant GB001.
		Reality	Lack of industry support – “You know, as a small business in the beauty industry, there was nowhere where I could apply for a grant or loan or UIF or anything.” Participant SW001.
			No right to be open, difficult to survive- “Everything was so sudden. No one was properly prepared. And every time, he just extended it, and we were not allowed to be open and run our businesses normally. And in my industry, I cannot NOT see people. We need our customers to survive.” Participant MC001.
			Had to shut down – “We could not be open. We could not operate initially under lockdown. We were closed like everybody else,” Participant GB001 and “we were not allowed to be open and run our businesses as normal. And in my industry, I cannot NOT see people. We need our customers to survive. And you know the hair industry is even since way before Covid one of the most safest and sanitary cleanest industries.” Participant MC001 and, “Yes, that first three weeks, we took the lockdown very seriously, and I had a nice relaxing time with my support dog George”, Participant PB001.

Figure 6-5: Matrix of Theme 2 Unique Challenges during Covid

			Participants															
Categories	Sub - categories	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
Financial	Income	Drop in sales volumes/income	x	x	x	x	x	x	x			x		x	x			x
		Sales down / business erratic		x			x	x	x			x		x	x			x
		Lost income /freeze in income		x		x						x	x					x
		Few opportunities		x			x		x		x			x		x		x
	Expenses	Fixed costs				x	x	x	x						x			
		Extra computer expenses		x												x		
		Lots of expenses/contracts		x			x	x	x			x			x			x
		Wi-Fi costs for staff/internet issues.		x												x		
Lockdown Impact	Low/No income	Big Impact on income -money tight	x	x			x	x	x		x				x			x

			Participants															
Categories	Sub - categories	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Cancelled bookings	x		x							x						
		Cancelled expo /training	x				x											
		No certain item sales				x		x	x	x							x	
	Supplier issues	Lots of supplier issues						x	x						x		x	
		Factories on 50% capacity						x	x						x			
		Sourcing of supply was difficult.						x	x						x		x	
	Customer issues	Very little customers / unhappy				x	x	x	x	x	x	x	x	x	x		x	x
		The business needed face-to-face customers						x	x			x		x				
		Customers were risk-averse			x	x	x				x				x		x	

			Participants															
Categories	Sub - categories	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Those working from home impacted sales		x				x	x								x	x
	Staff issues	Isolating staff						x	x						x			
		Sick staff				x		x	x						x	x	x	
		Staff rosters were a nightmare.						x	x		x							x
		Staff issues/work from home/skeleton		x			x		x							x	x	x
		Could not rely on staff					x		x						x		x	
Emotional Challenge	Stress	Stress factor real			x			x	x			x			x		x	x
		Stress, exhaustion, mentally difficult time					x	x						x				x
		Caught off guard/doubts		x		x			x			x	x					x
		Chaos and frustrations					x		x							x		x

			Participants															
Categories	Sub - categories	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
	Fear	Covid - a scary time	x						x			x		x		x		x
		Unknown factor	x			x		x	x			x		x		x	x	x
		The immediate challenge was fear	x						x							x	x	
		Afraid to die				x		x	x					x				x
		People are scared to spend money.					x				x				x		x	
Government laws	Laws	Ridiculous laws/restrictions		x			x	x		x		x		x				x
		Laws made in haste, no proper thought		x				x						x				
		Laws not affecting gov, the only population							x			x						
		Unfair laws hurting the SA economy		x			x	x		x		x		x			x	x
	Feelings on laws	Very dissatisfied with the government			x				x			x		x				x

			Participants															
Categories	Sub - categories	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		I felt the government had zero compassion.					x					x		x				
		Felt gov made laws to hurt the public		x					x					x				
Not essential status	Government	The government decided who got essential status					x			x						x		
	Decisions	The Bizhub site was a disaster.						x							x			
		Could not get essential status	x	x	x		x			x	x	x	x	x				
	Reality	Lack of support for the industry				x	x					x	x	x				
		No right to be open; it is difficult to survive	x		x		x				x	x						
		Had to shut down	x				x			x	x	x	x					

As per the findings of the analysis of this theme, it is evident that some participants struggled tremendously with the specific lockdown-related challenges. The yellow line indicated that 11 out of 16 participants agreed that their biggest challenge during the Covid period was the drop in sales or income for the SMME. This drop in reduced demand for goods and services was a global phenomenon due to the pandemic (Kuah, 2022:1). A study conducted in 2021 in the USA also confirmed the initial challenge was that firms primarily experienced a demand shock at first, rather than a supply shock, as they reported significant disruptions to their sales activities (Meyer, Prescott & Sheng, 2022:529).

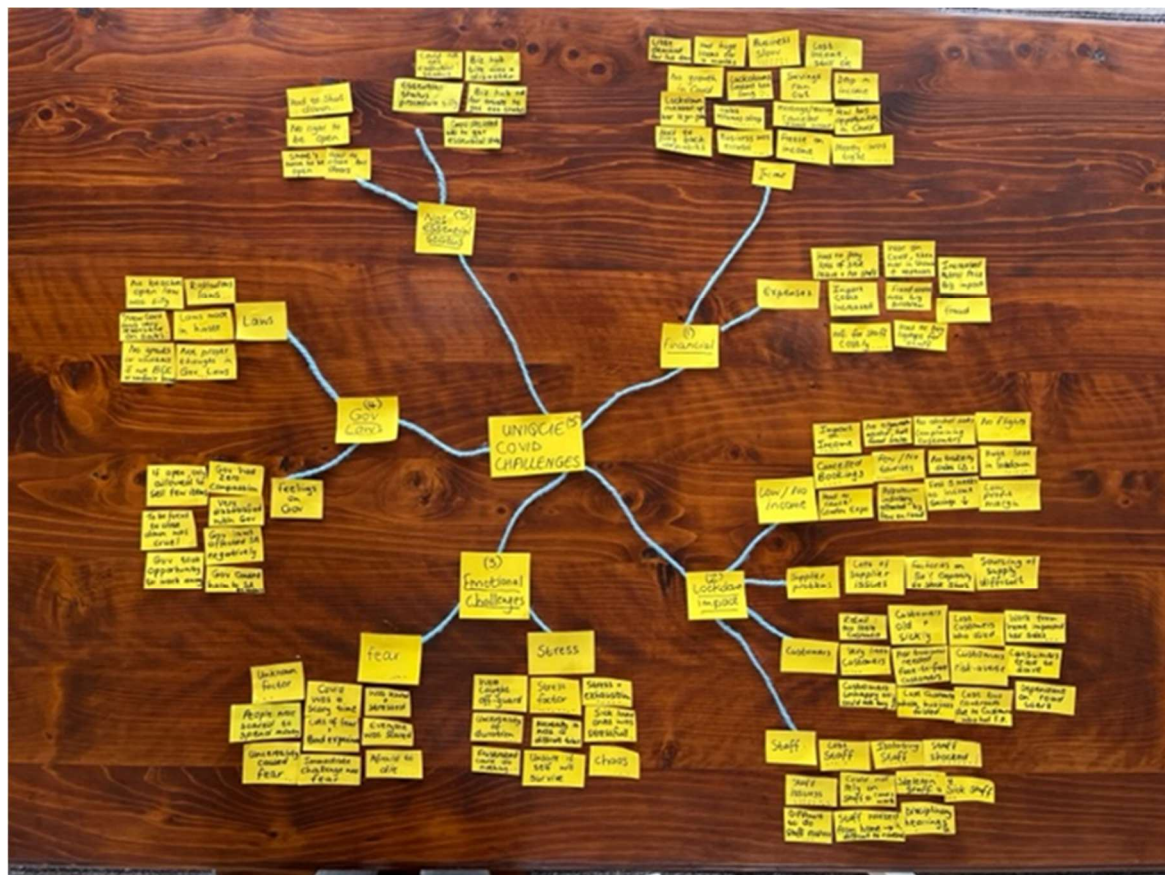
This drop in sales was the biggest challenge for the WC SMMEs; in addition, there was also much unhappiness as to how the national government handled the entire situation, especially regarding the “ridiculous laws” or “silly laws” made in haste, which affected the economy of South Africa negatively if the opinions of the 16 participants interviewed matter.

If looking at the number of code words under this qualitative study as per the total combined codewords in the above Figure 62, it is evident that this category generated 235 out of 2531 codes, the fifth-highest theme score, thus in the top five of relevant themes for the participants.

As per Figure 6.2, the amount of code words generated indicates the importance of this theme and the impact of the unique challenges experienced during the first lockdown of Covid-19. The effect was regarded as quite severe by the SMMEs, with the main challenges being the fact that the SMMEs could not be open, could not get essential status to be open, the procedure to get it was cumbersome, even those open, were dependent on consumers who were non-existent and the hasty laws which government made, were regarded as “silly”, “ridiculous” and “not well thought through” and only “hurting the economy of South Africa”.

As per Figure 6.7 below, the network diagram of the code words for this theme is presented with the code words as directly taken from the coding bible. Not all 235 code words were transferred to yellow sticky notes, as the participants repeated some of the codes, and only the leading and unique codes were utilized in the network diagram.

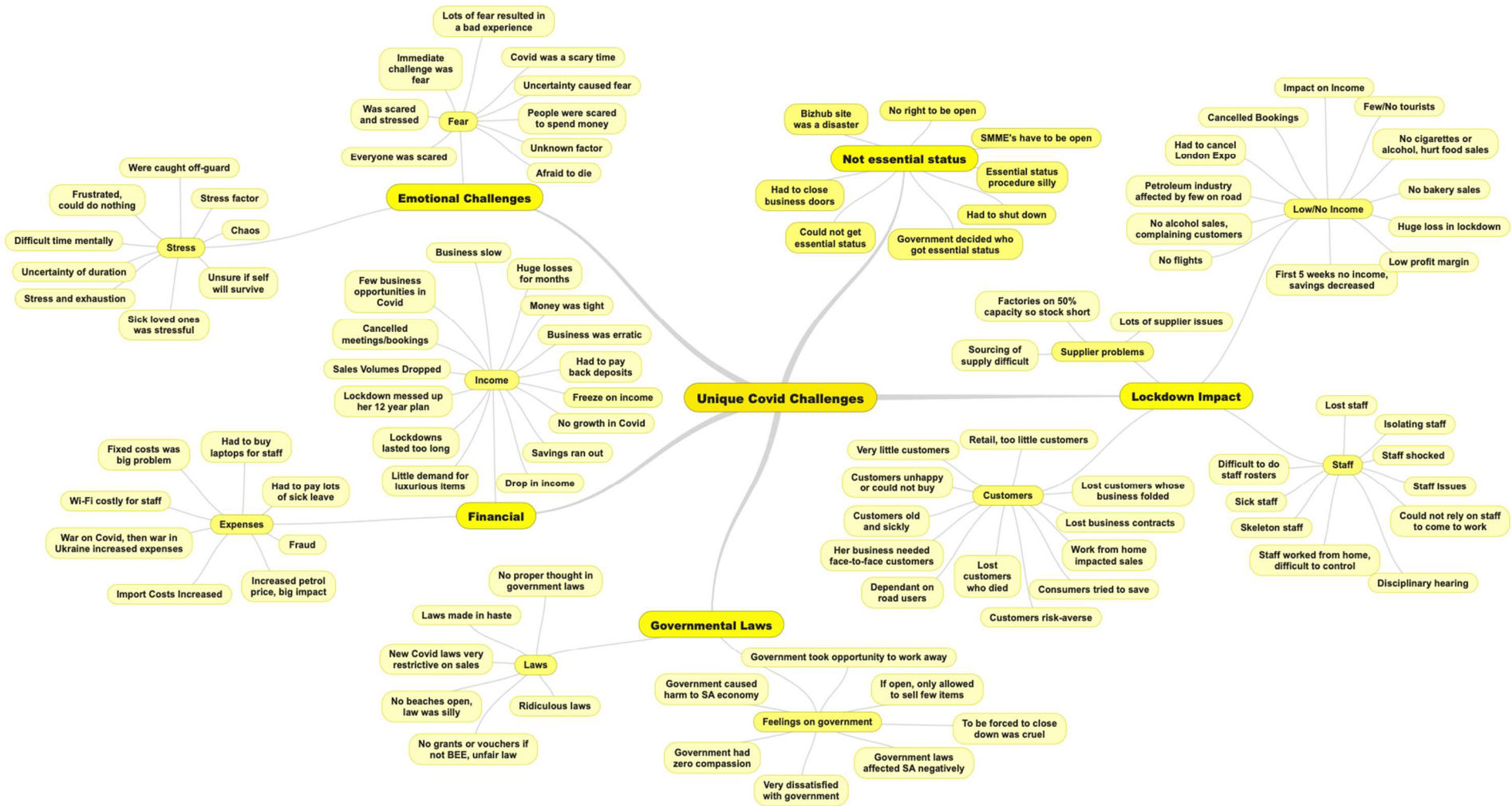
Figure 6-6: Photographic image of Operational network diagram for Theme 2



All the code words were transcribed from the interviews onto colour-coded paper and transferred to a wall, and then every theme was taken down to be analysed and organised into a network diagram. The above image is the organised version of the code word for the theme: “Unique challenges during Covid”.

As a final organisational tool, the photographic image was systematised into an operational network model or a mindmap, per Figure 6.8 below.

Figure 6-7: Systemised network diagram or mindmap of Theme 2



A detailed discussion of the code words in this theme will now be provided, as per the different categories.

Financial

In the first category of this theme, Financial, and under the sub-category “income”, four principal codes referred to “income”. The first code word or phrase of code was the second highest unique challenge experienced by the participants, namely “*drop in income or sales*”. Ten out of 16 participants mentioned this as a unique challenge, stating: “*Yes, the turnover went way down with those lockdowns. Everyone was in hiding... But generally, very little customers over the first Covid levels*” (Participant PB001), referring to both her unique challenge of turnover that went down as well as providing the reason why, because all her customers were at home, hiding from the disease. This code indicated a challenge or concern raised by the majority of the participants. Another participant said his business was “*Much slower, much worse off. You know there were no tourists and no income*” (Participant STB001), indicating the reason for the low sales.

Not only participants who were closed due to non-essential status experienced these challenges, but also the essential workers: “*Yes, the initial 5 to 6 weeks, we fell with 80 %, even though we were an essential worker, as that fact did not help, as everyone was sitting at home being scared. The petroleum industry in which I operate and exist is of such a nature that if the wheels of cars and bakkies and trucks do not turn, we do not make money, so the impact was severe*” (Participant DBN001) and similarly, another participant who could be open due to essential status stated: “*The sales volumes have dropped significantly since Covid,*” (Participant STR001). She is adamant that to this day her sales volume has still not recovered to pre-Covid sales. Another participant stated on this drop in income code: “*We dropped to 10% of sales in that first month after lockdown.*” (Participant SW002). This category regarding no or low income was one of the unique challenges that affected the SMMEs the most.

The following code referred to “sales down and business erratic”. The quote from this participant can explain this code: “*Look, sales were down...as you make a bit more money on the accessories*” (Participant HB002). This participant received essential status so she could be open, but she was only allowed to sell pet food, not pet accessories. Although she could thus still trade, her sales were down drastically. She could only sell

the pet food and nothing else. This fact affected her income and her tax on the country, and in the end, one has to question the effect that all these “*silly laws*” had on the economy of South Africa. Another participant described the impact of the less income and erratic business: “*Obviously we did not have any increases during the Covid period as money was tight and business was erratic...but staff accepted that as they knew money was tight*” (Participant DBN002). This participant explained that his staff was severely affected by the lower income by having to accept that they could not give staff increases on salaries that year. Which also resulted in less PAYE for the country. A participant who had a fast-food business described the effect on her business as follows: “*So the customers were not there, they were in hiding, lot less people on the street, so huge reduction in sales. So yes, it was a challenge.*” (Participant NUM001). The laws made by the South African government affected the entire population’s SMMEs, no matter their racial history, as indicated by the township fast food business owner who participated in the study.

The following code word referred to “lost income” or a freeze in income, which was explained by: “*There was a freeze on levies in most complexes...so we could not increase our management fees...so basically no growth for the Covid period.*” (Participant DBN002) and also “*and yes, of course, we lost income*” (Participant GB001). A freeze on income was another challenge that most participants experienced during lockdowns.

The last code under this first subcategory was “few opportunities” and was described by this participant: “*There were very few interior decorators or wholesalers demanding my product. People were sort of saving their money for a rainy day as they saw that rainy days are a real thing*” (Participant GB001) and this fact of few opportunities were confirmed by: “*During Covid, no one wanted to sign leases. Few opportunities exist to sign new contracts during Covid*” (Participant DBN002). This last comment was made by a property managing agent who manages the common areas in body corporate complex living arrangements, and for the entire two years that Covid was on and off experienced, he confirmed the difficulties and unique challenges to conducting business.

The following sub-category under Financial was expenses. The first code word of “fixed cost” under this category meant all SMMEs had, despite the no income or dropped income, still tremendous fixed costs that they could not simply ignore and which had to be paid. This participant explained how he dealt with his fixed cost issue to try and see

what could be cut: *“I looked at fixed costs and variable costs and tried to see what could I cut and what not.”* (Participant SW002). Another listed all his fixed costs that he could do nothing about and had to keep paying, even though he did not have essential status and was not allowed to trade: *“I had to pay out...lots of expenses with no income, we had to pay salaries, rates and taxes...the levies...electricity”* (Participant STB001).

One participant even had additional extra expenses when he wanted to arrange for his staff to work from home by having to acquire them laptops: *“Extra computer expenses – “We just had to acquire some laptops for some staff who had to convert to working from home, so that was some capital expenditure”* (Participant DBN002). In general, most participants agree that they had a unique challenge of lots of expenses as it *“was difficult to keep the staff going with salaries... I had to pay out lots of expenses with no income”* (Participant STB001). The last code under the sub-category expenses was “Wi-Fi costs for staff huge”. One participant said another unique challenge for staff working from home was: *“Their internet or Wi-Fi connectivity, very few of them had Wi-Fi at home, you cannot install Wi-Fi uncapped at each staff member’s home and then let their kids download movies with office data”* (Participant DBN002). Unfortunately, expenses during lockdown did not disappear the same way the income disappeared, and most participants found that expenses were challenging to deal with during this period.

Lockdown impact

Under the next category, “Lockdown Impact”, the sub-categories were “Low or no income”, “Supplier issues”, “Customer issues”, and “Staff issues”. Under low or no income, four principal codes emerged: “Big impact on income”, “Cancelled bookings”, “Cancelled expo/training”, and “no certain items sales”. As for the significant impact, it was described as: *“Big impact.... it was bang ...everything got cancelled,”* (Participant BVL001) with another describing the effect as follows: *“and the biggest impact was on my planning...”* (Participant DBN001) and also *“we did not make money...so the impact was severe”* (Participant DBN001). This participant contributed to the code word “cancelled bookings” as follows: *“The bookings I had, I had to cancel and pay back.... a few deposits I had to refund”* (Participant HB001), and another in the beauty industry explained how she experienced the immediately cancelled bookings: *“We were caught off guard...I mean, it was a matter of a few days’ notice. We had clients booked for the next week, which we could not fit in and had to cancel. Everything was so sudden. No one was*

properly prepared.” (Participant MC001). Cancelled bookings due to the lockdown resulted in lost income for most of the participants.

The immediate aspect of the first lockdown and the unexpectedness significantly impacted the participants, as is evident from the code words provided. The following code of “cancelled expo and training” was described as: *“So my exhibition for London was already booked... but then I had to cancel it because we could not send containers out, we could not fly out”* (Participant STB001), and this cancellation resulted in massive costs and loss of income for the participant as non-refundable deposits were paid for the London venue. This participant elucidated the cancellations' impact: *“I was actually sitting in Bloemfontein training, and I was due for another day in Bloem and then go up to Johannesburg for a training session at xxx and then come home. But it was bang and all my training, everything got cancelled, as we all thought the world was coming to an end, so that was a big one”* (Participant BVL001). This aspect of fear and stress that came together with the cancellations will be further elaborated on in the category named “fear”, but it needs to be stressed that all these codes are interrelated.

This sub-category focuses on cancelled sales or bookings or that certain items were prohibited from being sold during the lockdown as sales bans on specific items were applicable in South Africa. Under the code “no certain items sales”, this concept was explained by a participant as follows: *“When no alcohol sales were allowed, we stocked a lot of 0% craft ciders... Some customers complained”* (Participant PB 001). Also, these laws were regarded as *“very silly. Or that cigarette and alcohol sales were banned – also did not make sense. I think I heard somewhere that South Africa was one of a few countries in the world who had such strict laws, and on cigarette sales the only one in the world?”* (Participant SW003) and *“we could not sell hot food at our bakery – that was as per a new law they made. So I actually had to wait for a freshly baked pie to cool down before I could sell it to an essential worker (e.g. a traffic cop), and then after he bought it, we could offer to heat it for him in a microwave – as that was the law.”* (Participant SW002). All these cancelled sales and not being allowed to sell certain products, as per Government rules, were the reason for the code “no or low income” and these decisions of Government eventually affected the economy, which will be discussed below.

The following sub-category was supplier problems, and the principal codes listed were: “Lot of supplier issues”, “Factories on 50%”, and “Sourcing of supply was difficult”. Under

the first code of “a lot of supplier issues”, the remarks that were made included: “*You can say I had supplier issues during that first few months of Covid*” (Participant HB002) and also: “*and then service delivery is even worse, so that is a constant challenge.*”(Participant PB001). On the “factories at 50%”- code, the participants stated: “*We struggled with supply issues right there in the beginning. For example, Simba was on 50% production capacity due to all their factory staff being sick*” (Participant SW002). These small retailer SMMEs were dependent on suppliers to deliver products to them as they did not have bulk buying contracts in a place like sizeable retail chain stores, and when the factories were at 50% capacity due to sick staff, it was difficult for them to source products for their businesses. Under the code “Sourcing of supply was difficult”, one participant describes how tough it was to obtain stock for her business during Covid: “*A lot of our suppliers had shut their doors. It was really tough. They could not deliver*” (Participant PB002).

The following sub-category was “Customer problems”, and the principal codes that emerged from this sub-category were: “very little customers”, “her business needed face-to-face customers”, “customers were risk averse”, and “those working from home impacted her sales”. The main unique challenge was “very few customers, ” as this code phrase received the most agreement (12 out of 16) that there were too few or unhappy customers. Working-from-home customers was not a unique South African problem, as supplementary studies have found the same impact concern in other countries (Zhang *et al.*, 2021). The customers' unhappiness here does not reflect on anything the entrepreneurs did but on the fact that they could not be served alcohol or buy cigarettes or hot food at bakeries or delis. Some of the comments included: “*No people on the streets, they were hiding from this virus in their own homes. So the customers were not there*” (Participant NUM001) and also “*There were just no cars, due to lockdown. My business is dependent on traffic volume, we need a lot of customers every day, as we have high volume and low margin business model*” (Participant SW002) and “*immediate challenge there was that everybody was afraid and locked in their own homes and nobody wanted to go nowhere, few customers out there*” (Participant STR001). The fact that people were asked to stay at home affected the sales of essential workers such as fuel stations and fuel transporters, as they depended on road users.

The aspect of a few customers dependent on lots of people on the streets to buy their products or driving on the roads affected participants the most, not just at the beginning

of Covid but for the entire two years. This fact was seen as the biggest unique challenge they faced: *“We closed down for that first lockdown because we were not essential...but then in the two years after that, once all lockdowns ended and restrictions gone when we could open again, there was just no tourists, no people visiting us due to the flight constraints and difficulty in travelling – it was like a ghost town”* (Participant STB001). Participants primarily dependent on foreign tourists also struggled with income, as they had no market due to no flights allowed into the country.

Under the code “her business needed face-to-face customers”, it appears that the beauty industry suffered the most in the beginning when they could not be open due to non-essential status: *“We in the beauty industry could not work, so the fact that I could not see my customers face to face and provide my services in person was quite a challenge”* (Participant SW001). A comment from the hair industry was: *“Every time he just extended it, and we were not allowed to be open and run our businesses as normal. And in my industry, I cannot NOT see people. We need our customers to survive. And you know the hair industry is even since way before Covid one of the most safest and sanitary cleanest industries. We sanitize our instruments normally after every client because we work with people’s hair – I cannot risk giving something to one of my clients, so brushes and combs get washed and placed in sanitiser after each and every client. So the be closed and forced to sit at home and not earn an income was ridiculous”* (Participant MC001). The beauty industry needs regular contact with its clientele to earn an income. Most beauticians cannot simply sell products as their customers demand professional interaction. Hence, this specific sector of the economy was severely affected by the extended lockdown periods in South Africa.

The fact that the participants felt there were too few customers or were not allowed to have customers resulted in negative feelings, which will be discussed below. Another code under this sub-category was: “Customers were risk averse”, and this was described as *“A lot of people...regular customers, you know... had disabilities and co-morbidities and thus did not want to risk infection, so they were avoiding the shops”* (Participant PB002). The virus caused people to avoid malls and shopping centres; most used online purchases and either home delivery or “click and collect”. One retailer boasted about their sales growth: *“Online sales grew by 117,9% over the current year, contributing 2,3% to our South African food sales. This fact was further supported by the expanded click-and-*

collect offering and the roll-out of our on-demand delivery service, Woollies Dash' said Woolworths as a result of the Covid-19 pandemic lockdown" (ITWeb, 2021:1). This growth of almost 118% was reflected for the period June 2020 to June 2021.

The final code under the sub-category "Customers" was: "Those working from home impacted her sales", with a participant remarking as follows to explain: *"Even though we were an essential worker ...as everyone was sitting at home being scared. The petroleum industry is of such a nature that if the wheels of cars and bakkies and trucks do not turn, we do not make money, so the impact was severe. We only delivered the minimum fuel quantities for essential workers to get to the office or hospital, as my business were dependent on the fact that the general public stayed at home"* (Participant DBN001). This participant and the two interviewed fuel retailers all felt that people staying at home and working from home affected their businesses negatively.

The following sub-category under "Lockdown Impact" was "Staff Problems". Under this sub-category, the following principal codes emerged: "Isolating staff", "Sick staff", "Staff rosters were a nightmare", "Staff issues, work from home/skeleton", and "could not rely on staff". Under the code "Isolating staff", one participant explained how difficult it was to deal with isolating staff and to draw up a weekly staff roster when staff members had to isolate, as at the beginning of Covid, it was advised in South Africa that anyone who was in contact with a known Covid case, should isolate for ten days to ensure they did not catch the virus as well: *"It was a struggle to do a shift roster when they had to start isolating when they were in contact with a known Covid identified patient"* (Participant SW002). It was especially fuel retailers who struggled, as they had to be open 24 hours per day, but with limited staff due to isolations or sickness – indeed a challenging period. The fact that the SMME owners also had to deal with "sick staff" added to the unique challenges and was remarked upon as: *"Sick staff did not help, was difficult to operate on minimum staff"* (Participant HB002). The code "Staff rosters was a nightmare" was explained as: *"Also sick staff was a challenge for a retailer, as it was a struggle to do a shift roster"* (Participant STR001).

Under the code "Staff issues, work from home/skeleton", participants explained that they had to either work themselves or operate on a skeleton staff basis: *"What Covid has taught me, you also have to be willing to do stuff yourself,"* (Participant STR001) and *"We operated on skeleton staff, not all had to be in the office, some work from home, some at*

the office" (Participant DBN002). The final code under this "Staff issues" sub-category was: "Could not rely on staff". Participants further elaborated on this code as: "*You cannot always rely on staff, you cannot always count on your staff, there are always staff problems*" (Participant STR001) and also "*, You also have to be willing to do stuff yourself, you cannot always rely on staff, I had to come in very early even before sunrise to open up and then when my staff is not here yet due to transport*" (Participant SW002).

This category explains some of the factors eventually incorporated under theme 11 of what the participants did to keep their doors open. It will be fully explained in theme 11 below, but it is very straightforward: according to this participant SW002, if you do not have staff to do the work, then you do it yourself.

Emotional challenges

The next category of unique challenges experienced during that first lockdown in the Covid pandemic was "emotional challenges", and the sub-categories under this were "Stress" and "Fear". Under the sub-category "Stress", the principal codes that emerged were: "Stress factors real", "Stress and exhaustion / mental difficulties", "caught off guard", and "chaos and frustrations". The first code under this sub-category of "stress factors real" was explained by one participant: "*I did not know if we will die or if this will last for a year. The stress factor of the unknown was a big issue.*" (Participant PB001) and to make it more accurate, the participants were not only business owners but also had families whom they had to look after: "*Most of us did not know what was going on and what happened. Being a family person and having bills and school fees and as a businessman, with my income being my income, if you do not work, you know you are in trouble. So, the first five weeks was stressful and frightening*" (Participant BVL001).

The following code focused more on the stress's impact on the participants, explaining it: "*There was a lot of fear. The unknown. We had essential business status, but with that came its own challenges of fear and exhaustion*" (Participant PB002). Another participant mentioned the stress issue: "*The stress factor of the unknown was a big issue. We had to play the cards we were dealt.*" (Participant PB001). Under the code "caught off guard", one participant explained this: "*At that first signs of lockdown when the president advised we should all sit at home for three weeks, and then he extended it, we were caught off guard, I mean, it was a matter of a few days' notice. We had clients booked for the next*

week, which we could not fit in and had to cancel. Everything was so sudden. No one was properly prepared.” (Participant MC001).

The final code under this sub-category of “stress” was: “Chaos and frustrations” and was elaborated on by a participant as: *“It was quite a difficult time. It was a horrible time. We experienced a lot of challenges and chaos.”* (Participant STR001). Another participant stated: *“We all thought the world was coming to an end, so that was a big one – the first five weeks was chaos”* (Participant BVL001). These opinions indicate how stressful the first five weeks of lockdown in South Africa were for the participants.

Under the following sub-category “Fear”, the following code words emerged: “Covid was a scary time”, “Unknown factor”, “Immediate challenge was fear”, “Afraid to die”, and “People scared and fearful to spend money”. The first code, namely “Covid was a scary time”, was described as: *“mentally a very difficult time for us as SMME business owners, because we did not know how long this lockdown will last and we were unsure how will we survive”* (Participant SW002). In addition to this, the “unknown factor” just added to the fear, as explained by this participant: *“We did not know what was going to happen. The unknown factor was a huge problem for any SMME owner”* (Participant PB001) and the fact that no one knew what awaited us and the rest of the world did not help as this participant said: *“and most of us did not know what was going on and what happened”* (Participant BVL001). These comments show how fearful a time it was for the participants at the beginning of the Covid lockdown period.

The following code then describes the natural feeling very precisely: “Immediate challenge was fear”, with it being explained as: *“it was crap, as we did not know what was going to happen.”* (Participant PB001) and as *“most of us did not know what was going on and what happened and we were all scared”* (Participant BVL001). Another explanation was: *“That was mentally a very difficult time for us as SMME business owners because we did not know how long this lockdown will last, and we were unsure how we will survive”* (Participant SW002). The biggest emotional challenge appears to be fear.

The code “Afraid to die” was explained as: *“I did not know if we will die or if this will last for a year. The stress factor of the unknown was a big issue “* (Participant PB002), and the last code under this sub-category was “People scared and fearful to spend money” that were explained as *“there were very few interior decorators or wholesalers demanding*

my product, people were sort of saving their money for a rainy day as they saw that rainy days are a real thing." (Participant GB001). The thought of dying was a big concern for the participants.

Government laws

The next category was "Government laws", a unique challenge. Where it was supposed to assist and help the economy, it was seen as more of a challenge or obstacle to businesses. This category was divided into two sub-categories: "Laws" and "Feelings on laws". The codes under the sub-category "Laws" were: "Ridiculous laws", "Laws made in haste", "Laws did not affect government, only normal population", and "Unfair laws." The first code, namely "Ridiculous laws" was explained as: *"Lockdown was too long and there were ridiculous laws that kept most people from making a living. Our government did not really think their laws through. And the impact on the economy"* (Participant SW002) and *"the ridiculous laws of government members who earned their lekker fat salaries, they could not care whether we survived or not"* (Participant MC001), and *"I do not think they put enough thought into the lockdown process and who should be essential and who not right from the beginning, and just went ahead and did their own thing, not enough proper thought went into it, most laws were irrational."* (Participant DBN002).

The following code that emerged was "Laws made in haste", and the participants explained this as: *"It is as if they did not look at all at what other first world countries are doing and just went ahead and did their own thing ... government clearly made Covid laws too hasty...not enough proper thought went into it"* (Participant DBN002) and another participant said: *"We could not sell hot food at our bakery – that was as per a new law they made. So, I actually had to wait for a freshly baked pie to cool down before I could sell it to an essential worker (e.g., a traffic cop), and then after he bought it, we could offer to heat it up for him in a microwave – as that was the law. I do not think the powers that be really thought this one through quite well"* (Participant SW002).

The following code under this sub-category was "Laws did not affect government, only normal population", where a participant remarked: *"As the ridiculous laws of government members who earned their lekker fat salaries,"* (Participant MC001) meaning ordinary members of society were not allowed to work or earn an income, but the government officials kept on earning their salaries every month. This last code of "Unfair laws" was

explained by this participant, who summarised her feelings very well on this code: *"I think the government made huge mistakes there not to allow everyone to sell everything, as this negatively impacted the economy, and also it made people negative. We were in this thing together, but the silly laws the Government made were not always relevant. I mean, what about that law that you were not allowed on the beach? Very silly. Or that cigarette and alcohol sales were banned – also did not make sense. I think I heard somewhere that South Africa was one of a few countries in the world who had such strict laws and on cigarette sales the only one in the world"* (Participant SW003).

The codes under the sub-category "Feelings on Laws" that emerged from the interviews were: "Very dissatisfied with government", "Felt government had zero compassion", and "Government made laws that hurt public". The first code of "Very dissatisfied with the government" was explained as *"they took that right of freedom to work away...whilst they still earned their big salaries, that felt wrong. Extremely wrong. I was so dissatisfied with the government."* (Participant MC001), as this participant felt she was robbed of her right to work and to earn a living. The following code stated, "Felt government had zero compassion", and was elaborated on by this quote: *"Government had zero compassion, but I had to have compassion for those close to me"* (Participant MC001). The final code under this sub-category was "Government made laws that hurt the public", and the reason why the participant said this was: *"Government's silly laws made us close our doors, which meant no income for me."* (Participant NUM001) with a final comment on this: *"Government made huge mistakes there not to allow everyone to sell everything, as this negatively impacted the economy, and also it made people negative"* (Participant SW003).

Not essential status

The last category under this theme is "Not essential status", with two sub-categories being "Government decisions" and "Reality." Under the sub-category "Government decisions", the code that emerged was: "Government decided who got essential status: "Bizhub site was a disaster" and "Could not get essential status". Under the first code of "Government decided who got essential status" this participant explained it as follows: *"Then we had to make decisions as we realised, we could not be open as an essential business. No way that a guest house would get essential status"* (Participant HB001), and *"every time he just extended it, and we were not allowed to be open"* (Participant MC001). As per the

legislation, only applications made to a Bizhub website could result in essential status being granted.

However, that website was not very favourable experienced, with some comments stating: *“At the beginning not regarded as essential workers. But then I started to think about how I keep myself busy. I then saw that masks became a thing, and my accountant applied for essential status, but Bizhub was a pain”* (Participant GB001). Even a fuel retailer who initially did receive an exemption and did get immediate essential status had to display such documentation in his window. However, the Bizhub site did not cater to businesses registered in a trust: *“And that Bizhub site could not locate my trust registration nr –very useless, again not well thought through by the government.”* (Participant SW002).

The final code under this sub-category was “Could not get essential status” and was described by a participant as: *“Yes, not essential business. Not allowed by the government to be open. No people on the streets”* (Participant NUM001) and *“lockdown for all non-essential businesses we in the beauty industry could not work, so the fact that I could not see my customers face to face and provide my services in person was quite a challenge.”* (Participant SW001) and *“We were closed like everybody else, as I was merely a décor design company...as only real essential workers could work like medicals or food and fuel retailers.”* (Participant GB001). Out of the 16 participants interviewed, only 5 had immediate essential status during the first lockdown (fuel retailers, food retailers and a fuel transport company). Eventually, six more could obtain essential status later, but not during the first five weeks.

The last sub-category was “Reality”, with the codes that emerged as “Lack of industry support”, “No right to be open, so it was difficult to survive”, and “Had to shut down”. The beauty industry appears to have been hit the hardest as they stated: *“You know, as a small business in the beauty industry, there was nowhere where I could apply for a grant or loan or UIF or anything.”* (Participant SW001). The participant explained it under the code “No right to be open, so it was difficult to survive”: *“Everything was so sudden. No one was properly prepared. And every time, he just extended it, and we were not allowed to be open and run our businesses normally. And in my industry, I cannot NOT see people. We need our customers to survive.”* (Participant MC001). Another code by the same participant was: *“That first period, we had to live on our savings, but you know, as*

a small business owner, you never bargained for such a long time to be out of work...eventually the savings ran out.” (Participant MC001).

Under the last code of this theme, “Had to shut down”, it was explained as follows: “*We could not be open, we could not operate initially under lockdown. We were closed like everybody else*” (Participant GB001) and a similar comment from another participant being: “*We were not allowed to be open and run our businesses as normal. And in my industry, I cannot NOT see people. We need our customers to survive. And you know the hair industry is even since way before Covid one of the most safest and sanitary cleanest industries.*” (Participant MC001) and even someone who later managed to get essential status said: “*Yes, that first three weeks we took the lockdown very seriously, and I had a nice relaxing time with my support dog George*” (Participant PB001). This last participant eventually obtained essential status and diversified her business offering to generate income, which will all be discussed in theme 11 below on what the entrepreneurs did to survive.

In summary, these matters, namely Financial issues, Emotional challenges, Government laws, and not having essential status, as mentioned above, recap the unique challenges the participants experienced during Covid. These challenges provided a total of 235 code words out of 2631. This figure of 235 code words as challenges during Covid signifies a significant increase compared to the 91 code words of challenges before the Covid pandemic.

6.3.3 Theme 3: Motivating factors to start the SMME

The previous two themes explained SMMEs' challenges before and during the Covid pandemic. If the economic circumstances were so challenging, and to some extent, even before the pandemic, it is necessary to look at what motivated the owners of SMMEs to start their different businesses. A better understanding of the entrepreneurs' character and persistence will be gained if the motivating factors to take such a risk will become clear. The following question was asked to all 16 participants: “What motivated you to become an entrepreneur?”.

According to Corman *et al.*, the motivational factors that motivate an individual to commence with their own business can be due to several reasons, but it all comes down to; “the decision to form a... venture is strongly influenced by the personal value structure

of the entrepreneur” (Corman, Perles & Vancini, 1988:1). This means the responses had to be taken into account by viewing the personal values of each participant. Different aspects can motivate an individual to make a decision, and these have been differentiated as need indicators or value indicators (Bilsky & Schwartz, 2008:1738). In this study, the question on motivation resulted in 224 code words, which were divided into push and pull categories towards entrepreneurship (Dawson & Henley, 2012:697), making this theme the sixth-highest theme out of 12 themes.

Under the Push factors, the sub-categories identified from the code words were:

- Financial reasons
- Family reasons
- Dissatisfied with the current situation
- Unemployed or changes in employment status from an external source

Under the pull factors, the sub-categories, as identified from the code words, were:

- Identified a gap in the market
- Personal reasons
- Philanthropically reasons
- Had industry knowledge, contacts, or expertise
- Wanted a lifestyle change

In a study conducted in 2014 on what motivational factors lead to business success, it was found that aspects such as extrinsic reward, intrinsic reward, independence and family security were frontrunners (Szycher, 2014). All these factors were found in some format or another in this study among the answers provided by the participants in the interviews.

The crucial categories, sub-categories and quotations from the participants are presented under the two categories of push and pull factors in Table 6.4 below, with quotes directly from the participants’ interviews, followed by the matrix in Figure 6.8:

Table 6-4: Motivating factors to start own SMME

Theme	Category	Sub-category	Codes and quotations from participants
Motivating factors to start own SMME	Push	Financial	For survival, had to start own SMME – “Realised I have to really focus on creating my own constant income stream for survival and not only do favours for friends,” Participant GB001 and “I was retrenched in 2008...so in the recession, so he took my tree, and uprooted me, and he put it down here, goof. I knew nothing. I was so out of my depth. No other option but to survive” Participant STR001.
			Wanted financial independence – “My aunt had her own business, and I liked the money she made. I wanted to have her same lifestyle and financial freedom.” Participant NUM001.
			Had financial expertise – “I started my own company as I had the knowledge and the expertise, and I knew I could provide better service” Participant SW004.
			High profits lured – “Working at this big chain of hair salons, I realised the high-profit margin to be made” Participant MC001.
		Family	Wanted to take care of own family – “The biggest reason for me to start my own business was that I wanted to take care of my own family. I do not want to take a slice of bread from your table. I can survive on my own.” Participant HB002.
			Family background is entrepreneurs- “We have been involved as a family in the fuel sector for years.” Participant BVL001.
			Had support from spouse – “And my late husband was a big support, he motivated me, he encouraged me, and he believed in me, and he said I could do it, so I did, Participant SW004.
		Dissatisfied	Frustrated with status quo – “And I was frustrated at that stage that our income was decided upon political factors and not dependent on the entrepreneurial skills of the businessman.” Participant BVL001.

Theme	Category	Sub-category	Codes and quotations from participants
			Hated corporate – “I was working before that in the corporate environment for quite a while, but it was not very satisfactory for me “ Participant STB001.
			Needed to be independent – “I saw how the banks dealt with foreigners. I realised there and then that people who do not generally speak English or Afrikaans will always struggle with banking and the level of service they receive from big banks where the client is only a number and not a person. Good service has always been a passion of mine, so that is why I decided to start and do my own thing.” Participant SW004.
			Did not like office politics – “Really did not like to work in a salon with a bunch of other girls. The atmosphere was very gossipy and not suited to my personality. I love my work, but not the office politics.” Participant SW001.
		Unemployed	Retrenched – “I was retrenched in 2008, my brother bought this filling station, and I had no other option but to join and make it work and survive” Participant STR001.
			Had steep learning curve – “Yes, it was a steep learning curve for me, but I have never shied away from a challenge,” Participant STR001.
			No other option- “I started my first business after my first husband died. Wanted to stand on my own two feet—that pride to succeed. I did not need to do it. I wanted to do it. There was no other option” Participant HB002.
	Pull	Identified a gap	Saw gap in the market – “I realised there was a huge gap, a need to get the product delivered to their tanks, and the reliability was a huge problem. Not only to sell the product, but to sell them the delivered product, so I signed contracts with them,” Participant DBN001.
			Had a unique concept – “Because I saw a gap in the market 25 years ago for a seaside town. There was not anybody selling fresh seafood, not like this particular restaurant, dedicated to fresh fish and seafood, so I had a unique concept at the time,” Participant PB001.

Theme	Category	Sub-category	Codes and quotations from participants
			Had a niche, saw the gap for a niche – “Everything you may need in terms of financial services...that is all financial services. It is a one-stop business. It is like a private bank and very personal. Whatever you may need in line of financial services, we can offer you. We have over 650 customers, and we know everything about them and anticipate their needs as they may arise, and then we make suggestions” Participant SW004.
			Saw need for this SMME – “This is when I realised there was a gap in the market and what we needed something like my business”, Participant SW004.
		Personal	Work at own pace – “Also to do it at my own pace, to work the way I wanted to work, not rushed just for money “. Participant MC001.
			Love quality and opulence – “All of it, everything that reminds me of the French countryside and a bygone era. Angels and potted plants with roses, big and beautifully open roses with fallen leaves, with detail on the leaves and flowers, and the dresses and pillows and décor items they had during Marie Antoinette’s time that always inspire me. I combine everything that is pretty for me. Opulence. I like quality” Participant GB001.
			Like the immediate job satisfaction – “And then see the happiness in the customer’s eyes, that made me want my own business as well, making customers happy” Participant SW001.
		Philanthropic Reasons	Want to deliver personalized service – “Service in the banking industry to foreigners is not what it must be, not to high-net-worth individuals, So I saw a gap for a specialised professional personal service”, Participant SW004.
			Wanted to make a difference – “Wanted to make a difference, we wanted to educate, and we wanted to uplift people. So yes, we are making a difference as we have trained more than 45,000 people in the last couple of years.” Participant BVL001.

Theme	Category	Sub-category	Codes and quotations from participants
			Time to connect – “And there was never enough time to really connect with your customer. I decided to become my own boss so that I could structure my own day and plan my own time around.” Participant MC001.
		Industry knowledge	Had the experience – “Had the experience with seafood and mussel farm as well as accounting” Participant PB001.
			Realised can do better staff training – “I realised the thing that I could do well, which others could not do at that stage...is I could interpret Merseta (which was the governing body for the fuel sector), so try to be in the inner circle or regulatory body of your industry” Participant BVL001.
			Had contact to bring in the international brand – “my husband being a pigeon enthusiast or fancier...we met a friend of his who was from Belgium...he has relocated here from Belgium, and he said we here in South Africa do not stock proper pet food... he introduced us to the Vanrobaeys Quality Pigeon feed brand, which is renowned internationally for their quality “n Participant HB002.
			Use contacts or knowledge of markets – “Through business colleagues, I realised there was a huge gap in the wholesale sector in the petroleum industry, not only to have the product available but to be able to supply a delivered product to the wholesale sector” Participant DBN001.
		Lifestyle change	Was ready to do own thing – “Want to be independent and to have the ability to arrange my day that I want to,” Participant SW001.
			Wanted a lifestyle change – “We wanted to stay here, for the lifestyle change, for the quietness “, Participant PB001.
			Made a change for the quality of life – “Came to holiday here once a year and just fell in love with the place. The easy lifestyle, the relaxed pace,” Participant PB002.

Theme	Category	Sub-category	Codes and quotations from participants
			Ready to do own thing – “I realised I was ready to get out of it. And I wanted to be more creative. As creativity really feeds your soul. And to be able to work for yourself is wonderful.” Participant STB001.

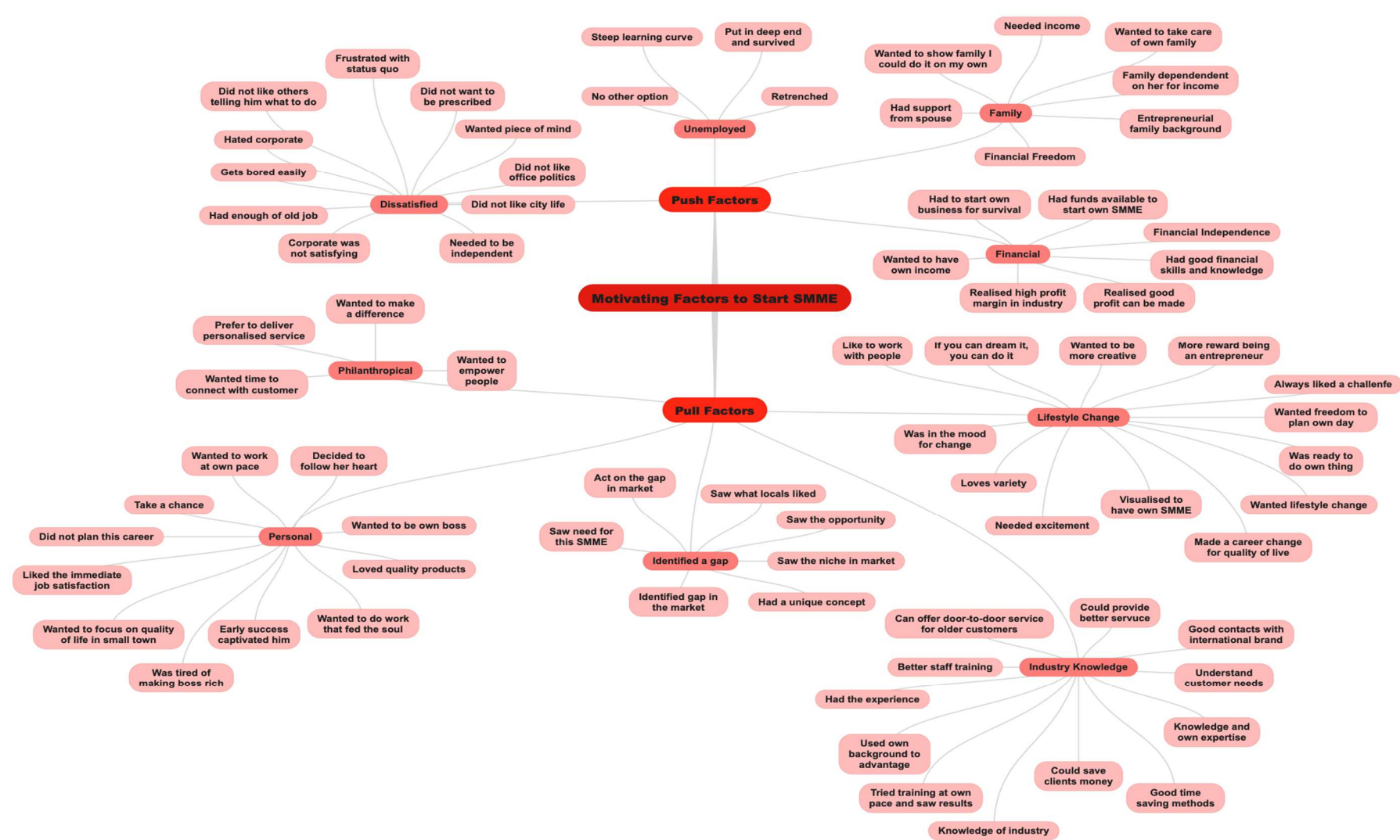
Figure 6-8: Matrix of Motivational reasons

			Participants															
Category	Sub-category	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
Push	Financial	Had to start my own SMME to survive					x		x		x			x	x			
		Wanted financial independence	x	x	x						x	x	x	x	x	x		x
		Had financial expertise	x	x		x		x		x					x	x	x	x
		High profits lured	x	x	x		x	x			x	x	x				x	x
	Family	Wanted to take care of their own family	x	x		x	x	x				x	x		x			x
		Family background of entrepreneurs	x		x		x		x			x	x	x	x	x	x	
		Had support from the spouse	x		x	x		x		x		x			x	x		
	Dissatisfied	Frustrated with the status quo	x	x		x	x	x	x			x		x		x		
		Hated corporate		x			x	x				x		x		x	x	x
		Needed to be independent	x	x			x	x	x		x	x	x	x		x	x	x
		Did not like office politics						x				x		x				

			Participants															
Category	Sub-category	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
	Unemployed	Retrenched/lost job							x						x			
		Had a steep learning curve	x						x							x		x
		No other option	x		x		x	x	x		x			x				
Pull	Identified a gap	Saw a gap in the market	x	x	x	x	x	x			x	x	x	x	x	x		x
		Had a unique concept	x			x					x				x			x
		Had a niche, saw the gap for a niche	x			x	x			x	x	x	x	x	x	x		x
		Saw the need for this SMME	x	x	x	x	x			x	x	x	x			x		x
	Personal	Work at your own pace					x				x	x						
		Love quality and opulence				x	x				x				x			
		Like the immediate job satisfaction	x									x		x				x
	Philanthropic	Want to deliver personalised service.	x		x					x		x		x				
		Wanted to make a difference	x			x				x		x		x	x	x		x

			Participants															
Category	Sub-category	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Time to connect	x									x		x				
	Industry	Had the experience	x	x	x	x		x		x		x		x		x		
	knowledge	Realised I do better	x	x	x	x	x	x			x	x	x			x		x
		Had a contact to bring in brand name													x			x
		Use contacts of knowledge in the market	x	x		x						x			x	x	x	x
	Lifestyle change	Was ready to do their own thing	x				x	x						x				
		Lifestyle change				x						x		x		x	x	
		Made a change in the quality of life	x		x		x		x		x		x				x	x
		At an age where they are ready to do their own thing	x	x				x							x			

Figure 6-10: Systemised network diagram or mindmap of Theme 3



A detailed discussion of the codes under this theme will now follow.

6.3.3.1 Push Factors

The first category was Push factors, with four sub-categories being: “Financial”, “Family”, “Dissatisfied”, and “Unemployed”.

Financial

Under the first sub-category of “Financial”, the first code was “For survival had to start own SMME”, and here it was explained as follows by this participant: *“I realised I have to really focus on creating my own constant income stream for survival and not only do favours for friends,”* (Participant GB001) as she was dependent on that income stream alone for her survival. Another said, *“I was retrenched in 2008...so in the recession, he took my tree and uprooted me, and he put it down here, goof. I knew nothing. I.... was so out of my depth. No other option but to survive”* (Participant STR001). This participant referred to her brother as the “he”, who bought a business and gave her a share in return for running it, as she lost her job during the 2008 recession. She stated that she had no other option but to make it work. That was a severe financial push factor. She had no other choice of how to survive financially, so she had to make it work.

The following code under “Financial” as a push factor was: “Wanted financial independence”, and here the participant described it as: *“My aunt had her own business, and I liked the money she made. I wanted to have her same lifestyle and financial freedom”* (Participant NUM001). The push factor she described was towards the same type of financial freedom that she witnessed someone else in her family enjoy. The following code under “Financial” was: “Had financial expertise – *“I started my own company as I had the knowledge and the expertise, and I knew I could provide better service”* (Participant SW004). The push factor for this participant was that she had the knowledge, expertise, and ability to provide a better service than what was available at the time. The last code under “Financial” was “High profits lured”, and this was explained as: *“Working at this big chain of hair salons and I realised the high-profit margin to be made”* (Participant MC001). This participant was straightforward in that the fact that this industry had high profit margins attracted her to open her own SMME as the financial benefits lured her.

Family

The following sub-category under the Push factors was: “Family” with three principal codes, the first being “Wanted to take care of own family”. This code was described as follows: *“The biggest reason for me to start my own business was that I wanted to take care of my own family. I do not want to take a slice of bread from your table. I can survive on my own.”* (Participant HB002). This participant is very independent and headstrong, and after her first husband passed away, she wanted to show the world that she could survive on her own and take care of her own family.

The following code was “Family background of entrepreneurs”, and here the participant elaborated on this code to the following extent: *“We have been involved as a family in the fuel sector for years.”* (Participant BVL001), and because of this family involvement his training company that naturally flows out of this, was a typical push factor, due to this family’s involvement. The last code under “Family” was: “Had support from spouse”, and this participant explained it as follows: *“And my late husband was a big support, he motivated me, he encouraged me, and he believed in me, and he said I could do it, so I did,”* (Participant SW004). Several participants said that they would not have been able to be so successful in their SMMEs without their spousal support.

Dissatisfied

Under the Push factors, the following sub-category was called “Dissatisfied”. Under this sub-category, four principal codes emerged, with the first being: “Frustrated with status quo”, and it was explained by this participant: *“I was frustrated at that stage that our income was decided upon political factors and not dependent on the entrepreneurial skills of the businessman.”* (Participant BVL001). The following code is very similar, as it is: “Hated corporate”, with it being described as *“I was working before that in the corporate environment for quite a while, but it was not very satisfactory for me “* (Participant STB001).

The second last code was “needed to be independent”, and this was described when one participant felt that the service her important clients received was not good enough and she had to start her firm to be independent and be able to give that special personalized kind of service with her finance company: *“I saw how the banks dealt with foreigners. I realised there and then that people who do not generally speak English or Afrikaans will*

always struggle with banking and the level of service they receive from big banks where the client is only a number and not a person. Good service has always been a passion of mine, so that is why I decided to start and do my own thing." (Participant SW004).

The final code under this sub-category was "Did not like office politics", and this participant described her circumstances before she started her own business as follows: *"I really did not like to work in a salon with a bunch of other girls, the atmosphere was very gossipy and not suited to my personality. I love my work, but not the office politics."* (Participant SW001), so the fact that office politics pushed her out of a salaried position into becoming her boss was a motivational factor for her.

Unemployed

The last sub-category under the Push factors was the "Unemployed"- sub-category, with three codes that emerged, the first being: "Retrenched." The participant explained, *"I was retrenched in 2008, my brother bought this filling station, and I had no other option but to join and make it work and survive"* (Participant STR001). The following code was: "steep learning curve", with it being explained as: *"Yes, it was a steep learning curve for me, but I have never shied away from a challenge"* (Participant STR001) and the final code under this sub-category was: "No other option" where some of the participants explained they had no other option but to start their own business. *"I started my first business after my first husband died. Wanted to stand on my own two feet. That pride to succeed. I did not need to do it, I wanted to do it. There was no other option"* (Participant HB002). This participant indicated she had to make it work for survival, as she had no other choice, so this was an apparent push factor for her as a motivational reason to start her own business.

6.3.3.2 Pull factors

Under the next category, "Pull factors", there were five sub-categories, namely: "Identified a gap", "Personal", "Philanthropic reasons", "Industry knowledge", and "Lifestyle change".

Identified a gap

Three code words emerged under the first sub-category of "Identified a gap", with the first being: "Saw gap in the market", and it was explained by this participant as: *"So that is where I realised there is a gap for legislation and compliance, as retailers do not want*

that headache as well, they will instead outsource it.” (Participant BVL001) upon realizing there was a gap in the market for his business. Furthermore, another had the same realization: *“I realised there was a huge gap... a need to get the product to them, delivered into their tanks, and the reliability of that was a huge problem. Not only to sell them the product, but to sell them the delivered product, so I signed contracts with them”* (Participant DBN001).

This participant also saw an additional gap – to have signed contracts to protect her business against any eventualities. This form of putting support in place for your own business became a relevant key issue of the final framework later in Chapter 7. This participant, who saw an opening or a niche in the market, explained his motivational reason as follows: *“I was like a regional representative between the oilco and the dealer, and I saw there that there was a niche and a need for a training company in the fuel sector. As I dealt with a lot of petrol attendants that were not trained properly.”* (Participant BVL001). Another participant also identified a gap in her sector: *“I realised dealing with a lot of tourists at wine farms that there is a gap in the market for a guesthouse where large groups can stay on a self-catering basis. People like to visit the Cape as a group”* (Participant HB001).

However, not all the participants identified this “gap” or “niche” in the market, but some realized they had a distinctive concept or new idea, which led them to start their businesses. This new idea refers to the second code that emerged from this sub-category as: “Had a unique concept”, and this also led to the pull factor where the participant was pulled into starting her unique concept restaurant, describing it as follows: *“I saw a gap in the market 25 years ago that for a seaside town...there was not anybody selling fresh seafood ...not like this particular restaurant...dedicated to fresh fish...dedicated to fresh seafood business....so I had a unique concept at the time”* (Participant PB001).

The second last code under this sub-category was “saw the niche,” which was explained in detail as: *“Everything you may need in terms of financial services...that is all financial services. It is a one-stop business. It is like a private bank and very personal. Whatever you may need in the line of financial services, we can offer you. We have over 650 customers, and we know everything about them and anticipate their needs as they may arise, and then we make suggestions”* (Participant SW004). The last code under this sub-category was: “Saw need for this SMME”, and this was explained as follows: *“This is when*

I realised there was a gap for in the market and what we needed something like my business” (Participant SW004). Another example of where an entrepreneur saw a need for her type of SMME was the hair stylist who said: “I realised the high-profit margin and also that the middle-income group who resides in Macassar is not able to afford these prices, so I saw a gap in the market, and I started my salon in Macassar” (Participant MC001). This last code can fit both the “saw a gap” and “saw the need” phrases, as she did see the gap and the need for this business, hence was pulled into the beauty industry, due to her experience, knowledge and understanding of the market.

Personal

The following sub-category under the Pull factors was “Personal”. Three principal codes emerged under personal: “Work at own pace”, “Love quality and opulence”, and “Like immediate job satisfaction.”

The first code of “work at own pace” was described as follows: “Work at own pace” was one of the reasons this participant was lured into the world of operating her own business, as she said that she: *“Also to do it at my own pace, to work the way I wanted to work, not rushed just for the money”* (Participant MC001). She wanted to be able to have the luxury of time to connect to her customer and not just chase money for a boss, as job satisfaction and customer satisfaction is her passion. She further described it: *“I am a people person, and a big salon did not cater for that. I wanted to plan my own day. It works better for me to work with just one other person and the customers. I am a people person, and I like to help people. When I realised the big salons are just chasing money, and there was never enough time to really connect with your customer, I decided to become my own boss, so that I could structure my own day and plan my own time”* (Participant MC001).

Under the next category, “Love quality and opulence”, this participant described this code as reasons for what motivated her to start her own job and what she loved about it: She said she liked to focus on the beautiful things in life, and she loved: *“All of it, everything that reminds me of the French countryside and a by-gone era. Angels and potted plants with roses, big and beautifully open roses with fallen leaves, with detail on the leaves and flowers, and the dresses and pillows and décor items they had during Marie Antoinette’s time that always inspire me. I combine everything that is pretty for me. Opulence, I like quality”* (Participant GB001). This code was a very personal individual feeling type of

code, as the participants explained a piece of their souls, of their innermost hidden reasons why they decided to start their businesses.

The last code under Personal reasons was: "Like the immediate job satisfaction", and this code described this participant as *"and then see the happiness in the customer's eyes, that made me wanting my own business as well, by making customers happy and pretty"* (Participant SW001). The beauty industry provided this type of immediate job satisfaction for the entrepreneur as the customers experienced the makeover instantaneously.

Philanthropical

The following sub-category under Pull factors was Philanthropical reasons, with three codes emerging, the first being: "Want to deliver a personalized service", and this code was further elaborated on as follows: *"Service in the banking industry to foreigners is not what it must be, not to high net worth individuals, So I saw a gap for a specialised professional personal service"* (Participant SW004), obviously she did not supply this service for free, but at a price, although her original reason was not to make money out of it but to offer a better-personalized service.

The following code that emerged under this sub-category was: "Wanted to make a difference ", where the participant described it as he *"wanted to make a difference, we wanted to educate, and we wanted to uplift people. So yes, we are making a difference as we have trained more than 45 000 people in the last couple of years."* (Participant BVL001) and yes, he is not providing the training for free, but he is making a difference and enhancing people's lives, whilst he is earning an income for himself and his staff members. The last code under this sub-category was "Time to connect", and the participant explained it as: *"and there was never enough time to really connect with your customer, I decided to become my own boss so that I could structure my own day and plan my own time around."* (Participant MC001). This participant wanted to give more of her time to her customers. Although she is still charging them and making a good living in the beauty industry, she did not want to rush the experience but have sufficient time to connect to her customers.

Industry Knowledge

The following sub-category was "Industry knowledge", and this sub-category produced four different codes: "Had the experience, "Realized can do better staff training", "Had

contact to bring in international brand”, and “Use contacts or knowledge of markets”. Under the first code: “Had the experience”, this was explained as follows by a participant as she *“Had the experience with seafood and mussel farm as well as accounting”* (Participant PB001) so it all worked out well when combining it into the unique concept of her restaurant. The next code of “Realized can do better staff training” was when the participant realized he knew to provide a better service in the market than the competition, and he elaborated as follows on this code: *“I realised the only thing that I could do well...which other people could not do at that stage...is I could interpret the Merseta (which was the governing body for the fuel sector at that stage, so try to be in the inner circle or regulatory body of your industry)”* (Participant BVL001).

The following code under this sub-category was: “Had contact to bring in international brand”, where this participant and her husband were both pigeon racing enthusiasts. The husband had a long-term overseas friend who was the contact that introduced them to this superior brand of pigeon feed in existence since 1965, and via her networking, she managed to bring this excellent product into South Africa and introduce it to the racing world of pigeon enthusiasts. She explained it as follows: *“My husband being a pigeon enthusiast or fancier...we met a friend of his who was from Belgium...he has relocated here from Belgium and he said we here in South Africa do not stock proper pet food... he introduced us to the Vanrobaeys Quality Pigeon feed brand, which is renowned internationally for their quality “* (Participant HB002), so she then started her pet food company, which expanded from pigeon into all other types of pet food, holistic pet medicine and pet and pigeon accessories, which she so thoughtfully refer to as “loft accessories” – for the comfort of the pigeons.

The last code under this sub-category was: “Use contacts or knowledge of markets”, and this is what most participants did as one explained it: *“Through business colleagues, I realised there was a huge gap in the wholesale sector in the petroleum industry, not only to have the product available but to be able to supply a delivered product to the wholesale sector”* (Participant DBN001). Another participant explained how she used her industry knowledge or experience: *“as I have some experience in sales and the wine industry”* (Participant PB002) and another describing it as *“coming from a hospitality background in the restaurant and wine industry, I have a passion for it...it was sort of a natural flow”* (Participant HB001).

Lifestyle change

The last sub-category under Pull factors was: “Wanted a lifestyle change”, and there were four principal codes. The first code was: “Was ready to do own thing”, where the participant explained she came to a stage in her life where she *“wants to be independent and to have the ability to arrange my day that I want to”* (Participant SW001). The following code that emerged was: “Wanted a lifestyle change”, and that was described as follows by the participant: *“We wanted to stay here, for the lifestyle change, for the quietness”* (Participant PB001). The next code under this sub-category was: “Made a change for the quality of life”, where the participant explained it as they *“came to holiday here once a year and just fell in love with the place. The easy lifestyle, the relaxed pace,”* (Participant PB002).

The last code under this sub-category was: “Ready to do own thing”, and this was expanded on by the participant as follows: *“I realised I was ready to get out of it. And I wanted to be more creative. As creativity really feeds your soul. And to be able to work for yourself is wonderful.”* (Participant STB001). So many cross-references and sub-texts are starting to emerge from the data and the patterns, which will be dealt with in Chapter 7. For now, the researcher would like to highlight that it became evident that if an entrepreneur enjoys what they are doing, the chances of survival appear to be better.

Another pattern or relationship that is emerging In terms of entrepreneurial theory (which will be discussed in detail in Chapter 7) is that under this theme, it is already starting to become clear that social networking was part of the reason or some form of a motivating factor for some entrepreneurs to start their SMMEs – the training company, with the Merseta contacts, the fuel transporter with the knowledge of business colleagues who needed a reliable supply of delivered products, the financial services broker with international clients, the pigeon feed supplier with her pet shop – all these code words indicate an underlying social network theory that emphasizes the relevance of using the circumstances and knowledge to your disposal to see and identify the gap, set up a business to benefit from the situation.

In summary, it is evident in this theme that the push factors far outweighed the pull factors to start their own SMME for the participants interviewed. In the notes section of the interview, any notes taken by the interviewer can be recorded to capture a feeling or

perception that the interviewer wanted to ensure is documented for completeness. In this category, for all participants, the interviewer recorded a little heart and sometimes a + (plus sign) to indicate positivity and that she loved the participants' answers. The category that received the most code words under the pull factors was "Wanted a lifestyle change", and the positivity, energy, and positive vibes that all participants emitted in this part of the interview were so high and vibrant that the feeling was almost tangible. Even the participant, who was retrenched and unemployed in 2008 and had no other option but to start the SMME, told a story of hope to turn a life around and a negative into a positive. This sub-category, "wanting a lifestyle change," combined with the "industry knowledge or special contacts or expertise" that the entrepreneur had before starting the SMME, added positivity and good energy. The stories told by the participants of how they started their businesses were an uplifting experience. This sub-category of "industry knowledge" together with "identifying a gap" also underlined the social network theory of how they utilized their contacts, put structures in place to self-constructed forms of support for their SMMEs, or to protect their businesses and how some of them started their businesses with nothing but hope dreams and contacts.

6.3.4 Theme 4: Role model or mentor impact on entrepreneurship

This theme addresses the secondary objectives being investigated under the meso level. On a meso level, the purpose was to study the groups of communities, institutions and SMMEs and determine where the surviving SMMEs fit into the meso picture. The role model impact or mentorship impact on the entrepreneur will clarify the contributing factors why the SMME survived Covid.

The role of mentors and role models for entrepreneurs has been stressed in the past. Bosma *et al.* have found that individuals who want to become entrepreneurs can "learn complex practices and behaviours over time from observing role models" (Bosma *et al.*, 2012:28). Several participants have confirmed that an entrepreneur can learn by merely observing. Upon analyzing and organising the code words collected as data under this theme, three main categories emerged, mainly concerning when the mentoring impact was the strongest in the entrepreneur's life. Some experienced this impact early in their lives when they were still young, from various sources, others later in life as a young adult or teen and even others experienced the impact of a role model or mentor when they started to work in the workplace. Workplace-based role models not only included what to

do but also what not to do and how not to treat staff, customers or others. It has been found that the parent's values and perceptions have impacted adolescents (Barni, Ranieri, Ferrari, Danioni & Rosnati, 2019:319).

In a Portuguese study with 100 adults, the study highlighted the importance of value transfer from parents to offspring and the value acquisition by the children. Many of the WC participants also indicated that growing up in an entrepreneurial environment aided them in becoming entrepreneurs themselves (Prioste, Narciso, Gonçalves & Pereira, 2016:224).

All these potential role models and mentors have been explored with the participants in this study, and data-rich answers have been obtained in the interviews. These answers have been organized into code. The different codes under this theme were organized into these different categories and sub-categories, namely:

- **Formative years impact**
 - Parents
 - Extended family
 - Wider Circle
- **Young adulthood impact**
 - Workplace
 - What to do
 - What not to do
- **Business related impact**
 - Skills development mentorship
 - Goals establishment
 - Network opportunities
 - Guidance

Table 6.5 below provides a visual overview and quotations directly from the participants to explain the impact of mentorship influence on SMMEs, followed by the matrix in Figure 6.11.

Table 6-5: Role model or mentor impact on entrepreneurship

Theme	Category	Sub-category	Codes and Quotations from participants
Role model or mentor impact on entrepreneur	Formative years	Parents	Helped mom/dad in business from an early age – “I used to go to her hair salon after school from the age of around 10, I think... (thinking)... yeah, I was about 10 when I would go and help there, just sweep the floor or wash the tea cups, but it made me feel like being a part of something.” Participant SW001.
			Observe parents’ business skills – “To have been exposed to my parent’s businesses really helped me understand the life of a small business owner.” Participant STB001.
			Lots of exposure from an early age – “So yes, I looked up to him, and he was definitely a role model to me. From a young age, I was thus exposed to business. It was part of our household; he was always working to be able to provide for us, and we knew the business came first.” Participant SW004.
			I learned to respect customers from a young age – how to treat people respectfully. - “Back then, it was very much uncle and “oom” and aunty and “tannie”. And I learned to be gracious. Those skills helped me to learn how to treat people, and then, it became part of me. Participant BVL001.
		Extended family	Aunt was a risk taker – “My aunt was a risk taker, making a lot of money, and she was very hard working” Participant NUM001.
			Uncle was a role model – “We grew up around him, and we saw how he operated. I had the privilege to see how his own business suited his lifestyle, how he made time for his family,” Participant MC001.
			Learned to earn your keep – “My role model taught me through example that you work before you play. You need to earn your keep and not just spend.” Participant HB001.
			Most of her family was SMME owners – “I come from a business family. My grandfather was a builder, my father started his own business in a car dealership, and then later on, he had a fruit and veg shop, and I have always been surrounded by

Theme	Category	Sub-category	Codes and Quotations from participants
			entrepreneurs. My uncle was a carpenter with his own shop. We had musicians across the street,” Participant HB002.
		Wider Circle	Uncle had business AND made time for family – “When my uncle worked, he obviously worked hard, but he could fit in rugby games of the cousins, and he had time for all of us over weekends.” Participant MC001.
			Growing up in an SMME helps you to understand SMME – “Both my parents had small businesses which they started themselves and owned. So I grew up in that environment of being able to take something and add something and then make a small profit” Participant STB001.
			Grateful for a mentor in her life – “And their leadership style of believing in me helped. I am forever grateful. Their belief in me helped me out of my shell and talk to customers.” Participant SW003.
			Neighbours and friends – “So yes, lots of exposure to entrepreneurship as a child. Saw what to do, saw what not to do, realised it is hard work, but there are benefits.” Participant HB002.
	Young adulthood	What to do	Saw what to do – “I still have and follow it every day. She knew how to be an entrepreneur; she could act in a crisis. She showed me how to do it.” Participant PB002.
			How to treat staff well – “His work ethic was very good. So that I could learn from him: hard work and perseverance. He treated his staff well,” Participant PB001.
			Observe well, and you can learn – “A good entrepreneur always steals with their eyes! That is the best way to learn.” Participant PB001.
			Role models made clients feel special – “I think the most important attribute from him or characteristic that I can remember is: The client is always number one.” Participant SW004

Theme	Category	Sub-category	Codes and Quotations from participants
		What not to do	Saw what not to do – “I take exception to the word “role model”, but my first husband was indeed a restaurateur. So yes, I saw what NOT to do.” Participant PB001.
			See how not to copy bad decisions – “What do you call it, hard-headed into the wrong decision unnecessary. I observed from my corporate role models how not to behave in the business world,” Participant DBN002.
			Saw how to treat staff better – “In my previous life, I did see how the boss treated people, and I really saw what not to do. I took an oath that I will treat my staff better, and I think I do that today in my own business.” Participant STR001.
		Workplace	Mentor took an interest in workers’ private life – “I had a role model or a sort of a mentor; there were a lot of good qualities in that person that was uplifting. She always saw potential in me as a youngster, and that inspired me. She said, “You will get far”, and that helped me. She treated people very fairly, and she always had one-on-one meetings with all the staff.” Participant MC001.
			The mentor encouraged staff to be innovative – “If you used initiative or thought of something all by yourself, then they would come and compliment you when the product moved.” Participant SW003
			Role models treated all fairly – “They were, according to me, very fair. Fair to all. They treated everyone the same. If you were wrong, they would discipline you; if you did something well, then they would come to you and compliment you.” Participant SW003.
			Not family, but had corporate role models – “In my professional era when I studied and worked as an article clerk as a youngster at two of the big auditor firms, yes there I had some role models on how to conduct yourself.” Participant DBN002.
	Business Related	Skills Development	Dad taught him business skills – “My father was a greengrocer. I had to pack a basket with what was available and sell it door to door. It taught me endurance, how to speak to people with respect, and selling skills” Participant STB001.

Theme	Category	Sub-category	Codes and Quotations from participants
			She saw the skills of a mentor and made it her own – “They would come to you and compliment you when the product started to move. So, I saw those skills and made it my own,” Participant SW003.
			Saw you can be an entrepreneur if you want - “I should have become an entrepreneur so much sooner. As I think being an entrepreneur is much more rewarding and gives you much more free time.” Participant DBN002.
			RM taught her skills of the trade – “We used to groom several of the older people who were her hair salon customers, and no longer had the energy to wash and groom their own pets. They used to bring them to her on a Saturday afternoon.” Participant SW001.
			Saw how to copy the good quality in others – “So I saw those skills, and I made it my own, and that belief that they put in me or had in me, that helped. And the fact that their leadership style of believing in me helped.” Participant SW003.
		Goals	Liked the RM’s leadership style – “I had a role model or a sort of a mentor. There were a lot of good qualities in that person that were uplifting. I can say she was very uplifting. She always saw potential in me as a youngster, and that inspired me. She had compassion and understanding, and those were skills I liked about her.” Participant MC001.
			Wanted the same financial freedom as RM – “I also wanted that same financial freedom.” Participant NUM001.
			Start small, add daily and end BIG – “Being able to take something and add something and then make a small profit from it and buy something new with that money and then continue to build something up from nothing.” Participant STB001.
			You must be driven – “So you have to persevere and be aware of what is going on in your field, you have to be informed, be ahead of the times, read up, listen to customers, know what is happening in your field or industry.” Participant HB002.

Theme	Category	Sub-category	Codes and Quotations from participants
		Networking	Start by selling to family and friends – “From her. I learned that you can use old stuff in a new way and make a place pretty. That is how I did my own little workplace and later started to help out family and friends.” Participant GB001.
			RM knew everyone and created her own opportunities – “She used to have two businesses at a time, one in the hospitality industry and one in the transport industry, and she knew everyone. She was an excellent networker and sole provider.” Participant HB001.
			Where to buy what in the restaurant industry – “His restaurants were in Cape Town, so I was exposed to the ups and downs of the restaurant business through him”, Participant PB001.
			Use contacts to start – “I had the initiative for a project that I wanted to do with contacts, and fortunately, I had a mentor who was in my life who had the ability to contribute some capital and who became a partner in this business. Participant DBN001.
		Guidance	Your name is everything – “Respect people, have decent morals, and do not rip people off. Your name is everything. Your track record counts.” Participant BVL001.
			Pursue the truth – “I certainly did pick up the negative things from this “exposure” – OK, my ex, of what NOT to do. And you always have to be true and honest with yourself.” Participant PB001.
			RM taught her to think innovatively – “Females have the whole plan of how to mix all the ingredients together until you get to the final product...to take the initiative, like my RM showed me to do.” Participant SW003.
			Always be friendly in retail – “Being friendly in this customer servicing market is very important. You can feel how bad yourself. You must still be friendly to your customers.” Participant MC001.

Figure 6-11: Matrix of role model or mentor impact on entrepreneurship

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
Formative years	Parents	Observe parents' business skills	x		X	x	x							x		x	x	x
		Helped mom/dad in business from an early age	x		x		x					x		x	x			
		Lots of exposure from an early age	x		x	x	x			x	x			x				x
		Learned respect for customers from a young age	x		x	x	x			x				x	x	x		
	Extended	Aunt was a risk taker.			x							x	x		x			
	Family	Uncle was a role model.					x					x	x					
		Learned to earn your keep	x	x		x		x	x				x					x
		Most of her family were SMME owners.					x					x			x			

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
	Wider circle	Uncle had business AND made time for family.			x							x						
		To grow up in SMME, help you understand SMME	x		x	x	x			x		x	x	x				x
		Grateful for mentor	x		x		x					x	x				x	
		Neighbours and friends			x					x		x		x		x	x	x
Young adulthood	Workplace	Mentor took an interest in the worker's private life	x		x	x				x		x		x				
		The mentor encouraged staff to be innovative	x			x	x			x		x				x	x	
		Role models treated all fairly	x			x				x		x				x		x
		Not family, but corporate role models.		x				x								x		
	What to do	Saw what to do		x	x			x	x		x		x					

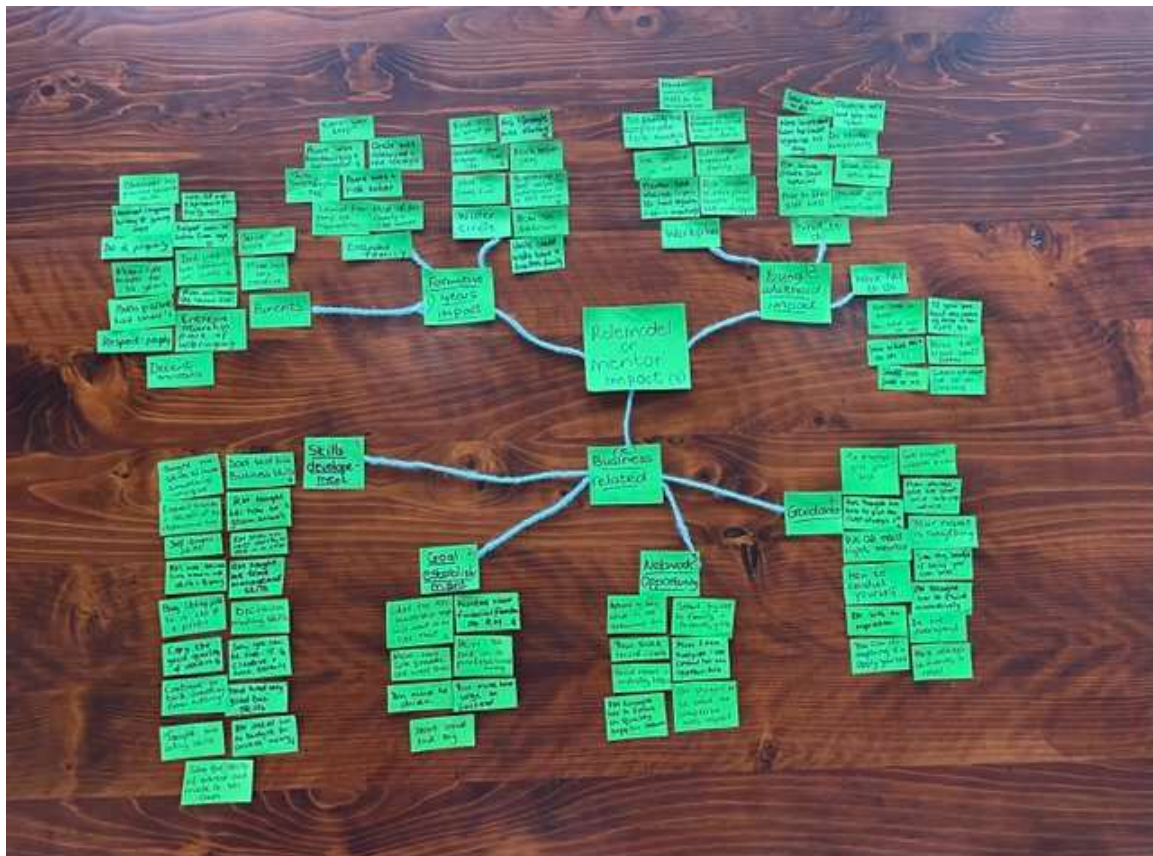
			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		How to treat staff well	x	x		x				x		x		x	x			x
		Observe well, and you can learn	x			x	x			x		x		x		x		
		Role model made clients feel special	x		x	x	x						x			x		
	What not	Saw what not to do		x		x		x	x						x			
	to do	See how not to copy bad decisions		x		x		x	x						x			x
		Saw how to treat staff better	x	x		x		x	x	x		x				x		x
Business related	Skills developed	Dad taught him business skills	x				x								x	x		
		Saw the skills of a mentor and made it her own	x			x			x		x	x					x	
		Saw you can be an entrepreneur if you want	x	x			x	x	x		x			x				x
		RM taught her skills in trade	x									x		x				

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		Saw how to copy the good in others	x			x	x	x						x		x		x
	Goals	Liked the RM's leadership style	x				x			x		x	x					x
		Wanted RM's financial freedom		x								x	x	x				x
		Start small, add daily and end BIG.				x	x							x	x			
		You must be driven	x	x		x		x			x					x		x
	Networking	Start by selling to family and friends	x			x	x					x	x	x				
		RM knew everyone,	x		x										x	x		x
		Where to buy in the restaurant industry				x											x	
		Use contacts to start	x			x		x	x					x				x
	Guidance	Your name is everything	x			x	x								x	x		x
		Pursue the truth	x						x							x		
		RM taught her to think innovatively.								x		x		x				

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Must always be friendly in retail				x						x					x	

This theme has produced 369 code words out of a total of 2631. This high score of code words makes it the third-highest theme in terms of code words delivered. The **green line** indicated that 9 out of 16 participants agreed it helps to grow up in a house with entrepreneurs.

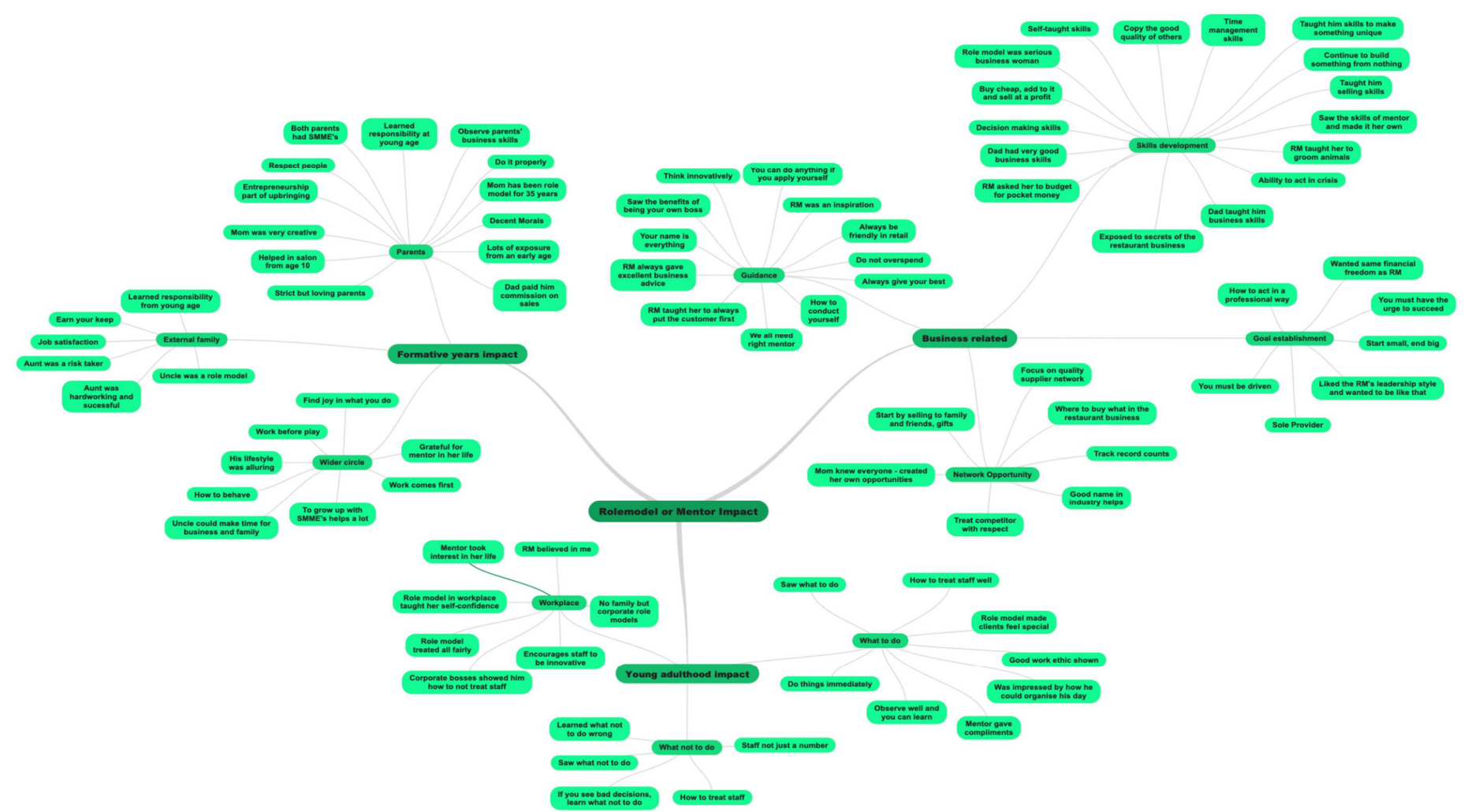
Figure 6-12: Photographic image of Operational network diagram for Theme 4



All the code words were transcribed from the interviews onto colour-coded paper and transferred to a wall, and then each theme was taken down to be analyzed and organized into a network diagram. The above image is the organized version of the code word for the theme: “Role model or mentorship impact”.

As a final organisational tool, the photographic image was systematised into an operational network model or mindmap, per Figure 6.13 below.

Figure 6-13: Systemised network diagram or mindmap of Theme 4



Herewith is the detailed code discussion:

Formative years

Under the first category of “Formative Years” with the first sub-category – “Parents”, the code words or code phrases included valuable insight into the impact parents as entrepreneurs made on their children. The first code word was: “Observe parents’ business skills,” on this code, a participant remarked: *“To have been exposed to my parent’s businesses really helped me understand the life of a small business owner.”* (Participant STB001). This participant was exposed to his parents’ small businesses since childhood and was actively involved in both from a young age. That taught him the skills and perseverance, how to be productive and all other aspects of running his own SMME successfully. His role models were both his parents, and he applied those skills he observed to his own SMME.

The following code that various participants agreed on was: “Helped mom/dad in business from an early age“, and one of the participants described her contribution or involvement from the early age of ten years old as follows: *“I used to go to her hair salon after school from the age of around 10 I think... (thinking)... yeah, I was about 10 when I would go and help there, just sweep the floor or wash the tea cups, but it made me feel like being a part of something.”* (Participant SW001). Another participant described the valuable lessons he taught from an early age by being allowed to be involved in his father’s business. He stated under the code “Learned to respect customers from a young age” how he learned how to treat grown-ups with the correct level of respect as he said: *“I learned how to treat people with respect...back then it was very much uncle and “oom” and aunty and “tannie”. And I learned to be gracious. Those skills helped me learn how to treat people, which became part of me.”* (Participant BVL001).

The following code was “Lots of exposure from an early age”, with the remark: *“So yes, I looked up to him, and he was definitely a role model to me. From a young age, I was thus exposed to business. It was part of our household; he was always working to be able to provide for us, and we knew the business came first.”* (Participant SW004). The parents’ work ethic seemed to have rubbed off on the children and equipped them to be able to better survive as SMMEs during the pandemic.

The following sub-category was “Extended family”, and the first code was about a relative in the form of an aunt the participant looked up to. “Aunt was a risk taker” was the first code, and the participant described it as: *“My aunt was a risk taker, making a lot of money, and she was very hard-working”* (Participant NUM001). The following code refers to an uncle in the extended family, with the code being: “My uncle was my role model”, and the participant described her reasons as: *“We grew up around him, and we saw how he operated. I had the privilege to see how his own business suited his lifestyle, how he was able to make time for his family,”* (Participant MC001). The participants explained how their family influenced them by having a lifestyle they admired as children.

The participant was impressed by the type of lifestyle her uncle had, where he had time to work his business around his children as she further elaborated: *“When he worked, he obviously worked hard, but he could fit in rugby games of the cousins, and he had time for all of us over weekends. Whether he saw clients or whether he could attend something at his child’s school – that impressed me. I also wanted to do that own time management thing one day. As a child, I looked up at him and the freedom he had in his job.”*(Participant MC001). This freedom to spend specific amounts of time with his children and certain portions of time at his own SMME impressed her, and that was the type of mentorship she observed from her role model and duplicated in her own life.

The following code under this sub-category was: “Learned to earn your keep”, and this participant explained the code with: *“My role model taught me through example that you work before you play. You need to earn your keep, and not just spend.”* (Participant HB001). This participant was taught by her role model valuable life skills, that you must be able to work to support yourself, and this is the skill that she applies to her own business today. The final code under this sub-category was: “Most of her family was SMME owners”, elaborated on as follows: *“I come from a business family. My grandfather was a builder, my father started off his own business in car dealership, and then later on, he had a fruit and veg shop, and I have always been surrounded by entrepreneurs. My uncle was a carpenter with his shop. We had musicians across the street”* (Participant HB002). This participant has had exposure to entrepreneurship from a young age from various sources within her family and immediate circle, contributing to her ability to run her own business successfully.

The final sub-category under the “Formative Years” category was “Wider Circle”, and the first code was: “Uncle had business AND made time for family”, with the emphasis on the fact that he was able to make time for the family as well– *“When my uncle worked, he obviously worked hard, but he could fit in rugby games of the cousins, and he had time for all of us over weekends.”* (Participant MC001) She further explained how her wider circle influenced her life by saying: *“As a child, I looked up to him and the freedom he had in his job. Freedom to spend time with family and not always work for a boss. Also, when I did my apprenticeship as a young hairdresser trainee, I had a role model or a sort of mentor. There were a lot of good qualities in that person that were uplifting”* (Participant MC001). The good qualities of mentors influenced the participants to become entrepreneurs.

Another code was: “To grow up in an SMME helps you to understand SMME”, and was explained as *“both my parents had small businesses which they started themselves and owned. So I grew up in that environment of being able to take something and add something and then make a small profit”* (Participant STB001). Also under “Wider Circle” is the code: “Grateful for a mentor in her life”, and this is explained by how existing SMME owners instilled their skills in her when she was still a teen: *“When I was still at school...in Oudshoorn...I was in grade 8, and I wanted a weekend job. So, I started at the local Superette. And then I was basically exposed from a young teenager to retail. Basically, the people that was running the superette became like family to me. They were my role models.”* (Participant SW003) was very grateful they taught her how to run an SMME; she still uses those skills today.

Their way of operating gave her life skills, and she is grateful. She stated: *“And the leadership style of believing in me helped. I am forever grateful. I was a big introvert when I started, and their belief in me helped me to get out of my shell and be able to talk to customers now.”* (Participant SW003). The last code under “Wider Circle” was: “Neighbors and friends”, and this was how this particular participant experienced this influence: *“My uncle was a carpenter with his own shop, we had musicians across the street who played at events and who also exposed us to the marketing aspect and stuff like that, so yes, lots of exposure to entrepreneurship as a child. Saw what to do, saw what not to do, realised its hard work but there are benefits to be your boss”* (Participant HB002). The impact of the surrounding entrepreneurship on her as a child significantly

impacted her in that it supplied her with skills and know-how for what to do and what not to do. These specific terms will be discussed as code under the following category.

Young adulthood

The next category under this theme is: "Young adulthood, and the different sub-categories identified were: "Workplace", "What to do", and "What not to do". Under the first sub-category of "What to do", the first code that emerged was: "Saw what to do" and this participant explained it as what she saw how her mom operated and how she made those skills her own: *"She was a pillar of strength, her baking skills and small home industry skills which grew into something quite big was wonderful to observe, she was so hardworking and so dedicated to delivering quality. I think that is where my love for gourmet food items for my deli originated from, from seeing her example"* (Participant PB002). She then explained how she still uses and applies those skills today: *"I still have and follow it daily. She knew how to be an entrepreneur; she could act in a crisis. She showed me how to do it."* (Participant PB002). Influences from their mentors in early adulthood left a lasting impact on some participants.

Another participant explained what she saw when it came to the treatment of staff under the following code: "How to treat staff well." She explained that she learned from her role model in business how to treat staff: *"His work ethic was very good. So that I could learn from him : hardworking: perseverance. He treated his staff well"* (Participant PB001), and to this day, she treats her staff well, which is part of why her business is such a success.

The following code under this sub-category: "what to do" is: "Observe well, and you can learn". This participant explained well that a role model or a mentor does not necessarily have to teach you specific skills. You can learn by watching entrepreneurs operate: *"A good entrepreneur always steals with their eyes! That is the best way to learn "* (Participant PB001). The last code under this sub-category was: "Role model made clients feel special", described by a participant as follows: *"I think the most important attribute from him or characteristic that I can remember is: The client is always number one"* (Participant SW004). Participants stated that observing what to do in entrepreneurship influenced them to become entrepreneurs.

The following sub-category under this category was "What not to do", and this generated three codes, with the first being: "Saw what not to do", and this was elaborated on by the

participant as: *"I take exception to the word "role model",... but my first husband was indeed a restaurateur. So yes, I saw what NOT to do."* (Participant PB001). The following code generated was: "See how not to copy bad decisions", and this one participant, who had no parental role models, felt he experienced mentorship differently when he worked as an article clerk at an auditing firm in his youth by seeing how not to operate or act: *"What do you call it....hard headed into the wrong decision unnecessary. I observed from my corporate role models how not to behave in the business world,"* (Participant DBN002), which indicates you can even learn from negative examples, by learning not to make the same mistakes as others did before you.

The final code under this sub-category was: "Saw how to treat staff better ", and this participant further elaborated on it: *" In my previous life, I did see how the boss treated people, and I saw what not to do, I took an oath that I will treat my staff better, and I think I do that today in my own business."* (Participant STR001). She took this matter very seriously and now treats her staff exceptionally well. Herewith are some examples: *"I took an oath that I will treat my staff better, and I think I do that today in my own business. I get the most beautiful WhatsApp from them and little cards thanking me for the example and involvement in their lives, so I take that as a compliment."* (Participant STR001). Treating staff well can be taught from having a bad experience and then learning how to avoid it.

The final sub-category was "workplace" under this category of "Young Adulthood", and the first code that emerged was: "Mentor took an interest in workers' private life". The participant explained this code: *"I had a role model or a sort of a mentor. There was a lot of good qualities in that person that were uplifting. I can say she was very uplifting. She always saw potential in me as a youngster, inspiring me. She said, "You will get far", and that helped me a lot to believe in myself. She treated people very fairly, and she always had one-on-one meetings with all the staff"* (Participant MC001).

The following code was: "Mentor encouraged staff to be innovative", and she explained it in more detail as follows: *"If you used initiative or thought of something all by yourself...and it works...then they would come to you and compliment you when the product started to move"* (Participant SW003). The following code came from the same participant as her role model was a very fair person: "Role model treated all fairly", and she explained it as such: *"They were, according to me, very fair. Fair to all. They treated*

everyone the same. If you were wrong, they would discipline you if you did something well, then they would come to you and compliment you." (Participant SW003). The final code under this sub-category was: "Not family, but had corporate role models", and this participant defined this code as follows: *"In my professional era when I studied and worked as an article clerk as a youngster at two of the big auditor firms, yes there I had some role models on how to conduct yourself "* (Participant DBN002), thus indicating that anyone can be a role model, not only family members, but also bosses, and even if one observes and learn what not to do, that can be regarded as mentorship.

Business related impact

The final category of "Business related Impact" produced four sub-categories, being: "Skills development", "Goals", "Networking", and "Guidance." Under the first sub-category of "Skills development", five codes emerged, the first being: "Dad taught him business skills", with this being explained by the participant as: *"My father was a greengrocer. I had to pack a basket with what was available and sell it door to door. It taught me endurance, how to speak to people with respect, and selling skills"* (Participant STB001). His father, as a role model, developed his selling skills.

Another participant echoed this same statement when he said that his father taught him skills by employing him as a child: *"I must have been most probably 12 or 13 years old when I needed pocket money, and he told me to go and wash windscreens on the driveway of the filling station. Uhm, so yes, as young as that. That taught me how to speak to people, be an extrovert, and treat people with respect. Back then, it was very much uncle and "oom" and aunty and "tannie". And I learned to be gracious to earn that 50 c tip back then."* (Participant BVL001). The business skills thus taught by parents seem to make a tremendous impact.

The second code that emerged was: "Saw the skills of mentor and made it her own." This code was explained: *"They would come to you and compliment you when the product started to move. So I saw those skills, and I made it my own"* (Participant SW003). The third code that emerged was: "Saw you can be an entrepreneur if you want ", which was fully elaborated on with this comment: *"I should have become an entrepreneur so much sooner. As I think being an entrepreneur, it is much more rewarding and it gives your much more free time."* (Participant DBN002). The fourth code that emerged was: "RM

taught her skills of the trade”, and she said that her role model taught her the specifics of how to groom animals at a young age: *“We used to groom several of the older people who were her hair salon customers, and no longer had the energy to wash and groom their own pets. They used to bring them to her on a Saturday afternoon “* (Participant SW001). Moreover, the final and fifth code emerged here: *“Saw how to copy the good quality in others“*. This code was described in more detail: *“So I saw those skills, and I made it my own, and that belief that they put in me or had in me....that helped. And the fact that their leadership style of believing in me helped.”* (Participant SW003). Copying a role model's skills is also a way to learn how to be an entrepreneur.

Under the following sub-category “Goals”, there were four different codes, with the first being: *“Liked the RM’s leadership style”*, and this was explained by the participant as: *“I had a role model or a sort of a mentor, there was a lot of good qualities in that person that was uplifting. I can say she was very uplifting. She always saw potential in me as a youngster, and that inspired me. She had compassion and understanding, and those were skills I liked about her.”* (Participant MC001). Appreciating the role model's style is also a way to learn to become an entrepreneur.

The following code emerged: *“Wanted same financial freedom as RM,”* which means the role model or mentor led a financially free lifestyle where she could make and afford her own decisions, which was alluring to the participant. She explained, *“I also wanted that same financial freedom.”* (Participant NUM001). The third code that emerged was: *“Start small, add daily and end BIG”*, and the participant explained that he was *“able to take something and add something and then make a small profit from it and buy something new with that money and then continue to build something up from nothing.”* (Participant STB001), so all these skills he had, as he observed them from his role model. The final code in this sub-category was: *“You must be driven”*, and this was described in more detail with the phrase: *“So you have to persevere and be aware of what is going on in your field, you have to be informed, be ahead of the times, read up, listen to customers, know what is happening in your field or industry.”* (Participant HB002). The drive of a role model can inspire you to become an entrepreneur.

The following sub-category was “Networking”, and the four principal codes that emerged were all network-related, with the first being: *“Start by selling to family and friends, and she described how she started her SMME with advice from a role model:”* *“From her, I*

learned that you can use old stuff in a new way and make a place pretty...that is how I did my own little workplace and later starting to help out family and friends..." (Participant GB001). Another code was: "RM knew everyone and created her opportunities", and it was described as *"She used to have two businesses at a time, one in the hospitality industry and one in the transport industry, and she knew everyone. She was an excellent networker and sole provider."* (Participant HB001). The networking skills of role models or mentors have tremendously impacted most participants and motivated them to become entrepreneurs.

The following code of "Where to buy what in the restaurant industry" indicated a critical networking aspect as observed by a role model explained: *"his restaurants were in Cape Town, we had a lot of contact, so I was certainly exposed to the ups and downs of the restaurant business through him"* (Participant PB001). The final code that emerged was: "Use contacts to start", explained as: *"I had the initiative for a project that I wanted to do with contacts, and fortunately, I had a mentor who was in my life who could contribute some capital and who became a partner in this business."* (Participant DBN001). This participant felt she would not have started her business if this was not what she observed from her role models.

The final sub-category under this theme was "Guidance", and four principal codes emerged. The first code was "Your name is everything", explained with the values taught by his role model: *"Respect people, work out what works, have decent morals, and do not rip people off. Your name is everything."* (Participant BVL001). The code "Pursue the truth" was described as: *"I certainly did pick up the negative things from this "exposure" – Ok my ex, of what NOT to do. And you always have to be true and honest with yourself."* (Participant PB001). Having a good reputation was also an inspiration for some to become entrepreneurs.

Another code that emerged was: "RM taught her to think innovatively", which is an essential skill that was taught to her by her mentor, as she said, *"Females have the whole plan of how to mix all the ingredients together ...to take the initiative, like my RM showed me to do."* (Participant SW003). The final code: "Must always be friendly in retail", was described with: *"Being friendly in this customer servicing market is very important, you can feel how bad yourself, you must still be friendly to your customers."* (Participant

MC001). All these skills and attributes taught or observed by the participants from their mentors impacted how they ran their businesses and determined whether they survived.

In total, this theme generated 223 out of 2632 code words, being the seventh highest theme, thus indicating the relevance and importance that entrepreneurs put on the role a mentor can play in the success of the SMME.

In summary, theme 4 explained the impact a role model or mentor had on the participants in their childhood or formative years, young adulthood and prior workplaces or business-related mentorship. The effect of these role models contributed significantly to their career choice for the 16 participants, as can be seen by the 223 code words generated by this theme.

6.3.5 Theme 5: Personal skills, characteristics or attributes needed

The theme will be able to provide answers to the empirical study objectives as part of the secondary objectives that focus on three levels. A theoretical model reflecting the macro, meso and micro level of variables impacting business success or SMME survival will assist with the empirical objectives, with the second level being:

- The meso level - where the objective was to study the groups of communities, institutions and SMMEs to determine where the surviving SMMEs fit into the meso picture. The themes reflecting on personal skills, characteristics and attributes will aid in gaining comprehension on this level.

The code words collected under this theme amounted to 269 out of 2631, as per Figure 6.1. Thus, this is the third highest theme in terms of code words generated, indicating the high importance that all the participants were *ad idem* on this theme deserves. Farrington has stated that according to Nadkarni and Herrmann, the personality of an entrepreneur impacts the strategic decisions and actions of a business, and eventually, it will also impact the profitability of the business (Farrington, 2012:382). This fact is why the skills and capabilities of SMME entrepreneurs are of such great importance, as SMMEs with solid dynamics and “innovative capabilities and who are willing to learn from crises events, recover quickly” and if they have networking abilities and strong social ties with other institutions, they may find it easier to survive (Enigidaw, 2022:5). The personal

attributes, skills or capabilities as mentioned by the participants in this study, were divided into two main categories.

Per the participants' opinions, business and general skills were the two main categories into which the different attributes or characteristics were organized. The general skills have more to do with life skills than business per se, which they felt an entrepreneur must possess before success. These skills are all based on the opinions of the 16 participants interviewed. One of the participants stated very bluntly – *“Without those skills of humbleness and honesty, then you are not a successful human being. So how can you be a successful entrepreneur?”* (Participant PB002).

These two categories were divided into sub-categories as follows:

- **Business skills**
 - Planning and management skills
 - Communication skills
 - Marketing skills and customer service
 - Financial management skills and knowledge of your industry
 - Networking
- **General skills**
 - Problem-solving
 - Delegation and time management
 - Other
 - Personal skills as SMME owner

The majority of the code words were repetitions as per the different participants, indicating that they all felt more or less similar as to which characteristics are essential for a successful business owner to possess. The dots on the different code phrase cards on the blue labels indicate how many participants made a similar suggestion. As a result, duplications have been omitted, and the dots on the blue cards indicate whether participants agreed. For example, six participants responded, so six dots were on a code card. In a study conducted by Machin-Martinez in Spain, she found that an entrepreneur should possess seven primary skills or attributes, the first being the ability to make

decisions. The next skill is to be creative and desire innovation, followed by having brilliant ideas and the ability to find solutions for existing problems. Entrepreneurs should also be willing to take on new challenges and must be self-confident. An entrepreneur should also be motivated and confident that he will succeed (Machin-Martinez, 2017:141). The participants have suggested all these skills or traits as code words, as shown in the table and matrix below.

Table 6.6 below depicts the main categories with their relevant sub-categories of the principal codes, followed by the matrix in Figure 6.14.

Table 6-6: Personal skills, characteristics and attributes needed by an SMME

Theme	Category	Sub-category	Codes and Quotations from participants
Personal skills, characteristics or attributes needed	Business Skills	Planning and management	Forward planning – “The forward planning concept has worked for my business – very important...critical... as a business owner, you budget and plan” Participant BVL001. And “You cannot operate a business if you do not understand the finances. You must be able to budget and plan ahead.” Participant SW002.
			Continuity planning is essential – “And financial skills – you cannot operate a business if you do not understand the finances. You must be able to budget and plan ahead.” Participant SW002.
			Ability to plan – “I am always able to do excellent planning. It is the trump card that my business has – we only work on bookings because I take about 12 to 30 people max at any time – I know exactly how much fresh fish I must order.” Participant PB001.
		Communicate	Listen to the customer – “So we listen to what our customers’ needs are, and we try to supply in their demand.” Participant HB002.
			Must be accommodating – “It is very important to try and to accommodate your staff and your customers, then it will make your life so much easier.” Participant DBN002.
			Language skills NB – “I am fluent in German, as I was born and raised in a German family in Namibia, and I came to South Africa to work here; after a while, I became disillusioned with the way the banks do business, this is when I realised there was a gap for offshore clients who wants to invest in SA” Participant SW004.
		Marketing	Selling skills - “Not everybody is a born businessman. A born businessman is normally born a salesperson. And it is very good to be a born salesperson, but there is more to business than just selling.” Participant DBN002.
			Always be friendly when dealing with the customer – “And friendliness costs nothing. Being friendly in this customer servicing market is very important. You can feel how bad yourself. You must still be friendly to your customers. If you are sad or cross, they will not come back.

Theme	Category	Sub-category	Codes and Quotations from participants
			Customers in my industry want to feel happy and experience a feeling of positivity,” Participant MC001.
			Must anticipate customer needs – “We know everything about them and anticipate their needs as it may arise, and then we make suggestions”, Participant SW004.
		Financial and industry knowhow	Knowledge of finances and compliance is important - “All its health and safety investigations and adhere to all regulations; remember the fuel industry is a highly regulated industry with lots of laws and regulations to adhere to. So, there are a lot of rules to adhere to and a lot of compliance issues that have to be obeyed,” Participant DBN001.
			Know your industry – “So you have to persevere and be aware of what is going on in your field, you have to be informed, be ahead of the times, read up, listen to customers, know what is happening in your area or industry.” Participant HB002.
			Legislation knowledge helps – “Each different oil co has its own additional rules and regulations that have to be adhered to, and they do have regular audits that must be done, so you have to adhere to legislation “, Participant DBN001.
			Imperative to have financial skills – “And financial skills – you cannot operate a business if you do not understand the finances. You must be able to budget and plan ahead.” Participant SW002.
			Tax know-how will help – “You need to be knowledgeable about the business you are in and the tax you have to pay. Get help if you do not have the know-how.” Participant SW002.
		Networking	Sports connections are good for business – “We service a wide array in retail and also in sport. We did Cricket Health and Safety for England versus South Africa. We were the Covid specialists for the India tour during Covid when India played South Africa and were appointed at Boland Park as their health and safety compliance. Sports connections help business” Participant BVL001.

Theme	Category	Sub-category	Codes and Quotations from participants
			Use your own connections to start – “So with that knowledge...and with my ex-husband’s knowledge of fish...it was sort of a natural flow.” Participant PB001.
			Must be well-connected in your field – “So if you go onto their website, you will see our details as their preferred supplier. This really helped, as it gave us a seat at the table with the Dept of Labour, whereas if you are only a training provider, you are not allowed to speak to them, but because we are the Health and Safety preferred solution provider, we got in.” Participant BVL001.
	General Skills	Problem-solving	If you do not know how to solve a problem, find out – “I just had to do it...there was no time to think it through; sometimes it was just do it. And if you do not know how to do it, then you find out how to do it.” Participant STR001.
			Must be well-skilled to solve problems of others as boss – “You have to be able to solve everyone’s problems and be able to keep all the people happy all the time – an impossible task, so you have to hear them out, listen to all parties and then get them to see it from each other’s point of view” Participant DBN002.
			Need a soft touch for specific customers – “Talk nicely to customers, not in an aggressive manner, but with a soft voice. That usually helps when there is a problem. The fact that I come across as not trying to fight with them but in a very introverted, soft-spoken manner. So yes, this is a skill” Participant,” SW003.
		Delegation & time management	Ability to sub-contract – “The garden and pool used to be outsourced to an outside service provider, so that is not part of my staff. You must have the ability to sub-contract or delegate.” Participant HB001.
			Ability to delegate – “I have to do certain things myself, but what I can delegate or pass on to do for other people, I do pass on as I always try to create jobs for other people...” Participant STB001.

Theme	Category	Sub-category	Codes and Quotations from participants
			Must be organized and systematic – “I like to keep things organised by being methodical and organised, businesses and private stuff separate. Separate bank accounts, separate purchases.” Participant PB002.
		Other	Ability to design/create unique product range – “My uniquely designed leather shoes are in a very unique European style, and I use my skills to create unique products “, Participant GB001.
			Endurance and persistence – “If you believe in something to continue and have endurance and persistence...and realise that it must break through at some point, but you have to keep on going and keep on trying.” Participant STB001.
			Multi-tasking is a good skill for SMME owners – “When you are in the hospitality and especially the food industry, you must be able to multitask.” Participant PB001.
		Personal skills	Be open-minded – “But I was open-minded and ready to buy any type of business as I wanted a lifestyle business where I could spend my days, not just one that generated heaps of money.” Participant PB002.
			Love what you do – “You have to have a passion for people, for staff and customers. You have to love what you do. If you do not like what you do every day, as an SMME owner, you will get up with a heavy heart,” Participant MC001.
			Hardworking – “I think seeing my mom working hard made me the person I am. I am also a hard-working person. I do not have a problem to get up at 04h00 and then going out as early as 4h30 to drive to customers” – Participant SW001 and “Hard work – nothing comes without hard work perseverance” Participant HB002.
			Be passionate about what you do – “If you have a passion for something, then you can learn these skills if you like it...then you can learn it. But you must like what you are doing “, Participant SW003.
			Must be willing to work self – “I had to pump petrol myself and help my early customers who were also just trying to get to work as essential workers. Hardworking is a skill you need to have

Theme	Category	Sub-category	Codes and Quotations from participants
			as an entrepreneur. Not afraid to dirty your hands. And you must be determined to make it work “Participant SW002.
			Being a perfectionist helps – “That urge to satisfy the need of the connoisseur, that motivated me, I like the quality thing, and to do things in a perfect way, every day.” Participant PB002.

Figure 6-14: Matrix of personal characteristics, attributes and skills needed

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
Business skills	Planning and management	Forward planning	x	x		x			x	x	x	x				x		x
		Continuity planning	x	x			x					x	x		x	x		x
		Ability to plan		x	x	x	x	X	x	x	x	x		x		x	x	x
	Communicate	Listen to the customer.			x			X		x		x	x	x		x		x
		Must be accommodating		x	x	x		X		x		x	x				x	x
		Language / Public speaking skills	x	x	x		x		x	x		x		x	x	x		x
		Staff appointment & involve in their skills	x	x	x			X	x	x			x			x		x
		Convincing skills	x	x	x	x	x	x			x			x	x	x	x	x
	Marketing	Selling skills / assist in needs	x	x		x				x	x		x	x	x		x	
		Always be friendly	x		x	x	x		x	x	x	x	x	x		x		
		Must anticipate customer needs	x	x	x				x	x		x	x		x	x	x	

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
	Financial & industry knowhow	Knowledge of finances		x	x		x		x							x	x	x
		Know your industry	x	x	x	x		x	x			x		x	x	x		x
		Legislation/compliance knowledge	x	x			x	x	x		x			x	x	x		x
		Financial and tax skills		x		x			x		x	x			x	x		
		Ability to budget and plan	x		x		x	x		x	x	x	x		x	x		x
	Networking	Sports or own connections	x	x	x		x		x		x		x	x	x	x		x
		Use your own connections to start	x	x	x		x	x			x	x			x		x	x
		Know your competition	x	x		x			x		x		x	x		x		
		Be well-connected in your field	x	x			x		x			x	x	x	x	x	x	x
General skills	Problem-solving	If you do not know, find out		x	x		x	x	x			x		x	x		x	
		Well-skilled in solving problems	x		x	x		x	x	x	x		x			x		x
		Need soft touch	x	x			x			x	x	x		x		x	x	

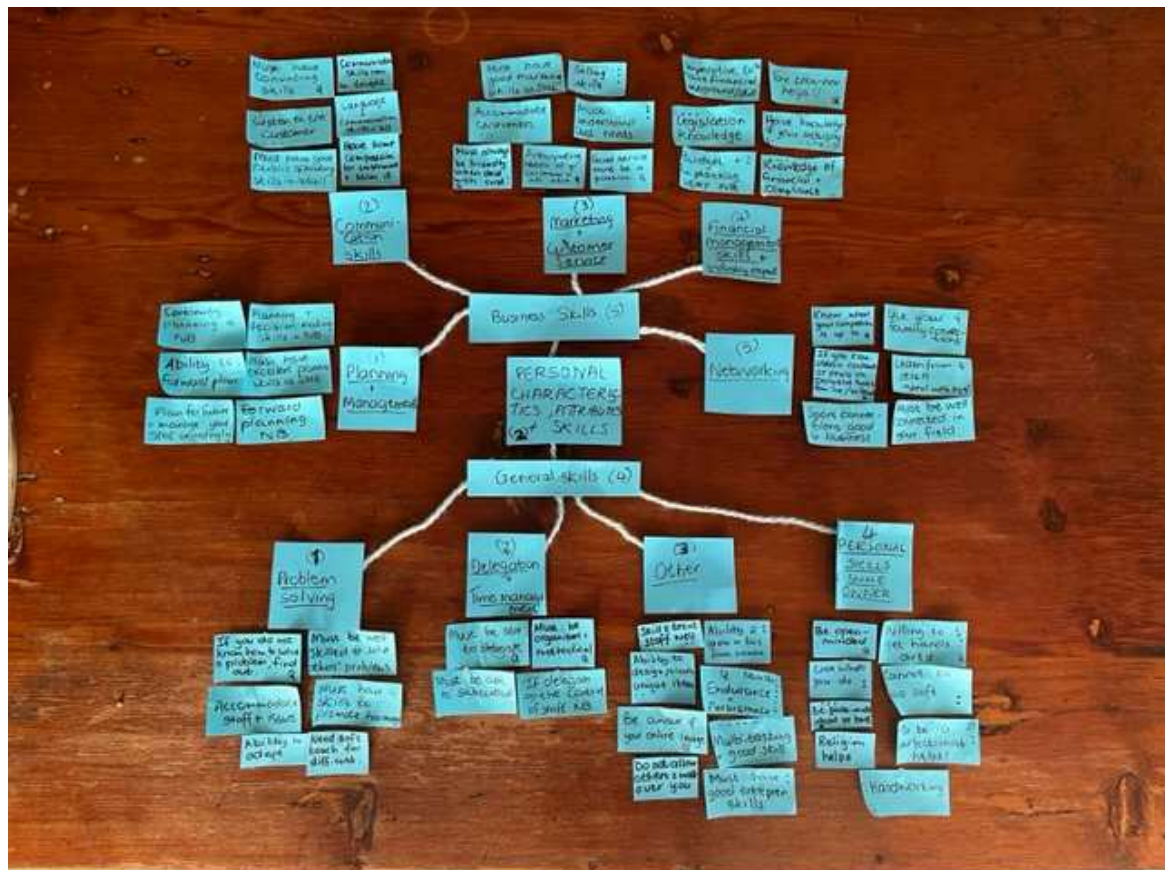
			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
	Delegation & time management	Ability to delegate	x		x		x	x	x				x		x	x	x	x
		Ability to sub-contract	x	x					x		x		x		x	x		x
		Organised and methodical	x	x	x	x			x	x	x	x		x		x	x	x
	Other	Ability to be creative			x		x			x	x	x		x	x	x	x	
		Endurance and persistence	x			x	x	x	x		x	x		x	x	x		x
		Multi-tasking		x	x	x		x	x		x	x	x		x	x	x	x
		Be aware of your online image	x	x	x	x	x		x	x			x		x		x	
		Ability to identify the opportunity	x		x		x				x			x	x	x		x
	Personal skills	Be open-minded	x	x		x		x		x		x		x	x		x	
		Love what you do	x		x	x	x			x	x	x	x	x		x		
		Hardworking		x		x		x	x	x	x	x	x	x	x	x		x
		Passionate about what you do	x	x			x	x			x	x				x	x	x
		Willing to work self	x		x			x	x	x		x	x			x	x	

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Cannot be too soft		x	x	x		x		x		x		x		x		x
		Perfectionism helps	x	x		x		x	x					x	x		x	

The ability to plan was the code that 13 out of 16 participants agreed upon is a crucial skill needed to survive, as indicated by the blue line in the above matrix.

In Figure 6.15 below, the photographic image of the network diagram is presented, followed by the operational network diagram.

Figure 6-15: Photographic Image of Operational network diagram of Theme 5



All the code words were transcribed from the interviews onto colour-coded paper and transferred to a wall, and then each theme was taken down to be analyzed and organized into a network diagram. The above image is the organized version of the code word for the theme: “Personal characteristics, skills and attributes”.

As can be seen from this network diagram, the skills vary between business skills or skills needed to run a business, such as financial, marketing, and networking, but it also extends over to personal skills such as being hardworking, open-minded, passionate about your job and to love what you do for a living. These skills all, in the end, work together to ensure that the SMME will be a success. The networking aspect fits in perfectly with the social network entrepreneurial theory. The financial skills and the

networking or support structures are identified as parts of relationships, if looking at the bigger picture, that cross-reference across different themes and these links will be discussed in Chapter 7 in more detail.

An organised systemised network diagram has been presented as a mindmap in Figure 6.16 below.

Figure 6-16: Systemised network diagram or mindmap of Theme 5



A discussion of these skills, capabilities and personality traits or characteristics will follow.

Business skills – Planning and management skills

The first category of Business skills was divided into five sub-categories, with the first being “Planning and management skills”. Under this sub-category, three different principal codes emerged: “Forward planning”, “Continuity planning”, and the “ability to plan”. The participants gave the following comments: On “Forward planning”, one participant remarked that: *“The forward planning concept has worked for my business – very important...critical... as a business owner, you budget and you plan”* (Participant BVL001) and this was coming from an SMME who did not originally had essential status, but he planned his business out of the crisis to survive. Another participant stated, *“You cannot operate a business if you do not understand the finances. You must be able to budget and plan ahead.”* (Participant SW002). He believes that planning is a constant in any business, not only an SMME and that without proper planning, you actually plan to fail.

It is also evident that “Continuity planning” was essential as this one comment was made, underlying the importance of continuity planning: *“And financial skills essential for continuity – you cannot operate a business if you do not understand the finances. You must be able to budget and plan ahead.”* (Participant SW002). This participant constantly mentioned the importance of planning in a business.

The last code was “Ability to plan”, highlighted by: *“I am always able to do excellent planning. It is the trump card that my business have – we only work on bookings because I take about 12 to 30 people max at any time – I know exactly how much fresh fish I must order.”* (Participant PB001). This participant mentioned that her daily task is to plan correctly, as that is the only way she can keep control of her expenses and ensure the minimum waste in her restaurant business.

Communication

Under the following sub-category, namely “Communication”, three strong codes emerged, with the first being: “Listen to the customer”. This code was described as: *“So we listen to what our customers’ needs are, and we try to supply in their demand.”* (Participant HB002). This participant felt it was a critical skill, and this comment underlined this feeling. The following code was “Must be accommodating”, and it was defined as: *“It*

is very important to try and to accommodate your staff and your customers, then it will make your life so much easier." (Participant DBN002), as this participant felt to not only focus on your customers but also your staff, as in the end, it is the entrepreneur who will benefit. The last code under "Communication" was: "Language skills NB", which states the importance of having adequate skills to communicate and to be able to do public speaking well in the field of retail: *"Because I am fluent in German, as I was born and raised in a German family in Namibia...and I came to South Africa to work here, and after a while, I became disillusioned with the corporate way the banks do business - this is when I realised there was a gap for in the market for offshore clients who wants to invest in SA"* (Participant SW004). This participant mostly has German customers, and for her, it is a skill to provide a professional service in a language of their choice.

The public speaking skills were also highlighted by another participant, who said his father, encouraging him to sell to people in the town from a young age, taught him these skills of how to communicate well with his seniors: *"I had to pack a basket with lettuce or cabbages or whatever was available on the land and then walk from house to house, knock on the door and ask the lady of the house if she would like to buy something fresh. And that taught me to speak well with people and be a salesman whether I want to or not."* (Participant STB001). This participant stressed the importance of learning from a young age how to communicate well.

Marketing

The following sub-category was "Marketing", and the codes that emerged under this heading were: "Selling skills", "Friendliness", and "Anticipate customer needs". Under the first code of selling skills, this participant stated: *"Not everybody is a born businessman. A born businessman is normally born a salesperson. And it is very good to be a born salesperson, but there is more to business than just selling."* (Participant DBN002). He stressed that to be successful in business, you do not necessarily have to be a good salesperson, as you can employ those. There are a variety of other skills that are also required. One of those is the following code, to be "friendly when dealing with the customer", as various participants did confirm it is important to be always friendly in retail, as customers prefer their shopping experience to be a happy experience: *"And friendliness cost nothing. Being friendly in this customer servicing market is very important. You can feel how bad yourself. You must still be friendly to your customers. If*

you are sad or look cross, they will not come back. Customers in my industry want to feel happy and experience a feeling of positivity” (Participant MC001).

This participant, who has been actively involved in her business on a day-to-day basis for the last 25 years, also stressed the importance of putting a smile on your face when dealing with the public in retail: *“You give 100%. From early in the morning till late at night, and no matter if you do not feel well or like smiling or you are sick, you get up, and you do what you have to do. You work. And you give 100% with a smile on your face, and you do that until the day you die.”* (Participant PB001). That is very sound advice from someone who has succeeded in the restaurant industry for 25 years. One crucial skill most participants stressed is being friendly when you are in retail.

The final code under this section is: “Must anticipate customer needs”, and this was described as follows: *“We know everything about them and anticipate their needs as it may arise, and then we make suggestions”* (Participant SW004) and this participant has found that this tactic worked well for her in her SMME, as she indicated to her clients that she could pre-empt their needs and then make suggestions for them to make their lives easier.

Financial and Industry Know-how

Under “Financial and Industry Know-How”, the following codes emerged: “Knowledge of finances and compliance is important”. This code was described as: *“all its health and safety investigations and adhere to all regulations. Remember, the fuel industry is a highly regulated industry with lots of laws and regulations to adhere to. So, there are a lot of regulations to adhere to and a lot of compliance issues that have to be obeyed “* (Participant DBN001). This participant stressed the importance of adhering to all the regulatory requirements and that having specific knowledge of your industry can only benefit you to be more successful than those who do not have the same understanding.

Another code was: “Know your industry”, which was more related to what is happening in your industry, to be on top of new developments than the specific regulatory requirements of the previous code. This participant said: *“So you have to persevere and be aware of what is going on in your field, you have to be informed, be ahead of the times, read up, listen to customers, know what is happening in your field or industry“* (Participant HB002).

She has also been an SMME owner of several businesses over the years, with a knowledge of when to exit a market and when to enter a new one, so her idea of staying on top of developments in your industry is very sound advice, from someone who has seen it all. Then, the next code refers to legislation, and the participants felt that: "Legislation knowledge helps". This code was defined as: *"Each different oil co has its own additional rules and regulations that have to be adhered to, and they do have regular audits that must be done, so you have to adhere to legislation "* (Participant DBN001). This participant felt that this knowledge could only help a business to survive.

The code "Imperative to have financial skills" was identified next, and most participants agreed on this code. This comment was made: *"And financial skills – you cannot operate a business if you do not understand the finances. You must be able to budget and plan ahead."*(Participant SW002). He also went further and said that "Tax know-how will help", and he underlined the importance of this with this quote: *"You need to be knowledgeable about the business you are in and the tax you have to pay, get help if you do not have the know-how."* (Participant SW002). It is thus possible to outsource a skill, but it is still imperative for an SMME owner to apply this knowledge and skills. Access to finance affects economic growth (Van Der Schans, 2015:7), so knowing where and how to source financial resources is a vital entrepreneurial skill for SMME survival and a country's economic growth.

Networking

The following sub-category was "Networking", and the codes that emerged here were first: "Sports connections are good for business." This code was further elaborated: *"We offer our service to a wide array in the retail industry and also in sport; we do the Cricket Health and Safety for the England versus South Africa series. We were also the Covid specialists for the India tour during. Covid, when India played South Africa, we were appointed at Boland Park as their health and safety compliance people. Sport connections help business"* (Participant BVL001). Another code was: "Use own connections to start" – *"so with that knowledge...and with my ex-husband's knowledge of fish...it was sort of a natural flow."* (Participant PB001), and this advice or skill suggestion came from the participant who successfully ran her business for the last 25 years. Networking is an important skill mentioned by various participants throughout the study and across themes.

The final code under this sub-category was: “Must be well-connected in your field”, described as: *“So if you go onto their website, you will see our details as their preferred supplier. This really helped us, as it gave us a seat at the table with the Department of Labour, whereas if you are only a training provider, you are not allowed to speak to them, but because we are the Health and Safety preferred solution provider, we did get in on that, have to be well-connected”* (Participant BVL001) with this participant indicating the relevance of how good his connections was for this business.

General skills – Problem-solving

The next category was General skills, with the first sub-category being “Problem-solving skills.” These are the codes that emerged from this heading, with the first being “If you do not know how to solve a problem, find out”, and the participant described it as: *“I just had to do it...there was no time to think it through; sometimes it was just do it. And if you do not know how to do it, then you find out how to do it.”* (Participant STR001), she explained it to the point, with no fancy words, do whatever is needed.

Another code was “Must be well-skilled to solve problems of others as the boss”, and this was further elaborated with this quote: *“You have to be able to solve everyone’s problems and be able to keep all the people happy all the time – an impossible task, so you have to hear them out, listen to all parties and then get them to see it from each other’s point of view”* (Participant DBN002). This participant has a very phlegmatic personality, which he mentioned several times, enabling him to act as a good problem solver.

The last code under this section was: “Need a soft touch for certain customers”, and this participant explained it with these words: *“Talk nicely to customers, not in an aggressive manner, but with a soft voice. That usually helps when there is a problem. The fact that I come across as not trying to fight with them but in a very introverted, soft-spoken manner. So yes, this is a skill”* (Participant SW003). She is herself a very soft-spoken and introverted type of person, but she has excellent people skills and has learned over the years that to be soft-spoken is an advantage, as it deflates any situation almost instantaneously.

Delegation and time management

The following sub-category was “Delegation and time management, and the codes that emerged under this section were first: “Ability to delegate”, which was described with

these words: *"I have to do certain things myself, but what I can delegate or pass on to do for other people, I do pass on as I always try to create jobs for other people"* (Participant STB001). This participant described how he likes to create jobs for others through delegation, and it is a remarkable entrepreneurial skill to spread the work and create income streams for others as well. The next code was "Ability to sub-contract", and this was underlined by the quote: *"The garden and pool used to be outsourced to an outside service provider, so that is not part of my staff. You must have the ability to sub-contract or delegate."* (Participant HB001), as this participant felt that she could use her time and skills better if she outsources these manual functions to professionals, and that is a time management skill of hers.

The final code was: "Must be organized and methodical", and this participant explained it very precisely with this quote: *" I like to keep things organised, by being methodical and organised, businesses and personal stuff separate "* (Participant PB002). She had a mother as an entrepreneurial role model, and she learned her skills from her, amongst others, to be organized and systematic, and these skills have served her well.

Other skills

The "Other Skills" under this section can be summarized into: "Ability to design/create unique product range", "Endurance", and "Multi-tasking". The first skill or code under this section was "Ability to create", and it was explained with the phrase: *"My uniquely designed leather shoes are in a very unique European style, and I use my skills to create unique products "*(Participant GB001). This participant found that her unique talent opened doors of business to her in retail, which she otherwise would not have had. Creativity is an essential skill for any SMME, as this is what gives them that different competitive edge. Creativity is the generating of new ideas or new usage of existing knowledge to solve existing problems (Dhliwayo, Mmako, Radiepere & Shambare, 2017:91). With the creativity skill that most of these participants employed in their respective SMMEs. They managed to survive the Covid pandemic. Hence, it is essential to highlight this as a critical skill for survival.

Then the following code refers to "Endurance and persistence", and it was explained as: *"If you believe in something to continue and have endurance and persistence...and realise that it must break through at some point, but you have to keep on going and keep*

on trying." (Participant STB001). Various participants indeed agreed on this code or aspect. The last code was: "Multi-tasking is a good skill for SMME owner", and once again, agreed on by quite a few participants, and explained with this brief comment: *"When you are in the hospitality and especially the food industry, you must be able to multitask."*(Participant PB001). The ability or skill to be able to do many tasks at the same time has been mentioned by several participants.

Personal skills

The final sub-category was "personal Skills", and several codes emerged under this heading, with the first being: "Be open-minded", as was elaborated on with the comment: *"I was open-minded and ready to buy any type of business as I wanted a lifestyle business where I could spend my days, not just one that generated heaps of money."* (Participant PB002). She explained that this skill helped her to find her ideal type of business by being open-minded and ready to take on anything. Another code similar to this one, but slightly different, was: "Love what you do", and it was explained as: *"You have to have a passion for people, for staff and customers. You have to love what you do. If you do not like what you do every day, as an SMME owner, you will get up with a heavy heart "* (Participant MC001). This participant felt that if one does not enjoy work every day, it is not worth its while.

The following code was: "Hardworking" and described as *"I think seeing my mom working hard made me the person I am. I am also a hard-working person, and this hardworking culture I have brought into my business as well. I do not have a problem to get up at 04h00 to feed my animal children and then go out as early as 4h30 to drive to customers"* (Participant SW001) and this was also highlighted by this participant with the quote: *"Hard work – nothing comes without hard work perseverance"* (Participant HB002). Several participants agreed on this point that being hardworking is extremely important. They also said: "Be passionate about what you do", as this was defined as: *"If you have a passion for something, then you can learn these skills. If you like it, then you can learn it. Nevertheless, you must like what you are doing "* (Participant SW003).

The following code was: "Must be willing to work self", and this participant explained his situation during Covid: *"I had to pump petrol myself and help my early customers who were also just trying to get to work as essential workers. Hardworking is a skill you need*

to have as an entrepreneur. Not afraid to dirty your hands. And you must be determined to make it work” (Participant SW002). Due to the curfew and no one on the road at night at the beginning of the lockdown in South Africa, it was not easy to get staff in taxis early in the morning at his place of work, which is why he and a manager did most of the work themselves. The next code was: “Being a perfectionist helps”, and this participant stressed the fact as follows: *“That urge to satisfy the need of the connoisseur, that motivated me, I like the quality thing, and to do things in a perfect way, every day.”* (Participant PB002). These skills were so well explained that it is becoming clear why these entrepreneurs managed to survive Covid, as they possess all the skills needed to operate their businesses successfully.

In summary, the business and general skills that a successful SMME owner should possess were discussed, and several critical skills emerged, as can be seen in the code words that this theme generated. This theme developed 369 code words, making this a fundamental theme per the opinion of the 16 participants interviewed. Some of these critical skills have found connections or links with other code words on the Wall of Code, and these links or relationships will be discussed in detail in Chapter 7, as they have resulted in being incorporated into the final framework.

6.3.6 Theme 6: Leadership skills

The sixth theme identified from the code words all participants contributed was the Leadership style. The question “How would you describe your leadership style during the period of the pandemic?” was asked to the 16 participants, and several answers with a variety of content were received, which generated 385 code words or phrases, which places this theme as the second highest ranking theme out of all 12 themes, making it an important theme and aspect in an SMME’s potential success.

This theme highlights the importance of skills, especially leadership skills. “Effective leaders know what they stand for and follow their values and ethics” is one view of leadership, but also “Courageous leaders confront problems and deal with issues.” These are foundations discussed by Gebelein *et al.* in their Successful Manager’s Handbook (Gebelein, Stevens, Skube, Lee, Davis & Hellervik, 2000:318). This theme concerns and analyses the different types of leadership skills needed to survive a pandemic for an SMME.

The researcher has realized that the higher the score on the number of code words generated, the more importance is allocated to this theme from a participant's point of view. Only one other theme received more code words or phrases compared to this theme: "What factor or actions influenced your SMME to survive the pandemic?". The fact that this theme, namely "Leadership style of the SMME owner", received such a high ranking of 385 codes out of 2631 means that the SMME owners who have participated in this study feel that if an entrepreneur does not possess these necessary skills or traits as highlighted by them, then the SMME will not enjoy the same level of success, as they have had. The fact is that Covid-19 has placed unprecedented expectations on leaders and managers of SMMEs in business and beyond as the pandemic led to a complete rethink of a successful owner or manager's competency paradigm (Malinao & Ebi, 2022:300). When there is a crisis, a firm requires a new kind of leadership and entrepreneurs need to evolve (Des Neves, 2016:1). Entrepreneurial leadership is crucial to expansion (Harrison, Leitch & McAdam, 2015:693). Due to all these opinions on the relevance of leadership, this question on entrepreneurship was included in the study.

It was also stated even before the pandemic that a firm's leadership style is related to organizational performance (Carter & Greer, 2013:375). It was thus indispensable to thoroughly comprehend the different leadership styles of the successful participants to understand how and why their SMMEs survived the pandemic.

The code words procured under the theme "Leadership style" were divided into six different categories, with several sub-categories being:

- **Character**
 - Inward focused characteristics
 - Outward focused characteristics
- **Leadership of staff**
- **Leading by example**
- **Communication**
- **Delegation and staff management**
 - Delegation skills

- General management
- Staff management
- **Other**
- Inward focused
- Outward focused
- **Vision and Passion**
- Goals
- Focus on SMME
- Own inner vision

Good leadership qualities are essential as these will assist the leaders of the SMMEs in dealing with both the internal and external environments of the SMME and create the necessary change within the organization to stabilise the functionality of the business (Enwereji, 2020:126). In Chapter 7, the importance of equal focus on internal and external forces will be explained in detail.

Table 6.7 below will discuss the code words or phrases provided in the data collected and highlight their importance with several worthwhile quotations from participants, followed by the matrix in Figure 6.17.

Table 6-7: Leadership Skills and Style of SMME Owner

Theme	Category	Sub-category	Codes and Quotations from participants
Leadership skills needed	Character	Inward	Inner strength – “So I wanted to show the world that independence, I had the inner strength and determination to want to be successful with my own thing, “ Participant HB002.
			Honesty – “I think people can be taught certain business skills, yes, but I do not think humbleness can be taught, same for compassion and honesty” Participant PB002.
			Perfectionistic – “I tell you once, and I show you once, and I am very perfectionistic.” Participant PB002.
		Outward	Organised – “I think I am quite organised concerning the shop floor and the layout of stock. Admin – I always try to do that as early and as quick as possible here in my upstairs office, as when I am upstairs, I cannot really see the shop floor or what is going on with customers” Participant SW003.
			Be brave – “And you need to go home to your children and be brave, and just enjoy your family,” Participant BVL001.
			Compassionate – “You have to have understanding for family matters and compassion towards each other”, Participant SW003.
	Leading of staff		Treat staff as a team – “We have grown the business from whatever the number it was at that stage...to tenfold in profits over the last thirteen years, with the help of my team”, Participant DBN002.
			Must be a multitasker and show staff how to do it –“I am the whole caboodle. If you are a small business owner, you must be everything at the same time, as you cannot afford all those nice-to-have positions and their salaries!” Participant PB001.
			Have an ear for staff – “It is very important to try and to accommodate your staff and your customers, then it will make your life so much easier.” Participant DBN002.

Theme	Category	Sub-category	Codes and Quotations from participants
	Leading by example		Hands-on – “I had to come in very early, before sunrise, to open up, and then when my staff was not here yet due to transport, I had to pump petrol myself and help my early customers who were also just trying to get to work as essential workers. Hardworking is a skill you need to have as an entrepreneur. Not afraid to dirty your hands.” Participant SW002.
			Hardworking – “My work ethic comes from him. It is in my genes, in my DNA, that I will get up and do what I must do, no matter what I feel like. It is not as if I want to sleep late because I cannot; it is in the fibre of my being that you always give your absolute best.” Participant PB001.
			Good people skills – “People say I have people skills, as I like to make them feel at ease with a joke or a recommendation of where to go for a wine tasting or a dinner. I usually ask them what their plans are or if it is top secret, and then we share a laugh, and we chat” Participant HB001.
	Communicate		Have listening skills – “You always have to listen to your customer.” Participant PB002.
			Ability to be a mediator – “I am able to get along with him or her—even the most not-so-intelligent person. I will give you an example: we just had a complaint at one of the complexes we manage. Someone put in a generator with constant load shedding, and then some people started to complain that the noise and vibration levels were so bad that their cups fell off the shelves. So, what did we do? We ran to the individual when there was load shedding again, and the generator was working to see where the cups were falling off the shelves – and yes, there were none, so sometimes you have to be a mediator. “Participant DBN002.
			Communication orientated – “There was never enough time to really connect with your customer. I decided to become my own boss so that I could structure my own day and plan my own time “Participant MC001.

Theme	Category	Sub-category	Codes and Quotations from participants
	Delegation & staff management	Delegation	Delegate only general duties – “I have to do certain things myself, but what I can delegate or pass on to do for other people, I do pass on “Participant STB001.
			Love to be in charge – “I am quite confident and can be the boss pretty well. Now I think I am sometimes overdoing this being the boss thing a bit. “Participant STR001.
			Good delegator – “It is better to delegate these functions, as I have more important things to do with my time than to apply them to manual, repetitive tasks.” Participant SW002.
		General	Like to do own thing – “A big salon did not cater for that. I wanted to plan my own day. It works better for me to work with just one other person and the customers. So I wanted to be able to reap the rewards when I have put in the hours, but also to do it at my own pace, to work the way I wanted to work” Participant MC001.
			Have people skills – “I am a people person. I try to accommodate them, and we can help each other out. You have to have understanding.” Participant SW003.
			Time management –“I have more important things to do with my time than to apply them to manual, repetitive tasks. This is a 24/7 business, and that is why you need three managers to always have someone on duty or call at night to have a manager available to the business for 24 hours of the day and night.” Participant SW002.
		Staff	Ability to optimally utilize staff – “We just had to appoint five more staff members to handle some on-the-job matters, where they had to be present in Hermanus full time. So they could do most of the functions here, optimize your team.” Participant DBN002.
			Take good care of staff – “You have to take care of your staff if you want your staff to take care of you. Your biggest asset is your staff,” Participant HB002.
			Provider of support /care – “It was my survival skills that made it work. We had to do whatever. I gave my staff vitamins to boost their immune system; that was all I could afford,

Theme	Category	Sub-category	Codes and Quotations from participants
			but even if it was just mind over matter, they think they could see that I care to provide them with vitamin C so they can stay strong” Participant STR001.
	Other	Inward	Determined to survive – “We did not know how long this lockdown thing would last; the rest of the world kept struggling, so we had to make a plan. We had to be creative to survive, “Participant GB001.
			Anticipating needs of clients – “I have over 650 customers, and we know everything about them and anticipate their needs as it may arise, and then we make suggestions.” Participant SW004.
			Business savvy – “I had some money in my savings that I used to buy my first bit of equipment like gel lamps and the stock to do nails, and as the money came in from that, I could afford to buy the waxing pots and more equipment”, Participant SW001.
		Outward	Be humble – “There are so many people that are suffering these days. You have to have compassion. To always be humble,” Participant PB002.
			Be adaptable – “I adjusted and adapted my roster of the staff who came to work and help for me, as we could not serve to sit down, but we could prepare take ways” Participant PB001.
			Persistence – grew career over 30 years – “My own paint studio and then galleries start to contact me to buy work from me, and slowly but surely it progressed into a career of over three decades... but you have to keep on going and keep trying. Because nobody else is going to do it for you, you have to do it for yourself.” Participant STB001.
	Vision & passion	Goals	Goal orientated - “To be able to reach the same heights or even more than any man could. This was my goal. Yes, I have the same logic abilities as a man or more.” Participant DBN001.
			Extreme focus – “I can drive myself harder and do more in a day. I do not waste time. I use my time to the ultimate. “Participant GB001.

Theme	Category	Sub-category	Codes and Quotations from participants
			Goal to pass work on – “That is always a goal for me to see how I can create jobs with my art for other people. I always try to create jobs for other people because then you put money on their tables and bread on their plates,” Participant STB001.
		Focus on SMME	Proud of name in the market – “A well-known establishment for the last 25 years in the same spot, with customers booking months ahead to ensure a spot, from (and I am proud to admit) with customers from all over the world.” Participant PB001.
			Like to be the face of her SMME – “But yes, I am the face of the business and the personal liaison for most clients. As I love people”. Participant SW004.
			Thinking of business constantly – “I sometimes lay and think at night about the business, making plans in my head,” Participant SW003.
		Own inner vision	Thinking ahead and having a vision – “I like to think ahead and anticipate what my clients will need and then offer it to them. That is opportunity harvesting,” Participant BVL001.
			Passion for the tourism industry – “Coming from a hospitality background in the restaurant and wine industry, I have a passion for it; it was a natural flow as I have always been a people person”—participant HB001.
			Believe I bring value – “My value proposition was to listen to my customer and hear the customer demands and then deliver on that.” Participant BVL001.
			Teach self to grow – “Because then I will focus on them and not on my business, and that is something that I had to teach myself. Another form of growth is not to allow negativity to affect your own happiness or personal success. That is what I had to teach myself. So, I realised to focus on positivity.” Participant STR001.
			Own values are essential – “Being positive...and being religious...that just helps. Having good solid beliefs, I do believe customers come back to where they feel safe. Where they feel that they have been treated properly and get value...one thing I have gone with is value proposition” Participant BVL001.

Figure 6-17: Matrix of the Leadership Style

Category	Sub-category	Main Codes	Participants															
			P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
Character	Inward	Inner strength	x	X	x	X			x		x			x	x	x	x	x
		Honesty			x				x					x		x	x	
		Perfectionistic		X	x	X	x			x	x	x		x	x	x	x	x
	Outward	Organised	x	X	x	X		x	x	x	x	x	x	x	x	x	x	x
		Be brave	x					x	x			x				x		
		Compassionate		X			x		x	x					x		x	
Leading staff	Staff	Treat staff as a team	x	X		x	x	x	x	x		x	x		x	x	x	x
		Ear for staff		X		x		x	x	x		x	x		x		x	x
Lead by example		Hands-on	x		x			x		x			x	x	x			x
		Hard-working	x	X	x	x	x	x	x	x	x	x	x	x	x	x	x	x
		Good people skills	x	X	x		x		x			x			x	x	x	x
Communicate		Have good listening skills	x		x	x		x	x	x		x		x	x	x	x	
		Ability to be a mediator		X		x		x	x									

Category	Sub-category	Main Codes	Participants															
			P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Communication orientated		X	x	x				x	x	x	x	x	x	x	x	
Delegation & staff	Delegation	Delegate general duties	x		x		x	x	x						x		x	x
Management		Love to be in charge.		x		x			x		x	x	x		x	x		
		Good delegator	x	x	x		x	x						x		x		x
	General	Like to do own thing			x	x	x		x		x	x	x	x	x			
		Have people skills	x	x				x	x	x		x		x	x	x	x	x
		Time management	x	x		x	x	x		x	x	x	x	x	x	x	x	x
	Staff	Ability to optimally use staff		x					x							x		x
		Take good care of the staff.		x		x	x	x	x									x
		Provider of support		x		x	x		x	x	x				x	x	x	x

Category	Sub-category	Main Codes	Participants															
			P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
Other	Inward	Determined to survive	x		x	x	x				x	x	x	x	x	x		
		Anticipation of client needs	x					x								x	x	x
		Business savvy	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
	Outward	Be humble	x		x				x	x		x		x			x	x
		Be adaptable		x				x		x	x	x		x	x			x
		Persistence	x		x	x	x			x	x		x	x	x	x	x	
Vision & goals	Goals	Goal orientated		x			x	x			x	x	x	x	x	x		x
		Extreme focus	x		x	x	x		x	x	x	x				x	x	x
		Goal to pass work on			x		x								x			
	SMME Focus	Proud of name in the market	x			x	x			x	x	x		x	x	x		x
		Like to be the face of SMME	x		x	x	x		x		x				x	x	x	x
		Thinking of business constantly		x				x		x		x	x	x		x	x	x
	Own inner vision	Thinking ahead	x				x	x		x	x	x	x	x		x	x	x

Category	Sub-category	Main Codes	Participants															
			P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
		Passion for industry			x	x					x	x		x	x	x	x	x
		Believe I bring value	x	x			x		x				x	x		x		
		Teach yourself to grow.			x				x	x		x						x
		Own values are essential	x			x			x		x				x	x	x	x

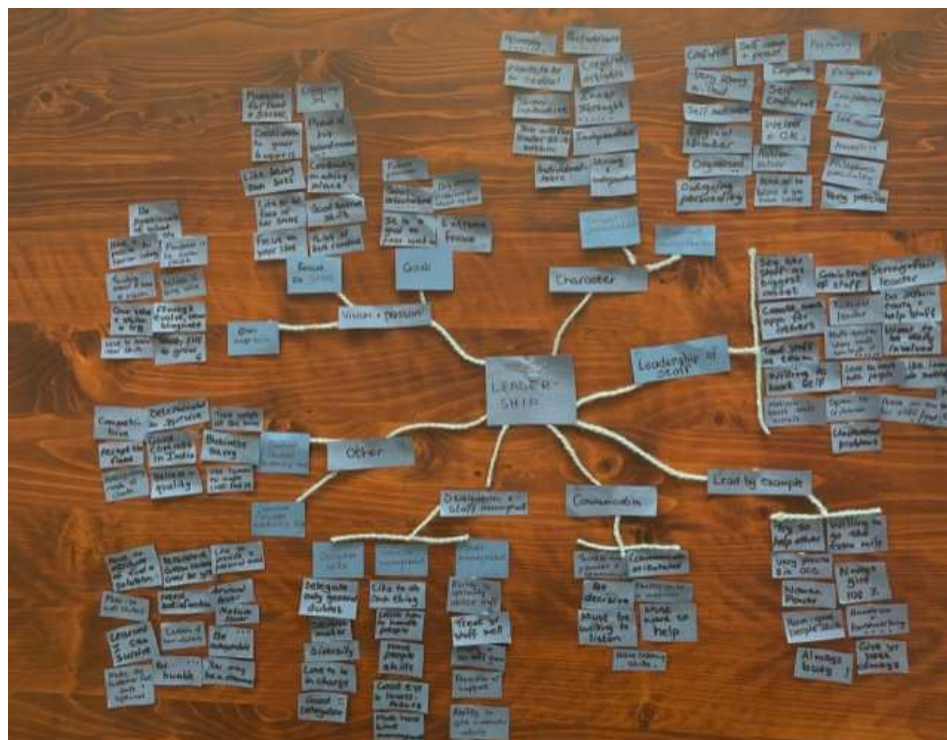
The table and matrix indicate the leadership qualities or skills a successful SMME owner should possess, according to the 16 participants interviewed. As per the total amount of code words, being the second highest out of all the twelve themes, it is evident that personal leadership skills are a theme that the participants felt strongly about. The matrix indicates which participants agree on specific codes. The **blue lines** showed that all participants agree that you must be hardworking and have “business savvy” as a leader.

It was interesting to note that all 16 participants agreed wholeheartedly on 2 of the different codes as suggested by each one of them. The researcher suggested none of the code words. A mere question was asked, “What do you see as leadership qualities any successful SMME owner should have?” Being “hardworking” and “having business savvy” are the two critical skills that any leader should have if one wants to be a successful SMME business owner, according to the 16 participants interviewed in this study. The code “having business savvy” can be better described as employer competence, and a recent study in West Java confirmed that entrepreneurial competence and business environment influenced the SMMEs business success during the Covid-19 period (Yustian, 2021:1).

All code words were then organized into a manual network diagram under this theme.

Refer to Figure 6.18 below for the network organogram.

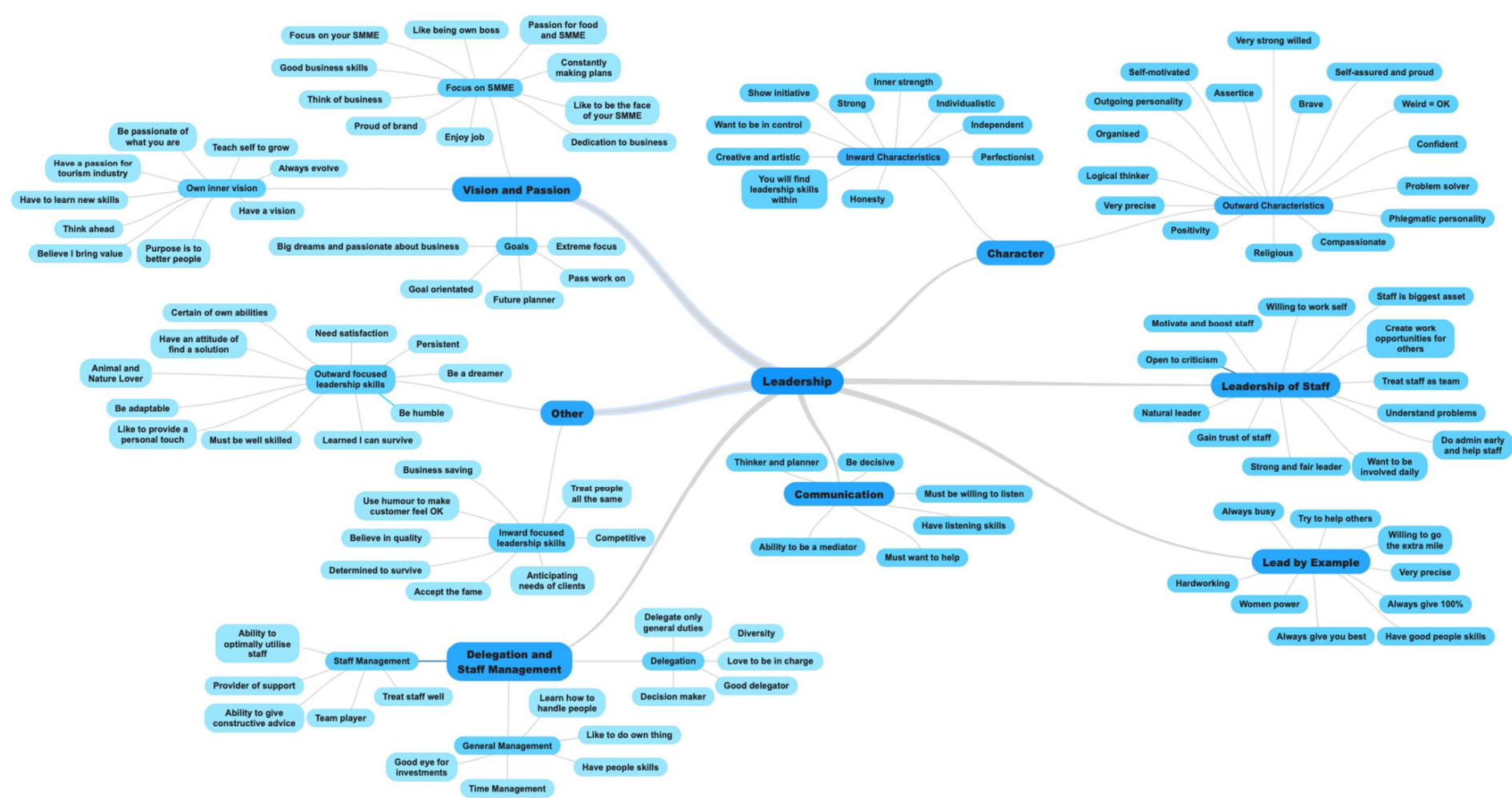
Figure 6-18: Photographic image of Operational Network diagram of Theme 6



All the code words were transcribed from the interviews onto colour-coded paper and transferred to a wall, and then each theme was taken down to be analyzed and organized into a network diagram. The above image is the organized version of the code word for the theme: “Leadership skills and styles”.

As a final organisational tool, the photographic image was systematised into an operational network model per Figure 6.19 below.

Figure 6-19: Systemised network diagram or mindmap of Theme 6



A darker blue was used on the wall and in the coding bible; however, to make the code visible for the reader in the mindmaps, a slightly lighter shade was used on the mindmap above.

A discussion of codes as per the different leadership skills and how they are supported in the literature will follow:

The main categories were Character (with an inward and outward focus), followed by the Leadership of staff and Leading by example. Communication and Delegation combined with staff management were also high up on the agenda, and then Vision and Passion, followed by other skills, again with an inward and outward focus.

Character

The findings of this study have revealed that Leadership skills were the second highest code producer amongst the sixteen participants. The first category, “Character”, has two sub-categories, “Inward focused skills” and “Outward focused skills”. The first sub-category produced various codes, with the principal codes being: “Inner strength”, “Honesty”, and “Perfectionist”. Under the first code, it was described as: *“So I wanted to show the world my independence, that I had the inner strength and determination to want to be successful with my own thing”* (Participant HB002), where this participant describes boldly she tried to demonstrate to those around her that she has the strength and resilience to make it on her own.

The following code was “Honesty”, and this was described as: *“I think people can be taught certain business skills, yes, but I do not think humbleness can be taught, same for compassion and honesty”* (Participant PB002). This participant felt this is a skill you cannot learn, whether you have it or not. According to Van Aardt and Bezuidenhout, the terms honesty and integrity refer to “acting consistently with principles of honesty, keeping promises, standing up for what is right” and having or displaying moral courage” (Van Aardt and Bezuidenhout, 2019:204). These were the exact principles highlighted by these 16 participants when they discussed leadership skills. The last code under this sub-category was: “Perfectionistic”, and this was further elaborated on by this participant as follows: *“I tell you once, and I show you once, and I am very perfectionistic.”* (Participant PB002). Her approach may seem harsh, but she is honest about how she operates her

business, and this has worked for her, as she has experienced substantial growth during the pandemic.

The outward characteristic skills have been identified as “Organized”, “Brave”, and “Compassionate”. The first code, “Organised”, has been fully explained: *“I think I am quite organised concerning the shop floor and the stock layout. Admin – I always try to do that as early and as quick as possible here in my upstairs office, as when I am upstairs, I cannot really see the shop floor or what is going on with customers”* (Participant SW003). This participant was interviewed in her workplace, and from the appearance of her desktop, the researcher can confirm that she was highly organized. This organisational skill is one of her vital attributes. The second code was identified as: “Be brave”, and one of the participants described this code as follows: *“You need to go home to your children and be brave, and just enjoy your family”* (Participant BVL001) with specific reference to leadership during the time of covid when the SMME owner, had to show a brave face to the world, not putting the fear of the workplace and fear of the world in the presence of your children. This characteristic must be the ultimate sign of a true leader, to show no fear in a time like Covid, with all the uncertainty and all the concern. The last code under this section was summarized as: “Compassionate”, and this was fully defined as: *“You have to have understanding for family matters and compassion towards each other”* (Participant SW003) to describe a level of compassion toward your staff and customers.

Leading of staff

The next category is concerned with the leading of staff. The first code that emerged there was to “Treat staff as a team”, and this was described as follows: *“We have grown the business from whatever the number it was at that stage...to tenfold in profits over the last thirteen years, with the help of my team”* (Participant DBN002). This participant values her team, as she has done several interventions to protect her staff and their total salaries during the Covid lockdown periods. The following code is more of a phrase of code, as it is more a suggestion of skill and a short skill: “Must be a multitasker and able to show staff how to do it.” This skill has been fully explained: *“I am the whole caboodle. If you are a small business owner, you must be everything at the same time as you cannot afford all those nice-to-have positions and their salaries!”* (Participant PB001). This participant has managed to keep her restaurant open and sought after for over 25 years, so she is more than equipped to provide excellent insight into what skills a leader should

possess. The final code under this category is: “Have an ear for staff”, and a participant described this as: *“It is very important to try and to accommodate your staff and your customers, then it will make your life so much easier.”* (Participant DBN002). This statement explains the benefits to one’s business of regularly listening to staff and hearing their problems.

The next category, “Communication, ” has been fully described with these codes. The first is “ To have listening skills”, and the participant states it in simple, clear terms as: *“and you always have to listen to your customer.”* (Participant PB002). Her listening skills are excellent, so she delivered what her customers demanded, and thus, she managed to grow her business during Covid.

Another code that emerged was the “Ability to be a mediator”, which was explained utilizing an example by one participant: *“I am able to get along with him or her Even the most not-so-intelligent person. I will give you an example: we just had a complaint at one of the complexes we manage. Someone put in a generator with constant load shedding, and then some people started to complain that the noise and vibration levels were so bad that their cups fell off the shelves. So what did we do? We ran to the individual when there was load shedding again, and the generator was working to see where the cups were falling off the shelves – and yes, there were none.”* (Participant DBN002). Mediator skills are also required in some cases to be a successful entrepreneur.

Defining the following code “Communication orientated” was this statement: *“There was never enough time to really connect with your customer. I decided to become my own boss so that I could structure my own day and plan my own time “* (Participant MC001), this explains the reason why this participant became her own boss, as she was communication orientated, which means she wanted to have the time to comfortably and in a relaxed setting do her customer’s beauty treatment, whilst still having the time to have a proper discussion with her, and in the fast pace world of beauty franchises, she did not have that luxury. This skill of being interested in people gives her a competitive edge and makes her customers returning customers.

Delegation and staff management

The next category is “Delegation and Staff management”, with three sub-categories, the first being “Delegation”, and the codes that emerged under this section dealt with how to

delegate whilst still maintaining good leadership skills. The first code refers to “Delegate only general duties”, and this code was explained with: *“I have to do certain things myself, but what I can delegate or pass on to do for other people, I do pass on”* (Participant STB001). The next code was: “Love to be in charge”, and this elaborated on as follows: *“I am quite confident, and I can be the boss pretty well. Now I think I am sometimes overdoing this being the boss thing a bit.”* (Participant STR001). In this case, she explains how she has grown into the position and enjoys her role.

The last code under this section is: “Good delegator”, and this was defined as: *“It is better to delegate these functions, as I have more important things to do with my time than to apply them to repetitive manual tasks.”* (Participant SW002) where an owner of an SMME has decided instead to delegate the daily mundane, repetitive tasks so that frees up his time to focus on more significant and more critical issues of the business.

The sub-category “General” had the following codes: The first being: “Like to do own thing”, which was defined as: *“a big salon did not cater for that. I wanted to plan my own day. It works better for me to work with just one other person and the customers. So I wanted to be able to reap the rewards when I have put in the hours, but also to do it at my own pace, to work the way I wanted to work”* (Participant MC001). This was a general explanation as why this participant wanted to have her own business, as this specific skill of wanted to “do her own thing” is a reference to her unique identity, which can be seen as an attribute or a skill and should be treated as such.

The following code was: “Have people skills”, and this participant added: *“I am a people person. I try to accommodate them, and we can help each other in a family crisis. You have to have understanding”* (Participant SW003). This skill is, once again, a specific skill which is an asset to any business. The last code was: “Time management”, which was explained as: *“I have more important things to do with my time than to apply them to manual, repetitive tasks. This is a 24/7 business, and that is why you need three managers to always have someone on duty or call at night to have a manager available to the business for 24 hours of the day and night.”* (Participant SW002). This business owner described how he overcame the demands of having a 24-hour business and managed it well.

The last sub-category under this section was staff”, and the codes that emerged here were: “Ability to optimally utilize staff”, “Take care of staff”, and “Provide support”. Under the first code, namely “Ability to optimally utilize staff”, it was described in detail as follows by one participant: *“we just had to appoint five more staff member to handle some on the job matters, where they had to be present in Hermanus full time. So they could do most of the functions here, optimize your team.”* (Participant DBN002). This participant is one of a few whose staff count grew during Covid, so he can provide justified advice and input on which skills a leader should possess. The following code was: “Take good care of staff”, and he elaborated as follows: *“You have to take care of your staff if you want your staff to take care of you. Your biggest asset is your staff”* (Participant HB002). Staff can be a massive asset if managed correctly.

The final code was: “Provider of support and care”, defined as: *“It was my survival skills that made it work. We had to do whatever. I gave my staff vitamins to boost their immune system as that was all that I could afford, but even if it was just mind over matter, but they think, or they could see that I care to provide them with vitamin C so that they can stay strong”* (Participant STR001), this is the participant who likes being the boss, and it is evident she is doing an excellent job of it. Her skills in caring for her staff have made her a popular leader.

Other skills

A recent study conducted on survival strategies of SMEs amidst the Covid-19 pandemic has found that SMME owners and, specifically, their leaders require multiple sufficient skills or conditions for their SMMEs to survive (Rahman *et al.*, 2022). Some of these skills can be identified under the category “Other skills”, categorized into inward and outward-focused skills, with the inward being: “Determined to survive”. This skill was described as follows: *“We did not know how long this lockdown thing going to last... the rest of the world kept struggling...so we had to make a plan. We had to be creative to survive”* (Participant GB001). This participant had no choice but to survive, as she is solely responsible for her and her staff's income; her determination was thus born out of necessity. The next code that was inward focused was: “Anticipating needs of clients.” As this participant explained, she has over 650 customers and *“we know everything about them and anticipate their needs as it may arise, and then we make suggestions “*

(Participant SW004). Her inward attention and skills focusing on her clients make her business a personalized and professional service.

Then there was “Business savvy”, which has been described as: *“had some money in my savings that I used to buy my first bit of equipment like gel lamps and the stock to do nails, and as the money came in from that, I could afford to buy the waxing pots and more equipment”* (Participant SW001). This participant indicated that she was exposed to superior entrepreneurial skills from a young age, and those rubbed off on her. She thus observed these business skills and made them her own, which enabled her to start her own SMME at a very young age.

The outward skills were recorded as code words being “Humble”, “Adaptable”, and “Persistence”. The first code of “Being humble” was explained with: *“There are so many people that are suffering these days. You have to have compassion. To always be humble”* (Participant PB002), which indicates the gentle soul of this entrepreneur, showing that it is not all just about profit and loss. The following code was to “Be adaptable”, and this was explained with: *“I adjusted and adapted my roster of the staff who came to work and help for me, as we could not serve to sit down, but we could prepare take ways”* (Participant PB001), where the participants indicating their creativity as an outward skill on how to survive and help her staff at the same time.

The last code was: “Persistence”, best described by the artist who has grown his career over 30 years. He stated that he: *“opened my own paint studio, and then galleries started to contact me to buy work from me, and slowly but surely it progressed into a career of over three decades... but you have to keep on going and keep on trying. Because nobody else is going to do it for you, you have to do it for yourself.”* (Participant STB001). The code words “persistence” and “endurance” have been mentioned several times by various participants.

Vision and goals

Under the category “Vision and Goals”, the first sub-category was “Vision”, with the first code being: “Goal orientated”, which was described as: *“to be able to reach the same heights or even more than any man could. This was my goal. Yes, I have the same logic abilities as a man or more.”* (Participant DBN001). The following code was: “Extreme focus”, and this was defined as *“I can drive myself harder and do more in a day. I do not*

waste time. I use my time to the ultimate." (Participant GB001). The last code under this section was: "Goal to pass work on", which is typical of this entrepreneur's philanthropic nature: *"That is always a goal for me to see how I can create jobs with my art for others. I always try to create jobs for other people because then you put money on their tables and bread on their plates"* (Participant STB001). The capacity to be philanthropic and to create work for others in related fields has been beneficial to several of the participants.

Focus on SMME

The following sub-category was "Focus on SMME", and the first code here was: "Proud of name in the market", with it being explained by the participant as *"a well-known establishment for the last 25 years in the same spot, with customers booking months ahead to ensure a spot, from ...and I am proud to admit, with customers from all over the world."* (Participant PB001). This participant has earned the right to be proud of her accomplishments. The following code is: "Like to be the face of her SMME", and she defined it as: *"But yes, I am the face of the business and the personal liaison for most of the clients. As I love people"* (Participant SW004). She enjoys being the face of the business. The next code is "Thinking of the business constantly", and he was defined as *"I sometimes lay and think at night about the business...making plans in my head"* (Participant SW003), which is indicative of her commitment to the business.

The last sub-category was "Own inner vision", with the first code being: "Thinking ahead and having a vision", and this was explained as: *"I like to think ahead and anticipate what my clients will need and then offer it to them. That is opportunity harvesting,"* (Participant BVL001). This participant has excellent future planning skills and knows how to create an opportunity. The following code was: "Passion for the tourism industry", and it was defined as: *"Coming from a hospitality background in the restaurant and wine industry, I have a passion for it...it was sort of a natural flow, I have always been a people's person"*. (Participant HB001). She can align her skill and passion in her business, making it successful. The following code is: "Believe I bring value", and this participant defined it as: *"My value proposition was to listen to my customer and hear the customer demands and then deliver on that."* (Participant BVL001), bringing value to the customer with his skill set.

The following code is “Teach self to grow”; this was defined as: *“because then I will focus on them and not on my business, and that is something that I had to teach myself. Another form of growth is not to allow negativity to affect your own happiness or personal success. That is what I had to teach myself. So I realised to focus on positivity.”* (Participant STR001). This fact of always being positive is a mind-matter that has made it into the developed framework.

This theme’s final code was: “Own values are essential”, and he further elaborated with: *“being positive...and also being religious...that just helps. Having good solid beliefs, I do believe customers come back to where they feel safe. Where they feel that they have been treated properly and that they get value...one thing I have gone with is value proposition”* (Participant BVL001). Values are also an essential attribute of being a successful entrepreneur.

In summary of this theme, the leadership skills or styles represented by these 385 code words have been analysed and organized. The principal codes emerged regarding the entrepreneur’s character and how to lead, communicate, and delegate. When looking into larger patterns in terms of links and relationships upon viewing all the themes together on the Wall of Code, several links emerged from this theme, which will be discussed in Chapter 7. As early as this theme, the researcher can identify that networking, finances, and communication skills appear to be front runners when looking at idiosyncratic relationships or links between the themes.

6.3.7 Theme 7: View of success pre-Covid

This theme of the views of the success of their SMME before the Covid pandemic hit will also add to the understanding of the secondary objectives under the meso level.

On a meso level, the objective is to study the groups of communities, institutions and SMMEs and determine where the surviving SMMEs fit into the meso picture. Therefore, to gain a deeper understanding of the study objectives on the meso level, it will be beneficial to analyze their views of success before the pandemic and how they changed their opinions after the pandemic.

A study conducted in Australia found that entrepreneurial success is multi-faceted as it involves monetary and non-monetary criteria (Angel, Jenkin & Stephens, 2018:614). In

this study, focusing on SMMEs in the Western Cape of South Africa, it was interesting to note that the same type of answers was provided to the fundamental question of “How did you view success pre-Covid?” The various participants have provided their individual and different views of success, but in essence, it was also based on monetary and non-monetary values, similar to the study conducted in Australia, which was done before the Covid pandemic hit the world.

The different categories identified by the participants within this theme aligned with the 2004 study, which was done to ascertain “What Success factors are important to Small Business Owners” (Walker & Brown, 2004:577-594). According to the Walker and Brown study, the traditional measure of small business success was based on employee numbers and the firm's financial performance with specific reference to profit, turnover, or return on investment.

Economic measurement was so popular due to the ease with which these factors could be measured (Walker & Brown, 2004:578). There were also non-financial measurements of success, including autonomy, job satisfaction, and ability to balance their work and family responsibilities as per the criteria personally determined by the individual business owners (Walker & Brown, 2004:579).

It is interesting to note that already in 2004, the non-monetary factors have included factors such as personal freedom, the independence to be your own boss, certain levels of personal satisfaction, to have the ability to enjoy a more flexible lifestyle and to enjoy superior job satisfaction (Walker & Brown, 2004:579). These same principles or factors were echoed in the categories and codes below in this current study.

The codes that emerged from this current study are very similar to the traditional measurements, with maybe more emphasis on the non-monetary aspects. Herewith are the categories:

- **Monetary / Financial views**
 - Earning ability
 - Profits
 - Financial success

- Savings ability
- **Non-monetary**
- Spending of time
 - Enjoyment
 - Ability
- Nr of customers
- Satisfaction
 - Self
 - Staff
 - Customers

These codes under this theme, namely “View of success pre-covid”, were the first theme to present the researcher with three layers of headings upon analyzing and organizing the data, from category to sub-category to individual sections.

Although the code words generated by this theme, “views of success pre-Covid,” only received 93 out of 2631 code words, it appears that this theme received a low priority from the participants. This assumption is not valid, as they provided in-depth responses, and the other themes were much more relevant to the current period in their lives. This ranking means it was the 9th highest out of 12 themes or the third lowest in terms of code words. Despite that, the quality of code words contributed by the participants provided valuable insight into how they viewed success before Covid and how their perception has changed since the pandemic.

Table 6.8 and the matrix in Figure 6.20 below visually illustrate the code words' origin.

Table 6-8: Views of success pre-Covid

Theme	Category	Sub-category	Sections	Codes of Quotations from Participants
Views of success pre - Covid	Monetary / Financial views	Earning ability		Success is to earn more than you spend – “Earning enough to be able to give back. Cash, most likely, sounds like vanity. Enough to survive, to be able to pay all salaries. I never really wanted to be excessively rich – just to be able to have enough money to do what I want to do” Participant BVL001, and “that means you can cover your expenses every month and you can live off the business, then you are fine, then you are successful. To be able to afford your own keep and that of your staff. That is success to me.” Participant HB002.
				Success is able to afford expenses and be debt free – “I see success as when you earned more than what you have to spend.” Participant PB001 and “Successful businesses do not have any debt. If your business can run with no debt or no overdraft and everything is paid within 30 days, then you have a successful business.” Participant HB002.
				Success was seen as earning enough for glitz and glamour pre-Covid – “Before Covid success was glitz and glamour, now I think success is surviving, compassion, caring for others. Before Covid, we would go out every weekend, and now it is rather staying together at home” Participant BVL001.
		Profits		Wanted high profits – “I think prior to Covid, most of us saw success only as financial success. We all looked at high profits or higher profit margins each year. To do financially better than the previous year. I think after Covid – the pandemic sort of opened my eyes, that life is short” Participant SW002.
				Success pre-Covid was just all about profit and fame – “I would say being profitable combined with being well-known, almost famous amongst your customers.” Participant SW003.
				Wanted good profit margins – “So if they come back, that is success, and that usually leads to good profit margins, so yes, before Covid, I would say my view was

Theme	Category	Sub-category	Sections	Codes of Quotations from Participants
				to have lots of re-occurring customers coming back and making good profit from it.” Participant HB001.
		Financial success		Focus was on financial success pre-Covid – “I have grown tenfold from what it was 13 years ago. So yes, that refers to financial success. So yes, prior to the lockdown, financial success was the goal. Maybe wrong, maybe right, but before the pandemic, we did not feel so strongly about free time; then it was only numbers and margins.” Participant DBN002.
				Wanted a steady bank balance – “A healthy bank balance” Participant PB001 and another participant “Lots of money in the bank.” Participant NUM001.
				The goal was financial success – “Successful small business is one financial success” Participant HB001 and “. In the past, before the pandemic, we were not so focused on dying, so more on profit. Participant DBN001.
		Savings		To be able to save was a success – “So there must be a surplus, if there is a surplus then you can build up some savings or retained earnings” Participant STB001 and “to be able to build on your retirement fund, whilst still being able to enjoy life” Participant SW002.
	Non - monetary	Spending of time	Enjoyment	To have a lifestyle you can enjoy – “I see success as a balance of enough money and time to enjoy your financial success. It does not help that I have tons of money in the bank but never free time to take my family on holiday.” Participant SW002.
				To enjoy some luxuries – “For me, success was to be able to earn enough, to live a decent lifestyle, to be able to look after my family, to meet all their needs on a day-to-day basis, to be able to afford to take them away locally to a resort once in a while when there is a big birthday, to cover all our costs, to lead a happy and content life.” Participant MC001.
			Ability	Ability to live in comfort – “To live comfortably and have enough money to live a comfortable lifestyle and enjoy it with your loved ones. To be able to take your wife

Theme	Category	Sub-category	Sections	Codes of Quotations from Participants
				on holiday overseas for a few weeks, or be able to build on your retirement fund, whilst still being able to enjoy life” Participant SW002.
				To be able to afford charity – “To have enough money to do what I want to do and then to give back to others.” Participant BVL001.
		Nr of customers		Have returning customers- “My view of success prior to lockdown was that I could bring returning customers to my salon continuously.” Participant MC001.
				Pre-covid chasing clients all the time – “I do not want lots of staff, as that is just more problems. Success is enough clients to live a life with ease – to be able to look after them.” Participant MC001 and also “Before Covid? Chasing money? I always wanted more satisfied clients?” Participant SW004.
		Satisfaction	Self	To have enough was a success – “To earn enough to lead a comfortable life, to be able to put some away, that is success to me.” Participant SW002.
				To have enough for your own needs and leftovers - “I see it as a balance, there must be enough work to do, to earn enough to be able to pay all your bills, pay for the stuff you want and need and like and still have enough left over to be able to enjoy life.” Participant SW001.
				To be able to live a happy life – “To do what makes you happy. That is success in your private life and business – to be able to do what makes you happy. To me, that is a success. To be happy. To realise you are responsible for your own happiness, and if you can achieve that with your business and private life, then you are a success.” Participant GB001.
			Staff	Happy staff – “A happy staff complement. I have a very content staff complement at the moment: satisfaction and happiness. I am actually the only one smoking there – the rest are all relaxed and happy. And that is what I see as a successful environment.” Participant STR001.

Theme	Category	Sub-category	Sections	Codes of Quotations from Participants
				Good staff relationships – “A good relationship with your staff is very important, as if you do not have that...they are not going to support you or not come to work, so a successful SMME is one where there is a good relationship between owners and staff.” Participant STR001.
				Stable staff complement – “I just wanted to make sure everything was all right with the financial side of the business, that we were stable, not in debt. Stable staff. Earning enough to survive well” Participant PB002.
			Customers	Have a good name in the market – “So to be liked by your customers, and have a good name. And deliver a good service. And have a good image.” Participant SW003.
				Happy and returning clientele – “Successful small business is one, financial success, and two, it is re-occurring customers, for example, because they like your services or they like your product. So if they come back, that is success” Participant HB001 and “happy customers, returning happy customers, happy staff, happy me.” Participant PB001.
				To get good reviews – “And being liked in the market, getting good reviews and what I also liked a lot about the guest house was the effect of word of mouth” Participant HB001.

Figure 6-20: Matrix of Theme 7 – Views of Success pre Covid

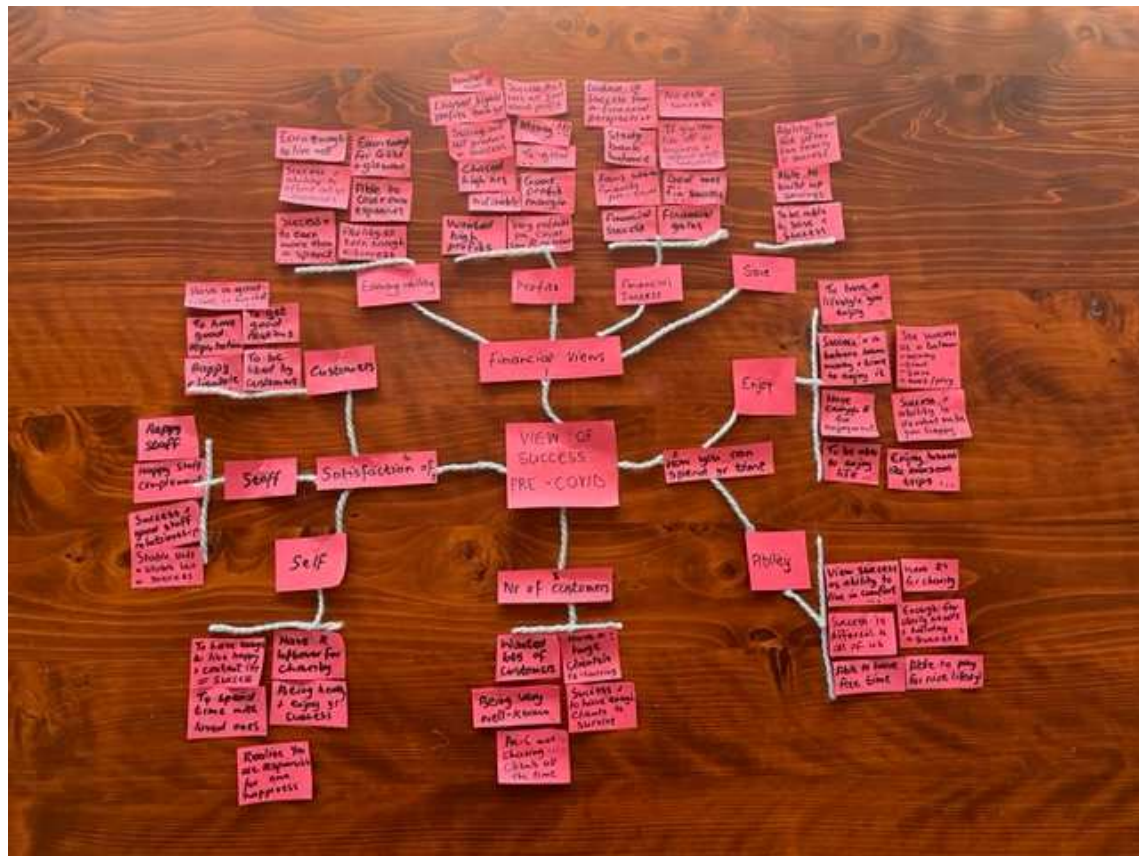
				Participants															
Category	Sub-category	Sections	Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
Monetary	Financial	Earning ability	Earn more than you spend	x				x					x		x				x
			Afford expenses & be debt-free	x						x			x	x					x
			Earn enough for glitz and glamour	x															
		Profits	Wanted high profits		x					x	x				x		x		x
			Worked for profit & fame								x							X	
			Good profit margins		x					x	x		x				x		x
		Financial success	The focus was on financial success.		x		x					x				x			
			wanted a steady bank balance				x						x		x				
			The goal was financial success.		x			x				x					x		x
		Savings	Being able to save was a success.					x		x						x			
Non-Monetary	Spending of time	Enjoyment	To have a lifestyle you can enjoy		x			x		x	x		x	x	x			x	x

				Participants															
Category	Sub-category	Sections	Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
			To be able to enjoy luxuries						x					x		x	x		
		Ability	Ability to live in comfort			x				x									x
			Ability to afford charity	x				x					x					x	
	Nr of customers		Have returning customers							x				x				x	
			Pre-Covid chasing of clients.								x			x			x		
	Satisfaction	Self	To have enough and to be content					x		x		x							x
			Have enough for own needs & surplus.		x					x			x	x		x			
			Able to live a happy life	x					x			x		x					
		Staff	Happy staff				x					x						x	
			Good staff relationships						x										

				Participants															
Category	Sub-category	Sections	Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
			Stable staff compliment					x					x					x	
		Customers	Have a good name in the market.			x	x				x						x		
			Happy & returning clientele				x					x		x		x		x	
			To get good reviews			x					x					x		x	

The one code word that was used the most by nine of the participants on how they viewed success pre-Covid was to have the lifestyle they each enjoy. SMME owners are still in the business to be profitable, but they want to enjoy their lifestyles uniquely, as indicated by the **dark pink** line. The photographic images of the code words below will provide an overview of the code as contributed to this study. See Figure 6.21.

Figure 6-21: Photographic image of Operational Network diagram of Theme 7



All the code words were transcribed from the interviews onto colour-coded paper and transferred to a wall, and then each theme was taken down to be analyzed and organized into a network diagram. The above image is the organized version of the code word for the theme: “Views of success Pre-Covid”.

As a final organisational tool, the photographic image was systematised into an operational network model per Figure 6.22 below.

Figure 6-22: Systemised network diagram or mindmap of Theme 7



A detailed code discussion will now follow as per the two main categories.

There were the same two categories, monetary and non-monetary, as per the Australian study, with the different codes to be discussed in detail below.

Monetary

The first sub-category under the monetary category was “Earnings ability, and these were the codes that emerged: The first code was: “Success is to earn more than you can spend”, and that was described as: *“earning enough to be able to give back. Cash, most likely that, sounds like vanity. Enough to survive, to be able to pay all salaries. I never really wanted to be excessively rich – just to be able to have enough money to do what I want to do”* (Participant BVL001), with another participant having more or less the same viewpoint: *“That means you can cover your expenses every month and you can live off the business, then you are fine, then you are successful. To be able to afford your own keep and that of your staff. That is success to me.”* (Participant HB002). A view of what constituted success was to be able to afford your own expenses during such a difficult time, was seen as being successful.

The following code was: “Success is able to afford expenses and be debt free”, and this participant underlined this code with this explanation: *“I see success as when you earned more than what you have to spend.”*(Participant PB001) another adding to this: *“Successful businesses do not have any debt. If your business can run with no debt or no overdraft and everything is paid within 30 days, then you have a successful business.”* (Participant HB002). The fact of being debt-free was also seen as being successful.

The third code was: “Success was seen as earning enough for glitz and glamour pre-Covid” and was explained with: *“Before Covid, success was glitz and glamour, now I think success is surviving, compassion, caring for others. Before Covid we would go out every weekend, now it is rather staying together at home”* (Participant BVL001). Success was no longer viewed as expensive items but rather as quiet family time.

Under the sub-category “Profits”, the first code was: “Wanted high profits”. It was explained to this participant specifically how he looked at success pre-Covid versus post-Covid: *“I think prior to Covid, most of us saw success only as financial success. We all looked at high profits or higher profit margins each year. To do financially better than the*

previous year. I think after Covid – the pandemic sort of opened my eyes, that life is short (Participant SW002). One can read the personal growth in his answer that the view of success has evolved from purely financial to more emotional and quality time.

Another success code went further: “Success pre-Covid was just about profit and fame”. This participant admitted that she liked her business to be well-known: *“I would say being profitable combined with being well-known, almost famous amongst your customers.”* (Participant SW003). There is nothing wrong with enjoying being liked; quite a few participants stated that one should be entitled to enjoy success and *“accept the fame”* (Participant PB001). The feeling of having a good reputation and being liked and appreciated by their clientele was now seen as a form of success.

Also, this code stated, “Wanted good profit margins,” and this view of success pre-Covid was explained by this participant as follows: *“So if they come back, that is success, and that usually leads to good profit margins, so yes, before Covid, I would say my view was to have lots of re-occurring customers coming back and making good profit from it.”*(Participant HB001).

Under the following sub-category, namely “Financial success”, the codes that emerged were: “Focus was on financial success pre-Covid”, with it explained as: *“I have grown tenfold of what it was 13 years ago. So yes, that refers to financial success. So yes, prior to the lockdown, financial success was the goal. Maybe wrong, maybe right, but before the pandemic, we did not feel so strongly about free time; then it was only numbers and margins.”*(Participant DBN002). This participant had a 12-year plan and was very dedicated to it. She admitted that Covid messed up her twelve-year plan, but she could adapt.

Here, the following code was “Wanted a steady bank balance”, and the majority of the participants described it as a successful view to have enough money in the bank with this comment substantiating it where the participant stated she wanted: *“A healthy bank balance”* (Participant PB001) and also another participant reiterated by saying: *“Lots of money in the bank.”* (Participant NUM001). The following code that emerged was: “Goal was a financial success”, and this was elaborated on as follows: *“Successful small business is one financial success”* (Participant HB001) and also with this comment: *“In the*

past, before the pandemic...we were not so focused on dying, so more focused on profit" (Participant DBN001), really explaining that the focus has changed significantly.

The following sub-category was "Savings, and this was explained with: *"To be able to save was a success – "So there must be a surplus. If there is a surplus, then you can build up some savings or retained earnings "* (Participant STB001). Another participant substantiated this with the phrase: *"to be able to build on your retirement fund whilst still being able to enjoy life"* (Participant SW002), explaining how he felt success should be viewed.

Non-monetary

Under the following category of Non-monetary success views, which is in line with the Australian study of how success was viewed in the period pre-Covid (Angel *et al.*, 2018:614), the category that emerged was: "Spending of time" with two sub-categories namely "Enjoyment" and "Ability". The first code that occurred under "Enjoyment" was: *"To have a lifestyle you can enjoy"*, and this was explained as follows: *"I see success as a balance of enough money and enough time to enjoy your financial success. It does not help I have tons of money in the bank, but never free time to take my family on holiday."* (Participant SW002). This comment adequately explains his view of success, which is to balance work and play.

The second code that emerged here was: *"To enjoy some luxuries"*, and this participant defined luxury as: *"For me, success was to be able to earn enough, to live a decent lifestyle, to be able to look after my family, to meet all their needs on a day to day basis, to be able to afford to take them away locally to a resort once in a while when there is a big birthday, to cover all our costs, to lead a happy and content life."* (Participant MC001). Enjoying some form of vacation was seen as being successful.

Under the following sub-category of "Ability", the first code that emerged was: "Ability to live in comfort", and this was elaborated on as follows: *"To live comfortably and have enough money to live a comfortable lifestyle and enjoy it with your loved ones. To be able to take your wife on holiday overseas for a few weeks, or be able to build on your retirement fund, whilst still being able to enjoy life"* (Participant SW002), which sums the view of success up perfectly. Another code that emerged under "Ability" was this one: *"To be able to afford charity"*, and some of the participants saw success as the be able to

have the ability to have enough to give away, explaining it with: *“to have enough money to do what I want to do and then to give back to others.”* (Participant BVL001).

Under “Non-Monetary”, there was also a separate code, namely “Number of customers”, which was challenging to place, but it does not necessarily fall under financial or monetary success, as the perception the researcher got is not that it had to do with how much money can be extracted from the customers, rather more focused on how well-known the SMME was or how liked in the market place. Hence, this was placed under the non-monetary section of the code analysis.

The first code that emerged here was: “Have returning customers”, and this ties in with the way the researcher perceived it, that the entrepreneurs liked the fact that customers kept coming back to support them, as there was a form of appreciation or appreciating to do business with them in the fact that the customers kept returning and that was seen as a form of success: *“My view of success prior to lockdown was that I could bring returning customers to my salon continuously.”* (Participant MC001) and she also described the following code: “Pre-covid chasing clients all the time” with the phrase: *“I do not want lots of staff, as that is just more problems, success is enough clients to live a life with ease – to be able to look after them.”* (Participant MC001). Another participant explained it also that pre-Covid, she saw success as “Chasing clients” with this comment: *“Before Covid? Chasing money? I always wanted more satisfied clients?”* (Participant SW004).

The last sub-category under “Non-monetary” was “Satisfaction”, and this could be divided into three sections, namely “Self”, “Staff”, and “Customers”. The codes that emerged under “Self” were as follows: “To have enough and be content with your success” was described as: *“So, to earn enough to lead a comfortable life and to be able to put some away, that is success to me.”* (Participant SW002). The following code was “To have enough for own needs and leftover”, which was substantiated with the comment: *“I see it as a balance....there must be enough work to do, to earn enough to be able to pay all your bills, pay for the stuff you want and need and like and still have enough left over to be able to enjoy life.”* (Participant SW001). This participant is still in her twenties and has a highly mature view of life and balance and how she views success.

The last code was: “To be able to live a happy life”, defined with this comment: *“To do what makes you happy. That is success in your private life and business – to be able to*

do what makes you happy. To me, that is a success. To be happy. To realise you are responsible for your own happiness, and if you can achieve that with your business and private life, then you are a success." (Participant GB001). This participant surrounds herself with beautiful products and merchandise the whole day, every day, which truly makes her happy. She sees that as a form of success, to do what makes her happy every day and make enough money to live a comfortable life. Whereas another participant was delighted to be able to afford her type of luxuries of taking her family away to a local resort for a holiday, this participant prefers to holiday in the South of France, so the view of luxuries differs, but the concept remains the same – to be able to do what makes you happy – that is the non-monetary view of success.

The following section under this sub-category was 'Staff', and the code that emerged under this section was first and foremost: "Happy staff". It was interesting to note that this was a view of success amongst several of the participants, and it was described as follows: *"A happy staff complement. I have a very content staff complement at the moment: satisfaction and happiness. I am actually the only one smoking there – the rest are all relaxed and happy. And that is what I see as a successful environment."* (Participant STR001). Happiness was seen as a form of success.

Another code was: "Good staff relationships", which was defined as having *"a good relationship with your staff is very important ... as if you do not have that...they are not going to support you or not come to work...so a successful SMME is one where there is a good relationship between owners and staff."*(Participant STR001). Treating her staff well is a big issue for this participant; she also sees it as part of her success.

The last code was: "Stable staff complement", and this was elaborated on as follows by this participant: *"I just wanted to make sure everything was all right with the financial side of the business, that we were stable, not in debt. Stable staff. Earning enough to survive well"* (Participant PB002). This comment provided her view of success pre-Covid, as she just wanted stability in her business and saw her stability as a form of success.

The last section under the "Non-Monetary" category was "Customers", and the codes that emerged here were: "Have a good name in the market", "Returning clientele", and "Good Reviews". Under the first code of "Having a good name in the marketplace", this was described as: *"So to be liked under your customers, and have a good name. And deliver*

a good service. And have a good image." (Participant SW003). Her reputation was significant to this participant, and she sees it as a form of success to have a good reputation.

The following code that emerged was: "Happy and returning clientele", and this was substantiated with the comment: *"Successful small business is one financial success and two it is re-occurring customers, for example, because they like your services or they like your product. So if they come back, that is success"* (Participant HB001). This participant sees it as a form of success if the customers return to support her business again. Another participant felt the same and described it with: *"Happy customers, returning happy customers...happy staff....happy me"* (Participant PB001), meaning if the customers were happy, then they would return, and that would make everyone happy eventually, and that is her view of success.

The last code was "To get good reviews", and this was explained with the phrase: *"And being liked in the market, getting good reviews and what I also liked a lot about the guest house was the effect of word of mouth"* (Participant HB001). No one likes bad reviews, but getting good reviews continuously was seen as a form of success.

Most of these code words of how the participants viewed success before the Covid pandemic align perfectly with the entrepreneurial success criteria of Gorgievski *et al.* in their 2011 study. In studying 150 small business owners in The Netherlands, these authors stated that success was seen as, in the first place, obtaining high yields and a good profit margin. The second criterion was growth, or more specifically, to enjoy growth in various business areas, either in the number of employees, sales, or market share. The third criterion was how successfully a small business owner introduced innovative new products or methods into the market. Aian, the fourth place was firm survival or continuity, and the fifth criterion was all about the ability to give back to society.

The sixth criterion was personal satisfaction, where the small business owners felt they managed to attain what was important to them, whether it was autonomy, overcoming a challenge, security, power or creativity. In seventh place were the satisfied stakeholders, including employees and customers. Eighth place was a good work/private-life balance or a non-monetary success criterion. The second or ninth criterion was about image and public recognition, and the final and tenth were utility or usefulness. Small business

owners saw it as a form of success if their business succeeded in providing an essential service or product. Interestingly, this study, conducted 12 years later, mainly yielded similar results if comparing the code words from the data to the ten criteria list of Gorgievski et al. A table presenting the similarities is shown below in table 6.9.

Table 6.9: Similarities between Strydom 2023 study vs. Gorgievski et al., of 2011

Nr	Gorgievski <i>et al.</i> , 2011 criteria	Quote from Strydom 2023 study
1	Profitability – good profit margin	<i>“We all looked at high profits or higher profit margins each year” (SW002).</i>
2	Growth – in nr of staff or sales	<i>“I have grown tenfold from what it was 13 years ago.” (DBN002).</i>
3	Innovation	<i>“We were already in training, but now we could branch out into innovative Covid training; it was an opportunity which we harnessed.” (BVL001).</i>
4	Firm survival/continuity	<i>“As a matter of fact, with the new branch, we acquired additional contracts and additional clients to ensure future continuity” (DBN002).</i>
5	Contributing back to society	<i>“To be able to have enough money to do what I want to do and then to give back to others.” (BVL001).</i>
6	Personal satisfaction	<i>“Like the immediate job satisfaction” (SW001).</i>
7	Satisfied stakeholders	<i>“A successful SMME is one where there is a good relationship between owners and staff. A happy staff complement. I have a very content staff complement at the moment. Satisfaction, happiness.” (STR001).</i>
8	A balance between work/life	<i>“For me, success was to be able to earn enough, to live a decent lifestyle, to be able to look after my family, to cover all our costs, to lead a happy and content life” (MC001).</i>
9	Public recognition	<i>“Being liked in the market, getting good reviews” (HB001).</i>
10	Usefulness/utility	<i>“Service in the banking industry to foreigners is not what it must be, not to high-net-worth individuals, as the people working in a bank are mere employees. So, I saw a gap for a useful specialised professional service.” (SW004).</i>

Source: Compiled by the researcher

All of these ten criteria of Gorgievski *et al.* were confirmed or repeated by the participants in this qualitative study, as seen from the quotations above in Table 6.9. However, the

participants in this study unknowingly added an 11th criterion on how they see success, namely, Enjoyment. Enjoyment can mean different things to different people. For some, it is intended to have a lifestyle they enjoy; for others, it is time to enjoy their hobbies or even the ability and time to enjoy different luxuries according to each view of luxury. Depending on the socio-economic status of the participants, some saw luxuries as visiting a local resort with the family, while others enjoyed spending their free time in the South of France. It all refers to how you prefer to enjoy the fruits of your labour, and that enjoyment can be seen as the eleventh criterion of how success is viewed.

In summary, despite some mentioning of financial matters, there were still more non-monetary areas of focus than monetary, even before Covid, amongst the participants interviewed. As mentioned, the ten entrepreneurial success criteria of Gorgievski *et al.* were echoed in this study, with the addition of an eleventh element, namely “enjoyment”. As can be ascertained from the data, “quality of life” was more important than financial success as the focus was more on non-monetary success criteria than monetary criteria. Maybe it is just in the Western Cape; more certainty on this topic will be achieved only with a country-wide study.

6.3.8 Theme 8: View of success post-Covid

Compared to the above theme, this theme will study the changed perception of success post-Covid. The theme does not intend to give a detailed list of how success will be viewed post-Covid, but rather on how the 16 participants felt their perception of success has changed since the pre-Covid period. These new perceptions resulted in a focus on how the pandemic affected their opinion or view of what they see as success. The reason why this question was included in the interview guide or questionnaire: “How did your perception of success change post-Covid?” was to provide the researcher with an understanding of how the pandemic affected the participants, how their view of success has changed, and whether this impacted their SMME survival skills or strategies employed on any level.

Most participants felt that the Covid pandemic was a severely stressful event for most people. The definition of “pandemic”, as supplied by the World Health Organization, is: “A pandemic is the worldwide spread of a new disease” (WHO). The word pandemic comes from ancient Greek, with “pan” meaning “all” and “demos” meaning “people”, so the

combining pandemic refers to “all the people” (www.vocabulary.com). On the 11th of March 2020, the World Health Organization declared the coronavirus or Covid-19 a global pandemic. Its immediate reaction was a stock market plunge in the US, the worst in 30 years and the single-day highest loss on stock markets since 1987 (Hider, 2021:2).

This stressful event also had several repercussions according to the participants in this study, for one, their change in perspective as to how they defined success in the period before the pandemic versus how their perception changed over time to the period post the pandemic.

Literature has shown that experiencing “highly stressful or traumatic events” usually violates the individual’s entire belief system about the self and the world, and in the past, this has led to the rebuilding of the self’s own beliefs and goals and resulted in “perceptions that one has grown through this process” (Janoff-Bulman, 2004). This statement means changing your perception over time is acceptable, especially if you have experienced a traumatic event. The data and code words extracted from the participants in this qualitative study have indeed shown the altering perception of success that all participants experienced from pre-Covid to post-Covid, focusing mostly less on monetary aspects and more on non-monetary elements.

In a behavioural study of 2019 conducted on 282 students at a large university in the southern United States, the students participating were given a questionnaire in the first three weeks of the semester, then they went through the semester, and they were tested again in the last three weeks of the semester. Seventeen different traumatic events were listed. If participants experienced these events, they were placed in a separate group to test PTG versus the control group. The traumatic events included severe accidents, assault with a weapon, the violent death of a loved one, life-threatening illness or physical assault. This cross-sectional longitudinal research design study tested perceived general growth versus actual post-traumatic growth. In the 2019 study, the researchers found that as a coping mechanism, the individuals exposed to trauma unknowingly convinced themselves that, as an individual, they had experienced growth and benefited from the trauma. This coping mechanism effectively alleviates some of the distress they have experienced (Boals, Bedford & Callahan, 2019:1-16).

In a 2021 study on university students, the findings indicated that even for students, the perceptions of success have changed from the pre-Covid period to the post-Covid period, as after experiencing the traumatic event of the pandemic they felt differently towards success (Daniels, 2021:1).

Similarly, many of the participants in this post-Covid study have indicated how the pandemic has made them stronger and more resilient, indicating that they may have experienced PTG (post-traumatic growth), as some of the quotations were:

Participant PB002 – *“I think we all grew after Covid and looked at the world through different eyes.”*

Participant SW004 – *“I think my perceptions have changed just a little bit. I think the pandemic did it.”*

Participant MC001- *“I am much stronger...resilient...and I see life differently now.”*

Participant HB002 – *“Covid has shown us how precious life is and how big an asset your health actually is.”*

Participant PB001 – *“We appreciate life more after Covid if that is possible.”*

The different perceptions of their views on success have been analysed and arranged into categories and sub-categories of views on success post-Covid, as extracted from the code words. The categories and sub-categories that emerged from the transcribed interviews on this theme were:

- **Changed perceptions**
 - Self
 - Family
 - Business
- **Focus less on money**
- **Focus more on feelings**

- **Realisations**

This theme received 195 of the 2631 code words; although it received more than double the number of coded words of the previous theme (Views of success pre –Covid was 93/2631), it was still placed eighth lowest of all the 12 categories. Not that the views of how their perceptions of success changed were not important; it is just that the other categories were so much more important to them, and the quality of code words provided was astounding. The code words on this theme are represented in Table 6.10 below, followed by the matrix in Figure 6.23.

Table 6-9: View of success post-Covid

Theme	Category	Sub-category	Codes and Quotations from participants
View of Success post Covid	Changed perceptions	Self	Health is more important than money – “You must allow yourself that free time with your loved ones; you must take time off for the sake of your own health” Participant HB002.
			Free time – “And free time! Very important. I have very little of that.” (Participant PB002). “Everyone ‘s idea of success is different, and every business’s level of success is also different, so after a pandemic, it should be more orientated on people where you need more free time...” Participant GB001.
			Rather, spend time to recharge the self – “Free time to pursue your own relaxing hobbies, which is the ultimate in being successful. Or fishing, whatever rocks your boat which will allow you to refresh yourself and regenerate your own energy so that you have stamina again for your business” Participant DBN002.
		Family	Appreciate free time with family more post-Covid – “So I learned to appreciate my own family more. It is more important for me now to spend more time with my husband and three children. Participant MC001.
			Success equals family time – “That is success, having your family around the table, versus prior to going out and be entertained. Now we appreciate the fact that we are all alive and around the same table.” Participant BVL001.
			Family time comes first – “After Covid, I would say yes, it is more family life first now, but business is still important to me. I think my perceptions have changed just a little bit,” Participant SW004.
		Business	Business success = Personal success – “Success is a balance of enough money and enough time to enjoy your financial success. It does not help I have tons of money in the bank, but never free time,” Participant SW002.

Theme	Category	Sub-category	Codes and Quotations from participants
			Was achievement to still be in business – “If your business is still open, then you are a success, if you are still in business. So, before Covid, just making money with high sales, after it, no matter how much money you make – if just still doing business, then it is fine, you are a success.” Participant NUM001.
			Surviving is a form of success – “So I think after Covid, I started to think – what is success? I think success is paying your bills. Staying afloat. Surviving.” Participant BVL001.
	Focus less on money.		Balance and health are important – “It has shown us how precious life is, and how big an asset your health actually is” Participant HB002.
			Covid resulted in the realization that one cannot measure all in money – “Money was never really a driving force in my life, and now it is even less of a driving force. I would rather spend time with family and friends than be at work.” Participant PB002.
			To be able to afford free time = success – “Success is still to be able to operate debt free, to be able to afford your own expenses. Success is also to understanding that you must appreciate life. I had always appreciated life after I experienced my first loss when my first husband died young of a heart attack, so this is not new to me. You must appreciate the good things in your life. You must allow yourself that free time with your loved ones; you must take time off for the sake of your own health” Participant HB002.
			Success is no longer just financial – “Now after Covid, we learned that money is not the end and all of it.” Participant DBN002 and, “I would say success to me is no longer just financial. I think my view of success has been altered by Covid, as I now like to focus more on free time.” Participant HB001.
	Focus more on feelings.		More compassion/empathy – “I have a lot more empathy for my customers after covid and will really try to make plans to assist them early in the day or late at night”, Participant SW001 and “Now I think success is surviving, compassion, caring for others” Participant BVL001.

Theme	Category	Sub-category	Codes and Quotations from participants
			More emphasis on life itself – “Covid changed my view. I learned that these grandchildren are a gift from God, and I would rather focus some time on them than spend it in a boardroom making more money.” Participant DBN002.
			Importance of enjoyment – “The pandemic and the fact that so many people died made us realise how precious life is and that we have to enjoy life” Participant HB001.
			Cut out all negativity – “You must be in a happy space with yourself, and you must learn to cut out negativity. Not only talking about my staff, but anybody in my personal space – I listen, but then I cut out negativity, that is success” Participant STR001.
			Gratitude – “I learned to really appreciate the business. I do not think we showed enough gratitude towards our customers prior to Covid.” Participant SW001.
			Thankful to be alive – “I started to realise we have to appreciate each other more. We heard of so many who passed on. We must appreciate each other while we are still alive. Participant MC001.
	Realisations		Realised the importance of health – “Covid had grounded me hugely. Hugely. I have never realised how important our health and safety were,” Participant PB002.
			Work less and work smarter – “Before Covid, I was very money-orientated and focused on financial results; after Covid, I prefer to work three half days a week from the office and the rest of the time either work from home or focus on relaxing free time activities to help me enjoy life.” Participant DBN002 and, “ I concluded that your success or survival is based on your own efforts; if you cannot make a plan to survive, no one else is going to do it for you.” Participant HB001.
			Like to experience stillness – “We started to take more time off. We would stop working on a Thursday, leaving one girl at the shop and take a long weekend. We like to go away, just the two of us, to take a breather, to get away from all the noise and just experience stillness. The quiet. Quiet time is important,” Participant HB002.

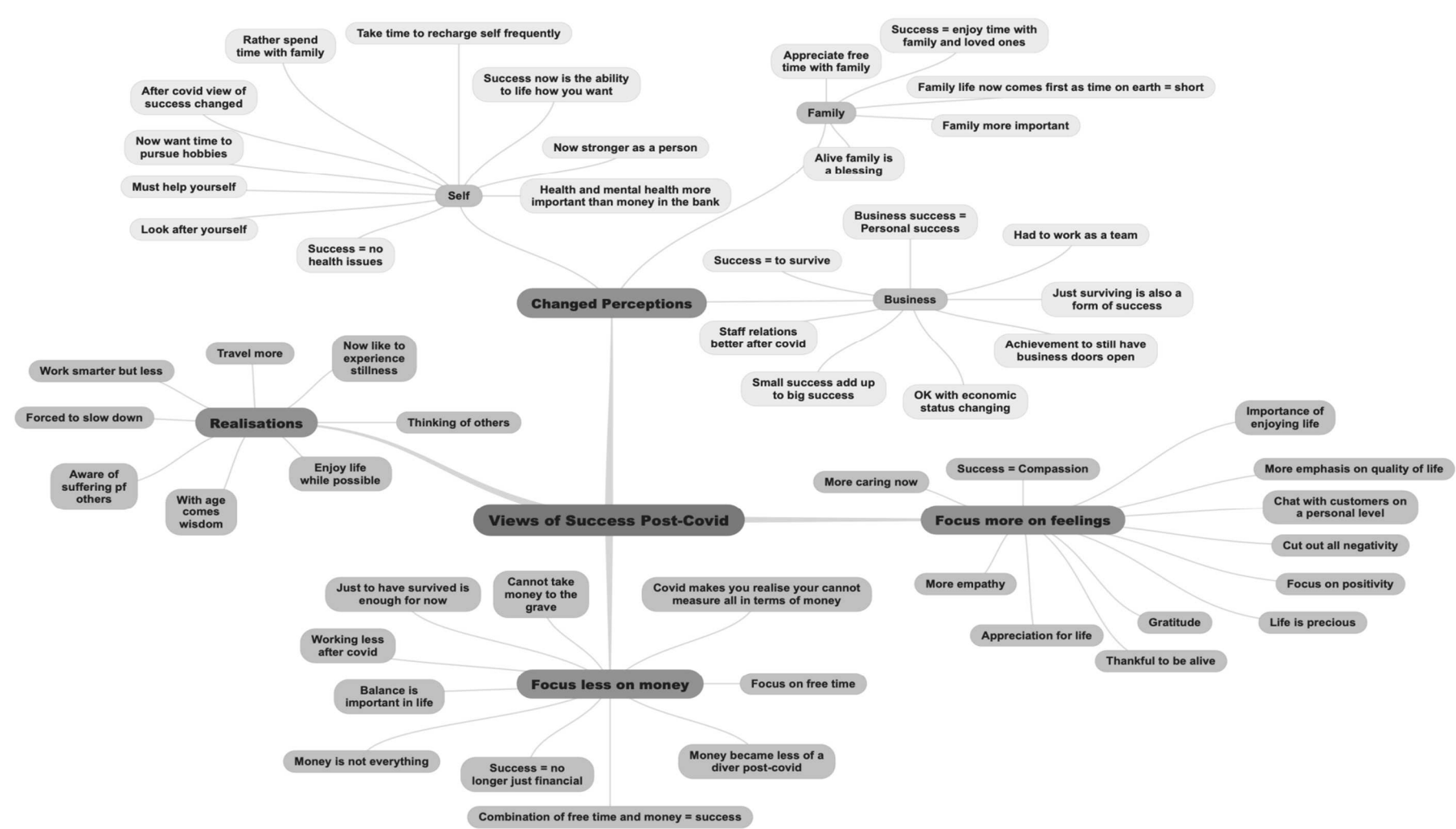
Theme	Category	Sub-category	Codes and Quotations from participants
			Realised we have to enjoy life while we can as life is precious – “I also realised how precious our time on earth is, with the recent loss of my soulmate, so yes.....(taking a breather)....life is precious. We must always remember that.” Participant SW004 and, “After Covid, I only realised that it is more important to enjoy life and to really live... and that life is precious....and we must enjoy it while we try to make a success of our business” Participant SW001.

Figure 6-23: Matrix of theme on View of Success Post Covid

			Participants															
Category	Sub category	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
Changed perceptions	Self	Health is more important than money	x		x		x	x				x		x		x	x	x
		Want to focus on hobbies?		x		x			x		X	x	x		x			x
		Instead, spend time recharging.		x				x				x		x		x	x	
	Family	Appreciate free time with family more	x	x	x	x		x		x			x			x		x
		Success = family time	x				x			x			x	x		x	x	
		Family time comes first.		x	x	x	x		x		x		x			x		x
	Business	Business success= Personal Success	x	x			x				x		x		x		x	x
		It was an achievement to still be in business	x		x			x	x	x		x			x	x		
		Just surviving is success	x					x			x	x		x	x		x	
Focus less on money	Not money	Balance in life is important	x	x						x			x		x	x		x
		Realized cannot measure it all in money.		x		x		x	x			x		x	x			x

			Participants															
Category	Sub category	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		Ability to afford free time = success	x	x		x		x			x		x		x			x
		Success is no longer just financial.		x	x			x	x		x			x	x	x		x
Focus more on feelings	Feelings yes	More compassionate	x		x	x	x			x		x	x		x		x	
		More emphasis on life itself	x		x		x		x			x	x	x		x		x
		Importance of enjoyment	x	x	x			x			x	x			x		x	x
		Cut out all negativity		x		x		x				x		x			x	
		Gratitude		x		x			x	x			x		x	x	x	
		Thankful to be alive					x		x		x			x		x	x	x
Realisations	NB	Thinking of others	x				x					x	x				x	x
		Realised life is precious.	x		x	x	x	x	x	x	x	x	x	x	x	x	x	x
		Work less and work smarter.		x	x		x				x		x			x	x	
		Your success is based on your own efforts	x	x	x				x	x			x		x	x		x
		Like to experience stillness to refresh		x				x				x			x	x		
		Realised we have to enjoy life while we can	x		x		x				x		x	x			x	

Figure 6-25: Systemised network diagram or mindmap of Theme 8



The code discussion will now follow.

Changed perceptions - Self

The first category that emerged was that they all admitted they had changed perceptions of success, and then the actual changes were that they focused less on money and more on feelings. The first category where the participants experienced altered perception was under the first sub-category of the “self”, and the first code that emerged was: “Health is now more important than money”. This sentiment was echoed by several participants and described by this participant as: *“You must allow yourself that free time with your loved ones; you must take time off for the sake of your own health”* (Participant HB002). This code has formed part of the framework, as you have to look after your health before you can look after your business's health.

The following code that emerged was: “Free time”, described by this participant as: *“And free time! Very important. I have very little of that.”* (Participant PB002), where she indicated how crucial free time has become to her as an SMME business owner. Another participant described free time: *“Everyone’s idea of success is different, and every business’s level of success is also different, so after a pandemic, it should be more orientated on people where you need more free time”* (Participant GB001). Furthermore, finally, some stated in a very frank manner that they demanded time to recharge their batteries: “Rather spend time to recharge the self”, with the emphasis on the self and admitting one needs *“free time to pursue your own relaxing hobbies, which is the ultimate in being successful. Or fishing, whatever rocks your boat which will allow you to refresh yourself and regenerate your own energy so that you have stamina again for your business”* (Participant DBN002). The bottom line is that it is not selfish to focus sometimes on yourself. It is necessary for your business’s health that you need some time to focus on your own health as an entrepreneur. That includes mental and physical health.

It does not matter what exactly is needed for the entrepreneur to recharge. The fact is that free time for the self is required, and before Covid, that free time was not so essential, but after Covid, it became evident that the participants see it as a measurement of success, if you have the ability or luxury to take free times for the self, to be away from the business, to be able to spend the luxury of time to rest and recuperate and do whatever makes you as a person happy. This quotation summarises this sentiment:

“Remember, if you are your own boss, no one else is going to look out for your well-being. You have to do that for yourself. You have to be your own HR manager. You have to force yourself to take a few days off here and there for your own sanity and health, as only work will eventually kill you. No one can operate on constant work stress alone. Relaxing time with family and friends is very important to establish a balance in your life.” (Participant HB002). After more than three decades in business and being a successful entrepreneur, this participant has highlighted the importance of focusing on your well-being as the boss of your SMME, as no one else will tell you it is time to take leave.

Family

Under the following sub-category, namely “Family”, the first code was: “Appreciate free time with family more post-Covid”, and it was elaborated on with: *“So I learned to appreciate my own family more. It is more important for me now to spend more time with my husband and three children.”* (Participant MC001). The next code that emerged from the data was: “Success equals family time”, with this participant describing this code as – *“That is a success, having your family around the table, versus prior to going out and being entertained. Now we appreciate the fact that we are all alive and around the same table.”* (Participant BVL001). Furthermore, the final code under this family sub-category was: “Family time comes first”. The participant explains it: *“After Covid, I would say yes, it is more family life first now, but business is still important to me; I think my perceptions have changed just a little bit”* (Participant SW004). The importance of family versus the position of your business has been identified as your family comes first, the business second.

Business

The last sub-category under “changed perceptions” was “Business”, and these are the codes that emerged: “Business success = Personal success”, with a participant describing it as: *“success is a balance of enough money and enough time to enjoy your financial success. It does not help I have tons of money in the bank, but never free time”* (Participant SW002). The following code was: “It is an achievement to still be in business”, substantiated by: *“If your business is still open...then you are a success if you are still in business. So, before Covid, just making money with high sales, after it, no matter how much money you make – if just still doing business, then it is fine, you are a success.”* (Participant NUM001). The last code that emerged was: “Just surviving is a form of

success”, which was explained fully with this quote: *“So I think after Covid, I started to think – what is success? I think success is paying your bills, staying afloat, surviving”* (Participant BVL001). From the above, one can deduce that most participants experienced changes in perceptions after the stressful and traumatic event, the Covid-19 pandemic. If you and your business have only survived the pandemic, that was also seen as a form of success.

Focus less on money

The next category was “The focus was less on the money”, and the codes that emerged under this category were: “Balance and health are important”, and this quotation underlined this: *“It has shown us how precious life is, and how big an asset your health actually is”* (Participant HB002). Another interesting code that emerged was: “Covid resulted in the realization that one cannot measure all in money”, with the participant describing it as: *“Money was never really a driving force in my life, and now it is even less of a driving force. I would rather spend time with family and friends than be at work.”* (Participant PB002).

The following code was: “To be able to afford free time = success”, which was explained as follows: *“Success is still to be able to operate debt-free, to be able to afford your own expenses. Success is also to understanding that you must appreciate life. I had always appreciated life after I experienced my first loss when my first husband died young of a heart attack, so this is not new to me. You must appreciate the good things in your life. You must allow yourself that free time with your loved ones; you must take time off for the sake of your own health”* (Participant HB002). The focus has shifted from money to non-monetary after Covid.

The final code under this category was: “Success no longer just financial”, meaning that success now has more of a non-monetary focus, and it was defined as: *“Now after Covid, we learned that money is not the end and all of it.”* (Participant DBN002) and another participant said that: *“I would say success to me is no longer just financial, I think my view of success has been altered by Covid, as I now like to focus more on free time”* (Participant HB001).

Focus more on feelings

The next category was “Focus more on feelings”, and this indicated the PTG part of the study, according to the opinion of the researcher, as to get more in touch with their “feeling” side for an entrepreneur who was mostly fixated on numbers and profit before the pandemic, can only be a sign of growth. Before the pandemic, most participants mentioned the financial aspect of how they viewed success (“wanted high profits”, worked for profit and fame”, and “wanted high profits”), versus after the pandemic, they admitted less focus on financials and more focus on feelings.

The code that emerged under this category of “more feelings” was: “More compassion/empathy”, and this participant further elaborated on this as: *“I have a lot more empathy for my customers after covid and will really try to make plans to assist them early in the day or late at night,”* (Participant SW001) and another stating that: *“Now I think success is surviving, compassion, caring for others”* (Participant BVL001), coming from a staunch business man, this is indicative of quite a change in perception. The following code was “More emphasis on life itself”, and this was described in more detail: *“Covid changed my view. I learned that these grandchildren are a gift from God, and I would instead focus some time on them than spend it in a boardroom making more money.”* (Participant DBN002). Again, this entrepreneur has been chasing high profits his entire life, and now, after Covid, he has this relaxed view of life and business, which could be indicative of the PTG he experienced after the traumatic event, as mentioned in the Boals *et al.*, study (Boals *et al.*, 2019:1-16).

The following code was “Importance of enjoyment”, and this was underlined with the quote: *“The pandemic and the fact that so many people died made us realise how precious life is and that we have to enjoy life”* (Participant HB001). Another code that emerged was: “Cut out all negativity”, where the participant stated she wished to focus no longer on the negative but instead on the positive: *“It is also you must be in a happy space with yourself and learn to cut out negativity. Not only talking about my staff, but anybody in my personal space – I listen, but then I cut out negativity, and that is success”* (Participant STR001). Focusing on the positives and enjoying happiness is another form of seeing success.

Another code frequently mentioned in the post-Covid section of the questionnaire was the word or code: "Gratitude". Many participants expressed their gratitude for various factors, whether it is that they survived or for their customers or for the fact that their business' doors are still open, by stating: *"I learned to appreciate the business. I do not think we showed enough gratitude towards our customers prior to Covid."* (Participant SW001). Furthermore, the final code under this category was: "Thankful to be alive", which was substantiated by the quote: *"I started to realise we have to appreciate each other more. We heard of so many who passed on. We must appreciate each other while we are still alive"* (Participant MC001). Appreciation for life and being grateful for your blessings were seen as forms of success.

Realisations

The final category under this theme that emerged from the code words was the category of "realizations". The changed view of success led to these realisations, and it certainly impacted the way they operated their business, thus adding to the factors that will be included in the development of the framework for survival. The first code was: "Realised importance of health", which was substantiated by the words: *"Covid had grounded me hugely. Hugely. I have never realised how important our health and safety was"* (Participant PB002). Various participants have stressed the importance of mental and physical health several times.

The following code had more to do with the way they worked from now on: "Work less and work smarter", as they realized that endless hours of hard work at the office is no longer the ideal way to lead your life: *"Before Covid, I was very money orientated, focused on financial results, now after Covid, I prefer to work three half days a week from the office and the rest of the time either work from home or focus on relaxing free time activities to help me enjoy life. I these days only go into the office when there are meetings we cannot do via Zoom"* (Participant DBN002). Another participant stated: *"I also realised you cannot trust in anyone but yourself, as a government will not help you, you have to help yourself, so I found that I concluded that your success or survival is based on your own efforts, if you cannot make a plan to survive, no one else is going to do it for you. Society is not out there to look after you. You have to look after yourself"* (Participant HB001). Looking after themselves by working less and instead smarter was stressed by the participants.

The following code was “Like to experience stillness”, with it defined as: *“We started to take more time off, we would stop working on a Thursday, leaving one girl at the shop and take a long weekend away to a nearby cottage in the mountains, or at sea, we like to go away just the two of us, to take a breather, to get away from all the noise and just experience stillness. The quiet. Quiet time is important”* (Participant HB002). Furthermore, the final code under realisations was: “Realised we have to enjoy life while we can as life is precious.” This is such a profound statement and was defined with: *“I also realised how precious our time on earth is, with the recent loss of my soulmate, so yes (taking a breather) life is precious. We must always remember that.”* (Participant SW004). This participant was the only one of the total of 16 participants who had lost a spouse and soulmate during the Covid pandemic, and in part, her business helped her cope, as she had that to focus on, yet Covid still changed her perception of success. Another participant stated on this topic: *“After Covid, I only realised that it is more important to enjoy life and to really live... and that life is precious....and we must enjoy it while we try to make a success of our business”* (Participant SW001). The realisation of enjoyment of life has been emphasized.

These views on how their perception of success changed from before to after Covid have much to do with the respective views before Covid, as it is only normal that their opinions of “what is success” differed. Some participants also stressed this fact, and the researcher was informed that success does not have a “one-size-fits-all” description. One participant said: *“I really think success differs from person to person; for me, it is to have security for tomorrow”* (DBN001), and another said that “(GB001), yet despite these different views or opinions, they all agreed that their perception of what success is, has changed since the pandemic.

In summary, the conclusion reached after reviewing the changed perceptions on how the participants viewed success post-Covid is that most of the participants were post-Covid more focused on non-monetary rewards or success criteria than monetary, compared to the pre-Covid view. The celebration of life, the enjoyment of life, and the free time for the self and family were much more critical in the post-Covid period than in the pre-Covid period. It is thus safe to assume that if the behavioural study of Boals *et al.* of 2019 is taken into account, these participants can be described as having experienced PTG or

post-traumatic growth, as their values and views of success have been altered, and their minds were seen as growth.

This participant summarized it well with this phrase: *“Maybe wrong, maybe right, but before the pandemic, we did not feel so strongly about free time, then it was only numbers and margins.”* (Participant DBN002) and another even mentioned her growth and how she thinks she is now more robust after the pandemic: *“I am much stronger now...more resilient...and I see life differently now.”* (Participant MC001). This comment is an admission of growth (to be stronger) and can thus be regarded as evidence of post-traumatic growth experienced due to the pandemic.

6.3.9 Theme 9: Western Cape Government interventions that helped

In the literature study in Chapter 3 above, the researcher has found valuable information on the website of the Western Cape Local Government Recovery Plan dated March 2021 that was thoroughly reviewed together with several news articles on the interventions planned and executed by the WCG during the Covid-19 pandemic. In a study titled “Cities coping with COVID-19” conducted in 2021, several diverse cities were included in a cross-city comparative research program, including Gothenburg in Sweden, Sheffield in Manchester, UK, Cape TOWN in South Africa, Kisumu in Kenya, Buenos Aires in Argentina and Shimla in India, indicating that Cape Town performed quite well to align its activities and reporting to global indicators (Simon, Arano, Cammisa, Perry, Pettersson & Risse, 2021:130).

The interventions by the WCG during Covid received high coverage in the media and reported on the actions in different sectors, such as those listed below:

The Western Cape government launched its own R39 million relief fund in September 2020 to assist SMMEs that were hard hit by the pandemic (Gthatu, 2020:1), and according to this article, they provided relief to 257 businesses across the Western Cape and saving 2041 jobs. However, none of these SMMEs was identified for the interview process in this study via the snowballing method that had to be used due to the POPI act, so there was no direct involvement by any of the participants in this particular relief fund. One participant said she reviewed the forms, but this was her opinion: *“No, I saw it, and once you got the application forms, I could see that it was not for very small business*

owners of the wrong skin colour. If you are not level 1 of BBBEE, so we did not even bother to complete it as we did not meet the criteria.” (Participant HB001)

Another intervention of the WCG was the Wine Workers Support Stipend (WCG, 2021), which was created to support the wine tourism industry. These businesses were not regarded as essential businesses in South African SMMEs, and additionally, the wine, beer, and alcohol distribution sectors faced the additional challenge of operating under several alcohol sales bans.

The collapse in tourism severely impacted the wine and tourism sector, and this intervention assisted 1165 registered employees on the Wine Tourism Workers Support Stipend. No participants from this sector partook in this study; the only participant affected by the wine and alcohol ban was one of the participants who operated a restaurant, and she remarked that despite some customers eventually being unhappy about it, she coped by stocking 0% beers. She commented, *“During Covid, when no alcohol sales were allowed, we stocked a lot of 0% craft ciders and beers, and people were happy with that. Some complained.”* (Participant PB001).

The Arts, Culture, and Heritage sector relief funding (WCG, 2021) has allocated R4,7 million in relief funding to 753 Arts, Culture, and Heritage applications to support the creative economy in the Western Cape. The artist participant who was interviewed in this study did not fit the criteria of “a struggling artist” to be able to apply for this specific aid or funding, as he is an internationally recognized artist and had an international expo already booked, which had to be cancelled, due to Covid.

However, with his interventions, business skills and innovation, as well as applying a pivoting skill, he managed to sustain himself and his employees. He remarked that: *“My exhibition for London was already booked for that September, but then I had to cancel it because we could not send containers out, we could not fly out, so,.uhm, so then I thought you must get some income, so then I went to the internet and put the artworks online and had an exhibition in that year’s September called “xxx” as people were so sad and worried and stressed and sick, I tried to bring some joy and colour into their lives with my online exhibition. It was a huge success.”* (Participant STB001).

Several other interventions, not focused on the SMME sector but assisting the entirety of the Western Cape economic activities, were assisted in the construction industry. The

fast-tracking of eleven Environmental Impact Assessment applications resulted in R130 million in investments in the Western Cape (WCG, 2021), also assisting the Department of Economic Development and Tourism, the Department of Health, and ACSA with implementing Covid-19 screening at Cape Town International Airport, which resulted in 34 239 travellers having been assisted in helping boost the local tourism economy, and this effort sustained over 2000 jobs (WCG, 2021). Most of the participants interviewed did not directly experience the effects of these interventions on their businesses and could, therefore, not comment on this intervention.

Another intervention a year into the pandemic by Wesgro, the official tourism promotion agency of the Western Cape, was the launching of a domestic tourism campaign among travellers from the rest of South Africa, which they stated on their website secured 20,000 seat bookings on their website before interprovincial travel was interrupted by the second wave of Covid-19 (WCG, 2021).

One of the participants interviewed in this study, who is an artist who sells mainly to tourists in his art studio, did not experience the impact of this domestic campaign, and he stated that: *“Once all lockdowns ended and restrictions are gone, when we could open again, there were just no tourists, no people visiting us due to the flight constraints and difficulty in travelling – it was like a ghost town”* (Participant STB001).

An intervention that one of the participants did hear about and was aware of (unfortunately, her fast-food business was not a general spaza shop, so she did not qualify to apply for this assistance) was the EDP program of the WCG that supported the informal or township economies by providing vouchers to purchase stock and supplies from local spaza shops. (WCG, 2021).

This program specifically assisted township micro-enterprises in keeping their business doors open. However, the participant who had her own SMME in the townships (and was identified via the snowballing sampling method) stated, *“I heard about the soup kitchen vouchers to be used in the Spaza shops. The Government gave them the vouchers, and they could spend it at the spaza shop. But they did not use that voucher at my shop, so I was not fortunate enough to get the help. I do not sell like the tinned food, only the fast food.”* (Participant NUM001)

The only interventions that provided some form of assistance to the SMMEs who partook in this study were the TERS payments from UIF, maybe just due to the snowballing method, the participants were not from the sectors who received the benefits of the interventions, or perhaps the 16 participants were simply unlucky, but point in case is only 4 of them fit the BEE criteria, and even they did not qualify for assistance or aid. However, the TERS money that their staff could claim did provide some form of assistance to the employees, not the SMME owner.

Nevertheless, what was TERS exactly? TERS is the abbreviation for Temporary Employee Relief Scheme, and Covid-19 TERS benefits were intended to replace an employee's lost income and were not a grant or a bonus. Only employees who have been registered and contributed to UIF before the pandemic and who have lost income since they could not go to work during the lockdown periods to earn their ordinary hours of wages or salary were entitled to claim and receive C19 TERS benefits (Labour Department of South African government).

Eligibility for benefits that could only be claimed by the Employer on the TERS online portal were for employees who:

- (a) Have not been able to work at all due to the lockdown
- (b) Have worked short-time or reduced hours for essential businesses that had limited staff due to curfews or lockdown
- (c) Have suffered a temporary salary reduction related to the employer's operational requirements.

Source: As adapted from Labour Department of South African Government

With the National State of Disaster extended several times in South Africa, limiting which businesses could be open for business, only those deemed essential could trade. The TERS payments resulted in enormous claims, and as of 4 April 2022, the UIF has disbursed R64 billion to 5.7 million workers in the country (South African Government blog).

Most participants claimed TERS for their employees, as seen in the table below. It does not appear that the interventions of the WCG were as far-reaching to all SMMEs, to the same level as their media campaign, as per the sentiments shared by the participants in

this study. They remain hopeful that by stimulating the economy, with the different performance plans of the WCG, a more favourable climate to operate SMMEs will be created. This topic of entrepreneurial ecosystems will be discussed under the next theme.

Since the pandemic, the Western Cape Government has issued a new Annual Performance Plan, signed off by the Accounting Officer, Mr Velile Dube, on 3 March 2023, and there are seven priority focus areas they are prioritizing, indicating their efforts to continue to assist and boost the Western Cape economy (WCG, 2023).

These seven priority focus areas are:

- Investment,
- Export and Domestic markets,
- Energy resilience and the transition to net zero,
- Water security and resilience,
- Infrastructure and connected economy,
- Technology and innovation, and
- Access to economic opportunities and employability.

Source: As adapted from the Annual Performance plan of the Western Cape Government (Dube, 2023:3)

They aim to achieve these priorities via a “Growth for Jobs strategy” to achieve a growing Western Cape economy of between 4 and 6% per annum. *“This will be achieved through enabling a competitive business environment driven by private-sector-led opportunities and market growth”* (WCG, 2023).

The Western Cape Government has acknowledged in their most recent Performance Plan that two events have severely impacted the global economy and the Western Cape's economy: the Covid-19 pandemic and the Ukraine invasion by Russia. All this resulted in the economic shock challenges experienced by the Western Cape economy (WCG, 2023:24-25) and impacted the Western Cape districts' growth rates. The recent historic GDP growth rates of the Western Cape districts are depicted in the table below:

Table 6-10: GDP Annual Growth Rates in Western Cape (constant 2015 prices)

Year	Western Cape	COCT	West Coast	Cape Winelands	Over-berg	Garden Route	Central Karoo
2018	1.7%	1.6%	2.05	1.75	1.9%	1.5%	2.9%
2019	0.4%	0.4%	0.8%	0.6%	0.4%	-0.1%	1.0%
2020	-5.6%	-5.6%	-4.8%	-5.7%	-5.15	-5.95	-5.2%
2021	5.2%	5.05	6.4%	5.4%	6.4%	5.3%	6.6%
2022	2.0%	2.0%	2.1%	1.7%	1.9%	1.9%	2.0%

Source: IHX Rex, Annual Performance plan, WCG, (Dube, 2023:26)

Despite this low GDP growth rate, the Western Cape enjoyed the highest labour absorption rate in South Africa at 52.6% in the 4th quarter of 2022, which is 13.2% more than the country of South Africa's absorption rate of 39.4%. It is stated pertinently in the Annual Performance Plan of the WCG that the *“overall performance of the Western Cape's labour market relative to the rest of South Africa can indicate that the province offers better economic opportunities and is more inclusive than other provinces”* (WCG, 2023:26).

The focus of the Western Cape Government is firmly on SMMEs in the Department of ECONOMIC Development and Tourism. It is stated in their Departmental five-year strategic plan that these are the supporting priorities they wish to focus on to enhance growth in the province:

- Improve productivity and competitiveness
- Municipal support and SMME development
- Economic intelligence and data analytics
- Economic advocacy and legislative mandate

Source: As per Annual Performance plan (WCG, 2023:27)

As early as 2004, the National Cabinet in South Africa approved an Expanded Public Works Programme to encourage job creation by providing skills and business enhancement. It has been an ongoing endeavour ever since of local municipalities to create work opportunities for HDIs (Africa, 2021:1). In the 2023 overall integrated approach, these interventions will assist with focusing on growing the current export

commodities markets by supporting Small, Medium and Micro Enterprises to enhance their productivity and competitiveness.

This support to all SMMEs across the province will make it easier for enterprises from the smallest township SMME to the largest foreign investor to do business in the Western Cape by creating an environment conducive to growth and job creation (WCG, 2023:28).

Upon analyzing the code words of whether the WCG interventions assisted the 16 participants interviewed, it is evident that their sectors did not receive so much actual and physical assistance or aid as promised in the media. Unfortunately, a recent study in Russia also found that although both developed and developing governments around the globe took countries measures to support SMMEs, in most cases, these efforts seemed to be insufficient to assist SMMEs in reaching their pre-pandemic economic levels (Neklyudova, 2022:2).

In South Africa, the participants were aware of the WCG's interventions, as mentioned earlier, which, according to the participants, making conducting business easier, although they were most in agreement that the Western Cape Government could have done more with the available funds.

The categories of code that emerged were:

- TERS
- Criteria
- None

This theme received only 62 of the 2631 code words and was placed 11th lowest (second from last) by the participants. This fact should not be regarded as a negative or limitation to the study at all, as it proved that the entrepreneurs as participants in this study did not need external help to survive; they found their inner strength and made their plans to survive, and these are the basic skills and strategies that this study wants to research and focus on, to enable SMME's anywhere to be able to replicate the actions of these successful survivors of business.

The importance of Government interventions and especially the role of support that the Government plays to smaller private companies have been highlighted in a recent Indonesian study as it was found that governments need to assist and encourage

traditional SMMEs to be able to survive a situation such as the Covid -19 Pandemic (Setyoko & Kurniasih, 2022:316). Governments around the globe were taking measure to supply support in several sectors to mitigate the adverse effects of the Covid-19 pandemic, and it varied across countries (Akrofi & Antwi, 2020:1). The question arises: was the interventions that were undertaken in SA and specifically the Western Cape enough to assist the SMME sector?

This theme will answer on the level of government involvement in South Africa during the pandemic. Table 6.12 below will provide an overview of the categories and codes for this theme 9, followed by the matrix in Figure 6.26.

Table 6-11: Table of Code for theme 9 – Western Cape interventions

Theme	Category	Quotation from participant
Western Cape Interventions that helped	TERS	Staff got TERS – “Yes, for that period that they could claim for those few months, we did put the claims in to be able to recuperate some of their funds.” Participant DBN001.
		TERS took a long time to pay out – “Yes, they could claim TERS. We completed all the paperwork for them, and the accountants confirmed the submissions and signed and stamped all of it, so they handed it in and got the money after a few weeks. It was not immediate, you know; there was a lot of pressure on the UIF offices, and it took some time before they received the money in their bank accounts.” Participant HB001.
		TERS only for SA staff – “The South African workers did get some TERS money, but not the foreigners from Zimbabwe did not, so all my local staff did get their UIF. But the funny thing is you contribute UIF for all your staff, their 1% and your 1%, so where is that money? And no, no other help from the government. We completed lots of forms, never saw a cent.” Participant STR001.
		Retrenched staff got UIF – “The closest we got to any form of assistance was that TERS money that our staff could claim when they were not working, so the short time they worked, we paid and the rest to make up, we could claim for them from UIF.” Participant SW002.
	Criteria	Read that Grants and aid only for those who met BEE criteria – “Yes, I did read about it, but I did not even bother to apply as I also heard that it was only for BEE-compliant companies.” Participant SW001.
		Not BEE, so could not apply – “If you were not BEE to the 10th degree, then you got nada out of government. One would think they only get contributions and tax from BEE people” Participant STR001.
		Did not meet BEE criteria – “No, I saw it, and once you got the application forms, I could see that it was not for very small business owners of the wrong skin colour if you are not level 1 of BBBEE, so we did not even bother to complete it as we did not meet the criteria.” Participant HB001.

Theme	Category	Quotation from participant
		Aware of debt programs – harsh criteria – “There were a lot of schemes or grants or interventions or debt programs available, but when you started completing the paperwork, here at page 2, you realise that your skin colour was wrong and that if your BEE status was not 200% plus then you do not even bother to apply.” Participant DBN001.
		Aware of soup kitchen vouchers but criteria strict: “I heard about the soup kitchen vouchers to be used in the Spaza shops. The Government gave them the vouchers, and they could spend it at the spaza shop. But they did not use that voucher at my shop, so I was not fortunate enough to get the help. I do not sell like tinned food, only fast food, so the strict criteria could not apply” Participant NUM001.
	None	No help required – “No, my business was fine. We were just fortunate that we could keep our doors open,” Participant HB002 and “No, we did not claim anything from SARS, as we did not lose any businesses. We were able to pay our staff as normal, as they worked the entire time, originally from home, and later, after that first five weeks, from the office, to do the VAT for the body corporates when we got essential status” Participant DBN002.
		No SMME in their disadvantaged community received any help – “I deal with a lot of local fishermen, and I can honestly say no. No coloured, no disadvantaged companies in the Cape got any help that I know of.” Participant PB001. Furthermore, “I read about that R39 million help intervention of WCG online and in the papers, but I do not know of any business in the coloured area of Macassar where any business did receive any of that help, and I am BEE.” Participant MC001 and, “I work with a lot of companies in a lot of different industries, and I assisted a variety of industries from mechanics to small workshops, and I can honestly say no. No disadvantaged companies in the Cape got any help that I know of.” Participant BVL001.
		No support for specific industries – “I know of a lot of other businesses that did not get the support they needed. In the beauty industry, in the wine business, in the tourist sector, in the hospitality industry,” Participant HB002 and “No...nothing for me. There is nothing in the hair and beauty industry. It is as if we do not exist or pay tax, and they just did not care at all.” Participant MC001.
		Got nothing from WCG despite promises in the media - No, no support received in my industry. Only saw about it in media.” Participant SW004.

Theme	Category	Quotation from participant
		No help for SMME who had to close down due to lockdown – “No, nothing for us. No help from the Western Cape Government. To tell you the honest truth – all these promises that they made, local government or national government – I did not take note of or trust any of these, as I knew nothing would come of it. And no, I am not cynical. I am just realistic.” Participant PB001.
		None are available for the sector. “Yes, but they were not applicable to me. Nothing for an occurrence like just-no-tourists available.” Participant STB001.

Figure 6-26: Matrix of Theme 9 - Western Cape interventions

		Participants															
Category	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
TERS	Staff got TERS	x		x			X	x	x				x			x	
	TERS took a long time to pay out	x		x			X	x	x				x			x	
	Ters only for SA staff						X					x					
	Retrenched staff got UIF.				x												
Criteria	Grants only for BEE criteria			x				x						x			x
	Not BEE, so I did not apply.			x							x					x	
	Did not meet BEE criteria						X						x				
	Aware of debt programs - harsh criteria		x						x							x	x
	Aware of vouchers program - strict criteria				x								x				
None	No help required		x			x			x						x		
	Know of no SMME in disadvantaged areas who got help	x			x							x	x				
	No support for specific industries					x					x				x		
	Got nothing from WCG despite promises	x					x			x		x		x			x
	No help for SMMEs closed down in lockdown			x					x				x				
	No trust in government, not cynical, just realistic	x	x		x						x					x	
	Not aware of SMME getting aid from WCG			x				x				x	x		x		

Figure 6-28: Systemised network diagram or mindmap of Theme 9



There were only three categories under this theme: “TERS”, “Criteria”, and “None”.

TERS

The first category produced these principal codes: “Staff got TERS”. TERS was the Temporary Employee Relief Scheme, which was paid by the South African government and was meant for employed staff who contributed to the UIF fund and were affected by short hours or no work during the lockdown periods. The participants described it as: *“Yes, for that period that they could claim for those few months, we did put the claims in to be able to recuperate some of their funds.”* (Participant DBN001). The process to claim was cumbersome; the amounts claimed and forms completed had to be done by the employers, and the accountants had to verify the facts. Then, it was submitted online, and it took quite some time as many claims were received.

The following code described this frustration period: “TERS took a long time to pay out”. As usual, the employees held the employer responsible for their lack of payouts. Some participants commented on it: *“Yes, they were able to claim TERS. We completed all the paperwork for them, and the accountants confirmed the submissions and signed and stamped all of it, so they handed it in and got the money after a few weeks. It was not immediate, you know; there was a lot of pressure on the UIF offices, and it took some time before they received the money in their bank accounts.”* (Participant HB001). In South Africa, the TERS money, as a form of governmental support, took a long time to be paid out to staff who could not work due to the lockdowns. This form of governmental support assisted those who contributed to the UIF fund before the pandemic and did not assist the poorest of the poor, which meant that the inequality gap in South Africa increased even further during Covid-19 (Khambule, 2020:106).

The following code reflects on who could qualify for this TERS money: “TERS only for SA staff”, and it was explained by this participant as: *“The South African workers did get some TERS money, but not the foreigners, from Zimbabwe did not get, so all my local staff did get their UIF. But the funny thing is you contribute UIF for all your staff, their 1% and your 1%, so where is that money? And no, no other help from the government. We completed lots of forms, never saw a cent.”* (Participant STR001). This participant was particularly unhappy that she contributed for all her staff each month to the UIF fund, but only the South African workers could claim for TERS.

The final code from the interviews under this theme was: “Retrenched staff got UIF”, as some participants could not afford to keep all their staff on. As an example, why some SMMEs could not afford to keep all their staff on their payroll during the lockdown periods, a regulation was issued due to the “National State of Emergency and Disaster” in South Africa that certain businesses were not allowed to trade at all who did not have essential status. Some businesses with essential status, such as filling stations, could not afford to keep their bakeries open as they were not allowed to sell hot food in the first lockdown periods due to government regulations. This “State of Disaster” was extended several times, as explained by a participant who owned a convenience store at his filling station. He then opted to retrench the staff and claim UIF, as that was quicker for them to recuperate some funds than to wait for TERS money. His comment on this topic was: *“The closest we got to any form of assistance was that TERS money that our staff could claim when they were not working, so the short time they worked, we paid and the rest to make up, we could claim for them from UIF. Bakery staff was retrenched, and they claimed straight from UIF.”* (Participant SW002). The laws made in haste by the South African government will be discussed, together with the participant's opinion on these laws, in Chapter 7.

Criteria

The next category that emerged under this theme was “Criteria”, which referred to the strict criteria applicable when completing forms to apply for these grants available for SMME owners in the Western Cape. The first code that emerged was “Read that Grants and aid only for those who met BEE criteria”, with this code being described as: *“Yes, I did read about it, but I did not even bother to apply as I also heard that it was only for BEE compliant companies.”* (Participant SW001). The following code that the data produced was: “Not BEE, so could not apply”, and this comment substantiated this: *“If you were not BEE to the 10th degree, then you got nada out of government.”* (Participant STR001). Various SMME owners in South Africa were not impressed that race was regarded as a criterion for business funding in the Western Cape and South Africa, as this was never a criterion elsewhere. Combined with the factor that ALL businesses in South Africa pay tax, they felt that ALL businesses should have been able to qualify for aid, as explained by this comment: *“One would think they only get contributions and tax from BEE people”* (Participant STR001).

Another code that emerged was: “Did not meet BEE criteria”, and it was explained with: *“No, I saw it, and once you got the application forms, I could see that it was clearly not for very small business owners of the wrong skin colour if you are not level 1 of BBBEE, so we did not even bother to complete it as we did not meet the criteria.”* (Participant HB001). BBBEE stands for Broad-Based Black Economic Empowered Enterprises and means no Coloured, Indian or White companies would meet the applicable criteria to apply for grant funding during Covid in South Africa.

The following code that emerged under “Criteria” was “Aware of debt programs” and the subsequent harsh criteria, and it was fully elaborated on by this participant as: *“There were a lot of schemes or grants or interventions or debt programs available, but when you started completing the paperwork, here at page 2 you realise that your skin colour was wrong and that if your BEE status was not 200% plus then you do not even bother to apply.”* (Participant DBN001). The participants' unhappiness with the available governmental assistance during Covid-19 became apparent with this question in the interview.

Another awareness code was the final code under this category, and it concerned the specific Western Cape interventions of supplying vouchers to soup kitchens that fed children in the poor communities and townships, as the parents had to lockdown and could not go out to obtain casual employment as day labourers. “Aware of soup kitchen vouchers but criteria strict”. One of the participants who did have a fast food business in a township commented, *“I heard about the soup kitchen vouchers to be used in the Spaza shops. The Government gave them the vouchers, and they could spend it at the spaza shop. But they did not use that voucher at my shop, so I was not fortunate enough to get the help. I do not sell like the tinned food, only the fast food, so criteria strict, could not apply”* (Participant NUM001). So even this participant, being fully BEE compliant, then on the flip side of the coin, again did not meet the strict criteria for aid supplied by the local government and could also not apply for any help from the R39 million additional fund issued by the Western Cape Government. Regrettably, due to the POPI Act, the researcher could not ask the WCG for a list of participants, especially those that did receive assistance from this particular intervention, as it would have assisted tremendously in this research to see the impact or difference such assistance has made.

NONE

The last category was “None”, and the first code emerging from the data was that several participants agreed: “No help required”, with some of these successful SMMEs describing this code as: *“No, my business was fine, We were just fortunate that we could keep our doors open”* (Participant HB002) and another participant stated that: *“No we did not claim anything from SARS, as we did not lose any businesses. We were able to pay our staff as normal, as they worked the entire time, originally from home, and later after that first five weeks, from the office, to do the VAT for the body corporates when we got essential status”* (Participant DBN002).

The following code extracted from the data was: “No SMME in their local disadvantaged community received any help”. The participants were asked if they knew of any SMME who indeed received help from the WCG, and one of the responses was: *“I deal with a lot of local fishermen, and I can honestly say no. No coloured, no disadvantaged companies in the Cape got any help that I know of.”* (Participant PB001). Another participant commented: *“I read about that R39 million help intervention of WCG online and in the papers, but personally I did not get anything, and I do not know of any business in the coloured area of Macassar or in fact any other area where any business is, did we receive any of that help and I am BEE.”* (Participant MC001). This participant works in the beauty industry and later stressed that specific industries just received no help.

Another participant stated: *“I work with a lot of companies in a lot of different industries, and I assisted a variety of industries from mechanics to small workshops, and I can honestly say no. No coloured, no disadvantaged companies in the Cape got any help that I know of.”* (Participant BVL001). Out of 16 participants interviewed, only 1 knew someone who received some form of aid through soup kitchen vouchers. Maybe due to the snowball process used to obtain the participants, the level of successful participants interviewed did not fall in the bracket of those who qualified for aid or grant money. The original idea of the researcher was to approach the ruling party in the Western Cape and to obtain a list from them and, from that, get a sample for the study; however, due to the POPI act, the researcher was advised against this method and suggested to follow snowball sampling. This secondary research objective has thus not been answered as the participants interviewed survived independently without any governmental assistance besides some TERS money. A detailed explanation will be provided in Chapter 7.

The following code was: “No support for certain industries”, and here, several participants were very adamant about this fact: *“I know of a lot of other businesses that did not get the support they needed to. In the beauty industry, in the wine business, in the tourist sector, in the hospitality industry”* (Participant HB002). Furthermore, another describes it: *“No...nothing for me. Nothing in the hair and beauty industry, it is as if we do not exist and do not pay tax and they just did not care are all.”* (Participant MC001). The participants interviewed did not receive any assistance and were very vocal about this.

Another code that emerged from the data was: “Got nothing from WCG despite promises in media”, and one of the participants substantiated this with: *“No, no support received in my industry. Only saw about it in media.”* (Participant SW004). Also, this code specified that those SMMEs who were forced to close their doors due to the lockdown did not receive any form of assistance for the business owners, only TERS for the employees: *“No help for SMME who had to close down due to lockdown”* and it was underlined with this comment: *“No, nothing for us—no help from Western Cape Government. To tell you the honest truth – all these promises that they made, local government or national government – I did not take note of or trust any of these, as I knew nothing would come of it. And no, I am not cynical. I am just realistic.”* (Participant PB001). The years of experience in business (some of these participants have been working for themselves for 25 or 30 years) contributed to their realistic point of view. As the last participant stated: *“not cynical, I am just realistic”* (Participant PB001).

The final code under this theme referred to: “None available for the sector”, and this participant summed it up perfectly with this comment: *“Yes, but they were not applicable to me. Nothing for an occurrence like just-no-tourists available.”* (Participant STB001). Most participants highlighted the lack of support for specific industries.

In summary, the TERS money did provide some assistance, but the Criteria for all other forms of interventions were so strict that even some BEE SMMEs were unable to apply or qualify, as confirmed by the BEE participants in this study (Dept. of Employment and Labour, 2020). Most of the participants interviewed indicated that they got no assistance from additional interventions and managed to get their SMMEs to survive due to their own interventions and entrepreneurial skills.

6.3.9.1 Theme 10: Entrepreneurial ecosystem existence and help, if any?

Considering the previous theme as well as the information that has emerged, which indicates that none of the 16 participants interviewed received any assistance via the WCG intervention programs (aside from TERS money provided to some employees when they were not working), the researcher tried to ascertain how these small and medium-sized businesses managed to survive the Covid period and the economic lockdown. Subsequently, the researcher asked the participants if the entrepreneurial environment in the Western Cape was so favourable that they could conduct business freely, even during a lockdown, to determine if this provincial ecosystem played a role in assisting these successful SMMEs in sustaining their businesses.

Although a thorough literature review was provided in Chapter 3 above, it is necessary to quickly recap what an entrepreneurial ecosystem entails to understand if this was effective in the Western Cape, providing an entrepreneurial climate that made it easier for SMMEs to operate. We need to know why institutional interference or involvement is even necessary. Reviews conducted on entrepreneurship and related economic growth in 46 countries sometime before the Covid-19 pandemic concluded that entrepreneurs who operate in productive institutional environments could provide the transmission mechanism for a country from innovation to economic growth (Acs, Estrin, Mickiewicz, & Szerb, 2018 and Bowmaker-Falconer & Meyer, 2022).

According to Audretsch *et al.*, entrepreneurial ecosystems can be regarded as organized attempts to launch environments which are conducive to increasing the success of ventures that are newly formed (Audrestch *et al.*, 2019:313). Usually, these ecosystems are based on shared resources; there can be network externalities, sometimes even knowledge spillovers, and in some cases, local endowments and government support. The question now arises: did the interviewed participants experience the same support or entrepreneurial ecosystem in the Western Cape?

Isenberg said in 2011 that there is sufficient knowledge of how entrepreneurship develops so that we can purposefully recreate the conditions to be favourable for more entrepreneurial firms to build. These conditions we create are known as “entrepreneurial ecosystems”, with the prime example being Silicon Valley. Isenberg mentioned another fascinating instance of Sandi Cesko in Slovenia, where the most prominent television

shopping channel in 20 Central and Eastern European countries was created. It took him 20 years to develop despite severe obstructions, and he was way ahead of this time, but it became the leading multi-channel retailer in 20 CEE markets, and it was growing organically by 30%

In 2010, Isenberg ascertained that vibrant entrepreneurial ecosystems usually contain dense social networks of relationships (Isenberg, 2011). A dense social network indicates the presence of the underlying entrepreneurial theory called “Social network theory” and shows early detection of one of the crucial links or relationships between themes in this study.

This theory, its impact and the relationship will be fully elaborated on in Chapter 7. Furthermore, Isenberg (2011:4) emphasized that policymakers (or local governments) should not simply give “lip service” but understand the importance of entrepreneurship when implementing policies, as it contributes to a variety of areas, including creating jobs, generating tax revenue, and successful entrepreneurs creating additional entrepreneurship either through angel investing or through their passing on of work (such as the artist participant example where he creates work for framers, courier companies, printers, puzzle makers, etc.), which was substantiated by his comment: *“I do pass on as I always try to create jobs for other people...because then you put money on their tables and bread on their plates, and that is always a goal for me to see how I can create jobs with my art for other people. That is why we do the prints and the puzzles and the blankets – there are a lot of people who are dependent on the brand, as it generates work and income for them, about 50 different people”* (Participant STB001).

The creation of an entrepreneurial ecosystem via a favourable tax climate, the level of ease with which foreign investors can invest in the Western Cape, the interconnection between companies, the making available of technology such as free wifi in the inner city (Western Cape Government) at NeoHotspots, or the creation of the online Cape Town market during Covid, (ITweb, 2021) are all examples of how the Western Cape Government attempted to create a favourable entrepreneurial ecosystem for the businesses, not only SMMEs, to conduct business in pre-, during and post-Covid. The question remains whether the participants feel the same if they have been experiencing the advantages of this entrepreneurial ecosystem as SMMEs. The question was asked to all 16 participants: “Would you say that the entrepreneurial ecosystem in the Western

Cape exists, and did the WC do enough for the SMMEs to survive? Or could they have done more?”

A study conducted on skills development and training for the youth by the Western Cape stated that the National Cabinet approved the Expanded Public Works Programme (EPWP) to promote job creation imperatives through the provisioning of skills and business enhancement initiatives for the HDI's done in the period 2015-2018 indicated that enough was still not done from government's side, as per a critical evaluation conducted (Africa, 2021). The question was placed in front of the participants to indicate how they experienced the creation of an entrepreneurial ecosystem and whether the WCG has done enough or not. A recent opinion has indicated that in developing countries, which South Africa is regarded as being, the integration process of entrepreneurship requires further institutionalization or interventions if economic growth is the aim (Sergi, 2019).

The participants were experiencing different opinions on whether sufficient interventions from the government contributed to creating an entrepreneurial ecosystem. The code words that emerged from the interviews on this theme, “Entrepreneurial Ecosystem in the Western Cape”, only produced 40 out of 2631 code words. This score was thus the lowest-scoring theme. The categories that emerged were:

- Does the Entrepreneurial Ecosystem exist?
- Did the Entrepreneurial Ecosystem assist your SMME?
 - Yes
 - No
- Feelings and Opinions

The code words will be discussed with participant quotations in Table 6.13 below, followed by the matrix in Figure 6.29.

Table 6-12: Did an entrepreneurial ecosystem exist, and did it help your SMME?

Theme	Category	Sub-category	Quotation from participant
Entrepreneurial Ecosystem in existence	Does EE exist?	Yes	Yes, EE set up to attract foreign investors – “Look, the infrastructure is here, the financial sector is set up that we can accommodate foreigners, and the WC drive is there to bring foreign money into the country”, Participant SW004.
			EE infrastructure is proper – “Look, the ecosystem is there. Otherwise, it would not have been easy to survive as an SMME.” Participant SW002.
			WC still a lot easier to do business than the rest of the country – “The WC is still a lot easier to do business in than the rest of the country, so the EE is there, it does exist,” Participant DBN001.
	Did EE assist your SMME?	Yes	Yes, the online market helped a bit – “I heard that online market helped quite a few informal traders.” Participant SW001.
			Voucher program – “The Government gave the Soup Kitchens vouchers, and they could spend it at the spaza shop.” Participant NUM001 and, “I read in the newspapers and online that they assisted soup kitchens and small spaza shops in the village with food vouchers; for example, a soup kitchen got a food voucher from the WCG, and then they can buy at a spaza shop...who then supply say bread and tinned food, and the spaza shop owner could then exchange these vouchers for cash at the government...but that is the only thing I heard about, no grants for businesses like mine.” Participant GB001.
			WCG did their best with what they had available – “During Covid – could they have done more? I think they tried their best. Participant SW004 and, “So yes, they could have done more for those, but I guess their excuse is they had a limited budget.” Participant DBN002.

Theme	Category	Sub-category	Quotation from participant
		No	WCG could have done more - “They could have done more with the money on hand.” STB001 and “Yes, I will say they could have done more to help the smaller businesses survive. I am in contact with a lot of smaller businesses, and I can honestly say that I have not heard of one other SMME that was indeed helped or assisted by any form of grant funding or help from the government.” Participant SW0033
			Service industry got no help – “No, we are in the service industry. It is not as if I could sell a pair of scissors to a client or home, and then they cut their hair! So, in the service industry, we got no help,” Participant MC001.
			EE did not help; she had to help the staff herself – “Yes, of course, they could have done more. I mean, we sit with working-class people who need food. They would not have survived if we did not help them to carry some of them. I could have operated that few customers with one inside and two outside, but I had more on duty just so that all of them could still earn a decent living wage – the government did not help there. Yes, we claimed the short hours from UIF, but that money only paid out 3 to 4 months down the line. It was very rough on my staff, so I had to do what I could to help them to survive.” Participant STR001.
	Feelings and opinions		Can not believe media - “I also do not know of any business personally that did get any grants. That was all over the media but very little in reality, which is sad.” Participant HLB001 and, “That supposedly R39 m that was distributed as per the media is utter nonsense.” Participant PB001.
			Feeling dissatisfied with Gov – “You cannot rely on a government; you have to be able to look after yourself these days” Participant HB002.
			Do not know of any SMME who got help – “I have not seen the pledged money spent on SMMEs I know. There was not one single SMME that I know

Theme	Category	Sub-category	Quotation from participant
			that got any state or government help. And it is all BEE businesses on the ground.” Participant BVL001 and, “I read and believed that they did help some smaller SMMEs. I personally do not know any that has been helped, but for the bulk, no, I do not think there was enough assistance for SMMEs from the government’s side.” Participant DBN002.

Figure 6-29: Matrix for theme 10- Entrepreneurial Ecosystem

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
Does the Entrepreneurial	Yes	EE set up to attract foreign investors														x		
Does an ecosystem exist in the WC?		EE infrastructure is proper.		x					x							x		x
		WC lot easier to do business vs. rest			x													x
Did EE assist your SMME?	Yes	Online market													x			
		Voucher program							x		x							
		EE did its best with the budget available.		x												x		
	No	WCG could have done more	x		x	x	x	x	x	x	x	x		x	x			x
		The service industry got no help.											x					

			Participants															
Category	Subcategory	Main Codes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		EE did not help; they had to help themselves.						x					x					
Feelings and opinions		Cannot believe the media	x		x	x												
		Feeling dissatisfied with the government	x									x						
		Do not know of any SMME who got help	x	x	x					x	x		x	x			x	

Figure 6-31: Systemised network diagram or mindmap of Theme 10



A discussion of the code words extracted from the data will follow.

Entrepreneurial ecosystem in existence?

Three categories emerged from the data, with the first being “Is there an Entrepreneurial Ecosystem in existence in the Western Cape?” the total agreement among the participants was yes, it does exist. The code words that emerged were: “Yes, there is an Entrepreneurial Ecosystem set up to attract foreign investors”, and this was substantiated by the participant with this comment: *“Look, the infrastructure is here, the financial sector is set up that we can accommodate foreigners and the WC drive is there to bring foreign money into the country”* (Participant SW004). Some participants agreed that the entrepreneurial ecosystem is in existence.

The following code that was extracted from the data under this theme was: “The Entrepreneurial Ecosystem infrastructure is right”, and this was described as follows by one participant: *“Look, the ecosystem is there; otherwise, it would not have been so easy to survive as an SMME.”* (Participant SW002). The last code that emerged from the data under this first category was: “WC still lot easier to do business in than rest of country”, and several participants agreed on this fact, stating that: *“the WC is still a lot easier to do business in than the rest of the country, so the EE is there, it does exist,”* (Participant DBN001). This comment provides a view of how this participant sees the Western Cape compared to the rest of the country; it is merely an opinion of one of the participants.

Did the EE assist?

The next category of code words refers to the question: “Did the EE assist your SMME during Covid?” the following codes emerged here. Under the first sub-category of “Yes”, the codes were: “Yes, online market helped a bit”, and it was explained by this participant with: *“I heard that online market helped quite a few informal traders.”* (Participant SW001), according to an article on ITweb, this free online market operated for over four months and assisted over 150 informal traders in selling their products and making a living (ITweb, 2021). The following code as a form of help that the participants were aware of was the “Voucher program”, where the *“The Government gave the Soup Kitchens vouchers, and they could spend it at the spaza shops.”* (Participant NUM001) and it was also described by another participant as follows: *“I read in the newspapers and online that they assisted soup kitchens and small spaza shops in the village with food vouchers,*

for example, a soup kitchen got a food voucher from the WCG, and then they can buy at a spaza shop...who then supply say bread and tinned food, and the spaza shop owner could then exchange these vouchers for cash at the government...but that is the only thing I heard about, no grants for businesses like mine.” (Participant GB001). The participants shared their knowledge of which SMMEs did receive assistance from the WCG, which was scarce.

The final code under this sub-category was: “WCG did their best with what they had available”, and it was explained with this comment: *“During Covid – could they have done more? I think they tried their best.”* (Participant SW004) and another participant commented that: *“So yes, they could have done more for those, but I guess their excuse is they had a limited budget.”* (Participant DBN002). There were no ill feelings under the participants interviewed; even though they think more could have been done, they are all entrepreneurs and appear to understand the ever-present universal economic problem of unlimited needs and limited resources.

Under the sub-category of “No”, the first code that came about was: “WCG could have done more”, which was described by this comment: *“They could have done more with the money on hand.”* (Participant STB001) and another participant also stated that: *“Yes, I will say they could have done more to help the smaller businesses to survive. I am in contact with a lot of smaller businesses, and I can honestly say that I have not heard of one other SMME that was indeed helped or assisted by any form of grant funding or help from the government.”* (Participant SW003). Most participants agreed that the local government could have done more with their existing entrepreneurial ecosystem during the pandemic.

The following code that emerged was: “Service industry got no help”, with it being described as follows: *“No, we are in the service industry; it is not as if I could sell a pair of scissors to a home and then they cut their own hair! So in the service industry we got no help”* (Participant MC001). The following code was: “EE did not help, had to help self”, and this was substantiated by: *“Yes, of course, they could have done more. I mean, we sit with working-class people who need food; they would not have survived if we did not help them carry some of them. I could have operated that few customers with one inside and two outside, but I had more on duty just so that all of them could still earn a decent living wage – the government did not help there. Yes, we claimed the short hours from*

UIF, but that money only paid out 3 to 4 months down the line. It was very rough on my staff, so I had to do what I could to help them to survive." (Participant STR001). This participant described how she made sure she employed more staff than she needed for the few customers she had during the lockdown to get them all to earn a decent wage. Only short hours worked were refunded by TERS. However, these payments took several months to materialize.

Feelings and Opinions about EE

The final category was "Feelings and Opinions", and the code that emerged here was as follows: "Cannot believe media" and this comment elaborated this: *"I also do not know of any business personally that did get any grants. That was all over the media but very little in reality, which is sad."* (Participant HLB001), with another participant adding in her very straightforward manner: *"That supposedly R39 m that was distributed as per the media is utter nonsense."* (Participant PB001). Overall, there was a feeling of dissatisfaction.

Furthermore, the following code reflects this: "Feeling dissatisfied with Gov", which was fully explained by: *"You cannot rely on a government. You have to be able to look after yourself these days"* (Participant HB002). In general, the feelings toward the government during Covid-19 were not very positive from the participant's point of view.

The last code under this theme was: "Do not know of any SMME who got help", as amongst the 16 participants, no one could mention any SMME that they personally know that received any help from a government institution besides the TERS money – *"I have not seen the pledged money spent on SMME's I know. There was not one single SMME that I know that got any state or government help. And it is all BEE businesses on the ground."* (Participant BVL001) and even another participant mentioned that: *"I read and believed that they did help some smaller SMME's, I personally do not know any that has been helped, but for the bulk, no I do not think there was enough assistance for SMME's from government's side."* (Participant DBN002).

From the above code words, it is clear that the 16 participants were not overly supportive of the level of aid, assistance or help the SMME sector received from either the Western Cape government or the South African government during the Covid period. If comparing South Africa to other countries, the level of support from the South African government was almost non-existent if compared to other major countries. For example, the USA had

the Paycheck Protection Program (Li & Strahan, 2021:3) enabled by the CARES Act to support small businesses. The CARES Act was signed on 27 March 2020 and provided USD 376 billion for the PPP to help small businesses (Katara *et al.*, 2021:2).

In Australia, a study was conducted recently on sectoral performance and government interventions during the Covid-19 pandemic, and they found that the daily government interventions were significant in the Health Care sector, Industrial sector, Materials sector, Metals and Mining sector and resources sector, and that the government stimulus packages provided overwhelming positive effects during the global crisis (Huynh, Nguyen & Dao, 2021:4). Another Australian study confirmed this point of view by stating the importance of government stimulus and support measures to assist SMMEs in navigating through the pandemic (Grimmer, 2022:9).

Looking towards the East, a study conducted in Bangladesh on 2000 SMMEs revealed that SMMEs' sustainability was positively impacted by the innovative finance options, technological adaptation, and the mediating role of government with their policy formation and implementation (Pu *et al.*, 2021:1). In Indonesia, in the South Sulawesi Province, a study conducted on 97 small and medium enterprises found that the presence of state in overcoming a crisis of pandemic nature is indispensable, and the Indonesian government attempted to maintain business resilience with mainly five programs that addressed social assistance, tax incentives, relaxation and restructuring of MSME loans and financing expansion for MSMEs in the form of stimulus for working capital assistance (Hidayat *et al.*, 2020:26713). Still in the East, in China, government interventions' primary forms of support included rent reduction, social security and tax deferral, credit guarantee support and loan support (Chen, Cheng, Gong & Li, 2022:4).

There was government intervention and assistance for SMMEs in the UK for quite some time before Covid-19. A study conducted by Hannon *et al.* (2006) stated that several government agencies promoted education and assistance in the field of enterprise and entrepreneurship education, such as the UK government, UK Treasury, the Small Business Service, the Department of Culture, the Media and Sports Department for Education and Skills, Englands Regional Development Agencies, The Welsh Assembly Government and the Scottish Executive to name a few (Hannon *et al.*, 2006:42). During the pandemic itself, the UK governmental mitigation assisted SMMEs via their support schemes, and this reduced the number of SMMEs with negative earnings to 49% (down

from 59%) and allowed the residual life for SMMEs to 194 days (up from 139 days). Their support schemes also reduced the number of jobs at risk, as per a study conducted in 2021 on the effects of governmental policies on SMEs during Covid-19 (Belghitar, Moro & Radic, 2021:943).

The problem is that it will take some time before this level of governmental, entrepreneurial commitment is reached in South Africa, as even though the Western Cape Provincial Government tried their utmost (if one can believe the interventions published in the media), the National government is lacking in support and South Africa's efforts to assist SMMEs is not in line with the efforts of the countries as mentioned above. The study of Hannon *et al.* also notes the work of the Kauffman Foundation in the USA, again stressing the point of how far South Africa is lagging in similar support for SMMEs, with "entrepreneurship education accelerated over the last two decades" and "receiving major endowments for entrepreneurship education" (Hannon, Scott, Sursani & Millman, 2006:45).

In South Africa, the NDP still wants SMMEs to contribute to 90% of job creation in 2030 – maybe South Africa should review the level of support that other countries are supplying towards their SMMEs and take a serious hard look at their level of contribution first, before expecting the same kind of contribution from the SMMEs.

In summary, although the participants agree that the entrepreneurial ecosystem exists in the Western Cape, very few felt they benefited from it during the Covid period. They agree it is easy to conduct business, and the emphasis on attracting foreign investors did help some entrepreneurs; however, the majority did not experience a positive impact of the WCG interventions. Whether this entrepreneurial ecosystem can be replicated has thus not been conclusively proven by this study, and further research is needed.

6.3.10 Theme 11: Actions undertaken to survive Covid

After analyzing the previous ten themes, this study has reached a point where we can ask the participants how they overcame all these challenges and what actions they took to save their businesses. Understanding what these participants did to survive, these questions were asked: "What were the specific factors that contributed to the survival of your SMME business during the pandemic and lockdown? How did you cop? What did you do differently when you could not be open for business during lockdown? How did

your SMME survive? Please share your secrets with us.” Various answers were received, and all the participants enjoyed sharing their coping mechanisms, actions, and what to do and what not to do. This theme generated the most code words out of all 12 themes: how strongly the participants felt about sharing their entrepreneurial knowledge and surviving a pandemic or difficult economic situation.

Before looking at the answers and code words the participants provided, one must first ascertain how the rest of the world coped with the same pandemic issues. Different types of retailers were affected differently; hence, various operational actions were applicable.

Bartik *et al.* conducted a study in Illinois on Covid and SMMEs as early as July 2020 on 5800 small business owners between 28 March and 4 April 2020 on the impact of Covid-19 on small business outcomes and expectations. The difference between SA and the USA was that in the USA, they had the CARES Act and the Paycheck Protection Program (PPP), whereas only TERS helped with the short-paid hours or wages portions for employees in SA. Their study found that small businesses employed over 50% of American workers, and they were dependent on the CARES Act and PPP to survive during the lockdown; the impact of the pandemic varied across different industries such as retail, arts, entertainment, personal services, food services and hospitality and all these sectors reported employment declines for the period, stressing the fragile financial status of these small businesses (Bartik *et al.*, 2020:17656-17666).

In South Africa, the authors Bowman and Das Nair found that “During the lockdown, supermarkets’ sophisticated distribution systems enabled seamless operations...however, most SMEs were less well-resourced, and faced a range of logistical and operational setbacks with financial strains resulting in increased defaults on payments to suppliers” (Bowman, 2020:1) as nothing similar to a CARES Act was available in South Africa for SMMEs.

It is interesting to note that entrepreneurs usually pick up the strain and shocks of society when there are difficulties or crises, either manufactured or natural disasters, that humankind has to face. Scheidgen *et al.* suggested that entrepreneurs are the parties who absorbed the shocks and some of the negative consequences of the Covid-19 crisis and that their entrepreneurial attitude, proactivity and risk-bearing could be considered

critical aspects in the organizational performance of a country during the crisis periods. (Lungu *et al.*, 2021:3).

For the majority of retailers who were allowed to be open (also SMMEs) as they were regarded as essential services, the move or pivoting from selling directly to selling via online platforms helped them to absorb the shock and to keep on generating income. “So, as we all move online, there are sometimes increased opportunities and decreased costs for engaged work across physical boundaries” (Beech & Anseel, 2020:449). A large retailer like Woolworths in South Africa managed to secure additional sales by launching their “Woollies dash” delivery services, where customers could shop and pay online, and then the items were delivered to prevent risking getting sick if going outside the comforts of home. Woolworths reported a growth of 118% in food sales from June 2020 to June 2021. as a result of the Covid-19 pandemic lockdown” (ITWeb, 2021:1). Other retailers in South Africa that also harnessed this opportunity were Checkers with their 60sixty delivery effort and PicknPay Asap.

In Ireland, a study was conducted by DCU Business School of Ulster University, and they looked specifically at how Family Businesses survived. Their study done on 251 family business owners (very similar to our SMMEs in SA) reported that 83% of CEOs felt that the Covid-19 pandemic would negatively impact their businesses, and these were the following actions implemented to minimize the threat of the pandemic:

Table 6-13: Irish action implemented to survive Covid

Nr	Action	% of businesses who did/use it
1	Utilised government support	81.1%
2	Shift to remote working	54,7%
3	Reduced working hours	52,8%
4	Temporary layoffs	47,2%
5	Reduced benefits for managers	34.0%
6	Utilised banking institution support	32,1%
7	Permanent layoffs	28,3%
8	Reduced benefits for employees	24,5%

Source: As adapted from Faherty *et al.* (2021:41)

The above actions undertaken by Irish family small to medium businesses appear to align with those undertaken by the 16 participants in this South African study. Their actions and responses to the pandemic will be integrated with the discussion of the South African participants as per their code words and quotations in the section below.

A recent study conducted in the Philippines gathered data from 12 SMMEs to investigate how the managerial capabilities of owners or leaders would drive the survival of their businesses in Santiago City, and as per their findings, it was the managers and owners who have put in a lot of extra work on their duties and responsibilities that their businesses survived (Malinao & Ebi, 2022:310). This theme will investigate the additional work the SMME owners put in and how it compares to developing countries such as the Philippines.

A recent South African study that explored the challenges and then the coping mechanisms, which are similar to the actions undertaken by the participants in this study to survive, revealed that to remain operational, digital transformation and the use of e-commerce were highly recommended or least to have an online presence, with the essential need to network, which provides comfort that the result of this study is in line with other similar studies (Fubah & Moos, 2022:1944).

After analysing all the code words, cutting some code, and applying code condensing (as there were 390 code words under this category out of 2631), this theme had the highest count of code words. Fortunately, a lot of the codes were duplicated or similar in some way, and code condensing was possible with the main categories that emerged:

- **Supply & value chain factors**

- Suppliers
- Staff
- customers

- **Business model changes**

- Financial changes
- E-services / online changes
- Diversifications

- Marketing
- Pivoting
- **Mind matters**
- Think/plan/do
- Positivity NB
- Survival thoughts
- **Actual unique deeds done**

Specifically, under business model changes, the sub-categories were interlinked or worked together to achieve survival. Marketing, pivoting, and e-commerce were merging into one with social network presence and dependency on the social network landscape. Several participants stated that to survive the new normal and reach the customers who were mostly working from home, the use of technology, digitalization, or moving onto social media was the singular outstanding factor that saved their businesses. Understanding the competitive online landscape is paramount to a successful online presence (Hansen, Shneiderman & Smith, 2010). Merging the concepts of pivoting, marketing and diversification with several other business model changes helped the participants in this study to survive, thus not only doing one thing or performing one action but combining business model changes and doing what was necessary to survive.

The above categories and sub-categories of coding were then transferred into a table format, with relevant quotations from the code words inserted by the various participants. Refer to Table 6.15 below, followed by the matrix in Figure 6.32.

Table 6-14: Actions taken and factors employed to survive Covid as SMME

Theme	Category	Sub-category	Quotation from participant
Actions taken And factors Employed to Survive Covid	Supply & value chain changes	Suppliers	Try to support local suppliers – “We could still sell fresh fish, which I got from the fishermen who are my normal suppliers.” PB001, and “I support a lot of local craftsmen, but I think the fact how people have changed, they started supporting local, and they became very aware of us, that we had to survive”, Participant PB002.
			Stock Covid items / ask suppliers to produce – “So yes, Covid spurred us on. Sold a lot of masks, sanitisers, and products on the shelf also had to be diversified, so we had to extend our range,” PB002 and “We never sold sanitisers and masks before that, as there was no demand for it, but the chemical factory which manufactures our cleaning materials, started to manufacture sanitiser, and that is how we were able to be open so that we could sell that retail to members of the public. Before Covid, there was no demand for it.” Participant SW002.
			Take note of expiry dates – “We cut the stock we carried to the bare minimum. We made sure we checked expiry dates because you cannot sit with short-dated stock when there is so little buying power out there.” Participant SW002.
		Staff	Clever staff management – “We applied clever staff management as we could consolidate some of the functions...we did not have to duplicate all staff. For instance, in the Bellville office, we already have an accountant, so we did not need another accountant in the XXX office. We could consolidate the two and just pass on additional work to the existing staff member with a slight salary increase due to the increased workload” Participant DBN002.
			Keep wage bill down, cut hours or retrench if needed – “I got my staff set up for TERS, and retrenched them,” HLB001 and “I immediately changed my rosters for my staff and reduced the number of workers per shift, because everybody just had to deal

Theme	Category	Sub-category	Quotation from participant
			with the short time in my industry and we had to be fair to give everybody a few hours to work” Participant STR001.
			Staff wellness – “My one partner, a female, bought them all vitamins as part of staff welfare so that they could strengthen their immune systems. We started staff lunches on a Friday to raise the wellness feeling – the idea was to show them that during Covid, we care for each other. But to this day, that is a tradition that stuck, and they still get free lunches on a Friday.” Participant SW002.
		Customer service	Listen to customers for feedback – “So we also had a feedback form at the end of the course which helped us to tweak it a lot – you have to listen to your customers, give them what they ask for – I like to call it customer demand.” Participant BVL001.
			Specials for bulk buying – “We also had specials on the items we advertised on social media, and if people would buy all three, then we had great discounts and special offers, so that also helped to bring some income. Bulk buying offers helped.” Participant STB001.
			Make life easier for customers with your product/service – “Yes, it was easier to deliver to people. People did not want to leave their homes. We had to do deliveries. We had a lot of customers phoning and asking if we could do drive buys. You know, like Woolworths or Checkers in the big shopping centres in Strand and surrounding areas, weird. Well, we had only three people there; we did not have someone who could stand on the side of the road with a bag of groceries when they felt like driving past. A lot of people, regular customers, you know, had disabilities and co-morbidities and thus did not want to risk infection, so they were avoiding the shops. We wanted to help them.” Participant PB002.
			Check bank statements daily, be in total control of your finances – “I am a sucker for number crunching and like to look at the numbers and figures at the end of each day, and the actual growth, and I am not talking year or year, by literally week by week, was amazing to witness” Participant PB002.

Theme	Category	Sub-category	Quotation from participant
	Business model changes	Financial changes	Review fixed and variable costs and cut what you can – “First, I went through my financials with a fine-toothed comb. I looked at fixed costs and variable costs and tried to see what I could cut and what not. For example, I cut my staff’s hours and the amount of staff on shift,” Participant SW002.
			Keep generating income – find a way – “So the permanent tenant was the ideal solution to keep generating the same kind of income but with a lot less of the hassles.” Participant HLB001.
			Implement savings – “So my advice to any new entrepreneur would be to start building on your retained earnings as quickly as possible and make sure you have enough retained earnings”, Participant SW002.
			Avoid overtime wages – “We closed at night to avoid paying long hours of overtime wages for no customers as no one was allowed outside curfew on the streets anyway.” Participant SW002.
			Analyse your SMME financials thoroughly – “You got to be fully aware of your existing financial status, then from there, there are plenty of things that you can do when you face difficult economic circumstances: You first look through your income statements and look at expenses that are not really required – cut it out. Slice down, do away with whatever you can cope with, any unnecessary expense you need to cut down” Participant DBN002.
		E-services	Use social media = free: ” Luckily, I already had a mailing list with all my existing clients' e-mail addresses, and most of them are on my business page social media account on Facebook, so advertising was easy and free.” Participant STB001.
			WhatsApp to regulars – “When I had no sales, and some phoned, I decided to WhatsApp the menu to some customers for whom I had the numbers so that they know when I had it available. I sent the menu. Everyone was on their phone. People were sitting at home, on the phone, all the time.” Participant NUM001.

Theme	Category	Sub-category	Quotation from participant
			Provide top-end products online – “It is important at this stage to make sure you offer an accredited quality product.” Participant BVL001.
			Own your platform – “So we looked at what was on Google, and now we are one of a few training companies that own our own platform where we do our training. The second time, we learned about secure ways to do it, to get payment upfront, and to ensure that the training paid for by one is not used for ten or more, so yes, it was a learning curve. Never be afraid to learn.” Participant BVL001.
		Diversifications	Diversify your offering – “Yes, we grew the business also with a diversification of our product offering by creating the online shop. I think it is very innovative, as we could add all the health and safety items onto our online shop, the firefighting equipment, the spill kits for the forecourts and all those first aid boxes that adhere to regulatory requirements that you cannot simply buy at the local pharmacy” BVL001 and “So yes, I changed my business model, and I diversified to survive Covid and still generate income.” Participant HLB001.
			Add delivery if you can – “Yes, we did a lot of deliveries, as people were not prepared to come out; they were all scared, and we had to understand that and have compassion for that. Remember, you must know your market, and my main market is a retirement village. Most people have co-morbidities, health issues, or old age,” Participant PB002.
			Diversify to suit customer demand – “My value proposition was to listen to my customer and hear the customer demands and then deliver on that. By either being innovative or diversification, but we gave them what they needed.” BVL001 and later, “You can say we actually changed our business model to assist in our customer demands, and it is working.” Participant BVL001.

Theme	Category	Sub-category	Quotation from participant
			Diversify your offering online – “So yes, we have added this as a diversified item for our customers to make life easier for the customer. Yes, you can say we also diversified online” Participant BVL001.
			No need to diversify if solid contracts are in place – “I think we are in a fortunate place, as we have lots of contracts in place, which placed us in a good position as a business, and the fact that we are not focused on one industry, but in different places and in diversified sectors, that we were able to generate enough business to sustain ourselves during those lockdown periods...being in diversified sectors, being like that before Covid, we were OK.” Participant DBN001.
		Pivoting	Pivot your service delivery – “I had a lot of savings with the online exhibition and actually made more money in the online exhibition than I had made the previous year when we physically went” STB001 and “and be part of the solution. We could do Covid training. And then we only had a basic static website. No other online interactive platform. I started looking at websites with online training and the costs to set it up, finding out via virtual meetings.” Participant BVL001.
			Be innovative – “We were already in training, but now we could branch out into innovative Covid training. It was an opportunity which we harnessed. That is a very important aspect of an SMME owner. You have to do opportunity harvesting.” Participant BVL001.
			Go from physical to online – “Pivoting to online is the way we went to survive”, Participant BVL001.
			Pivot product offering – “My exhibition for London was already booked for that September, but then I had to cancel it because we could not send containers out, we could not fly out, so then I thought you must get some income, so then I went to the internet and put the artworks online and had an exhibition in that year’s September called “XXX” as people were so sad and worried and stressed and sick, I tried to bring

Theme	Category	Sub-category	Quotation from participant
			some joy and colour into their lives with my online exhibition. It was a huge success.” Participant STB001.
		Marketing	Used social media – “Luckily, I already had a mailing list with all my existing clients' e-mail addresses, and most of them are on my business page social media account on Facebook, so advertising was easy and free.” Participant STB001.
			Customer relationships NB – “The fact that we were also willing to start stocking additional items as per customer request helped a lot. We went the extra mile for our customers, and they repaid it with loyalty “. Participant PB002.
			The Secret to Success is communication – “opportunity harvesting and I think one of the secrets of success was our communication.” Participant BVL001.
	Mind matters	Think/plan/do	Start by thinking about your problem – “After that first two weeks being a businessman, I started thinking you are either going to have a problem or see what we can do to adapt to this new normal. You have to be adaptable. To see what we could do to survive. So, yes, we were not essential at the beginning, but I sat and thought what we could do to get on this Covid train, to identify the opportunity, and be part of the solution.” Participant BVL001 and, “You were forced to sell some things to be able to pay your bills and salaries. So, I sat back, and I thought about it: how am I going to reach my customers if I cannot go to them?” Participant STB001.
			Adapt – “So yes, we had to adapt. And it is a matter of whether the fittest will survive. So, the same as a lot of It companies came up then, to be able to deal with the crisis or harness the opportunity, the same no – we were already in training, but now we could branch out” Participant BVL001.
			Apply out-of-the-box thinking – “You can say I applied some out-of-the-box thinking. I had to look at an alternative to generate some income, and we did not know how long this would last” Participant HLB001.

Theme	Category	Sub-category	Quotation from participant
			Use your brain and then just do it – “If you are faced with a crisis or a pandemic or whatever – take the time out, go and sit back and think yourself and your business out of the mess, if you had the brains to think yourself into the business, then you have the capacity to think yourself out of the mess as well. Carefully plan and think how you will execute this and how you will market it, and then just do it.” Participant HLB001.
			Find inner strength – “I just did what I had to do, what came naturally to me. From deep within myself, I just instinctively knew what to do.” Participant STB001.
			Get signed contracts in place to protect your business – “We did not only survive, but we also thrived. We managed to get a contract signed with a multi-billion-rand development to act as management agents, sales agents and renting agents. This will protect the business no matter what,” Participant DBN002.
		Positivity NB	All about attitude – “I also think it was the positive attitude from us during adversity...that made our customer believe it could work...so positivity and how you portray that into the market is also very important.” Participant BVL001.
			Teach yourself to be positive – “not to allow negativity to affect your own happiness or personal success; that is what I had to teach myself. So I realised to focus on positivity.” Participant STR001.
			Must have endurance & persistence – “If you believe in something to continue and have endurance and persistence, it must break through at some point, but you have to keep on going trying, nobody else is going to do it, you have to do it for yourself.” Participant STB001 and “Persistence. You have to focus really hard on what you want.” Participant GB001.
			Power of prayer – “I just went on my knees, and I prayed. You know faith is a very important part of surviving and running a successful business. Without faith, you cannot survive. Prayer provides a lot of answers to the questions you have in your business and your life in general.” Participant STR001.

Theme	Category	Sub-category	Quotation from participant
			Never give up – “Keep your focus, focus on what you want and what will make you happy. then, one day, if you have shown enough persistence, it will become a reality.” Participant GB001.
			Find your purpose - “There has to be a purpose for me; your drive must not be money. Although we all need it to survive, my drive is to better people. Most people in business belong to Rotary or Lions Club or support their communities, and that is the reward to better people, to empower people.” Participant BVL001.
		Survival thoughts	Must have will to survive – “I believe we can adapt and make an impact and have the will to survive, and that positive attitude helped.” Participant BVL001.
			Do what you have to, to survive – “but I did what I had to do to survive.” and “They could not care whether we survived or not, so I had to start caring about myself and about my staff member.” Participant MC001.
			Gratitude for survival – “We were in the fortunate position that we could reduce our income and savings of the business for the year, and we are grateful we survived”, Participant DBN001.
	Actual deeds done		Learn from others’ mistakes – “It is good to get in at the beginning, but just after everybody has already made their own mistakes, you can learn from it...so I looked at everybody’s positives and negatives...and hopefully came out with something user-friendly.” Participant BVL001.
			Find a way to get essential status – “And it is at that point that SARS and Government realised to regard accountants and management agents...all who do VAT returns to get essential worker status so that SARS can claim their pound of flesh So yes, we became essential to SARS when they realised their laws were too strict, the accountant cannot go into lockdown, as then they get no funds in” Participant DBN002 and “Yes, and I still sell fish. This is the main thing I could do in that one month right at the beginning when it was lockdown stage 5 or level 5, so I got onto the Covid bus,

Theme	Category	Sub-category	Quotation from participant
			obtained essential status business certificate via my accountant, put it in the window, and we could still sell fresh fish” Participant PB001.
			Follow correct and safe procedure – “I was wearing a mask and a shield, and all equipment was still sterilised after each and every client, even when I was treating members of the same household, so there was no risk.” Participant MC001.
			Try to be part of the inner circle – “We have eight associations. If all of you are going that route, let us just sign a blanket deal with my company, and then we were appointed as the only Health and Safety approved specialist for the RMI, so we also took over their personal health and safety.” Participant BVL001.
			Comply to disaster / Covid rules - “When eventually we could open for eat only, no wine sales, we took out a few tables so that it was all Covid compliant and we sanitized everyone as they entered, so yes, we adapted to live with Covid, as at that stage we did not know how long this pandemic will last. The unknown was still a huge stress factor, but we coped, and yes, we did not sell alcohol,” Participant PB001.

Figure 6-32: Matrix of Theme 11

			Participants															
Category	Sub	Main Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
Supply chain factors	Suppliers	Try to support local suppliers	x			x					x		x				x	
		Stock Covid items / ask suppliers to produce	x		x				x	x	x			x			x	
		Take note of expiry dates.		x				x	x			x	x				x	
	Staff	Clever staff management		x		x		x	x	x		x		x		X		x
		Claimed TERS for short hours	x		x			x	x	x	x		x			X	x	x
		Keep wage bill down, cut hours/retrench	x		x			x	x	x		x				X		x
		Staff wellness		x		x		x	x			x	x	x	x		x	
	Customers	Listen to customers for feedback	x	x		x				x		x		x		x	x	x
		Specials for bulk buying	x	x	x		x			x	x							
		Make life easier for customers/community	x			x		x		x			x	x	x	x	x	
Business model changes	Financial	Put diverse income sources in place.	x	x		x				x	x	x		x		x		

			Participants															
Category	Sub	Main Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
	changes	Check bank statements daily.		x	x		x		x		x		x			x	x	x
		Review fixed and variable costs. Cut if you can.			x	x	x		x	x						x	x	x
		Keep generating income – find a way.	x		x	x				x	x		x	x		x		
		Implement savings & cut expenses.			x	x	x		x		x	x						x
		Avoid overtime wages.		x				x	x	x							x	x
		Analyse your SMME financials thoroughly.		x	x		x		x		x					x	x	
	E-services	Use social media for free advertising.	x				x						x	x	x		x	
		Good communication with clients NB.	x			x				x			x	x		x	x	
		WhatsApp to regulars				x							x	x	x		x	
		Provide top-end products online.	x				x				x	x				x		x
		Own your platform, take ownership	x			x	x			x								x
	Diversifications	Diversify your offering.	x		x	x					x		x		x		x	

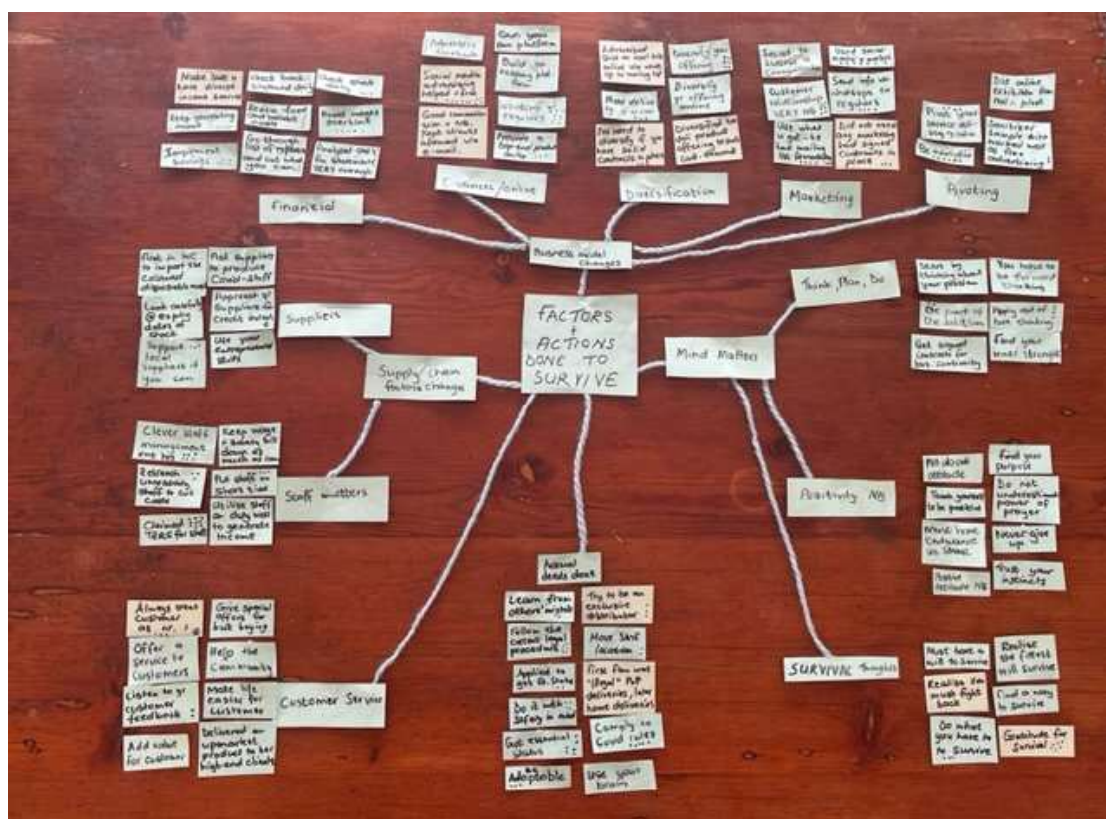
			Participants															
Category	Sub	Main Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		Add delivery if you can.				x					x		x	x	x		x	
		Diversify to suit customer demand.	x				x			x	x		x	x	x			
		Diversify your offering online.	x		x		x		x		x				x	x		
		There is no need to diversify if solid contracts are in place.		x			x					x				x		x
	Pivoting	Pivot your service delivery.	x		x		x	x		x		x			x	x	x	
		Be innovative.	x			x	x			x	x		x		x		x	
		Go from physical to online.	x				x					x				x		
		Pivot product offering.	x			x	x				x							
	Marketing	Use social media & your mailing lists.	x		x		x				x	x	x	x	x		x	
		Customer relationships NB.				x			x	x			x	x		x	x	x
		The Secret To success is communication.	x			x						x	x	x		x		
Mind Matters	Think/plan/do	Start by thinking about your problem.	x		x		x			x	x		x	x				
		Adapt	x			x			x	x	x	x	x	x	x	x	x	x
		Apply out-of-the-box thinking.		x	x		x				x			x			x	x

			Participants															
Category	Sub	Main Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		Use your brain, and then just do it.	x		x					x	x	x	x	x		x		
		Find your inner strength.	x	x			x		x		x		x	x		x		x
		Get signed contracts in place.		x	x							x				x		x
	Positivity NB	It's all about attitude.	x		x	x		x		x			x	x		x		x
		Teach yourself to be positive.			x			x				x		x			x	x
		You must have endurance & persistence.	x			x			x		x	x	x	x		x	x	x
		Power of prayer.				x		x	x	x			x	x			x	
		Never give up.		x					x		x	x	x	x	x		x	
		Find your purpose	x		x		x			x			x			x		x
	Survival thoughts	You must have the will to survive and depend on yourself.	x			x		x			x				x		x	
		Do what you have to, to survive.			x					x			x	x	x			
		Gratitude for survival.	x			x		x	x	x		x				x	x	x
	Actual deeds done	Learn from others' mistakes.	x		x		x						x	x		x		

			Participants															
Category	Sub	Main Codes	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		Find a way to get essential status.		x		x				x		x				x		
		See the opportunity and be part of the solution.	x			x					x		x		x		x	
		Try to be part of the inner circle.	x		x				x			x			x	x		x
		Comply with disaster / Covid rules/be safe.		x		x	x		x	x	x	x	x		x		x	

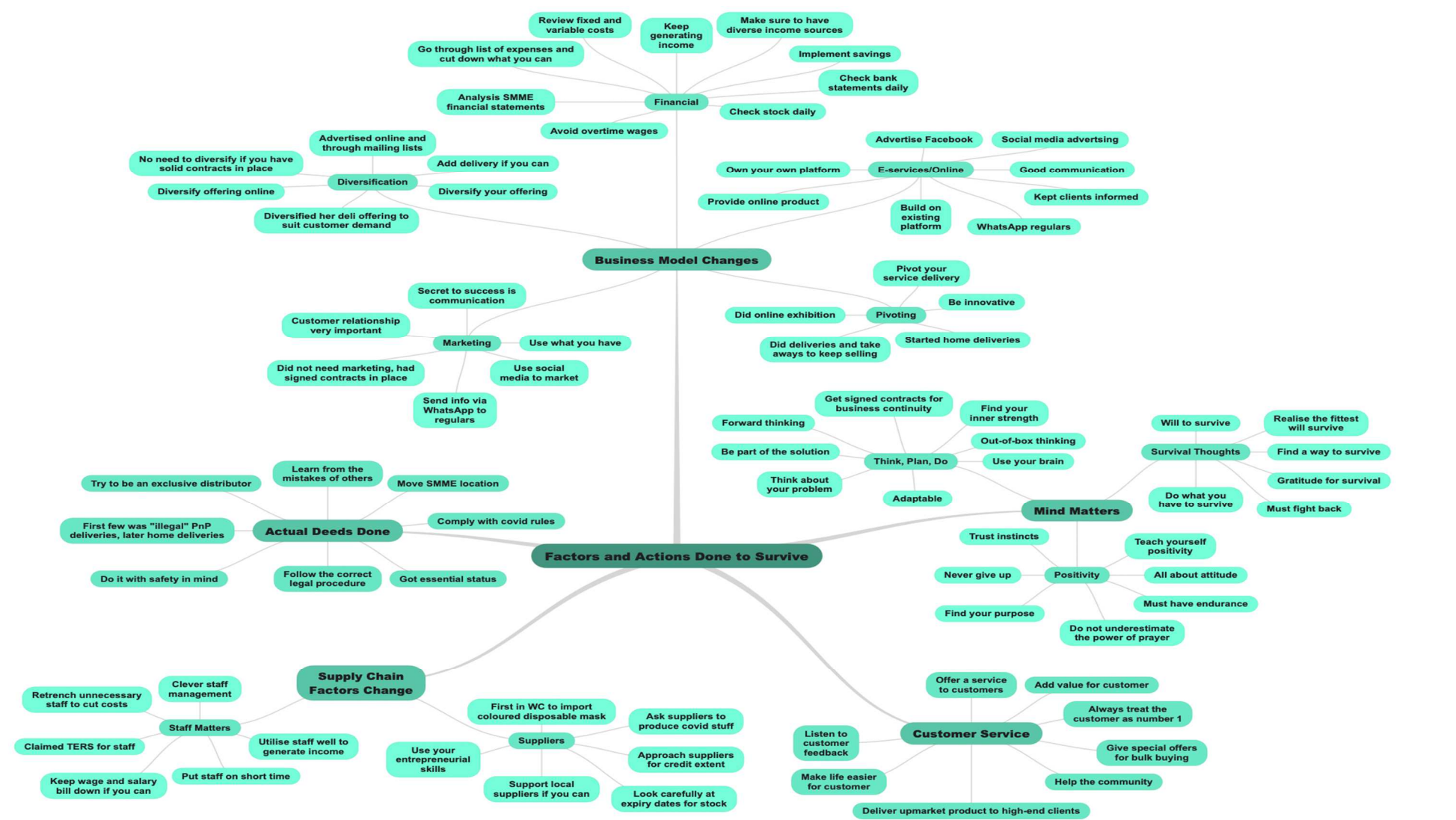
As per the matrix above, it is evident that this theme was prevalent amongst the participants, and they have contributed qualitatively and quantitatively to this theme, with a total of 390 code words out of a total of 2631 code words for the entire study, making this the theme that is ranked number one in terms of high scores on how many code words did this theme generate. Twelve out of sixteen participants agreed that adaptability in a time of crisis is the action that should be first implemented, as per the mint green line. All the code words will be presented in a photographic image of the network diagram in Figure 6.33 below.

Figure 6-33: Photographic image of Operational Network diagram of Theme 11



All the code words were transcribed from the interviews onto colour-coded paper and transferred to a wall. Then, each theme was taken down to be analyzed and organized into a network diagram. The above image is the organized version of the code words for the theme: “Factors and Actions Undertaken to Survive”. The systemised mindmap was then developed and is represented in the figure below.

Figure 6-34: Systemised network diagram or mindmap of Theme 11



An in-depth discussion or analysis of the code words and the quotations as provided by the participants will now be provided as this is a highly essential theme. This analysis will be done by viewing possible synchronicities between recent literature and other recent studies. Amongst these, reflections from Ulster University done in Ireland (Faherty *et al.*, 2021:1-41), also Saudia Arabia (Adam & Alarifi, 2021), then further India (Kumar *et al.*, 2020), and finally also Australia (Grimmer, 2022) were reviewed.

Four main categories emerged from the data under this theme 11: Actions undertaken and factors employed to ensure the SMME survived Covid-19. The first category was “Supply chain factors”, and three sub-categories, namely “suppliers”, “staff”, and “customers”, evolved. These will now be discussed with the individual principal codes under each sub-category.

Supply chain factors

The first code that emerged under the first sub-category of “Suppliers” was: “Try to support local suppliers”, and the first comment was made: *“We could still sell fresh fish, which I got from the fishermen who are my normal suppliers.”* (Participant PB001) and another participant added: *“I support a lot of local craftsmen, but I think the fact how people have changed, they started supporting local, and they became very aware of us, that we all had to survive”* (Participant PB002). Also, in the Australian study, the concept of local support was highlighted with Grimmer stating: *“Another important phenomenon to emerge out of the crisis is the increased shift to “local” shopping and support for local stores and services”* (Grimmer, 2022:4).

A participant in this South African study describes a similar experience that people, in general, have changed and decided to support more local smaller SMMEs rather than large chain supermarkets due to the risk of exposure to more people and viable bacteria in a large shopping centre. It was thus safer at the local small business deli on the street corner: *“A lot of people...regular customers, you know... had disabilities and co-morbidities and thus did not want to risk infection, so they were avoiding the shops...we wanted to help them. Customers would send their orders on WhatsApp or phone, and they would do the EFT, and then we open in the mornings between 9 and 12, and we made it work. I scheduled that very few people were in store”* (Participant PB002), so not only did customers start to support local, but was also the SMME owner who started to

listen to her customer's feedback and demands and accommodated their needs simultaneously. In the Faherty study conducted at the Ulster University amongst family businesses under the Summary of recommendations, a similar concept was stated as one of the eight recommendations to reach out to your peers and industry professionals and support local businesses (Faherty, 2021:35) as this will assist in business development.

Another code that emerged under this sub-category was that SMME owners started to "Stock Covid items / ask suppliers to produce" as they had to supply in demand from their customers so that customers could cope with the virus. It was fully elaborated on with this comment: *"So yes, Covid spurred us on. Sold a lot of masks, sanitisers, products on the shelf also had to be diversified...so we had to extend our range"* (Participant SW003) and this participant also stated that: *"We never sold sanitisers and masks before that, as there was no demand for it, but the chemical factory which manufactures our cleaning materials, started to manufacture sanitiser, and that is how we were able to be open so that we could sell that retail to members of the public. Before Covid, there was no demand for it."* (Participant SW002), they diversified their product range due to the pandemic and listened to the customers' demands. The Faherty study also highlighted this adaptability to adjust your product offering: "Especially during turbulent times, it is crucial for a family business to pivot, adapt and embrace change" (Faherty, 2021:30).

The following code that emerged under this sub-category was stock-related: "Take note of expiry dates" and was described as: *"We cut the stock we carried to the bare minimum. We made sure we checked expiry dates because you cannot sit with short-dated stock when there is so little buying power out there."* (Participant SW002). Stock management and especially the expiry dates on all items were stressed as an essential factor to consider, especially in a crisis.

The following sub-category was "Staff", and here the first code words that were extracted were: "Clever staff management", and one of the participants pointed out that: *"We applied clever staff management as we could consolidate some of the functions...we did not have to duplicate all staff. For instance, in the Bellville office, we already have an accountant, so we did not need another accountant in the XXX office; we could consolidate the two and just pass on additional work to the existing staff member with a slight salary increase due to the increased workload and the rest worked from home"*

(Participant DBN002). One of the eight main actions undertaken by Irish family businesses was to shift to remote working, so it appears to be a similar and world-wide phenomenon, this new normal or “working from home” (Faherty, 2021:9).

The following code that emerged under the sub-category of staff was: “Claimed TERS for short hours.” As in South Africa, this was a government intervention or form of support for workers who could not go to work due to lockdown: “*The South African workers did get some TERS money, but not the foreigners, from Zimbabwe did not get, so all my local staff did get their UIF*” (Participant STR001), and another participant described it with: “*We put the staff on short time, and we claimed for them the shortfall, under TERS – it took a while, but in the end, they all got paid. We also assisted the staff financially before TERS paid out, by paying out their leave money, so that they could survive*” (Participant SW002). Similar to using this form of government support in South Africa, the Faherty study stated that the action undertaken the most by 81,1% by Irish family businesses that have partaken in that study was to utilize forms of governmental support (Faherty, 2021:9).

The following code that emerged under this sub-category was “Keep wage bill down, cut hours or retrench if needed”, and one participant explained it with: “*I got my staff set up for TERS, and retrenched them*”(Participant HLB001) whilst another said that even though she retained all her staff, she had to cut their hours of work: “*I immediately changed my rosters for my staff and reduced the number of workers per shift, because everybody just had to deal with the short time in my industry...and we had to be fair to give everybody a few hours to work*” (Participant STR001). This reduction of hours being allowed to work due to the majority of people staying home and fewer customers out there was also happening in Ireland, as it was the third highest ranked under actions, followed by the Irish family businesses with 52,8% of respondents stating they reduced the working hours of staff (Faherty, 2021;9).

The last code word that emerged under this sub-category was “Staff wellness”, and it was described by this participant as follows: “*My one partner, a female, bought them all vitamins as part of staff welfare so that they could strengthen their immune systems. We started staff lunches on a Friday to raise the wellness feeling – the idea was to show them that during Covid, we care for each other. But to this day, that is a tradition that stuck, and they still get free lunches on a Friday*” (Participant SW002). Although this issue was not

strictly covered by the Irish study, some aspects of this “staff wellness” code word can be found in the findings of the Faherty study as that study found that the “familiness” meant they adopted an approach of “we are stronger together” (Faherty, 2021:11) and also they found that “a healthy family is crucial to a long-lasting, successful family business” (Faherty, 2021:25), which is a similar finding of how some South African small businesses treated health and wellness by supplying vitamins and free lunches to staff to keep their morale healthy.

The last sub-category was “Customers”, and these were the code words that emerged: “Listen to customers for feedback”, with it being further explained with this comment: “*So we also had a feedback form at the end of the course which helped us to tweak it a lot – you have to listen to your customers, give them what they ask for – I like to call it customer demand.*” (Participant BVL001). As the participant’s company provides training, he saw it as an opportunity to introduce Covid training programs that he had designed by experts and were accredited by South African SETAs. Additionally, he added a section for feedback at the end of the course to obtain relevant, current and up-to-date feedback on the course material. He then adjusted his training modules to meet the customers' needs based on the customers' comments. The Faherty study also highlighted effective and flexible communication as part of the recommendations (Faherty, 2021:35).

The following code that emerged was “Specials for bulk buying”, with a participant responding that this is what was done to ensure sales during times when customers were spending averse: “*We also had specials on the items we advertised on social media, and if people would buy all three then we had great discounts and special offers, so that also helped to bring some income, bulk buying offers helped.*” (Participant STB001).

Another code that emerged under this sub-category was to “Make life easier for the customer with your product or service”. This code word was described as: “*Yes, it was easier to deliver to people. People did not want to leave their homes. We had to do deliveries. We had a lot of customers phoning and asking if we could do drive buys. You know, like Woolworths or Checkers in the big shopping centres in Strand and surrounding areas, weird. Well, we had only three people there. We did not have someone who could stand on the side of the road with a bag of groceries when they felt like driving past. A lot of people, regular customers, you know, had disabilities and co-morbidities and thus did not want to risk infection, so they were avoiding the shops. We wanted to help them.*”

(Participant PB002). This participant went the extra mile to accommodate her local customers, which paid off for her, as her deli sales increased tremendously during the Covid period. Not only did she diversify her product range to meet customer demands, but she also added delivery to assist the community who were too afraid to leave their houses due to health concerns.

Business model changes

The next category was “Business model changes”, and the first sub-category was “Financial changes”, with the first code that emerged as: “Put diverse income sources in place”. This code was explained with the comment: *“I did all the financials of the business over the last few years in detail again, and I saw what we actually get in per month as an average over the last five years, and then realised that I can rent the house out on a more permanent basis of say six months to a year”* (Participant HLB001). This participant could not operate her self-catering guest house during Covid but made quick and ideal business decisions based on her financial analysis, and this enabled her to put alternative business model changes in place to change it from expensive short-term rentals to the longer-term, more affordable rental, which in the end meant more or less the same income for her, but with less hassle. By facing the changed situation head-on and being resilient and resourceful, it is possible to deal with a crisis such as a pandemic and change the situation for yourself into a positive (Sarkar & Clegg, 2021:1).

The following code that emerged under “Financial changes” was to “Check bank statements daily, be in total control of your finances”. Here one participant commented: *“I am a sucker for number crunching and like to look at the numbers and figures at the end of each day and the actual growth, and I am not talking year or year, by literally week by week, was amazing to witness”* (Participant PB002). Although this exact code was not mentioned in the Irish study, as part of this recommendation, it was said to “practice good cash flow management and costing”, which is more or less in line with this code of being in total control of your finances” (Faherty, 2021:35).

The following code was to “Review fixed and variable costs and cut what you can”, which was fully elaborated on by this participant with: *“First I went through my financials with a fine-tooth comb. I looked at fixed costs and variable costs and tried to see what I could cut and what not. For example, I cut my staff’s hours and the amount of staff on shift”*

(Participant SW002). Despite having essential status, this participant experienced a drastic decrease in sales and income within the first three months following the first lockdown due to Covid as he sells fuel, and as a result of the number of people working from home, the number of roads users significantly decreased, resulting in lower sales for his SMME.

The following code was “Keep generating income – find a way”, and this was explained with this comment: *“So the permanent tenant was the ideal solution to keep generating the same kind of income but with a lot less of the hassles.”* (Participant HLB001). The emphasis here is on the “find a way” that indicates the entrepreneurial skill of being innovative and trying to survive at any cost, no matter how many changes you as an entrepreneur must implement. The Faherty study also states in the recommendations section that “take the crisis as an opportunity to elicit change...and new innovations” (Faherty, 2021:35).

As a following code under this sub-category, this thought emerged: “Implement savings, cut costs where you can”, and it was explained with: *“So my advice to any new entrepreneur would be to start building on your retained earnings as quickly as possible and make sure you have enough retained earnings”* (Participant SW002).

Another code that was extracted from the data was: “Avoid overtime wages”, and this participant explained what he did to cut his wage bill: *“We closed at night to avoid paying long hours of overtime wages for no customers as no one was allowed outside curfew on the streets anyway.”* (Participant SW002). This code was from the participant who had essential status, but due to a few road users suffering tremendous losses initially, he had to make clever plans to survive and eventually turn it around and thrive.

The following code was “Analyse your SMME financials thoroughly”, and this was explained as: *“You got to be fully aware of your existing financial status, then from there are plenty of things that you can do when you face difficult economic circumstances: You first look through your income statements and look at expenses that is not really required – cut it out. Slice down, do away with whatever you can cope with, any unnecessary expense you need to cut down”* (Participant DBN002). This fact was also emphasized by the Irish study insofar as it stated that two of the critical areas that required the attention

of the entrepreneur or CEO were cash flow management and costing procedures (Faherty, 2021:19).

E-services were the following sub-category; the first code emerged: "Use social media as it is free". One participant commented: " *Luckily, I already had a mailing list with all my existing clients' e-mail addresses, and most of them are on my business page social media account on Facebook, so advertising was easy and free.*" (Participant STB001). Most participants agreed that social media advertising was a real business saver at the beginning of Covid. This fact was also mentioned in the Irish study under the heading "Embrace Technology", explaining that digital transformation was the way for next-generation members with innovations (Faherty, 2021:31). A recent study in Macedonia confirmed that digitalisation has the potential to assist SMMEs to respond successfully to the challenges of a crisis such as a pandemic (Nousopoulou, Kamariotou & Kitsios, 2022:3).

Most of the participants in this Western Cape study employed some form of technological business model change to their business to survive (STB001), whether it was pivoting their sales offering from real life to online or using what sups (NUM001, SW001, PB001) or social media to reach their customers (STB001) or even creating their online platform to conduct their training business from (BVL001); hence there is a case to make that a new form of trading has occurred by "going online" as was a trend found in other similar studies around the globe by dynamic SMMEs (Weaven *et al.*, 2021). Adopting innovative technological methods was paramount for financial success during the Covid-19 pandemic (Gao, Siddik, Khawar Abbas, Hamayun, Masukujjaman & Alam, 2023). To be financially successful, "going online" was the international trend followed by SMMEs (Zou & Cheshmehzangi, 2022).

Another code that emerged was: "Good communication with clients is important", and this was elaborated on with: " *So when Covid hit, I did send a copy of my essential business status paper on that mailing list to all my regular customers to inform them that we will still be open and that we are an essential food supplier. So, I do not know if that qualified really as marketing, but we just like to keep our customers informed of what is going on at all times.*" (Participant HB002). The Irish study pointed out under their recommendations that robust and flexible communication is vital to nurture stakeholder relationships (Faherty, 2021: 35). A recent South African study believed that the decision

for an SMME to choose modern communication platforms where he can promote the identity of his business is a sign of the family values of the business, which include creativity and professionalism (Kupangwa, 2021:432).

The following code that emerged was to use “WhatsApp’s to regulars”. This code explained the simple yet elegant solution that was used by most, also by a participant in the townships who had a fast food business, as substantiated by this comment: *“When I had no sales, and some phoned, I decided to WhatsApp the menu to some customers for whom I had the numbers so that they know when I had it available, so I send the menu, everyone was on their phone. People were sitting at home, on the phone, all the time.”* (Participant NUM001). This participant realised the value of social media networking.

Another code that emerged under this sub-category of e-services was to “Provide a top-end product online”, and the participant explained it with: *“It is important at this stage to make sure you offer an accredited quality product.”* (Participant BVL001). Before this participant applied for and arranged essential status, he placed his service offering online and provided valuable advice on how to do it. The following code was also his advice: “Own your platform” as he realized the cost of making use of other people to set up your website or host your company’s website: *“So we looked on what was on Google, and now we are one of a few training companies that own our own platform where we do our training on. The second time, we learned about secure ways to do it, to get payment upfront, and to ensure that the training paid for by one is not used for ten or more, so yes, it was a learning curve. Never be afraid to learn.”* (Participant BVL001). This aspect of learning from your past mistakes or learning from others was also mentioned in the Irish study as one of the recommendations to “learn from past challenges and setbacks” (Faherty, 2021:35).

The following sub-category that emerged was: “Diversification”. The first code word extracted was: “Diversify your offering”, which was validated by: *“Yes, we grew the business also with a diversification of our product offering by creating the online shop. I think it is very innovative, as we could add all the health and safety items onto our online shop, the firefighting equipment, the spill kits for the forecourts and all those first aid boxes that adhere to regulatory requirements that you cannot simply buy at the local pharmacy”* (Participant BVL001) and also with this comment: *“So yes, I changed my business model, and I diversified to survive Covid and still generate income.”* (Participant HLB001). This

concept was also revealed as how Irish family businesses coped during the pandemic. “The onset of the pandemic forced many businesses to adapt their product offerings and diversify into new markets” (Faherty, 2021:30).

“Add delivery if you can” was an additional code that emerged. This code was substantiated with this comment: *“Yes, we did a lot of deliveries, as people were not prepared to come out, they were all scared, and we had to understand that and have compassion for that. Remember, you must know your market, and my main market is a retirement village. Most people have co-morbidities or health issues, or old age”* (Participant PB002). Adding an additional service to the customer resulted in gaining more customer loyalty for this participant.

The following code that developed out of the data was: “Diversify to suit customer demand”, and it was expanded on with this comment: *“My value proposition was to listen to my customer and hear the customer demands and then deliver on that. By either being innovative or diversification, but we gave them what they needed.”* (Participant BVL001) and also by the same participant: *“you can say we actually changed our business model to assist in our customer demands...and it is working.”* (Participant BVL001). The making use of online portals played a critical role in the survival of SMMES worldwide, as a study conducted in China also indicated that using online portals or digital platforms helped to facilitate the transition from recovery resilience to transformative resilience (Shen, Cheng & Yu, 2022:710). Continuing with this trend or online line of thought was the code that emerged: “Diversify your offering online”, and it was described with *“So yes, we have added this as a diversified item for our customers, to make life easier for the customer. Yes, you can say we also diversified online”* (Participant BVL001), same as the Irish study that stated how important it is to “adapt their product offerings and diversify into new markets” (Faherty, 2021:30).

Despite this last code, the opposite is true if an SMME was fortunate enough to have existing solid contracts, which meant that business could not be affected by a lockdown: “No need to diversify if solid contracts in place”. Some of the participants were fortunate enough to have these in place, and they realized their being privileged: *“I think we are in a fortunate place as we have lots of contracts in place...which placed us in a good position as a business...and the fact that we are not focused on one industry, but in different places...and in diversified sectors.....that we were able to generate enough*

business to sustain ourselves during those lockdown periods...being in diversified sectors...being like that before Covid...we were OK." (Participant DBN001). Solid contracts in place is an example of self-constructed support to be discussed in detail in Chapter 7.

Pivoting was the following sub-category; the first code that emerged was "Pivot your service delivery". A participant with this comment described the code: *"I had a lot of savings with the online exhibition and actually made more money in the online exhibition than what I had made the previous year when we physically went there"* (Participant STB001). Another commented that: *"And be part of the solution. We could do Covid training. And then we only had a basic static website. No other online interactive platform. I started looking at websites with online training and the costs to set it up, finding out via virtual meetings."* (Participant BVL001). Both participants had to place their products and training services online to enable sales, so they pivoted from direct to online sales, which worked well for them, and they thrived. Online sales or digital transformation was a sure way to protect your business, as it was found that drawing on the resource-based theory, this is a resource that could assist a business in adapting to the new normal (Rupeika-Apoga *et al.*, 2022:685).

The following code was "Be innovative" explained: *"We were already in training, but now we could branch out into innovative Covid training. It was an opportunity which we harnessed. That is a very important aspect as an SMME owner; you have to do opportunity harvesting"* (Participant BVL001). The Irish study also stated the importance of being innovative, as it is part of one of the eight recommendations to "take the crisis as an opportunity to elicit change, digital transformation and innovations" (Faherty, 2021:35). In the Saudi Arabia study their main findings also referred to "innovation practices of SMEs have a significant impact on the performance and survival of SME's", thus stating that for an SMME to survive, it has to be innovative, concurring with the South African participants; view in this study (Adam & Alarifi, 2021:17). Values such as innovation and creativity are truly South African family values, especially in black, indigenous family businesses (Kupangwa, 2021:432).

Another code that emerged was "Go from physical to online", and it was elaborated on with: *"Pivoting to online is the way we went to survive"* (Participant BVL001) and also similarly, this participant stated that: *"My exhibition for London was already booked for*

that September, but then I had to cancel it because we could not send containers out, we could not fly out, so....uhm...so then I thought you must get some income, so then I went to the internet and put the artworks online and had an exhibition in that year's September called "XXX" as people were so sad and worried and stressed and sick... I tried to bring some joy and colour into their lives with my online exhibition. It was a huge success." (Participant STB001). The Irish study did not mention explicitly pivoting to online sales but did mention "embracing technology" and "investing in improving our online offering" (Faherty, 2021, 31). The Indian study stated that using online resources and e-commerce channels would be able to provide a competitive advantage to SMMEs (Kumar *et al.*, 2020:3396)

The last sub-category under this Business Model changes category was "Marketing", and the first code to emerge here was: "Use social media", which was enlightened by this comment: *"Luckily, I already had a mailing list with all my existing clients' e-mail addresses, and most of them are on my business page social media account on Facebook, so advertising was easy and free."* (Participant STB001). Social media appear to have become a significant tool for SMMEs, and even before the pandemic, social media was quite the marketing tool (Abbas, Aman, Nurunnabi & Banu, 2019; Barcelos & Rossi, 2014:275) as social media allow people to remain connected. Connection to customers during the pandemic was paramount for survival. The communication with customers was mentioned by other participants as well. *"Marketing communication very important"* (Participant BVL001), and to *"Have a mailing list, regular communications necessary"* (Participant HB002). The Indian study also referred to the importance of marketing and effective communication by using technology as "the usage of internet and technology can also help small and medium enterprises in effective advertising and proper communication" (Kumar *et al.*, 2020, 3396)

The following code also referred to this topic: "Customer relationships are important" and was further elaborated on by: *"The fact that we were also willing to start stocking additional items as per customer request helped a lot. We went the extra mile for our customers, and they repaid it with loyalty"* (Participant PB002), and also in a similar line is the next code: "Secret to success is communication", which was described with *"opportunity harvesting and I think one of the secrets of success was our communication."*

(Participant BVL001). The Irish study echoed this action, as one of the recommendations was to develop flexible communication with all stakeholders (Faherty, 2021:35).

Mind matters

The next category was “Mind matters”, with the first sub-category recorded as “Think/Plan/Do”, and the codes emerging were: “Start by thinking about your problem”. This code was explained: *“After that first two weeks.... being a businessman, I started thinking you are either going to have a problem or see what we can do to adapt to this new normal. You have to be adaptable. To see what we could do to survive. So, yes, we were not essential at the beginning, but I sat and thought what we could do to get on this Covid train, to identify the opportunity, and be part of the solution.”* (Participant BVL001) and also by *“You were forced to sell some things to be able to pay your bills and salaries. So I sat back, and I thought about it on how am I going to reach my customers if I cannot go to them”* (Participant STB001). Even in the Irish study where one of the CEOs interviewed said: “Step back and consider your whole business” (Faherty, 2021:20). So, allowing yourself to take a step back and think about a solution is an ideal way to overcome a problem.

Most participants agreed with this theme that “Adaptability” was the most critical code word, which was explained by this comment: *“So yes, we had to adapt. And it is a matter of whether the fittest will survive. So, the same as a lot of IT companies came up then, to be able to deal with the crisis or harness the opportunity, the same no – we were already in training, but now we could branch out”* (Participant BVL001). The concept of having to adapt to survive a crisis was also mentioned in the Irish study under the heading “Adapt or Perish” as “the onset of the pandemic forced many businesses to adapt their product offerings and diversify into new markets” and also by stating “, especially during turbulent times, family businesses must pivot, adapt and embrace change” (Faherty, 2021:30). The Indian study also indicated that adoption specifically to online technology would assist SMMEs in maintaining sustainable growth (Kumar *et al.*, 2020:3396).

The following code that emerged was “Apply out of the box thinking”, and this was substantiated with this comment: *“You can say I applied some out of the box thinking. I had to look at an alternative to generating some income, and we did not know how long this will last”* (Participant HLB001). The Irish study also said, “Think outside the box!”

(Faherty, 2021:29). Since decisions can be made in their type of business and implemented quickly, unlike corporate environments, they find themselves in an advantageous position.

The following code that emerged was “Use your brain and then just do it”, which is described in detail with this comment: *“If you are faced with a crisis or a pandemic or whatever – take the time out, go and sit back and think yourself and your business out of the mess, if you had the brains to think yourself into the business, then you have the capacity to think yourself out of the mess as well. Carefully plan and think how you will execute this and how you will market it, and then just do it.”* (Participant HLB001) and another code similar to the previous one was: “Find your inner strength”, with it being fully explained as: *“I just did what I had to do, what came naturally to me. From deep within myself, I just instinctively knew what to do.”* (Participant STB001).

Another code emerged: “Get signed contracts in place to protect your business”. This comment elaborated this code: *“We did not only survive, but we are also thriving. We managed to get a contract signed with a multi-billion-rand development to act as management agents, sales agents and renting agents. This will protect the business no matter what”* (Participant DBN002). This participant has found that signing contracts to provide work at a previously agreed price, no matter what disaster strikes, is an excellent way to secure one’s income stream. Self-constructed support can thus protect the business continuity and will be fully explained in Chapter 7.

The following sub-category was the importance of positivity, and the first code that emerged under this sub-category was: “All about attitude”, which it described in detail with this comment: *“I also think it was the positive attitude from us during adversity...that made our customer believes it could work...so positivity and how you portray that into the market is also very important.”*(Participant BVL001). This participant had an energetic and positive attitude towards life, and his energy was contagious. Also, the Irish study mentioned that it is important to spread positivity and that “an optimistic message across the business” is to be communicated (Faherty, 2021, 17).

The second code under this sub-category was to “Teach yourself to be positive”, and this was explained further with this comment: *“Not to allow negativity to affect your own happiness or personal success, that is what I had to teach myself. So, I realised to focus*

on positivity." (Participant STR001). This aligns with the recommendation of the Irish study to "communicate positive messaging" (Faherty, 2021:17).

Another code that emerged was: "Must have endurance & persistence", and this was described as: *"If you believe in something to continue and have endurance and persistence...and realise that it must break through at some point, but you have to keep on going and keep on trying. Because nobody else is going to do it for you, you have to do it for yourself."* (Participant STB001). Another participant stated: *"Persistence. You have to focus really hard on what you want."* (Participant GB001).

Also, do not underestimate the "Power of prayer" as this code emerged and was elaborated on: *"I just went on my knees, and I prayed. You know faith is a very important part of surviving and running a successful business. Without faith, you cannot survive. Prayer provides a lot of answers to the questions you have, in your business and in your life in general."* (Participant STR001). Religion has been a constant amongst various participants *PB002, STB001, SW002).

Another code in line with persistence that emerged was "Never give up", and it was underlined with these words: *"Keep your focus, focus on what you want and on what will make you happy then one day if you have shown enough persistence, it will become a reality."* (Participant GB001), whereas in the Irish study, it is referred to as resilience. "Family businesses demonstrated a resilient mindset in the face of adversity and a commitment to continuity" (Faherty, 2021:11).

The final code under this sub-category was to "Find your purpose", with it being particularized with this comment: *"There has got to be a purpose...for me...your drive must not be money...although we all need it to survive...my drive is to better people. Most people in business belong to Rotary or Lions Club or support their communities, and that is the reward to better people, to be able to empower people. There is a reward in that feeling."* (Participant BVL001).

The last sub-category was "Survival thoughts", and here the first code to emerge was: "Must have will to survive", with it being further explained as follows: *"I believe we can adapt and make an impact and have the will to survive, and that positive attitude helped a lot."* (Participant BVL001)

Another code that emerged was: “Do what you have to, to survive”, and this was described as follows: *“But I did what I had to do to survive.”* Furthermore, the same participant also stated that the government *“could not care whether we survived or not, so I had to start caring about myself and about my staff member.”* (Participant MC001).

The last code under this sub-category was “Gratitude for survival”, with it being commented on as follows: *“We were in the fortunate position that we could reduce our income and savings of the business for the year, and we are grateful we survived”* (Participant DBN001).

Actual deeds done

The last category was “Actual deeds done”, and here the codes that emerged from the data were: “Learn from other’s mistakes”, and it was thoroughly explained with this comment: “It is good to get in at the beginning, but just after everybody has already made their own mistakes, you can learn from it...so I looked at everybody’s positives and negatives...and hopefully came out with something user friendly.” (Participant BVL001). Learning from others is an important aspect mentioned by several participants.

The following code that emerged was: “Find a way to get essential status”, and it was described as: “And it is at that point that SARS and Government realised to regard accountants and management agents...all who do VAT returns to get essential worker status so that SARS can claim their pound of flesh So yes, we became essential to SARS when they realised their laws were too strict, the accountant *cannot go into lockdown, as then they get no funds in*” (Participant DBN002) and another added to this with this comment: *“Yes, and I still sell fish. This is the main thing I could do in that one month right at the beginning when it was lockdown stage 5 or level 5, so I got onto the Covid bus, obtained essential status business certificate via my accountant, put it in the window, and we could still sell fresh fish”* (Participant PB001). This code indicated how South Africans had to find a legal way to be open by gaining essential status to physically open their business doors, as not all could trade online.

The next code that emerged was: “Follow the correct and safe procedure”, and this was elaborated on with: *“I was wearing a mask and a shield, all equipment was still sterilised after each and every client, even when I was treating members of the same household, so there was no risk.”* (Participant MC001). The importance of safety protocols was

highlighted by several participants in this study. In the Australian study, this aspect was also mentioned, as the researcher said her research highlighted the importance of adapting and “complying with government legislation and regulation” (Grimmer, 2022:10)

“Try to be part of the inner circle” was a code that emerged and was explained with *“We have eight associations. If all of you are going that route, let us just sign a blanket deal with my company, and then we were appointed as the only Health and Safety approved specialist for the RMI, so we also took over their personal health and safety.”* (Participant BVL001). This inner circle concept, or being part of your industry's regulatory body, helps gain additional exposure and continuity for an SMME.

The last code in this theme was “Comply to disaster or Covid rules”, as the participants felt to ensure the importance of adhering to safety rules and legislation. *“When eventually we could open for eat only, no wine sales, we took out a few tables so that it was all Covid compliant and we sanitized everyone as they entered, so yes, we adapted to live with Covid, as at that stage we did not know how long this pandemic will last. The unknown was still a huge stress factor, but we coped, and yes, we did not sell alcohol”* (Participant PB001). The legal requirements and rules were there for protection; hence, it was suggested to be adhered to.

In summary, all these codes indicate how they handled their supply chain (suppliers, staff and customers) to the business model changes the mind matters up to the actual deeds done. Taking control, thinking about your problems, finding solutions and implementing them is crucial. The constructive actions taken to adapt to the problematic situation indicate the strength of character these sixteen participants displayed, which is why their SMMEs survived, and some even thrived despite the pandemic.

Interestingly, there were several idiosyncrasies between the 16 participants interviewed for this study and similar studies done elsewhere in the world, as far as Australia, Ireland, India and Saudi Arabia, as mentioned when analyzing the code words above. The most common aspects in all mentioned countries were:

- Innovation
- Adhere to legislation
- Use online services

- Use e-commerce
- Effective marketing and communication
- Budgeting and planning
- Financial matters are important
- Treat staff well

The 390 code words extracted from the interviews for this theme also emphasized the importance of the underlying entrepreneurial theories of social network theory and the resource-based theory of the firm, which will be discussed in more detail in Chapter 7 below.

6.3.11 Theme 12: Advice and recommendations

The last theme, as identified from the data extracted from the interviews with the 16 participants, was “Advice and Recommendations on how to survive a pandemic or crisis as an SMME”. An Australian study conducted in 2020 stressed the importance of entrepreneurship for any economy: “Entrepreneurship may well be considered as the unsung hero during the Covid-19 economic crisis” (Maritz *et al.*, 2020:7).

This theme generated 324 code words out of 2631 for the entire study. It was the second-highest theme when examining how many code words were extracted from the data. The categories and sub-categories, as generated upon evaluating and analyzing the data, can be described as:

- **Financial advice**
 - Expenses
 - Income
 - Financial skills
 - Savings
 - G.A.A.P
- **Industry/SMME advice**
 - Industry
 - Debt

- **Supply chain advice**

- SMME advice
- Customer advice
- Staff advice

- **Recommendations**

- Business
- Life

- **Personal advice**

- Self
- Focus points
- Interpersonal
- Aspirations

The code words extracted from the data under the above categories and sub-categories will be discussed with quotations from the participants in Table 6.16 below, followed by the matrix in Figure 6.35.

Table 6-15: Advice and recommendations

Theme	Category	Sub-category	Quotation from participant
Advice and Recommendations From surviving SMMEs	Financial advice	Expenses	Be aware of where the money goes and cut unnecessary expenses – “You got to be fully aware of your existing financial status, then from there, there are plenty of things that you can do when you face difficult economic circumstances: You first look through your income statements and look at expenses that are not really required – cut it out. Slice down, do away with whatever you can cope with, any unnecessary expense you need to cut down,” Participant DBN002.
			Scale down and cut what you can – “Cut down and scale down to the level of income that you do have. Do not live beyond your means.” Participant DBN002.
			Go through expenses carefully – “First, I went through my financials with a fine-tooth comb. I looked at fixed costs and variable costs and tried to see what I could cut and what not.” Participant SW002.
		Income	Look after your income – “I can actually utilise those staff members much better doing real sales where we make real money. So, I work and concentrate on where the money comes from, as we have to earn sufficient income to put food on the table for the staff – thus, the staff must concentrate on where the real money is” Participant STR001.
			Cashflow is king – “Remember cash flow is king in normal business. And you never have enough in retained earnings.” Participant SW002 and, “You have to have a good cash flow. A healthy cash flow. That helps. Do not live out of the till. You cannot do that. Then, your business will never be successful. A lot of SMMEs do not understand that you have to keep your salary and your living expenses separately” Participant GB001.

Theme	Category	Sub-category	Quotation from participant
			Concentrate on generating income – “I would say we were just being creative with our fancy fabric...but in the business world, I think you can call it we diversified. We did not think of it like that at that stage. We merely did something to generate some income, as we cannot cope with no income forever,” Participant GB001.
		Financial skills	Must do a financial course if you want own SMME – “I also think a degree or some kind of financial background will help you in your endeavours to start your own business”, Participant PB001.
			Budget skills very NB – “As everything in life is dependent on how well you can budget. Not only in running a home, but in running a business, you have to think strategically, how am I going to accomplish what I want to with the limited budget to my disposal, so this is a critical skill” Participant DBN001 and “Plan and budget, carefully” Participant NUM001.
			Must be able to plan & budget in a time of crisis – “You must be able to do forecasts within your own industry, which will help you with proper planning in times of crisis.” Participant DBN001.
		Savings	Start saving immediately – “Save as much as you can; retained earnings are necessary to survive a pandemic or any difficult economic situation. Try not to live above your means. Try to save from the first day you get income.” Participant HB001 and, “So my advice to any new entrepreneur would be to start building on your retained earnings as quick as possible and make sure you have enough retained earnings,” Participant SW002.
			Get retained earnings asap – “So I cannot repeat this enough: you need retained earnings. One- or two-months’ buffer stock is not enough – to be prepared for a pandemic, you need a decent buffer – almost six months’ worth.

Theme	Category	Sub-category	Quotation from participant
			“Participant STR001. “SAVE, SAVE, SAVE. If you have anything spare, save it for a rainy day, as that day will come.” Participant STB001.
			Must have a buffer in the bank – “Then savings – you have to start as soon as possible. Actually, you had to start yesterday. You need to save and have a buffer; without that, you cannot survive. Without my savings or my retained earnings, I would not have been able to survive this pandemic” Participant PB001.
		General Actions and Advice Practices (GAAP)	Be first to market – “Be first to market... the puzzles I thought of during Covid, to put some of my artwork on a puzzle, as people were stuck at home and bored, so I have different sizes, in a 500, 1000, 1500 piece and now a 3000-piece puzzle. And those were a huge success from day one.” Participant STB001.
			Adapt to technology & circumstances – “We had to adapt to the circumstances, so then we sold waterless carwash products and waterless floor cleaners, and then when we had Covid, we did the sanitiser and mask thing, now with load shedding, we first had a small generator, but it was loud and smelly, the diesel, so then we got an inverter to run the computers and tills and lights, so yes, you must be adaptable to your circumstances as an SMME if you want to survive,” Participant SW003.
			The best idea is signed contracts to secure income – “Have pre-signed contracts in place that are not dependent on a lockdown”, Participant DBN002 and “No, my model was set up from the word go to be able to just go on as normal during Covid. It helps if you have pre-signed contracts or letters of authority.” Participant SW004.
			Try to work in industry before you start SMME – “They must first go and work in that type of business or industry to see if that is the type of industry

Theme	Category	Sub-category	Quotation from participant
			they want to spend the rest of their lives in. They must become familiar with the surroundings and then realise, if they do have a passion for that type of product or customers or services, they can enter that industry as an entrepreneur with their own idea.” Participant HB001.
			Believe in your product – “You must believe in your product. You must deliver the best product that you possibly can. If the rest of the market is better than you, then that is not your product. Your product must be the best,” Participant PB001.
			Start your SMME sooner rather than later – “Now, close to the age of 60, I think I should have become an entrepreneur so much sooner. As I think it is much more rewarding and it gives you much more free time.” Participant DBN002.3
		Debt advice	Do not go into debt – “We cannot bargain on the fact that maybe we can get a financial institution loan...as they are just there to make money out of you and the main thing is...as an SMME, you must be able to live within your means and earn enough so that you can ensure your own future financial security.” Participant DBN001.
			If you do get a loan, pay the debt off ASAP – “most people have to get loans to start a business or some kind of financial assistance, and that borrowed money has to be paid back, so it is tough, very tough to survive in entrepreneurship in this tight economy. So try to pay that off as quick as possible, as if you are burdened by that, you have to pay it off,” Participant HB002.
			Only borrow from the bank for assets like property – “I borrowed some money from the bank for the properties, never for business. Just to buy the guest house and then the galleries. I had several. Sell them off again at a

Theme	Category	Sub-category	Quotation from participant
			profit, and then buy a bigger one. All organic growth over time.” Participant STB001.
	Supply chain	SMME advice	Focus on what you want – “Persistence. You have to focus really hard on what you want.” Participant GB001.
			Find your niche that you are good at and stick to it – “Find your niche and stick to it “ and “and I am happy to say it worked. Has been working for 25 years,” Participant PB001.
		Customer	Always give 100% to customers – “It all comes down to the quality of service you deliver, no matter in what industry or sector of the economy you operate. If you constantly give people value for money and you always give 100%, then word will get out, and your business will grow over time.” Participant SW004.
			Communicate effectively with customers – “So when Covid hit, I did send a copy of my essential business status paper on that mailing list to all my regular customers to inform them that we will still be open and that we are an essential food supplier. So I do not know if that qualified really as marketing, but we just like to keep our customers informed of what is going on at all times.” Participant HB002.
			Try to gain customer loyalty – “Top-down attitude has a big influence on your staff and your customers, and you want your customers to have a good experience in your store and come back. If they were mistreated, they would not come back.” Participant SW003.
		Staff	Ask staff for their solutions – “It also helps to get everybody’s input who is involved with you in the business. Ask your staff their suggestions or solutions, and be open and communicative with them.” Participant STR001.

Theme	Category	Sub-category	Quotation from participant
			Good staff relations is NB – “And how you treat your staff. If you treat your staff well, they will be happy, and they will treat the customers in the same way. Top-down attitude has a big influence on your staff and your customers,” Participant SW003.
	Recommendations	Business	You have to enjoy what you do every day – “But you must like what you are doing. If you do not like the job or area you are in, then you will not enjoy it, so if you like what you do, you will learn more about it a lot quicker. Then, if you come to work, you do not wonder why do I have to be here? Your attitude and being positive is what you want to do; then you will enjoy your work” Participant SW003.
			Small steps are OK. It all adds up – “Even if you do it on a smaller scale at first, small steps are OK. You do not have to start big to be successful. Small consistency can also be successful” Participant PB001.
			Never be scared to make tough decisions – “As an entrepreneur, you cannot be scared to make tough decisions. Sometimes, you have to do what appears to be heartless towards a few individuals for the greater good of the entire business and the rest of the workforce.” Participant SW002.
		Life	Cannot rely on government or anyone else but you – “Covid taught us that we cannot be dependent on a government.” Participant DBN001.
			Be able to think out of the box – “As an entrepreneur...you need to be able to think out of the box. You must think of new solutions for the new problems that arise” Participant STR001.
			Do not underestimate the power of prayer – “And do not underestimate the power of prayer. We prayed together.” Participant STR001.

Theme	Category	Sub-category	Quotation from participant
	Personal advice	Self	Have to be a hard worker – “Remember you are the first one to arrive at your business and the last one to leave.” Participant HB001 and, “So no real challenges, except show your grid and work hard.” Participant PB001.
			Need endurance skills – “You must have endurance skills and a lot of it. You must be willing to work very hard and not immediately be able to see the fruits of your labour.” Participant PB001.
			Must be able to do all jobs yourself if SMME owner – “You need some experience in all the different aspects of running an SMME or your own business. You must be able to market, do logistics, the finances, the HR, employ the staff and hire and fire the staff legally correct; otherwise, the staff can take you to the CMMA. You must be aware that you will not be able to afford to hire a manager for each section of your business on day 1, maybe later over time, but for the first year or so, you will have to do everything yourself” Participant HB001 and “If you are a small business owner you must be everything at the same time as you cannot afford all those nice to have positions and their salaries!” Participant PB001.
		Focus points	Focus hard on what you want – “So keep on dreaming, keep your focus, focus on what you want and on what will make you happy. Then, one day, if you have shown enough persistence, it will become a reality. I literally daydreamed my successful fabric design business into reality. Persistence. You have to focus really hard on what you want.” Participant GB001.
			Try sometimes to focus on your wellness – “We never work 24/7 anymore; we now take time for rest and recreation. And it has helped with the both of us. We feel more relaxed. We feel healthier. We enjoy life more. So, try sometimes to just focus on you. Your needs, your wants. What makes YOU happy.” Participant HB002.

Theme	Category	Sub-category	Quotation from participant
			You are responsible for SMME success or failure – “The taking ownership idea is very important for future entrepreneurship students. They must realise being your own boss means taking ownership of your business, the successes and the failures.” Participant STB001
		Aspirations	Never lower your standards – “As they expect a high-end quality product from me, stick to your quality. Never lower your standards. That is how you retain your customers. Consistency delivers something, whatever you make or sell, consistency is key.” Participant GB001.
			Must have an attitude of never say die – “No matter what life throws at you, stand strong. You cannot allow yourself to become demotivated and to give in or give up; you must never say die.” Participant SW003.
			Never give up on your dreams – “Find a way to make it work if it is your dream. YOU will make it work. So do what you love, follow your passion” Participant SW001.
		Interpersonal	Get a life partner that supports your endeavours – “It helps if you have a partner that supports you and understands. Be adaptable.” Participant SW004.
			Provide a positive environment – “If you treat your staff well, they will be happy, and the positivity will flow over; they will treat the customers the same.” Participant SW003 and, “If you are sad or look cross, they will not come back. Customers in my industry want to experience a feeling of positivity. Paste that smile on your face.” Participant MC001.
			You have to fight for your survival – “You must be prepared to fight for your success. It is working together.” Participant STR001 and, “You must fight for your survival. Make sure you understand your financials, look at what can be cut, remember it is about your survival,” Participant SW002.

Figure 6-35: Matrix of Theme 12

			Participants															
Category	Sub category	Main Codes	P 1	P 2	P 3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
Financial	Expenses	Be aware of where the money goes		x	x		x	x			x			x		x	x	
		Scale down & cut what you can	x	x		x		x	x				x	x			x	x
		Go through expenses carefully.		x	x			x	x					x	x		x	
	Income	Look after your income	x		x		x	x	x	x		x					x	x
		Cashflow is king		x		x		x	x		x				x	x		
		Concentrate on generating income	x					x			x	x			x	x	x	
	Financial skills	Must do a financial course		x	x	x			x			x	x				x	x
		Budget skills important		x		x						x	x					x
		Must be able to budget, plan, execute	x			x		x					x	x	x	x		x
	Savings	Start saving immediately		x		x		x	x		x		x		x		x	x
		Get retained earnings ASAP.		x		x	x	x	x				x		x	x		x
		Must have a buffer in the bank			x	x	x	x	x		x	x			x		x	x

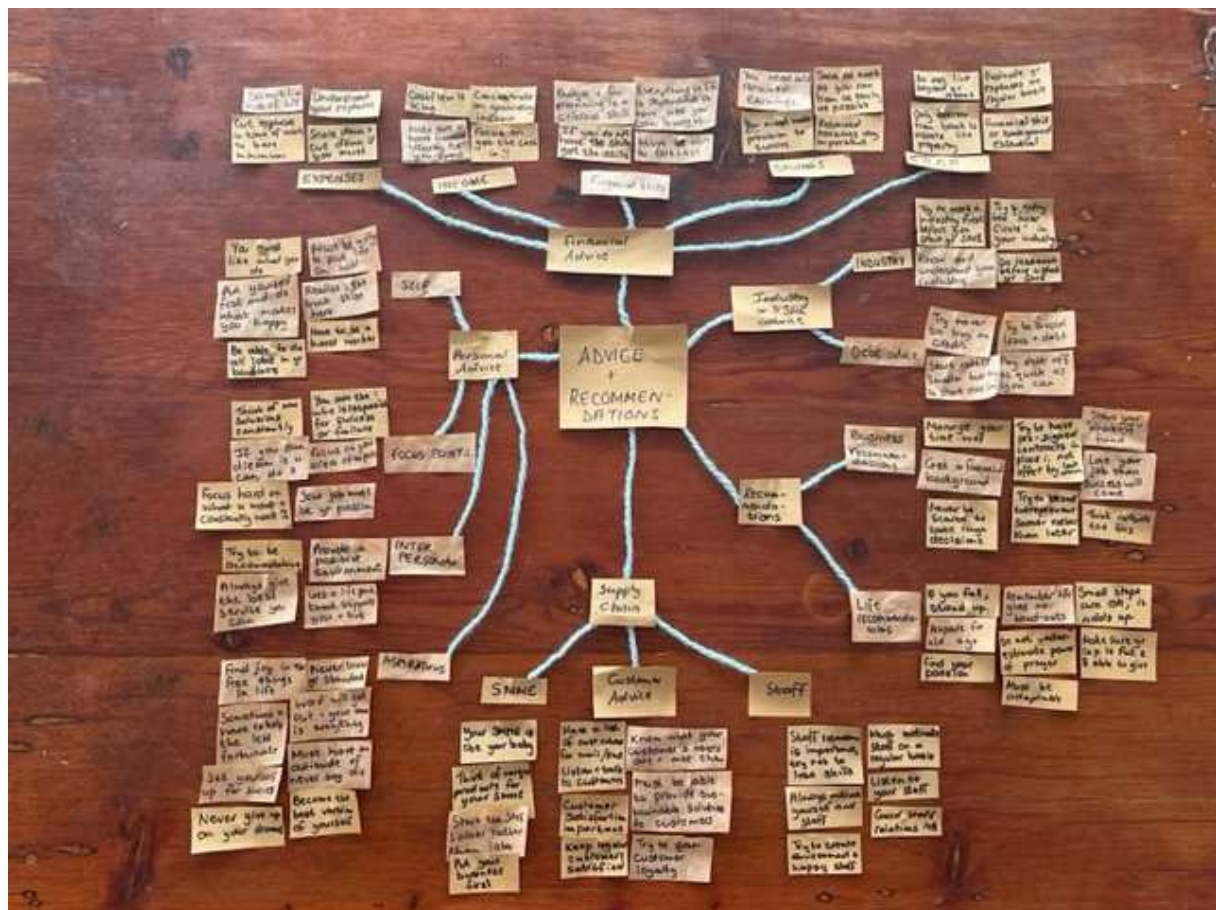
			Participants															
Category	Sub category	Main Codes	P 1	P 2	P 3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
	GAAP	Be first to market / identify GAP asap	x			x	x			x				x		x	x	
		Adapt to technology & circumstances.		x		x			x		x			x			x	
		The best idea is signed contracts.		x			x					x				x		x
Industry	Industry	Try to work in industry before SMME			x			x		x				x				x
Advice		Believe in your product.				x	x		x		x	x			x	x		x
		Start sooner rather than later.		x							x	x				x	x	
	Debt advice	Do not go into debt.		x			x					x	x				x	x
		Pay loans off as soon as possible.					x					x						x
		Only borrow for assets like property	x				x					x					x	
Supply	SMME	Focus on what you want		x		x					x			x	x		x	x
chain	advice	Find your niche & stick to it		x		x						x		x				
	Customer	Always give 100% to customers	x		x		x			x	x					x	x	x

			Participants															
Category	Sub category	Main Codes	P 1	P 2	P 3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		Communicate effectively with customer	x	x		x		x		x		x		x	x	x	x	x
		Try to get customer loyalty.			x	x				x				x	x	x	x	
	Staff	Ask staff for their solutions.		x				x				x	x		x			x
		Teamwork/motivation is important	x	x			x	x	x	x							x	x
		Good relations is NB	x	x				x		x				x	x		x	
Recommendations	Business	Enjoy what you do every day/passion	x				x		x	x	x		x		x	x	x	
		Small steps, OK, it all adds up				x	x							x			x	
		Never be scared to make tough decisions.		x					x									x
	Life	Cannot rely on government			x						x	x	x		x			x
		Able to think out of the box/Adapt			x	x		x		x		x	x		x	x	x	
		Do not underestimate the power of prayer.				x	x	x										
Personal	Self	Have to be a hard worker	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Advice		Endurance/perseverance skills.	x			x				x		x			x			x

			Participants															
Category	Sub category	Main Codes	P 1	P 2	P 3	P4	P5	P6	P7	P8	P9	P 10	P 11	P 12	P 13	P 14	P 15	P 16
		You must be able to do all the jobs yourself.			x	x				x				x			x	
	Focus points	Focus hard on what you want			x		x				x		x		x	x		x
		Sometimes, focus on your own wellness		x			x					x				x		x
		You are the one responsible for SMME			x		x		x	x	x	x		x				x
	Aspirations	Never lower your standards	x			x	x		x		x	x	x		x	x		
		Have an attitude of never say die			x					x				x			x	x
		Never give up on your dream	x				x			x	x				x			
	Interpersonal	Get a life partner that supports you	x			x					x					x		x
		Provide a positive environment	x	x			x		x				x				x	
		You have to fight for your survival	x	x		x		x	x	x	x		x	x	x			x

The brown line indicates that 14 out of 16 participants agreed that as an SMME owner, you must be a hard worker to survive or thrive. Most of these 324 code words have been included in the network diagram, as depicted in Figure 6.36 below; duplication or similar codes were indicated with a dot on the code paper.

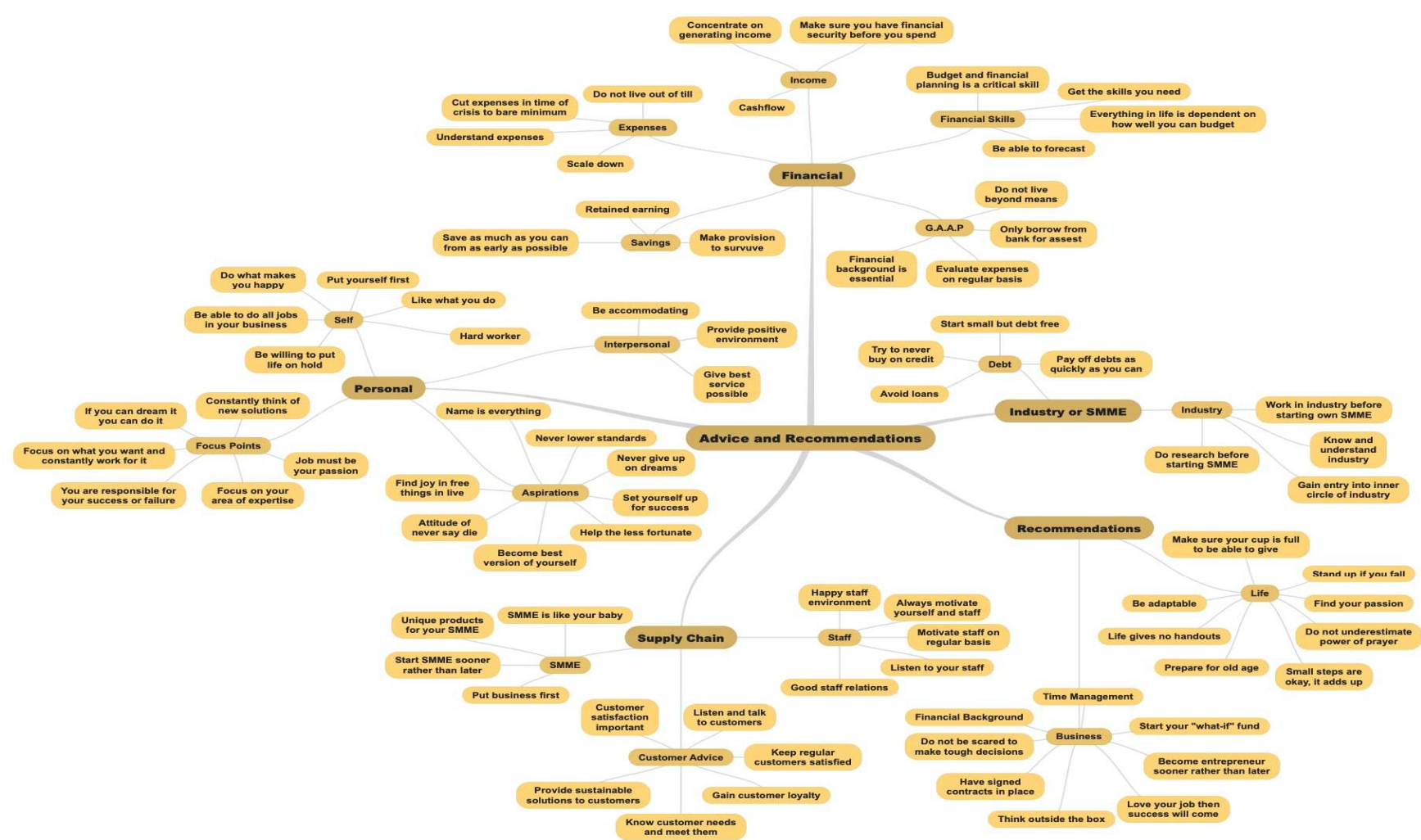
Figure 6-36: Photographic image of operational network diagram for Theme 12



In conclusion, the codes that emerged from this twelfth theme reflect on the recommendations made by these 16 successful participants, who managed to operate their businesses from before the pandemic's onset through the lockdowns and are still in business today.

Herewith is the systemised mindmap of all the code words generated under this theme 12, providing valuable recommendations and advice from 16 successful SMME owners in the Western Cape.

Figure 6-37: Systemised network diagram or mindmap of Theme 12



A discussion of the code words will now follow.

Financial Advice

The first category was “Financial Advice”, with the first sub-category being “Expenses, and the main code words were: “Be aware of where the money goes & Cut unnecessary expenses”, with this being explained as: *“You got to be fully aware of your existing financial status, then from there then there are plenty of things that you can do when you face difficult economic circumstances: You first look through your income statements and look at expenses that are not really required – cut it out. Slice down, do away with whatever you can cope with, any unnecessary expense you need to cut down”* (Participant DBN002). This participant provided an excellent example of analysing and adapting your expenses if cost-cutting is needed or can be done. The Irish study also explained this: “We thrived ...by adapting, cutting costs and sheer hard work” (Faherty, 2021:33).

The following code under this sub-category was to “Scale down and cut what you can”, which was similar to the previous code but emphasised cutting unnecessary costs. This code was explained: *“Cut down and scale down to the level of income that you do have. Do not live beyond your means.”* (Participant DBN002). This participant wanted to stress the importance of scaling down during a crisis.

The following code was to “Go through your expenses very carefully”, which was explained with: *“First, I went through my financials with a fine-tooth comb. I looked at fixed costs and variable costs and tried to see what I could cut and what not.”* (Participant SW002), with putting effort into keeping expenses under control.

The second sub-category is “Income”; the first code was: “Look after your income.” One participant explained that she had to ensure the staff on duty or at work were focused on bringing in income: *“I can utilise those staff members much better doing real sales where we make real money. So, I work and concentrate on where the money comes from, as we have to earn sufficient income to put food on the table for the staff – thus, the staff must concentrate on where the real money is”* (Participant STR001). Ensuring no idle staff is hanging around the business and pretending to be busy is crucial during crises. If they cannot contribute to generating income, then the SMME owner must address the situation.

The following code highlights an essential aspect of any SMME, especially in a crisis: "Cashflow is king". It is explained as follows: *"Remember cash flow is king in normal business. And you never have enough retained earnings."* (Participant SW002). Another participant repeated this sentiment with these words: *"You have to have a good cash flow. A healthy cash flow. That helps. Do not live out of the till. You cannot do that. Then, your business will never be successful. A lot of SMMEs do not understand that you have to keep your salary and your living expenses separately"* (Participant GB001).

The final code under this sub-category was: "Concentrate on generating income", described as: *"I would say we were just being creative with our fancy fabric...but in the business world, I think you can call it we diversified. We did not think of it like that at that stage. We merely did something to generate some income, as we cannot cope with no income forever"* (Participant GB001). This statement highlighted the importance of trying to keep generating income during a crisis.

The third sub-category that emerged under this theme was "Financial skills", and the codes were: "Must do a financial course if you want your own SMME". This code was described with this quotation: *"I also think a degree or some kind of financial background will help you in your endeavours to start your own business"* (Participant PB001), and another participant stated: *"I never finished the degree as I got too good an offer from a wine farm to do their marketing, way back in the day, and thinking back now, I should have completed that degree at the time, but you know how they say hindsight is always better? My advice is to get your financial degree first before you start any kind of SMME."* (Participant HB001). The importance of getting some form of financial qualification was stressed amongst various themes and is one of the links or relationships identified across themes that will be expanded on in Chapter 7.

The following code, "Budget skills are very important, " was elaborated on with these words: *"As everything in life depends on how well you can budget. Not only in running a home, but in running a business, you have to think strategically, how am I going to accomplish what I want to with the limited budget to my disposal, so this is a critical skill"* (Participant DBN001). Participants stated these words at both ends of the scale of all participants interviewed for this study, from a highly successful transporter with plenty of expensive trucks to a fast-food operator in a township: *"Plan and budget*

carefully" (Participant NUM001). This statement thus indicates that no matter the size of your budget or the reach of your business, this is how vital budgeting and planning are for all SMMEs, irrespective of the size of the budget.

Another code still under this sub-category on the same topic is: "Must be able to plan & budget in a time of crisis", which was described as follows: *"You must be able to do forecasts within in your own industry, which will help you with proper planning in times of crisis."* (Participant DBN001). Thus, you must have proper budgeting skills before starting your SMME.

The fourth sub-category that emerged was: "Savings", with the main code words to appear here: "Start saving immediately". These words emphasized this: *"Save as much as you can; retained earnings is a necessity to survive a pandemic or any difficult economic situation. Try not to live above your means. Try to save from the first day you get income."* (Participant HB001). Another participant added, *"So my advice to any new entrepreneur would be to start building on your retained earnings as quickly as possible and make sure you have enough retained earnings"* (Participant SW002). Various participants have indicated that retained earnings are never enough, and from 3 months to 6 months to even two years of monthly expenses as a buffer in a bank account has been mentioned.

"Get retained earnings as soon as possible" was the following code that emerged under this sub-category, and it was explained as follows: *"So I cannot repeat this enough: you need retained earnings. One- or two months buffer stock is not enough – to be prepared for a pandemic you need a decent buffer – almost six months' worth"* (Participant STR001). This participant felt that at least half a year's monthly operational costs should be sufficient as a buffer in the bank.

"SAVE, SAVE, SAVE." It was the following code that almost all the participants agreed upon. This quotation of one participant explained it: *"If you have anything spare, save it for a rainy day, as that day will come."* (Participant STB001). This participant has been an entrepreneur with his own SMME for almost three decades, and as he rightly stated out of his experience – that rainy day will come, meaning troubled times or a crisis will have to be faced at some point in time, and then you should have savings in the bank to be prepared for it.

The last code under this sub-category was “Must have a buffer in the bank”, described as: *“Then savings – you have to start as soon as possible. Actually, you had to start yesterday. You need to save and have a buffer. Without that, you cannot survive. Without my savings or my retained earnings, I would not have been able to survive this pandemic”* (Participant PB001). This participant has been running her own SMME in the hospitality sector for over 25 years, so she has valuable advice to contribute.

The final sub-category under “Financial Advice” was shortened to represent the GAAP principle. In South African SAICA law, GAAP is the General Accepted Accounting Principles abbreviation. This GAAP refers to “General Actions and Advice Practices”, satirically shortened to GAAP. The first code that emerged here was: “Be first to market”, and it was emphasized with this comment: *“Be first to market... the puzzles I thought of during Covid, to put some of my artwork on a puzzle, as people were stuck at home and bored, so I have different sizes, in a 500, 1000, 1500 piece and now a 3000-piece puzzle. And those were a huge success from day one.”* (Participant STB001). This participant has built his brand name and businesses over a lifespan of 3 decades and can equally well provide valuable guidance on how to operate an SMME.

The following code was “Adapt to technology & circumstances”, with it being explained as: *“We had to adapt to the circumstances...so then we sold waterless carwash products and waterless floor cleaners....and then when we had Covid, we did the sanitiser and mask thing....now with load shedding, we first had a small generator, but it was loud...and smelly...the diesel...so then we got an inverter to run the computers and tills and lights...so yes, you must be adaptable to your circumstances as an SMME if you want to survive,”* (Participant SW003). This participant has explained some of the different challenges her SMME has endured and overcome in the last few years in the Western Cape, first the drought, then the pandemic, then the power problem with load shedding, each time she had to adapt and make a plan to still be in business.

As a final code word under this category, some participants suggested, “Best idea is to get signed contracts to secure your income”. Whereas this is not possible for all SMME owners, the advice was, if you are in the position to negotiate a standing or recurring contract, do so immediately, as that ensures business continuity. It was described with these comments: *“Have pre-signed contracts in place that is not*

dependent on a lockdown” (Participant DBN002) and also with: *“No, my model was set up from the word go to be able to just go on as normal during Covid. It helps if you have pre-signed contracts or letters of authority.”* (Participant SW004). These participants were fortunate not to depend on retail buying power, but with their existing signed contracts, the pandemic did not affect their income.

Industry advice

The next category was Industry Advice, with “SMME Advice” being the first sub-category with three principal codes that emerged under this heading. The first code was: *“Try to work in the industry first before you start your SMME”,* and it was further elaborated on with: *“They must first go and work in that type of business or industry to see if that is the type of industry, they want to spend the rest of their lives in. They must become familiar with the surroundings, and then they will realise, if they do have a passion for that type of product or customers or services, then they can enter that industry as an entrepreneur with their own idea.”* (Participant HB001). This participant was still very young, in her early forties. However, she had tried different industries before she found the area she felt comfortable in. Although all her areas of expertise interlinked, from wine sales and marketing to being involved in a restaurant to the hospitality and tourism sector, she worked in each industry and took her time to find her happy place before she settled in the area where she felt most comfortable to start her SMME.

“Believe in your product” was the following code, and it was described: *“You must believe in your product. You must deliver the best product that you possibly can. If the rest of the market is better than you, then that is not your product, your product must be the best,”* (Participant PB001). These are sage words from an entrepreneur who has managed to keep her restaurant open for over 25 years through the pandemic by applying for essential status to have a fresh fish shop as a food supplier. Clever out-of-the-box thinking and belief in her product made her business survive.

The following code or piece of advice that emerged was: *“Start your SMME sooner rather than later”,* with a comment underlining this sentiment: *“Now, close to the age of 60, I think I should have become an entrepreneur so much sooner. As I think it is much more rewarding and it gives your much more free time”* (Participant DBN002). This participant had a professional career first, and his opinion was that it is much more

rewarding and satisfying to have your own SMME than to be a professional accountant. His intellectual side still receives the stimulation in his property management company with all the legislation and the compliance issues of all the body corporate board meetings that they have to administrate and hold for all the different properties or estates or complexes which his SMME manages on behalf of the body corporate, and for the maintenance part he has appointed staff for the operational aspects. However, these signed contracts ensure continuous monthly income with sufficient free time. He said the enjoyment he obtains is that not two days in a row are the same, as the monotony of his previous professional career irritated him. He stated that being an entrepreneur may not be as glamorous as being a Chartered Accountant, but his business's free time and additional income make up for it.

The following sub-category under this theme is "Debt Advice"; the first code that emerged here was: "Do not go into debt". Several participants agreed that it is best to avoid debt at all costs. It was explained with: *"We cannot bargain on the fact that maybe we can get a financial institution loan...as they are just there to make money out of you and the main thing is...as an SMME you must be able to live within your means and earn enough so that you can ensure your own future financial security."* (Participant DBN001). The following code is more or less related to the previous one, as it stated that: "If you do get a loan, pay the debt of as soon as possible" and it was emphasized with this comment: *"Most people have to get loans to start a business, or some kind of financial assistance and those borrowed money has to be paid back, so it is tough, very tough to survive in entrepreneurship in this tight economy. So, try to pay that off as quick as possible, as if you are burdened by that, you have to pay it off"* (Participant HB002). This entrepreneur has been in business for over twenty years after her first husband died. Her experience and advice, especially regarding how to avoid or get out of debt soonest, is solid advice.

"Only borrow from the bank for assets like property" was the following code, described with: *"I borrowed some money from the bank for the properties, never for business. Just to buy the guest house and then the galleries. I had several. Sell them off again at a profit, and then buy a bigger one. All organic growth over time."* (Participant STB001). With his years of experience as an entrepreneur and owner of an impressive

property portfolio, this participant provides valuable advice to only borrow for assets such as property and then pay off that property before purchasing the next one.

Supply chain advice

The next category was “Supply chain”, with the first sub-category under this: “Your SMME”. The first code that emerged here was: “Focus on what you want”, and it was explained that you need to have *“Persistence. You have to focus really hard on what you want.”* (Participant GB001). This participant calls herself a “professional daydreamer”, with the designs and images she created being dreamed by her conscious mind, focusing hard on what she wants to design.

The second code that emerged under SMME advice was to “Find your niche that you are good at and stick to it”, which was substantiated by this comment: *“Find your niche and stick to it, and I am happy to say it worked. Has been working for 25 years,”* (Participant PB001). She has found what she is good at, leading to a successful restaurant for 25 years.

The following sub-category was: “Customers”, and the first code that emerged here was: “Always give 100% to customers”. This code was explained with this comment: *“It all comes down to the quality of service you deliver, no matter in what industry or sector of the economy you operate. If you constantly give people value for money and you always give 100%, then word will get out, and your business will grow over time.”* (Participant SW004). She started her business with two clients 16 years ago and has over 750 clients on her books—quite the success story by always putting the customer first.

The following code was “Communicate effectively with customers”, and this was explained as follows: *“So when Covid hit, I did send a copy of my essential business status paper on that mailing list to all my regular customers to inform them that we will still be open and that we are an essential food supplier. So, I do not know if that qualified really as marketing, but we just like to keep our customers informed of what is going on at all times.”* (Participant HB002). This participant indicated that this effective communication line had ensured customer loyalty by always informing her customers of the status quo before they even needed to ask.

The following code was “Try to gain customer loyalty”, with it being described as: *“Top-down attitude has a big influence on your staff and your customers, and you want your customers to have a good experience in your store and come back, If they were mistreated they would not come back.”* (Participant SW003). She has had a long history in retail since high school and understands customer loyalty's benefits.

The following sub-category was “Staff”, with the first code identified as: “Ask staff their solutions.” This code was explained: *“It also helps to get everybody's input which is involved with you in the business. Ask your staff their suggestions or solutions, be open and communicative with them.”* (Participant STR001). She has learned from her previous work experience how it feels to be not valued as an employee, which is why this participant put so much emphasis on involving her whole team now that she has her own SMME.

“Teamwork is important” was the following code with it being substantiated: *“And try to create an environment where your staff are happy and can feel they are part of a team, to do teamwork.”* (Participant SW002). This participant had also learned how it felt when he was not regarded as part of a team, hence his insistence on creating a team at his own SMME.

The last code under this sub-category was “Good staff relations is important, ” which was explained by this comment: *“And how you treat your staff. If you treat your staff well, they will be happy, and they will treat the customers in the same way. Top-down attitude has a big influence on your staff and your customers”* (Participants SW003).

Recommendations - Business

The next category was “Recommendations”, which were divided into “Life and Business, with the first code under the first sub-category of “Business” identified as: “You have to enjoy what you do every day”, and this was substantiated with: *“But you must like what you are doing...if you do not like the job or area you are in,...then you will not enjoy it...so if you like what you do you will learn more about it a lot quicker...then if you come to work you do not wonder why do I have to be here? Your attitude and being positive that this is what you want to do - then you will enjoy your work”* (Participant SW003). Various participants described the enjoyment of their work aspect.

The following code was “Small steps are OK. It all adds up”. This comment explained this code: *“Even if you do it on a smaller scale at first, small steps are OK. You do not have to start big to be successful. Small consistently can also be successful”* (Participant PB001). This participant built her business up slowly over the last 25 years, taking small steps each day until she reached a stage where she is fully booked at her restaurant for at least three months upfront or more.

“Never be scared to make tough decisions” was the next code. This code was described as follows: “As an entrepreneur, you cannot be scared to make tough decisions. Sometimes, you have to do what appears to be heartless towards a few individuals for the greater good of the entire business and the rest of the workforce.” (Participant SW002). This participant had 44 staff members before Covid and, after that, just over 30. He had to make the tough decisions to keep his business afloat. Hence, he has grounds to make this statement.

Recommendations - Life

The following sub-category was “Life”; the first code emerged: “As SMME, you cannot rely on government or anyone else but yourself”. This code was elaborated on: *“Covid taught us that we cannot depend on a government...”* (Participant DBN001). Several participants agreed on this code. More quotations substantiate this point: *“As the ridiculous laws of government members who earned their lekker fat salaries, they could not care whether we survived or not”* (Participant MC001). Another one said: *“I had more staff on duty just so that all of them could still earn a decent living wage – the government did not help there. It was my expense to help my staff. Yes, we claimed the short hours for staff from UIF, but that money only paid out 3 to 4 months down the line and only for SA workers.”* (Participant STR001). The last comment on this code was: *“To tell you the honest truth – all these promises that they made, local government, or national government – I did not take note of or trusted on any of these, as I knew nothing will come of it.”* (Participant PB001). This comment illustrated the realism of this participant.

Another interesting code that emerged under this sub-category was: “Be able to think out of the box”, with it being described as follows: *“As an entrepreneur...you need to be able to think out of the box. You must think of new solutions for the new problems*

that arise" (Participant STR001), with agreement on this code from participants PB001, STB001, GB001 and PB002.

The following code was "Do not underestimate the power of prayer", and it was emphasized with: *"And do not underestimate the power of prayer. We prayed together every day."* (Participant STR001).

Personal advice

The final category under this theme was "Personal Advice", with the first sub-category focusing on the "Self", and the first code that emerged here was: "Have to be a hard worker", with this comment made to substantiate it: *"Remember you are the first one to arrive at your business and the last one to leave."* (Participant HB001) and *"So no real challenges, except, show your grid and work hard."* (Participant PB001). Half of the participants agreed that having your own successful SMME requires hard work each day. In theme 1, it became apparent that 8 out of 16 participants decided that hard work is the challenge and the answer to success.

The second code under this sub-category is "Need endurance skills", which is described as: *"You must have endurance skills and a lot of it. You must be willing to work very hard and not immediately be able to see the fruits of your labour."* (Participant PB001). The terms endurance and persistence have been used multiple times by various participants, with another commenting and saying: *"If you believe in something to continue and have endurance and persistence...and realise that it must break through at some point, but you have to keep on going and keep on trying. Because nobody else will do it for you, you have to do it for yourself."* (Participant STB001), various participants agreed with this statement: SW002, pb001, PB002, and BVL001.

The third code that was identified was: "Must be able to do all jobs yourself as SMME owner", and this was underlined with this quotation: *"You need some experience in all the different aspects of running an SMME or your own business, you must be able to market, to do the logistics, to do the finances, to do the HR, to employ the staff and to hire and fire the staff, to do the things legally correct and according to the book otherwise the staff can take you to the CMMA and the cleaners in the process. You must be aware that you will not be able to afford to hire a manager for each section of your business on day 1, maybe later over time, but for the first year or so, you will have*

to do everything yourself" (Participant HB001) and *"If you are a small business owner you must be everything at the same time as you cannot afford all those nice to have positions and their salaries"* (Participant PB001). All these participants have been entrepreneurs for many years, so they know what they are talking about, and their advice can be trusted.

The following sub-category was "Focus points", with the first code extracted as: "Focus hard on what you want". This code was described with the words: *"So keep on dreaming, keep your focus, focus on what you want and on what will make you happy. Then, one day, if you have shown enough persistence, it will become a reality. I literally daydreamed my successful fabric design business into reality. Persistence. You have to focus hard on what you want."* (Participant GB001). This statement was proven true by this participant, who calls herself a professional daydreamer. She visualized her business into existence, and her creativity and designs are images she thinks about and dreams about, indicating that extreme focus and persistence can lead to a successful entrepreneur.

Another interesting code emerged: "Try sometimes to focus on own wellness", described with this comment: *"We never work 24/7 anymore; we now take time for rest and recreation. And it has helped with both of us. We feel more relaxed. We feel healthier. We enjoy life more. So, try sometimes to focus on you. Your needs, your wants. What makes YOU happy."* (Participant HB002). This participant has been in business for over three decades, so she knows what is needed to recharge her batteries and retain her focus.

The following code was: "You are responsible for SMME success or failure". This quote explains this code: *"The taking ownership idea is very important for future entrepreneurship students. They must realise being your boss means you must take ownership of your business, the successes and the failures."* (Participant STB001). *"There are not always handouts. You have to be able to look after yourself."* (Participant GB001). All the participants agreed that you, as an entrepreneur, must realise that your success or failure can only be attributed to you.

The second last sub-category was "Aspirations", and the first code under this heading was: "Never lower your standards". This code was emphasized with this comment: "As

they expect a high-end quality product from me, so that is what I deliver – always stick to your quality. Never lower your standards. That is how you retain your customers. Consistency: It should be if you deliver something or whatever you make or sell. of the same quality always, consistency is key.” (Participant GB001). This participant has indicated that not even a pandemic is a sufficient reason to lower the quality of the products. All products supplied or produced by you should have consistent quality.

The following code under this sub-category was: “Must have an attitude of never say die”, and this comment was substantiated by: *“No matter what life throws at you – stand strong. You cannot allow yourself to become demotivated and to give in or give up; you must never say die, never give up.”* (Participant SW003). The strength of character that this participant has described also describes how she endured the drought in the Western Cape, the pandemic, the load shedding, and even personal challenges, never giving up.

The last code under this sub-category was: “Never give up on your dreams”, and this was mentioned by one of the youngest participants, in her twenties still with much wisdom to share as a business owner: *“Find a way to make it work. If it is your dream YOU will make it work. So do what you love, follow your passion”* (Participant SW001). This participant has proven that it is possible to have a successful SMME in the beauty industry if you are willing to work hard, be consistent, always deliver superior service, and never give up on your dream.

Interpersonal

The last sub-category of the last theme was “Interpersonal”; the first code that emerged under this sub-category was: “Get a life partner that supports your endeavours.” This code was described as follows: *“It helps if you have a partner that supports you and understands. Be adaptable.”* (Participant SW004).

The following code under this sub-category was to “Provide a positive environment”. This code was elaborated on as follows: *“If you treat your staff well, they will be happy, and the positivity will flow over, and they will treat the customers in the same way.”* (Participant SW003) and another added to this: *“If you are sad or look cross, they will not come back, customers in my industry, want to feel happy and experience a feeling of positivity, here is no place for negativity. Paste that smile on your face in retail.*

Customers want to experience the positivity" (Participant MC001), so from both perspectives, from the customer and the staff, the participants agree that a positive environment is a breeding ground for a successful business.

The very last code of this study is a necessary code with a strong message: "You have to be willing to fight for your survival". Various participants emphasized this code, and one stated: *"You must be prepared to fight for your success."* (Participant STR001). Another said: *"You must fight for your survival. Make sure you understand your financials or speak to your accountant – look at what costs can be cut, then do it. Regardless – remember it is about your business survival"* (Participant SW002). The concept of giving it your all has been discussed here, not allowing anything to stand in the way of your success and survival.

To summarise the main recommendations of the participants:

- (1) Financial – To look after your income and expenses, get financial skills, avoid debt, and start building retained earnings from the day you begin earning income. The best idea is to have a signed contract in place to ensure regular income and business continuity.
- (2) Industry advice – Try to gain work experience in your chosen industry before starting your SMME. When you do, be first to market and believe in your product. Also, start your business sooner rather than later.
- (3) Supply chain advice – On supply chain advice, the participants advised having excellent relations with the entire supply chain, from your suppliers to your staff to your customers and all stakeholders.
- (4) General recommendations – On general advice, it was split into personal and business, with the main focus areas being to know that if you want a successful SMME, you will have to put in hard work, you must never give up on your dreams, have passion and focus, and always give quality and consistent service. On a personal level, you must focus on your own well-being and know that the success or failure of your SMME is your responsibility.

6.4 CONCLUSION

All twelve themes have now been analysed into separate categories, sub-categories and codes, with the tables, matrixes, network organograms and systemized diagrams provided under each particular theme, with a summary of the principal codes that emerged at the end of each theme discussion.

When looking at the themes on a white wall, it became apparent that several links or relationships between codes can be identified, with the main idiosyncrasies or critical skills identified by the participants to be:

- Financial knowledge or skills
- Creativity and adaptability
- Networking
- Communication up and down the supply chain and with all stakeholders
- Self-constructed support

These relationships and links will be thoroughly discussed in the final chapter, as these critical skills answer the study's objectives and provide the core of the framework that can be developed from the data. The actions discussed in theme 11 will form the centre of the framework to be developed to survive a future crisis similar to this Covid pandemic. That is why recent studies on SMMEs from other countries were referenced and considered when theme 11's code words were analysed.

The findings and the framework based on the analysed code words will be discussed in Chapter 7 below.

CHAPTER 7 CONCLUSION AND RECOMMENDATIONS

*“Feedback and dissemination procedures are needed both in the field
and after the Project is completed.”*

Lisa M, Given, 2008, The SAGE Encyclopaedia

7.1 INTRODUCTION TO CONCLUSION

A recent post-Covid study conducted in the Philippines stated “... Everything in business has been altered due to the pandemic, and there is no going back...” (Malinao & Ebi, 2022:301). This entire study, as described in this thesis, can support the point of view of Malinao and Ebi, as it has been established that the “new normal” is the way to conduct business if you want to survive as an SMME. The “new normal” is the way to conduct business with social restrictions placed on physical purchases, including social distancing measures, increased hygiene and cleaning protocols, limiting the number of customers in stores and the need to make fitting appointments, as well as customer reluctance to shop in physical stores, all these elements added to the challenging trading conditions faced by small retailers worldwide and is a way of describing “the new normal” (Grimmer, 2022:1). This study attempted to develop a framework on how to survive the “new normal” as SMME as the impact of the pandemic on small businesses was severe (Shafi, Liu & Ren, 2020). In conclusion, the following sections have been studied to answer the problem statement, research objectives, and develop the framework for survival.

In this chapter, the researcher will summarise the profile of all participants who partook in the empirical study. In addition, the research processes followed and whether the objectives were achieved. The next section will cover the study's findings with an overview of the actual research process and the empirical study. This final chapter will then discuss the recommendations of this study and the theories applied as the basis of the study. The developed framework will be discussed in the section on the study's contribution. The study's limitations will also be addressed, and considerations for future studies will be provided. Finally, the researcher's reflections will be supplied to summarise the entire study.

7.2 PROFILE OF PARTICIPANTS

In essence, this part of the study will describe the type of participants in detail, explain how the researcher managed to obtain the information of the participants, and how the participants were approached and contacted to participate in the study. Different profiles and a general description of why participants were included in the survey will also be provided. The study participants have to match the aim of the investigation as closely as possible (Dostolova *et al.*, 2022:4), and in this case, the inclusion criteria for the population and the study sample were made clear.

The inclusive criteria were the following:

- The SMME had to have its main office in the Western Cape of South Africa,
- The SMME had to be in operation since before the Covid-19 pandemic,
- The SMME had to be operational during and after the Covid-19 pandemic,
- Participants who participated in the study had to be business owners of the SMME or the general manager of the SMME.

The excluded criteria for this study were the following:

- If the SMME closed down during Covid, the participant was not eligible to participate,
- If the business began operating during the owner of the Covid-19 pandemic, then the SMME was not eligible to participate,
- If the business owner was under 21 years of age at the time of the study, he or she could not participate,
- If the SMME employed more than 200 staff members, the business owner could not participate.

All participants partaking in this study met the above criteria. To describe the different participants in detail, the table used in Chapter 5 has to be reviewed as per Table 7.1 below:

Table 7-1: Review of the participants' profiles

Nr.	Participant	Gender	Age	Race	Status	Education
1	BVL001	M	48	C	Married	Matric
2	DBN001	F	40	W	Single	Diploma
3	DBN002	M	59	W	Married	Postgraduate
4	GB001	F	54	W	Single	Matric
5	HLB001	F	42	W	Married	Diploma
6	HLB002	F	67	W	Married	Diploma
7	MC001	F	40	C	Married	Diploma
8	NUM001	F	35	B	Single	Matric
9	PB001	F	66	W	Single	Degree
10	PB002	F	59	W	Married	Degree
11	STB001	M	58	W	Single	Degree
12	STR001	F	60	W	Single	Matric
13	SW001	F	27	W	Single	Diploma
14	SW002	M	51	W	Married	Postgraduate
15	SW003	F	50	C	Married	Matric
16	SW004	F	66	W	Single	Diploma

Source: As compiled by the researcher.

The above table shows that there is no “typical successful SMME owner”. The participant could be male or female, married or single, of any race, between 27 and 67. They were all well-schooled, as only five had just a matric, and the rest had either a college or university qualification, with 5 having university degrees and 2 having post-graduate qualifications.

Due to the POPI act, the researcher was not allowed to approach the ruling party in the Western Cape to obtain a list of successful SMME owners, and the Ethics Committee recommended using the snowball method. Two participants were known to the researcher before the pandemic and were approached to determine if they would be willing to participate. They were indeed, and the referred parties from their snowballed to provide the complete list of 16 participants.

What the 16 participants had in common was that they were all successful SMMEs who survived the pandemic with no government help altogether. Interestingly enough,

although they did not provide financial figures in the interview, they all confirmed that they were tax payers and contributed generously to the GDP of this country. The reason why they were asked how they survived the pandemic is that by sharing their know-how and skills, these 16 participants were able to show that with their own focus, skills, and inner strength, they were able to operate their businesses through lockdown and managed to keep their doors open (in some cases figuratively as some did not have essential status).

The variety in age, race, years of experience, different fields of operation, different sexes, and different relationship statuses have proven that such a wide variety of participants were included in this qualitative exploratory, descriptive study that the results of this study can be applied with ease to a broader audience.

7.3 ACHIEVEMENT OF OBJECTIVES

This section of the study will discuss whether it has reached its research objectives. Although this was conducted as a scientific study in the format of a qualitative exploratory study, not all the research questions were positively met, which is still acceptable, as it indicates the need for further research in this field.

The primary objective of this study was mentioned in the study title as it intends to develop a framework for survival of SMME based on events during Covid-19 in the Western Cape. This primary objective and secondary research questions drove the course of the study. According to the proposal and the main problem statement, it can be confirmed that the primary objective was indeed met, with a comprehensive discussion to follow how this primary objective was achieved.

During the qualitative study, 16 participants were approached by the snowball sampling method, interviewed, the interviews were transcribed and coded, and the coded data were then analysed by manual qualitative data analysis. The researcher did not make use of computer-aided qualitative data analysis software in this specific study, as the qualitative data was of such a nature that it requires an interactive and iterative process, demanding thoughtful, reflective, and reflexive analysis rather than a mechanical process (Saunders *et al.*, 2019:638), therefore using CAQDAS would not have achieved the objectives to understand the meaning and strategic thinking behind the words and the actions of the participants. As explained by Saldana, the manual

process was followed: to write the codes on coloured paper, sort them into themes, group them and organise each theme into network diagrams until “it reaches a perfect fit”. The process of manually sorting and analysing the data has been referred to as a “tabletop category”, which involves the literal arrangement of cut-out data chunks in a tabletop format (Saldana, 2016:231). Following this procedure of hands-on experience by feeling the data resulted in a deeper understanding of the content of the data, enabling the researcher to develop the framework with more insight and efficiently achieve the study's primary objective.

Reaching the study's secondary objectives cannot be described as either positive or negative, as it was a mixture of results obtained among the secondary objectives. The researcher managed to get more data in the category of changes in perceptions of views of success; however, at the same time, the data showed that they provided less results on the themes of whether the Western Cape has an active entrepreneurial ecosystem and whether the WCG interventions of the WCG was sufficient to help the SMME to survive.

This research question was about whether the Western Cape Government did enough for the entrepreneurial sector in the Western Cape to sustain them during the difficult period of Covid and economic lockdowns. The widely publicised interventions of the Western Cape government created the impression that the government involvement provided substantial assistance to SMMEs in the Western Cape; unfortunately, the existence of an entrepreneurial ecosystem could not be scientifically proven in this study. Chapter 6 in theme 10 (6.3.10 above for ease of reference) provided a comprehensive discussion of how South African government interventions compared to other countries' policies, support programmes and pandemic interventions.

The secondary research objectives defined in the proposal were divided between literature review and empirical objectives.

The objectives of the literature review of this study were:

- Present relevant and up-to-date information on the pandemic and how it is affecting people and other SMMEs globally and the rest of the continent.

- Provide a general review of entrepreneurship and history as a background to where SMMEs originate from and the dimensions of the environment before a pandemic.
- To provide a general overview of entrepreneurial theories and how theorists' different trains of thought impacted entrepreneurs.
- Review the literature to clarify how success and survival are measured in normal trading circumstances without the effects of the pandemic, with these two hypotheses or propositions to be clarified.
 - Proposition one: All of the participants confirmed there were no changes in their perceptions of what was seen as success factors pre-Covid to post-Covid.
 - Proposition two: Perceptions of some participants have changed in how they view success from before COVID-19 to after Covid-19.
- Examine the existence of entrepreneurial ecosystems in other economies to ascertain if interventions in the Western Cape can be regarded as the beginning of creating an entrepreneurial ecosystem.
- To review the impact of the pandemic on SMMEs on a global scale, then focus on the South African implications and finally examine the specific situation in the Western Cape where this study will be conducted on surviving SMMEs.

In pursuit of answers to these research questions or objectives, a two-phase approach was followed. In phase one, the researcher conducted a thorough literature review on how SMMEs were impacted around the world by mainly studying peer-reviewed recent academic journal articles, as the Covid-19 pandemic is such a new phenomenon at this stage.

The literature review in Chapters 2 and 3 provided the background to the study. In the second phase, an empirical study was conducted by interviewing 16 participants, collecting data from them and identifying 12 research themes from the interviews conducted and the data collected. Refer to Table 5.7 in Chapter 5 above for a breakdown of the themes. The data was then summarised in a coding bible with 555 lines and 2631 code words.

Despite reviewing the CAQDAS systems, the researcher followed a manual qualitative data analysis process for this exploratory, descriptive qualitative study. As the topic is so new, the emotion and intention behind the code words also needed to be captured, and the researcher wanted to obtain in-depth insight into the data to develop a framework.

The first objective of the literature review was “To present relevant and up-to-date information on the pandemic and how it affected other SMMEs worldwide and the rest of the continent”. The researcher believes that this objective has been met, as a comprehensive desktop review has been conducted, together with an empirical study, providing relevant, current, and up-to-date information on how the Covid-19 pandemic impacted SMMEs worldwide, as well as how the 16 participants in the Western Cape experienced the challenges during the Covid-19 pandemic. A detailed description has been provided in Chapter 6, under 6.3.2.

The second objective of the literature review was “To provide a general review of entrepreneurship and history as a background to where SMMEs originate from and the dimensions of the environment before a pandemic”, which was done by reviewing recent and relevant peer-reviewed academic journals, news articles from reputable sources, and the occasional books applicable on the topic. This objective has been met, and the review is provided in Chapter 2 of this study.

The third objective of the literature review was “to provide a general overview of entrepreneurial theories and how theorists' different trains of thought impacted entrepreneurs”. This objective was also achieved as the researcher has managed to review the top 20 popular entrepreneurial theories that could apply to a modern-day SMME business owner, with the four theories that are featured discussed in detail for a comprehensive overview of how this objective was met, please refer to Section 2.2 of Chapter 2.

The fourth objective of the literature review was:

To review the literature to clarify how success and survival are measured in normal trading circumstances without the effects of the pandemic, with these two propositions to be clarified:

- Proposition one: All of the participants confirmed there were no changes in their perceptions of what was seen as success factors pre-Covid to post-Covid.
- Proposition two: The perceptions of some participants have changed in how they view success from before Covid-19 to after Covid-19.

This objective has indeed been met, as the literature review was done in Chapter 2 in Section 2.3. The propositions were clarified with data collected in the empirical study and discussed in Sections 6.3.7 and 6.3.8. The views of success pre- and post-Covid were then explored in the empirical research, and the propositions to be proved were that number one was false and number two was valid.

The first proposition could not be proven true, as all participants did not confirm that their perception of success remained unchanged. Therefore, the first proposition was proved false.

The second proposition could be proven as accurate, as most of the 16 participants have confirmed that their perception of success has changed from before Covid-19 to after Covid-19. The question about their success view was initially included in the interview guide as: “How did your perception of success change post-Covid?” to provide the researcher with an understanding of how the pandemic affected the participants. The researcher wanted to ascertain how their view of success has changed and whether this impacted their SMME survival skills or strategies employed on any level. Most of the participants felt that the Covid-19 pandemic was a severely stressful event for most of them. Interestingly enough, many of the participants in this post-Covid study have also indicated how the pandemic has made them stronger and more resilient, suggesting that they may have experienced a form of post-traumatic growth, as some of them stated below:

Participant PB002 – *“I think we all grew after Covid and looked at the world through different eyes.”*

Participant SW004 – *“I think my perceptions have changed just a little bit. I think the pandemic did it.”*

Participant MC001 – *“I am much stronger...resilient...and I see life differently now.”*

Participant HB002 – *“Covid has shown us how precious life is and how big an asset your health actually is.”*

Participant PB001 – *“We appreciate life more after Covid if that is possible.”*

Given the above comments (the majority agreed - as in 15 out of 16, for ease of reference, please refer to the matrix in Figure 6.23 above), the participants felt that their view on success had changed as it is no longer just a financial view. In addition, they also realised post-Covid that life is precious, and enjoying life is a form of success. Thus, this descriptive exploratory qualitative study has proven that for SMMEs in the Western Cape, their view of a successful SMME has changed from before Covid to after Covid.

The fifth objective of the literature review was “To examine the existence of entrepreneurial ecosystems in other economies to determine whether interventions in the Western Cape can be regarded as the beginning of creating an entrepreneurial ecosystem”. Unfortunately, the profile of the successful and thriving SMME owners who participated in this study via the snowball sampling method did not use WCG interventions, grants, or vouchers. Hence, their opinion on the entrepreneurial ecosystem in the Western Cape was not too favourable if looking at the majority's views. Only 4 of 16 participants agreed that there is an entrepreneurial ecosystem in operation in the Western Cape, but 12 of 16 participants agreed that the WCG could have done more for SMMEs with the money at their disposal. Therefore, this fifth objective was not met, and further study will be required and recommended in the following section.

The sixth review of the literature was: “To review the impact of the pandemic on SMMEs on a global scale, then focus on the implications of South Africa and finally review the specific situation in the Western Cape where this study will be conducted on surviving SMMEs.” This objective was met, as the literature review included in Chapter 3 reviews the impact on a global scale, and in Chapter 6, on each theme, the effects on other SMMEs elsewhere in the world have been captured to prove similarities with the WC SMMEs who experienced similar Covid-related points of view, especially with the actions undertaken, as explained in Section 6.3.11.

In conclusion, whether the objectives have been achieved, the primary objective to develop a framework can be confirmed as being reached (refer to Figure 7.2 below), and five of the six secondary objectives have been achieved.

Herewith Table 7.2 represents the level of achievement of the objectives:

Table 7-2: Objectives of this study reached or not

Nr	Type of Objective	Objective	Achieved or not
1	Primary	How the SMMEs reconfigured their business models to survive	Achieved
2	Primary	What did the SMMEs do to ensure business survival?	Achieved
3	Secondary: Literature	To present relevant and up-to-date information on the pandemic and how it affected other SMMEs globally and the rest of the continent.	Achieved
4	Secondary: Literature	To provide a general review of entrepreneurship and the history as a background to where SMMEs originate from and the dimensions of the environment before a pandemic.	Achieved
5	Secondary: Literature	To provide a general overview of entrepreneurial theories and how theorists' different trains of thought impacted entrepreneurs.	Achieved
6	Secondary: Literature	Review the literature to clarify how success and survival are measured in normal trading circumstances without the effects of the pandemic.	Achieved
7	Secondary: Literature	To examine the existence of entrepreneurial ecosystems in other economies to ascertain if the interventions in the Western Cape can be regarded as the beginning of creating an entrepreneurial ecosystem.	Mixed results – literature study achieved, actual EE in existence – participants interviewed disagree
8	Secondary: Literature	To review the impact of the pandemic on SMMEs on a global scale, then focus on the South African implications, and finally examine the specific situation in the Western Cape where this study will be conducted on surviving SMMEs.	Achieved

Nr	Type of Objective	Objective	Achieved or not
9	Secondary: Empirical	On a macro level, the objective is to understand the society and all factors in the Western Cape affecting SMMEs during the pandemic.	Achieved
10	Secondary: Empirical	On a meso level, the objective is to study the groups of communities, institutions and SMMEs and determine where the surviving SMMEs fit into the meso picture.	Achieved
11	Secondary: Empirical	On a micro level, an analysis will be done on the business interactions between SMMEs and their customers as part of investigating the “what”, “how”, and “why” they undertook the actions they did for their businesses to survive.	Achieved
12	Secondary: Empirical	The empirical study objective is to gain insight into these three levels of how SMMEs reconfigured their business operations. This insight will assist in developing the framework as the primary objective.	Achieved

Source: As compiled by the researcher

In summary, 11 out of 12 objectives of this study were achieved with success; only the objective of the existence of an entrepreneurial ecosystem in the Western Cape could not be achieved with a 100% success rate.

7.4 FINDINGS AND CONCLUSIONS

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, 2014) and based on semi-structured interviews conducted with the participants, who all indicated the importance of the challenges they faced before and during Covid concerning the motivational aspects of why they started their businesses and the impact their role models or mentors had on them.

According to the participants, other fundamental synergistic aspects were personal characteristics, skills and attributes, and leadership skills, which provided some insightful findings on the survival of SMME. Then, the proposition of how the

participants viewed success in the pre-Covid phase versus the post-Covid stage contributed highly perceptive results.

The sections on interventions by the Western Cape Government and the Western Cape's entrepreneurial ecosystem provided the researcher with the realistic views of the participants versus the media view as captured in the literature review. The last two themes covered actions undertaken to survive and recommendations for the future entrepreneur by the participants, which also provided valuable findings and information for this study.

Each theme will be discussed, with the main finding as highlighted in the colour-coded line of each theme matrix, as listed in Chapter 6 above, and then this will be followed by the conclusions of the links or relationships criss-crossing between themes.

7.4.1 Findings from the themes

Findings of theme 1

Theme 1 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 that the biggest challenge, as identified by the majority of participants, was the long hours that an SMME owner has to work, and the fact that you have to work hard when you are your boss. This amount of code words produced in this theme placed it tenth out of twelfth themes, thus the third lowest.

Findings of theme 2

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 code on which most of the participants agreed was that minimal customers were available to SMME owners during Covid; 12 out of 16 participants agreed on this point of view. This theme received the fifth highest result regarding the number of code words.

Findings of theme 3

The third theme was "Motivating factors contributing to the entrepreneur in the Western Cape", and this theme generated 224 code words of 2631. The finding under this

theme, which most of the participants agreed on, was that 13 of 16 confirmed they could identify a market gap, which was the primary motivating factor for them to start their business. This theme received the sixth highest result regarding the quantity of code words.

Findings of theme 4

In the fourth phase, the influence of role models or mentorship for the SMMEs in the Western Cape was addressed. This theme produced 223 of the 2631 code words and placed this theme as the seventh highest in quantity of code words. The main finding of this theme was that it certainly helps to grow up in a household where either one or both parents are entrepreneurs, as this provides exposure to the lifestyle and type of skills needed to run a successful SMME, with 9 out of 16 participants agreeing on this point of view.

Findings of theme 5

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, and this quantity of code words placed third highest out of 12 themes. The main finding of this theme that was agreed on was the ability to plan (12 out of 16 agreed), which was seen as the primary skill or personal characteristic that an SMME owner can have, as that can help them plan for eventualities or plan themselves out of a crisis.

Findings of theme 6

The sixth theme was identified as Leadership skills and styles of successful SMME owners in the Western Cape. This theme produced 385 code words out of 2631, and this quantity of code words placed it in the second highest position of all themes, indicating the critical level of excellent leadership skills in an SMME in a situation such as a pandemic. The main finding was “having business savvy and being hardworking”. This concept means that a leader of an SMME needs to have sufficient business know-how to lead his business during a time of crisis and that he must be extraordinarily hardworking and lead by example. Several other leadership skills were mentioned in Chapter 6, but this was considered the most critical.

Findings of theme 7

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 delivered through semi-structured interviews. This low code quantity indicated that this theme was not so high on the list for the participants. This amount of code words placed it at number 9 out of 12 themes. 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.

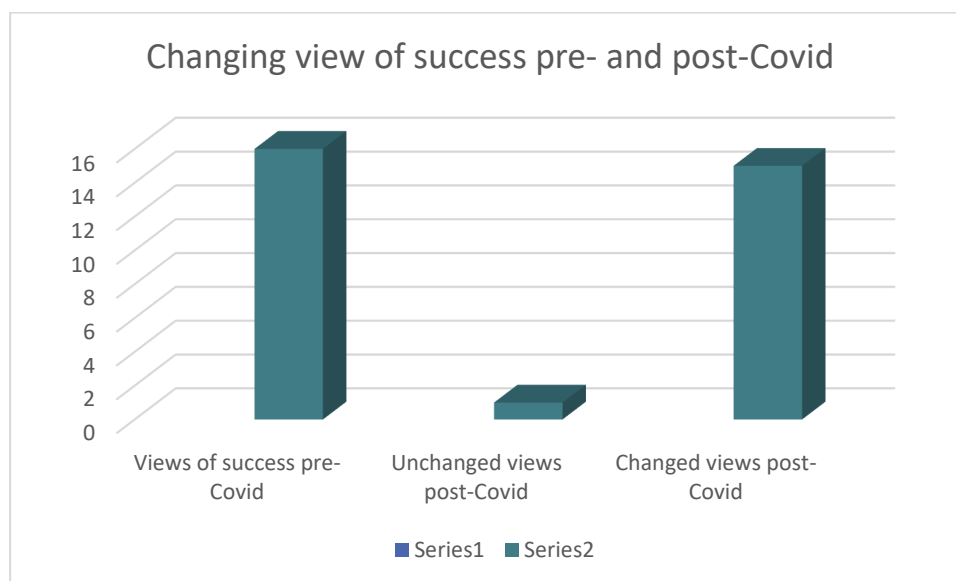
Findings of theme 8

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 compared to the previous theme. Under this theme, 195 code words were produced, more than double that of the last theme, placing this theme as the eighth highest out of 12. The main finding was that 15 of 16 participants agreed that life is precious and to realise that and enjoy the precious life with your loved ones was how they viewed success after Covid. Success was never considered to only having monetary value. Before and after the pandemic, it was seen in the Western Cape how to enjoy life, focusing more on quality than quantity.

Only one participant confirmed that her view of success did not change from before the pandemic to after the pandemic, as her family was always precious, always first in her life. Fifteen of the rest (93%) confirmed that they experienced a change in their view of success post-pandemic, as they now realise how precious life is, that they would rather spend more time with loved ones than with their business, and that monetary gain is nothing if you have lost a loved one.

In the following is a graphic representation in Figure 7.1 of the changes in the view of the 16 participants in this study from before Covid to after the pandemic:

Figure 7-1: Changed views of success pre- to post-Covid



Source: As compiled by the researcher

Findings of theme 9

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, making it the second-lowest theme or placing it at number 11 out of 12. A total of 7 out of 12 participants indicated that their staff could claim the national TERS money from the UIF. However, none of the participants interviewed received any help or intervention from the Western Cape Government specifically to aid them toward surviving, despite a massive media hype on the Internet and in the Western Cape on local radio stations about the interventions undertaken by the Western Cape Government.

Findings of theme 10

The tenth theme was about whether there is an entrepreneurial ecosystem in the Western Cape. This theme was responsible for only 40 code words out of the total of 2631, placing this theme at the bottom ranking as number 12 of 12 of all themes in this study. 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 and could have done more to assist the SMMEs to

survive. In conclusion, this theme found that 12 of 16 participants agreed the WCG could have done more to help SMMEs.

Findings of theme 11

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. One of the participants interviewed provided 66 lines of code (BVL001) of his actions to ensure that his SMME will survive the pandemic. The finding on which most participants agreed is that being able to adapt to your circumstances is the activity most SMMEs can and should undertake when facing complex economic events, such as lockdowns, a pandemic, or similar crises (13 of 16 agreed).

How an SMME adapts to circumstances will depend on the circumstances and the entrepreneur's business type. Some had to pivot their business offering from real life to online, and others had to put contracts in place that ensure business continuity. Others could allow their staff to work from home and others had to adapt staff rosters to cope with the lower demand. Adapting to your circumstances is the foremost factor in ensuring that an SMME will survive a crisis.

Findings of theme 12

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 and was placed as the 4th highest ranking theme out of all 12. The finding of this theme was that there are several issues a successful entrepreneur has to focus on, which were summarised in Chapter 6 under the main headings of financial advice, industry advice, and then recommendations for life and for your business. The main code or finding under this theme was that all 16 participants agreed completely: if you want to own a successful SMME, you have to be a hard worker.

7.4.2 Findings of links or relationships between themes

There were several synergies between the different themes, which were physically highlighted on the wall of code and linked with pieces of string.

The main links or relationships or findings between themes 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 your business, how having financial skill is critical for running a successful SMME, to how financial leadership skills should be self-obtained or outsourced, as an action taken – doing daily financial analysis, being in control of your 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 you start your SMME. Herewith a few examples of “financials” as a link:

- The challenges before Covid and the 2008 recession were mentioned, resulting in a significant reduction in available finances during the slow economy since 2008 (Participant STB001 mentioned the challenges that impacted his SMME before Covid as “financial *impact – slow economy*.”
- Under Challenges during Covid, various participants considered financial challenges a significant concern or obstacle. The financial category was even subdivided into income and Expenses due to sales volume drops, loss of income, savings that ran out, fixed costs a problem, the need to buy laptops for staff working from home, and Wi-Fi costs. Therefore, the financial impact or challenge was enormous: “*Huge financial impact, sales dropped by 75%*” (Participant STR001).
- Under Motivation factors, as one of the Push factors, a subcategory named “Financial” provided several reasons why entrepreneurs started their business, the primary explanations being “had *good financial skills and knowledge*” (Participant SW004) “*wanted financial freedom*” (Participant SW002), “*realised high-profit margin in the industry*” (Participant MC001).
- Under the theme of role model, one of the participants stated that she wanted the same level of “*financial freedom and independence*” as her aunt, her role model (Participant NUM001).
- Under the theme of Personal Characteristics, Attributes and Skills, the code word “financial” was mentioned several times as a link or finding, especially with respect

to the financial skills required or the level of financial skills needed to run an SMME successfully. These are the main phrases to support this link. There were too many mentioned to record them all: *“Imperative to have a financial background”* (Participant DBN002), *“Knowledge of financial matters and compliance essential”* (Participant DBN001), *“Budgeting skills and financial planning skills are critical”* (Participant BVL001).

- Under Views of Success pre-Covid, there was a category named “Financial views” with the sub-categories being earnings ability, profits, financial success, and savings, and although the highest scoring code word in this category was the ability to enjoy life, one of the views pre-Covid was: *“Goal was financial success”* (Participants, DBN001, DBN 002, BVL 001, SW002). Interestingly enough, in the views of success post-Covid, none of the code words mentioned had anything to do with finance. One of the participants just stated that his focus post-Covid was less on money and more on balance in life: *“Rather spend time with grandchildren than in a board room”* (Participant DBN002).
- There is no mention of finance under themes related to WCG interventions or the entrepreneurial ecosystem.
- Under Actions undertaken, the phrase “financial” had its category with several code words recorded relating to financial matters, from *“using retained earnings to survive a lockdown”* (Participant SW002) to *“financial pressure”* (Participant MC001) to making *“clever financial plans”* (Participant DBN002) adapting *“Financial model adapted to reduce the percentage of savings during Covid”* (Participant DBN001) and then the main code mentioned several times: *“analyse SMME financial statements thoroughly and bank accounts daily”* (Participants PB002, STR001, SW002).
- Under the recommendations, “Financial” was subdivided into expenses, income, financial skills, savings, and general accounting advice. Different phrases in the financial code (85) were provided as advice in the theme recommendations of these 16 surviving SMME owners and participants in this study. The most important code, as reiterated by almost all participants, was “SAVE SAVE SAVE” and *“Everything*

in life depends on how well you can budget – so get a financial course’ (Participants BVL001, DBN001, HLB001, PB001, SW002).

The finding or link named “financial” was one of the main findings – if your focus on your finances is not there and you do not have the skills and diligence to control and review your business finances daily – your SMME may struggle to survive a crisis.

Networking

In the same way that “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 so often and under so many themes that the circle around the framework developed has been filled with the concept of networking to indicate that it should surround everything an SMME owner does to ensure SMME survival.

“Kept clients informed via e-mail” – Participant HLB002

“Important to listen to customers “– Participant PB001

“Went online and sent out what sups” – Participant MC001

“Fortunate to be able to use huge following e-mail list” – Participant STB001

“Try to be in the inner circle of a regulatory body in your industry” –

Participant BVL001

With these few examples of the many quotations obtained from the participants on how important networking is, this concept was identified as a severe finding between different themes on how to survive a crisis, and if the SMME owner is in constant contact with his staff, his customers, his suppliers, industry changes, and legislation to name a few, he may be able to have a better chance of surviving a crisis than his counterpart who is not so well connected.

Communication

The code word “communication” was identified as a link or relationship between themes, so it can therefore be regarded an important finding. Effective communication

with various parties involved, from suppliers to stakeholders to customers, regulatory bodies, the staff of the business, and more, was an important matter that 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.

Some of the code words that emerged under communication were:

“Have mailing list, regular communications necessary” – Participant HLB002

“Secret to success is communication” – Participant BVL001

“Marketing communication very important” - Participant BVL001

“Need good communication skills in retail” – Participant SW003

“Solution & communication orientated” – Participant DBN001

Recent studies emphasised the importance and best ways for 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).

Participants in this Western Cape study have indicated the same train of thought (STB001, HLB002, NUM001, MC001), and then in fourth place – they should reassure all stakeholders and, lastly, they should be proactive within their communities (Argenti, 2020:3-5). Participants agreed that effective communication with all parties is essential for the survival of SMME during a crisis.

Extreme focus

The ability to focus on your business at all times during a crisis and to allow nothing to deter you from your business survival is a skill that all the participants in this study

illustrated as vital. The finding of “focus” as a link or relationship between themes 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 (eg, “focus on your finances”) and as a type of advice provided to future entrepreneurs (e.g. “focus on what you have experience in”).

Participants provided the following quotations on focus:

“Focus on getting cash in” – Participant SW003

“Customer was and will always be my focus” – Participant SW003

“Focus hard on what you want” – Participant GB001

“Try sometimes to focus on YOU” – Participant HLB002

“Focus on what you have experience in” – Participant PB001

The participants indicated the different aspects to focus on, and the above examples are just the tip of the iceberg. In the last theme, namely Advice and recommendations, the code word “focus” and what to focus on were mentioned in 27 different code phrases under a single theme category on the wall of code. Thus, “focus” is an important finding of this study. Although there are different opinions on the most important aspect to focus on, they agree that focus is a vital component of success for an SMME owner.

Resilience

The code word “resilience” has also been identified as a finding of this study. 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 as an option at all, and maybe that is the reason why South African SMMEs knew they had no other 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: “You have to look after yourself”. The majority in this study ended up more resilient after the pandemic, as indicated by these quotes:

“Government only thought of themselves, and the government had zero compassion” – Participant MC001.

“Had to start looking after herself, you have to make a plan” – Participant MC001.

“I am more resilient and stronger now” – Participant HLB001

“Now more resilient, even stronger now” – Participant NUM001

“Stronger and more successful after covid” – Participant SW003

These 16 participants who have survived Covid themselves and whose SMMEs have also survived the pandemic and the economic lockdowns have all indicated their resilience and ability to cope with a crisis; every single one of them has indicated their ability to overcome adversity, very similar to the children in the Garnezy, Werner, and Masten studies who overcame hardships and ended up being stronger (Masten, 2020).

The concept of resilience was a finding or link identified between themes, as it was echoed by attributes observed from role models, feelings experienced as part of success, actions undertaken, and advice given by the participants on how to survive a future crisis. Additionally, in the Irish study, 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).

Use of Technology

The use of technology and the rise of the digital economic era was an important finding of this research. Applying technology in a business or SMME to survive Covid appeared to have had application abilities in several fields: “starting with personal branding and digital branding, digital media selection, free forms of social media

prevalent, business process strategy, online marketing, sales promotion, digital literacy readiness, and economic literacy”, to name but a few options (Wahdiniwaty *et al.*, 2022).

In the Irish study, it was found that businesses that embraced technology and improved their online offering found it easier to spearhead innovations when applying digital transformation (Faherty, 2021:31). Digital solutions and software applications to assist an SMME owner with marketing, support, customer sales, service, accounting, and operations are supposed to help and aid small businesses, yet it is not always freely available to smaller SMMEs and especially not to those in the informal sector, as recently found by a study conducted on availability of support measure in South Africa (Svenson, 2021:26).

The participants in this South African study embraced the use of technology, from the most successful, who had online art exhibitions selling his artworks at substantial prices to international clients, to the fast food supplier in a local township who sent out her menu on WhatsApp to her regular customers and delivered the meals herself, all of them from the top income end of the spectrum to the bottom end of the income, all applied the use of technology for their business to survive the pandemic.

Herewith the quotations on how the participants applied technology to survive:

“Investigative action leads to online training solutions” – Participant BVL001

“Did online exhibition pivoted from real exhibit to online”–Participant STB001

“Made more money in online expo than real one” - Participant STB001

“Online social media helped a lot” – Participant SW003

“Went online, sold top-end quality products online” – Participant GB001

“Adapt to meet with clients over Zoom if you must” – Participant SW004

“Had to provide laptops and Wi-Fi access to staff to zoom from home” – Participant DBN002

The above quotations indicate what the participants had to do with respect to technology to ensure the business continuity of their SMMEs. Solutions they applied included putting their training modules online, offering sales online, advertising on

social media, meeting clients over Zoom, and providing laptops and Wi-Fi to staff to enable them to work from home while the lockdowns were in place. The researcher can thus safely confirm that this was a finding across themes that participants used technology for their SMMEs to survive.

Self-constructed support

The concept of “Self-constructed support” was identified as a finding of this study. Self-constructed support can be described as a positive way that an entrepreneur can influence his business. In the same way, a company is deprived of income when the SMME owner starts living out of the till, and the opposite is also true. A business owner can create additional support for his business by creating sustainable continuing forms of future support. This action will ensure business continuity, and no lockdown can impact the income-generating aspect of the business. An example of this form of “Self-constructed support” is ensuring monthly retainers are in place with certain clients for specific services that will always continue, no matter the circumstances. The participant as the training provider offered retainers for training purposes to continue in real life or via online training to customers. This offer was one way to ensure future income for his business. These retainers the participant has put in place to provide the training through online modules are a form of self-constructed support.

According to the resource-based theory of the firm, a major source of competitive advantage is its internal resources or focus, as opposed to its external relationships, which he does not have control over. External resources or focus is how he manages his external environmental possibilities and risks when conducting or managing his business, producing a competitive advantage (Malinao & Ebi, 2022:299). So, for a company or SMME to focus on internal and external at the same time, to the same extent, and with the same fierce focus, will be one of the factors taken up in the framework that will help an SMME survive a crisis. The different levels of support that an entrepreneur creates or puts in place to support his business were thus also identified as a finding, as substantiated by these quotations.

“Have signed contracts in place” – Participant DBN002

“Have to be forward thinking with retainers” – Participant BVL001

“My understanding of financial needs of foreign clients and how to provide service electronically helped to get letters of authority in place” – Participant SW004

“Was in a fortunate position to have contracts in place” – Participant DBN001

The fact that some participants had either before Covid or during Covid managed to get signed retainers, retainers, contracts, or letters of authority in place to ensure their business would keep generating income no matter the lockdown or the circumstances meant their businesses had the added benefit of experiencing self-constructed support, and this code word has thus been identified as an imperative finding for how to survive a pandemic.

The main findings of this thesis can thus be summarised in the following code.

- Financial matters
- Networking
- Communication
- Focus
- Resilience
- Technology
- Self-constructed support

7.5 RECOMMENDATIONS FOR DIFFERENT PARTIES

This section will provide recommendations for the following parties, based on the data extracted in the qualitative study from the participants in this study alone:

Research related to South African SMMEs impacted by pandemics is scarce or the research available is not from primary sources. SMMEs required support even pre-pandemic, and studying the distinctive characteristics of surviving SMMEs during the Covid-19 pandemic is an ideal opportunity to gain insight into what made some businesses survive. Even in the face of adversity, survival makes this a unique opportunity to study their survival while the pandemic unfolds or in the immediate aftermath.

The intention was to gain sufficient data via the semistructured interviews from surviving SMMEs to identify the existence of idiosyncratic characteristics that other SMMEs could potentially replicate in a post-pandemic situation. This information that the SMMEs supplied can fill the knowledge gap that this study wishes to contribute to, specifically for these categories.

Academic World

Academic knowledge: The main contribution, especially the data collected from primary sources, will provide knowledge on the actions SMMEs can undertake to reconfigure their operating models to survive when faced with a difficult economic situation, such as operating a business in a pandemic and during a lockdown. The framework that was developed will also assist academics in teaching economic students the practical aspects of how to operate an SMME during a problematic crisis such as a pandemic, as the framework provided clear focus points in the form of the building blocks on which areas an SMME owner should focus to ensure its survival.

SMMEs

SMMEs: Future SMME business owners-managers who plan to start their own business after the pandemic (those previously employed by corporate entities but lost their jobs during the pandemic) will benefit from this study's findings by being able to replicate the strategies and operational procedures of SMMEs that survived the pandemic to increase their chances of success in their businesses. The 16 participants in this study proved that with minimal governmental assistance, it is still possible to survive a pandemic by focussing on specific areas of importance, as indicated by the pillars in the framework, and also which other matters, such as mind matters and attitude that are important for the survival of a business.

Policymakers

Policymakers: The research of this study can provide policymakers with an indication of the level of support is required by SMMEs need for a fully functional entrepreneurial ecosystem, as more resources must be focused on SMMEs to accelerate economic growth and job creation in line with the vision of the NDP for 2030.

In the USA, the CARES Act and the PPP Act, for example, were highly effective, as explained with references in detail in Chapter 6, and the positive impact it had on SMME survival has contributed to their economy. South African lawmakers or policymakers can maybe learn from them because the NDP has such high expectations from South African SMMEs for future job creation.

Financial institutions

Investors and Financial Institutions: This study may lead to a better understanding of the difficult situation faced by SMMEs daily, e.g., juggling creditors, suppliers, customers, and funding requirements all at the same time whilst operating under challenging conditions such as a lockdown, resulting in investors or financial institutions to consider restructuring their funding processes into more user-friendly formats. In particular, micro-enterprises struggled and did not receive adequate information from financial institutions on what level of support was available to them.

Banks and financial institutions may learn a few lessons on the faster release of funds withheld in interbank transactions on merchant devices and the disruption it causes entrepreneurs when banks take days to release income from card transactions, as indicated by participants who are retailers and deal with card payment devices daily. Some participants confirmed that it felt like banks “hog” the money unnecessarily in the system, especially over a weekend or a public holiday. *“And the banks hog your funds over a weekend in the system while they get interest. Something will have to be done about that. Credit card costs are ridiculous for filling stations that get such a low margin on fuel sales”*. Participant SW002.

The South African banking problem is that, even though all financial transactions are computerised, banks still adhere to public holidays and weekends and funds are not released over those periods. This hold on funds is problematic for smaller retailers as their funds are tied up in the financial system, with no interest earned. The two participants interviewed who are operative in the fuel sector found a significant operating problem and financial constraint.

A thorough review of the South African banking sector's impact on SMMEs on not realising funds promptly and enormously high credit card costs for the merchant or retailer will be required to make conducting business more profitable and possible for

a more comprehensive array of SMMEs, as the current South African banking system is not contributing to a fluent flow of funds. Specifically, in a country such as South Africa, where most of the population operates with credit cards, according to the latest CDI index report of September 2023 (Roelofse, 2023:1), a quicker release of funds to the merchant is required.

Finance students

Students in the field of entrepreneurship: Future potential entrepreneurs may learn business modelling skills from surviving SMMEs and which skills are required or should be honed before they start their own SMMEs to survive the most challenging economic circumstances.

The framework, as developed, can help to prepare economic students to realise which focus areas and skills are required if they wish to operate a successful SMME in South Africa, as these skills have been proven helpful for the survival of SMMEs during a crisis such as a pandemic.

Rest of the continent

Practical contribution to the continent: The data collected from SMMEs as primary sources in the empirical study have the potential to provide economies in the rest of the African continent with knowledge and know-how on how to survive during adverse economic circumstances such as a lockdown or a pandemic, especially when there is minimal government support. The framework can point out the crucial focus areas for the survival of an SMME.

The outcome of this study contributes to knowledge, as it provides practical advice and application methods on how to survive a crisis. The actions of the successful participants can be replicated with caution by other struggling SMMEs elsewhere on the continent during difficult economic situations, to assist them to hopefully also survive.

It is imperative to note that no SMME can exist alone. It must integrate and be aware of market conditions and happenings to survive. “The practise of entrepreneurship does not exist in a vacuum” (Miller & Collier, 2010:82). This study has shown that as a business owner, you must interact, network, and be aware of what is happening in your

industry. Social belonging is fundamental, especially in a crisis and lockdown, as indicated by the importance of the concept of “networking” between different themes throughout the study.

7.6 THEORETICAL BASIS FOR THE STUDY

This section will provide evidence that the entrepreneurial actions and efforts of the participants in the empirical study followed various entrepreneurial theories (mostly without their knowledge) and that their actions were based on proven solid academic entrepreneurial theories, even if unknown to the participants.

Although various participants shaped several examples of efforts under each theory across the twelve themes, only one example under each theory will be quoted and discussed to be concise. When evaluating research, building or identifying a theory is crucial (Eisenhardt, 1989:532).

The entrepreneurship theories that could be applicable were put forth by several renowned economists, authors, or scholars in Table 2.1 above in Chapter 2. Some of these theories were applied in this study by some participants, either knowingly or instinctively, as elaborated in the section below.

Opportunity-based theories

Peter Drucker stated that entrepreneurs exploited the opportunities that change creates, and in this case of the Covid-19 pandemic, opportunities were indeed created in several fields. For example, coping with the effects of Covid-19 resulted in the opportunity to manufacture and supply medical supplies such as masks and sanitisers. A participant whose cleaning company SMME identified such an opportunity explained the opportunity: *“We applied for essential status, and then we could be open. We never sold sanitisers and masks before that, as there was no demand for it, but the chemical factory that manufactures our cleaning materials started manufacturing sanitiser and that is how we were able to be open so that we could sell that retail to members of the public. Before Covid, there was no demand for it”* (Participant SW003). Harvesting on this opportunity and following the opportunity based on the entrepreneurial theories of Drucker and Kirzner meant that this particular SMME could apply for essential status to have her SMME open during Covid-19.

Israel Kirzner believes that an role of the entrepreneur lies in the alertness to unnoticed opportunities. For Kirzner, the entrepreneur is an opportunity identifier. He sees the entrepreneur as an opportunist who constantly searches for opportunities within the economy that could be capitalised (Bjerke, 2007:71). A participant who started his own training company a few years before the pandemic said: *“I saw that there was a gap or niche and a need for a training company in the fuel sector”* (Participant BVL001) and once the Covid lockdowns became effective, this participant had to find a way to continue to trade. He stated that he took two weeks during the first lockdown to sit back, relax, and think about his problem and how he will overcome it. On how he reacted to the challenges of Covid, he commented as follows.

“We have to be able to deal with the crisis or harness the opportunity. We were already in training, but now we could branch out into Covid training. It was an opportunity which we harnessed. That is a very important aspect for an SMME owner. You have to do opportunity harvesting” (Participant BVL001). This participant and his solutions on how to survive Covid-19 are an excellent example of applying the opportunity theory of Kirzner and following through on it, reviewing the problem, seeing the opportunity, identifying it, and acting on it – this entire concept is very in line with one of the critical principles of the framework designed in this study (Sarason, Dean, & Dillard, 2006) – think, plan, do. A recent post-Covid survey in the United Arab Emirates found that many small businesses that survived the pandemic turned challenges into opportunities. Thus, the opportunity theory was applied practically (Zakaria, Sehgal, Watson & Kamarudin, 2023:267).

Religion and social change theory

Max Weber, a German, wrote *The Protestant Ethic and the Spirit of Capitalism*, most likely in 1904-1905, which was only translated in 1930 into English. His Protestant religion forms the basis of his ideas that religion is the driving force of entrepreneurship (Venter *et al.*, 2012:12). His theory points to religion as a significant catalyst for entrepreneurship, and Protestantism helped bring about capitalism (the inverse of the Karl Marx approach). Weber claimed that religion encourages and values the need for achievement on the premise that a person's life is measured against his result. Therefore, whatever one does with his life will all add up to whether he receives a positive or negative score, depending on the outcome of decisions taken, as religion

preaches hard work, being steadfast and doing the right thing (Abdullahi & Suleiman, 2015:366).

Various participants in this study echoed these theories and views on religion in business: *“So I just got on my knees, and I prayed. You know that faith is a very important part of surviving and running a successful business. Without faith, you cannot survive. Prayer provides a lot of answers to the questions you have, in your business and in your life in general,”* and *“I am lucky I have a pastor working for me. He keeps the staff in line for me. If we face difficult customers, he prays that we can solve this to the best outcome for both parties. He prays for our wellness. He prays for our finances. He prays for protection against crime. I cannot express enough my gratitude to this man, who is one of my supervisors and whom I just never put on duty on a Sunday, as then he is fulfilling his pastor duties, so yes, having faith. And practising faith in the workplace, especially in my workplace, where it is a poor coloured area, and I, as a white woman, drive in there daily, that is only faith that keeps us safe.”* (Participant STR001).

Another participant said: *“We survived with the Grace of God. Without religion, you will really struggle”*.(Participant PB001). As part of the reasons why the doors of this particular business were still open, this participant gave the following reasons: *“But with hard work, a lot of prayers, cost-cutting exercises, and perseverance, we are still standing.”* (Participant SW002).

Without knowing, all these participants applied the religion-based theory of Max Weber to their SMMEs during the Covid pandemic, and this may have aided them with their other actions to survive the pandemic. Religious family firms or businesses make faith-led decision making possible, and business owners tend to find strength and support from their religion (Astrachan, Campopiano & Baù, 2020:637).

Innovation theory

Although Joseph Schumpeter started writing about entrepreneurship as early as 1911, he introduced his innovation theory in 1942 in his book *Capitalism, Socialism and Democracy* (Tribe, 1978), whereby he said that the innovation process can revolutionise the economic structure from within, and whilst it destroys the old one, it creates a new one.

This process of creative destruction is an essential attribute of capitalism (Brenner & Theodore, 2002). In the Irish study of Ulster University (Faherty, 2022), the innovation concept was also recently highlighted in light of Covid survival for small family-owned businesses, as it was stated under the heading “Innovation and Adaptation” that “for many family businesses the pandemic enabled innovation, change and new ways of doing things” (Faherty, 2022:11).

This participant described it so eloquently as follows: *“I think being very innovative, since we could add all the health and safety items to our online shop, the firefighting equipment, the spill kits for the forecourts and all those first aid boxes that adhere to regulatory requirements that you cannot simply buy at the local pharmacy...so yes, I like to think ahead and anticipate what my clients will need and then offer it to them, that is, opportunity harvesting”* (Participant BVL001). The importance of economic and technological innovations has been studied even before the pandemic, and the participants in this study have shown that being innovative, even during a crisis such as a pandemic, can only benefit an SMME (Block, Miller, Jaskiewicz & Spiegel, 2013:199).

Resources-based theory of the firm

From a modern-day perspective, Jay Barney is regarded as the father of the modern Resource Base theory of the firm, where there can be heterogeneity of firm-level differences among firms, allowing some firms to obtain a competitive advantage over others (Becerra, 2008:1110).

Some scholars found that the Resource-based view of the firm will describe why certain firms make certain decisions or strategic moves and how it leads to different outcomes. According to these scholars, the ability of a business to cultivate specific resources and capabilities increases its ability to acclimatize to a challenging competitive environment (Esteve-Perez & Manez-Castillejo, 2008:231). This fact could make this theory highly applicable in the recent Covid-19 pandemic, as it increased the survival prospects of businesses when resources were available to the SMME. A recent post-Covid study in Indonesia stated that SMMEs that managed to survive and experienced growth did so by drawing from their own resourcefulness to capitalise on new opportunities (Purnomo *et al.*, 2021:1).

Participant PB001 described how she managed her restaurant business to survive and how to obtain resources and essential status for her SMME to be open: *“So I got onto the Covid bus, obtained the essential status business certificate through my accountant, put it in the window and we could still sell fresh fish, which I got from local fishermen who are my normal suppliers”* (Participant PB001). By thus starting to diversify (from restaurant to fish shop), obtain the resources, and sell via a legal essential status manner to the public after advertising on her WhatsApp group to her regulars, this SMME owner survived. She obtained the sought-after “essential status” through BizHub to trade in SA, allowing her SMME to open her doors and generate income in a difficult time while most other restaurants closed down. By being innovative, overcoming obstacles, finding her resources and doing it all legally, this SMME owner has survived for over 25 years.

Resources can be tangible or intangible, and studies have found that firms or SMMEs with an intangible resource advantage are more robust and have a healthier ability for growth and survival (Anderson & Eshima, 2013:413). SMMEs who participated proved that applying resource theories (knowingly or unknowingly) aided them in surviving the pandemic with greater ease.

Social network theories

Social network theory dates back to the 1950s, when Barnes first developed the terminology in 1954. Social network theory is the study of how a social structure around a business, organisation or person can impact the beliefs and actions of the organisation. When applying his concepts, Barnes looked at “connectedness” and “connectivity” that may refer to the distance between actors or the number of paths between them, sometimes whether there is a path in existence or not at all (Barnes, 1969) and this level of connection is still applicable in social network theory to this day. “Networking” was one of the links or interrelated relationships identified between the Code themes on the Wall and was also mentioned several times by various participants. This concept has been recognised as one of the underlying entrepreneurial theories.

The participant BVL001 described his “path” or “connectivity with the inner circle” as follows: *“With my RMI hat on, we are allowed to these inner discussions, so it gave us great insight into where the legislation is going in Health and Safety. So, we can look*

at projections and the next five years. So, I can look ahead and identify the niches that will materialise." This connectedness to the inner regulatory bodies of his industry assisted this participant in preparing for future eventualities and knowing what training to offer his customers to comply with Health and Safety regulations. He was thus applying social network theory without even knowing that this was the underlying entrepreneurial theory, yet he knew instinctively that networking was the "way to go" (Participant BVL001).

Another exciting use of social network analysis was when the study by Yie *et al.* (2022) confirmed that they were using social network analysis to track the spread of the Covid-19 virus from China to the rest of the world. Their study aimed to illustrate the use of SNA to investigate the association between regions, examine the spread routes between areas, and identify countries with the same spread pattern as the Hebei province in China (Yie *et al.*, 2022). This usage indicates the broad applicability and scope of the application of social network theory and social network analysis in the case of the Covid-19 pandemic and how it was widely applicable.

Entrepreneurial leadership theory

The theory relating to entrepreneurial leadership by Hoselitz applied to themes 5 and 6, referring to the attributes, skills, or characteristics as well as leadership, which have been identified from the data as important themes of this study. Hoselitz's theory was formed on the assumption that certain people have more creative power in a specific cultural group and can develop different attitudes. Hoselitz saw successful entrepreneurship as the exercise of leadership with maturity of character and the leader having particular skills (Hoselitz, 2017:122).

Many participants agreed that being a strong leader or having exceptional leadership skills is very important if you want your SMME to survive, as this theme received 385 code words out of 2631, making it the second highest scoring theme of all. All participants contributed in quality and quantity to this theme, and the most critical leadership skill one can possess is "to be organised". 15 out of 16 participants agreed on this code word; only the creative artist did not see "being organised" as an important skill, and after visiting his studio, the researcher can agree with him. Being hard-working and "having business savvy" were this theme's second and third highest ranking code words.

One of the participants added that during a time of stress such as the pandemic, you as a leader must be able to do so much more: *“You have to be able to boost their morale. As a boss, I had to be my staff’s “therapist”, to help them emotionally with the stress.”* (Participant DBN002). This participant also provided quality information indicating that he could multitask, optimally utilise his staff, listen to customers and get along with people, lead, give constructive advice, and motivate people. This participant was the ultimate leader amongst the participants, and he applied the entrepreneurial leadership theory without even being aware that he was using this theory, as he was only looking out for the well-being of his staff.

The Irish study mentioned benevolent leadership: *“...Benevolent leaders demonstrated a values-driven, inclusive approach to decision making...”* (Faherty *et al.*, 2022:11). These authors stated that leaders who built a reputation of trustworthiness in their organisations are seen in a more positive light by their workforce (Faherty *et al.*, 2022:11-12), and this was undoubtedly how the staff of Participant DBN002, as mentioned above, experienced his leadership.

Public sector theory

This theory of public sector entrepreneurship occurs when a government institution is one of the actors at play (Clark, 2016:336). In this instance, the Western Cape Government has become involved in the economic activities of the entrepreneurial sector in an effort to enhance the economy of the Western Cape by applying different interventions, as listed in the literature review.

Their actions in terms of public sector entrepreneurship theory included altering the organisational landscape by inventing an online platform for former flea market or SMME vendors in the format of the online presence on the Cape Town Online Market. They also made vouchers available for spaza shop owners and soup kitchens to boost the economy in townships, thus creatively managing public needs with limited resources at their disposal (Clark, 2016:337). In a quote from a participant: *“The soup kitchen vouchers were to be used in the Spaza shops. The Government gave them the vouchers, and they could spend it at the spaza shop.”* (Participant NUM001).

The policies carried out or proposed by various countries are very different in outlook, and that was just when studying the policies of the European Union. To flatten the

contagion curve, several countries imposed various measures or implemented interventions to help or protect their citizens, with different results (Chaves-Maza & Fedriani Martel, 2020:662). In some countries, the public sector theories and level of support were more than in others (Zahoor *et al.*, 2022). In Lithuania, research established that most of the surveyed indicated they benefited from government support (Zuperkiene *et al.*, 2021:1).

In South Africa, and especially the Western Cape, the reality of the interventions of the local government was not as illustrious as the picture painted by the media, but still the WCG did perform specific recovery interventions that assisted some of the smaller entrepreneurs in the Western Cape. However, most of the participants in this study felt that the government could have done more.

Grounded theory

Grounded theory is a research method concerned with the generation of theory (Noble & Mitchell, 2016:34). In this qualitative study, the study did not have the objective of creating additional theories, and even though there was some evidence to support the applicability of grounded theory in this research, the vitality of other underlying entrepreneurial theories that could be identified took preference.

The researcher did not intentionally conduct this study to identify evidence of grounded theory among the data collected, and due to the existence of so many other theories that were already applied by the participants in the survival of their businesses, grounded theory was not a primary or secondary goal of this study (Bitsch, 2005:75).

If one must look deep for a “new” line of thought or new theory, it could be the trend to go online, to digitalise, to ensure that technology keeps a business alive and its customers close. With the impact of social distancing, most SMME owners felt their customers were also kept at a distance. However, with mailing lists, and what sup groups and advertising on especially free social media such as Facebook, Instagram, and TikTok, it appears that the participants made adequate use of social media and online applications to ensure that their customers did not forget about them during the Covid pandemic.

Participant BVL001 explained how he created an online platform or website to do his training during Covid, since where it was physical classroom-based training pre-Covid, it now became online training courses: *“So the Covid course drove our platform and most probably paid for our platform. Covid was our school fees and where we learned how everything works. We had three courses within Covid: one for managers, one for employees and one for Compliance officers. We had it accredited, had huge reviews and learned we must train people at different levels of education, e.g., Std 5 or director level”*.

This new way of conducting business can be evidence of this new “going online” trend and can be regarded as generating new theory. There are many examples in the literature, as conducted in recent studies during and post- Covid, of how small businesses made use of innovative technological methods, digitalisation and e-commerce to keep their businesses afloat during the pandemic (Adam & Alarifi, 2021; Faherty *et al.*, 2021; Gao *et al.*, 2023; Thukral, 2021; Pu *et al.*, 2021, Nanda, Xu & Zhang, 2021).

Future studies of this phenomenon and what exactly this entrepreneurial theory will be called when using social media and technology to network need to be conducted as there is evidence of some of these new trends towards “going online”. This potential study will be recommended in the section on further research to investigate the evidence of a possible new theory, such as social media networking theory.

Resilience theory

Although resilience theory was not initially included in the researcher’s list of the 20 top entrepreneurial theories, once the empirical study was completed, it became evident from the data once the code words ended on the wall of code (see figure 5.5 above) that one of the links or interrelated relationships between the themes that were identified as “resilience”. Therefore, the underlying theory of business resilience should also be included in this section on the entrepreneurial theories based on this study. Various participants indicated in the interviews their resilience in different aspects, either it became apparent during or after the pandemic, or they observed resilient behaviour from their role models, or resilience should be a characteristic attribute if you wish to succeed. All of these mentioned concepts are indicative of an underlying resilience theory.

Resilience theory was first applied or used in psychological fields and was created by various researchers. The prominent figure in the research on resilience theory is an American psychologist, Norman Garmezy, who studied resilience in children and then identified protective factors. Dr Norman Garmezy is often noted as the founder of research in resilience. He was a clinical psychologist. The first research published on resilience theory dates back to 1973, 50 years ago (Garmezy, 1991). His influential research, combined with the longitudinal studies of Emmy Werner (who conducted a 40-year study on the topic) and Ann Masten, who expanded the theoretical concept to different stages of life, laid the foundation for understanding of resilience and its applicability to other fields (Marshall, 2001; Masten, 2007; Masten, 2020). Resilience theory therefore originated in social studies and it addresses the strengths that people and systems (or organisations in the entrepreneurial environment) demonstrate that enable them to rise above adversity (Van Breda, 2018).

A pre-pandemic study on entrepreneurial resilience was conducted in New Zealand, which defined resilience as a concept consisting of a “set of ongoing behaviours” rather than just one specific characteristic (De Vries & Shields, 2006:35). Their study concluded that resilient entrepreneurs are flexible, motivated, persevering, and optimistic and that entrepreneurs should not only be viewed through an economic lens but that social qualities of entrepreneurialism should be included to provide insight into the psychological attributes that add and underwrite entrepreneurial effort (De Vries & Shields, 2006:42).

The concept of business resilience, mainly post-pandemic, has been widely discussed around the globe, and studies have recently emerged from Indonesia (Purnomo *et al.*, 2021), UAE (Zakaria *et al.*, 2023), Lithuania (Zuperkiene *et al.*, 2021) and Spain (Chaves-Maza & Martel, 2020) to indicate that resilience as a characteristic was indeed one of the reasons that SMME owners survived the Covid-19 pandemic.

To illustrate how the participants in this study reported during the narrative enquiry approach that was followed by the semi-structured interviews, we herewith some examples from the participants demonstrating the presence of the resilience concept and the underlying theory of resilience.

“Never say die” – Participant SW002

“Stronger, more resilient” – Participant MC001

“Just do it” – Participant HLB001

“You have to fight for your survival” – Participant SW002

“Fight for your success” – Participant STR001

“Stand strong” – Participant SW003

“Do not let obstacles deter you” – Participant PB002

The different underlying entrepreneurial theories that formed the basis of this study and were applied in most cases without a comprehensive knowledge that they applied an entrepreneurial theory can be summarised in Tabel 7.3 below.

Table 7-3: Entrepreneurial theories as basis of actions undertaken

Nr	Theory	Participants applying/aware of this theory	Quotations
1	Opportunity based theories (Kirzner, Drucker)	SW001, SW003, BVL001, HLB001	<i>“We applied for essential status, and then we could be open. We never sold sanitisers and masks before that, as there was no demand for it, but the chemical factory which manufactures our cleaning materials started to manufacture sanitiser, and that is how we were able to be open so that we could sell that retail to members of the public. Before Covid, there was no demand for it”</i> (Participant SW003).
2	Religion and social change theory (Weber)	STR001, SW002, PB001, HLB002	<i>“So, I just went on my knees, and I prayed. You know faith is a very important part of surviving and running a successful business. Without faith, you cannot survive. Prayer provides a lot of answers to the questions you have in your business and in your life in general”</i> (Participant SW002).
3	Innovation theory (Schumpeter)	BVL001, GB001, STB001	<i>“I think being very innovative, as we could add all the health and safety items onto our online shop”</i> (Participant BVL001).
4	Resources-based theory of the firm (Barney)	PB001, SW003, STR001, SW002	<i>“So, I got onto the Covid bus, obtained essential status business certificate via my accountant, put it in the window, and we could still sell fresh fish, which I got from the local</i>

Nr	Theory	Participants applying/aware of this theory	Quotations
			<i>fishermen who are my normal suppliers"</i> (Participant PB001).
5	Social network theories (Isenberg, Barnes)	NUM001, SW001, MC001, STB001	<i>"With my RMI hat on, we are allowed to have those inner discussions, so it gave us great insight as to where legislation is going in Health and Safety. So, we can look at projections and the next five years. So, I can look ahead and identify the niches that will materialise"</i> (Participant BVL001).
6	Entrepreneurial leadership theory (Hoselitz)	DBN001, BVL001, DBN002	<i>"We had to make shift amendments, and we tried to keep the salaries as close as possible to normal, taking the human aspect into consideration as we all have budgets and have to survive. This is a very important aspect for me. Empathy for my staff and the people out there. The way it hit me as owner of my business, I could just imagine how it impacted my staff and their families"</i> (Participant DBN001).
7	Public sector theory	NUM001, SW004, PB002	<i>"I heard about the soup kitchen vouchers to be used at the Spaza shops. The Government gave them the vouchers, and they could spend it at the spaza shop. But they did not use that voucher at my shop, so I was not fortunate enough to get the help. I do not sell like the tinned food, only the fast food"</i> (Participant NUM001).
8	Grounded theory	BVL001, STB001	<i>"So, the Covid course drove our platform and most probably paid for our platform. Covid was our school fees and where we learned how everything works. We had three courses within Covid: one for managers, one for employees and one for Compliance officers. We had it accredited, had huge reviews, and learned we must train people at different levels of education,"</i> (Participant BVL001).
9	Resilience theory	MC001, NUM001, HLB001	<i>"So yes, my view has been changed by the pandemic, and even me as a person has changed a little bit. I think I am more resilient and stronger and more worldly-wise and street-wise. I also realised you cannot trust anyone but yourself, as a government will not</i>

Nr	Theory	Participants applying/aware of this theory	Quotations
			<i>help you. You have to help yourself, so I found that I came to the conclusion that your success or survival is based on your own efforts” (Participant HLB001).</i>

Source: As compiled by the researcher

The conclusion of the researcher in this section of the study is that even though most of the participants were unaware that they were applying an academic entrepreneurial theory, they acted instinctively and did what had to be done or performed the required actions to ensure their SMME will survive, which actions incorporated inadvertently the academic theories on which this study is based.

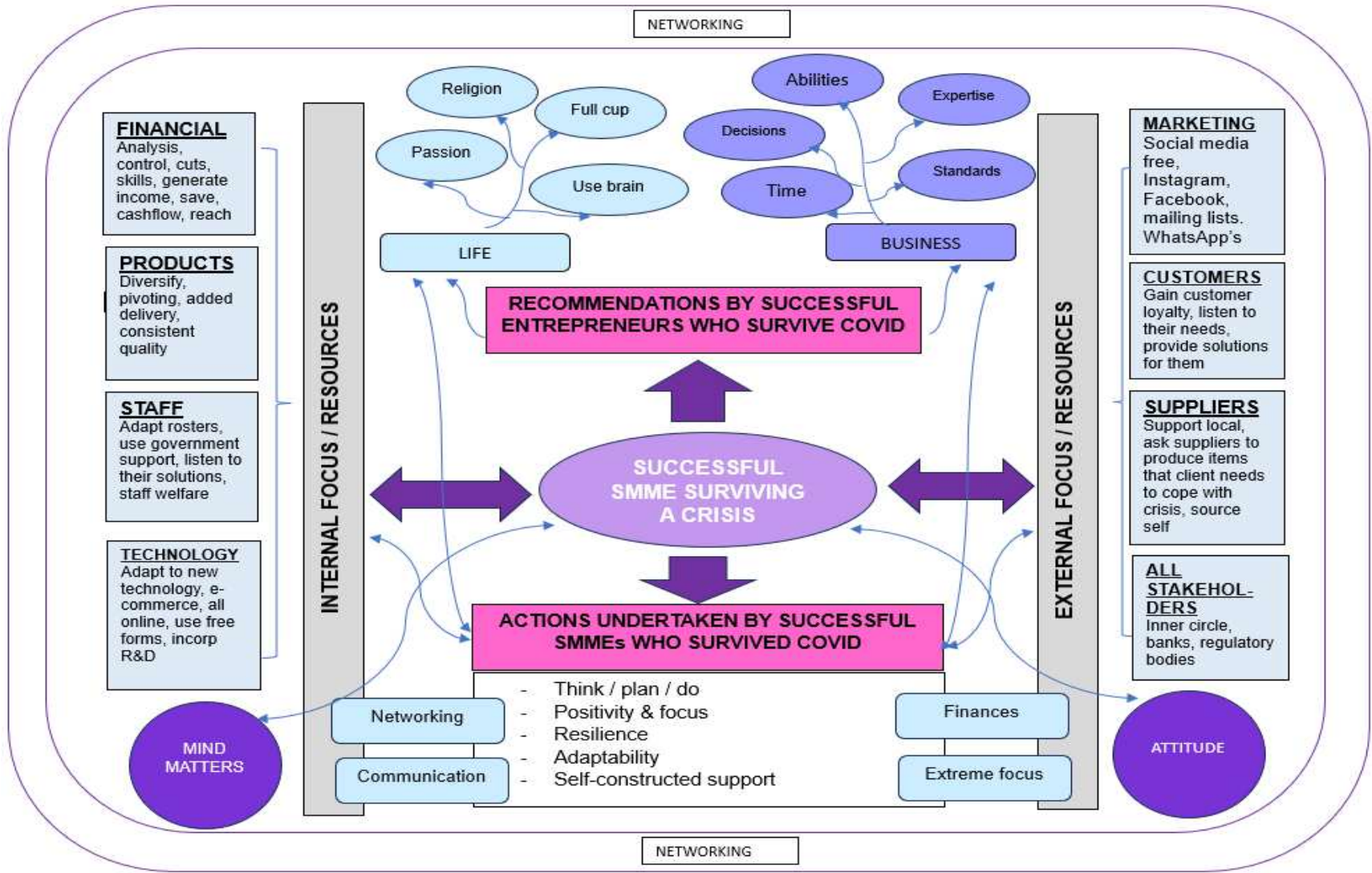
7.7 CONTRIBUTION OF THE STUDY

The contribution of this study is mainly to develop the framework for SMMEs to survive a difficult economic situation such as a pandemic. The actions carried out by the different participants were incorporated into the framework, including the synchronicities between the participants and between the themes, which indicated “how” (in the words of Osterwalder) these 16 participants survived the recent Covid-19 pandemic. The links or relationships between the different themes highlighted the critical aspects that SMMEs must pay attention to in order to survive.

It is advised to start reading and understanding the framework as supplied on the next page, from the bottom upwards. As one should focus on the foundation on which a business should be built, starting at the bottom of the framework's centre is best. From there, move upwards, with the successful oval as SMME in the centre of the picture as the main focus, with the pillars on the left and right of the oval, and the different building blocks of each pillar to receive equal focused attention from the entrepreneur. If an equal focus on these two pillars is maintained and the balls are all kept in the air, also on the sides, then eventually the entrepreneur will achieve the eventual blossoming in their personal and business life, as indicated at the top-mid-of-the-framework, reaching the pinnacle of success.

Refer to Figure 7.2 for the framework described, with a detailed discussion to follow.

Figure 7-2: Framework



The contribution of this study can be explained with a detailed discussion of the framework. The different elements will be discussed under these headings:

- The foundation, as summarised by the actions undertaken by successful entrepreneurs on how they survived the pandemic.
- The oval as a successful SMME, being the centre of attraction,
- The balls to be kept in the air whilst juggling all aspects of the business,
- The left and right pillars with equal dual focus, comprising their building blocks,
- The four cornerstones of the business or building, as the links or relationships between themes,
- The arrows indicate the flow of focus or the returning focus between internal and external focus areas with the successful SMME in the centre;
- The recommendations just above the successful oval, or SMME, will lead to the blooming of business and life, explaining each “flower” symbol as the ultimate flower of success, indicative of the garden in bloom on the rooftop garden of the building.

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 your 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.

Actions that must be undertaken from a foundation-based approach include the following, according to the participants who participated in this study.

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

The participants explained that when a crisis hits, one should sit back and start thinking about the problems, challenges, or difficulties the SMME faces. The next step should be to start planning different scenarios to overcome these obstacles and implement these plans. These steps of thinking, planning, and executing form the basis of the foundation. This think/plan/do action means that the entrepreneur must take action, and not hasty action, but thoughtful action before implementing it. Another critical point of the foundation of any SMME during a crisis period is that the entrepreneur should have an extreme focus and a positive mindset, not allowing any negative thoughts and have an intense and utmost focus on improving the business or solving the problems.

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), which eloquently ties the thinking and mindful aspect with resilience. It is also imperative to note that during a crisis, an SMME owner has to be adaptable, as sticking to rigid routines and specific suppliers will not ensure longevity and continuity; if need be, one has to adapt to survive. 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. Self-constructed support can be described as follows: If an SMME owner starts living out of the till of the business or using the produce of the business for their personal use, 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, as the business will experience gain. The participants in this study provided forms of self-constructed support for a business such as 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 a lockdown or any outside influence, signing delivery contracts with suppliers or clients to ensure business continuity that cannot be affected by any lockdown, getting retainer clients, to pay 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 attraction of the rugby match. In a rugby match, all players focus intensely for the duration of the game on one thing – the ball! In the very same manner, if an entrepreneur places the course of his career with the SMME as the centre of his focus and is mindful of where the SMME or ball will be at all times, how the ball is handled, where the ball has landed, then the ball will, in the end, make it over the try line and ensure success. The SMME will therefore succeed in the same way, 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 main mind matters of each theme were incorporated into the different mindmaps listed in Chapter 6 above. The core mind matters include:

- Teach yourself to be positive,
- Do not underestimate the power of prayer,
- You must find your purpose and live your purpose;
- Find your inner strength,
- Believe in yourself
- Have gratitude for what you have achieved and your survival thus far.

Under the core matters identified by the participants were:

- It is all about attitude; you have to have the attitude of a survivor,
- You need to have a will to survive.
- You have to display endurance and persistence,
- Never give up, do not allow anyone or anything to knock you down,
- Do whatever you have to do to survive.

These two categories, or balls in the air, signify the strength of character you need or teach yourself 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, but they are all equal, and the exact size of all building blocks displays their equivalent weight. The internal building blocks are not more important than the external building blocks, and vice versa; they are all similarly significant for the survival of the SMME.

Left pillar: Internal and building blocks

The left pillar focusses 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,
- 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; even artists and interior designers said they had to focus on ensuring that money is still coming in, as one can only depend on retained earnings for a limited period. Another important aspect is to ensure that you still save, either through electricity usage or staff rosters, to reduce the amount of staff active in the business, save on wages, and find a clever and innovative way to save during a crisis. And finally, reach – ensure you still reach your customers to continue generating income for your business.

The participants provided many different codewords relating to financial advice. The contribution of this building block to this study is that daily financial analysis is essential, you are in constant control of your income and expenses, cash flow is the king, and you keep generating income.

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 assessable for their customer bases, such as the training provider, who built his online platform to provide Covid training and his other existing accredited training courses through an online platform instead of in person and a classroom setup. By pivoting your product offering with added delivery and consistent product quality, an SMME can survive a crisis such as a pandemic.

The different underlying entrepreneurial theories start playing a role, as it is evident that the innovation theory, opportunity theory or resource theory are applicable when products are sourced, invented, or offered when the opportunity presents itself.

Participants indicated to continue trading during a pandemic, and ensuring you sell the right product at the right price and added delivery can only help. The WCG had an intervention with the Cape Town Online market concept, where informal traders could advertise their products on this free portal to keep trading through lockdown. This portal was created for informal traders who did not have access to websites due to cost implications. This building block contributes to the knowledge that having the right product at the right time and selling it in a way that will reach your target market is vital

during a pandemic for the survival of SMMEs. Even luxury items sold well when correctly marketed, as indicated by this study.

Staff

Staff should be treated the way you, as the SMME owner, want to be treated, was the consensus from the participants. Most of the participants, who had a large number of 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.

As SMME owners, some participants cut their savings percentages or dipped into retained earnings to ensure that their staff were cared for sufficiently, as they are also breadwinners and have fixed expenses. Businesses that took care of their team found that staff loyalty increased tremendously and staff went beyond the call of duty for their employer once they returned to the office.

Other participants mentioned prioritising the welfare of their staff by ensuring they provided extra vitamins or lunches to show that they cared. During a crisis, it is crucial to focus on your staff and their wellness, as most participants. This suggestion significantly contributes to this study, highlighting that staff focus is vital to SMME survival, especially during a pandemic.

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 as was found to be 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). Participant BVL001 proved, by putting his training courses online, that his

out-of-the-box thinking, compared with his technological skills, managed to continue his business operations via digital transformation whilst finding the ideal solution to create business continuity and fulfilling his customer needs at the same time. This action guaranteed his business continuity by applying self-constructed support.

E-Commerce was a medium of selling online that the majority of the participants applied, whether it was perishable food items sold online to local customers around the corner or high-net-worth works of art sold to the international market, from the lowest-priced item to the highest priced, most sales occurred via e-commerce or online sales platforms during Covid-19, due to the social distancing restrictions imposed on citizens, or people avoiding crowds and prefer to get home deliveries. Advertising was another aspect of the business that mainly used technology via online applications. Free online social media platforms such as Facebook, Instagram, WhatsApp and local social media pages were used to advertise products to gain exposure.

Digital transformation in the advertising field has gained tremendously due to the Covid-19 pandemic. Thus, this building block emphasizes the importance of using technology to survive and its contribution is to highlight that the participants showed how they used technology to ensure the survival of their SMMEs during the pandemic.

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 were as follows:

- Marketing,
- Suppliers
- Customers
- Stakeholders.

Marketing

As explained in the technology section, most of the participants admitted that they frequently used free social media advertising to reach their customers. Some participants had existing mailing lists that they already used before the pandemic (STB001 for art exhibitions and HLB002 for pet food specials to regular customers), but even a fuel retailer explained how he posted on social media his skeleton staff with masks cleaning the petrol pumps to remind customers his equipment was carefully sanitised and their safety remains his first concern (SW002).

Participants 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 (SW001) and a fast-food entrepreneur (NUM001) in the townships advertised their specials in products on their WhatsApp groups, which also 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 if the marketing or advertising campaign reaches the target market. If the customer feels that they are getting value for money, whether it is essential food items or an expensive piece of art, it will still sell, as proven by the participants in this study.

Customers

It is crucial to ensure that you can always reach your loyal customer base and even try to gain customer loyalty during a difficult time such as a pandemic. Participants indicated the importance of listening to their customer's needs and demands and then trying to fulfil those needs. Participant BVL001, who provided a classroom training service before the pandemic, adapted his service offering by pivoting it from real-time to an online service offering, as his customer base indicated that they still require training, especially Covid practises training for retail staff, so by listening to his customers, he was able to provide solutions for them.

Some of the participant quotations include *"You have to make life easier for the customer"* (Participant BVL001), *"You have to listen to the customer"* (Participant SW003) or *"You have to add value for the customer"* (Participant PB002). Ensure your customer remains your focus, as one participant said: *"Even if I were having lunch with*

my spouse at the Waterfront, I would take that customer's call, as for me the customer is always number 1" (Participant SW004).

In a crisis or a difficult economic situation, ensure that your customer remains your number one focus. This building block thus contributes to the fact that your customer, especially during a crisis, should remain one of your primary focus areas, as they are critical to your 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 the participants in this study, then the only other 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 indicated that to support local worked for her (Participant PB002 with her government-closed restaurant turned fish shop), and another stated, *"You get in your car and go and fetch the stock yourself"* (Participant STR001 who experienced very erratic service delivery at her filling station's convenience store).

One of the participants also 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 (Participant SW003). Thus, a good working relationship with your supplier is essential to ensure you can deliver to your customer, and this is another significant contribution of this study.

Stakeholders

It is vital to keep abreast of the development of your industry and subscribe to regulatory body newsletters (Participants HB002, BVL001, DBN001). If you are part of the inner circle of your industry, then you will be aware of the new happenings and trends that your business should follow. Participant BVL001 was part of the regulatory

body for his training industry, and realized retailers will require Covid training and appointed Covid representatives as per legislation in South Africa.

This inside knowledge or information gave him the necessary privileged knowledge to position him favourable 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 training was then conducted online to accommodate the Covid social distancing and following the “new normal” of working and learning from home, but without knowing about the upcoming extended lockdowns, he would not have been prepared; the importance is to get the news of new trends or legislation in your industry as soon as possible, so that you can position your business correctly.

Other stakeholders with whom good relationships should be maintained are financial institutions or banks if your SMME is using an overdraft facility to ensure that they are aware of your situation regarding repayments or a potential delay in repayment. Thus, this building block contributes to the importance of good relationships with all stakeholders during a pandemic, which is critical to the survival of an SMME.

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 four cornerstones were discussed in detail in section above as 7.4.2, with special mention of specific quotations on why the participants regarded these four cornerstone items with such high standing.

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 your 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
- Full cup
- Passion
- Use the 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 your life. It helps to be guided by some form of higher power; as the participants indicated, it guides you in your value system, allows you to pray for support, and strengthens you as an entrepreneur in times of need.

The contribution of religion is not to neglect your faith in times of crisis; instead, focus more on it to help you through, as indicated by the participants in this study.

The next flowering petal, “full cup”, has been mentioned in different terminology several times, with the essence of this codeword: you cannot give from an empty cup. That means that you 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 you have to possess enough money to support your own family before you can support charities, you have to fill up your supply of energy and feel-good abilities before you can dish out some of that energy into your business. One of the participants stated that you have to take a break from your SMME to spoil yourself and fill your cup, and then you will be able to again give from your overflowing cup (Participant HLB001). This flower petal contributes to caring for your well-being first; replenish your energy before giving to others.

Passion is another petal that is needed to allow your flower to bloom. All participants indicated that you must be passionate about your work. It would help if you enjoyed what you decided to do.

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 you do not have a passion for whatever it is, either preparing fast food, doing nails, training people, or creating works of art, then the chances are slim that your SMME will survive a crisis, so ensure that whatever you do or take on, that you have a passion for it. The contribution of this flower petal is simple: you need to have passion for what you are doing.

Using your brain is the final petal to ensure that your personal life blooms. As one participant stated, you used your brain to get into this SMME; you can use your brain to get out of problems. Consider your concerns and challenges; you have to think and contemplate different solutions and then decide on the most appropriate route to follow.

The consensus amongst the participants was that no one knows your business better than you, so use your brain and abilities to think of resolutions for your business or your life. It is not always necessary to seek outside professional help, as you can usually find the answer yourself.

If you cannot come up with a solution and instead seek professional help, that is also a way to use your brain and decision-making powers to know when to seek help with your problems and challenges. The contribution of this petal is to use your brain and devise a solution that will address your concerns.

Right flower

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

The top petal of this flower refers to **abilities**. When you start an SMME, you need to have the right skills to be able to run it successfully and must ensure that you have the proper training for it, honed your skills, and managed to get experience in this specific type of industry you wish to enter, as competition out there is tough, you cannot do it without having the required abilities, whether it is financial, artistic, a specific skill you need – make sure you refine your abilities first. The contribution of this petal is thus to ensure that you obtain and refine your abilities before commencing with your 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 you wish to enter before acquiring it. Also, if the entrepreneur has sufficient financial resources, not all expertise in all business areas needs to be within his control. He can outsource some functions, for example, to a financial accountant or salespeople. This petal's contribution is to ensure that if you do not have the expertise, acquire it first or outsource some functions to ensure your SMME possesses all the expertise required to succeed within your chosen field.

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 your brain. As an entrepreneur, you will be

required to decide when to hire or fire, when to be strict and when to be kind, when to be firm and when not. This type of decision making is in addition to the typical decision-making of where to source which product or how to market.

The life of an SMME owner is about making a plethora of decisions daily, so if you are an indecisive sort of person, the participants in this study believe that you will struggle, as decisions need to be taken swiftly and effectively to survive crises such as a pandemic – this is the contribution of this petal.

As an SMME owner, you need to adhere to your **standards**. These contributions of several participants refer to having norms and values as an individual and knowing what you will do and tolerate and what not. It also refers to never lowering your standard on the type of product or service you are presenting to the market. Even during a pandemic when you struggle with resources and staff issues, 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 your work will always be what your customer is used to and willing to pay for. The contribution of this petal is to keep your standards to the same high and consistent level at all times.

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, you manage your time effectively to ensure that your SMME will survive the crisis. These flowering blooms represent the flowering rooftop garden of the building seen in the same was a successful SMME.

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 an SMME owner, you must constantly network externally and internally, especially during a crisis with all stakeholders, from financial managers and suppliers to staff, service providers and customers.

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 your SMME’s survival (Mukherjee, Scott, Deakins & McGlade, 2023:1).

7.8 LIMITATIONS OF THE STUDY

This descriptive exploratory study deals with the participants' feelings, emotions, and opinions. The limitation may be on quantification or no actual scientific formulas have been proven; however, this lack of numbers and formulas does not make the data extracted in the empirical study less accurate, as a qualitative study on the feelings and emotions of the participants provided in-depth insight into how the SMME’s survived the pandemic. Future research into this field should also consider examining business strategies and initiatives through a greater theoretical lens to build on this initial exploratory research. No matter how well a study is constructed or conducted, most studies have limitations and room for future research on the topic (Simon & Goes, 2013:1).

The province of the Western Cape is quite substantial in size and consists of both urban and rural economies. This study focused on highly successful SMMEs across the entire province of the WC; unfortunately, due to its size, the entire region could not be covered. The sample size per snowball sampling was 16 participants until saturation was reached. Saturation refers to the point in the data collection process when there is no more emergence of new data (Morse, 2020:5). The other concern was not to prolong the study too much, but instead to finish it while the memories of the participants about the pandemic are still fresh; as Doern stated, the time is now to study the SMMEs while the pandemic unfolds (Doern, 2021). The study is confined to the Western Cape. If this study had been carried out across the country, more SMMEs in the rest of South Africa could have provided more information on the reasons for survival.

With the assistance of Wesgro, the official tourism, trade, and investment promotion agency for Cape Town and the Western Cape, the Western Cape government has a highly focused approach toward SMMEs; hence the findings of the survival rate in the Western Cape and the distinctive characteristics leading to SMME survival may not be

transferable to other parts of the country or continent if they do not implement a similar public relations programme with the interventions as implemented by the WCG.

In the Western Cape, there is one sizeable metropolitan municipality (Greater City of Cape Town and 5 district municipalities, as listed below:

- (1) Cape Winelands District
- (2) Central Karoo District
- (3) Garden Route District
- (4) Overberg District
- (5) West Coast District (Municipalities of South Africa, 2023)

This study included SMMEs from 3 different municipal areas within the province of the Western Cape:

- (1) Greater City of Cape Town (Cape Town, Belville, Durbanville, Somerset West, Strand, Khayelitsha, Numzamo, Helderview)
- (2) Winelands (Stellenbosch, Grabouw)
- (3) Overstrand (Bettiesbay, Pringle Bay, Kleinmond)

The limitation of this study is that not all districts 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 the 5 district municipalities to obtain an overall impression of 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 impossible, and the study had to be done as described. The POPI act thus, in the opinion of the researcher, limited the scope and outcome of the study.

7.9 CONSIDERATIONS FOR FUTURE RESEARCH

In the study by Thukral, it was stated that more detailed case studies are needed in the future to see how SMME entrepreneurs navigated the crisis and how government

interventions or policies helped them in sustaining themselves (Thukral, 2021:157). Therefore, this study of SMMEs in the Western Cape was thus conducted with this suggestion in mind, and unfortunately, due to the POPI act and the snowball sampling method that had to be used, the research question on how well the local government assisted the SMMEs in the entrepreneurial ecosystem of the Western Cape could not be answered with sufficient detail on how well government interventions or policies provided aid.

However, it was determined that the majority of the participants agreed that although no formal entrepreneurial ecosystem is in existence, due to the policies in place and the ease with which entrepreneurs can conduct business in the Western Cape, they believe that an entrepreneurial ecosystem is indeed in place, even though the majority agreed that the Western Cape government could have done more to assist SMMEs during the economic lockdown periods.

From the empirical study, it became clear that this researcher can recommend future studies to have a broader lens to ensure that more participants from different levels of society should be included in the sample to ensure that those who were at the bottom end of the scale who indeed received government assistance are also included in the study, to ascertain whether the general feeling is that the government interventions provided sufficient assistance for these SMMEs to survive the pandemic or not.

A more extended period and not only a time horizon of the Covid period could also be considered, as this will provide a clearer view of how the pandemic impacted SMMEs in the Western Cape. As a final suggestion for future research, a wider field of entrepreneurs may also be conducted through a quantitative study to include many small and medium enterprises (SMMEs) to determine the impact of the pandemic.

A study recently conducted in Khayelitsha, Nyanga, and Langa (all of the Western Cape) found that the challenges faced by SMMEs in the Western Cape townships were mostly availability of funding, crime, and corruption and limited opportunities and access to markets and mostly that government initiatives were inadequate in addressing township SMME challenges (Nyathi, 2022:1).

Future studies should focus on whether government interventions or initiatives are seen as effective under SMMEs across the country because the NDP for 2030 still expects SMMEs to contribute to 90% of job creation.

Various recent studies have indicated the applicability of technology to help their SMME survive during the pandemic, and 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 available of some of this new trend toward “going online”.

Although many studies into SMMEs surviving Covid-19 have been done, there is still much to study further and investigate (Liu, Qu, Wang, Abbas & Mubeen, 2022:1). Further study is recommended of a possible new theory, such as online social media networking or a digital transformation type of theory.

7.10 REFLECTIONS OF THE RESEARCHER

Having experienced the severe impact of the 2008 recession as an entrepreneur and the euphoria of the 2010 Soccer World Cup, followed by the severe drought of 2015 to 2018 in the Western Cape when people were limited to 50 litres of water per person per day (Theron *et al.*, 2022), the researcher has experienced all the ups and downs as an SMME owner in the Western Cape. This period was followed by load-shedding (Mabunda, 2021) and the Covid-19 pandemic, thus understanding what it demands from an entrepreneur to conduct business successfully in the South African economy. Several SMME owners have continued to do business despite all these challenges and a few even managed to thrive. Therefore, this study was carried out to find out “**how**” (to use Osterwalder’s phrase of 2004) they did it.

Participants who have partaken in this study have provided the researcher with valuable insight into their businesses and minds to enable an understanding of their planning thought patterns and actions undertaken, not only continue with business operations but to do it successfully, despite facing severe challenges of Covid-19 and lockdowns. The researcher was humbled by the willingness of the participants to share so much of their business acumen for this research study. The level of success that they achieved is a story worth telling.

The specific actions undertaken are summarised and explained in detail in Chapter 6. However, the framework in Figure 7.2 provides the main contributions for any SMME to survive the next potential crisis.

The most important aspect of the framework was the foundation on which to build a business, as described above. If the entrepreneur or SMME owner does not have a solid foundation, the walls and pillars of the business will crumble. The phrase “think / plan / do” provides the crucial essence of how to solve any business problem: sit back and think about the situation, think about it from all angles, where it affects the business, what is the reason for the problem, what action will be required to overcome this problem, with different options to explore in the mind of how to overcome the specific difficulty facing the business is facing,

Then, the next step is to plan which action the entrepreneur intends to undertake or which route to follow. Like planning a journey into a foreign country (without the help of Google Maps), one has to think the trip through step by step and plan where to book accommodation and how to travel from destination to destination, what to see, where to book which attraction: in the same way, plan the action steps for the business, step-by-step on how to overcome the difficulties and obstacles, and then the final step: do it. To follow a well-known advertising slogan in the sports world –just do it. Stop overthinking, take action, implement the changes thought of, take charge, and be the boss.

These foundation steps must be implemented with positivity, focus, and adaptability. Make sure to construct the right level of support for the business, which is what self-constructed support entails. Whether it be management contracts or signing retainers for the business, it is best to put measures in place that will continue to generate income for the business, no matter what happens. Just follow the steps – think, plan, do. Think about how to put self-constructed support mechanisms in place, plan how to execute these thoughts, and then do it.

Only once a solid foundation for the business is in place can one begin to build the “house” on the framework. The pillars of strength (almost biblical pillars or, like in ancient Roman times, the pillars on which the front facade of the church or important building rests) are the basis for any business success. Then, an internal focus on

resources and an external focus on resources are required. If one focus area exceeds the other, the whole picture will be skewed, and the building/business will fall.

This concept is not like an internal locus of control or an external locus of control (Kroeck, Bullough & Reynolds, 2010:21), where one can have either one or the other; no, this is an equal dual focus on both external and internal matters to ensure success for the SMME during a crisis.

Then, the building blocks of each pillar are discussed in Section 7.7 to ensure the entrepreneur must focus on all different aspects. In essence, the most crucial internal focus areas during a crisis are financial focus, product focus, staff focus and technological focus. On the opposite pillar, the external focus areas include marketing, customers, suppliers, and stakeholders. Only if the entrepreneur's focus is in balance will the business bloom, which will lead to the life flower on the left and the business flower on the right. The entrepreneur must focus on all these aspects whilst keeping two more balls in the air: mind matters and attitude. The crisis cannot be overcome if your mind matters and attitude are not aligned. All this must be done whilst focussing on the building blocks of networking, extreme focus, the importance of finances, and communication.

To be a successful entrepreneur, especially during a crisis, takes a tremendous amount of effort and endurance, yet the 16 participants interviewed have proven it is possible whether the entrepreneur is a mere 27 years old and only five years in business or whether 60 years old and almost 30 years in business. Race does not matter, type of business does not matter, age does not matter, relationship status, and children do not matter. Only skill, endurance, and perseverance matter. One must have a fighting spirit and a will to survive, a can-do attitude and employ the concept of think/plan/do; then, the business has the potential to survive any crisis.

Networking was the aspect that surrounded it all: networking and mentorship can help fellow entrepreneurs to share advice regarding business decisions and business operations and also provide contacts for highly sought-after resources such as finance, supply, and distribution (Sequeira, 2016:8). No business can operate entirely on a stand-alone basis – all need at least suppliers and customers – or a much bigger supply chain; the fact is only via effective social networking during a time of crisis, will

an SMME be able to survive, without it, it will be locked out from the outside world in a lockdown, as confirmed by the participants in this qualitative study.

7.11 SUMMARY

In essence, to survive the “new normal” situation during and after a pandemic such as Covid-19, specific steps must be taken and actions must be performed 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 to achieve the status of remaining in business with their SMMEs, thus surviving the pandemic.

This study has indicated that a diverse group of SMME owners, as provided in the profile section, can survive the difficult circumstances of a pandemic without the need for an active entrepreneurial ecosystem. In fact, this study has reached the majority of its objectives, since it was undeniably possible to design a survival framework, providing recommendations for different types of SMMEs by various participants as successful SMMEs. The contribution of this study has focused mainly on the framework, and the limitations have also been clearly outlined. In the researcher's reflections, the main recommendation was the networking aspect to ensure that all SMMEs are aware of the importance of networking to survive a complex, challenging economic situation such as a pandemic. For future research, it is recommended that a more comprehensive lens is used on a more widespread geographical area to ensure that more comprehensive fields and areas are covered. The possibility of researching the trend to “go online” during the pandemic should also be studied further to identify a new potential type of entrepreneurial theory.

The researcher wishes to congratulate all SMMEs who survived the pandemic and appreciate the wisdom and knowledge shared by the participants to develop the framework.

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ANNEXURE A: INFORMED CONSENT CORRESPONDENCE LETTERS

This letter was sent via e-mail to all the prospective participants who were identified via the snowball method, and once they responded, an interview date and venue were set up for the interview. Upon arrival, a signed written consent was obtained and kept in a safe for identity protection.

1) Letter of Introduction

Date

Participant Name

Postal address

Code

LETTER OF INTRODUCTION

Dear Madam/Sir

My name is Carin Strydom, and I am a PhD student at the Business School at North-West University. I am interested in determining if a framework can be developed for SMME survival or sustainability based on the success that some SMMEs experienced during the Covid pandemic in the Western Cape. The results of this study will assist in improving the knowledge about SMME survival and the level of support required from the local government during difficult economic circumstances, such as the recent pandemic or similar, to assist SMMEs to survive.

Therefore, I would appreciate it if you could take a few minutes to peruse this letter and consider whether you are willing to participate in this study. The questionnaire questions for a semi-structured interview can be forwarded to you if you prefer. If you respond, I will contact you to schedule an interview at a convenient time to talk you through the list of questions to enable me to gain an in-depth understanding of how your SMME business managed to survive the Covid pandemic. We can interview in

person, telephonically or over Zoom/Skype, any format that would suit you best. The venue of the interview can be where you prefer.

Your assistance in this regard will be highly appreciated as your business has been identified by a fellow SMME owner (due to the POPI act, you will know who provided your name) as a successful business which has survived the Covid-19 pandemic. Hence, we can only learn from you, and this is the knowledge the academic world needs – how can SMMEs survive a pandemic?

Kind Regards,

Carin Strydom

Email: carinls@vox.co.za

Cell: 083 504 8671

2) Informed letter of consent.

Date

Participant Name

Postal address

Code

Dear Sir / Madam

SIGNED WRITTEN CONSENT

My name is Carin Strydom, and I am a PhD student at the Business School at North-West University. I am interested in determining if a framework can be developed for SMME survival or sustainability based on the success that some SMMEs experienced during the Covid pandemic in the Western Cape.

This research will add to the body of knowledge about SMME entrepreneurship and the reasons for the survival of the businesses during the Covid pandemic. This research could potentially assist with a greater understanding of the critical success factors and the challenges faced by SMMEs in the Western Cape during the Covid pandemic in South Africa. This study may have implications for current and prospective SMME entrepreneurs, policymakers, and business educators. By assessing the course journeyed by successful SMME entrepreneurs within the Western Cape in South Africa, recommendations will be put forth to assist future SMME entrepreneurs.

This study forms part of a thesis to be submitted in partial fulfilment of the requirements for the degree Doctor of Philosophy in Business Administration at the Potchefstroom campus of North-West University. It is an internationally accredited degree that requires adherence to strict ethical standards as a prerequisite to conducting this research.

I appreciate your willingness to participate in the interview. Your participation is voluntary. You do not have to answer any questions you do not want to answer. If at any time you do not wish to continue with the interview, you may decline. Your time and involvement are profoundly appreciated. The entire interview will take approximately one hour. I will record the information to maintain the essence of your words for the research. You may request to see or hear the information I collect at any time.

The interview will be voice-recorded; however, your name will not be recorded. The interviewer will take notes. This is done for data analysis. The recording will be transcribed by the interviewer and kept confidential on a password-protected computer. All individual identification will be removed from the hard copy of the transcript. Participant identity and confidentiality will be concealed using coding procedures. Please note that excerpts from the interview may be included in the final dissertation report or other later publications. However, under no circumstances will your name or identifying characteristics appear in these writings. If biographical data were relevant to a publication at a subsequent date, a separate release form would be sent to you.

Your input is of great value to this research, and I appreciate your help in providing this information. I would be grateful if you would sign this form on the line provided below to show that you have read and agree with the contents. Please return it by email to me at carinls@vox.co.za. An electronic or physical signature is acceptable.

Your electronic signature above

The Scientific Committee of the NWU School of Business and Governance has approved the study. The Chair of the Scientific Committee is Prof. Mark Rathbone. He can be reached at the email address mark.rathbone@nwu.ac.za.

Ethical clearance has been obtained by the Faculty of Economic and Management Sciences Ethics Committee (FEMSREC), and the following ethical clearance number is allocated: [NWU 00694-22-A4].

The supervisor of the thesis is Professor Stephan van der Merwe. He can be reached at 018 299 1414 (Email address: stephanvandermerwe@nwu.ac.za) for further questions or concerns about the research project.

Sincerely,

Carin Strydom
NWU School of Business and Governance
North-West University, Potchefstroom Campus

ANNEXURE B: ETHICS APPROVAL LETTER



South Africa 2520

Tel: 018 299-1111/2222

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Senate Committee for Research Ethics

Tel: 018 299-4849

Email: rkosinathi.machine@nwu.ac.za

27 June 2022

ETHICS APPROVAL LETTER OF STUDY

Based on approval by the **Economic and Management Sciences Research Ethics Committee (EMS-REC)** on 24/06/2022, the Economic and Management Sciences Research Ethics Committee hereby **approves** your study as indicated below. This implies that the North-West University Senate Committee for Research Ethics (NWU-REC) grants its permission that, provided the special conditions specified below are met and pending any other authorisation that may be necessary, the study may be initiated, using the ethics number below.

Study title: Developing a framework for SMME survival based on events during COVID-19 in the Western Cape, South Africa
Study Leader/Supervisor (Principal Investigator)/Researcher: Prof SP van der Merwe – PhD in Business Administration
Student: Strydom, C (12079596)

Ethics number:

N W U - 0 0 6 9 4 - 2 2 - A 4

Institution Study Number Year Status
Status: S = Submission; R = Re-Submission; P = Provisional Authorisation; A = Authorisation

Application Type:

Commencement date: 27/06/2022

Risk: **Low**

Expiry date: 27/06/2023

Approval of the study is initially provided for a year, after which continuation of the study is dependent on receipt and review of the annual (or as otherwise stipulated) monitoring report and the concomitant issuing of a letter of continuation.

Special in process conditions of the research for approval (if applicable):

General conditions:

While this ethics approval is subject to all declarations, undertakings and agreements incorporated and signed in the application form, the following general terms and conditions will apply:

- The study leader/supervisor (principal investigator)/researcher must report in the prescribed format to the EMS-REC:
 - annually (or as otherwise requested) on the monitoring of the study, whereby a letter of continuation will be provided, and upon completion of the study; and
 - without any delay in case of any adverse event or incident (or any matter that interrupts sound ethical principles) during the course of the study.
- The approval applies strictly to the proposal as stipulated in the application form. Should any amendments to the proposal be deemed necessary during the course of the study, the study leader/researcher must apply for approval of these amendments at the EMS-REC, prior to implementation. Should there be any deviations from the study proposal without the necessary approval of such amendments, the ethics approval is immediately and automatically forfeited.
- Annually a number of studies may be randomly selected for an external audit.
- The date of approval indicates the first date that the study may be started.
In the interest of ethical responsibility, the NWU-SCRE and EMS-REC reserves the right to:

- request access to any information or data at any time during the course or after completion of the study;
- to ask further questions, seek additional information, require further modification or monitor the conduct of your research or the informed consent process;
- withdraw or postpone approval if:
 - any unethical principles or practices of the study are revealed or suspected;
 - it becomes apparent that any relevant information was withheld from the EMS-REC or that information has been false or misrepresented;
 - submission of the annual (or otherwise stipulated) monitoring report, the required amendments, or reporting of adverse events or incidents was not done in a timely manner and accurately; and / or
 - new institutional rules, national legislation or international conventions deem it necessary.
- Please note that the ethics approval of this application is subject to the Covid-19 protocols.

The EMS-REC would like to remain at your service as scientist and researcher, and wishes you well with your study. Please do not hesitate to contact the EMS-REC or the NWU-SCRE for any further enquiries or requests for assistance.

Yours sincerely,

**Mark
Rathbone**

Digitally signed by Mark Rathbone
DN: cn=Mark Rathbone, o=North-
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Prof Mark Rathbone

Chairperson: NWU Economic and Management Sciences Research Ethics Committee

ANNEXURE C: SEMI-STRUCTURED INTERVIEW GUIDE

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

My name is Carin Strydom, and I am a research student for a PhD (Doctor of Philosophy in Business Administration) at the North-West University Business School. This interview will form part of the empirical study **to ascertain if a framework can be developed for SMME survival during a pandemic based on events in the Western Cape during Covid-19.**

Before we commence with the interview, may I get some **demographic information** to be able to create a profile of all participants and ascertain if there are any synergies among participants?

SECTION 1: DEMOGRAPHICAL INFORMATION

1. May I ask your age category at your last birthday, e.g. 30-40 or 40-50?
2. How long have you been an entrepreneur in this current business that has survived Covid-19?
3. What is your highest level of academic qualification?
4. Is there a family/spouse / significant other that demanded some of your time during the pandemic, competing for attention/ time and running a business?
5. Where is your business located?

SECTION 2: BUSINESS INFORMATION

1. In which industry does your business operate? Food? Services? Other?
2. Was it a start-up business you began yourself, or did you acquire an existing business with an existing clientele when you became an entrepreneur?
3. Would you regard your business as micro, small or medium?
4. How many employees did you employ before the start of the pandemic?
5. How many employees did you have to retrench/lose because of Covid-19?
6. How many employees do you have now?

SECTION 3: MOTIVATION AS ENTREPRENEUR

1. What motivated you to become an entrepreneur?

2. Were you exposed to entrepreneurship as a child?
3. Do you have other family members or friends who are entrepreneurs?

SECTION 4: PERCEPTION OF BUSINESS SUCCESS / SURVIVAL

1. How would you describe the state of your business' health before lockdown, thus in Feb 2020?
2. How would you describe your business's health after enduring two years of the pandemic, thus in March 2022?
3. Would you say your SMME business just survived the pandemic or thrived?
4. How would you define business success **before** the pandemic?
5. How would you define business success **after** two years of living through the pandemic?
6. Do you feel success should be measured differently during a pandemic?
7. What unique steps did you take to ensure your business survived the pandemic and lockdown despite fewer customers due to Covid-19? Here are some suggestions. Did you - Divert your focus to other products/markets / Pivot to a different platform / Changed operations / Deflected by avoiding damages / Closely monitored future risks / uniquely manage expectations?
8. Did you use alternative ways of operating or selling your products/services? E.g., sell online / courier or deliver to customers?

SECTION 5: CHALLENGES DURING COVID-19

1. What were the specific challenges you faced during the pandemic, especially the lockdown during the initial period of level 5 that was extended beyond the first three weeks? The period during March-May 2020?
2. How did you overcome these specific challenges?
3. How would you describe your leadership style during this period?
4. Do you think your leadership style aided your business to survive?
5. What, according to you, are the critical success factors for an entrepreneur with an SMME business to survive during the pandemic and lockdown in South Africa?

SECTION 6: CONTRIBUTING FACTORS

1. What specific factors contributed to the survival of your SMME business during the pandemic and lockdown?

2. Was there any local government program that aided you, such as debt relief, UIF/TERS, aid from a franchisor or parent co, or any financial assistance?
3. Did any of these SMME programs or local government assistance in the WC aid your specific SMME business to survive the pandemic, such as Financial aid / Local WC Government intervention programs / Technological/online selling assistance from WCG / WCG online website / Other interventions such as free radio advertisements / any other?
4. Do you think an entrepreneurial ecosystem exists in the WC, and did it contribute to your survival? Did the WC government do enough to help SMMEs?

SECTION 7: RECOMMENDATIONS AND ADVICE

1. Do you think this entrepreneurial ecosystem in the WC can be replicated to assist other struggling SMMEs in the future elsewhere?
2. What other interventions would you have preferred to come from your local government to assist your business during the hard economic lockdown March-May 2020?
3. According to you as an SMME business owner, what should the local government have done differently during the last two years to aid SMMEs and the general economy?

IN CONCLUSION

1. Do you have any questions you want to ask me?
2. Any last advice to SMME business owners on how to survive a pandemic?

Thank you very much for your time and participation. This brings us to the end of the interview. Your participation is highly appreciated.

ANNEXURE D: TRANSCRIBED AND CODED INTERVIEW AS AN EXAMPLE

<u>Key colour:</u>	<u>Theme nr and theme identified:</u>
Light purple	- 1. Challenges before Covid
Yellow	- 2. Unique challenges during Covid
Red	- 3. Motivating factors
Blue	- 4. Personal characteristics, attributes and skills
Dark purple	- 5. View of success before Covid
Grey	- 6. Changed perception on measuring success post Covid
Dark blue	- 7. Leadership style
Khaki	- 8. Factors/actions contributing to survival
Teal	- 9. WCG interventions
Maroon	- 10. Support received from the entrepreneurial ecosystem
Dark Green	- 11. Advice / Recommendations
Green	- 12. Role model/mentor

INTERVIEW: DBN002		
Notes	Transcription	Codes
	Notes The interview with Participant BVL001 took place on 17 October 2022 at 13h00 at the office of the participant in Belville, Cape Town. The participant offered the researcher coffee, which was kindly declined and asked for only a glass of water. The receptionist closed the door to the office behind her when she left after bringing in the water for both, so the interview was conducted in relative silence. The phone of the participant did ring a couple of times, almost right from the start of the interview, but the participant just put it on silent. However, he had to answer it once when the interview was paused and then concluded when the call ended. The participant was dressed in a semi-formal way with a nice collared shirt and business suit pants. His desk was extremely neat; only had an office landline, a folder and a computer screen on it, no clutter at all.	
	Transcription	
	Interviewer: Good morning, Sir, my name is xxx, and I'm a PhD Student at the North West University Business School. This interview we are about to conduct seeks to develop a framework for SMME survival based on Covid events in the Western Cape of South Africa. (phone ringing) If your phone rings and you need to pause this interview, please tell me, and I can pause the recording, not a problem at all.	

	Before we start the interview, I would like to just quickly get some demographic information from you as this will assist me in creating a profile of the participants. I found that the older generation survived better than the younger generation, so don't be ashamed to give me your age! (Laughter from both.) You do not need to give me any information you are not comfortable with. I do not want your trade secrets...you may give general or specific answers just as you prefer. Everything is anonymous, and no names of you, your staff or your business are needed or will be used in the final thesis...at all...as it is the business skills and your out-of-the-box thinking and your survival skills of being innovative in business that are being collected to fill the gap in knowledge on how do small businesses survive difficult circumstances - as there has never been a PhD thesis on that. Your willingness to assist me is extremely appreciated because, as explained to you, due to the POPI act, I struggle to get SMMEs to interview. May I please ask how old are you?	
	Participant: 40.....ehhh....48 years.	
	Interviewer: You are actually younger than me? Ha!!!	
	Participant: Yes, part of the younger generation! (laughter)	
	Interviewer: (Laughing) What role are you fulfilling in your business? Are you owner....manager.... please give me your title in your SMME. And can you expand a little on your job description?	
	Participant: General manager, owner and overseeing of the day-to-day business as well as forward planning...future planning and survival.	Ability to forward plan Able to do future planning for survival
	Interviewer: Did you start the business originally?	
	Participant: Yes	
	Interviewer: OK, may I ask your highest level of academic qualification?	
	Participant: Matric	

	Interviewer: Are you married, or do you have any children?	
	Participant: Married with three children.	
	Interviewer: How long have you been in entrepreneurship in your current business?	
	Participant: Since 2006.	
	Interviewer: So it is 16 years....well done!! For surviving so long...in this industry!	
	Participant. Thank you. Exactly.	
	Interviewer: So, can you explain...according to you...in which industry would you say your business operates?	
	Participant: We operate in training and education and then also occupational health and safety in the fuel and motor industry in the retail market. So we basically provide services in the training sector in the retail market.	
	Interviewer: Where is your business located?	
	Participant: Our head office is in the Western Cape, Bellville.	
	Interviewer: OK, but you travel all over the country?	
	Participant: Yes, we are a national company providing training services all over South Africa.	
	Interviewer: If you started your business, may I just ask, did you start it with capital from savings, or was it started with a bank loan?	
	Participant: No, pension fund paid out after working in the corporate fuel industry, so I took that money and started my own business.	

	Interviewer: OK, the reason why I am asking is to determine if any financial institutions played a role in SMME development. Did you make use of a loan at any point during Covid for your business to survive?	
	Participant: No	
	Interviewer: How many employees do you have now?	
	Participant: We now have seven employees	
	Interviewer: How many employees did you have prior to Covid?	
	Participant: Then I had eleven employees.	
	Interviewer: Thank you for this information. Now, I can create my profile. We will now start with the main part of the interview: On the business information – can you tell me a bit on the founding of your business – why did you start this business? What motivated you to start this particular business?	
	Participant : Ehhhh..... (Thinking)....this particular business.... I was a fuel retailer in the period where there were fuel shortages, and fuel went to Zimbabwe...and I was frustrated at that stage that our income was decided upon political factors and not dependant on the entrepreneurial skills of the businessman. So....we....come out of the fuel industry. My father started the FRA, which is the Fuel Retailers Association, like a union for the fuel retailers as opposed to NUMSA, the union for the workforce in the fuel industry. We have been involved as a family in the fuel sector for years. I myself was an Engen Fuel champion...that is like a regional representative between the oilco and the dealer, and I saw there that there was a niche and a need for a training company in the fuel sector as I	Frustrated with status quo Background of family entrepreneurs Family involvement in industry Industry knowledge

	dealt with a lot of petrol attendants that were not trained properly. So we went to Khayelitsha, Langa and Nyanga, the areas where our workforce came from...I wrote a book called "Step-by-step"....as I felt that what would I want when I get a petrol attendant that comes and works for me....uhm...so why I was still a dealer at my own service station, I put these training steps into practice and on the 1st of May 2006, we started our own training company. Me, and my wife started it in the back of my Caltex garage in Killarney...and yes, that is where it started. Back then, we started this training company to just train petrol attendants for the fuel industry, but since then it has grown to the motor industry and beyond. It evolved into SETA standard general practice trainer, and became an ISDF assessor, facilitator...all the jargon to be in line with legislations and regulations in the retail industry. I realised the only thing that I could do well...which other people could not do at that stage...is I could interpret the Merseta (which was the governing body for the fuel sector before it changed to Wholesale and Retail Seta)....well I could translate or explain the Merseta language at that stage to the fuel retailers. The fuel retailer wanted customer service training, but Merseta did not understand that and had other fancy words...so my gap was...I was linking the two worlds....by giving the fuel retailers what they wanted...and simultaneously giving Merseta what they wanted or was willing to pay for or supply vouchers or grants for training...so I identified a niche in the market and understood the one language and could put it in the other language to train the staff. Coming from the fuel industry...that was my advantage, seeing the need and being able to fill that need. People out there that were providing training at the time was either a SETA specialist and did not	Realised niche for training Realised staff not properly trained in industry Tried and tested practices at own business, realised it can work. Had spousal support Started in industry with known expertise Realised I could interpret skills to staff Identified the gap in the market Linking two worlds Used my background as advantage Bridging the gap

	understand the fuel industry....there were not really people in the fuel industry trying to bridge over that gap...it was more SETA specialists who provided training and who had no clue of the difficulties and challenges in the fuel industry on a daily basis. The wanted to train but did not realise we in the fuel industry had high turnover with low margin...so they did not understand our industry, and that is when I came in with my knowledge and a solution.	Understood industry challenges Had the knowledge and a solution
	Interviewer: So it is basically training services that your business offers?	
	Participant: In 2006, that is where we started, with pure training services, and now...just before Covid....the motor retail industry....more specific, the tyre industry wanted assistance. One of the tyre dealers had an issue, as Department of Labour walked in and checked everything for compliance...it was a crisis...so the Tyre association asked me if I could assist with the legalities and compliance issues. And being a business person, I said, of course...So we investigated it, and we put products together, and we went into Health and Safety training and products as well. So that is where I realised there is a gap for legislation and compliance, as retailers do not want that headache as well. They will rather outsource it. So that is where it really hit home. We put packages together to suit the specific needs of the customer, and we worked closely with the Tyre dealer association. So the packages worked, and all of a sudden, MIWA (Motor industry workshop association) and ERA (The Engine rebuilders association) all said they want it also, and then the RMI (Retail Motor Industry) said stop – we have eight associations, if all of you are going that route, let's just sign a blanket deal with my company and then we were appointed as the	Ability to Identify gap in market Compliance knowledge Realisation of ability to assist Never miss a business opportunity Designed own curriculum Realised there is a gap Legislation knowledge Realised compliance is a need Designed training as per client's needs Well-connected in industry Know in industry

	only Health and Safety approved specialist for the RMI, so we also took over their personal health and safety. In total, they have about 9000 members who are my target market as a customer base to assist with training of their staff and ensuring they adhere to all the correct Health and Safety requirements and legislation. So if you go onto their website, you will see our details as their preferred supplier. This really helped us, as it gave us a seat at the table with the Department of Labour, whereas if you are only a training provider, you are not allowed to speak to them, but because we are the Health and Safety preferred solution provider, we did get in on that. With my RMI hat on, we are allowed to those inner discussions, so it gave us great insight as to where legislation is going in Health and Safety. So we can look at projections and the next five years. So I can look ahead and identify the niches that will materialise. That is why I said future and forward planning for the next 3 to 5 years. It helps to be involved with the regulatory bodies in your industry. Obviously, there is the older generation who does not want to do it like this, but the forward planning concept has worked for my business – very important...critical... as a business owner, you budget and you plan...and the cost or the expense which legislation today is putting on a business owner is something you have to plan ahead for,...the financial aspect is just astronomical for a small business. So yes, we are a soft skill training provider, health and safety specialist and giving SETA and BEE advice, legislative compliance as well.	Good history expertise Specialist in field Try to be Preferred supplier. Try to be in inner circle Must look ahead Identify niches Be involved with regulatory bodies Forward planning You must budget and plan Owner must be able to plan Financial planning crucial for SMME
	Interviewer: Well done, so it is not only for the fuel industry? More the motor industry as a whole?	

	Participant: Yes, and more...we also have a client called Footgear, which is more the activewear, so that is total retail...also Autoboy...which is the windscreen guys, so yes, we offer our service to a wide array in the retail industry and also in sport, we do the Cricket health and Safety for the England versus South Africa series. We were also the Covid specialists for the India tour during Covid when India played South Africa, as that just fell in my lap. There were only two companies in SA at that stage who offered Covid accredited courses. It was myself and another company...so we appointed at Boland Park as their health and safety compliance people...	Ability to train across different sectors Able to cover variety of fields Seized the opportunity Sport connections helps business
	Interviewer: So feather in your cap! It has evolved tremendously since it started in that back office at the Caltex you mentioned earlier?	
	Participant: (Laughter.) It has. Yes.	
	Interviewer: Would you say that you had a role model in business who you could look up to as a child, or did you just have to dig deep and found it all within yourself?	
	Participant: No...I don't think you ever just find it within yourself. I think it is obviously I do not want to sound like an Emmy award nominee, but it has been part of my upbringing...number 1...that is how you survive...and in business it is not what happens to you, it is how you handle it...as my father used to say, yes, he played a role...every day you get thrown with curve balls...and I think growing up in the fuel industry and the mechanical and panel beating workshop scenario...as you know...no day is the same...there is always an issue...or there is always a problem... so I am very much a problem solver...I enjoy that part of my job...I think that helps a person...being positive...and also being religious...that	Entrepreneurship part of upbringing Not what happens to you, how you handle it Ability to handle challenges Problem solver Enjoy my job Positivity religious

	just helps. Having good solid beliefs...I do believe customers come back to where they feel safe. Where they feel that they have been treated properly and that they get value...one thing I have gone with is value proposition....when I listen to a customer...I always hear, what is it that I can bring to the table, what is my value proposition... in today's times customers want partners to their business, they want solutions that can bring value to their business. So that is what I do – how can I save you time, how can I save you money and make you compliant to legislation at the same time. Also, how do we keep your costs down, understanding business, as my own company is an SMME, and we all want to keep costs down. Taking time out of your workday to train staff costs money, so we created different solutions by not cutting on the quality and quantity what we give. We try to do proper training online. My father always taught me – whatever you do, try and do it properly.	Good solid beliefs Making customers feel safe Listening skills Value proposition Time-saving methods Money saving methods Be compliant to legislation Understanding your business Created different solutions Do it properly
	Interviewer: May I this role model...what characteristics did you observe from him that you are still applying today?	
	Participant: Well, he said always try to do things properly, respect people, work out what works, have decent morals, and don't rip people off. Your name is everything. Your track record counts.	Respect people Decent morals Your name is everything Track record counts
	Interviewer: Can you remember from what young age you were being exposed to his business skills? When you saw how he handled people and customers?	
	Participant: Ha...I must have been most probably 12 or 13 years old when I needed pocket money, and he told me to go and wash windscreens on the driveway of the filling station.	Early exposure to business skills

	Uhm...so yes, as young as that. That taught me how to speak to people, how to be an extrovert and how to treat people with respect...back then, it was very much uncle and "oom" and aunty and "tannie". And I learned to be gracious...to earn that 50 c tip back then. That meant a lot.	He taught me business skills as a child. To be gracious
	Interviewer: Do you think those factors added a lot to who you are today, to being the boss?	
	Participant: Absolutely. Those skills helped me to learn how to treat people, and then ...it became part of me...it helped with the motivation for why I started the training company...I felt that I had something to offer not only due to the gap but because of how I grew up, because of my youth...of what happened to me. I felt I had something to offer, not because of what I saw but because of how I grew up because of what happened to me. I think everybody has got a story, and you can either decide to become a victim of your story or you can decide to do something good with it. So my wife and I decided way back then (and we were very young at that stage), and we had our life planned out for us at that stage...of taking over the garage and running it and live the rest of our lives just the easy road. But we decided we wanted to make a difference, we wanted to educate, and we wanted to uplift people. So yes, we are making a difference as we have trained more than 45,000 people in the last couple of years. So yes, I think we are making a difference to unemployed people also.	He taught me how to treat people. Aware he had something to offer Your decision to be victim or not Had support of spouse Made decisions together Wanted to make a difference Wanted to empower people
	Interviewer: Wow....that is the impact that you and your seven staff members are making!!!	

	Participant: Absolutely, and the big thing is not to just give a person a job – that is easy. For us, it was not only about getting somebody a job. For us, it was getting somebody to sustain their job. And that meant you had to kind of reprogram a person because we are dealing with different backgrounds. So this is what is important in business. Let's forget colour, let's forget language, and let's focus on what's important in business. How do you keep your job? And then, what is your value proposition to your boss? You are not just a number. You need to add value. And that has been the success with us – the staff we trained, keep their jobs. So, acknowledge your success! And as you know, in the fuel industry staff turnover is a lot, but if they are properly trained, they stay longer.	Training for sustaining their job Reprogramming skills Realised the difference in backgrounds Job retention value proposition Acknowledge your success Staff retention is important Do not lose knowledge
	Interviewer: Excellent – do you think these values and skills you mention are they inborn, or can they be taught? Or can be acquired?	
	Participant: It is a very difficult question, and we have debate it lots. I believe it is within you, but yes, it does need to be brought out and scoped and honed. I think you either got it or you haven't. You know you are either a Hansie Cronje and you are a leader by birth, or not. I do not think you can teach a natural leader anything more of being a leader...yes, I think I am a natural leader.	Leader by birth Natural leader
	Interviewer: ...unless the devil gets to you?..... (smiling)	
	Participant: Yes, unless the devil gets to your money, but yes (laughter). What I am saying is it is in you...and maybe you do not even know it...maybe he just needs the right activation tool or trigger to become this natural leader in business...or the right mentor or, the right environment, or the right action...uhm...but I do believe it is within you. I also do believe	Right activation tool We all need the right mentor.

	that we do not all have it; some are leaders, and some are followers. There's got to be...for me...your drive must not be money...although we all need it to survive...my drive is to better people. Most people in business belong to rotary or lions club or support their communities...and that is the reward to better people, to be able to empower people. There is a reward in that feeling.	Your drive must not be money. My purpose is to better people. Find your purpose Provider of support What is your reward
	Interviewer: Excellent. I agree with you 100%. May I ask if your business faced any specific challenges prior to Covid?	
	Participant: Prior to Covid....no, we were ticking over quite nicely. Maybe because we were doing our natural organic growth...and we were in demand...there is not a lot of competition for me, very little. I guess we get to post. Covid...we're at the moment health and safety is what Y2K was in 1999...you will remember petrol pumps did not have the correct decimal figures, computers were going to stop by midnight...those were the issues and fears...and, and, and...everybody was IT mad...and I think now, post Covid, health and safety is currently there. So yes, we had to adapt. And it is a matter of whether the fittest will survive. So the same as a lot of It companies came up then, to be able to deal with the crisis or harness the opportunity, the same no – we were already in training, but now we could branch out into innovative Covid training, it was an opportunity which we harnessed. That is a very important aspect; as an SMME owner, you have to do opportunity harvesting. Health and safety people are jumping up left, right and centre these days. They are like second-hand car dealers or bad photocopies of it. Always bad-selling each other. It is	No competition prior to Covid Had to adapt, be adaptable Realised fittest will survive. Harness the opportunity See the gap See where you can gain from the situation. As an SMME owner, you have to do opportunity harvesting. Provide a quality offering.

	important at this stage to make sure you offer an accredited quality product. Prior Covid, the industry was fine...ticking over. We were growing organically, quite nicely.	
	Interviewer: And then when Covid hit or that initial lockdown in March 2020, how did that impact your business? That first five weeks?	
	Participant: First five weeks, I guess the answer to your question will be drastically. Big impact. Everybody got a fright. I was actually sitting in Bloemfontein training, and I was due for another day in Bloem and then go up to Johannesburg for training session at Mibco and then come home. But it was bang and all my training...everything got cancelled, as we all thought the world was coming to an end, so that was a big one – the first five weeks was chaos – we and most of us did not know what was going on and what happened. Being a family person and having bills and school fees and as a businessman, with my income being my income...if you don't work, you know you are in trouble. So the first five weeks was stressful and frightening...we did not have essential status at the beginning, so we had to shut down. Immediately. So it was a case of OK, let's be safe, let's sit back and take a gamble to see how is it going, but after that first two weeks....being a businessman, I started thinking you are either going to have a problem or see what we can do to adapt to this new normal. You have to be adaptable. To see what we could do to survive. So, yes, we were not essential at the beginning, but I sat and think what we could do to get on this Covid train, to identify the opportunity, and be part of the solution. We could do Covid training. And then we only had a basic static website. No other online interactive platform. I started looking at websites with online training and the costs to set it up, finding out via	Big impact fear Business training sessions cancelled First lockdown was chaos Unknown factor Need income to survive. If cannot work, no income means no food No essential status Had to shut down Use your brain Start to think yourself out of the crisis Be adaptable Think of a solution Get on the gravy train Identify the opportunity for you

	virtual meetings. People were asking a lot of money for something which I do not think was worth it, and you have to be cost-conscious..... so my son, who had just finished matric, looked into designing our own webpage where training could take place on an online platform and that is how this new business model was born. Eventually, we decided to just do it ourselves ...so we investigated it...we originally had PowerPoint presentations, which we delivered in person via facilitators, so we adapted that – got to be adaptable- got to go online....we wanted to adapt...we needed to adapt...for a busy person to sit for two weeks was murder...and I realised online was the way to go, come hell or high water...look at my competitors and went to look what they offered on their websites...so it is good to get in at the beginning, but just after everybody has already made their own mistakes, you can learn from it...so I looked at everybody's positives and negatives...and hopefully came out with something user friendly. One of the biggest things I saw was that the training back then that was already online was a shadow... a watered-down version of the real thing, but we could do the real thing online. So, if you sit in our class or sit in the online training, it is exactly the same service we provide. The first attempt was a website with a management system. So we looked on what was on Google, and now we are one of a few training companies that own our own platform where we do our training on. Second time we learned about secure ways to do it, to get payment up front, how to ensure that the training paid for by one is not used for ten or more...so yes, it was a learning curve. Never be afraid to learn.	Be part of the solution Be cost-conscious Investigative action into online solutions Be Adaptable Be part of the solution Identify the opportunity Get in at the beginning. Learn from other's mistakes. Look at all the positives and negatives. Designing our own webpage to offer same quality training Own our online platform Learn about secure ways, Need to get paid first Never be afraid to learn

	Interviewer: So when did you realise, yes, we are going to make it...when that first customer paid for online training?	
	Participant: Our first customer was the South African Equestrian Federation – so the horsey people....they signed 600 people on the website...normally websites crash with such a workload, but luckily, I had my son who thought of these things, and it worked. Then, within a couple of days, we got a call from the South African Archery association – they said the need compliance officers at their competitions when they start again, so they need a whole lot of staff trained. So, the Covid course drove our platform and most probably paid for our platform. Covid was our school fees and where we learned how everything works. We had three courses within Covid: one for managers, one for employees and for Compliance officers. We had it accredited had huge reviews...and we also learned we have to train people at different levels of education, e.g. Std 5 or director level – so it had to be available at different levels – entry level, standard user or advanced level. So our system was built on different solid cornerstones – some people learn hearing the content, some by pictures, some by words, some by tests – so we also had a feedback form at the end of the course, which helped us to tweak it a lot – you have to listen to your customers, give them what they ask for – I like to call it customer demand. So, we started servicing company's mandatory requirements. So, it is now all on his profile online. The fire person loses his checklist – so that is now online, and we provide that as an additional service to our customers. So yes, we have added this as a diversified item for our customers, to make life easier for the customer. Yes, you can say we also diversified. A lot of our clients are	Filled a gap in market Compliance skills Covid was drive for online training platform. Realised people learn at different levels. Listen to customer feedback. Diversified items Make life easier for customer. Add value for customer

	traditionally retainer clients who pay a monthly fee, and we gave them this online offering free of charge, so for their R600 a month, all their info is available online, and that is added value for our customers. I actually managed to convince a lot of customers who were previously not open to online training to now go online, so we changed people's perspective. We all had to evolve. As it made sense to me, it made sense to my users. We also have a system like teams or zoom, our own is called xxx, and via this, we could train a lot of people in one room. So I can give ten people a Covid course for a reduced price. Saving the customer money and still training.	Changing people's perspective save the customer money
	Interviewer: So would you say that these Covid courses have actually helped your business to grow in a new direction?	
	Participant: Absolutely. So, by identifying the need for the Covid courses, we also then put all our other courses online; we now have more than 30 courses online, also still doing one one-on-one training. There are a few who have a lot of staff who want to still have classroom based training. We are also flexible where. We tell customers pay for it online, try do the training online, and if it doesn't work for you, come to the boardroom. And we can do the training in person if you prefer, still all at the one same price, nothing extra charged. And what we found is that 8 out of 10 people take that offer, and then they never come, as the online option worked for them; it is a user-friendly customer demand solution. Because it works. So Covid has actually helped my business to increase.	Must be flexible Give customers different options. Meet customer demands in a user-friendly manner.

	Interviewer: Wow, you are giving me a lot of information. I am very thankful for it, and I don't want to waste your time so much – just quickly, what was your understanding of a successful SMME prior to Covid?	
	Participant: Uhm.....sjo.....earning enough to be able to give back. Cash...most likely, that sounds like vanity. Enough to survive...to be able to pay all salaries. I never really wanted to be excessively rich – just to be able to have enough money to do what I want to do and then to give back to others.	Earn enough Have left over for charity Earn enough to survive Able to cover expenses Give back to others Have enough for charity / philanthropy
	Interviewer: And now, after Covid, do you think your perception of success has changed?	
	Participant: Yes, definitely. During Covid and after Covid, I saw one thing which I heard adults speak about when I was a kid: they said always be careful when the gap increases between poverty and rich. Be careful when that middle class starts eroding. And I saw that happen to my personal customers, to my industry. I saw a person who had maybe one little business with 5 to 8 staff who lost that business. And the guy who already had 10 or 11 businesses who gained another one or more. And I don't know if that is as healthy for the economy. I saw a lot of people suffer. So I think after Covid, I started to think – what is success? I think success is paying your bills. Staying afloat. Surviving. Hanging in for that one life time deal that helps to carry you over. Before Covid, success was glitz and glamour. Now, I think success is surviving, compassion, caring for others. Before Covid, we would go out every weekend. Now, it is rather staying together at home, enjoying a meal together as a family before we start the week. That is success, having your family around the table,	Changed perceptions Realisation of economic status changes More careful Middle class eroding Aware of other's suffering Compassion increased Power gap increases Saw people suffer Success is able to pay bills Surviving is important Glitz and glamour Success is compassion for others Compassionate Success is time spent with family.

	versus prior to going out and be entertained. Now, we appreciate the fact that we are all alive and around the same table.	
	Interviewer: Do you think for you there is a difference between business success and personal success, or is it interlinked?	
	Participant: Definitely not interlinked. Covid taught us...if you look at the stats on relationships between Covid...marriage ...divorce...suicide...yes, if you are happy at work and your stress is off, you are probably a better dad and a better husband at home...uhm...but I do think that you had to learn to separate the two after Covid...you need to keep the stress at the office, and you need to go home to your children and be brave, and just enjoy your family, them and your wife...so there is a different success for me at business and my own personal success.	Separate business and home Keep the stress at the office Brave
	Interviewer: Ok, so the basic innovative changes for you was you had to change your own mind set to go online and put your business and your training modules on the web? Do you think there were also other factors contributing to your SMME success? The fact perhaps that your customers were also willing to go online? Or change their mindset?	
	Participant: Yes, they were, but for me, it was more for me we had to assist them or convince them to change their mindset. It was more of a personal change for me: adapt or die, research, go for it and make it happen. I also think it was our positive attitude from us during adversity...that made our customers believe it could work...so positivity and how you portray that in the market is also very important. If you go and buy a car and the salesman is not positive about the car, you are not going to buy that car – so I think a mind-	Change their mindset Adapt or die Positive attitude Portray positivity to the market.

	set change was very important...I had to get my facilitators to believe that Covid is real, a lot of them did not want to, and then I had to be positive about how will fight it, how will we harness this opportunity, and how will we be positive and get our customers to adapt to our new changed service offering. So, I had to first show my staff that I believe in it. I got vaccinated, I believed it made an impact, and I believe we can adapt and make an impact and have the will to survive, and that positive attitude helped a lot. It was a challenge, I will be honest with you.	Harness this opportunity Make an impact Will to survive Positivity All about attitude endurance
	Interviewer: OK, so you said you had 11 and now seven staff members. How did you lose them? Were they retrenchments, or were it losses due to Covid? Sickness or death?	
	Participant: I was lucky in the sense that going online, I did not need so many facilitators anymore. And the four that have left all went to greener pastures. Again, my dad always said you can never keep somebody; if they want to go, they must go, and as long as they move on to something bigger and better, then I am happy for them. One of my ex-facilitators is now heading up an Africa Dubai hotel health and safety position or something, so I am happy for him that I could be his stepping stone.	Happy to see the staff grow and excel
	Interviewer: Could the staff at your SMME get any help from TERS or UIF to help them to survive?	
	Participant: We paid our staff in full, and when the TERS percentages came, they put that back into the pot.	TERS money helped a bit
	Interviewer: Were there any debt programs or Western Cape Government interventions that helped your business to survive during the abnormal times?	

	Participant: No, nothing for us. No real help from the Western Cape Government.	No real help from WCG
	Interviewer: Are you aware of any smaller companies that got any Western Cape intervention help or money?	
	Participant: No, I work with a lot of companies in a lot of different industries, and I assisted a variety of industries, from mechanics to small workshops, and I can honestly say no. No coloured, no disadvantaged companies in the Cape got any help that I know of.	No knowledge of assistance No disadvantaged company that I am aware of got help
	Interviewer: Would you then say that the entrepreneurial ecosystem in the Western Cape did enough for the SMME's to survive? Or could they have done more?	
	Participant: I definitely feel so. Yes, there was a whole lot of talk, but talk is cheap – where is the evidence? Our accountants filled in a lot of forms, but it was all a waste of time...I even had to convince them to fill in my TERS because that was just such a schlep and too for ever. That is why we had to pay our staff in full to assist them to survive, as the government were really just talking – not coming to the rescue at all. And you saw all these big companies doing so well, but the little ones struggling. An example is my bank – they were doing so well, and I did not want to see them doing so well. They should rather cut their fees and help their customers during these difficult times. Yet they made billions in profit, and you wonder where it comes from. I haven't seen the pledged money spent on SMMEs, I know. There was not one single SMME that I know that got any state or government help. And it is all BEE businesses on the ground.	Talk is cheap Filled in forms – received no help. Only big players thrived. Smaller ones only survived or died. Haven't seen pledged money spent on SMMEs Not even aware of BEE businesses that received help

	Interviewer: OK, would you agree with me that your business model has changed via pivoting? Where in the past did you go to the client directly to provide the training? Now, since Covid, you went online to provide the training? So, that is one of the elements in my framework that I can identify here.	
	Participant: Yes, I agree. Pivoting is the way we went to survive	Pivoting, went online
	Interviewer: And you obviously also diversified your service offering as you added new courses and compliance checklist and the online shop?	
	Participant: Yes, we grew the business also with the diversification of our product offering by creating the online shop. I think it is very innovative, as we could add all the health and safety items onto our online shop, the firefighting equipment, the spill kits for the forecourts and all those first aid boxes that adhere to regulatory requirements that you cannot simply buy at the local pharmacy...so yes, I like to think ahead and anticipate what my clients will need and then offer it to them, that is opportunity harvesting and I think one of the secrets of success was our communication.	Diversification of product offering Be innovative Thinking ahead Anticipating the needs of clients Future planner Opportunity harvesting Secret to success is communication
	Interviewer: So what about your marketing? How did you communicate with your customer?	
	Participant: Yes, if you did not have that relationship with your customer before Covid, I do not think you would have been that successful during and after Covid. So, yes, when my customer sees and e-mail from me, the first few sentences are important...yes, we had to inform our customers: this is how we changed, this is how we can help you, this is how we can all adhere to Covid requirements and overcome the challenges. My value proposition	Customer relationship important Marketing communication very important Believe I bring value to the table Listening skills

	was to listen to my customers and hear the customer demands and then deliver on that. By either being innovative or diversification, but we gave them what they needed. So we had to do forward thinking of how will we adapt. It made me do partnerships with suppliers in the Health and Safety suppliers and manufacturers. So, we went directly to the manufacturers, had partnerships with three of them on work gear and equipment, and we cut out the middleman and provided the quality products direct to the customers on our website. So you do not have to go to a Builders Warehouse to go and buy it there...as now our prices are very good. So yes, we went from a trainer to being where we are having an online shop with online sales....so yes, I think I sometimes believe in myself too much or in my own abilities, and you can say we actually changed our business model to assist in our customer demands...and it is working.	Listen to customer demands Give them what they need Forward thinking Cut out the middleman. Provide quality products at the best price. Believe in myself Certain of own abilities Self-assured Changed business model
	Interviewer: I am very impressed! Your business is the first I am interviewing who is actually ticking all the boxes of the framework that I want to recommend: pivoting, marketing, changing business model, being innovative...and more...you are the poster child for SMME success!!	
	Participant: Oe jinne! Did not realise we had done it all!	Done it all
	Interviewer: Finally – is there any advice...if you can stand in front of a class full of economy students now – what advice would you give to future entrepreneurs now?	
	Participant: You got to be passionate. You have to be emotional about what you do. But you must not be sensitive. You need a thick skin in business. Criticism is good for you, for the good and the bad and what I have heard from a lot of people during Covid because	Be passionate Be emotional Need a thick skin Open to criticism Criticism is good for you

	Covid was an emotional time same as people are emotional about their babies, so are entrepreneurs emotional about their businesses, and I learned you must not be so emotional like a parent...you have to be able to take the criticism, adapt or die, do not be arrogant. If there was a mistake, admit it and fix it. If there was bad stuff, do not reinvent the wheel and start from scratch. If you fall, you stand up. Get up. And try something different. It is adapt or die out there. And always find ways to be innovative. We have joined FASA, and we will be franchising soon into the rest of the country. I believe my platform can reach more staff out there who are in need of training, and that is why I will follow my passion.	Your business is like your baby. Admit mistakes and fix it. If you fall, stand up. Find ways to be innovative. Big dreams Believe in myself Passionate about my business
	Interviewer: Wow! I have gotten gold from you. You are an example to a variety of SMMEs. Well done. And thank you very much for your time. I really appreciate it.	
	Participant: Have you got what you needed? My pleasure.	

The interview was ended; by 13h50, the researcher left the premises with the recording and her notes.

ANNEXURE E: EXTRACT FROM THE CODING BIBLE

A total of 555 lines of code was generated; hence, only a shortened version is supplied below, with full text available on request.

20112	Challenges before Covid	Unisex challenges in Covid	Malicious failures to adapt	Personal characteristics, attitudes and skills
	Had unhappy staff	Controlled staff to work remotely from home	Isolated employees	Had the experience
	Staff not appointed in right position	Isolated non-essential	Isolated the new thing	Prayer staff appointments
	Psychomotoric feeling down in order issues	Has essential status at final	order essential	Psychomotoric realisation
	Compliance issues of body separation	Many was light	order essential	Skills in appoint right staff
		Business was essential	Isolated the new	Must be recommended
		Forced to leave mental as insurance in management form	change up for a change	Have a staff book
		Have signed contracts in place	Isolated through patterns was wrong	Try to be physically
		Has immediate impact	Demanded to be earlier	Recommendable staff
		Has growth in force	Realised late in life was the entrepreneur	Recommendable customers
		Has having essential status	Regret he did not start being entrepreneur earlier	Demanded more
		Government issues were made hostile	Realised late in life professionals only sell house	Need a basic B-Cam degree at least
		Has proper thought into loss	Entrepreneur was made more money	Imagines to have financial skills
		Skilled staff	More rewarding to be entrepreneur	Dollar equipped with degree
		Had to invest in computer hardware for working from home		Look for answers in theory
		Had to provide wifi access		Must get along with everybody
		For opportunities to sign new contracts during Covid		Listen to the customer
				Not on the complaint
				Try to get them to understand reason
				Must have skills to promote business
				Must be able to make difficult business decisions
				Skilled to solve other people's problems
				Listening skills
				Coaching skills
20113	Challenges before Covid	Unisex challenges in Covid	Malicious failures to adapt	Personal characteristics, attitudes and skills
	Excessive challenges	Had controlled bookings	Had previous food payment available	Workground in sales and tourism
	Color for big groups and storage full	Had to pay bank deposits	Identified gap	Ability to identify a gap
	Staff issues	Isolated individualisation and good	Isolated in interview denouncing	Started new business
	Had enough customers	Could not think will last long	Like the deal with people	Understanding her customer needs
		Could not get essential status	Like the freedom of his business	Providing in that needs
		There will always be challenges	Can run it from anywhere where there is reliable connection	Provide service when bookings change
		Have to find a way to make it work	Was in the mood for a change	Ability to run business with minimum staff
			Had enough of sales	Can work alone
			Know the hospitality industry	Also to delegate
			Like to deal with people	Multi-tasking skills of staff important
			Identified the gap	Need financial background
			Wanted to get in on the Airbnb hype	Need marketing skills
			Get on the bandwagon	Need good relationship with staff
			Had on a gap in the market	Need good relationship with customers
			Take the chance	Handle difficult customers with care
				Be aware of some on social media
				Freelance and walking
				Treat people with respect
				Can learn financial skills
				Be oral and precise
				Professionalism helps
				Hardworking
				Work ethics
				Neutral skills on staff
20114	Challenges before Covid	Unisex challenges in Covid	Malicious failures to adapt	Personal characteristics, attitudes and skills