

Resourcing decisions that influenced the survival of SMEs post crisis

20807971

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Abstract

The objective of this research study is to understand the resourcing decisions made by business owners that influenced the survival of the SMEs post a period of crisis. This study is focused on the theory of Bricolage, as the entrepreneurial reaction to a crisis; and how Bricolage behaviours demonstrated by business owners influenced the resourcing decisions within their enterprises. This study was performed on sixteen business owners based throughout South Africa and operating within various industries. Data was collected by means of in-depth interviews, using qualitative narrative inquiry. Using thematic analysis, an understanding was gained of the behaviours that influenced the business owners resourcing decisions and actions undertaken to navigate their resource constraints faced during the crisis.

The findings from the study established that business owners, when faced with a crisis, made responsive decisions regarding resources on hand. The findings further reveal business owners used their own insights and behaviours to guide resourcing decisions and relied on strategies involving stakeholder management and business model adaptation to ensure continuity and future sustainability of the business.

Keywords

Crisis management, Bricolage, Covid-19 pandemic crisis, resourcing decisions, entrepreneurs

Declaration

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

20807971

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Chapter 1: Introduction to Research Problem

1.1 Introduction

This research paper aims to explore the resourcing decisions made by the owners of Small and Medium-sized Entities (SMEs) during the period of crisis, and how these decisions contributed to the survival of these businesses post-crisis. This chapter highlights the purpose of the research, as it relates to the research problem that has been identified. In addition, this paper highlights the practical and academic aspects of the research problem. The next section outlines the background to the research problem.

1.2 Background to the Research Problem

On March 11 2020, the World Health Organisation officially declared the on-going Coronavirus disease (Covid-19), as a global pandemic (WHO, 2020). Having been first discovered in the city of Wuhan, China in December 2019, this disease has rapidly spread across the globe, affecting almost every country in the world and millions of people (WHO, 2020). With the health and safety measures that were required to be implemented, such as social distancing, compulsory wearing of masks, limitations on the visiting of public places and utilisation of public transport in the attempt to slow down the spread of the virus, governments had to rethink the ways in which society could continue to operate (Tsilika, Kakouris, Apostolopoulos, & Dermatis, 2020). This inevitably required entrepreneurs to adapt the way they continued business.

Besides this being a health crisis placing a tremendous burden on the country's health care system, the economic effect of the pandemic is considered to be the most severe economic crisis since the Second World War, effects of which are expected to outweigh the 2008 financial crisis (Linan & Jaen, 2020). In this light, crisis management was employed by entrepreneurs to minimise the impact of the shock and build resilience during the crisis (Kuckertc, et al., 2020). Some of the difficulties encountered by entrepreneurs during this crisis would be the impact on customers (fewer customers willing to purchase), increased constraints on necessary resources, including funding (Linan & Jaen, 2020). The studies conducted on crisis management in the entrepreneur context have highlighted

various behavioural theories that may impact the decision-making process of the entrepreneur, such as the concept of bricolage behavioural theory, incorporating some principles of effectual logic (Linan & Jaen, 2020).

The behaviour of the entrepreneur or the decision maker in the business during the time of a crisis is considered an important factor contributing to the agility, resilience and sustainability of that business. This research study aims to explore the role that Bricolage plays in the decision making process made by the entrepreneur regarding their resources, in consideration of the constraints placed on these resources during times of crisis. The practical research problem is further explained below.

1.3 Practical Research Problem

The South African government's efforts to contain the Covid-19 pandemic by adopting a rapid and comprehensive response with the five-week national lockdown brought most of the country's economic activities to a sudden halt, which inadvertently impacted the way in which business owners ran their businesses (Bhorat, Kohler, Morne, Stanwix, Steenkamp, & Thornton, 2020). Business owners had to plan and adjust the ways in which they could continue their businesses amidst these constraints. In September 2020, IPSOS South Africa had conducted an online survey, in which 724 business owners, CEO's, MD's and Directors of various SMEs within the country responded (IPSOS, 2020). The results of the survey revealed approximately 55% of business owners indicated they had experienced great uncertainty regarding the sustainability of their businesses due to the Covid-19 pandemic (IPSOS, 2020).

The economic effects of the extended lockdown on the South African economy resulted in a decrease in real GDP to 10% below 2020 baseline level, as compared to the International Monetary Fund (IMF) estimate that GDP would fall by 8%, coupled with an unemployment rate of 42% in the second quarter of 2020 (Heeren & Roos, 2021) (IMF, 2020) (StatsSA, 2020b). The success of the South African economy is deeply impacted by the survival of SMEs as SMEs employ 50% of the country's workforce across all sectors and industries (Rajagopaul, Magwentshu, & Kalidas, 2020). With business owners of SMEs already struggling within a fragile

economic situation due to the on-going pandemic, this situation was further exasperated by the recent looting that occurred in various parts of the country in July 2021. Many small and medium business owners were directly affected, with damages to the retail industry being estimated at approximately R5 Billion, with more than 200 malls being targeted, over 500 stores being looted and an estimated 150,000 jobs placed in jeopardy (BusinessTech, 2021).

There is a definite change in the economic climate within which businesses operate, with 55% of business owners revealing that their consumers are spending less than before the pandemic, coupled with an increase in costs to suppliers (IPSOS, 2020). In a survey performed by Stats SA, on the impact of the Covid-19 pandemic on employment, it was identified the main reason for businesses closing down was due to a lack of customers (Maluleke, 2020). In this survey, 67% of respondents further highlighted that they were concerned about the long term impact of the pandemic. Many business owners have indicated they are unsure of the timeframe it would take their business to recover, and the future, in some instances, still remains uncertain (Maluleke, 2020). The results of this survey further revealed that 35% of respondents acknowledged their businesses were still performing well (Maluleke, 2020).

In another survey conducted by McKinsey and Company in April 2020, just over a third of South African business owners indicated they were pessimistic about the economic outlook of the country and expected their revenues to decrease by up to 50% and incur net financial losses for the period (Rajagopaul, Magwentshu, & Kalidas, 2020). It is therefore important to understand the resourcing decisions made by business owners when faced with constraints on the business, which contributed to their success and survival. For the purposes of this paper, an entrepreneur is considered equivalent to a business owner, which is the person who is a shareholder in the business and therefore derives ownership and is actively involved in the decisions made to run the business (Brundin & Gustafsson, 2013).

Businesses throughout the world are grappling with uncertainty in the midst of a crisis. While larger, more established businesses have access to a wide range of resources (including financial resources); SMEs may not have the same access to

these resources (Drummond & Chell, 1994). SMEs are therefore required to implement “intuitive” crisis management strategies. Some of these strategies include a cost-cutting strategy which implies a reduction of operating costs, reduction of staff by means of retrenchments and layoffs, as well as focusing on core operations and utilising fewer resources to their maximum capacity (Drummond & Chell, 1994). A deeper understanding is required as to the factors that influence the resourcing decisions made by SMEs.

1.4 Academic Research Problem

There has been much research conducted on how entrepreneurs respond to crises and sudden shocks within their environments, such as financial crises and natural disasters throughout the world (Batat, 2020) and (Doern, Williams, & Vorley, 2019). Businesses fail for many reasons, such as increased competition within the market/industry, lack of financial resources, unplanned events or circumstances and even acts of God (Herbane, 2010). It is also understood from research, entrepreneurs react in various ways in their attempts to navigate a crisis, dependent on the context, location and type (Doern, Williams, & Vorley, 2019). In addition, an entrepreneur’s behaviour plays a role in their decision-making process (Sarasvathy, 2001). But, in the midst of a crisis, what role does the entrepreneurs resourcing decisions play in the survival of the SME (Carstensen, 2015)? Various studies have sought to evaluate the entrepreneur’s resourcing decisions during a crisis; however the literature on the role of bricolage as a behavioural theory in this context is limited (Wilson & Eilertsen, 2010). Herbane (2010) in the study of crisis management highlights the need for further research in this field to understand the resourcing decisions are taken about how to navigate a crisis and business continuity planning in SMEs.

This study is focused on Bricolage, as the entrepreneurial reaction to a crisis. Bricolage is suitable in this study because existing research suggests that an entrepreneur’s initial response to a crisis is to leverage their available resources, which is closely related to the behaviour concept of Bricolage (Kuckertc, et al., 2020). However, this recombining of resources, and “making do with what is on hand” (Baker & Nelson, 2005), may place the business’ growth and innovation potential at risk (Kuckertc, et al., 2020). (Fisher, 2012) postulates that Bricolage

activities enable an entrepreneur to overcome resource constraints, however, this can limit the growth of the business. The study conducted by Baker & Nelson (2005) concerning 29 resource-constrained firms, demonstrated the principle of entrepreneurial bricolage within a resource-constrained environment. Although this study did not evaluate the effect of a crisis, it demonstrated the entrepreneurs' ability to reconfigure resources on hand to give the entrepreneur a competitive advantage (Baker & Nelson, 2005).

But the question is "How do these entrepreneurs decide what resourcing decisions to implement?" during the crisis, as well as how does this contribute to the survival of the business post-crisis. In understanding entrepreneurial decision making, studies assume experienced entrepreneurs, by means of their extensive experience, have the ability to become expert decision-makers (Gustafsson, 2006). These experienced entrepreneurs are able to match their decision-making process with the cognitive context of the situation, whilst it is considered novice entrepreneurs could potentially lack these capabilities (Gustafsson, 2006) (Dew, Read, Sarasvathy, & Wiltbank, 2009). Ratten (2020) affirms for an entrepreneur to overcome a crisis, they are required to be innovative; take risks and maintain their presence in the business ecosystem during the crisis. For the purpose of this study, an experienced entrepreneur is considered to be an individual with over four years' experience in running their own business with proven successful performance.

Research further supports the theory that experienced entrepreneurs frame their decision by means of using "effectual" logic, whilst novice entrepreneurs tend to rely on more predictive tactics to support their decision-making process (Dew, Read, Sarasvathy, & Wiltbank, 2009). Utilising "effectual" logic, experienced entrepreneurs are able to "identify more potential markets, focus more on building the venture as a whole, pay less attention to predictive information, worry more about making do with resources on hand to invest only what they can afford to lose and emphasize stitching together networks of partnerships" (Dew, Read, Sarasvathy, & Wiltbank, 2009). The social network to which an entrepreneur belongs is also considered to play an integral role in managing crises (Ratten, 2020). But studies have provided limited insights relating to the leveraging of the social network as a resource on hand or as part of recombination of resources during a crisis (Batat, 2020). Batat (2020) illustrates in the study of chefs during

crisis demonstrating elements of social bricolage however, it is unclear to what extent this contributed to the survival and sustainability of these businesses post-crisis.

During a crisis or situation of external shocks, entrepreneurs may be forced during the decision-making process to concentrate on potential losses (Pappas & AE, 2020). The complexity of the entrepreneurial decision-making process is further heightened by the shocks in the economic system internal and external to the business. During periods of extreme uncertainty caused by a crisis, the direct economic impact of access to finance is a part of sustainability (Brown & Rocha, 2020). Therefore financial implications in the business are considered to be one of the key aspects when considering the decisions to be made. High levels of uncertainty impact the decision-making process and may cause decision biases on the part of the entrepreneur (Brundin & Gustafsson, 2013). With the entrepreneur's focus being on the financial resources on hand during a crisis, to what extent does the entrepreneur rely on the internal financial resources, and how does the entrepreneur consider alternative uses of these resources?

1.5 Purpose of Research

The impact of Covid-19 was severe on the South African economy, with an annualised growth rate of -51%, which represents the biggest decline in GDP since 1960 (StatsSA, 2020). Our economy and the way in which we conduct business within this economy have changed drastically. However, despite these turbulent events, many SMEs have weathered the storm, and some have come out stronger for it. SMEs employ over 50% of our country's workforce, and contribute approximately 40% to the GDP of the country, and therefore are a vital component of the economy at large (Kalidas, Nomfanelo, & Agesan, 2020). The success or failure of these small to medium-sized businesses has the potential to have a profound economic impact on the country.

SMEs within the country have been through a prolonged period of crisis, which has required business owners to be resilient and resourceful in their ability to navigate the crisis. SMEs are considered to be less resilient during these times of crisis, as they are generally considered to have limited financial resources readily available, a decreased customer portfolio to generate income and often less capacity to deal

with uncertainty during the crisis (Rajagopaul, Magwentshu, & Kalidas, 2020). In the study by McKinsey and Company, it was highlighted that the extended lockdown measures impacted many SMEs abilities to continue normal business operations, resulting in many business owners experiencing a decline in revenue, which forced the business owners to cut back on the business expenditure as a strategy in coping with the crisis (Rajagopaul, Magwentshu, & Kalidas, 2020). To this end, we have some clarity regarding resourcing decisions made by SMEs; however, this research study aims to gain a deeper understanding as to how the resourcing decisions were made, and which resourcing decisions proved to be successful to the business.

There appears to be limited research focussing on the complexities of the entrepreneurial decision-making process of SMEs regarding resourcing decisions during a crisis. Further understanding the process of how decisions were made, and which decisions contributed to the survival of the SMEs, will provide insight to assist other SMEs, as well as institutions mandated to provide support to SMEs.

The purpose of this study is to:

1. Investigate bricolage behaviours demonstrated by entrepreneurs during a crisis and how this impacted their resourcing decisions within the business
2. Explore how entrepreneurs relied on their existing, available resources
3. Investigate how entrepreneurs reconsidered combinations of their resources when faced with a constraint on the available resources

1.6 Significance of the study

The significance of this study is to contribute to the existing literature on entrepreneurship and crisis management by evaluating this from the perspective of small businesses, within the context of the theory of bricolage. By understanding the resourcing decisions made by business owners of SMEs who have navigated the past 18 months of the Covid-19 crisis, this research aims to provide a learning opportunity to entrepreneurs on navigating a crisis, by broadening their knowledge on resourcing decisions when facing a constrained environment.

With crisis management literature indicating SMEs do not adequately plan ahead, the researcher aims to make a positive contribution to the development of small

and medium-sized businesses by using the findings from the study in an attempt to demonstrate a framework that can be adopted in the strategic planning of the business to assist business owners to effectively and innovatively utilise accumulated resources during a period of uncertainty or constraint on resources. Furthermore, the findings may provide a valuable opportunity to business owners requiring assistance in navigating difficult times, by understanding the lessons derived from their peers who are operating within a similar context.

1.7 Conclusion

This chapter presented the background to the research problem, as well as the evaluation of the problem from both the practical and academic perspectives. With SMEs contributing approximately 40% to the country's GDP and employing over 50% of our country's workforce, SMEs are a vital component to the performance of the country's economy. As SMEs are generally considered to operate within a resource-constrained environment due to their limited access to resources that would be available to larger enterprises, SMEs are considered more vulnerable during a period of crisis. It is therefore the aim of this study to explore resourcing decisions made by the entrepreneur that contributed to the sustainability of the SME. The following chapter provides a review of the literature on the theory of bricolage as a framework to understand the behaviour of entrepreneurs and their related resourcing decisions within a resource-constrained environment.

Chapter 2: Literature Review

2.1 Introduction

This research study seeks to investigate the role of bricolage theory on an entrepreneur's resourcing decisions during a crisis. This chapter will provide a review of the related literature and past studies conducted that forms the basis of this research problem. The theoretical framework of bricolage is examined, with an analysis as to how this behavioural theory influenced resourcing decisions of the SME during crisis and contrasted against other theories and frameworks applicable to understanding the behaviour of entrepreneurs during a crisis. As a starting point, the behavioural theory is analysed and the definition of crisis is explored.

2.2 Theory

This research study is underpinned by the Bricolage behaviour theory, in order to understand how this influenced resourcing decisions of the entrepreneur during a crisis. Bricolage behaviour theory assumes an entrepreneur response is to "making do by applying new combinations of resources at hand to new problems and opportunities" when faced with a resource constraint (Baker & Nelson, 2005) (Nelson & Lima, 2020). The decisions made by entrepreneurs during the crisis, contribute to the sustainability and survival of the business post-crisis (Herbane, 2010). Carstensen (2015) argues that during times of crisis, entrepreneurs are unable to use their normal decision-making procedures, but are rather required to demonstrate bricolage behaviours in finding new solutions. The Bricolage theory is considered suitable for this study as bricoleurs are understood to be motivated by action, and in the face of resource constraints, are known to demonstrate creativity and innovativeness by "creating something for nothing" (Baker & Nelson, 2005) (Fisher, 2012). During a crisis, there are significant constraints on an entrepreneur's resources, such as customers, suppliers, human resources, financial resources and access to social networks, which would then require entrepreneurs to become bricoleurs (Linan & Jaen, 2020).

In the context of a crisis, there has been much research conducted on how entrepreneurs respond in the face of a crisis, with the research indicating the combination of effectuation and bricolage behaviours appear to be more common

behaviours entrepreneurs display (Kuckertc, et al., 2020) (Fisher, 2012). Data collected from research suggests that an entrepreneur's first response in the face of a crisis is by adopting a bricolage response, (Kuckertc, et al., 2020). In addition, there have been studies on the resilience of an entrepreneur in the context of entrepreneurship and crisis, focusing on the period prior to the crisis and the skills entrepreneurs build-up to adapt during the crisis (Kuckertc, et al., 2020). This indicates entrepreneurs draw on their previous experience as decision-makers (Gustafsson, 2006).

Literature on bricolage as a behavioural theory is still somewhat scant, however in other studies performed on entrepreneurs and their resourcing decisions in the midst of a crisis have also been evaluated in this research study (Wilson & Eilertsen, 2010). It is imperative to understand the role that resourcing decisions play in the survival of the SME. Carstensen (2015) suggests in a period of crisis or a period of abrupt or sudden change, bricolage may be a beneficial theory to support change in a business during and post-crisis, as opposed to previous theories of gradual institutional transformation. This highlights the need for the entrepreneur to act swiftly and decisively in their decision making. Duymedjian & Rüling (2010) purports bricolage has been associated with behaviours linked to innovation and improvisation, which are required under circumstances that require a rapid degree of adaptation within a turbulent environment. Some authors have proposed bricolage to be " a mixture of the precomposed and the spontaneous, just as organisational action mixes together some proportion of ... exploitation with exploration, routine with non-routine, automatic with controlled" (Duymedjian & Rüling, 2010).

Studies suggest that purposeful bricolage appears to be the immediate response, through the combination of existing internal resources, combined with entrepreneurs reaching out to their network for external resources (Baker & Nelson, 2005). Baker and Nelson (2005) add however, this approach has been thought to also impact the long term growth, flexibility and innovativeness of the business. While Senyard, Baker, Steffens, & Davidsson (2014) affirm during their study conducted they found no supporting evidence that indicates these negative effects during high levels of bricolage. Duymedjian & Rüling (2010) supports this view, as during a crisis, the entrepreneur is required to demonstrate behaviours associated

with innovation and improvisation to ensure the survival of the business and such behaviours bricolage has been associated with.

This research study does not ignore that there are other theories on entrepreneur's decisions, as well as the logic and behaviours of the entrepreneur, and the related decision-making process (Fisher, 2012). For example, Sarasvathy (2001) argues that causation and effectuation are two approaches adopted by entrepreneurs. Causation represents a more traditional perspective, with the entrepreneur working towards a predetermined goal (Fisher, 2012). However Fisher (2012) further indicates that decision theory regarding effectuation centres around behaviours to discover the future and new opportunities, whereas the behaviours associated with bricolage result in situations where the future is uncertain, and the entrepreneur has to navigate through a resource-constrained environment, therefore bricolage is considered more appropriate for this study (Baker & Nelson, 2005).

Bricoleurs are thought to be entrepreneurs with the ability to make sense of the world, under circumstances of material and social constraints, and have the capacity to adapt to unstable situations (Duymedjian & Rüling, 2010). In a crisis situation, these bricoleurs are believed to use their capacity and familiarity with their existing resources to retain their positions but are also flexible and adapt to changes within their environments (Duymedjian & Rüling, 2010) (Baker & Nelson, 2005). In understanding the behaviours of a bricoleur, Levi-Strauss makes the comparison to an engineer ("Ingenieur") (Levi-Strauss, 1966). With a bricoleur being depicted as being in a situation where practice occurs through unplanned encounters with unclear outcomes, yet an "Ingenieur" responds to a situation in search of adequate, project orientated outcomes with respect for prior specifications (Levi-Strauss, 1966). These two notions are juxtaposed by Levi-Strauss (1966). Anwar & Clauß (2021) asserts this explanation provided by Levi-Strauss (1966) by differentiating bricolage from "Ingenieurs" with the key difference being that "Ingenieurs" first encounter a problem, and then search and obtain resources to resolve the problem, whereas bricoleurs start with the resources available on hand to resolve the problem (Levi-Strauss, 1966).

Anwar & Clauß (2021) contrasts bricolage with other entrepreneurial behavioural theories that seek to exploit new opportunities and deal with new circumstances and situations, such as effectuation. In considering other theories and frameworks that may support the survival of an SME in the context of crisis or rapid change,

Carstensen (2011) argues cultural sociology and ideational theory may no longer be applicable, with bricolage being understood to be an alternative vision of agency as the "bricoleur" is required to use existing ideas and resources to put together new ideas to overcome challenges.

The existing literature on entrepreneurship and crisis reflects a number of ways in which entrepreneurs obtain and utilise resources within resource constrained environments, with bricolage gaining popularity amongst many scholars, more so the theory of social bricolage, in understanding the concept of "making do with resources at hand " (Langevang & Namatovu, 2019). Langevang & Namatovu (2019) establish social bricolage has been used as the theory to explain the behaviour of entrepreneurs navigating social challenges within severe resource constraints (such as poverty) as indicated in the researchers' study based on entrepreneurs attempting to continue business in rural Uganda in the aftermath of the war. Whilst it is common for bricolage to focus on commercial entrepreneurs (Baker and Nelson 2005), social bricoleurs are seen to focus on locally identified opportunities and locally available resources (Langevang & Namatovu, 2019).

Anwar & Clauß (2021) asserts in a resource-constrained environment, bricolage plays an important role because it is concerned with effectively utilising existing resources, for the maximum benefit of all stakeholders. Corsini, Dammicco, & Moultrie (2021) observes frugal innovation is also a concept associated with entrepreneurs operating within a resource-constrained environment. However, frugality is acknowledged to be a behavioural trait that relates to both bricolage and effectuation behaviours (Sarasvathy, 2001). Kwong, Cheung, Manzoor, & Rashid (2019) confirms the findings in their study on displaced entrepreneurs in Pakistan during a war that it is a common occurrence for entrepreneurs to adopt a "frugal approach towards resource acquisitions" in their attempt to minimise costs incurred when faced with a situation of severe constraint on resources. "The existing literature has suggested that bricoleurs can apply broad sets of rudimentary skills and craft knowledge that they pre-possessed, to defy and stretch the defined limitations of their limited array of resources to create new products and services" (Kwong, Cheung, Manzoor, & Rashid, 2019).

2.3 Crisis in SMEs

SMEs play a substantial role in the business ecosystem and value chain and are therefore subject to the ripple effect of changes within this ecosystem (Vargo & Seville, 2011). SMEs are required to constantly navigate crises in their environments, which occur in the forms of natural disasters, civil wars, disease outbreaks, and economic and financial crises (Vargo & Seville, 2011). The global economic environment has been subject to numerous recent events, such as “the global financial crisis (2007–2008), to natural disasters like the Christchurch earthquake (2011), Hurricanes Katrina (2005), Harvey (2017) and Irma (2017), acts of terrorism such as 9/11 (2001) or London Bridge/Borough Market stabbings (2017), and the conflicts in Syria and Sudan” (Doern, Williams, & Vorley, 2019). The event of a crisis is complex and the ripple effects are far-reaching (Doern, Williams, & Vorley, 2019). This crisis leads to risk and uncertainty within the SME and impacts the decisions made by the entrepreneur (Brundin & Gustafsson, 2013). Competitive conditions are enhanced for SMEs during periods of economic crisis (Laskovaia, Marino, Shirokova, & Wales, 2019).

Many scholars define a crisis as an “extreme, unexpected or unpredictable event” that creates challenges for the SME and requires an immediate response (Doern, Williams, & Vorley, 2019). Runyan (2006) explains his findings based on the aftermath of Hurricane Katrina, the recovery of SMEs post-crisis was impeded by “lack of planning by small business, vulnerability to cash flow interruption, lack of access to capital recovery”. Wilson & Eilertsen, (2010) examined the role strategic planning played in shaping responses by businesses in response to the global financial crisis in 2008. The survey was conducted in the period of 18 months from the start of the crisis in 2007 to 2009, to evaluate their responses that contributed to the survival of the business, and reflected only 22% of SMEs sampled were “somewhat prepared” while 32% indicated they were “totally unprepared” for the crisis (Wilson & Eilertsen, 2010). Herbane (2010) argues that SMEs often think about crisis management strategies although not by means of formalised approaches when considering the business’ resilience and survival during a crisis. Lai, Saridakis, Blackburn, & Johnstone (2016) contribute that SMEs are more vulnerable during times of crisis than that of larger organisations as they already operate within a constrained resource environment, not having the availability of customers and financial resources such as larger organisations.

The most recent crisis facing entrepreneurs is the Covid-19 pandemic. The lockdowns that occurred globally created significant disruption to the economy (WHO, 2020), by placing severe restrictions on a business's ability to trade, obtain goods and services, and attend to customers' requirements. Goods, raw materials, commodities became scarce to buyers, and the prices of commodities increased significantly as well (Rajagopaul, Magwentshu, & Kalidas, 2020). This had thus created a constraint on resources required by the SME to carry on normal business operations, with restricted access to resources. Doern, Williams and Vorley (2019) infer the negative effects of a crisis on an entrepreneur tends to include failure of the business, downscaling of business and/or loss of resources, as many entrepreneurs experience interruptions to their cash flow and other constraints on their financial resources. This view correlates to the findings by Herbane (2010) in the study based on the impact of the 2008 financial crisis on SMEs, in which business owners indicated they focused on maintaining what they currently had, including reputation, intellectual property and revenue streams with existing resources as a means to ensure their survival as they felt that should they fail, their business would not survive the crisis. Therefore with these resource constraints placed upon a business, it is imperative to understand the decisions made by entrepreneurs to best utilise these constrained resources during a crisis.

Kamal & Flanagan (2014) reason through the findings in a study done on SMEs in Malaysia operating within the construction industry revealed the main business objective of an SME is survival, mainly due to having to operate with limited resources and competing with many other small businesses for work. Lai, Saridakis, Blackburn, & Johnstone (2016) maintain SMEs are considered to be less resilient during economic downturns, as they already face relative resource scarcity with limited access to financial resources and networks. The findings in the study conducted by Lai, Saridakis, Blackburn, & Johnstone (2016) suggest that SMEs are more vulnerable during times of crisis than larger organisations, in particular during an economic recession which results in SMEs implementing various employment and employee cost reduction strategies as measures to address their challenges regarding resource constraints. Herbane (2010) argues in a constrained environment, SMEs have experienced interruptions to business and severe financial constraints that impacted the businesses survival. This informal approach and a lack of formal risk management protocols is the contributing factor to the challenges faced by the SME.

Rajagopaul, Magwentshu, & Kalidas (2020) note during the global financial crisis of 2008, the majority of job losses resulted in SMEs, and with the on-going Covid-19 pandemic, many analysts expect this will have the same effect on the sustainability and survival of SMEs. The impact of the global lockdowns and restrictions significantly impacted numerous industries in varying degrees. Heeren & Roos (2021) comment that the manufacturing industry would be an industry significantly impacted, due to the restrictions placed on the number of employees allowed on to the premises, as well as the closure of the manufacturing plants due to employees being tested positive for the Covid-19 virus.

Hotels, restaurants and tourism would be the hardest impacted due to the lockdown restrictions, as this industry was positioned to be out of operation for at least six months in 2020 (Heeren & Roos, 2021). South Africa has been drastically affected by this, as the country relies heavily on the hospitality and tourism industry and with international travel at a standstill with many countries closing their borders and this threat only being alleviated as the Covid-19 crisis subsides. Rajagopaul, Magwentshu, & Kalidas (2020) corroborate this finding with the survey conducted on SMEs, with the sectors most significantly impacted by the crisis being private consulting services, tourism, hospitality and retail (as reported by their respondents). Seraphin (2021) agrees with the noticeable impact on the tourism and events industry globally and supports the theory of bricolage, which is associated with innovation and the ability to create new ideas, which is required as the events and tourism industry reinvents itself to deal with the crisis of the pandemic.

2.4 Bricolage behaviours and resourcing decisions in response to a crisis

Bricolage is considered vital in the current pandemic with the constraints on resources, and SMEs are considered to be greatly impacted as they already faced resource constraints (Anwar & Clauß, 2021). SMEs are particularly exposed to the effects of the crisis in their external environments due to them being “relatively resource-constrained” prior to a crisis occurring (Laskovaia, Marino, Shirokova, & Wales, 2019). This is due to their high dependency on customers and suppliers, limited access to additional financial resources, and limitations on technological and management capabilities (Laskovaia, Marino, Shirokova, & Wales, 2019). The resilience of the entrepreneur plays an important role in navigating a crisis, and

spans across the periods before, during and after the crisis (Doern, Williams, & Vorley, 2019). Doern, Williams and Vorley (2019) further advocate these resilient entrepreneurs, are the individuals who identified the opportunities available during this time and create change with the resources they have on hand. Weick (1998) associates bricolage with resilience, which provides the foundation for an entrepreneur or business to navigate a crisis situation successfully by staying true to their identity and maintaining the capacity to act. The more proactive measure will be the entrepreneur attempting to enhance their competitive advantage during the crisis (Batat, 2020).

Nelson and Lima (2020) validates through their study of the natural disaster in Brazil, in an effort to understand the response of the entrepreneur and actions taken during the crisis, the relation between effectuation and bricolage as the entrepreneur reacts during and post-crisis. The literature demonstrates in this study, entrepreneurs redefined how they serviced their communities by providing relief and restoration efforts by taking the affected society as their “new” customers and by focusing on providing what was needed (Nelson & Lima, 2020). However, in the aftermath of Katrina, it was noted that due to communities leaving affected areas, this tactic was not possible as businesses no longer has local customers (Runyan, 2006). This demonstrates the type of crisis and impact on society affects the way in which the entrepreneur may react. (Doern, Williams, & Vorley, 2019) observe entrepreneurs are required to assess their business in relation to volumes produced or sold, number of staff employed, and the profitability of the business. Le & Scaringella (2020) add the lack of infrastructure has been seen to encourage bricolage however the constraints on other resources such as financial or human capital were not seen to promote Bricolage behaviour within the SME.

The theory of bricolage places significant emphasis on the cognitive ability of the entrepreneur, as it requires innovative thinking in order to successfully challenge the limitations placed on resources required in the business (Kwong, Cheung, Manzoor, & Rashid, 2019). Resources are understood to be in various forms, such as materials, labour, skills, practices, assets and networks that are considered necessary for the business to operate (Kwong, Cheung, Manzoor, & Rashid, 2019). Baker & Nelson (2005) argue entrepreneurs refuse to allow the limitations to prevent them from achieving their goals and therefore work hard at reconfiguring their available resources to ensure re-engagement in business, despite the

financial and physical resource constraints faced. When faced with a situation of severe financial constraints, they found entrepreneurs placed significant reliance on their pre-existing skills, knowledge and capabilities in order to address the challenges faced (Kwong, Cheung, Manzoor, & Rashid, 2019).

Bricolage is an emerging concept in entrepreneurship, particularly in the context of crisis and resource constraints coupled with instability and uncertainty, such as war, natural disasters and other contexts of crisis (Kwong, Cheung, Manzoor, & Rashid, 2019). In a study focused on understanding how do entrepreneurs respond to adverse changes brought into their environments by way of war and conflict as a crisis, the researchers sought to understand how these entrepreneurs continued their livelihoods while being displaced from their homes, which created an additional barrier to their existence and survival (Kwong, Cheung, Manzoor, & Rashid, 2019). The findings of this study indicated participants in the study were seen to apply bricolage and use their existing resources and competencies to achieve their new purposes, by means of the entrepreneurs assessed their environments for the changes in customer needs and demands, and repurposed their resources to meet these needs (Kwong, Cheung, Manzoor, & Rashid, 2019). These displaced entrepreneurs, by refusing to allow these limitations to threaten the survival of the business, understood the only way for their businesses to survive and continue their livelihoods was to repurpose their resources to meet the new needs (Baker & Nelson, 2005).

Witell, et al., (2017) affirms bricolage is founded on the following principles, namely (1) the entrepreneur actively seeks to address the scarcity of resources; (2) The entrepreneur utilises resources on hand efficiently to continue business; (3) Adapt and improvise when recombining resources; (4) Leverage networks with external partners. These four principles contribute to the research questions on which this research study has been based on. In addressing the scarcity of resources, entrepreneurs have shown a heavy reliance placed on networks established prior to the period of crisis and proved to be useful within the supply chain (Kwong, Cheung, Manzoor, & Rashid, 2019). This view is further supported by Seraphin (2021) who outlines an important survival tactic would be for different professional businesses to work together, leverage networks, knowledge of the context, understand customer needs and build productive relationships. Therefore a

significant decision by the entrepreneur would be to leverage the existing network and relationships as a resource to overcome the impact of the crisis.

Cheung & Kwong (2017) illustrate the principle of bricolage in a study concerning how Chinese entrepreneurs developed their businesses during a period of war. These entrepreneurs employed actions of the utilisation of the local market, networks and sectorial knowledge, which demonstrated the use of local bricolage. It is noted, the use of an entrepreneur's informal local network, including friends and family serve as a useful resource especially in an environment faced with resource constraint (Cheung & Kwong, 2017) (Kwong, Cheung, Manzoor, & Rashid, 2019). This utilisation of localised networks however is considered to limit the growth potential of the venture, by suppressing the scale of the venture (Kwong, Cheung, Manzoor, & Rashid, 2019). Baker, Miner, & Eesley (2003) makes reference to "network bricolage" which describes the process of the entrepreneur considering pre-existing relationships and networks and has been seen as a common way entrepreneur navigate a crisis. With the use of networks, entrepreneurs are enabled to obtain access to a variety of resources on hand (Baker, Miner, & Eesley, 2003).

Collaboration is also understood to be an effective use of the network resources, and may occur as a means of a formal business relationship or partnership (Kwong, Cheung, Manzoor, & Rashid, 2019). Doern, Williams, & Vorley (2019) note during a crisis, the entrepreneur adopts internal and external bricolage strategies, with a focus on networks for the recovery of the business. This is further emphasised by Ratten (2020) who confirmed the social network of which the entrepreneur is a part, plays an integral role in managing the crisis. An additional challenge brought on by the Covid-19 pandemic was that many entrepreneurs were unable to leverage their existing network due to businesses operating within an ecosystem, and these individuals were also impacted greatly by the on-going crisis (Kuckertc, et al., 2020).

When there is a change in the environment, with the introduction of new challenges, without additional resources, the entrepreneur has three alternatives: (1) The entrepreneur may obtain resources from the external environment; (2) The entrepreneur may remain at the current status quo or downsize or downscale; (3) Engage in bricolage behaviour (Baker & Nelson, 2005) (Fisher, 2012). In exercising bricolage in an uncertain environment, the entrepreneur will attempt to avoid the

challenge, seek additional resources or “make do with resources on hand”, by means of “utilising physical, human or institutional resources” in new and different ways (Fisher, 2012). Previous research indicates when a company encounters a crisis; they usually do so without any preparation or strategy to overcome (Batat, 2020). During a crisis, there is a change in the focus of the company from long term to short-term, with a specific view to overcoming the crisis. Strategies are commonly aligned to immediate cost-cutting measures, as a reactive measure with the more proactive measure being the entrepreneur attempting to enhance their competitive advantage during the crisis (Batat, 2020).

In the midst of a crisis, and post-crisis, the resilience of the entrepreneur is imperative to the survival of the business (Kuckertc, et al., 2020). Carstensen (2015) suggests during times of crisis, entrepreneurs are unable to use their "standard operating procedures" in the decision-making process but are required to generate new solutions. Duymedjian & Ruling (2010) indicate a limitation of bricolage is the resource constraint which only allows the entrepreneur to “rely on a limited set of combinations instead of playing with an infinite number of objects”. Some scholars argue that when a company uses existing resources for new combinations, this may result in a loss from the purpose this resource previously fulfilled. However, Baker and Nelson (2005) further add that the theory of bricolage implies the utilisation of resources that were not otherwise considered useful or valuable, hence does not take away this value. In this way, the resource constraint will require the entrepreneur to seek additional resources. While it is noted that entrepreneurs rely on both internal and external bricolage strategies to overcome a crisis, they also focus on their pre-existing competencies, existing knowledge, resources and networks in the recovery of the business (Doern, Williams, & Vorley, 2019).

Per the study conducted on German start-ups, it was found that changes to policy and the regularity environment (meaning governments and financial institutions) could promote entrepreneurial activity during a crisis, and therefore may be considered as additional resources required by entrepreneurs during a crisis (Kuckertc, et al., 2020). Fisher (2012) further highlighted findings from the case studies conducted reflected the entrepreneurs need for "community engagement", which is sometimes found lacking during times of crisis. Baker and Nelson (2005)

further propose the concept of continuous involvement of the entrepreneur's network of customers and suppliers in providing solutions.

Kwong, Cheung, Manzoor, & Rashid (2019) outline additional resources to include acquisition of financial resources, assistance in attaining new customers, enhancing the supply chain and finding alternative suppliers, finding additional sources of labour as well as developing new knowledge and insights. Rajagopaul, Magwentshu, & Kalidas (2020) comment additional resources can be provided by government and institutions, by ensuring the expenditure is aligned to the goal of job creation and reviving the economy post-crisis. Mentoring and coaching have been identified as additional resources often sought by entrepreneurs (Sullivan, 2000).

2.5 Resources on hand

Levi-Strauss (1966) defines resources on hand as “physical artefacts, skills or ideas” that have been collected over a period of time, and also includes resources that are cheap and readily available (Baker & Nelson, 2005). Baker and Nelson (2005) define resources as items of physical assets as well as human capital, with services being identified as the act of rendering these resources to the productive operations of the company. For the purposes of this research study, the researcher adopts this definition of resources. Le & Scaringella (2020) performed research that built upon the resource-based view theory, which suggests that when an SME considers bricolage, the impact needs to be considered at an environmental level as well as the SME’s internal capabilities level. In a field study of 29 resource-constrained businesses that were operating in a “resource-poor environment”, the results reflected these businesses were able to innovate themselves and by recombining the existing resources on hand, was able to offer customers new services (Baker & Nelson, 2005). This highlights the SME’s internal capabilities and ability to identify which resources can be innovated, and the ability to perform this.

Bricolage theory establishes improvisation as “making do with what is on hand or refusing to accept limitations” (Nelson & Lima, 2020). Fisher (2012) explains that entrepreneurs engaging in Bricolage, have 5 domains to consider, namely physical, labour, skills, customers and institutional/regulatory environment. Baker & Nelson (2005) affirm at the onset of a crisis, entrepreneurs look to access their available

internal resources and reach out to their network for external resources for additional resources required. Kuckertc, et al. (2020) demonstrates in their study many entrepreneurs focus on their financial resources, through internal activities, and assistance offered by the government. However, with the covid-19 crisis, many entrepreneurs were unable to leverage their existing network of customers and suppliers, as these individuals also found themselves having to deal with the effects of uncertainty in the crisis (Kuckertc, et al., 2020). External resources would include support from their network and community (Kuckertc, et al., 2020).

SMEs face resource scarcity brought on by limited access to financial resources, customers and networks (Lai, Saridakis, Blackburn, & Johnstone, 2016). Baker and Nelson (2005) further propose when businesses face resource constraints, entrepreneurs rely on bricolage in the social construction of resource environments. In the study conducted by Lai, Saridakis, Blackburn, & Johnstone (2016) to evaluate the human resource response by small firms compared to large firms, during a period of crisis, the findings suggest that small firms are more susceptible to the impact of the crisis and usually engage in various employment and employee cost reduction strategies. The authors further suggest financially constrained SMEs are less likely to retrench employees but more likely to introduce reduced hours and/or pay, however, SMEs tend to have a closer and more personal relationship with employees and therefore employees are more agreeable to pay cuts as they understand that this decision rationale is to benefit the business as a whole (Lai, Saridakis, Blackburn, & Johnstone, 2016). These findings correlate to the findings per the study done by Wilson & Eilertsen (2010) in which it was understood there were also specific defensive actions taken by business owners during the period of crisis pertaining to their use of resources, which included reducing operational costs, not hiring additional staff, retrenching employees, and placing large projects on hold.

Kwong, Cheung, Manzoor, & Rashid (2019) comment, as part of their utilisation of human resources during a crisis, the business owner retaining staff will the requisite technical knowledge, experience and skills, especially employees who have acquired these skills, competencies and experiences over a period of time. Training and development of unskilled employees in order to improve efficiencies and utilisation of more of the business owners' time and capabilities are associated with bricolage during the period of crisis (Kwong, Cheung, Manzoor, & Rashid,

2019). Heeren & Roos (2021) also noted the change in employment patterns that have affected SMEs with the Covid-19 pandemic. More individuals have opted to work from home, creating a decreased demand for office space and other services such as cleaning, and it is evident with this change in the employment landscape, different categories of jobs may become irrelevant in future, which will impact the human resources available and/or required by SMEs (Heeren & Roos, 2021).

During a crisis, the entrepreneur focuses on resources currently available, and work towards maintaining the resources currently in their possession, including reputation, intellectual property and revenue streams with existing resources (Herbane, 2010). In attempting cost minimisation, the entrepreneur considers the employment of resources on hand, within the organisation, based on availability (Baker & Nelson, 2005) (Kwong, Cheung, Manzoor, & Rashid, 2019). A frugal approach is adopted to business operations and spending, with frugality being a characteristic associated with bricolage (Corsini, Dammicco, & Moultrie, 2021). This approach is executed through means of adopting a prudent approach towards new purchases within the business, limiting acquisition of new resources, down-sizing of operations of the business, choosing to purchase second-hand resources rather than purchasing new (Kwong, Cheung, Manzoor, & Rashid, 2019). Cost containment is particularly important during a crisis, as in these situations commodities become scarce to buyers, and often results in the prices of commodities being increased significantly (Heeren & Roos, 2021).

Seraphin (2021) outlines the importance of business owners understanding and adapting to the customers' change in needs, by ensuring service delivery to customers is exemplary and sustaining customer satisfaction, as this will result in recurring business from the customer. During a crisis, an entrepreneur seeks to understand changes in customers' needs and demands, and works to repurpose their resources on hand to meet these needs, as a proactive measure to maintain or enhance their competitive advantage (Batat, 2020). Wilson & Eilertsen (2010) affirm SMEs to focus on introducing new products and services, expanding into new markets or adapting their pricing during a crisis in an attempt to address customers' needs. As customers are understood to be important to the survival of the business, it is a crucial focus area of the entrepreneur during a crisis.

SMEs are understood to face constraints on their financial resources during the ordinary course of business due to limited internal cash reserves, a situation that

could be detrimental to the survival of the SME during a crisis, where decreased customer spending would impact the income to the business (Herbane, 2010). Financial bricolage is vital to the sustainability of a business, concerning the management of financial resources (Kwong, Cheung, Manzoor, & Rashid, 2019). Accumulated financial savings are often utilised as a valuable resource during times of instability (Langevang & Namatovu, 2019). Kwong, Cheung, Manzoor, & Rashid (2019) add that entrepreneurs may consider the utilisation of “easy-access, small scale financial resources from informal institutions rather than formal financial institutions, to minimise the difficulties in acquiring the financial resource, however, this financial assistance is often smaller in scale and less reliable.

2.6 Recombination of resources by SMEs

In a crisis, an entrepreneur is required to be adaptable, flexible and innovative in finding the best way to see the business through this crisis (Ratten, 2020). The resilience of the entrepreneur is vital to the survival of the business amid the crisis and post-crisis (Kuckertc, et al., 2020). The capacity and ability of the entrepreneur to learn are crucial to the survival of the SME, as well as in moving the business forward (Sullivan, 2000). Sullivan (2000) further reasons that learning for an entrepreneur is "not only a process of adaptive learning to cope with change and survive, but also what has been deemed as generative learning which embodies the capacity create and bring forward experience", and this can also include learning's from customers and various other stakeholders that the entrepreneur has established a relationship with. This demonstrates the ability of the entrepreneur to use resources in another way rather than initially intended (i.e. gaining support and knowledge from customers and networks).

Bricoleurs can recombine resources and use these in a way that it was not intended for initially (Fisher, 2012). An example provided by Baker & Nelson (2005), is of the Danish engineers and entrepreneurs who had significant constraints to their financial resources, decided to combine the resources they had on hand to revolutionise the Danish wind turbine industry, which saw them outperform their American competitors (Garud and Karnoe 2003). Duymedjian & Rüling (2010) suggest an entrepreneur creates connections between resources and resources are substituted until a tangible solution is found. Resources on hand are redispersed from their original purpose in an attempt to find their place in the

new solution (Duymedjian & Rüling, 2010). Rather than focus on activities that enable them to achieve a resource advantage (as in effectuation), bricoleurs use their resources available to solve a problem in a new way or recombine resources to create new value (Welter, Mauer, & Wuebker, 2016).

Kuckertc, et al (2020) illustrates during the study of start-ups in crisis, many interviewees had indicated that they were required to “take alternative action and adopt alternative behaviour”, by way of adjusting the internal infrastructure to deal with the crisis. Many SMEs enacted changes internally to their sales, marketing and human resources (Kuckertc, et al., 2020). Baker & Nelson (2005) add that firms adopted various tactics in repurposing their resources during times of constraint. Firms were seen to create new services from physical resources rejected by their competitors, they utilised labour resources that were not considered qualified by other firms as well as were able to secure customers, whose resources prevented them from buying from other companies (Baker & Nelson, 2005). Wilson & Eilertsen (2010) illustrate in their study, small and medium-sized businesses pursued growth opportunities during the crisis by introducing new products and services, expanding into new markets, adapting pricing, investing in new capabilities and increasing their marketing budgets.

“Multiple applications of the same resources” is considered another form of recombining resources, such as using physical infrastructures for multiple purposes and/or businesses and enabling employees to fulfil multiple functions within the business (Kwong, Cheung, Manzoor, & Rashid, 2019). “Value-creating bricoleurs operate in resource-constrained environments and may select these environments characterized by extreme resource scarcity as a value-creating strategy” (Baker & Nelson, 2005) (Duymedjian & Rüling, 2010). Bricoleurs are suggested to tend to “self-identify” and “take pride in doing things differently” which requires them to have the ability to be creative, improvise and adapt easily (Welter, Mauer, & Wuebker, 2016). Sarasvathy (2001) affirms this with an apt example of U-Haul, where the company used their customers as salespeople to grow the business by operating franchises nationwide, thus indicating the use of customers as sales resources, representing bricolage. A further example of this creativity in recombining resources was provided by Seraphin (2021) in the study based on the events and tourism industry, with the effect of lockdown, resulting in a shift by event

management companies to hosting and facilitating more online events, conferences and webinars virtually.

2.7 Conclusion

This chapter aimed to argue the limited research theoretical framework of bricolage, as it applies to resourcing decisions made by the entrepreneur during a crisis. The definition of crisis has been outlined, and its relevance in different forms to the ecosystem in which SMEs operates. Bricolage theory was examined and how this impacts decisions made by entrepreneurs regarding resources during a crisis. The research paper also provided other theories and frameworks adopted by researchers in an attempt to understand decisions made by entrepreneurs that supported the actions during a crisis. A review of previous studies conducted on resourcing decisions of the SME during crisis reflects the gaps in studies performed. This study's research questions have been highlighted, drawing from the literature review performed.

Chapter 3: Research questions/Propositions/Hypotheses

3.1 Introduction

The main aim of this research study was to explore how did bricolage behaviours influence resourcing decisions made by the business owners of SMEs during a crisis. Further to this, two sub-questions were identified to achieve the research objective of exploring entrepreneurs resourcing decisions, based on the literature reviewed. These questions are presented below.

3.2 Main research question one: How did Bricolage behaviours influence resourcing decisions made by SMEs during a crisis?

This main research question sought to understand the entrepreneurs' decisions and relative actions taken regarding their resources in the context of a crisis resulting in a constraint on resources. Due to their relatively high dependency on customers, suppliers and financial resources, SMEs are considered particularly subjective to the effects of a crisis as SMEs are considered "relatively resource-constrained" before a crisis (Laskovaia, Marino, Shirokova, & Wales, 2019). The only way for the business to survive a crisis is to repurpose its existing resources to meet the new needs in the market (Baker & Nelson, 2005). This behaviour underpins the theory of bricolage, as it relates to the cognitive ability of the entrepreneur to think innovatively and successfully challenge the limitations placed on the resources required by the business (Baker & Nelson, 2005). Therefore, with this main research question, the researcher aimed to understand the specific actions were taken by entrepreneurs in adapting their business during the crisis.

3.3 Research question two: What reliance does the entrepreneur place on their "resources on hand"?

This sub-question sought to understand to what extent the entrepreneur placed reliance on the current available "resources on hand" during crisis. The study performed by Le & Scaringella (2020) revealed during a crisis, entrepreneurs first consider their internal resources available and their internal capabilities. Baker & Nelson (2005) highlight during bricolage, the first response is for an entrepreneur to consider the "resources on hand", but research is limited in demonstrating the

extent to which the entrepreneur relies on the available resources. SMEs are considered to be more subjective to the effects of a crisis as they are considered to be “resource-constrained” before the crisis, due to their high dependency on external resources such as customers and suppliers with limitations on additional financial resources, as well as technological and management capabilities (Kamal & Flanagan, 2014) (Laskovaia, Marino, Shirokova, & Wales, 2019). The researcher sought to understand the reliance placed on existing resources, and the specific defence actions which were taken by business owners during the period of crisis about their use of resources (Wilson & Eilertsen, 2010).

3.4 Research question three: How did the entrepreneur reconsider the combinations of these resources during the crisis?

The objective of this sub-question explored the ability of the entrepreneur to use their existing resources in a way other than initially intended (Sullivan, 2000). The researcher sought to understand the ability of the entrepreneur to recombine resources available to create value successfully (Welter, Mauer, & Wuebker, 2016). Baker and Nelson (2005) provide examples from their study on how entrepreneurs combined resources when facing a constraint, yet how these entrepreneurs decided to combine these resources is not detailed.

This sub-question aimed to explore what additional resources were sought by the entrepreneur that was considered important to their survival, and how did they go out and seek these resources. Carstensen (2015) commented that during a crisis, entrepreneurs are required to seek new, innovative solutions. The limitation of bricolage is the entrepreneur may only rely on a limited set of recombination due to the resource constraint (Duymedjian & Rüling, 2010). The entrepreneur may be required to seek additional resources, which may be constrained in availability due to the crisis (Kwong, Cheung, Manzoor, & Rashid, 2019). With limitations placed on all players in the business ecosystem during a crisis, we seek to understand besides government assistance, and financial resources, what additional resources did entrepreneurs require to successfully navigate the crisis (Kuckertc, et al., 2020).

3.5 Conclusion

The section above outlined the research questions for this study and provided the context that supported these questions. These questions supported the interview guide which was used to collect data from business owners of SMEs. Findings from these research questions are expected to provide valuable information as to how resourcing decisions are taken within an SME during a crisis.

Chapter 4: Research Methodology

4.1 Introduction

This section aims to outline the research process, methodology and strategy followed in this study. This section motivates support of the chosen methodology and seeks to add to the validity of this study. In this section, how data has been gathered and analysed is outlined, as well as the criteria for the sample selected. The section guides the quality controls implemented in the study and concludes with the limitations of this study.

4.2 Research Design

The purpose of this research study was to explore the resourcing decisions made by entrepreneurs during a crisis, which influenced the business' survival post-crisis. The researcher sought to understand the role that bricolage behaviours played in the entrepreneur's resourcing decisions during a crisis. Exploratory research entails the attempt by the researcher to discover more information and gain additional insights on a specific topic (Saunders & Lewis, 2018). In the context of the current crisis, this study's exploratory approach was aimed to discover more information regarding the bricolage behavioural theory and its relationship to entrepreneurs resourcing decisions during the crisis. Exploratory research is associated with a qualitative research methodology, which was adopted for this study.

Using qualitative research was useful for addressing "how" questions, to understand the world from the perspective of the participants being studied (Pratt, 2009). Qualitative studies have proven advantageous in providing evidence on entrepreneurial "bricolage behaviours" (Tsilika, Kakouris, Apostolopoulos, & Dermatis, 2020) (Kwong, Cheung, Manzoor, & Rashid, 2019). Per other researchers, qualitative research methods have been performed on previous bricolage studies during times of crisis, such as economic crisis, times of war, and in response to natural disasters (Nelson & Lima, 2020) (Langevang & Namatovu, 2019). Doern, Williams, & Vorley (2019) supports qualitative interviews as a method used by researchers to better understand the experience of entrepreneurs affected by a crisis. The research design is influenced by the type of crisis, location and context in which the crisis occurs (Doern, Williams, & Vorley, 2019).

4.3 Research Philosophy

This study is based on the interpretivism philosophy with an objective of collecting data from individuals telling a story (Ollerenshaw & Creswell, 2002). Miles, Huberman, & Saldaña (2018) agree that following an interpretivism view and collecting qualitative data provides a source of “well-grounded, rich descriptions of social processes”. By detailing the entrepreneur’s experience, the researcher obtained qualitative data that gave the sense of what the real-life experience could have been (Miles, Huberman, & Saldaña, 2018). The researcher followed Herbane (2010) who used the interpretivism view in his study based on SMEs in crisis. Therefore, following the qualitative research approach aligned with our objective to understand what behaviours motivated the entrepreneurs’ decisions during the crisis.

4.4 Research Approach

This research project followed an inductive research approach (as opposed to the deductive approach which tests existing theory); by adopting a “bottom-up” approach (Saunders & Lewis, 2018). In an attempt to gain a deeper understanding and develop insights around the resourcing decisions of entrepreneurs during a crisis, the researcher aimed to gain insights from the data collected from the qualitative study. This approach allowed the researcher to evaluate alternative explanations as compared to the theoretical framework (Kwong, Cheung, Manzoor, & Rashid, 2019). Gioia, Corley, & Hamilton (2013) outline the primary motivation for inductive research is to understand new concepts. In understanding the aim of this study, the inductive research approach aligned with the interpretive research philosophy discussed above (Herbane, 2010).

4.5 Research Methods

The methodological choices sought to address the questions of how, when, where and who, as per Kipling’s “six honest serving-men” (Ellis & Levy, 2008). A single method research design was adopted, employing a single data collection technique (Saunders & Lewis, 2018). This method was considered appropriate for this study as it provided the opportunity to gain knowledge of the experiences of the participants through their stories. This method is consistent with previous

researches in the field of understanding entrepreneurs' decisions in the context of a crisis (Le & Scaringella, 2020). Therefore it has been considered appropriate to conduct this study using the single data collection method.

4.6 Research Strategy

This research project followed a narrative inquiry, as the entrepreneur or participant was the narrator in this story (Saunders & Lewis, 2018). This narrative inquiry, formed the story, and contains elements consisting of the “problem, characters, setting, actions and resolution” and hence provided the data to be analysed by the researcher (Ollerenshaw & Creswell, 2002). This research project sought to understand the behaviours of the entrepreneur based on thinking and actions carried out during the crisis, which was the aim of the qualitative interviews. This approach was consistent with previous research conducted in the fields of entrepreneurship and crisis. The research study was performed on the residents detailing their actions before, during and after the natural disaster followed a narrative inquiry approach, in the effort to allow the residents to tell their individual stories (Nelson & Lima, 2020). Batat (2020) followed the same strategy of narrative inquiry in the study to identify strategies adopted by the Michelin-starred chefs within the foodservice industry to adapt to the global pandemic. Being guided by open-ended questions, the participants were provided with the opportunity to provide their insights on how the crisis affected their business, the decisions they chose to adopt during the crisis, and the utilisation of their resources during this time.

4.7 Time Horizon

During a qualitative research method, a cross-sectional study is applicable (Saunders & Lewis, 2018). Interviews were conducted with entrepreneurs, at a point in time, over two months (August and September), and are the basis of single data collection (Allen, Eby, O'Brien, & Lentz, 2008). The researcher acknowledges that a longitudinal design method would provide valuable information as it would provide data on this topic over a period of time; however, this approach would be time-consuming and would not be appropriate for this research study (Conger, 1998).

4.8 Population

Saunders & Lewis (2018) notes the population of a study should consist of a complete set of participants displaying mutual characteristics. The population for this study comprised owners (who were also the decision-makers) of SMEs from various industries, who have operated a sustainable business for a period of over four years, and are continuing to operate a successful business at the time of this study. The researcher understands sustainable business to imply a business in which revenues generated exceed their expenses to date. This is in line with the research study performed on Greek SMEs, which aimed to understand behaviours and decisions of entrepreneurs during a crisis, whilst ensuring the business was operating successfully pre-crisis (Tsilika, Kakouris, Apostolopoulos, & Dermatis, 2020). The SMEs were based throughout South Africa, due to interviews being performed virtually, therefore assisted with accessibility.

4.9 Unit of Analysis

Akremiti (2020) states the concept of the unit of analysis indicates the object of the research, which the inquiry is intended to provide insights thereof, and is generally described as “who is being studied”. Previous studies sought to analyse persons on the individual level to understand their behaviour under specific circumstances (Akremiti, 2020). The unit of analysis for this study was the resourcing decisions made by the entrepreneur at the SME level. Herbane (2010) highlights the need for future research regarding SMEs in crisis and how decisions were taken about the resources concerning the reasons, consequences and constraints in response to the business interruption. This study aimed to understand the resourcing decisions of entrepreneurs affected by a crisis, and the data was obtained through a narrative inquiry. This required the entrepreneur to detail their “lived experience” (Miles, Huberman, & Saldaña, 2018).

4.10 Sampling

This section provides the details of the sampling method, sample size and the justification thereof.

Sampling Method

As this is an exploratory study, and therefore the quality of information gathered from the sample is critical as this will directly impact the research findings and conclusions. The purposive sampling method was followed with the selection of 16 participants, where the researcher specified the criteria against which participants were selected. This is a common method of non-probability sampling used when collecting qualitative data (Marshall, 1996). The researcher exercised professional judgement in the selection of the sample of entrepreneurs for this study, based on the criteria set out above. A typical case of purposive sampling variety will be used as the sample of entrepreneurs selected will be typical of the population identified and considered representative (Marshall, 1996). As the researcher belongs to a profession that services SMEs, the sample was selected from the researcher's network, and based on knowledge and experience of the local business landscape (Miles, Huberman, & Saldaña, 2018).

To manage the risk of convenience sampling, participants recruited through the researcher's network was supplemented with a snowballing technique (Etikan, Alkassim, & Abubakar, 2016). Saunders & Lewis (2018) establish early participants in a research study can identify and refer other suitable participants that meet the sampling criteria as set out by the researcher. This approach is generally considered to be successful in gathering the sample required.

The following sampling criteria were adopted:

- South African based SMEs: South Africa is an emerging country, and as such is faced with its unique challenges experienced by small and medium-sized business owners. Previous studies conducted by researchers centred on emerging countries in the context of crisis management and entrepreneurship focused on a crisis brought on by acts of war and resource constraints created by entrepreneurs being displaced (Kwong, Cheung, Manzoor, & Rashid, 2019), therefore the context of this study focused on small business operating within the South African economy which presents its challenges, within the context of the current crisis.
- Black-owned and managed: Black-owned and managed refers to Black, Coloured or Indian South Africans meeting the definition outlined in the Amended B-BEE Codes (BDO, 2019). Per the demographics of the country,

these population groups are considered previously disadvantaged and considered to have fewer resources readily accessible.

- Operating a sustainable business for a period of at least four years: Four years is generally considered a reasonable timeframe for a start-up business to be profitable (Schroter, 2018). At this stage, the entrepreneur is considered to understand the business, and environment in which they are operating within. This period also places the start of the business before the on-going Covid-19 pandemic and therefore creates the context of understanding the impact of the crisis on an existing business.

Sampling size

Saunders & Lewis (2018) state the sample size associated with qualitative research is generally small, as its objective is to obtain rich data for depth in research. Fusch & Ness (2015) offers in performing qualitative research, researchers should aim to address the question of “how many interviews are enough to reach data saturation”. Data saturation occurs when the researcher receives no new data and identifies no new themes (Fusch & Ness, 2015). The sample size is determined by the “optimum number necessary to enable valid inferences to be made about the population” (Marshall, 1996). The researcher considered a sample size of 16 participants as adequate for this study and was confident data saturation would be achieved within this sample size.

The use of multiple interviews is understood to “lead to more robust and generalizable theory” rather than the analysis of a single case (Kwong, Cheung, Manzoor, & Rashid, 2019). The sample size was considered adequate as previous studies by researchers on entrepreneurs in crisis used samples between six and 12 participants (Batat, 2020) (Tsilika, Kakouris, Apostolopoulos, & Dermatis, 2020) (Kwong, Cheung, Manzoor, & Rashid, 2019). Fusch & Ness (2015) suggested ways in which data saturation can be achieved during a study, which the researcher took into consideration, such as asking the same question of multiple participants and including participants in the sample that would not normally be included. The researcher reached data saturation with 14 interviews, with no new data being obtained from the remaining two interviews; however, these last two interviews were proceeded with due to the commitments being made by the researcher to participants.

4.11 Measurement Instrument

A semi-structured interview guideline was created based on the theoretical framework being analysed, to guide the process of the interview, and served as the measurement instrument in this study. The researcher derived the research questions based on the literature review performed. The main research question one is based on the theoretical framework and work done by Baker & Nelson (2005) and seeks to explore how bricolage behaviours influence the entrepreneurs' resourcing decisions. Research question two seeks to understand what reliance the entrepreneur places on their resources on hand, which is based on the studies performed by other researchers in this field (Kuckertc, et al., 2020) (Fisher, 2012). Research question three was formulated to understand how the entrepreneur reconsidered the combinations of the resources during a crisis, based on literature by Nelson & Lima (2020) and Duymedjian & Ruling (2010).

The semi-structured interview guide is presented in Appendix 1, was formulated based on the literature reviewed. The questionnaire was structured into four parts to ease the participant into the interview. The first part of the questionnaire focussed on the formalities of the interview and confirmed the confidentiality of the interview and advised the participant that the interview was being recorded. Thereafter the interview guide provided the participant with the opportunity to provide a brief background to themselves and the business. The third part of the questionnaire addressed the key research questions, with the fourth part concluding the interview by requesting the participant to share any additional insights on this topic.

4.12 Data Gathering Process

Data was gathered using qualitative research interviews utilising semi-structured interviews with participants. The participants were requested to participate via virtual interviews using the online platform, MS Teams. These virtual interviews also facilitated the recording of the interviews, which was later used for transcription by the researcher. The duration of the interviews ranged from approximately 30 minutes to 45 minutes. Confidentiality of data collected was maintained due to the security measures on this platform. Participants were initially contacted through telephone and/or email to confirm the logistical arrangements of the interview.

Prior to conducting the interviews, an interview guideline was prepared, and one pilot interview was conducted. The pilot interview aimed to confirm the interview will fulfil the purpose required and that participants will have no difficulty in responding to questions (Saunders & Lewis, 2018). The pilot interview conducted with one participant revealed that the concept of resourcing decisions needed to be clarified upfront, to enable participants to consider all resources utilised within the business and this was incorporated in future interviews. In addition, the participant required further elaboration when asked the research question on recombination of resources, which the researcher adapted in subsequent interviews.

The semi-structured interview created flexibility as which questions are asked, and the order thereof was determined from the responses received from the participants (Saunders & Lewis, 2018). The interviews were based on open-ended questions to facilitate discussion with participants and open conversation. The semi-structured interview covered questions relating to the themes of business decisions made in the entrepreneurial context relating to the crisis and the utilisation of resources. The interview sought to evaluate the impact the crisis had on the entrepreneur's resourcing decisions within the business. Data gathered from initial interviews was used to build the approach to later interviews, to ensure these were conducted in the most beneficially. The interviews were transcribed using the software application called Otter.ai. Confidentiality was maintained throughout the process of data collection, by using a password and username on the software only known to the researcher. Pseudonyms were used to protect the identity of participants, where real names were replaced with alternative names to provide some personality to the participants. The transcripts generated from Otter.ai were reviewed and necessary corrections were made to ensure the integrity of data was maintained.

4.13 Data Analysis Approach

Interviews were recorded and thereafter transcribed, and additional notes were taken down during the interviews were also typed up electronically. A thematic analysis process was applied to analyse the data. The thematic analysis provides the process to identify, organise, describe, categorise, interpret and report on

qualitative data (Nowell, Norris, White, & Moules, 2017). Text data were analysed qualitatively, by using computer-aided qualitative data analysis software, ATLAS.ti, to assess the data and the literature reviewed (Nelson & Lima, 2020) (Saunders & Lewis, 2018). The use of computer software simply assisted the researcher to manage the task of handling and analysing the data (Burnard, Gill, Stewart, Treasure, & Chadwick, 2008). Using the software, the researcher used open coding to create new codes for themes and in-vivo coding for themes identified using the participants' own words to code. Although this tool was originally created for use in grounded theory building, it is considered useful in both inductive and deductive research methods (Nelson & Lima, 2020). Thomas (2006) offers a general inductive approach in qualitative data evaluation that assists with providing reliable and valid findings from the raw data.

This resulted in the identification of common themes which were considered to be consistent with the literature review on this study. The transcribed interviews were analysed against the researcher's generated code list, focussing on bricolage, crisis, resources and decisions. Analysing the qualitative data inductively means the study attempted to identify possible theories regarding entrepreneurship behavioural theories from the data collected and developing questions to test them until a pattern becomes clearer by categorising the data (Saunders & Lewis, 2018).

Miles, Huberman, & Saldaña (2018) provide a framework for data analysis, which this researcher adopted:

Table 4.1: Framework for data analysis (Miles, Huberman, & Saldaña, 2018)

Framework	Action by researcher
Assigning codes to interview notes and transcribes	The researcher read the transcripts, acknowledging the breadth and depth of the data collected. The researcher then began categorising the data, by creating open codes by identifying certain characteristics identified.
Identifying and isolating common themes, phrases and relationships identified, and to be considered at the	The researcher analysed and created links between the codes identified, thereafter proceeded to label identified

next stage of data collection	themes to assist with the next step of the analysis.
Noting phrases used and reflections made by participants	As the researcher analysed the transcripts and codes identified, the researcher also took note of phrases and reflections made by participants and flagged this as quotations in the software.
Detailing themes and propositions identified and contrast to the concepts and theory identified	Adopting a reiterative process of reviewing themes identified, the researcher contrasted this to the concepts and theory from the literature review, to understand conclusions reached.

In analysing the data, the researcher focussed on identifying patterns and themes from the responses received by participants, and understanding the meaning in these themes. The researcher looked for commonalities and contrasts to the literature reviewed, intending to understand the gaps in the literature with what was presented in the data analysed. Using the framework outlined above, first-level codes were reviewed and grouped into second-order categories. Using the categories identified, the researcher was able to identify the dominant themes. The list of codes has been presented in Appendix 4.

4.14 Quality Controls

A rigorous approach has been adopted during this study, to ensure the reliability of the data obtained during the data gathering and processing phases. McCracken (1988) suggests that the standard of interpretation and quality control should be adopted from the research studies conducted in the humanities field. In ensuring quality control, the data is presented as obtained and is not discriminant. Adequate preparation before the interviews with participants assisted in eliminating errors made during discussions held at the time of the interviews. To ensure consistency,

the researcher conducted all the interviews; therefore interpretation of the data is considered to be consistent. Information provided by participants was corroborated with external information. Triangulation of the data with the information discovered during the literature review helped support the data gathered during analysis.

Nowell, Norris, White, & Moules (2017) outline the factors to be considered to enhance the trustworthiness and quality of qualitative research. Each factor is further explained in the table below:

Table 4.2: Data Validation table (Nowell, Norris, White, & Moules, 2017)

Quality assessment criterion	How conducted in research
Credibility: when other researchers can identify with the same experience when they are confronted by it	Credibility in this study was achieved through data triangulation with the information analysed during the literature review, as well as the researcher ensured the preliminary findings agreed to the raw data.
Transferability: refers to the generalisation of the inquiry	Data saturation and purposive sampling were ways in which transferability in the study was achieved. The researcher ensured unity in the presentation of data analysis by a presentation of data in organised and interrelated ideas (McCracken, 1988).
Dependability: researchers should ensure the research process is “logical, traceable and clearly documented”	Dependability was achieved by the researcher as recordings of interviews with participants and transcripts have been maintained safely and securely to ensure a proper audit trail. Data collected and analysed were found to be exact and demonstrates what was expected (McCracken, 1988).
Confirmability: relates to ensuring the researcher’s findings correlates to the data	Findings and themes from data correlate to the literature reviewed and findings presented by other researchers in this field, thereby providing confirmability of data. Consistency has been

	expressed by the researcher reviewing the assertions discovered against the literature reviewed (McCracken, 1988).
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4.15 Ethical considerations

Arifin (2018) highlights the importance of applying appropriate ethical principles when engaging in qualitative studies due to their in-depth nature. It is crucial to consider ethical issues throughout the stages of the study to maintain the balance between the potential risks and the anticipated benefits of the research (Arifin, 2018). A narrative inquiry requires participants to share their personal stories, and therefore the researcher has the responsibility to protect their participants and has the responsibility to ensure their privacy and respect is maintained (Vainio, 2013). Therefore, during the interview, although the participants were requested to provide a brief background of themselves and their experience during the crisis, the researcher did not pursue any probing questions of an emotional nature, and this was considered out of the scope of this study.

The interview process and contact with participants only commenced once ethical clearance was received from the University, as attached in Appendix 2. The researcher obtained informed consent from the participants and communicated to them the confidentiality and anonymity of the interview (Vainio, 2013). Anonymity was provided by disclosing participants' responses with pseudonyms rather than revealing their actual names. The researcher carried out the interviews with professionalism and respect and had informed all participants that their participation was voluntary and they had the option to opt-out of the interview at any point.

4.16 Limitations

The research topic in the context of entrepreneurship is vast and far-reaching. The following are identified as limitations to this study:

1. As this research study is limited to entrepreneurs who have maintained successful businesses for at least four years, this may eliminate successful “start-ups” during the period of the on-going crisis.
2. This study requires the participant to recollect behaviours, thought processes and decisions over an 18 month period, which may result in errors in the recollection of memory, resulting in inaccurate information being shared. To mitigate this, the researcher will encourage the participants to recall and narrate the most recent.
3. The narratives provided by participants may be more inclined to reveal the participants’ personal experience, and therefore these need to be treated as such.
4. This study relies on the perceptions of the participant of the lockdown and the Covid-19 crisis, which may result in a bias interpretation or view provided. With the interviewer having professionally dealt with many businesses caught off guard during the pandemic, this may result in the interviewer influencing the tone of the interviews. Triangulation of the data will address this risk.

4.17 Conclusion

In this chapter, the researcher aimed to highlight the proposed research process, methodology and research strategy followed in this study. Motivation was provided in support of the selected methodology. A qualitative research method, using a narrative inquiry was selected as appropriate for this study. A non-probability purposive sampling method has been used for data collection with the use of a semi-structured interview guide as the data tool. In addition, the chapter outlined the quality control measures implemented during the study and concluded with the limitations of the study.

Chapter 5: Findings

5.1 Introduction

This chapter aims to present the findings from the interviews performed. The findings are presented according to the research questions and relevant themes identified. The findings are disclosed in a manner to maintain the anonymity of the participants as the researcher provided each participant with a pseudonym (a brief description of the same has been included in the methodology section of the previous chapter).

5.2 Understanding the crisis context

The researcher considered it important to explore the context of the crisis encountered by the participants, before unpacking the key research questions. In understanding the context of the crisis encountered by participants, a background to the disruption to normal business operations is provided, which sets the scene to understand the impact of the constrained environment on businesses.

Types of crisis events

The crisis identified by each participant related to the current Covid-19 pandemic and directly related to the five week national lockdown, with some indicating the recent looting in KZN also contributing to the scenario of a crisis the business faced. With the participant detailing the impact of the crisis on the business, an understanding was also obtained regarding the various challenges that impacted the continuity of the business during the period of crisis. This information provides context to the crisis and its impact on the business. Through discussion with participants, employing further probing questions, a deeper understanding of the entrepreneurs' responses to the crisis was obtained. The table below seeks to provide a summary of the insights from the participants, with the themes identified relating to the type of crisis encountered and how the business was disrupted.

Table 5.1 Summary of crisis encountered and disruptions to business (author's own)

Crisis encountered	Disruption to business
Covid-19 pandemic - Health crisis	Passing away of management and employees Emotional fatigue and physical health Suppliers unwell resulting in businesses closed
National Lockdown Restrictions	Uncertainty of who can trade or not (who would be considered essential workers) Uncertainty of when the lockdown would end Impact of lockdown restrictions on employees, customers and suppliers The financial impact of not being able to do business
Looting (shutdown of City)	Uncertainty of impact, duration and resolution of the situation Financial loss as no income generated as unable to operate Customers and suppliers closed

The impact of crisis events on normal business operations

From the responses, each participant had indicated that their business was impacted by the on-going Covid-19 pandemic in one way or another. This represented a crisis that originated external to the business. The degree to which the business was impacted related directly to the industry in which the business operated within. The effects of businesses operating within an inter-connected environment and being part of an ecosystem also came across strongly as a theme. One participant detailed the effect of the crisis encountered by his business as follows:

“Okay, one of the most noticeable differences were obviously with the lockdown, the airports were also closed... So there was no rentals, nobody came into the country and nobody hired vehicles. And as a result, we didn't get any work, there were no damages on vehicles, and we didn't get any

*repair work to do. So that was a big chunk of my work that was gone” Kevin
Panel Beater*

Another participant, an owner of a business that operates as a corporate travel agency, explained how the impact of the Covid-19 pandemic at a macro-economic level, has impacted his business, under the effect lockdown has on the travel industry:

“Yeah, as mentioned, the industry itself is virtually on his knees.... Not because we are praying, but because the industry is on its knees and because the larger role players are not being given enough time and attention. If they are given time and attention, the airlines, the hotels, the car hire companies, that will filter down to the industry as well. However, I think the double whammy about the economy and also COVID as our government in a bit of a predicament.” Frank Corporate Travel Agency

Two other participants interviewed, who operate within the events management industry echoed the effects of the various lockdown levels in the country, and the impact on hosting physical events of that nature:

*“Okay, so just purely based on the fact of not being able, or not being allowed to provide the service is what has been the biggest thing for us. When we were in level four, or level five, lockdown, and it was illegal to have any kind of public gathering... we could definitely not do anything or find a solution around that. So it was just not being able to have these gatherings.”
Denver Décor and Events*

Another participant in event management shared her similar experience with the lockdown restrictions preventing her from continuing her usual business of hosting events:

“And then it just started with the cancellations. So one that we had confirmed, cancelled, and they wanted to go into virtual. And at that stage, to be perfectly honest, I didn't understand the virtual space at all. So as much as we pitch for it, I didn't get it. So that was quite disappointing. But I was glad I didn't get it because I didn't know much about it at that point. But I think from the two others that I had, they kept postponing, so they didn't exactly cancel.” Nancy – PR and Events

This participant shared his insights into the recent crisis experienced by him, both personally and professionally, being affected by the health crisis, lockdown restrictions and also the looting incidents:

“There was COVID, one, then there was lockdown, because those are two different things. COVID made people sick, and scared to do things and make people die. But lockdown, closed the economy. And then and then there was looting. So what this thing shows us is that nothing is guaranteed, nothing is certain nothing is going to stay the way it is.” Gary - Media and Advertising

During the lockdown, the borders were closed which disrupted the operations of companies that relied on imports as part of their operating model, from the supplies side:

“So I mean, Cyril, I think announced on the 20th of March last year that we're going into lockdown effective 25 March. So we went into lockdown last year, first quarter immediately the part of the business which was impacted was on the supply side... So we couldn't have the input ingredients to be able to make the final price I mean the final product and we couldn't sell and at that point we are hard locked down five, also ecommerce ...was just open for essential services... So on both supply side and customer side, we were impacted that just everything almost came to a halt...” Isabel – Wholesaler of beauty products.

Another participant further reflected that the impact on the business caused by lockdown, was further exasperated by the shortage of the raw material required in the production of their product, firstly being supplied from abroad, and secondly, the raw material Latex was required for the production of gloves globally, in the production of personal protective equipment in the medical industry:

“And during COVID, as you're aware, most countries went into lockdown... So if you think about it, latex, number one, the manufacturers in latex in Malaysia and Thailand reduce the capacity right to the amount available for distribution was reduced by the two that those manufacturers of the latex we said you need to direct all your latex to glove manufacturing, because that was what the demand was people needed gloves during COVID...So for my our company sitting down in South Africa, not only was a reduction in the

quantity of latex available, but there was no export of latex to us". Olivia Manufacturing Company.

One participant shared that besides Covid-19 being a health and business crisis, the sudden death of the company's founder and Chairman by this virus, also represented how this crisis impacted the normal operations of the business.

"So I think for us, the biggest crisis we felt during COVID was the passing away of our chairman. And the fact that he passed away because of COVID and it was so sudden, you know, it then changed the dynamic immediately, you know, especially for me, you know, being in contact with someone daily talking about stuff, you know, in terms of bouncing off some ideas and work. And then all of a sudden, not having him there, you know, to offer even more direction and more leadership, it kind of then threw everything over onto me, and then now I got to try and navigate my way through this."

Clifford PR and Marketing

Another participant, who runs a company that supplies personal protective equipment to restaurants in the fast-food industry, related her experience during the recent looting that occurred in Kwa-Zulu Natal. She had quantified the effect of the crisis on her business to be even more than that of the pandemic and lockdown.

"It was actually even worse than COVID. Because our suppliers were looted. And then the transport companies who bring our goods to Durban were impacted. We couldn't get stuff in. And it was terrible. It was besides being totally scary, and frightening and overwhelming for me and my family and our staff. The lack of sales for the month of July was just shocking."

Mary Consumables supplier to restaurants

The findings and quotations above provide valuable insights to the crisis encountered and the related impact on participants' business operations by participants. The findings also reveal that many participants were required to deal with the effects of the three types of crisis encountered collectively. Responses from participants reveal the impact of the crisis on the resources used within the business operations and introduce the constraint on resources faced. The next section presents the findings from the key research questions regarding bricolage behaviours demonstrated during the crisis by participants.

5.3 Main Research Question One: How did Bricolage behaviours influence resourcing decisions made by SMEs during crisis?

With this research question, the researcher sought to understand how did the crisis disrupt the normal operations of the business, and how did these entrepreneurs respond to the crisis, emphasis in understanding the specific decisions made regarding the continuity of the business relating to the resources available. It was further sought to understand the factors that motivated these decisions, and which decisions were considered most strategic to the sustainability of the business. To answer this question, participants were requested to tell the researcher about an instance of a crisis encountered that affected the business and requested the participant to detail how this crisis disrupted the normal operations of the business. The researcher guided the participant to consider the actions related to employees, customers and suppliers (as indicated in the literature per Chapter 2).

In response to the crisis encountered, each participant communicated their specific decisions regarding the continuity of the business. Participants explained their actions had to be timeous and decisive, and all participants indicated their responses included a combination of actions, which included accessing financial savings accumulated over the years, implementing costs cutting measures, motivating and up-skilling employees and relying on their existing networks and relationships. The table below provides a summary of codes and themes for the resourcing decisions made by the entrepreneur during the period of crisis:

Table 5.2 Themes for entrepreneur’s resourcing decisions during a crisis (author’s own)

Codes	Categories	Themes
Thinking differently Have to navigate yourself through crisis Having a positive outlook Pause and reflect No one has been through a pandemic before	Entrepreneur emotions	Entrepreneur Behaviour
Decisions made and implemented immediately Should not be afraid to ask for help Innovation required as an entrepreneur Work harder than ever before	Entrepreneur actions	
Open communication Supporting the community Collaboration	Network and relationships	Stakeholder Management
Reduce prices to retain customers Extend payment terms to customers	Customer management	
Responsibility as an entrepreneur for employees Employees paid in full during lockdown Flexibility given to employees to work from home Hired new employees with the skills required Retrenchments Restructure salaries of employees Working remotely	Employee engagement and welfare	

Understand the needs in the market Diversified into a different industry Focus on the gaps Focus on e-commerce and online shopping Business conducted virtually Use of technology in business	Diversification of business	Business Model Adaptation
Sacrifice own salary Closed offices Reduce the number of staff Review and monitoring of costs Turnover decreased during Covid Virtual meetings - save on travel costs	Financial actions	
Took out a loan UIF TERS Payment holiday from financiers	Engagement and support from Banks and Institutions	
Prices of supplies increased during the pandemic Renegotiate supplier terms	Supplier engagement	
Reallocation of budget available Online marketing resources Employees market the business	Marketing initiatives	

Theme 1: Entrepreneur behaviour

A significant theme identified from the findings reflected the role the entrepreneur played in navigating the crisis and continuity of their business. The participants' decisions were guided by their emotion, which was motivated by their deep sense of responsibility to themselves, their employees, their customers and suppliers; as their actions are taken to ensure the business survived the crisis.

Entrepreneur emotions

Participants discussed their emotions, deep sense of responsibility and feeling urgency to react to the situation they faced. A common finding amongst all participants was that they understood their role in navigating the crisis, and understood the weight that was placed on their shoulders. Some found comfort in knowing that they were not alone in the crisis, such as the pandemic and lockdown and all participants conveyed how their emotions guided their decisions regarding the business. The participant in the events industry mentioned the emotional journey of the crisis brought on by lockdown:

“Um, well, I can't say that it's not been an emotional journey, because the biggest thing for me was being able to strengthen my mind and, you know, tell myself that it was going to be okay...I have all of my staff looking up at me looking for an answer. And I have all of my distressed brides and clients looking at me for answers. So that's been very, very difficult.So for as long as I am emotionally prepared to deal with the challenge in regards to something like the pandemic”. Denver Décor and Events

Another participant had demonstrated a similar emotional reaction as she related her experience with the lockdown restrictions and not being able to operate. With the income from this business being her sole source of income for her family, and that of her employees, the inability to trade weighed heavily on her shoulders:

“Look over and above the emotional havoc that we all faced, not knowing how long lockdown was going to be for not knowing how long we can continue to survive financially. It's a very traumatic time”. Mary Consumables supplier to restaurants

One of the key decisions was for the entrepreneur to have a positive outlook and mind-set, as indicated in the 7 quotations from this coded theme, from 6 participants:

Table 5.3 Quotations on the positive outlook of the entrepreneur

Quotations on positive outlook
"... Strengthen my mind and, you know, tell myself that it was going to be okay". Denver Décor and Events
"So for me it was I was not worried about business closing down, I was worried about us being irrelevant. So we had to do a lot of learning and unlearning so that we can be able to be to be relevant..." Gary Media and Advertising
"But I think the key thing is just remaining calm under pressure" Harry ICT platforms
"And I think people that are positive about the outlook do far better than those that are negative" James Printing and Telecoms
"Keep the positive outlook; tell yourself it will pass pull in your resources to keep yourself above it. Do the right thing in a difficult time and doing the right thing in easy time" James Printing and Telecoms
"So, you know, I had to keep my staff very motivated. And I was very optimistic for the business. By nature, I like to look at things from a positive aspect and in an optimistic point of view, and I really think that that helped us, it guided us through because as much as it was so much of negativity around us, I was confident that we would pick up the pieces and continue" Mary Consumables supplier to restaurants
"All right. And what I tried to do with the team, when I have them, is constantly reinvent and motivate and say, right, let's get into the digital space" Nancy PR and Events

Participants had to display a level of emotional intelligence required to deal with the crisis. Their emotional state of mind played a role in how they coped with the challenging environment and adapted to the state of disruption:

"...I have to be okay, first. So for as long as I am emotionally prepared to deal with the challenge in regards to something like the pandemic. You know, I think that, that's been one of the biggest things that's been able to

hold me together, you know, and hold the people that rely on this business together.” Denver Decor and Events

The same participant expressed the sense of gratefulness for his health and safety, and that of his family, which also motivated him to stay positive and tackle the crisis. This participant shared his emotions as he reflected on the Covid-19 crisis and the related health consequences of the virus:

“My family was healthy, I am healthy, and we are all alive. And that is what was most important at that time. So it was very important...” Denver Decor and Events

The participant below shared her emotional journey in dealing with the crisis and adapting her business to stay relevant with the disruption occurring within her industry of public relations and events management:

“I think it’s a hard job. It’s about being, I think the word that I used, it’s about being the motivator, it’s about being the positive person, it’s about being all of those things plus being the person that keeps business going. So it’s really a tall order...” Nancy PR and Events

Entrepreneur actions

Creativity and innovation featured as a theme in the entrepreneurs’ responses in action to the crisis, and the continuity of their business. Kevin, who owns a panel beating workshop relayed his experience during the crisis, with a shortage of paint supplies to spray paint vehicles that had come into the workshop. He was quick in devising a solution to his paint supply problem as stated below:

“So it meant having to try and see wherever there was stock available. Sadly, a lot of candle shops closed down. So the supplies to those shops also stopped. And then that became available to us for a short space of time. Parts, consumables, our paints, stuff, paint supplies, yeah, those that was that’s essentially what keeps us going ...” Kevin – Panel Beater

In navigating the crisis, participants discussed the need for them to reinvent themselves, and in doing so, reflected on the time and effort this required. This

participant, who runs a consulting business, discussed how hard she had to work to adapt to the changes brought on by the crisis:

“However, just if I look at the time, that and energy I've had to put into my business in the last year, I think I've worked harder than I ever have before. It's just been constantly working in the business, there's just no time for anything else.” Anna Personal Coaching and Consulting

The findings also showed that participants understood the importance of asking for help and that they were not expected to have all the answers during this period. Nancy had been operating her PR and events business for over 20 years, and her decision to move into the digital space, had made her understand that she could not navigate this change alone and therefore sought help:

“So I think it is so crucial for entrepreneurs to be able to share and not be ashamed about saying hey I need help. I think that is the most crucial thing. Entrepreneurs must not be embarrassed to say I don't know it all. I definitely need people to help me; I need people to bounce this idea off somebody.”
Nancy PR and Events

This participant stressed the importance of the entrepreneur being able to be decisive and implement decisions quickly. This demonstrates the entrepreneurs' ability to be agile during the period of crisis:

“...decisions needed to be made, it could be made immediately...to take a decision and implement it and make it immediately...” Clifford Public Relations and Marketing

Participants in this study shared how their emotions and actions guided their resourcing decisions during a crisis. While their emotions helped them justify their actions, it also provided them with the reason to push ahead, and forge through the challenging circumstances to ensure the survival of their business. With the understanding of their emotions, and conviction in their actions, the participants further discussed the resourcing decisions highlighted below.

Theme 2: Stakeholder Management

Insights from participants revealed another key reaction to the crisis was to engage in stakeholder management, employing open communication with employees and customers, as well as maintaining relationships and connections within networks.

Network and Relationships

Findings based on participants' responses revealed how during their decision-making process regarding the continuity of their business, reliance on their existing network and relationships were the key to their resourcing decisions.

"I think I was just leaning into people" Isabel Wholesaler beauty products

The use of a network alliance was a key resource decision for the participant in the corporate travel agency, as this network provided much-needed support during the crisis:

"...we have a linkage to a consortium which is the XL travel group. So we are part of the XL travel group so Astra XL travel like you would have the Sure Group, you have the XL Group. A very very strong and stable group prior to COVID stored resources has managed to carry us through..." Frank Corporate Travel Agency

Participants also used their networks and prior existing relationships to understand the business environment of the industry during the crisis. This assisted with their decision making:

"People get to meet each other, well; we didn't travel and get into shops quite often. But when you got to talk to someone who you knew he was working for the opposition, you would find out that at Rennies, there's only two people with there were previously six, there's only so people start conversing and many individual offered themselves with a client base." Frank Corporate Travel Agency

One participant mentioned during her interview how her initial focus was her community, as the community was the reason behind the purpose she was in business and to her, it was more incumbent to ensure she provided the support needed.

"So when I, when we first were faced with COVID-19, the first response from me had nothing to do with the business, but everything to do with the community that I have some sort of impact or influence on. And in the first many months actually, all I looked at was how could I support the community? So actually, it was purpose driven, if I think of it now and went back to why it is that I was in business and how can I help and that's all that I focused my attention on..." Anna Personal Coaching and Consulting

Customer management

Customers were considered a key resource to the sustainability of the business by many participants. Engagement and communication with customers were highlighted as a specific action regarding this resource by many participants. This participant communicated the importance of engagement with customers to build trust in the relationship:

"...engagement to make people feel comfortable, to get there to enable them to share and to feel like they can trust the people around them..." Anna Personal Coaching and Consulting

Engaging with customers to ensure communication is open and constant while reaffirming that the business was still available to assist with any needs, was the approach adopted by participant Frank, in dealing with the uncertainty affecting the travel industry:

"And then it meant staying engaged with those clients that we were serving many government departments, the corporates, individuals that have travelled to ask them, How are they doing? What are their plans? When can we facilitate...we communicated with our clients and informs them that we are still in operation, we've given them notice that there may be limitations in what we can offer them..." Frank Corporate Travel Agency

Gary, a participant in the media and advertising industry, also shared similar sentiments regarding his approach to customers, indicating how important he considered customer engagement to be:

"So it was just a matter of keep engaging my clients, what do you need, so that we can make sure that whatever we can try and change or sort of

amend our services so that they can respond to their needs" Gary Media and Advertising

The participant below how he engaged with his customers, in the attempt to see how best he could retain them by making his services more affordable, and understanding their needs:

"So we started making sure we call on all our existing clients while we're talking them about giving them better payment plans, those that required whatever." James Printing and Telecoms

This participant shared while engaging with customers, he also prioritised communicating the constraints being faced by the business so that expectations by the customer were managed upfront. This is especially important in ensuring customer satisfaction, as a way to retain customers:

"And during a COVID time obviously, with a lot of our customers having a problem to PSP completely changed that we stopped doing that at all. So we said to our customers, listen, we want to give you what you want. But we're not able to do it within certain timelines. Because we also need to be able to plan the movements of our vehicles in advance" Liam Transport and Storage

Employee engagement and welfare

The role employees played in the participants' resourcing decisions was important. Five participants indicated during their interviews, that their responsibility as the business owner was to keep their employees employed, and that was a priority in making their decisions for the sustainability of their businesses:

Table 5.4 Responsibility as an entrepreneur for employees

Quotation
" there is so much of responsibility that I place on myself and the value that I add in people's lives and my employees" Denver Decor and Events
"...they were trusting us to come to a solution" Frank -Corporate Travel Agency

"...the main thing when COVID hit it was just a matter of how do I keep the business? How do I keep most of the guys" Gary Media and Advertising
"So I think for me, it was the fact that I wanted to still be able to provide employment" Isabel Wholesaler beauty products
"And we gave everybody a guarantee before we went on the first three week shutdown that everybody will get paid on time 100% of the salaries, they must go home and watch Netflix, right..." James Printing and Telecoms

A priority for many participants was the welfare of their employees. The following participants indicated they chose to remunerate their employees for the full period of lockdown in the understanding this will improve employee engagement and commitment.

"So I took a personal decision to make sure that everybody gets paid 100% of the salaries in the full lockdown period...When we got back, the first thing everybody will be happy to return to the office, roll up their sleeves, and we went after that market" James – Printing and telecoms

Another participant reflected how he has utilised cash reserves saved up by the business over some time to ensure he could pay his employees during the lockdown period.

"So what I had done was we were fortunate that we, we kept reserves, you know, available so that we could assist our guys. So we paid our guys, they every week as we would, and then also applied, while we were only applied from home for the ters so that they could get that payment in. That was to assist them there." Kevin – Panel beater

This participant discussed even though financially it was difficult to pay her employees, it was a decision she had to make to show her commitment to staff:

"We were going to be paying the staff the full salaries, to retain them for when we did open. So that was one of the decisions we took that no matter how hard it was, and even if we went into overdraft when we did that, so very happy to say we paid in full for the lockdown period for the two months"
Mary – Consumables supplier to Restaurants

This participant reflected how engaging with the employees, up-skilling and developing them also was a strategic decision he made during the crisis.

“But going forward, we had to restructure in a sense where my staff realised that you're not going to be doing just one, you're going to be multitasking. You're not just stuck with one job away. That's what you do. And that's it. So if you want to stay relevant and you want to stay part of the workshop, you need to be able to diversify, to be able to put into another role to keep the doors open....” Kevin – Panel beater

As the business was adapting to changes in their environment and consumer demands, this participant focused on up-skilling his employees to drive the business goals.

“I up-skilled them to fibre because now copper is being phased out ADSL and everyone's moving to fibre or LTE or whatever the case may be. So up-skill them in LTE, up-skill them in fibre”. Benjamin – ICT

Theme 3: Business Model Adaptation

Participants related how vital it was for them to consider the business model of the business during the period of crisis. Participants investigated alternative sources of income by diversifying their businesses, in addition to evaluating their existing financial structure and reducing operating costs.

Diversification of business

Some participants actively sought to diversify their business offerings during the crisis, especially in circumstances such as lockdown, where they were unable to operate the usual business. A participant, who is in the events management industry, used aspects of his existing business offering to continue to generate an income during a time when events and gatherings of people were prohibited:

“...we were not able to have events and have public gatherings, we need to look at the elements in the business that we'll be able to put together, but still generate some kind of an income. One of the things that we did do was make food, prepare food and sell food as a takeaway from our premises. So

we put together a daily menu, and basically sent the menu out on various WhatsApp groups and community groups. And we were just able to sort of like, sell food to people as a takeaway, even though that we are a catering business.” Denver – Décor and Events

This participant revealed with her understanding that her business could no longer operate on face to face contact; she invested in technology and ran her business completely virtually using online platforms:

“So everything that I used to do was done physically. And we had to figure out how can you create the same sort of experience and engagement and, and outcomes in an online platform that you would previously have done physically and physically you can like in my business... So how could we do all of that achieve it but now in an online platform...” Anna – Personal Coaching and Consulting.

Another participant discussed how she used her intellect to identify a gap in the market. She understood that her current business would not survive the crisis, and so she decided to venture into a new industry, in which she understood there would be a greater demand to create the sustainability she required:

“The factor that motivated is I think, as I alluded earlier, I'm able to identify a challenge, you know, even before it's on my table, so I realised immediately and I understood that the essential services will be around cleaning... I can grow into that. So I think strategically understanding the challenge that we had at that point, and again, applying my, maybe my experience of intellect to come up with a solution and really professionalise it immediately...” Emily – Professional consulting and cleaning

The entrepreneur's ability to assess their market, the environment and understand their customers' needs (which changed during the period of the Covid-19 pandemic) was critical to continuity. Using this knowledge, the following participant adapted to the changes, which is reflected in his actions:

“Alright, so basically one of the one of the major things that was a change for us during due to COVID was we introduced a new product, which is doing very well for us now. So we're not we're doing corporate videos at events. But now we do live streaming for events. And surprisingly, it's been growing on the funeral side of things because funeral they kept the

numbers. So we now offer a live streaming service.” Gary – Media and Advertising

Financial actions

The findings from the interviews of participants indicated their financial resources were impacted by the crisis. 7 participants indicated their turnover to have decreased due to the impact of the crisis. 5 participants indicated their turnover increased and 4 indicated their turnover was approximately the same before the crisis.

Whilst some participants focused on remunerating, training and developing employees, other participants faced the reality of severe financial constraints which resulted in employees being retrenched as a measure to manage cash flow requirements and assist the business with long term sustainability, as indicated below:

“I had a sales team, which I had to downgrade due to COVID; I had client relations team, which I had to downgrade because of COVID...” Gary – Media and Advertising

Another participant in the logistics and storage industry made a similar decision regarding employees:

“But it was only finalised after the consulting procedures with the union and whatever other less whatever other means we could take to reduce the impact of the retrenchment. We really consulted with them and try to work with them.” Liam - Transport and Storage

One participant revealed how they chose to retrench employees, as well as implement a salary restructure for employees that were retained by the company:

“...we can no longer offer you the package of a salary which includes a pension fund, which includes ABCD what however, we had to restructure our salary and our increment package by saying we're offering you a percentage of all income which you bring in and that was agreed to.” Frank - Corporate Travel Agency

Other participants discussed how they reviewed and monitored costs, as a measure to cut operating and fixed costs and ease the pressure on their cash flow:

“But we went in and we tried to trim our bills right down to the bone from day one. The other thing is that we didn’t do it. After the four months of being difficult. We did it while we were in lockdown...” James - Printing and Telecoms

Some participants realised that financial resources were being wasted on physical offices, especially being unable to conduct work at their physical premises during the five-week lockdown, and thereafter with remote working or conducting business virtually, eliminated the need for a physical office:

“And you know, we had to shut down offices. So we had offices, and for eight months. We have no offices.” Gary - Media and Advertising

One participant indicated how he withheld his salary during the period of crisis, to ensure there would be sufficient financial resources to continue to pay his employees and other business expenses:

“I also at the time last year, during the first couple of months, I actually could knock on my salary, basically, I halved it. Or sometimes I didn’t even draw for a specific month, so that my employees can get paid so that the business can continue...” Benjamin – ICT

One participant discussed how the new norm of working remotely and having virtual business meetings, enabled him to change his operating model as to how his business was being conducted, which resulted in him in saving substantially on travel and disbursements over this period.

“So from a business perspective, we’ve saved massively on travel costs over the last couple of months or over the last 18 months.” Harry - ICT platforms

Engagement and support from banks and institutions

To address the constraint on financial resources, participants discussed some strategies to assist with financial resources required to continue the operations of

the business. One participant added that the company took out an additional loan with their bank to ease the pressure on cash flow during that period:

“What did we do in the crisis was we took a buffering loan...” Patrick - Wholesaler of footwear

This participant approached their financial institution to take up the payment holiday that was on offer and passed the payment holiday directly onto their customers, in a response to manage cash flow requirements:

“Okay, because of that, in terms of our customers, some of our customers, we went back to our finance suppliers and we offered back to the customers, those are going to take a three month payment holiday because that's what was available...” James Printing and Telecoms

The following participant took up the payment holiday offered by the bank, to manage his cash flow pressure with not having to budget to pay the bond on his building for three months:

“...our overheads, at the moment, we pay, I own the building, so I pay a bond on this building, which cost me quite a bit and approaching the bank had to have been to try and keep that cost down to buy me some time, there would have been a big bonus there that it could relieve our stress in a pressure in terms of trying to meet that cost.” Kevin Panel Beater

This participant in the transport sector took up the payment holiday offered by the bank to assist with the repayments on the fleet of vehicles:

“So we did get that what did help us was the payment holidays, the payment holidays on the vehicle finance that definitely made a very big difference. We're very thankful to West Bank for that, because that definitely allowed us to continue to operate in those first five or I think we had six months.” Liam Transport and Storage

Another response employed as part of their action plan was to utilise the government assistance offered in terms of the UIF TERS benefit for complying companies, with five participants including this as their actions:

“I'm also applying for UIF and we because we were essential workers, we applied for UIF and we will, you know, funny laugh, everyone else complain

that they didn't get the funds. But in three days, our UIF TERS was full COVID relief was paid off..." Benjamin ICT

Supplier Engagement

Participants conveyed as part of their decisions in responding to the crisis, they actively engaged with their suppliers, to assist with the management of financial resources during the crisis. Some participants' negotiated extended payment terms with suppliers, such as:

"And my only request was please support us terms even if it's seven days. So that discussion happened..." Frank Corporate Travel Agency

This participant indicated he renegotiated with his suppliers to receive better credit terms:

"I would think was based on suppliers renegotiating with your suppliers to make sure they can give you better terms" James Printing and Telecoms

This participant, being unable to generate any income over the five-week lockdown, reached out to her suppliers to request leniency during this period:

"I just asked for them to bear with me, and I paid them over two months. But I think it was essential for us to start on a clean slate when we did open, we didn't owe anybody anything." Mary Consumables Supplier to Restaurants

One participant, who imports goods from China, discussed how he had engaged with his overseas supplier to manage the timing and costs of the imported goods to ensure this was adequately budgeted for:

"And especially our supplies being in China, China being the epicentre of this at the time, they were very, very accommodating to our needs. So whatever orders we had on the manufacturing line, they were willing to pause it for us being of a good relationship that we've had over the years. They paused it for us to such an extent that it freed up our commitments. It freed up our commitment in terms of currency, in terms of FEC contracts, in terms of shipping inspections. So we knew that we pegged those orders there." Patrick Wholesaler of footwear

Marketing initiatives

In responding to the crisis, some participants advised that they decided to reallocate the available financial resources budgeted, to marketing and branding activities, as well to online marketing resources. This participant attributed the increase in sales to him increasing the company's digital marketing budget:

"So the biggest one was increasing our digital marketing spend. I think that significantly changed our landscape a little bit..." Harry ICT platforms

The following participant focussed resources on increasing brand awareness and social media marketing:

"So I think a strategic decision was that which also led to word of mouth, you know, was putting Facebook ads, promoting ads, and promoting different things on Google business as well." Benjamin ICT

This participant indicated how she used marketing as a tool to promote her new business:

"I just was aggressive with my marketing..." Emily Professional consulting and cleaning

One participant discussed how he trained his employees who were technicians, to now market the services of the company:

"And then my technicians were also being involved in the marketing, looking out at a different maybe they'll go to a residential area, they'll see a complex, can we come in and do your fibre in the complex, you know, so we got some engagements through that." Benjamin ICT

Conclusion to research question one

The findings documented in this section highlight the different crises encountered by the sample of participants in this study and reflected how the crisis disrupted the normal operations of the business. Key findings from participants were presented detailing their specific resourcing decisions made to ensure the continuity of the business, as well as the factors that motivated their resourcing decisions.

5.3 Research Question Two: What reliance does the entrepreneur place on their “resources on hand”?

This research question sought to encourage the participants to describe the resources that were available to them prior to the crisis, with an understanding of the reliance placed on these resources and how these resources contributed to the sustainability of the business prior to the crisis. The participants were then requested to discuss constraints on these same resources during the period of crisis. Following from research question one, participants discussed the resources required to operate a sustainable business, and the constraints placed on these resources during the period of crisis.

The findings revealed participants placed a significantly high level of reliance on the resources available to the business before the crisis. This was further demonstrated, when during the period of crisis, participants experienced a lack of availability of these resources and therefore had to either stop business operations for this period or seek alternative resources in their attempt to continue the business. Two themes arose from the findings from participants. The first theme related to “constrained reliance” which related to resources that were limited in availability during the crisis, and therefore required the participant to evaluate alternative options, and therefore limit their reliance on these constrained resources. The second theme identified related to “dependable reliance”, which related to resources that the participants did not experience constraints on, and therefore fully relied on these resources to navigate the crisis and improve the performance of the business.

Table 5.5 Reliance on resources on hand (author’s own)

Codes	Categories (High reliance on resources)	Themes
Customers closed during lockdown Decrease in customer spend	Customers	Constrained reliance
Decrease in Turnover	Financial resources	

No income		
Restriction on number of employees on premises Retrenchment of employees	Employees	
Suppliers closed during lockdown Suppliers closed due to positive cases	Suppliers	
Increase in lead time Borders closed during lockdown Unable to import from suppliers	Raw Materials/Products/Finished Goods	
Closed offices	Offices	
Working harder than ever before	Time	
Use of technology in business	Technology	
Insurance Financiers Business compliance	Banks and Institutions	
Resources sought through the network	Networks and relationship	
Brand awareness Branding and marketing	Marketing resources	
Adapt to new ways of doing things	Entrepreneur's own ability	

Theme 1: Constrained reliance

Many participants discussed the constraints they faced during the crisis concerning resources they had placed reliance upon to conduct business. This relates to these resources previously relied upon during normal business operations, that were no longer considered available during the crisis. Participants, therefore, had to minimise their reliance on constrained resources, such as customers, suppliers, employees, financial resources, and physical infrastructures.

As this participant in the events industry explained the resources available to the business before the crisis were suppliers and customers, which he had placed significant reliance on to operate his business. During the period of crisis, he found that he had to decrease this reliance, and relied on alternative resources to continue business:

“...so we have fully relied on the resource on those kinds of resources because that actually is what builds up the business or makes up makes up the money that we earn. So it's obviously without those resources, we're not able to generate any income.” Denver Décor and Events

Customers

Two participants discussed how the impact of the crisis on ordinary citizens in the country, affected their business, due to the decrease in consumer spending. The sudden change in disposable income in the homes of South Africans' due to individuals working reduced hours or being retrenched, impacted the amount they were willing to spend on non-essential household items or goods:

“We all had you know that some people were retrenched some that were working fewer hours, some people had income considerations and things like that. And all those things became factors in terms of now, do I want to buy a Koream body butter for R180, maybe I just want to substitute it for a good that is more affordable in terms of my basket of goods. So that was also one of the considerations as I suppose from the buyer or the customer perspective.” Isabel Wholesaler of beauty products

This participant in the footwear industry also experienced a decrease in consumer demand and spending, which impacted the financial resources available:

“So there's a significant drop in turnover. Based on where the footwear, we have footwear fits in the hierarchy of spend for a consumer, I think COVID made them realise that you can actually get away with minimum shoes, but you might as well have a grocery cupboard full of groceries. So the spend has adjusted drastically.” Patrick Wholesaler of footwear

Another participant disclosed how many of her customers to her professional consulting business were no longer in operation, which placed a significant constraint on her ability to generate an income:

“And all those SMEs who were our clients, they shut down because they couldn't, you know, they couldn't navigate COVID. So the consulting part of the business was suffering a lot. And it really that was the challenge...”

Emily Professional consulting and cleaning

Financial resources

Constraint on financial resources revealed participants had to make tough decisions in retrenching employees and downscaling physical infrastructures.

“Rent was big. For us, I realised because I was paying R34,000 a month on rent. That is excluding utilities. So maintaining offices for me was a constraint maintaining staff members that I realised that I might not need moving forward as much as I wanted to, but I knew that there was no way I'll be able to retain them. So I had to speak to colleagues and associates to try and see if they can absorb some of them. And, I had to let go. So those were my constraints. And really, that really gave me a bit of depression, because those are the people that I was with for more than six years, but letting them go was not easy.” Emily Professional Consulting and Cleaning

This participant shared his honestly in utilising the financial reserves of the company, which had accumulated over the years, without knowing how this crisis would resolve or when would the situation turn around:

“The constraints here, are how much of reserves do you use to keep your business afloat as opposed to letting it go? That's the how much of reserves should you be willing to, to utilise? Are you putting your results into a bottomless pit, meaning that if the economy doesn't revive, instead of pulling

the plug where you had the results in, you are now utilising the reserves on something that is out of your control?" Patrick Wholesaler of footwear

The next participant discussed how the financial constraint impacted his decisions regarding employees, as well as suppliers to the business:

"So, in terms of the people resource, I have said much the individuals who have opted to stay and support has agreed to a different remuneration package... And I believe those that have stayed with the ones that are currently making a difference. On the other side, we have our suppliers; these are the individuals who we use to place our clients. That was a challenge. That was a serious challenge, because every guesthouse and every hotel, where you had terms previously, now brought you into a prepaid situation..." Frank Corporate Travel Agency

Managing cash flows became an important aspect in managing the business, especially when faced with the constraint on financial resources during the crisis:

"Look, it cost us money upfront. So for four months we bled. It was all negative amounts. Those big decisions we made to pay everybody 100% was difficult. It was a hard crunch. But thank God, we've had that money to be able to stand by it. However, we use a lot that cash just to float..." James Printing and Telecoms

This participant discusses how his financial resources were constrained during the crisis, and he was extremely dependent on the retainers from existing clients to manage his cash flow:

"We, there were no events, we lost clients, we're not really taking corporate viewers. So we mainly survive with our retainer clients. If it went for any retainer contracts, then we're also going to sort of take a break or close doors." Gary Media and Advertising

Employees

This participant explained the constraint employees encountered working from home, especially during the five-week hard lockdown, when entire families had no option but to stay home together:

“Because during COVID, the lockdown placed everyone at home, that included the kids and children. And that was one of the biggest constraints that our staffing staff felt. Because while they working from home, you know, they're not used to having the kids come up, talk to them, trying to get their attention. And that is no fault of the kids as well. Even the people that will be under lockdown, you stuck at home, you can't go anywhere. But for us the work still had to continue.” Clifford Public Relations and marketing

A further constraint on employees working from home was the ability for the employee to manage themselves with minimal supervision, which was a constraint on resources experienced by this participant:

“I eventually said guys, can we have a connect meeting nine to 10. I didn't want to micromanage because I don't like micromanaging. But you get different kinds of people. And I felt that when we set up a meeting, the one would say I'm just going to fetch my daughter, I'll connect with you guys when I'm Oh, I'm just going to drop up my daughter. As soon as I'm back, I'll connect with you. That was at nine o'clock at 11 o'clock. She still hadn't made the connection. And so I am like Oh, are you still dropping off your daughter and she goes, oh, sorry, I forgot. And I'm like, Okay, this is not going to work...” Nancy PR and Events

This participant indicated the constraint placed on his drivers not being able to deliver goods cross border, due to uncertainty regarding the type of covid test required in the other country. This impacted the delivery to customers, which created a constraint on financial resources, as since the deliveries of the goods were delayed, payments from customers were also delayed:

“There's a lot of uncertainty initially, especially when lockdown started about the correct test and the correct test results that you needed to get for your staff member to go cross border to another country... what we found was we would go to the South African side of the border, and previously would have had a rapid antibody test done and they would have accepted the test result is negative, and you go to the other side of the border into the other country, and then now what they want is they not accepting that test. So your driver has to go into a hospital in that country... So that has a massive

*impact on when the vehicle can actually get it to deliver the goods.” Liam
Transport and Storage*

This participant discussed how the impact of financial constraints, impacted his decision to let go of a senior person on his team:

“We did let go of the ops manager, we couldn't afford him when that whole issue happened...to let go of the ops manager at the time. It was a strategic decision. But I don't mean like the decision, but it was something that was needed to be done. Because I could absorb the costs, his costs, you know, and also contributed as maybe goodwill to the company.” Benjamin ICT

Another participant discussed how he had implemented rotational staff to ensure the safety of the health of staff and curb the spread of the disease, this then meant that they were unable to allow their full resource of employees back to work:

“Okay with COVID, we have paramount importance was the staffs health. So we implemented a rotational basis on how we will actually work and that based on warehousing staff dispatching staff drivers, we had to actually discuss this, like at great length to prevent any further spread of COVID. So we implemented a rotational basis for staff being our significant asset here to look after their health primarily.” Patrick wholesaler of footwear

Suppliers

This participant shared her experience on the constraint faced during the lockdown, and then again during the looting when the storage facility that she stores her stock was inaccessible:

“Everyone was closed, all of them will close. Another restricting factor was that we had absolutely no access to our stock during the lockdown because our warehouse is actually at a storage facility and they will completely shut down. So even if we had orders we could not get to our own stock because during the lockdown, it was completely closed.” Mary Consumables supplier to restaurants

Another participant experienced a similar constraint concerning supplies:

“Okay, so in terms of in terms of the resources with the level lockdown with the level four and five lockdown, not being able to purchase any supplies, or not being able to even purchase any raw materials, because I would have thought in your in level at the first lockdown, that we'd be able to manufacture more decor items and, and make things in that time that we'll be able to, you know, use once industry opens up again, and not be able to purchase any of these raw materials. Made it very, very difficult for us to do anything in those 21 days and more that the country basically shut down.”

Denver Décor and Events

The same participant also shared his experience with suppliers being unwell due to the virus, and this would then affect his service delivery”

“Do you know some of the service providers that we were able to get were unwell, or they were self isolating? You know, so it became very difficult to put an event together with people falling ill...” Denver Decor and Events

This participant noted how some suppliers within the travel and accommodation industry were not operating during this period, which also posed a challenge to their business, as they were unable to sell accommodation locally:

“Because some of the suppliers when we use for those specific clients are still not operative...” Frank Corporate Travel Agency

Raw Materials

This participant discussed how supplies used in his day to day operations were constrained during the crisis, which impacted his output and ability to run his business:

“We couldn't get enough paint supplies in to paint these new cars, because these cars have to be sprayed with an environmentally friendly paint system. So that got affected. And that slowed thing down or slowed the whole process down along with the production. So it meant having to try and see wherever there was stock available...Parts, consumables, our paints, stuff, paint supplies, yeah, those that was that's essentially what keeps us going and, and all of that got affected.” Kevin Panel Beater

Another participant reflected on the increase in lead times for the delivery of imported goods during the period of crisis:

“So I mean, the other thing, everything went up, right. So shipping went up, it was not only lead times. So it went up, everything went up, everything was more expensive, you know. So that was the other side that fine. Now we're in level four or three of lockdown and things are starting to come in, you can import. You know, we all import packaging from China prices went up. Lead times went longer, because now I mean at ports at the airport, what is priorities is essential goods and PPE, so your container or your shipment of you know what it's not, it's not a priority at the moment.” Isabel Wholesaler of beauty products

Time

Many participants indicated they never worked harder before, than during the period of crisis. This participant reflected on the constraints on his time, as he was not required to meet many responsibilities:

“Yeah, so that was a tricky one, because we did let go of the ops manager, we couldn't afford him when that whole issue happened. And then unfortunately, I don't know maybe fortunately, because I started getting more experience on the field. I started taking on his work. So as a founder, I got my hands dirty... I really went out on the field, I did sales, I went actually went with my employees, my technicians to a customer. And I think that really impacted and that resource while we struggled right, and while I did struggle time wise. And remember during the MBA as well, that's why we did struggle time wise.” Benjamin ICT

Theme 2: Dependable reliance

The theme “dependable reliance” related to resources that participants indicated they did not experience any constraints thereon, and therefore could fully rely on these resources within the business during the period of crisis. Participants discussed how these resources were found to be easily available, and therefore

placed significant reliance on these resources to keep the business going during the period of uncertainty.

While some participants indicated they experienced constraints with employees, this participant in the ICT industry, advised that he had noticed this had changed during the pandemic, especially with the skills and experience he was looking for:

“No, nothing that wasn't already there. So we constantly have challenges finding Developers are software developers, in KZN. But this was a challenge before the pandemic...although we managed to hire a lot more resources in that field, I don't know, whether it was, you know, attributed to people now having job instability, where they were now looking out for a new job, or they lost their job during the pandemic, and skills became a lot more accessible in KZN. Or it could be that, you know, now because everyone, the norm is to work remotely. People just apply for jobs, you know, from wherever they are, and it's okay. So I think that that's one of the things that we've, we've noticed.” Harry - ICT platforms

Information Technology

This participant indicated access to information technology resources, was dependent on the availability of her financial resources, which she did not experience a constraint on, as she had sufficient savings available:

“So because it's all tech, largely, my business is tech focused, there was no constraint. I mean, you could access whatever you needed as long as you had a credit card, and you could fund the payments for whatever it is you wanted to subscribe to, then you could make it happen. So I think the biggest constraint would have been if there wasn't any cash to pay for everything that you needed to turn it into something that you could, you know, utilise in the business. Unfortunately, that wasn't an issue for us, because I think we always prepare for the rainy day.” Anna Personal coaching and consulting

This participant changed his business model by introducing more technology and online processes during the period of crisis, as these were readily available:

“We've also digitised our signup process a lot, where they can book one-on-one training slots with our sales reps. So that changed up a little bit as well...” Harry ICT platforms

Another participant whose business is to provide professional services, discussed by nature of how they managed IT prior to the crisis, and as a way to operate the normal operations of the business, they did not face a constraint on technology during the crisis:

“Okay, so everyone in our company resources for tools was works of laptops. So that's because they can work from home due to the nature of our work in terms of PR. They able to work from home if needs be. The only thing that we needed to do in terms of resourcing them was to ensure that they got the connectivity, right. So what we did for our employees were those that had Wi Fi connection, sorry, your Wi- Fi connection at home, we just paid for it. And so they were up and running...” Clifford Public relations and marketing

Banks and Institutions

While many participants indicated there were no constraints on resources previously utilised from institutions, one participant experienced a problem with the health and safety offices, in getting training for his staff done during this time:

“Oh, and training for my health and safety file. Because as you know, you have your OHS safety regulations need to follow. So you'll check file, say safety and health. And so my business took a bit of a knock due to delays because most of the training facilities were closed during lockdown. So that impacted and then one, you have to have your updated certificates in your health and safety file, otherwise you cannot operate...” Benjamin ICT

Existing relationships banks and related financial institutions proved to be a valuable resource during the period of crisis, as many participants took up their financiers with the option of payment holidays or loans to each the restrictions on their cash flow. The UIF TERs benefit also was a useful resource to participants during the crisis.

“So we must always be ready to say if this happened, what needs to do and then the last thing, especially for small businesses that we are all now sort of is the issue of insurance. Insurance, it is it is a major thing. The issue of compliance, I was happy that when COVID came in terms of our paye period, UIF and everything was in order. So we were able to get some assistance from SARS so there was that came in really handy as well. So the issue of compliance is very important. Because you might say no, I don't work with government or need to be compliant. But if you're running a business and proper business compliance is so we've got a lesson as well. To say compliance is very important.” Gary Media and Advertising

Networks and relationships

This participant discussed how collaborating within his network opened up opportunities to continue business, and therefore proved to be a resource that was not constrained:

“We collaborated a lot with other small businesses that operate with us, where we say, Can you do this work? Can you come in and assist us? Do, and I will give you an example like maybe do pre-fitting for a fibre line. So pre-fitting is getting materials and making the line available? And then collaborating on that, you know, and then going in and then, you know, making also combining the contractors with different suppliers allow different suppliers in our network, right?” Benjamin ICT

This participant in personal coaching and development relied on her network during the crisis, and indicated this was one of her critical success factors:

“So definitely, building the network and the relationships takes years. It doesn't happen overnight. But if I look at it there, there are a couple of things. I've got value to the net from the network. But I've been more due to the network...” Anna Personal Coaching and Consulting

Another participant conveyed in her attempt to diversify her business, she obtained support from her network and customers with whom she had a previous relationship. In this instance, her client had now become her supplier. This

relationship was the resource that provided her with the assistance required during the crisis:

“And I realised that I had a client that had a factory, huge factory, I had to go to them and say, Look, do you have space for me to even manufacture some of the, of the cleaning chemicals? ...” Emily Professional consulting and cleaning

Marketing resources

The findings also reflect participants turning to marketing and branding as a strategy in navigating the crisis. Marketing is a resource that was available to the participants prior to the crisis, and this was also a resource that did not have a constraint on it during the crisis. As indicated by the participant below:

“And I had to invest a lot in marketing resources, people that knew online, and were able to assess to me from just the brand awareness perspective. So all of the resources I've used are all marketing resources online. So I might have those strategic knowledge and awareness of what I want to do.”
Anna Personal Coaching and consulting

This participant ensured there was no constraint on marketing resources by using existing employees as marketing and sales resources:

“...creating a sales environment where the technicians also sell are doing sales, you know, they bringing in the leads as well...” Benjamin ICT

Entrepreneur's own capabilities

Many participants related the scenario of how they were required to take the responsibility upon themselves to make the necessary decisions regarding resources. They had to use their intellectual capacity and navigate the period of uncertainty to ensure the business remained relevant and sustainable. This was the response from one participant:

“So I think what it taught us (COVID) as a business and my team hope is you we need to be always ready to adopt, look at what the industry is doing. Don't be too rigid on your services, always look for what else can we do? What else can we learn by doing? We while you're doing that, you need to keep focus on what you what your core values, what your core products are...” Gary Media and Advertising

Another participant discussed a similar theme, regarding the entrepreneur’s ability to read the changes in the business environment and be ready to adapt:

“So I think the biggest resource that I have is the is my own ability to look at what is happening in the marketplace and figure out so you almost want to work backwards and figure out how can I make it relevant in my business? And then how can I learn about the technology that I need to utilise in order to implement in the business. And so my, just the ability to think things through and connect the dots was a resource that's important to me.” Anna Personal coaching and consulting

A similar theme was illustrated by this participant in deciding to use her resources to diversify into a different industry:

“The factor that motivated is I think, as I alluded earlier, I'm able to identify a challenge, you know, even before it's on my table, ... So I think strategically understanding the challenge that we had at that point, and again, applying my, maybe my experience of intellect to come up with a solution and really professionalise it.” Emily Professional Consulting and cleaning

Included below are some additional quotes from participants echoing the theme of using their own abilities to adapt to a new way of doing business during a period of crisis.

Table 5.6 Entrepreneurs adapt to a new way of doing things

Quotations
“So it's all about how do you adapt and I love your topic.” Benjamin ICT
“So but we have to find a way to overcome that, which we have done. And so we now kind of realise that this is going to possibly be the new norm for the next few years.” Clifford Public Relations and Marketing

<p>"...biggest decisions were actually changing the way in which our business operated from a financial perspective." Denver Decor and Events</p>
<p>"Because now it's no longer a, you know, office bound. It's a virtual consulting service..." Emily Professional consulting and cleaning</p>
<p>"... keep engaging my clients, what do you need, so that we can make sure that whatever we can try and change or sort of amend our services so that they can respond to their needs..." Gary Media and Advertising</p>
<p>"...I think that was the biggest sort of change that we needed to adapt to..." Harry ICT platforms</p>
<p>"...to communicate and market those ecommerce channels and to take advantage of a changing and shifting positive culture towards ecommerce..." Isabel Wholesaler beauty products</p>
<p>"But that was a major strategic choice. Basically, that was changing the way we operate entirely because they didn't operate that we previously to COVID. And we started doing that as soon as we were able to come back." Liam Transport and Storage</p>
<p>"All right. And what I tried to do with the team, when I have them, is constantly reinvent and motivate and say, right, let's get into the digital space." Nancy PR and Events</p>
<p>"It calls for, for adjustments to your risk management and, and the ability to adjust..." Olivia Manufacturing company</p>

Conclusion on research question two

The findings to this research question highlighted the resources that were available to participants before the crisis, as well as the level of reliance placed on these resources during the ordinary course of business. The themes that emerged from the findings indicate that some resources were constrained during the crisis therefore participants decreased their reliance on these resources by participants had used their capabilities to maximise the benefits from other resources available, in ensuring continuity to their business.

5.4 Research Question Three: How did the entrepreneur reconsider the combinations of these resources during crisis?

This research question aimed to evaluate the entrepreneurs' ability to reconsider the combination of resources successfully, and as a permanent measure within the business. Findings from participants indicate entrepreneurs' were required to think creatively and innovatively to combine existing resources, in a successful and meaningful manner, to continue business operations. The table below illustrates the themes identified from the findings of the study.

Table 5.7 Recombination of resources (author's own)

Recombination	Themes
Live streaming of funerals rather than shooting corporate videos Décor for funerals rather than weddings Sales through pop-up stores rather than wholesale Repairing parts as opposed to replacing parts	Repurposing existing resources
Partnerships within existing networks to offer additional services	Partnerships
Transitioning the company's sales from wholesale/retail to e-commerce Business carried out on digital platform rather than face-to-face	Changes to business model

Theme 1: Repurposing existing resources

In reconsidering the combination of resources, participants discussed their initial reaction to the crisis, which was based on how they could still use existing resources to continue the business differently. With lockdown restrictions impacting many aspects of their businesses, participants were forced to reconsider how they could continue business in this uncertain environment. This entailed participants to understand changes in customer demands, and evaluate the availability of their existing resources to meet these demands. The findings revealed participants

found creative ways to repurpose existing resources to meet new demands of customers.

This participant, operating within the media and advertising industry, understood with Covid-19, there was an increase in live streaming of funerals. As he was no longer able to use his skills, employees and equipment to shoot corporate videos for clients, he, therefore, used these same resources to perform live streaming of funerals:

“So we’re not we’re doing corporate videos at events. But now we do live streaming for events. And surprisingly, it’s been growing on the funeral side of things because funeral they kept the numbers. So we now offer a live streaming service. And we offer reporting in so I only launched it in JHB about two months ago, but in Durban, we did it as early as August last year. So it took me about six months to actually get the equipment, trained the guys, which they are still training, so we launched live streaming.” Gary Media and Advertising

One participant, in the décor and events industry, used his existing resources for décor at weddings, to perform décor for funerals.

“Another way that we were able to sort of like change doing in the way that we did our business was doing very elegant drive by funerals. So with people dying and dying of COVID, and not being able to properly say, you do a proper send off to the, to the person that passed on, you know, we provided a little decor service that we would come up there and then use the resources around us and put together a very elegant and a very pretty funeral.” Denver Décor and Events

This same participant indicated how well known the company was for the food at weddings. His mum was the cook. So during this period, they used the opportunity to provide the same service, now as a take away from their home:

“One of the things that we did do was make food, prepare food and sell food as a takeaway from our premises. So we put together a daily menu, and basically sent the menu out on various WhatsApp groups and community groups. And we were just able to sort of like, sell food to people as a takeaway, even though that we are a catering business.” Denver Décor and Events

This participant, who operates as a footwear wholesaler, understood that the business environment had changed, and therefore used existing warehouses and existing stock of footwear to increase sales by using their premises as “pop-up” stores and having sales:

“Okay, the easiest part here that we actually did that work for us was in our larger retail outlet, we converted those into pop up stores. We converted that into pop up stores which we offered like incentives two for one incentive to free up stock that we've been carrying, like maybe two seasons ago...how can we combine resources and have one fixed cost, if we are paying rent at a particular premises be the warehouse or a distribution centre, then we doubled up that distribution centre to make it into a pop up store, a large pop up store where we, where we freed up a substantial portion of shoes...”

Patrick Wholesaler of Footwear

This participant explained how, in light of the shortage of parts of vehicles being imported, which placed a constraint on the participant’s ability to complete the work required on the vehicle, he and his team opted to look into repairing parts, rather than replacing, as was previously done in the business prior to the crisis:

“So in terms of parts, we tried the repairing of parts as opposed to replacing. And my guys had to obviously apply their skill to try and repair more provided that the panel, the client and the insurance company was happy, we're happy with that. So in that aspect, if I take just the parts then my guy, we tried to implement the repair more than the replace, probably provided the quality was good.” Kevin Panel Beater

Theme 2: Partnerships

The findings indicate participants used existing partnerships as a resource that was leveraged during the crisis to continue the business. Networks and relationships that were previously used formally to build the participants connections, participants now collaborated more proactively to extend the services offered, as well as to up-skill themselves and their employees.

One participant discussed how she combined her existing resources of suppliers to her events management company, who previously assisted her to execute her

functions, to now collaborate with her as she proposed for new work as she moved into the virtual events spectrum.

“...so what I've also done there is I made a partnership with a digital marketing company. So we three fold now. Okay, so we, because that's the way the market and the industry is going. So I've combined my resources with a digital marketing company, with an AV company and guru in virtual events, engagement and strategy and ROI. So that was the best I could do at this point.” Nancy PR and Events

Another participant discussed how he approached his customers in what he called a form of a partnership so that he could retain these customers, but also ensure that he assisted them to meet the needs of their business. Rather than removing his copiers when the customer was experiencing difficulties, he looked to downgrade their machines and provide cheaper long term options, which could be changed once the customers' business recovered:

“Whether you whenever a downgrade or upgrade, we were there to hold your hand through it.” James Printing and Telecoms

A participant discussed how rather than treating his competitors just as competition, he now collaborated with them to grow the entire ICT market bigger:

“We collaborated a lot with other small businesses that operate with us, where we say, Can you do this work? Can you come in and assist us...and this collaboration will definitely be a permanent thing...” Benjamin ICT

Theme 3: Changes to the business model

Participants discussed the changes brought on by the crisis which forced them to find new ways to reach new customers. By understanding the changes in their environment, participants had to adopt new strategies of using their existing resources to reach new customers. These participants used the same products, by exploring different methods of selling these products, such as online and retail sales.

This participant discussed how during the lockdown, she was unable to secure sales of her product with the larger retailers. This coupled with the lack of

customers now visiting malls, made her realise that the only way to secure sales of her product would be via an online platform:

“So we decided just our resources to really push ourselves on takealot, because a lot of people were buying online to work from home culture had started. So people were buying online, people were working from home; people were spending more time on ecommerce sites. So that actually came to be of benefit to us.” Isabel Wholesaler beauty products

The same participant also, in re-evaluating her costs and relooking at her business model, decided on a big change within her business with the view to utilise her financial resources more effectively:

“So that was the big decision, to outsource manufacturing. So it is our formulations. It's our packaging. It's everything but it's outsourced to a third party. Manufacturing. The reason for that with the cost considerations, because if I can get a third party manufacturer that manufactures for africology, for Koream for other white, white label brands, it becomes cheaper to get the same end product, you know, whereas if it's for me, I have to have labour considerations because I'm doing it by batch. So I have people working longer for the same output, because I don't have access to the same capital and machinery that someone who's who solely rely who saw businesses manufacturing can have.” Isabel Wholesaler beauty products

The participant below discussed how she transformed her consulting business to be fully online.

“And I think it was successful in that I was able to reach people I never would have been able to reach previously. So now I can easily coach a client to sitting anywhere in the world... And then the fact that they come back to you means that whatever you're doing in an online platform, you're actually achieving outcomes without in person in any way.” Anna Personal Coaching and Consulting

No reconsideration of the combination of resources possible

Findings indicated most participants found these combinations successful, and consider this to be a permanent measure within their business. However, during the crisis encountered, other participants indicated that they were unable to manoeuvre the crisis utilising this strategy of reconsidering the combination of resources as this did not fit into their operating models or type of businesses. The response below is from a participant who operates within the travel and accommodation industry:

“If I say no that I probably would not be wrong. The reason why I'm answering it in that manner, we had looked at various different options, including bringing in smaller entities who are currently sitting with contracts. We did not have contracts by supporting and also using our bit of financial clout that we that we still had and reputation with the controlling organisations where other entities could or could not get terms, and then effectively have those funds flow through our books with us paying commission onto...We tried to stay with what we knew best.” Frank Corporate travel agency

This participant revealed due to her business servicing one particular industry (fast food outlets) and not diversifying before the crisis, they were limited in any reconsideration of the combination of resources:

“Yeah, look, we applied for the essential services permit. And it did come. But I must be honest, even during that time, it wasn't our services were not required and quite right. It's because we are limited to this industry... So yes, if we had a broader customer base that was not as restricted as restaurant industry, we probably could have done better.” Mary Consumables Supplier to Restaurants

A participant operating a manufacturing plant, which had to hold production due to the shortage of raw materials (latex), was also unable to reconsider any combination of resources to continue business during the crisis:

“So yeah, But to answer your question, we really couldn't change our product line. The plant that we have, you cannot change the product line is latex, you know. So there isn't any other product we could not we couldn't have done anything else to be honest.” Olivia Manufacturing Company

Conclusion on research question three

The findings to this research question illustrate how the entrepreneur's reconsidered the combinations of their existing resources to continue business during the crisis. Those participants that reconsidered the combinations of their resources, found these actions to be successful and consider these new combinations to be a permanent measure adopted in the business. The recombination was based on the needs of the consumer market during the period, that the entrepreneur was able to identify and adapt their delivery to address this need. However, some participants were unable to reconsider any new combinations to their existing resources as they tried to navigate the crisis.

5.5 Conclusion

With the use of thematic inductive analysis, the researcher was able to identify the prominent themes arising from the data collected during the 16 interviews with participants. The results from the study were presented as narrated by participants, who were open and honest regarding their experiences during the crisis encountered by the business. The results from research question one revealed how each participant was affected differently by the on-going Covid-19 pandemic. The resourcing decisions made by participants revealed the key themes involving the entrepreneur's ability, belonging to a network and being able to rely on relationships, understanding and adapting their business operating model and concern over the welfare of employees.

The findings reflected in research question two also indicates a strong reliance placed on these resources utilised by the entrepreneur to ensure the sustainability of the business. The constraint on these resources required by the business reflected how participants adapted to their new challenging environment, to overcome the constraints. Key themes generated through the findings outline the entrepreneurs' behaviour, stakeholder management and adaptation of the business model as strategies engaged by the participants to ensure the continuation of operations of the related businesses.

Insights obtained from research question three revealed that creativity and innovation played a significant role in the participants' ability to reconsider combinations of resources during the crisis. Many participants had reflected on the need to understand the changes the crisis had created in the business environment external to the company, and understand how they can adapt their service offerings to address these needs. An awareness of the external environment was critical to the adaptation of the business model.

Responses obtained for research question four revealed that many participants did not actively seek out additional resources, and those that did seek additional resources, did not encounter difficulties regarding this. Additional resources sought included marketing resources, human resources, financial resources and IT resources. Participants revealed these resources were obtained through the existing networks and relationships of the entrepreneur, as well as actions being the participant to adapt their business model. The following chapter details the findings of this chapter, as these relate to the previous chapters on the research problem, literature review and methodology.

Chapter 6: Discussion of Results

6.1 Introduction

This chapter will discuss the results that have been presented in the previous chapter. First, the participants' views on their resourcing decision during a crisis are presented and compared to the findings reflected in the literature review presented in Chapter two. Key findings are analysed and discussed as these relate to the problem statement presented in chapter one, literature review presented in chapter two and the research questions as per chapter three.

6.2 Understanding the crisis context

The crisis encountered by the entrepreneur provided the context to understand their resourcing decisions. The findings also confirmed the role SMEs play within the circular economy and are subject to the “ripple effects” of disruption in the economy (Vargo & Seville, 2011). Participants highlighted the on-going Covid-19 pandemic; the five-week national lockdown as well as the recent looting that occurred in certain parts of the country as the “crisis” encountered that impacted the business. The impact of the crisis required participants to adopt a combination of responsive decisions regarding their resources. This reaction is consistent with the literature reviewed on crisis management and bricolage in the entrepreneurial context (Kwong, Cheung, Manzoor, & Rashid, 2019).

6.3 Discussion of research question one: How did bricolage behaviours influence the resourcing decisions made by SMEs during a crisis?

In understanding how bricolage behaviours influenced the resourcing decisions of entrepreneurs during a crisis, the aim of this research question one was to explore the circumstances of a recent crisis encountered by the entrepreneur and to understand how this impacted the normal operations of the business. In understanding the impact of the crisis, the researcher sought to understand the specific decisions (and the factors that motivated these decisions) made by entrepreneurs concerning employees, customers and suppliers in an attempt to continue the operations during the crisis. The aim was to evaluate if these

decisions demonstrated the application of bricolage by the entrepreneur (Baker & Nelson, 2005).

The findings reflect the resourcing decisions made by participants included a combination of internal and external actions. Internal actions included utilising the entrepreneurs' capabilities, relooking at the business operating model, reviewing financial resources, focusing on employee welfare, increasing marketing and branding as well as improving the use of technology within the business (Seraphin, 2021). External decisions regarding resources during the crisis included leveraging network and relationships, relationships with banks and institutions, supplier and customer engagement (Kuckertc, et al., 2020). Participants also showed significant awareness of changes to the environment in which they operated. These behaviours were found to be consistent with the findings in studies analysed during the literature review, such as Kwong, Cheung, Manzoor, & Rashid (2019), which illustrated the theory of bricolage in the understanding the decisions made by displaced entrepreneurs during a period of crisis. The researcher, in analysing the resourcing decisions, categorised these into three predominant themes, namely entrepreneurial behaviour, stakeholder management and business model adaptation. The findings of each of these themes are discussed further below.

Theme 1: Entrepreneur behaviour

The findings from participants in this study reflect similarities with other entrepreneurs featured in studies of crisis and resource-constrained environments (Herbane, 2010). The participants revealed their over-arching focus was survival of the business during the crisis (Herbane, 2010). Participants discussed their deep sense of responsibility and urgency to react to the situation being faced. This characteristic of the entrepreneur has been displayed in many studies, as illustrated in the study on resource-constrained chefs and their immediate response to the pandemic (Batat, 2020). The findings from participants also revealed the importance of resilience, being positive and adaptive in this new complex environment. These are common characteristics displayed by bricoleurs when faced with unstable situations and are then able to make sense of the world (Duymedjian & Rüling, 2010) (Sullivan, 2000) (Weick, 1998). Whilst all participants acknowledged that they had not encountered a crisis prior to this, and therefore

had no prior reference as to how to navigate this situation, they relied on their positive outlook and had faith in knowing they were not alone in this and that eventually, everything will work out the way they had planned. This highlights an element of effectuation in the behaviour of the entrepreneur in the reaction to a crisis, as described by (Sarasvathy, 2001) and (Fisher, 2012).

Theme 2: Stakeholder management

Responsibility towards employees also featured as a strong theme amongst participants, with five participants' emphasising the significance of this concept in their resourcing decisions. Participants were firm in their ambition to be able to continue to provide employment as well continue to remunerate their employees. Four participants indicated that they had to retrench employees; however, this was more as a result of a restructuring of the business and adaptations to the business model. Lai, Saridakis, Blackburn, & Johnstone, (2016) stated from their study on SMEs in crisis, they found financially constrained SMEs were less likely to retrench their employees due to having a more personal relationship with their employees as compared to larger organisations. This view has been confirmed by the findings in this study, as participants that had to let go of employees described it as being a difficult personal decision, as they felt a sense of responsibility to these employees and their families.

A participant in this study, who is an owner of a somewhat larger SME compared to other SMEs within this sample, reflected on his decision to retrench employees based on the sustainability of the business, as well as his understanding of how his industry had changed with the pandemic (being in the travel and accommodation industry), and therefore this was an unemotional business decision for the company as a whole (Heeren & Roos, 2021). This participant's decision was also attributed to his years of experience in business and his previous professional background, which is similar to findings by (Dew, Read, Sarasvathy, & Wiltbank, 2009) and (Gustafsson, 2006), in which these authors highlight the role an entrepreneur's experience plays in their decision making. Part of the experience gained by the entrepreneur is reflected in their ability to navigate a crisis utilising their existing relationships and networks.

Kwong, Cheung, Manzoor, & Rashid (2019) depict the significant reliance placed by entrepreneurs on their networks established before the crisis, as a resource used to navigate the business through the period of crisis. Seraphin (2021) confirms this view of the entrepreneur leveraging existing networks during a crisis as a strategy for business survival. The findings from this study corroborate the findings by other researchers, as participants realised the importance of their external relationships and networks in navigating crisis. Participants' reflected how networks were used as a supportive, motivating measure as well as a knowledge base in the face of uncertainty to assist with decision making. Another participant indicated the use of the resource as being part of an international network, provided resources to carry them through the period of crisis.

All participants in this study indicated that customers were considered a key resource to the sustainability of the business. Engagement and communication with customers were highlighted as specific actions decided upon at the onset of the crisis, to ensure their business stayed relevant and competitive. Participants engaged with customers by being more accessible, understanding the issues and problems of the customers, as well as making them feel comfortable with the uncertain environment and more informed. Seraphin (2021) supports the importance of understanding the changes in customers' needs and ensuring the service to the customer resulted in customer satisfaction, by using the example of businesses in the events industry which was affected greatly by the on-going Covid-19 crisis; however, businesses in the industry kept focussed on customer engagement and the connection with customers. The findings in this study also support the literature provided by Kwong, Cheung, Manzoor, & Rashid (2019) where similarly entrepreneurs, in practising bricolage behaviours, assessed their environments for changes in customer needs and repurposed their resources to meet these needs.

Theme 3: Business Model Adaptation

Entrepreneurs work hard at reconfiguring their available resources to ensure re-engagement in business, despite the constraint on resources being encountered (Baker & Nelson, 2005) (Kwong, Cheung, Manzoor, & Rashid, 2019). This requires innovation and improvisation on the part of the entrepreneur, within a turbulent

environment (Duymedjian & RÜling, 2010). Participants in this study confirmed these findings per the literature and went on further to diversify their business models by implementing other streams of income, in addition to evaluating the existing financial structures with the reduction of operating costs. The findings reveal that in diversifying their revenue streams, participants' shared their rationale of identifying the needs of the customers and focusing on the gaps in the market, which aligns with the findings in the study performed by Wilson & Eilertsen (2010), which illustrated that SMEs pursued growth opportunities during the crisis by introducing new products and services and expanding into new markets and customer segments. Participants revealed in identifying the gaps, and focusing on the changes in the market, they had to adapt the business to these changes swiftly. The findings show, now with business being conducted virtually, there was a focus by participants on virtual platforms, and using e-commerce and online shopping as a means to move their businesses forward. Participants also highlighted the increased use of technology in the business as the business adapted to the new way of doing things, which included allowing employees to work remotely.

Findings from this study revealed the impact on the participants' revenue and income during the crisis impacted the decisions made regarding the financial resources available. With the majority of participants indicating a decrease in their revenue, this required the entrepreneur to consider the effect on various aspects of the business, such as paying salaries of employees, paying suppliers, settling rent and utility expenses. Some participants reduced the number of full-time employees, majority of participants implemented a reduction in the working hours of employees, whilst others restructured employee salaries to be more commission based and therefore directly linked to the generation of income to the business. This finding is consistent with the study conducted by Lai, Saridakis, Blackburn, & Johnstone (2016) which highlighted financially constrained SMEs are less likely to retrench employees and more likely to implement measures such as rotation of staff and reduced working hours.

The findings also revealed with most businesses now operating remotely, meetings held virtually and the number of employees being reduced, participants no longer felt the need to maintain physical offices, with many participants indicating they closed their offices as a strategy to reduce operating costs of the business. Many participants discussed how they prioritised the review and reduction of costs at the

onset of the crisis to ensure available financial resources were stretched as far as possible. This is consistent with the findings by Kwong, Cheung, Manzoor, & Rashid (2019) which showed that entrepreneurs adopt a “frugal approach” towards resource acquisitions during a crisis in the attempt to minimise costs incurred. While frugality is a common trait of a bricoleur, it is also applicable to effectuation behaviours demonstrated by entrepreneurs (Sarasvathy, 2001) (Corsini, Dammicco, & Moultrie, 2021). Participants also shared how this frugal approach in the business during the good times, was a huge factor in assisting them to save up their financial reserves to be used “in a rainy day” such as this crisis. Some participants also indicated how the change to conducting business virtually, resulted in the business saving on travel costs and disbursements to employees. The financial impact on the business was an integral finding, as all participants linked this to the medium to long term sustainability of the business.

With the financial constraints outlined in the paragraph above, findings revealed some participants relied on existing relationships with financial institutions to take on additional loans to ease the burden on their cash flow requirements. Kwong, Cheung, Manzoor, & Rashid (2019) findings in that study revealed a similar approach adopted by the entrepreneur in Pakistan, who relied on the acquisition of external financial resources through the existing networks in the form of loans. However, this contradicts this study’s finding, as the displaced entrepreneurs in Pakistan relied on informal loans from friends and family rather than formal institutions, as was the finding in this study. Langevang & Namatovu (2019) indicates that accumulated financial savings often assists an entrepreneur during a time of crisis, which the findings in this study support as only two participants obtained external finance via a loan from a bank over the 18 month period, whilst the other participants relied on previous cash reserves to support them through the crisis.

Participants also took advantage of payment holidays offered by the banks to ease constrained cash flows, while other participants also commented that they made use of the government’s UIF TERS benefit for employees. It was also noted that none of the participants utilised any other benefit offered by the government as a relief measure during the crisis, besides the UIF TERS benefit.

The findings revealed much like the approach followed by participants to stakeholder management and communication with employees and customers, a

similar approach was adopted by participants for supplier engagement. Participants negotiated better credit terms as well as extended payment terms. Participants expressed that ensuring creditors were paid what they were owed was a priority as they understood the ripple effect of being part of a circular economy and therefore prioritised paying their debts to suppliers. Baker & Nelson, (2005) confirms the approach by participants with the concept of continuous involvement with the entrepreneur's network of suppliers.

This study showed how participants implemented many proactive marketing and branding tactics in response to the crisis. Participants directly attributed the increase in customers and revenue to increased marketing activities. Facing financial constraints, participants took on managing their social media for increased brand awareness as well as re-allocating budget from other aspects of the business to marketing and branding activities and using existing networks and by word of mouth, participants leveraged this to spread the awareness about their businesses and new services being offered. One participant in the ICT industry shared how he got his employees to actively market the business while out on the field working as technicians. Seraphin (2021) details a similar finding within the event and tourism industry with its focus on marketing and social media during the pandemic.

6.4 Discussion of research question two: What reliance does the entrepreneur place on their “resources on hand”?

This question sought to understand what resources were available to the entrepreneur before the crisis, and what level of reliance was placed on these resources, in understanding how these resources contributed to the sustainability of the business. In understanding this, the researcher aimed to evaluate the constraint on these resources, and how did this affect the continuity of the business.

Theme 1: Constrained reliance

Participants explained how they fully relied on the resources mentioned in question one of this study, as these were utilised within the business to generate income, which the business' sustainability depended upon. Findings indicate constraints were experienced on resources such as customers, financial resources,

employees, suppliers, raw materials and time. This finding confirms the results found in the study by Lai, Saridakis, Blackburn, & Johnstone (2016). This study also highlighted the following resources that were not constrained during the crisis, and the entrepreneur found these readily accessible, namely technological resources, banks and institutions, networks, marketing resources and the entrepreneurs' abilities and capabilities.

The findings from this study depicted the impact on participants operating in industries dependent on consumer's spending. Three participants detailed how the affordability and demand of their products declined drastically during the onset of the five week lockdown. This indicated a change in consumer demand and spending, which required the business owner to implement changes in the business to meet the consumers' needs to retain and attract consumers. This finding agrees with the research provided by Seraphin (2021), which highlights the need for the entrepreneur to understand the changes in the customers' needs, and ensure the business adapts accordingly. This response further confirms the research provided by Wilson & Eilertsen (2010), which affirms that SMEs are required to adapt in the period of crisis by introducing new products and services and expanding into new markets.

Financial resources were also found to be constrained during the crisis which resulted in business owners having to make tough decisions regarding the continuity of the business. The constraint on financial resources had a direct impact on other resources within the business, such as physical infrastructure, employees and suppliers. With the constraint on resources, many participants relinquished their offices and let go of employees. The study indicates the constraint on financial resources appeared to be the most significant constraint that impacted the majority of participants negatively. Findings indicate retainers from clients and the entrepreneur's own savings were utilised to overcome this constraint.

The findings revealed, with the restriction on the number of employees able to work on a company's premises during the various lockdown levels, new challenges were encountered regarding employees during the crisis. Participants discussed how remote working brought on new challenges with employees having to deal with the entire family being home together, and the employee still has to work a full productive workday. Another participant also highlighted the difficulty experienced in managing staff remotely. These findings support the change in working

conditions, employment patterns as well as the employment landscape as outlined by Heeren & Roos (2021).

The findings in this study further revealed unique challenges experienced by entrepreneurs regarding suppliers and the required supply of raw materials required in the business. During the lockdown, with travel being restricted, participants discussed how they were physically unable to access their premises which stored their stock to continue the business. With this also being a health crisis, participants indicated they were also impacted by suppliers being unwell due to contracting the virus, and as a participant explained, with him being reliant on the supplier, this, therefore, impacted his business. Findings also indicate that specific industries or sectors were more affected by the crisis than others, such as participants in the travel and accommodation industry, events management, and a supplier to restaurants, shared how during the different phase of lockdown their business was at an absolute standstill, and there was no way for them to continue until the government opened up the economy. With the borders being closed, participants that relied on raw materials from overseas suppliers were also constrained and this delay in supply created a delay in the operation of their business. A similar finding was expressed in the research performed by Heeren & Roos (2021), in consideration of the effects of the crisis on SMEs in South Africa.

Theme 2: Dependable reliance

Whilst participants indicated there was no constraint on their ability and capability to innovate their businesses and come up with new ideas to move their business forward, they did experience a constraint on time as many participants indicated they took on additional tasks within the business and was more “hands-on” during the crisis. Participants had to reinvent the way they now operated, which required them to invest more time in their business. Many participants had other demands on their time, such as family, with one participant also completing his MBA during this period.

Participants who operated within the ICT industry, as well as participants who utilised technology within their businesses, did not encounter a major constraint on resources. Information technology resources were not constrained and participants found these to be readily available, due to this being the digital era. With many

participants moving to online platforms to conduct business, additional IT resources were sought, and these resources were considered to be easily accessible from existing service providers. Findings reflected that marketing and branding resources were also additional resources sought, and these were also accessed through existing networks and relationships.

Access to financial resources and support from the banks and institutions were also found not to be constrained during the crisis, with no participant indicating any difficulty encountered with these resources. As another participant also indicated, funding in SMEs is everything and therefore financial resources were also stated as an additional resource sought, however many participants relied on their existing savings to support the business. The findings in this study also indicated a contradiction to Kuckertc, et al., (2020) as none of the participants in this study sought additional resources from the government or institutions, a more significant reliance was placed on their ability to seek resources from their networks and communities. Findings also indicate participants collaborated and leveraged off their networks and existing relationships to find new opportunities. Participants also used their networks to diversify their business and find new customers and revenue streams.

Findings suggest as participants diversified their service offerings, they required additional skilled employees to carry out new duties and participants indicated that this resource was once again sought from existing networks. Findings also revealed that as participants navigated this new uncertain environment, they sought additional support, mentorship and new knowledge as to how to adapt to the changing environment, and this was obtained from their existing network and relationships. This finding was particularly relevant when considering the case of one participant who owned a business in PR and events for over 30 years, found it extremely difficult to adopt technology and move into the virtual events space. But using her networks, she collaborated with previous colleagues and suppliers and educated herself to move into the digital service offering. She also used these suppliers who assisted in up-skilling her, as her team to collaborate with when she pitched for new work in the virtual events space, as she considered this would add to her credibility. This finding supports the literature by Sullivan (2000) in which the capacity and ability of the entrepreneur to learn and adapt are considered crucial during a period of crisis.

6.5 Discussion of research question three: How did the entrepreneur reconsider the combinations of these resources during the crisis?

Findings from this research question demonstrate the entrepreneurs' ability to reconsider the combination of available resources to create value (Baker & Nelson, 2005) and (Kwong, Cheung, Manzoor, & Rashid, 2019). This relates to the bricoleur's ability to improvise and think innovatively and creatively to successfully repurpose their resources (Baker & Nelson, 2005). The findings from participants show they used their intellect and creativity to generate solutions to the challenges faced by the business.

Theme 1: Repurposing existing resources

The findings illustrate that not all participants were able to reconsider combinations of their resources to continue their business and therefore these participants had to wait until the relevant lockdown level was declared for them to continue the business. Some participants were unfortunately placed in a position that they had no alternatives, such as the participant from the travel and accommodation industry, whose business was subject to government decisions, and global travel restrictions.

Many of the re-combinations of resources involved the use of technology and virtual platforms. The findings reveal participants in this study used creative ways to create or continue their revenue earning potential. This finding coincides with the study performed by Ratten (2020) where it was stated that for an entrepreneur to stay relevant in the business ecosystem during a crisis, they are required to be innovative. One participant in the media and advertising industry could no longer shoot corporate videos; he saw the need for live streaming of funerals on social media and proceeded to then offer this as a service.

The findings also show with the lockdown, public events and gatherings were prohibited. A participant who operated in the décor and events industry reconsidered his combination of resources to offer a food take-away service (using the chef that used to at the functions) as well as provide flowers and décor for funerals. Participants who were retailers found new ways to attract customers, by either going into online sales or using their storage facilities as pop-up stores and offering reduced prices to drive more sales. Another participant who operated a

panel beating business trained his staff to repair parts rather than replace them with new parts, in an attempt to deal with the lack of availability of parts due to the restrictions on imported goods, as well as the increase in the price of supplies. Findings reflect that personal service company's continued business using digital platforms.

Theme 2: Partnerships

Kwong, Cheung, Manzoor, & Rashid (2019) demonstrate in the study conducted the reliance placed by entrepreneurs on their relationships and networks established before the crisis, as a valuable resource to be leveraged during the crisis. Findings in this study corroborate this, as participants indicated the use of their networks to form partnerships in order to continue the business. When an entrepreneur is faced with a lack of knowledge, the use of their network is critical to assist with broadening their knowledge and providing insights (Kwong, Cheung, Manzoor, & Rashid, 2019). Participants in this study confirmed this as many participants reached out to their existing network to understand the changes in the environment, as well as for help in navigating the uncertainty.

One participant demonstrated the effective use of resources within her network by using what was previously considered to be suppliers, which she then converted to partners, as she ventured into the digital events space. Having previously used their services to execute her events, she now included them as her partners when proposing new work, as they had the expertise she required. Another participant shared how he began collaborating with his competitor in the ICT industry to spread work, and leverage off their skills that he did not possess. This reflected the participants' ability to adapt and see gaps in their markets, as a way to continue their business. Participants also included reconfiguring of existing relationships with customers as a form of partnership. As one participant indicated, to retain existing business, he tailored solutions to customers who required downgrading their contracts due to a decrease in their businesses performance, with an agreement that the customer will upgrade their contracts once their business recovered. He considered this to be a successful recombination, as many of his customers upgraded their contracts once lockdown levels eased and business started improving.

Theme 3: Changes to the business model

An entrepreneur is required to adapt and learn to sustain their business during a crisis (Sullivan, 2000). Findings from this study indicate participants identified the growth in online shopping and e-commerce during the lockdown as a means to address their challenge relating to the decrease in their sales generated from retailers located at malls. In addition to their existing sales methods, participants adapted to an online sales strategy. In this way, they overcame the challenge of customers not visiting retailers to buy the very same products, due to the lockdown restrictions.

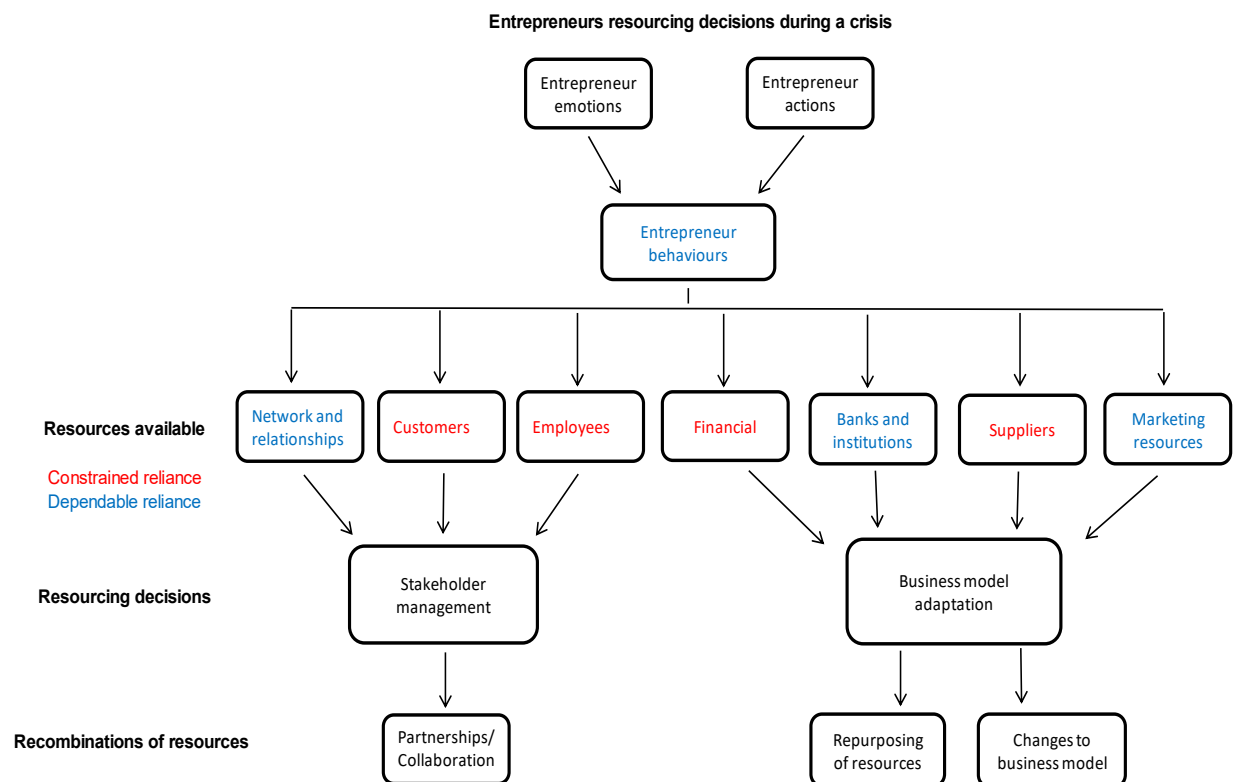
The recombination of resources requires the creation of new services from existing resources intending to secure new customers (Baker & Nelson, 2005). Another participant that sells footwear wholesale, decided to use their existing storage facilities to create “pop-up” stores to generate sales from the existing resources. This move from wholesale to retail proved to be a successful measure in sustaining the business. This affirms the concept that entrepreneurs refuse to allow challenges to prevent them from achieving their goals, and therefore work hard at reconfiguring existing resources to enable the business to continue (Baker & Nelson, 2005).

Overview of Model

Based on the findings presented above, and the literature reviewed, the model below has been formulated. This model encompasses the findings from the three research questions, consolidated into a single diagram that provides an overview of the resourcing decisions made by entrepreneurs during a period of crisis. The emotions and actions of the entrepreneurs guided the resourcing decisions made by entrepreneurs during the crisis. The entrepreneurs’ evaluation of the accessibility of resources also played a role in their decisions, as resources identified as “constrained reliance” were not relied significantly upon, whereas resources identified as “dependable reliance” were significantly relied upon as measures to ensure continuity of the business. The entrepreneurs resourcing decisions centred on three themes, namely entrepreneur behaviours, stakeholder management and business model adaptation. By displaying bricolage behaviours, entrepreneurs were able to reconsider combinations of their existing resources, to

create new value as demonstrated in Baker and Nelson (2005), which contained three themes, such as partnerships, repurposing existing resources and changes to the existing business model.

Figure 6.1 Conceptual model depicting the entrepreneurs' resourcing decisions made during a crisis (author's own)



6.6 Conclusion

The findings presented in this chapter were discussed concerning the literature reviewed on an entrepreneur's resourcing decisions and the theory of bricolage. The chapter commenced with an understanding of the context of crisis, as a way to present a background to the research problem. In understanding the context of how the crisis impacted the normal operations of the business, the researcher

aimed to understand how bricolage behaviours influenced resourcing decisions during this period. The study indicated resourcing decisions were influenced by internal and external factors. The study also revealed the significance of the entrepreneur's actions and emotions in the decisions made, which included the entrepreneur's capabilities, intellect and ability to identify the gap in the consumer market.

As many decisions made impacted various stakeholders (employees, customers, suppliers, networks) stakeholder management and engagement was also considered important. Another significant resourcing decision made by entrepreneurs in this study was to adapt their business models by cutting costs and diversifying their existing businesses. Resourcing decisions were also influenced by the reliance placed on resources and the related availability of these resources. The study found constrained reliance was placed on resources that were considered constrained, with dependable reliance placed on resources readily available. The entrepreneurs' ability to think innovatively and improvise with the resources available determined the success of the recombination of resources to create new value from existing resources. The model presented in this chapter is elaborated in the next chapter. The overall findings of this study met the research objectives outlined; however, the researcher acknowledges the limitations of the study and recommendations for future studies in this field, which are both presented in the next chapter.

Chapter 7: Conclusion

7.1 Introduction

This chapter presents the overall conclusions of this study based on the research objectives and key findings outlined in the previous chapters. The chapter starts with a conclusion on each research question and thereafter presents the contribution of this study, limitations and the implications to stakeholders. The chapter is concluded with the presentation of recommendations for future research.

The primary objective of this study was to understand the complexities of the entrepreneurial decision-making process of SMEs regarding resourcing decisions during a crisis. The objectives of the study as indicated in chapter 1, was as follows:

1. Investigate bricolage behaviours demonstrated by entrepreneurs during a crisis and how this impacted their resourcing decisions within the business
2. Explore how entrepreneurs relied on their existing, available resources
3. Investigate how entrepreneurs reconsidered combinations of their resources when faced with a constraint on the available resources

This study was motivated by the severe impact of the covid-19 crisis on the South African economy, and the subsequent effect on small and medium-sized businesses in the country. SMEs are a significant contributor to our economy, and therefore their success or failure can potentially have a profound impact on the economy (Kalidas, Nomfanelo, & Agesan, 2020). The extended lockdown measures have impacted the way business can continue, and entrepreneurs were required to be resilient and agile in navigating this disruption. With literature on crisis management indicating SMEs already face resource constraints, this study aimed to add to this body of literature by evaluating the resourcing decisions made by entrepreneurs during a crisis.

7.2 Research questions conclusions

Key findings research question one: How did bricolage behaviours influence the resourcing decisions made by SMEs during a crisis?

This was the main research question of the study, with the two sub-questions elaborating on bricolage behaviours identified in previous studies. The aim of this question was to understand the specific decisions made by entrepreneurs relating to their existing resources (employees, financial resources, suppliers, customers, networks) in a constrained environment brought on by a crisis. To create the context of the crisis, the researcher commenced the study by understanding the context of the crisis, and the impact on the entrepreneur's normal business operations.

Key findings revealed all participants in this study were impacted by the on-going lockdown regulations as well as the covid-19 health crisis. The findings from the research question indicated entrepreneurs resourcing decisions made during the crisis could be categorised into three predominant themes, namely entrepreneurial behaviour, stakeholder management and business model adaptation. These resourcing decisions were found to be consistent with the literature on crisis management by Kwong, Cheung, Manzoor, & Rashid (2019) as well as Kuckertc, et al., (2020) which illustrated the influence of bricolage in the entrepreneurs resourcing decisions during a crisis. The industry to which the enterprise belonged also played a role in the resourcing decisions made, as the lockdown restrictions impacted various industries in different ways (Heeren & Roos, 2021).

The findings in the study show the entrepreneurs' emotions and actions to be critical to the survival of the business. When faced with a crisis, the entrepreneur is filled with a deep sense of responsibility and an urgency to act. These emotions highlight the over-arching focus of the entrepreneur, which are the survival of the business and the well-being of stakeholders. Participants in the study showed emotions relating to resilience, being positive, grateful, and optimistic as well as being adaptable to the changes they were facing. These are common characteristics of bricoleurs when they encounter unstable environments (Duymedjian & Rüling, 2010). Similar behaviours have also been associated with effectuation, as an entrepreneur responds to a crisis (Sarasvathy, 2001). All participants indicated they had not experienced a crisis in their business prior to this, yet it was also evident from more experienced business owners, that their

years of experience not only assisted them to navigate the crisis regarding the decisions they made, but also to deal with the emotional turmoil brought on by the crisis.

The findings also reveal the entrepreneur displayed a strong sense of responsibility to employees and customers during the crisis. Participants emphasised their ambition to continue providing employment and saw this as their purpose of the business. Lai, Saridakis, Blackburn, & Johnstone (2016) found in their study that SMEs were less likely to retrench employees during a crisis, compared to larger organisations, which agreed to the finding in this study as from the participants only the larger, more established SMEs retrenched employees during the crisis.

Notably, entrepreneurs used their pre-existing networks and relationships as a key resource during the crisis, to seek information and broaden their knowledge, as well as a tool to navigate the crisis in terms of their decisions made. Customer engagement was highly prioritised, as this was one resourcing decision that all entrepreneurs indicated they focussed on the engagement and management of customers. In connecting with customers, entrepreneurs had to understand the changes in the environment, and how this related to the changes in the customers' needs and demands. A similar approach in practising bricolage behaviours was demonstrated by participants in the study performed by Kwong, Cheung, Manzoor, & Rashid (2019), where the entrepreneurs assessed their environments for changes in customer needs and repurposed their resources to meet these needs.

In demonstrating bricolage behaviours, findings reveal entrepreneurs adopted a frugal approach to their costs, in an attempt to minimise the impact on cash flow (Corsini, Dammicco, & Moultrie, 2021). A key resourcing decision was to utilise financial resources as effectively as possible, therefore cost-containment measures were implemented immediately at the onset of the crisis (Kwong, Cheung, Manzoor, & Rashid, 2019). Cost containment measures implemented included taking advantage of payment holidays from financiers, requesting extended payment terms from suppliers, reducing fixed costs like rent and salaries. It should also be noted that this frugal approach regarding monitoring of costs was adopted by entrepreneurs prior to the crisis, and these saved financial resources proved to be a valuable benefit when income became constrained and allowed entrepreneurs the flexibility of not having to take out additional loans from banks.

When re-evaluating their business models, entrepreneurs looked into diversifying their revenue streams, whilst using their existing resources, and yet still maintaining a low-cost base. In trying to attract new customers, additional resources and effort were placed on marketing and branding initiatives. This study found confirmatory evidence of bricolage behaviours influencing resourcing decisions of entrepreneurs during the crisis.

Key findings research question two: What reliance does the entrepreneur place on their “resources on hand”?

The objective of this question was to understand the resources that were available to the entrepreneur prior to the crisis, the level of reliance that was placed on these resources and how these resources contributed to the sustainability of the business. This background then provided the context of the constraint on the resources and the subsequent impact on the ability of the business to continue.

Key findings illustrated participants relied fully on resources such as customers, employees, suppliers, raw materials, networks, technology, physical offices, financial resources prior to the crisis. However, some of these resources were constrained during the crisis such as customers, employees, raw materials and suppliers, which required the participant to adapt their business so as not to place significant reliance on these resources. The researcher termed this situation “constrained reliance” which indicates although previously the entrepreneur relied significantly on these resources, during the crisis, no reliance was placed and alternative measures were implemented to overcome the impact on the business. The resources identified as constrained in this study, have been highlighted as such in other studies performed on crisis management (Lai, Saridakis, Blackburn, & Johnstone, 2016).

Change in customer demand, needs and disposable income, placed a constraint on customers as a resource, with businesses being unable to rely on the usual revenue generated from sales. As an immediate response, participants sought to understand the changes in the customer needs and adapted their business accordingly by going out to seek new customers (Wilson & Eilertsen, 2010). The constraint on customers directly impacted the availability of financial resources within the business. Although this was constrained, saved financial resources from

prior to the crisis was utilised to sustain the business during the crisis. With lockdown restrictions limiting the number of employees required to work from the office, many participants decided to enable their employees to work remotely, and let go of the physical infrastructure and thereby save on the costs associated with renting premises (Heeren & Roos, 2021). With the constraint on financial resources, participants took it as their personal responsibility to ensure the sustainability of the business, and many utilised their personal funds to sustain the business.

Findings reflected that lockdown restrictions also impacted the supply of goods, which required participants to adapt and find alternative solutions to continue the business. Whilst many participants were able to navigate this challenge, it was noted the industry the business operated within, as well as the respective lockdown level played a key role in the entrepreneur being able to find alternative solutions (Heeren & Roos, 2021). Entrepreneurs that operated within industries that could not trade for the five weeks of “hard lockdown” used that time to focus on engaging with customers, investing in marketing initiatives and planning for the months ahead.

The study showed that resources such as the entrepreneur’s intellect and capabilities, networks, IT, marketing resources and banks and institutions did not experience a constraint, and was readily available during the crisis. The researcher termed this “dependable reliance” as significant reliance could be placed on these resources by the entrepreneur during the crisis. It was also noted the participants leveraged these dependable resources as a tactic to overcome the challenge faced with constraints on customers, suppliers and financial resources.

Reliance on networks and relationships proved to be critical to the sustainability of the business, as participants sought additional support and knowledge from their existing networks and relationships (Seraphin, 2021). Although “dependable reliance” could be placed on the support and initiatives from banks and institutions, the study revealed that there was not a significant reliance placed on the support, although participants took advantage of the payment holidays offered as well as the government initiative of the UIF TERS for compensation to employees. This finding provides a contradiction to the findings in the study conducted by Kuckertc, et al., (2020), which indicated significant support was sought from the government and institutions in Germany by start-ups during the covid-19 crisis. This could highlight

the difference in an emerging country like South Africa, as compared to a developed country like Germany, and the perception of the availability of resources from the government. Findings in this study confirm the importance of the entrepreneurs' ability to adapt and learn quickly, as this is crucial to the survival of the business (Sullivan, 2000).

Key findings research question three: How did the entrepreneur reconsider the combinations of these resources during the crisis?

This question sought to explore the concept related to the entrepreneur's ability to improvise and think creatively and innovatively to repurpose their available existing resources in order to generate solutions to create new value successfully (Baker & Nelson, 2005).

The study revealed while some participants were able to demonstrate this principle of repurposing that is associated with bricolage, other participants were unable to as due to the industry they operated within, they were unable to trade or utilise their resources in any other manner during the "hard lockdown". The findings confirm entrepreneurs used creative ways to continue business and continue to earn an income. Ratten (2020) affirms this finding and states that it is critical for the entrepreneur to stay relevant during a crisis by being innovative. Three prominent themes emerged from this question, which reflected the way in which entrepreneurs were able to reconsider the combination of resources, namely repurposing existing resources, partnerships and changes to the business model.

The study found many recombination tactics implemented by participants involved the use of technology and virtual platforms, indicating the awareness of the change in how business is now conducted. It was found that collaboration was important in forming partnerships to grow different revenue streams or adapting to changes required in the business. Participants also changed their business models by focusing on sales through e-commerce and online platforms, rather than through the usual retailers. These findings confirm the concept associated with bricolage which states that entrepreneurs refuse to allow challenges to prevent them from attaining their goals and therefore work towards repurposing existing resources to stay relevant and enable the business to continue.

7.3 Contributions of the study

The study contributes additional insights into the field of entrepreneurship and crisis management. The study presents a model that demonstrates the resourcing decisions made by entrepreneurs during a period of great uncertainty, and how this contributed to their sustainability. These insights may prove useful to other SMEs navigating a crisis or assist entrepreneurs in strategically planning for unforeseen events or disruptions to their business.

7.4 Limitations

Several limitations of the study were noted and detailed in chapter four and is presented again for completeness.

1. As this research study is limited to entrepreneurs who have maintained successful businesses for at least four years, this may eliminate successful “start-ups” during the period of the on-going crisis.
2. This study required the participant to recollect behaviours, thought processes and decisions over an 18 month period, which may have resulted in errors in the recollection of memory, resulting in inaccurate information being shared. To mitigate this, the researcher encouraged the participants to recall and narrate the most recent.
3. The narratives provided by participants may be more inclined to reveal the participants’ personal experience, and therefore these need to be treated as such.
4. This study relies on the perceptions of the participant of the lockdown and the Covid-19 crisis, which may result in a bias interpretation or view provided. With the interviewer having professionally dealt with many businesses caught off guard during the pandemic, this may result in the interviewer influencing the tone of the interviews. Triangulation of the data will address this risk.

7.5 Implications for stakeholders

It is envisaged stakeholders responsible for the growth and development of SMEs use the findings and model presented in this study as a tool to prepare and develop

SMEs risk assessment and risk management capabilities. The findings in this study indicate with adequate preparation and planning, challenges may be overcome, and this could serve as a lesson for entrepreneurs and owners of small businesses. Current SME development programs focus on compliance rather than strategic development, and this study could assist with providing a foundation for strategic planning and development within SMEs. The study also provides useful insights on practical aspects of business that can be adopted by entrepreneurs, as the findings detail the importance of stakeholder management, entrepreneur behaviour as well as business model adaptation.

7.6 Future research

This study focussed on a sample of participants from different industries, therefore it may be useful to focus on the impact of the crisis and the resourcing decisions specific to an industry as it is understood that resourcing decisions were impacted by the industry in which the business operated (Heeren & Roos, 2021). Due to the timing of this study, the focus was on covid-19 as it related to the lockdown and health crisis, it might be meaningful for other crises within the South African context to be explored as well. While this study focussed on SMEs that survived the last 18 months of the pandemic, it might also be insightful to understand reasons why some SMEs did not survive the on-going crisis, as failures also provide the greatest lessons in business.

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Appendix 1 – Interview guide

Part 1: Introduction to the study

1. Introduce myself, professional, MBA
2. Explain the purpose of the study
3. Make reference to the consent letter and assure participants of confidentiality, estimated duration of interview and benefits to participants of this study
4. Advise participant that the interview will be recorded, request permission from participant to commence recording, and once permission is received, proceed to record the interview.

Part 2: Background to entrepreneur and Business

1. Request participant to introduce themselves and provide a brief background
2. How and when was the business started
3. Explain the participants role in the business
4. What products/services does the business offer, with a brief description of the industry/market in which the business operates
5. Annual turnover prior to covid-19 and how many employees are employed?

Part 3: Key research questions

3.1 How did Bricolage behaviours influence resourcing decisions made by SMEs during crisis?

3.1.1 Tell me about an instance of a crisis that you encountered in the business and how did this disrupt the normal operations of the business?

3.1.2 How did you respond to this crisis and what specific decisions did you make regarding the continuity of the business?

3.1.3 What factors motivated the decisions made?

3.1.4 Describe your response strategy to the crisis in relation to the community you operated in (at a macro-economic level)

3.1.5 Describe your response strategies to the crisis in relation to the business, employees, customers and suppliers.

3.1.6 Who else assisted or participated in your decision making process?

3.1.7 Briefly explain your decision making process. How did you know these were the appropriate decisions for the sustainability of the business?

3.1.8 Which decisions do you think were the most strategic to the sustainability of the business?

3.2 What reliance does the entrepreneur place on their “resources on hand”?

3.2.1 Describe the resources that were available to you and the business prior to the crisis

3.2.2 How effectively were these resources utilised within the business, before and during the crisis?

3.2.3 What reliance did you place on the resources available?

3.2.4 How did these resources contribute to the sustainability of the business?

3.2.5 Are these resources unique to the business?

3.2.6 Discuss was the availability of/constraint on these resources during the crisis?

3.3 How did the entrepreneur reconsider the combinations of these resources during crisis?

3.3.1 How did you decide which resources should be combined?

3.3.2 What resources did you decide to combine?

3.3.3 What was the outcome of the combination? Was this successful? And why do you consider it successful?

3.3.4 Was this new combination of resources a permanent or temporary measure?

3.4.5 Are these resources now a sustained resource within the business?

Part 4: Conclusion

1. Convey my thanks and appreciation to the participant
2. Request them to share any additional insights they may have on the topic
3. Re-affirm the confidentiality of this interview
4. Conclude the interview and stop recording

Appendix 2 – Ethical clearance

**Gordon Institute
of Business Science**
University of Pretoria

**Ethical Clearance
Approved**

Dear Jennifer(Jermaine) Reddy,

Please be advised that your application for Ethical Clearance has been approved.

You are therefore allowed to continue collecting your data.

We wish you everything of the best for the rest of the project.

[Ethical Clearance Form](#)

Kind Regards

This email has been sent from an unmonitored email account. If you have any comments or concerns, please contact the GIBS Research Admin team.

Appendix 3 – Consistency Matrix

Research Questions	Literature Review	Data Collection Tool	Data Analysis
<p>Main research question one :</p> <p>How did Bricolage behaviours influence resourcing decisions made by SMEs during crisis?</p>	<p>Baker and Nelson (2005)</p> <p>Duymedjian and RÜling (2010)</p> <p>Kwong, Cheung, Manzoor, and Rashid (2019)</p>	<p>Questions 3.1.2 and 3.1.3</p>	<p>Content analysis to determine how entrepreneur behaviour impacted the business decision.</p>
<p>Research question two:</p> <p>What reliance does the entrepreneur place on their “resources on hand”?</p>	<p>Fisher (2012)</p> <p>Kuckertc, et al. (2020)</p>	<p>Questions 3.2.3 and 3.2.4</p>	<p>Content analysis to assess what resources on hand were used.</p>
<p>Research question three:</p> <p>How did the entrepreneur reconsider the combinations of these resources during the crisis?</p>	<p>Nelson & Lima (2020)</p> <p>Baker and Nelson (2005)</p>	<p>Questions 3.3.1 and 3.3.2</p>	<p>Content analysis on open-ended questions to determine possibilities of combinations of resources.</p>

Appendix 4 – List of codes and categories

Code	Code Groups
Adapt to new way of doing things	Business Environment
Address customer expectations	Customers
Asking for what you want	Entrepreneurial behaviour
Back to basics	Business Environment
Being grateful	Entrepreneurial behaviour
Being prepared for a rainy day	Financial Resources
Brand awareness	Marketing
Branding and marketing	Marketing
Build foundation	Entrepreneurial behaviour
Business compliance	Financial Resources
Business insurance	Financial Resources
Business now conducted virtually	Operating Model
Business previously conducted face to face	Operating Model
Cell phone allowance for employees	Financial Resources
Challenge - availability and willingness of employees to travel	Challenge
Challenge - clients unable to continue business during lockdown	Challenge
Challenge - customers closed during lockdown	Challenge
Challenge - Education and skills of employee	Challenge
challenge - increase in lead times	Challenge
challenge - unable to import material from suppliers	Challenge
Challenges - clients closed when positive cases	Challenge
Challenges - closed borders	Challenge
Challenges - connectivity issues	Challenge
Challenges - suppliers unwell	Challenge
Challenges - suppliers were closed during lockdown	Challenge
Challenges with working from home	Challenge
Change customer market	Marketing
Changed the way the business operated	Operating Model
closed offices	Financial Resources
Closure of competitors increased business	Business Environment
Collaboration	Entrepreneurial behaviour
Combination of resources - entrepreneur	Entrepreneurial behaviour
Combine internal departments	Operating Model
Committed employees	Employees
Community	Network and Relationships
Constraint - suppliers in lockdown	Challenge
Constraint - training centres closed during lockdown	Challenge

Code	Code Groups
Constraint - younger multiskilled employees due to regulated industry	Challenge
Constraints - Financial	Challenge
Constraints - Time	Challenge
Consumer spend	Challenge
Cost of resources	Financial Resources
Could not trade as not an essential service	Business Environment
Covid created an awareness	Business Environment
Create value	Marketing Entrepreneurial behaviour
Creation of jobs	Entrepreneurial behaviour
Crisis - Health	Crisis
Crisis - Lockdown	Crisis
Crisis - looting	Crisis
Crisis - Passing away of Chairman	Crisis
Crisis Covid	Crisis
Crisis covid did not affect turnover	Financial Resources
Customer engagement	Marketing Customers
Customer trust	Marketing Customers
Cutting operating costs	Financial Resources
Decisions made and implemented immediately	Entrepreneurial behaviour
Digitised business	Operating Model
Distressed employees and clients	Entrepreneurial behaviour
Diversified into a different industry	Entrepreneurial behaviour
Effects on circular economy	Business Environment
Emotional journey	Entrepreneurial behaviour
Employee commitment	Employees
employee engagement	Employees
Employees market the business	Marketing
Employees number 1 asset	Employees
Employees paid in full during lockdown	Employees
Ensuring the business is relevant	Business Environment
Entrepreneur remaining calm	Entrepreneurial behaviour
entrepreneurial intellect	Entrepreneurial behaviour
Extend credit terms to customers	Customers
Flexibility given to employees to work from home	Employees
Focus on ecommerce	Business Environment
Focus on the gaps	Entrepreneurial behaviour
Forced to do this better and differently	Entrepreneurial behaviour
Forgone salary - temporary measure	Financial Resources
Future expansion due to virtual working environment	Entrepreneurial behaviour

Code	Code Groups
Future grow number of employees	Entrepreneurial behaviour
Get the team on board	Employees
Growth in online shopping	Business Environment
Have to navigate yourself through crisis	Entrepreneurial behaviour
Having a positive outlook	Entrepreneurial behaviour
Helping everyone deal with emotions	Entrepreneurial behaviour
Hired new employees with required skills	Employees
Humanity	Entrepreneurial behaviour
hybrid approach to working virtually	Operating Model
Increased number of employees during crisis	Employees
Innovation required as entrepreneur	Entrepreneurial behaviour
Keep employees motivated	Employees
Larger pool of skilled individuals looking for work	Business Environment
Learning new skills	Entrepreneurial behaviour
Making do with supplies available	Suppliers
Marketing resources	Marketing
Meeting needs of customers	Customers
Meetings daily with managers	Employees
Network and relationships	Network and Relationships
No additional resources sought that could not be obtained	Business Environment
No constraint on resources during crisis	Business Environment
No experience dealing with crisis	Entrepreneurial behaviour
No formal educational background	Entrepreneurial behaviour
No full time employees	Employees
No international travel	Business Environment
No one has been through a pandemic before	Entrepreneurial behaviour
Nothings for granted	Entrepreneurial behaviour
Offices	Physical Infrastructure
Online marketing resources	Marketing
Online Platform	Operating Model
Open Communication	Entrepreneurial behaviour
Partnership with customers	Network and Relationships
Pause and reflect	Entrepreneurial behaviour
Payment holiday from Financiers	Banks and Institutions
Payment relief from suppliers	Financial Resources
Permanent change	Entrepreneurial behaviour
Place employees on rotation	Financial Resources
Pop up stores to reach consumers	Customers
Pre-covid Business conducted virtually	Operating Model
Prices of supplies increased during crisis	Suppliers
Prior to crisis - additional employees	Employees
Purpose driven	Entrepreneurial behaviour
Purpose of the business	Entrepreneurial behaviour

Code	Code Groups
Reallocation of budget available	Marketing Financial Resources
Recurring business	Operating Model
Reduce number of staff	Financial Resources Employees
Reduce prices to retain customers	Customers Financial Resources
Relationship with suppliers	Suppliers
Relook at business model	Operating Model
Renegotiate supplier terms	Financial Resources Suppliers
Repair parts as opposed to replace	Challenge Recombination
Repurpose - funeral decor	Recombination
Repurpose - operate as a take away	Recombination
Required coaching and support	Entrepreneurial behaviour
resilience	Entrepreneurial behaviour
Resource - Banks and institutions	Resources
Resource - Financial savings	Resources
Resource - Internet and Online platforms	Resources
Resource - own ability to understand the market	Resources
Resource - retainers from clients	Resources
Resource - UIF TERS	Resources
Resources - being part of a network	Resources
Resources - Equipment	Resources
Resources - Skills	Resources
Resources sought through existing network	Resources
Responsibility as entrepreneur for employees	Entrepreneurial behaviour
Restructure employee salaries	Financial Resources Employees
Retrenched employees	Financial Resources Challenge Employees
Review and monitoring of costs during crisis	Financial Resources Operating Model
Revolutionise the business	Business Environment
Role of government in hospitality	Business Environment Banks and Institutions
Sacrifice own salary	Entrepreneurial behaviour Financial Resources
Self reflection	Entrepreneurial behaviour
Sense of personal responsibility as the owner	Entrepreneurial behaviour

Code	Code Groups
Should have a coach or mentor	Entrepreneurial behaviour Resources
Should not be afraid to ask for help	Entrepreneurial behaviour Resources
Spanish flu ended	Business Environment
Specialised equipment	Resources
Stakeholder engagement	Entrepreneurial behaviour Network and Relationships
Started own business	Entrepreneurial behaviour
Still provide quality service/goods	Operating Model
Strategic insights	Entrepreneurial behaviour
Strategy does not match capabilities	Operating Model Employees
Strong team of employees	Employees
Successful outcome	Operating Model
Suppliers and Customers looted, City shutdown	Crisis
Supporting the community	Entrepreneurial behaviour
Sustainable business	Operating Model
Take care of employees	Entrepreneurial behaviour Employees
Take on more responsibility	Entrepreneurial behaviour
Think differently	Entrepreneurial behaviour
Took out a loan	Financial Resources Banks and Institutions
Turnover decreased post crisis	Financial Resources
Turnover increased post crisis	Financial Resources
Unable to work during the pandemic	Business Environment Challenge
Uncertainty	Business Environment Entrepreneurial behaviour
Understanding the needs in the market	Business Environment Entrepreneurial behaviour
Upskill employees	Operating Model Employees Recombination
Use of Technology in business	Operating Model Resources
Virtual meetings - save on travel costs	Financial Resources Operating Model
Welfare of staff	Employees
Worked harder than ever before	Entrepreneurial behaviour
Working remotely	Operating Model Employees