



An investigation on the effectiveness of government structures established to support Small, Medium and Micro Enterprises in eThekweni Municipality during COVID-19 pandemic

By

LUNGELO AMAHLE MCUNU

21623890

JANUARY 2025

An investigation on the effectiveness of government structures established
to support Small, Medium and Micro Enterprises in eThekweni Municipality
during COVID-19 pandemic

By

Lungelo Amahle Mcunu

21623890

Submitted in fulfilment of the requirements for the degree: Master of
Management Science in Administration and Information Management in the
Faculty of Accounting and Informatics at the Durban University of
Technology

APPROVED FOR FINAL SUBMISSION

Supervisor: Dr Musawenkosi Ngibe

PhD: Business Administration

ABSTRACT

SMMEs are pivotal to the achievement of the goals espoused in the South African's National Development Plan and remain core instrument for job creation, poverty alleviation, creativity and innovations that are strategic for national transformation. However, the survival and roles performance of these SMMEs was threatened by the disruptions and measures imposed to restrain the spread of COVID-19, therefore, necessitating governmental initiatives for the design of financial and non-financial support structures during the covid-19 era. This study, therefore, assess these support structures established by the government to moderate the consequences of pandemic on SMMEs, ensure their survival and safeguard their role performance in the national development plan.

The study is based on questionnaire administered on 201 SMME leaders, owners, and managers in eThekweni Municipality, South Africa. Descriptive statistics was utilized on SPSS to provide insight to the data obtained from respondents. Findings from the results of data analysis show that there were issues in accessing government funding, stringent scoring system, limited knowledge of funding opportunities, insufficient training, and communication barriers. It is suggested that the government simplify funding applications, increase awareness and training programs, develop a more accommodating scoring system, and establish regular communication channels with SMMEs. These recommendations aim to strengthen the resilience of SMMEs as vital contributors to South Africa's economic recovery and growth.

DECLARATION

I, the undersigned, Lungelo Amahle Mcunu, hereby declare this dissertation, submitted to the Durban University of Technology for Master of Management Sciences in Administration and Information Management, has not been previously submitted to any other institution of higher education. I, further acknowledge the work presented in this study is entirely my own, except where sources are acknowledged.

2024-12-10

Lungelo Mcunu

Date

APPROVED FOR EXTERNAL EXAMINATION

2024-12-13

DR M. NGIBE

Date

ACKNOWLEDGEMENT

I would like to thank God for granting me the strength to complete this dissertation. I am immensely thankful to my supervisor, Dr Musawenkosi Ngibe, for his unwavering patience and belief in my abilities throughout this journey. His support has been invaluable, and I will always cherish it. I also want to express my appreciation to the Department of Information and Corporate Management for their support during my studies. Additionally, I extend a heartfelt gratitude to the SMME owners and managers whose participation made this study possible. Your contributions are deeply appreciated and indispensable to this work.

TABLE OF CONTENTS

ABSTRACT.....	i
DECLARATION	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENTS.....	iv
LIST OF FIGURES	xiii
LIST OF TABLES.....	xvi
ACRONYMS AND ABBREVIATIONS	xvii
CHAPTER 1: INTRODUCTION AND BACKGROUND.....	1
1.1 Introduction	1
1.2 Background of the study.....	2
1.3 Research Problem.....	4
1.4 Study Aim	5
1.5 Study objectives and research questions	5
1.6 Rationale/significance of the study	6
1.7 Literature review.....	7
1.8 Research methodology	8
1.9 Delimitation of the study	9
1.10 Structure of the thesis	9
1.11 Summary of the chapter	10
CHAPTER 2: LITERATURE REVIEW.....	11
2.1 Introduction	11
2.2 Definition of SMMES in a South African context.....	11
2.2.1 SMME definitions in the National Small Business Act (NSBA).....	11

2.2.2	Classification of SMMEs according to SEDA	12
2.2.3	Classification of SMMEs	13
2.2.4	SMMEs according to the NSBA Act.....	13
2.2.5	Definition of SMMEs used in the study.....	14
2.2.6	International definition of SMMES	14
2.3	COVID-19 impact on SMME sustainability	15
2.3.1	How COVID-19 affected operations in KZN	17
2.4	Government initiatives to support COVID-19 affected businesses	18
2.4.1	Financial Initiatives	19
2.4.2	Non-financial initiatives	22
2.4.3	Administrative structures/procedures established to access government support during COVID-19 pandemic.....	22
2.5	Contribution of SMMES towards the economy.....	23
2.5.1	South African economy	23
2.5.2	International perspectives	24
2.6	The influence of COVID-19 on SMME innovation	26
2.7	Environmental factors affecting SMME operations.....	27
2.7.1	Internal factors	27
2.7.2	External factors	30
2.8	Strategies to improve SMME sustainability post-COVID-19.....	32
2.9	Summary of the chapter	33
CHAPTER 3: RESEARCH METHODOLOGY.....		34

3.1	Introduction	34
3.2	Research design	34
3.3	Research philosophy	35
3.3.1	Positivism	35
3.3.2	Critical Realism	36
3.3.3	Interpretivism.....	36
3.3.4	Postmodernism	37
3.3.5	Pragmatism	37
3.3.6	The Research Philosophy selected for the study	38
3.4	Research Methodology	38
3.4.1	Quantitative Research.....	38
3.4.2	Qualitative Research.....	39
3.4.3	Mixed Methods Research	40
3.4.4	Research Methods selected for this study	41
3.5	Target population.....	41
3.6	Sampling	41
3.6.1	Probability Sampling	42
3.6.2	Non-Probability Sampling.....	42
3.6.3	Sampling used in this study.....	43
3.6.4	Sample Size	43
3.7	Data collection.....	44

3.7.1	Data Collection Design.....	44
3.7.2	The Research Instrument.....	45
3.7.3	Administration of the questionnaire	46
3.8	Pilot study.....	47
3.9	Data analysis.....	47
3.10	Validity of research	48
3.11	Reliability of research	49
3.12	Bias	49
3.13	Limitations	50
3.14	Ethical consideration	50
3.15	Anonymity and confidentiality	51
3.16	Informed consent, voluntary participation.....	51
3.17	Summary of the chapter	52
CHAPTER 4: RESULTS INTERPRETATION AND DISCUSSION.....		53
4.1	Introduction	53
4.1.1	Respondents' responses.....	53
4.1.2	The Research Instrument.....	53
4.1.3	Reliability Statistics	54
4.1.4	Factor analysis	55
4.1.5	KMO and Bartlett's Test.....	56
4.2	Section A: Biographical data	57

4.2.1	Cross-tabulation of gender and age group	57
4.2.2	Highest level of education	60
4.2.3	Business Sector	61
4.2.4	Years of Experience	62
4.2.5	Years of existence	63
4.2.6	Number of employees	64
4.3	Section B: COVID-19 Pandemic and Government Support Structure for SMME 66	
4.3.1	The business had to reduce operating costs to survive	66
4.3.2	The business shifted to working remotely	67
4.3.3	The business retrenched staff members	68
4.3.4	The business relocated to another location to cut down rent expenses ...	69
4.3.5	Staff salaries or wages had to be reduced	70
4.3.6	Lockdown rules caused a loss in sales and profits.....	71
4.3.7	Suppliers hiked the price of their products making it difficult to order products 72	
4.3.8	On-hand inventory expired and or was damaged due to the closure of business trading	73
4.4	Section C: Government support structures: perspective of SMME owners	75
4.4.1	The Government promptly formulated structures to help struggling SMMEs severely affected by COVID-19	75
4.4.2	The Government is doing enough to support SMMEs affected by the COVID-19 pandemic	77

4.4.3	Government used proper channels to advertise and communicate available funding schemes for SMMEs.....	78
4.4.4	The newly formulated Government support structures were easily accessible to SMMEs	79
4.4.5	Services provided by Government support structures have contributed to the resuscitation of the business	80
4.4.6	Services provided by Government support structures contributed to sustainability of the business.....	81
4.4.7	Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMME recovery	82
4.5	Section D: Administration process followed by SMMES to acquire government support.....	84
4.5.1	The administration process is stringent and difficult to understand	84
4.5.2	There are clear guidelines on how to acquire government support.....	85
4.5.3	The Government has reached out to affected SMMEs to explain how they can access support from the newly established assistance program.	86
4.5.4	Documents to be completed are lengthy but easy to understand	87
4.5.5	It is easy to track funding application progress with the newly formulated administration	88
4.5.6	The response turnaround time from Government structures is satisfactory	89
4.6	Section E: Financial support.....	90
4.6.1	My business has received COVID-19 relief funding from the newly formulated Government support structures	90
4.6.2	The funds/grant allocated to my business suit my business needs.....	91

4.6.3	The terms and conditions of the Government grant are favourable to me and the business	92
4.6.4	The support provided by government is adequate for my business to survive past the COVID-19 pandemic.....	93
4.7	Section F: Skills development	95
4.7.1	The government invests in developing the business skills of SMME owners and employees	95
4.7.2	Individualised skills development training was offered to my business	97
4.7.3	The skills development programs offered by the Government improved operations and productivity of staff members	98
4.7.4	The skills development programmes are innovative and influential to business sustainability.....	99
4.7.5	Are you aware of the availability of the following finance sources for SMMEs?.....	101
4.7.6	Are you aware of the availability of the following government programmes that assisted SMMEs during COVID-19 pandemic?	102
4.7.7	Do you have any additional views or comments on the effectiveness of the government support systems designed to promptly help and support improvement of SMMEs affected by the COVID-19 pandemic? (Open-ended question).....	103
4.8	Summary of the chapter	105
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS.....		106
5.1	Introduction	106
5.2	Summary of the key literature findings	106
5.2.1	Theme 1: Biographical Data.....	106
5.2.2	Theme 2: Impact of COVID-19 pandemic on SMMES sustainability	106

5.2.3	Theme 3: Government support structures: Perspective of SMME owners 107	
5.2.4	Theme 4: Administration process followed by SMMES to acquire government support.....	108
5.2.5	Theme 5: Financial support.....	108
5.2.6	Theme 6: Skills development.....	109
5.3	Summary of key findings	109
5.3.1	To ascertain perceptions of SMME owners on the impact of the COVID-19 pandemic on their businesses and the effectiveness of government structures established to support SMMEs during the pandemic.	109
5.3.2	To determine the kind of support SMMEs required to sustain their businesses during the COVID-19 pandemic.....	113
5.3.3	To identify the financial and non-financial support provided by the government to SMMEs in eThekweni Municipality during the COVID-19 pandemic 115	
5.3.4	Identify administration processes followed by SMMEs to acquire support from the government during the COVID-19 pandemic.....	117
5.4	Implications	119
5.5	Limitations	120
5.6	Practical insights into the theoretical framework	120
5.7	Recommendations	123
5.7.1	To ascertain perceptions of SMME owners on the COVID-19 pandemic impact on their businesses and the effectiveness of government structures established to support SMMEs during the pandemic	123

5.7.2	To determine the kind of support SMMEs required to sustain their businesses during the COVID-19 pandemic.....	127
5.7.3	To identify financial and non-financial government support to SMMEs in eThekweni Municipality during the COVID-19 pandemic.....	128
5.7.4	To identify administration processes followed by SMMEs to acquire government support during the COVID-19 pandemic.....	130
5.8	Recommendations for future research	132
5.9	Conclusions.....	133
5.9.1	Objective 1: To ascertain the perceptions of SMME owners of the COVID-19 pandemic impact on their businesses and the effectiveness of government structures established to support SMMEs during the pandemic.....	134
5.9.2	Objective 2: To determine the kind of support SMMEs required to sustain their businesses during the COVID-19 pandemic.....	134
5.9.3	Objective 3: To identify the financial and non-financial support provided by the government to SMMEs in eThekweni Municipality during the COVID-19 pandemic 134	
5.9.4	Objective 4: To identify administration processes followed by SMMEs to acquire support from the government during the COVID-19 pandemic.....	135
	REFERENCES	136
	APPENDICES	167

LIST OF FIGURES

Figure 2.1 Classification of SMMEs.....	13
Figure 2.2 How COVID-19 affected operations in KZN.....	17
Figure 4.1 Highest level of education	60
Figure 4.2 Business Sector.....	61
Figure 4.3 Years of experience	62
Figure 4.4 Years of existence	63
Figure 4.5 Number of employees	64
Figure 4.6 The business had to reduce operating costs to survive.....	66
Figure 4.7 The business shifted to working remotely.....	67
Figure 4.8 The business retrenched staff members.....	68
Figure 4.9 The business relocated to another location to cut down rent expenses	70
Figure 4.10 Staff salaries or wages had to be reduced.....	70
Figure 4.11 Lockdown rules caused a loss in sales and profits	71
Figure 4.12 Suppliers hiked the price of their products making it difficult to order products	72
Figure 4.13 On-hand inventory expired and or was damaged due to the closure of business trading	73
Figure 4.14 The Government promptly formulated structures to help struggling SMMEs severely affected by COVID-19	75
Figure 4.15 The Government is doing enough to support SMMEs affected by the COVID-19 pandemic.....	77
Figure 4.16 Government used proper channels to advertise and communicate available funding schemes for SMMEs.....	78
Figure 4.17 The newly formulated Government support structures were easily accessible to SMMEs.....	79

Figure 4.18 Services provided by Government support structures contributed to resuscitation of the business	80
Figure 4.19 Services provided by Government support structures contributed to sustainability of the business	81
Figure 4.20 Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMME recovery.....	82
Figure 4.21 The administration process is stringent and difficult to understand	84
Figure 4.22 There are clear guidelines on how to acquire government support	85
Figure 4.23 The Government has come forward to affected SMMEs and explained how assistance can be sought from the newly established Government support structure ..	86
Figure 4.24 Documents to be completed are lengthy but easy to understand	87
Figure 4.25 It is easy to track funding application progress with the newly formulated administration	88
Figure 4.26 The response turnaround time from Government structures is satisfactory	89
Figure 4.27 : My business has received COVID-19 relief funding from the newly formulated Government support structures	90
Figure 4.28 The funds/grant allocated to my business suit my business needs	91
Figure 4.29 The terms and conditions of the Government grant are favourable to me and the business	92
Figure 4.30 The support provided by government is adequate for my business to survive past the COVID-19 pandemic.....	93
Figure 4.31 The government invests in developing business skills of SMME owners and employees	95
Figure 4.32 Government provided training for my business to adapt and continue operating virtually as per COVID-19 regulations.....	96
Figure 4.33 Individualised skills development training was offered to my business.....	97
Figure 4.34 Skills development programmes offered by Government improved operations and productivity of my staff members	98
Figure 4.35 The skills development programmes are innovative and influential to business sustainability	99

Figure 4.36 Availability of the source of finance for SMMEs 101

Figure 4.37 Availability of the government programmes that assisted SMMEs during the COVID-19 pandemic 102

Figure 5.1 Theoretical framework for promotion of SMME development..... 120

LIST OF TABLES

Table 2.1 SMMEs according to the National Small Business Act (NSBA)	13
Table 2.2 SMME sector contribution to employment and GDP in developing countries	26
Table 4.1 Questionnaire Themes	54
Table 4.2 Reliability Scores.....	54
Table 4.3 KMO and Bartlett's Test.....	56
Table 4.4 Cross-tabulation of gender and age group.....	58

ACRONYMS AND ABBREVIATIONS

ASGISA	Accelerated and Shared Growth Initiative for South Africa
DSBD	Department of Small Business Development
DTI	Department of Trade and Industry
GDP	Gross domestic product
KZN	KwaZulu-Natal
NDP	National Development Plan
NEF	National Empowerment Fund
NYDA	National Youth Development Agency
SA	South Africa
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SMME	Small Medium and Micro Enterprises

CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction

The National Development Plan (NDP) (2022) outlines various objectives for South Africa (SA) to achieve by 2030. These objectives include eradicating poverty, mitigating inequality, and lowering unemployment to (6 percent). However, the current economic conditions in the country reveal a significant disparity between these goals and reality. SMMEs are essential for promoting equitable development and growth in South Africa (Al-Fadly, 2020). The NDP emphasizes the importance of these businesses to job creation, creativity, and competitiveness. By 2030, the government aims for SMMEs to create (90 percent) of new employment opportunities in South Africa. However, the COVID-19 pandemic emerged in early 2019 and has quickly established itself as a defining feature of 21st-century global history (Anakpo and Mishi, 2021). Over the past two years, reports have widely signalled its ramifications, indicating a pronounced economic downturn.

The pandemic's progression, fluidity, and widespread impact underscore the interconnectedness of global migration patterns and the transmission of the virus. This contagion has not only affected human health but has also wrought havoc on entire economies, particularly impacting SMMEs (Juergensen, Guimón, and Narula, 2020), and SMMEs often regarded as the backbone of the economy, their vulnerability to the pandemic's effects poses a significant challenge. Mkhize (2021) acknowledges that small businesses form the cornerstone of the economy in South Africa because of their large GDP (gross domestic product) contribution and their pivotal role in generating employment opportunities, as noted by Chimucheka and Rungani (2013). Consequently, governments worldwide have intervened to support these enterprises and facilitate their recovery (Al-Fadly, 2020).

This chapter serves as an introduction to the study, providing background information, research objectives, the problem statement, and the significance of the research. It outlines the study's aim and presents the context for investigating government support structures for SMMEs during the COVID-19 pandemic in the eThekweni Municipality. Additionally, the chapter highlights the importance of understanding and addressing the

issues encountered by small and medium-sized enterprises. It further emphasizes the significance of the study findings for both policy and practice.

1.2 Background of the study

The eThekweni Municipality is one of SA's largest urban areas (Gumbo, 2014). Encompassing a vast area of 2 292km², it comprises of several sub-towns and neighbourhoods and is home to over 3.1 million residents (Gumbo, 2014). Some of the townships within the region include Umlazi, Chesterville, Pinetown, and Mayville (Musvoto, Lincoln and Hansmann, 2016). Due to its rapid expansion, people recognize eThekweni as the country's second-largest industrial hub and a significant centre for business and social activities (Govender, 2019).

The eThekweni Metropolitan area has a diverse society. Therefore, the municipality grapples with numerous economic hurdles, notably marked by the highest incidence of poverty in the country due to unemployment, as noted by Nene (2019) and Mutyenyoeka and Madzivhandila (2014). A significant proportion of employment in SA, roughly eight of every ten jobs, is found within SMMEs (Mkhonza and Sifolo, 2021), mainly due to the prevalence of self-employment or the employment of individuals from disadvantaged backgrounds.

Within the eThekweni Municipality, black individuals own a considerable portion of small enterprises that operate within the informal sector, as documented by (Mahohoma, 2020). These SMMEs encompass a variety of ventures, including taverns, catering services, convenience stores, construction, tourism-related businesses, cooperatives, agriculture, salons, retail outlets, and flea markets (Berisha and Pula, 2015). Their contributions to economic development are profound, serving as primary income sources for many citizens (Maziriri and Chivandi, 2020). However, the pandemic-induced disruptions, including lockdown measures, supply chain disruptions, and decreased consumer demand, have severely impacted the viability and sustainability of these enterprises (Boehme *et al.* 2021).

In South Africa, SMMEs are typically defined by the guidelines outlined in the National Small Business Act (NSBA), 102 of 1996. This legislation covers various corporate entities, such as cooperatives and non-governmental organizations (NGOs) that one or

more shareholders run. These entities and associated branches or subsidiaries predominantly operate within specific sectors or sub-sectors of the economy. Moreover, SMMEs are categorized based on their size, divided into separate categories of survivalists, micro, very small, small, and medium enterprises, as specified in the NSBA of 1996 and its subsequent amendments.

SMMEs play a crucial role in local economic development (LED), poverty alleviation, and employment generation, which is why Mamman *et al.* (2015) highlight how critical it is to address their needs. The SMMEs in this study include informal enterprises, family-run farms, and self-employed individuals operating in the KwaZulu-Natal (KZN) region. (Mamman *et al.* 2015).

Macwele (2014) underscores SMMEs as the backbone of the Local Economic Development in KZN, particularly in mitigating poverty and unemployment, among the younger population. Furthermore, ChikwenduEzennia, Mutambara, and Indermun (2015) highlight how small enterprises contribute to job creation, in addition to also providing affordable goods and services to urban populations. Despite facing numerous challenges, SMMEs in KZN exhibit remarkable resilience, particularly in combating crime (Jili, Masuku and Selepe 2017), which however, remains a significant obstacle, affecting their working environments and leading to income losses due to theft of products. Moreover, adequate infrastructure, such as a need for proper shelters for businesses, poses additional challenges, impacting both income generation and customer retention (Jili *et al.* 2017).

Another critical issue hindering SMMEs in KZN is the dependency on electricity. As Phiri and Kabubi (2017) and Mbomvu *et al.* (2021) highlight, load shedding halts business operations, leading to income loss. This dependency on a consistent electricity supply for income generation underscores the vulnerability of SMMEs to external factors beyond their control (Ateba, Prinsloo, and Gawlik, 2019). Lekhanya (2015) emphasizes that entrepreneurs find government regulations burdensome, particularly in increasing business costs. For example, the requirement to register and pay employees according to government guidelines is challenging for SMMEs operating on minimal profits.

The COVID-19 pandemic has triggered unparalleled challenges for economies worldwide, with SMMEs bearing a significant brunt of the economic fallout (Engidaw, 2022). In South Africa, the impact has been particularly acute, with the eThekweni

Municipality, situated within the province of KZN, grappling with the dual challenges of combating the virus while mitigating the socio-economic ramifications (Chundu, 2020).

The government has established several financial support, guidance, and entrepreneurial promotion structures to assist SMMEs in overcoming the obstacles brought by the pandemic (Zhou *et al.* 2023). These structures include the Small Enterprise Finance Agency (SEFA), the Small Enterprise Development Agency (SEDA), and the Ntsika Enterprise Promotion Agency (NEPA). It is of paramount importance that these measures effectively alleviate the hardships faced by SMMEs and facilitate their recovery.

1.3 Research Problem

SMMEs play a crucial role in local economic development (LED), poverty alleviation, and employment generation, which is why Mamman *et al.* (2015) highlight how critical it is to address their needs. However, the COVID-19 pandemic triggered unparalleled challenges for economies worldwide, with SMMEs bearing a significant brunt of the economic fallout (Engidaw, 2022). COVID-19 pandemic precipitated disruptions in social life, economic and business operations across countries through battery of measures designed to curtail the spread and loss of human life. Nations had to grapple with the dual challenges of combating the virus while mitigating the socio-economic ramifications (Chundu, 2020)

The consequences of the pandemic were much evident on SMEE as it threatened their sustenance and capacity to fill their roles as economic agent for poverty alleviation and employment generation in the South African's National Development Plan (2022). The pandemic's progression, fluidity, and widespread impact and transmission of the virus has not only affected human health but has wrought havoc on entire economies, particularly impacting SMMEs (Juergensen, Guimón, and Narula, 2020), and SMMEs often regarded as the backbone of the economy, their vulnerability to the pandemic's effects poses a significant challenge. Mkhize (2021). Consequently, governments remedial actions were intervention to support these enterprises and facilitate their recovery (Al-Fadly, 2020).

However, an issue of concern in the government interventionist approach is the lack of awareness of available opportunities and inadequate financial knowledge that persist in hindering SMMEs from accessing the necessary support (Rajagopaul *et al.* 2020).

Besides, eligibility criteria for government support programs is not clearly outlined on government websites, making it challenging for SMMEs to apply (Alonso et al. 2020). In addition, there are discrepancies or gaps in the administration of COVID-19 relief funds in SA. Therefore, the need to assess the support structure and evaluate their effectiveness on SMMEs as well as provide insight into the issue of the administration process that guided SMMEs in in acquiring government support during the pandemic.

1.4 Study Aim

The study's primary aim was to investigate the effectiveness of the government structures established to support SMMEs during the COVID-19 pandemic in the eThekweni Metropolitan municipal area.

1.5 Study objectives and research questions

The study's aim led to the design of the following objectives:

- This study aims to ascertain the perceptions of SMME owners on the impact of the Covid-19 pandemic on their businesses
- Evaluate or Examine government structures established to support SMMEs during the pandemic
- To develop a framework for support structure amenable to pandemic situations
- To identify the financial and non-financial support provided by the government to SMMEs in eThekweni Municipality during the COVID-19 pandemic.
- To establish the administration processes followed by SMMEs to acquire government support during the COVID-19 pandemic.

To achieve the objectives, the following questions were asked:

1. What perceptions do SMME owners have on the impact COVID-19 on their businesses?
2. How effective are government structures established to support SMMEs during the COVID-19 pandemic?
3. What type of financial and non-financial support was provided by the government to SMMEs in the eThekweni Municipality during the COVID-19 pandemic?

4. What kind of support did SMMEs require to sustain their businesses during the COVID-19 pandemic?
5. Which administration processes did SMMEs follow to acquire support from the government during the COVID-19 pandemic?

1.6 Rationale/significance of the study

According to Atiku and Abatan (2021), SMMEs are recognized as pivotal catalysts for growth and acknowledged as essential contributors to sustainable development and economic prosperity. They play a vital role in fostering entrepreneurship, driving innovation, and enhancing productivity by creating new businesses and shaping market dynamics. Additionally, SMMEs are instrumental in adapting to the challenges of a globalized economy and promoting sustainable resource management (Atiku and Abatan, 2021). Therefore, ensuring the sustainability of SMMEs is crucial for maintaining their beneficial contribution to the economy and fostering continued growth (Atiku and Abatan, 2021).

The findings of this study can directly influence policy decisions, providing policymakers with crucial insights into the strengths and weaknesses of existing support mechanisms. By identifying areas for improvement, policymakers can tailor interventions to meet the needs of SMMEs better, thereby enhancing their resilience in future crises. Moreover, the study could improve access to support for SMMEs by identifying and addressing barriers such as lack of awareness or unclear eligibility criteria. These strategies can ensure government assistance reaches those who need it most, stimulating economic recovery and preserving jobs within the eThekweni municipality. Additionally, by promoting equitable access to support, the study can address social inequality and foster inclusive economic growth.

From an academic perspective, the study enriches the literature on crisis management and economic resilience, offering empirical evidence on the effectiveness of government support structures during times of crisis. In essence, this study has far-reaching implications for policy, practice, and academia, with the potential to significantly influence the recovery and long-term viability of SMMEs in the eThekweni Municipality amid the challenges posed by the COVID-19 pandemic.

1.7 Literature review

Despite various government initiatives to assist SMMEs, they continue to struggle, with factors such as inadequate financing, training, and bureaucratic hurdles contributing to their high failure rates (Soga, 2022). Scholars have highlighted the South African context as exemplifying this struggle, noting that SMMEs have limited access to information and markets (Wiid and Cant, 2021).

Moreover, the COVID-19 pandemic further exposed the shortcomings of government support systems. Although the government announced relief funds, they often failed to distribute them effectively, leaving many SMMEs unsupported during critical times (Zhou *et al.* 2023). Even when assistance was available, businesses lacking proper registration and compliance were hindered in accessing relief funds (Zhou *et al.* 2023).

In SA, the government established agencies such as SEDA and the Department of Small Business Development (DSBD) to promote entrepreneurship and facilitate small business growth. However, the effectiveness of these initiatives remains questionable, as access to support was an issue for SMMEs due to bureaucratic bottlenecks (Quak, Saha, and Thorpe, 2022).

While numerous studies have investigated the COVID-19 impact on SMMEs and analysed the types of government support provided during the pandemic (Al-Fadly 2020; Pedauga, Sáez, and Delgado-Márquez 2022; Omar, Ishak, and Jusoh 2020; Syriopoulos 2020), fewer have focused on evaluating the effectiveness of these support structures. The existing research has primarily examined the challenges faced by SMMEs during the crisis, including financial strain, operational disruptions, and access to markets. However, there remains a gap in understanding how well the government interventions addressed these challenges and whether they successfully fostered the resilience and expansion of SMMEs in the long term.

Therefore, it becomes evident that addressing the ineffectiveness of government schemes is fundamental for fostering the development and viability of SMMEs. Increasing awareness of available support services and streamlining administrative processes is essential to achieving this goal. Moreover, further research is necessary to fully assess

how government interventions affect the SMME sector (Matsongoni and Mutambara, 2021).

Following the declaration of a national crisis in South Africa, the National Treasury Fund provided the government with emergency relief funds of R35 billion (De Villiers, Cerbone, and Van Zijl, 2020).

The government initially allocated these funds to strengthen sectors involved in the national response to COVID-19 (Mboweni, 2020). Chukwudi and Victor (2022) found that over 18 million South Africans received temporary COVID-19 handouts totalling R41 billion. Additionally, the government granted businesses a R10 billion COVID-19 loan in the early phases of the outbreak and contributed R23 billion in relief (Chukwudi and Victor, 2022).

The South African government also provided grants and interest-free loans through programs like the Sukuma Relief Program and the South Africa Future Trust to lessen the pandemic's effects on SMMEs gradually (Devereux, Béné, and Hoddinott, 2020). Even though there is still work to be done, these grants and loans have been significant in helping to keep many small businesses afloat and have made it easier for South Africa's economy to recover gradually (Devereux, Béné, and Hoddinott, 2020).

1.8 Research methodology

The study adopted a quantitative research approach informed by a positivist research philosophy. Using a non-probability (purposive) sampling technique, it targeted 201 SMME leaders, owners, and managers in Durban, under the eThekweni metropolitan municipality. The study used a closed-ended questionnaire as the primary data collection tool, which was physically distributed to participants.

Version 28.0 of the Statistical Package for Social Sciences (SPSS) was employed to analyse participant data. The researcher ethically handled every dataset, ensuring participant integrity was never compromised. The researcher applied for and obtained ethical clearance from the Faculty Research Ethics Committee Office. A 'Letter of Information' was used to explain the study scope to potential participants during recruitment.

1.9 Delimitation of the study

The research was limited to SMMEs located within the eThekweni metropolitan municipality in the KZN province, South Africa.

1.10 Structure of the thesis

There are five chapters in this research study:

Chapter 1: Introduction and Background

The first chapter provided a thorough overview of the study's background, problem statement, research significance, and research objectives.

Chapter 2: Literature Review

Chapter two thoroughly overviews recent studies investigating how the government supports small businesses in SA. It examines how small businesses contribute to the country's economy and how they could help bring about significant economic changes. The chapter also describes small business managers' difficulties during the COVID-19 pandemic and their perceptions of these challenges. In conclusion, it discusses the financial, non-financial, and skills development support services available from the government.

Chapter 3: Research Methodology

The research design and methodology employed in the study are presented and analysed. This chapter explores and rationalizes the approaches utilized in carrying out the research, covering aspects such as research method, population, sampling techniques, and data collection instruments, all aligned with the study's aims and objectives. Additionally, the chapter explores the ethical considerations underpinning the research endeavour.

Chapter 4: Interpretation and discussion of results

Chapter four provides a comprehensive overview of the findings. It analyses and discusses these results concerning the aims and objectives of the study.

Chapter 5: Conclusions and Recommendations

This chapter provides a detailed summary of the study conclusions and offers practical recommendations for supporting SMMEs affected by COVID-19.

These recommendations are also intended to aid policymakers, government officials, and small businesses in general.

1.11 Summary of the chapter

Chapter One introduced the study, provided its background and context, and stated the research problem, objectives, and significance. Additionally, it outlined the study limitations, dissertation structure, and an overview of the research methodology. The following chapter will examine existing literature on the study's main points to gather information to help achieve the research objectives.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter examines literature pertinent to the study, concentrating on research on the productivity of government support programs to help SMMEs during the COVID-19 pandemic. This chapter further explores the literature on SMME contributions to the economy in South Africa and globally, as well as the impact of COVID-19 on SMMEs and SMME innovation.

2.2 Definition of SMMES in a South African context

SEDA (2016) defines SMMEs as enterprises that employ up to 50 individuals, categorized as Micro (1 to 10 employees), small (11 to 50 employees), and medium (51 to 249 employees), with an annual turnover not surpassing R2 million. According to Lekhanya and Dlamini (2017), the definition of SMMEs varies by region, location, and national economy, and the primary criterion is the number of employees. Abor and Quartey (2020) supported this perspective by noting that the definition of SMMEs varies between countries, depending on criteria such as the number of employees or annual sales turnover.

Per the National Small Business Amendment Act 29 of 2006, categorizes small businesses in South Africa into the micro-enterprise, tiny enterprise, small enterprise, and medium enterprise.

The current study employs the National Small Business Act definition of SMMEs in its conceptualization of SMMEs.

2.2.1 SMME definitions in the National Small Business Act (NSBA)

Survivalist enterprises earn income below the minimum wage at the poverty level. This category includes hawkers, vendors, and subsistence farmers, often classified as micro-enterprises (Abor and Quartey, 2017).

Microenterprises have an annual turnover less than the R150 000 registration threshold for value-added tax (VAT). These small businesses often only employ five people and are home-based businesses like "spaza shops" and commuter cabs (Machaka 2018).

Medium enterprises typically employ between 51 to 100 employees or up to 200 in the manufacturing, construction, power, and mining sectors.

2.2.2 Classification of SMMEs according to SEDA

Figure 2.1 below categorizes small enterprises into three groups according to the number of full-time equivalent (FTE) employees and annual turnover. Medium-sized enterprises employ between 51 and 250 paid employees, with annual turnovers ranging from R40 million to R220 million, depending on the sector. Small enterprises typically employ 11 to 50 workers, with annual turnovers ranging from R15 million to R80 million. Micro enterprises are businesses with ten or fewer employees, and their annual turnovers range from R5 million to R20 million, varying by industry.

Table 2.1 below classifies SMMEs according to size, number of employees, annual turnover, and assets. Medium enterprises employ fewer than 100 to 200 employees, with annual turnovers below R4 million and assets ranging from less than R2 million to R18 million, varying by sector. Small enterprises have fewer than 50 employees, with annual turnovers below R2 million and assets below R2 million, varying by sector. Tiny businesses have fewer than 10 to 20 employees, with annual turnovers ranging from below R200,000 to R500,000 and assets totalling less than R150,000 to R500,000, depending on the sector. Micro businesses typically have fewer than five employees, with annual turnovers below R150,000 and assets less than R100,000 varying by sector.

The classifications of Figure 2.1 and Table 2.1 below show that the definitions of SMMEs vary, but they are companies with 99 or fewer employees, lower annual turnover, and fewer assets.

2.2.3 Classification of SMMEs

The overall range for classification for small enterprises is illustrated below:

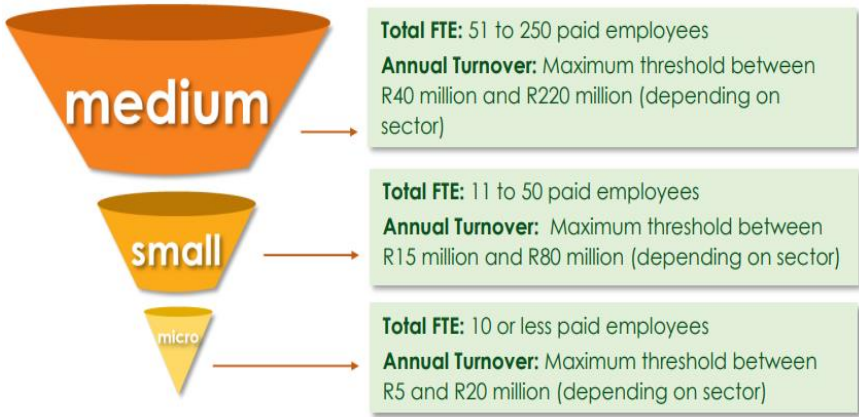


Figure 2.1 Classification of SMMEs

Source: Adapted from SEDA (2016)

2.2.4 SMMEs according to the NSBA Act

Table 2.1 SMMEs according to the National Small Business Act (NSBA)

Enterprise Size	Number of employees	Annual turnover depending on the sector (ZAR)	Total assets depending on the sector (ZAR)
Medium	Less than 100 to 200 depending on the sector	Fewer than R4 million depending on the sector	Less than R2 million to R18 million
Small	Less than 50	Less than R2 million	Less than R2 million
Very small	Less than 10 to 20	Fewer than R200 000 to 500 00	Less than R150 000 to R500 000
Micro	Less than 5	Less than R150 000	Less than R100 000

Source: Adapted from Lekhanya (2015)

2.2.5 Definition of SMMEs used in the study

This study categorizes SMMEs as follows: Micro enterprises have one to five employees, small enterprises have fewer than 50 employees, and medium enterprises have 100 to 200 employees. The term 'SMME' collectively refers to Micro, Small, and medium enterprises, encompassing all businesses with 0 to 200 employees, as depicted in Table 2.1.

2.2.6 International definition of SMMES

This section thoroughly reviews worldwide small business definitions to understand what an SMME truly is. According to Berisha and Pula (2015), although the significance of the SMME industry is globally acknowledged, defining SMMEs can be difficult because each country has a different definition. There is no universally accepted definition of SMMEs. For instance, businesses that Americans or Europeans consider to be SMMEs are classified as substantial businesses in South Africa (Berisha and Pula, 2015).

In the United States of America, small businesses are classified based on number of employees, earnings, and the type of industry (Chowdhury and Alam, 2017). For instance, an SMME is a firm with 500 or fewer employees in manufacturing. In Ghana, SMMEs are companies with fewer than 100 employees and total assets under USD 1 million (Addae-Boateng and Dzisi, 2016). Meanwhile, in Canada, the description of a business category is determined by the number of employees, according to the Canadian Industry Statistics: Micro businesses have 1-4 employees, small businesses have 5-99 employees, medium businesses have 100-499 employees, and large businesses have 500 or more employees.

The classification system for the size of Chinese SMMEs is intricate (Khan, 2020) as companies are generally categorized based on operating revenue, workforce size, or total assets (Fatoki, 2014). In developing countries like Kenya, small and mid-size businesses are called MSMEs, which stands for micro, small, and medium-sized enterprises. In India, the abbreviation MSMED stands for micro, small, and medium enterprise development.

Various studies have demonstrated that countries classify firms based on their size or organizational structure despite differences in terminology. SMMEs vary according to

each country's legislative framework (Gerli, 2019). According to Stiegler and Bouchard (2020), the thresholds for SMMEs in South Africa are minimal compared to those in developed nations. Many companies regarded as SMMEs in the USA or Europe would be considered significant firms in South Africa (Stiegler and Bouchard, 2020).

2.3 COVID-19 impact on SMME sustainability

According to Veselovská (2020), the disruptions brought by COVID-19 had varied effects on businesses. Some were mandated to shut down, while others, considered essential, remained operational. Although some enterprises could convert workers to operate remotely, others lacked the necessary tools. Acee-Eke and Ogonu (2020) reported that COVID-19 and the associated lockdowns negatively impacted the sustainability of SMMEs. These enterprises struggled to source clients due to social distancing measures, leading to some stock expiring and necessitating its disposal.

Christianson (2020) supported this statement, finding that keeping businesses afloat amid the COVID-19 pandemic was challenging, as some enterprises, like salons and transport industries, required the capability to work remotely. Moreover, Bouri *et al.* (2022) added that airlines were grounded, hotels empty, and tour buses unused in their depots, which suggests that most people were at home, which took a toll on all SMMEs in the city of Durban one way or the other (Bouri *et al.* 2022). As a result, companies could not pay wages since they were not operating and had no income (Helppie-McFall and Hsu, 2020). Subsequently, small businesses decided to retrench some staff and cut remaining employee salaries (Adikaram, Naotunna and Priyankara, 2021). Jackson (2020) further stated that companies were severely impacted, with SMME owners still obligated to cover all expenses, even during periods of no income.

Calitz, Poisat, and Cullen (2017) find that some SMMEs decided to shut down their business entirely. The COVID-19 impact on SMMEs negatively affected the economy, aggravating unemployment and increasing poverty. Research conducted in the USA indicated that many small businesses have shut down, with many unlikely to reopen post-pandemic (Shafi, Liu and Ren, 2020). Many families relied on SMMEs for basic household needs; unfortunately, most SMMEs were hardly sustained during the pandemic

(Juergensen *et al.* 2020). However, some businesses could adapt to the change and shift to working remotely (Howe *et al.* 2021).

According to Schleicher (2020), small businesses discovered innovative methods to maintain themselves amid the COVID-19 pandemic. In support of this assertion, Mitchell (2023) noted that businesses that shifted to virtual operations during lockdown continued with this approach post-pandemic due to its convenience and cost-effectiveness. Pan and Zhang (2020) also emphasized that technology is pivotal in preventing many businesses from failing by enabling uninterrupted service delivery.

Moore (2017) defines sustainability as conducting business to avoid hostile environmental, local community, or societal impacts. In business contexts, sustainability generally focuses on two main areas: environmental impact and social responsibility. Rungani and Potgieter (2018) elaborate that for SMMEs to attain sustainability, they must assess their financial standings and identify their financing requirements over various durations. SMMEs should also specify these needs and investigate sustainable financing opportunities, such as investing in new equipment and adopting more efficient practices.

Radzi, Nor, and Ali (2017) argue that South Africa faces the highest unemployment rate globally, primarily attributed to the unsustainability of SMMEs stemming from their limited financial awareness and challenges in accessing funding. Extensive research indicates a positive link between financial awareness and business sustainability (Anderson, 2017). Companies prioritizing financial literacy demonstrate a deeper understanding of the financial impacts of strategic decisions, leading to improved efficiency. Gong *et al.* (2019) highlights that financial intelligence is crucial for the viability of SMMEs in both developed and developing economies.

Msomi and Olarewaju (2021) argue that business managers who possess financial literacy are more capable of ensuring the growth and longevity of their businesses. Nizam *et al.* (2019) further posits that access to funding significantly contributes to business sustainability. However, SMMEs need help accessing financing sources such as banks, stock markets, or other credit sources rather than larger organizations (Schmidt, 2016).

2.3.1 How COVID-19 affected operations in KZN

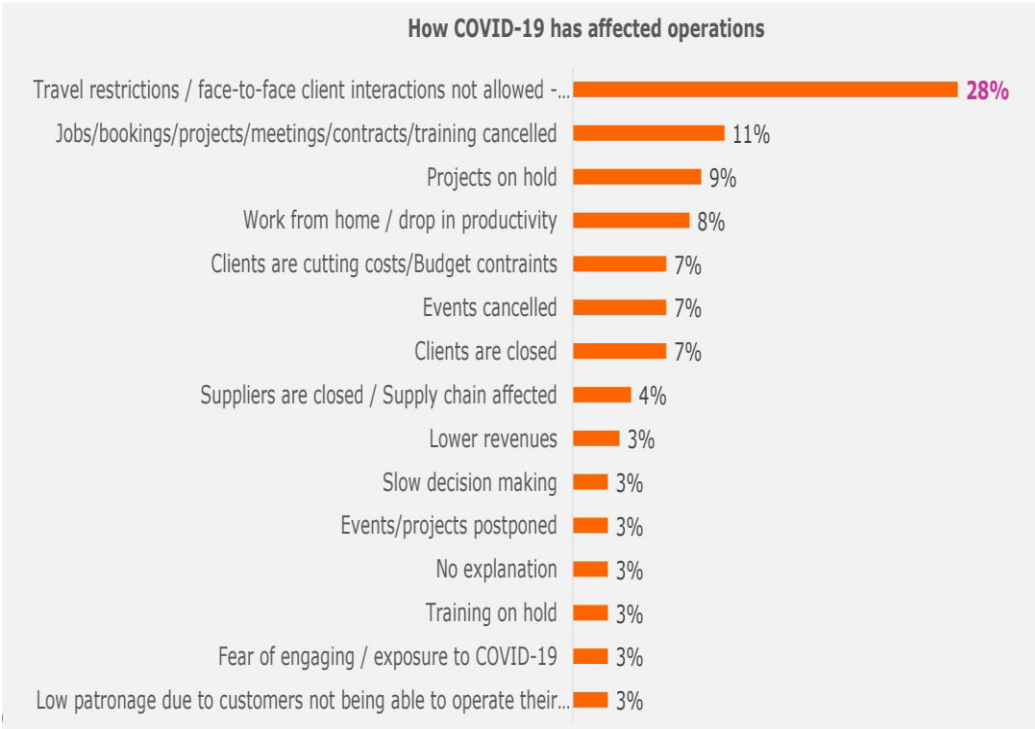


Figure 2.2 How COVID-19 affected operations in KZN

Source: Adapted from Economics for Inclusive Prosperity (Econfip) 2020

Figure 2.2 below shows that COVID-19 affected travel restrictions or face-to-face interactions with (28 percent), whereas jobs, meetings, and training were affected by (11 percent). Nine percent of projects placed on hold were affected and working from home contributed (8 percent). Cost cutting contributed (7 percent), with events cancelled, clients closing, and suppliers closing at (7 percent, 7 percent, and 4 percent), respectively. Lower revenues, slow decision-making, postponed events, training on hold, fear of engaging, and low patronage due to customers needing to be able to operate contributed (3 percent) each.

Mylonas (2021) pointed out that COVID-19 has extensively affected communities, small businesses, and organizations, causing ripple effects in financial markets. Disjointed governmental responses and lockdown measures disrupted supply chains (Boehme *et al.* 2021), particularly impacting the hospitality and travel sectors, where hourly workers faced severe economic challenges. According to a report by the National Institute of Health (2022), COVID-19 significantly disrupted sporting events in 2020. The travel

industry experienced a surge in cancellations and reduced demand following strict social distancing measures and travel restrictions (National Institute of Health, 2022). Additionally, panic-buying and stockpiling during the pandemic strained the food sector, leading to concerns about shortages in staple products like long-life milk, pasta, rice, and canned vegetables (Jackson, 2020).

2.4 Government initiatives to support COVID-19 affected businesses

COVID-19 had a terrible impact on small businesses across the globe, with Msomi, Odunayo and Ngcobo (2021) highlighting that most small business owners reported that COVID-19 harmed their businesses' viability and sustainability. Harel (2021) reported that revenue and innovative business operations decreased due to the COVID-19 crisis. Due to the virus, SMMEs worldwide suffer from high labour expenses, rising rents, and low customer purchasing power (Tran, 2020). To curb the persistent premature closure of struggling SMMEs, the government of SA has developed several initiatives to help and support these struggling SMMEs. One of the various initiatives the government implemented to help SMMEs stay operational and innovative is the COVID-19 Relief Fund (Zhou *et al.* 2023).

According to Chriswan (2020), the government critically analysed the various skill gaps in each industry, to offer essential assistance to support the SMME sustainability. Cant and Wiid (2013) stated that the government also provides training programs through agencies such as SEDA and NYDA.

More literature is needed to cover the administrative processes SMMEs follow to apply for government assistance. It is concerning that most SMMEs in Durban struggle to obtain knowledge about government funding programs for COVID-19 relief. According to Osho and Afolabi (2014), transparency is essential for businesses to benefit from government support programs.

Beraha and Duricin (2020), concurred that governments worldwide implemented initiatives to reduce COVID-19's impact on SMMEs' ability to function efficiently. Muriithi (2017) affirmed that, on a worldwide scale, government assistance for SMMEs, continues to be crucial. The government of a country creates the ideal economic environment for the development of their SMMEs (Murithi, 2017). Recognizing the negative financial

impact of the COVID-19 pandemic, the South African government committed to assisting the SMME sector in returning to normal operations through the National Small Business Act (NSBA) (2020).

According to Viviers (2020), the NSBA (2020) has played a crucial role in creating an enabling environment by providing financial and non-financial governmental assistance to SMMEs in South Africa. A 2020 report from the United Nations Conference on Trade and Development (UNCTAD) stated that governments globally were allocating funds for loans to SMMEs affected by the pandemic. The report mentioned countries like Argentina, Chile, and Vietnam, and further stated that accessing these funds was restricted to specific sectors. For instance, In El Salvador, funds were earmarked for sectors like agriculture, tourism, transport, and communications. A COVID-19 fund was established in Myanmar to offer loans to SMMEs owned by citizens of Myanmar as well as businesses in the clothing, hospitality, and tourist sectors (Khit, Thanabordeekij and Leurcharusmee, 2023). In contrast, Argentina mandated banks to provide loans to SMMEs from any sector at interest rates below the inflation rate (Didier *et al.* 2021).

2.4.1 Financial Initiatives

Governments worldwide implemented measures to shield SMMEs from the full impact of COVID-19, as indicated by Economics for Inclusive Prosperity (Econfip) (2020). For instance, policymakers in Europe and the USA are offering SMMEs financial support equivalent to two years' profits. A project like this increases the likelihood that small businesses will survive the pandemic and remain competitive.

In the 2022 State of the Nation address, the South African government announced implementing a new business 'bounce-back' scheme to assist SMMEs experiencing hardships due to the COVID-19 epidemic. Below are some of the interventions initiated by the government:

Unemployment Insurance Fund (UIF) – COVID-19 Temporary Relief Benefit

The South African Department of Employment and Labour (2020) announced the availability of relief benefits initiated to cover salaries of employees of businesses forced to stop or reduce operations due to COVID-19 lockdowns. Business owners had to apply

on behalf of employees. The Department of Labour managed the funds and earmarked R30 billion for the UIF scheme. Businesses had to register for UIF, and their closure must directly result from the COVID-19 pandemic. It was further stated that the application process was straightforward, with the applications made via an online link, where a letter of authority, payroll proof, and confirmation of banking details were uploaded.

SMME Debt Relief Fund

The Department of Small Business Development issued application guidelines for this relief fund, to alleviate existing debts and support SMMEs during the COVID-19 pandemic (SEDA, 2020). This fund, managed by SEDA, assisted with capital, stock, and financing for orders and equipment tailored to the specific needs of each business. The total fund was R500 million, which was a soft loan. Requirements were (100 percent) South African ownership with an employ of (70 percent) SA nationals. Businesses were required to register on the SMME SA portal to apply. The preference was given to women and youth (SEDA, 2020).

Reliance or Business Growth Fund

SEDA (2020) announced a second initiative to assist SMMEs to sustain their participation in supply chain value, especially those manufacturing locally or supplying high-demand items during the pandemic. This relief program provided working capital, stock financing, purchase order finance, and capital equipment finance. The government tailored funding amounts to each business's needs, with funding terms determined based on their cash flow. The government provided loan facilities at an interest rate of prime minus (5 percent). Businesses completed applications via the SMME SA Platform. SEDA (2020) indicated that while registration dates were specified, timelines for assessments and funding were not clearly defined

Youth Business Relief Fund

To assist enterprises in South Africa, the Youth Chamber of Commerce and Industry of SA NPC initiated this relief scheme to assist young SMME owners, directly affected by COVID-19 (Ladzani, 2022). The fund assisted with operational costs, labour costs, and

rental costs. The office of the Treasurer General, Edgar Legaole, who acted as chairperson of the Youth Business Relief Fund, administered the funds. Applicants needed to be South African citizens with existing businesses and be between the ages of 13 to 35 years. Applications were submitted online and manually.

NEF COVID-19 Intervention Fund

In collaboration with the Department of Trade, Industry, and Competition, the National Empowerment Fund (NEF) facilitated funding for black SMME owners involved in manufacturing of medical supplies (Hlebel, 2020). The Department of Trade and Industry (DTI) and the NEF managed these funds. The limitation was R10 million per applicant for working capital, machinery, and equipment. The government granted concessionary loans ranging from R500,000 to R10 million, totalling R200 million in funds. A specialized group of experienced investment professionals expedited approval for eligible black entrepreneurs. The goal was to ensure that the entire process from submitting applications to distributing funds, would be completed within two weeks, contingent upon receiving all necessary documents for commercially viable applications.

Tourism Business Relief

The National Department of Tourism (2020) unveiled a single, restricted grant to aid SMMEs within the tourism sector, ensuring their viability during and after COVID-19. The funding subsidized expenditures related to fixed and operational costs, supplies, and other essential expenses. The Department of Tourism managed the grant; the total amount was R200 million, restricted to R50 000 per entity. Applications were submitted online, with the stipulation that if no response was received within 30 days, the application should be considered unsuccessful. Acceptance, if funding was approved, had to be confirmed in writing within seven days.

There is no evidence confirming that SMMEs received the funds. However, the listed schemes were credible since government support structures published them on their websites

2.4.2 Non-financial initiatives

SEDA (2020) is responsible for managing the provision of non-financial services to businesses, which include marketing, mentorship, training initiatives, procurement advice, and technical support. According to Mkhonza and Sifolo (2022) local governments should prioritize SMMEs affected by COVID-19 by giving them the skills they need to be innovative. Christianson (2020) concurs with the statement by stating that SMMEs should have the skills necessary to put them back on the map, while also making sure they are flexible and capable of overcoming any obstacles they may encounter.

As stated in a report by the National Youth Development Agency (NYDA) (2023), the agency offers non-financial support services such as mentoring, business consulting, market connections, and training programs in business management. They also provide youth cooperative development programs aimed at revitalizing SMMEs, assisting them in reopening or maintaining their operations. The mentoring is reported to be ongoing for a period of two years to track progress.

2.4.3 Administrative structures/procedures established to access government support during COVID-19 pandemic.

More literature should be published on the administrative procedures that small businesses follow to access government support, given its current limitations. Beraha and Duricin (2020) mentioned that in South Africa, the Department of Small Business Development manages funding programs aimed at helping SMMEs deal with the impacts of COVID-19, focusing on enhancing the competitiveness of innovative small enterprises. Additionally, small businesses should consult organizations like NYDA, SEDA, and SEFA for information on funding opportunities (Econfip, 2020).

The NYDA (2023) article outlined the following details concerning the NYDA grant application process:

- Eligibility for Young Entrepreneurs: The process encourages applications from business owners under 35.
- Document Submission: Applicants must submit all required documents.

- Business Management Course: Proof of attendance at a business management course is necessary.
- Business Presentation: A 10-minute business presentation can be held via phone or in person.
- Evaluation Process: NYDA official will carry out a due diligence assessment.

2.5 Contribution of SMMEs towards the economy

According to Matekenya and Moyo (2022), SMMEs contribute (90 percent) of all businesses worldwide and (50 percent) of employment. The authors further indicated that formal SMMEs contribute up to 40 percent of GDP in emerging markets (with that figure gradually increasing when factoring in the informal economy) and provide 70 percent of job opportunities. Gherghina *et al.* (2020) support this by emphasizing that the small business sector demonstrates more excellent employment absorption than larger enterprises. The average cost of capital per job created in the SMME industry is lower than that of larger businesses. SMMEs foster competitive market environments and exhibit faster adaptability compared to well-established companies

2.5.1 South African economy

Most businesses in the South African economy are SMMEs (Tran, 2020). The government perceives the SMME sector as a promising opportunity to create a supportive environment, improve job creation prospects, and address wealth distribution requirements (Kibuuka and Tustin, 2019).

Matekenya and Moyo (2022) assert that SMMEs in South Africa are widely viewed as the most rapidly expanding sector and are the primary driver of economic expansion. Peters *et al.* (2014) confirm that SMMEs contribute to economic development by creating job opportunities, thus reducing poverty. In addition to stabilizing the South African economy and generating employment opportunities, The SMME sector significantly stimulates innovation and fosters creativity among entrepreneurs (Tuffour, Amoako, and Amartey, 2020). Vacu-Ngqila and Ho (2023) stated that the contribution of SMMEs to Gross Value Added (GVA) has long existed and increased from 2008 to 2019. However, Martin (2021) contends that despite the longstanding existence of the SMME sector, essential

knowledge and expertise still need to be acquired to prevent failures and sustain business enterprises.

The National Development Plan (NDP) (2022) outlines ambitious objectives for South Africa by 2030, involving poverty eradication, reduced inequality, and lowering unemployment to (6 percent). However, there exists a significant disparity between these targets and the current economic reality in South Africa, where household poverty stood at around (57 percent) in 2021, and the unemployment rate was approximately (27 percent) (Yeboah, 2021). South Africa is one of the world's most consistently unequal societies, with a Gini coefficient of 0.65 that has seen little change over the past decade (Statistics South Africa, 2015). According to a report from the Department of Trade, Industry, and Competition (2022), SMMEs play a critical role in stabilizing the economy by employing about (56 percent) of the workforce and contributing an estimated (45 to 55 percent) to GDP.

The National Development Plan (2022) identifies SMMEs as crucial for fostering inclusive growth and development in South Africa. The government emphasizes the importance of these enterprises for job creation, innovation, and competitiveness, aiming for SMMEs to generate 90 percent of new jobs in South Africa by 2030. In the first quarter of 2018, the SMME sector reportedly employed nearly 8.9 million people (SEDA, 2016), underscoring its role in significantly reducing poverty through job creation and related economic benefits (Matthee and Heymans, 2013).

Lamprecht (2021) reports that SMMEs play a substantial role in the economies of BRICS nations, comprising Brazil, Russia, India, China, and South Africa. At the recent 15th annual summit in Sandton, Stavros Nicolaou, head of the Business Council, announced a significant achievement, that BRICS countries collectively contribute (32 percent) to the global economy, surpassing the G7 group's (30 percent) share of global GDP.

2.5.2 International perspectives

SMMEs play a critical role in lowering unemployment globally by generating job opportunities (Zhou *et al.* 2023). SMME participation in job creation ranges from (50 to 70 percent) among developed European states (Müller, Kiel and Voigt, 2018). In the United Kingdom (UK), this sector makes up (60 percent) of employment (Tikakul and

Thomson 2018). While in the United Arab Emirates (UAE), SMMEs form (30 percent) of Asia's GDP (Saqib, Zarine, and Udin, 2018). Atiase and Dzansi (2019) stated that SMMEs contributed to the increase of employment in Ghana, which in turn contributed to reducing the country's poverty from (37.6 percent) in 1991 to (9.6 percent) in 2012.

According to Heinicke (2018), SMMEs are the backbone of the global economy and help eliminate poverty since they can operate efficiently with fewer resources. In Nigeria, small businesses contribute (45 percent) to the GDP and account for (25 percent) of employment (Pulka and Gawuna, 2022). Takawol and Ibrahim (2021) assert that SMMEs are the fastest-growing segment and the most rapidly expanding sector in many emerging economies, commonly viewed as the primary driver of economic growth. Chundu (2020) concurs that SMMEs are progressively assuming a significant impact on the economies of numerous countries. Based on a study conducted in Zimbabwe by Maseko and Manyani (2011), SMME development and sustainable growth could significantly help to alleviate that nation's dire economic problems because they have low start-up costs, low risks, and the ability to explore new markets and develop new products, due to the population's creativity. Based on Matekenya and Moyo (2022), SMMEs contribute to over (60 percent) of GDP and more than (70 percent) of employment in developing countries. In addition, SMMEs in Turkey constitute (99.9 percent) of all businesses, (76 percent) of employment, (53 percent) of pay and salaries, (63 percent) of turnover, (53.3 percent) of value added at factor cost, and (53.7) percent of gross investment in tangible goods (Turkstat, 2016). Moreover, small businesses make up (95 percent) of enterprises in Tanzania, contributing (35 percent) to the GDP and accounting for up to (40 percent) of all jobs (Gamba, 2019).

SMMEs account for the highest share of employment and make up the most significant portion of job generation in developing and developed countries (Myslimi and Kaçani, 2016). Furthermore, they produce the most significant number of jobs and employ the greatest number of people (Moipolai, 2022). Thus, SMMEs are acknowledged worldwide for their distinctive impact in fostering economic growth and generating job opportunities, and their GDP contribution cannot be disregarded (Bouazza, 2015).

Table 2.2 SMME sector contribution to employment and GDP in developing countries

Country	Percentage Contribution GDP	Percentage of job creation
Kenya	50%	80%
Uganda	18%	90%
Tanzania	60%	20%
Ethiopia	3.4%	90%
Ghana	70%	49%
Nigeria	50%	70%
South Africa	60%	60%

Source: Adapted from Matekenya and Moyo (2022)

2.6 The influence of COVID-19 on SMME innovation

Innovation is explained by Hendratmoko (2021) as the development of new goods, services, and procedures that meet consumer wants, generate revenue, and provide a company with a competitive advantage. Caballero-Morales (2021) defines innovation as developing something unique that benefits consumers. In addition, According to Lee *et al.* (2021), innovation serves as a strategy for establishing new technologies, proposals, processes, products, and services that fulfil consumer needs.

The pandemic has led to significant technological advancements in many countries. (Kumar *et al.* 2020). Renu (2021) concurs with this statement, noting that people globally have created new methods of non-physical communication.

Due to the pandemic, some South African SMMEs have created digital workplace methods to maintain operations despite government regulations (Pan and Zhang (2020) stated that technology protects most companies from collapsing by ensuring the services are not interrupted. Sekyere (2020) contended that despite the global advancements in technology during the pandemic, lower-income enterprises and informal SMMEs continue to face challenges in accessing these newly invented technologies.

Ozili and Arun (2020) noted that while some business owners lacked the skills to use online tools to keep their businesses running during the COVID-19 pandemic, others took

the initiative to learn and adapt during this period. Mazzarol (2015) emphasized that technological advancement should be considered a crucial element for SMMEs, strategically utilized to foster innovation and enhance their resilience in a post-COVID-19 environment. Roper and Turner (2020) agree that modernization is pivotal for the recovery and ongoing success of SMMEs after COVID-19 disruptions, while Gibb and Buchanan (2020) propose that SMMEs should consistently implement recovery plans to ensure continuity following significant disruptions

2.7 Environmental factors affecting SMME operations

According to Christianson (2020), the internal environment encompasses all factors or influences directly affecting the company's daily operations. Critical components of this internal setting include clients, suppliers, competitors, shareholders, financial entities, and the workforce. The significant number of individuals laid off or forced to shut down their businesses due to stringent government regulations during the COVID-19 lockdown contributed to internal factors impacting SMME operations (Le, 2020). Ozil and Run (2020) stated that suppliers increased stock prices during the lockdown, making it even more difficult for customers to buy and for businesses to survive. Furthermore, the authors state that customers were restricted from traveling, so they could not purchase.

2.7.1 Internal factors

SMMEs face a variety of internal factors that can significantly influence their operations. These factors can determine their ability to compete, grow, and sustain themselves in the market (Teka, 2022). Here are some vital internal factors affecting SMME operations:

- **Management and Leadership**

Mhlongo (2021) asserts that effective leadership and management are crucial for SMMEs. Poor management can lead to inefficiencies, low morale, and a lack of direction (Alvesson and Sveningsson, 2013). Solid leadership provides guidance, motivates employees, and steers the business toward achieving its goals (Steers and Lee, 2017).

- **Financial Management**

Proper financial management ensures that an SMME has the necessary resources to operate (Wolmarans and Meintjes, 2015), and it includes budgeting, managing cash flow, securing funding, and dealing with debts. Danilov and Konstantin (2014) stated that sound financial practices help maintain liquidity and solvency, while poor financial management can lead to insolvency and business failure. Lack of financial management caused many businesses to struggle with maintaining adequate cash flow due to sudden revenue declines and operational disruptions (Rodrigues *et al.* 2021). Warsame (2020) observed that with proper financial planning, SMMEs found it easier to meet essential expenses such as rent, payroll, and utilities, exacerbating their financial strain.

Furthermore, SMMEs needing more sound financial management structures encountered difficulties accessing crucial financial support mechanisms offered by governments and financial institutions (Mazibuko, 2021). Chilwana (2021) highlighted that some SMMEs needed more cash reserves or access to credit, leaving them highly susceptible to prolonged periods of reduced revenue or unexpected expenses. Consequently, many faced the looming threat of insolvency or closure.

- **Human Resources**

The quality and management of the workforce are vital for SMMEs. It involves hiring skilled employees, providing ongoing training and development, and maintaining good labor relations (Koval, 2015). A study by Nago (2020) found that most SMMEs require additional staff; often, business owners handle all the work themselves, and businesses can barely afford to invest in staff training. These challenges can lead to limited growth potential, innovation and customer service difficulties, increased compliance issues, and a lack of specialized skills and training (Wiid and Cant, 2021). These issues collectively hinder productivity, innovation, and sustainability, necessitating creative improvement solutions (Abdullahi, Jakada and Kabir, 2016).

- **Marketing and Sales**

Chauhan (2018) points out that an effective marketing strategy helps identify and reach target customers. SMMEs must invest in market research, branding, advertising, and sales strategies to increase their market share and customer base (Karimi and Naghibi, 2015). Strydom (2017) observed that many SMMEs struggle with effective marketing due

to limited budgets, lack of expertise, and time constraints, which result in poorly targeted campaigns.

- **Innovation and Technology**

Keeping up with technological advancements and integrating innovative practices can give SMMEs a competitive edge (Jabeen *et al.* 2023), which includes adopting new tools and technologies to improve efficiency, productivity, and customer satisfaction (Abdallah, Phan, and Matsui, 2016). The outcomes of this study observed that SMMEs are unlikely to afford technological advancements due to limited budgets, as Strydom (2017) suggested, which is why the businesses deemed government support essential.

- **Customer Relationships**

Bolton and Tarasi (2017) found that maintaining strong customer relationships is vital for repeat business and referrals, which entails providing excellent customer service, understanding customer needs, and effectively addressing feedback. Developing and cultivating customer relationships enhances loyalty, favorable word-of-mouth, and enduring business sustainability (Aripin, Pynatih and Aristanto, 2024). The participants in this study could not reach consumers due to COVID-19 restrictions, which might explain the reasons behind reduced profits.

- **Compliance and Legal Issues**

Adhering to laws and regulations is essential to avoid legal troubles and fines (Virglerová *et al.* 2020), which involves understanding and complying with tax laws, labor laws, industry standards, and environmental regulations (Webb, Ireland, and Ketchen, 2014). Most SMMEs operate informally, frequently encountering legal issues and often missing out on government benefits (Maloka 2013).

- **Business Location and Facilities**

According to a study by Wardana *et al.* (2023), the physical location and facilities of the business can influence operational efficiency and customer accessibility. Adequate facilities that meet operational needs and are accessible to customers and suppliers are essential. The right location can enhance visibility, attract customers, and improve

logistics, contributing to overall business success (Barreto, Amaral, and Pereira, 2017). Most study participants were in Durban Central, which gave them an advantage since it is the busiest location, with malls, public transport stations, and more.

2.7.2 External factors

Anderson (2017) characterizes external environmental factors as elements external to a company's internal operations that can impact its functioning. These external forces can either support the business or challenge its existing operations. The generic external environmental factors businesses should consider are political, economic, social, cultural, legal, and technological factors. The majority of SMMEs lacked the technological skills to adapt to new changes, such as working remotely (Islam *et al.* 2021), while some businesses, like those in the farming and transport industries, are not designed to operate using technology (Jomo and Chowdhury, 2020).

External factors significantly influence SMMEs' operations, strategies, and overall success. Grasping and efficiently overseeing these factors is essential for their sustainability and growth.

- **Economic Environment**

The economic environment significantly influences the operational environment of SMMEs. According to Girdzijauskas *et al.* (2022), economic stability is defined by inflation rates, interest rates, and overall economic growth, directly impacting consumer spending behaviours and business investments. Additionally, market dynamics, such as competition and variations in demand, influence pricing strategies and profitability (Park, Jung, and Choi, 2020).

- **Political and Legal Environment**

The political and legal environment is another critical factor impacting SMMEs. Government regulations and compliance requirements, such as labour laws, health and safety standards, and environmental regulations, impose operational constraints and additional costs (Karkkainen, 2019). In this regard, Bushe (2019) finds that government policies, including taxation, subsidies, and support programs, can either facilitate or hinder SMME growth. For example, favourable tax policies and grants can reduce

operational costs and encourage entrepreneurship, whereas burdensome regulations can stifle innovation and competitiveness (Atichasari and Marfu, 2023). Concerning this study, businesses were affected by lockdown regulations from the government. Some businesses benefitted from the government relief packages. However, most businesses deemed government support ineffective since they still need to receive financial aid.

- **Technological Environment**

Technological advancements are transforming the business landscape, offering both challenges and opportunities for SMMEs. Staying current with technological trends and adopting new technologies are essential for maintaining competitiveness (Afolayan and De la Harpe, 2020). However, keeping up with rapid technological changes requires continuous investment in new tools and skills, which can significantly burden resource-constrained SMMEs (Mhlongo and Daya, 2023). Due to limited resources, the study findings indicate businesses could not adapt to working online amid the COVID-19 epidemic.

- **Environmental Factors**

Environmental sustainability and climate change are becoming crucial concerns for small and medium-sized enterprises (SMMEs). Azadegan *et al.* (2020) assert that climate change and extreme weather events can disrupt supply chains, affect raw material availability, and impact operational continuity. According to Vesal, Siahtiri and O'Cass (2021), proactive environmental management can enhance brand reputation and customer loyalty, while failure to address these concerns can lead to regulatory penalties and loss of market share, as found by Mthabela (2015).

- **Competitive Environment**

The competitive environment influences the strategic decisions of SMMEs. De Toni *et al.* (2017) highlights that competition within an industry affects pricing strategies, market share, and profitability. Since some businesses could operate remotely, they gained an advantage over those that required physical resources.

- **Infrastructure**

Infrastructure quality, including transportation networks, communication systems, and utility services, affects SMME operations. Malik *et al.* (2022) state that efficient logistics and reliable access to electricity, water, and internet services are fundamental for smooth business operations. Poor infrastructure can increase operational costs, cause delays, and limit market reach (Sharma *et al.* 2020). Based on findings and due to the pandemic, lockdown rules compelled businesses to stay closed; however, SMMEs had to pay rent and electricity bills, adding more financial strain.

- **Trade and International Factors**

Trade policies and international factors also impact SMMEs. Ezeh, Okechukwu, and Ogbo (2023) stated that tariffs, trade agreements, and import/export regulations influence SMME's ability to engage in international trade. Favourable trade policies can open new markets and reduce costs, while restrictive trade barriers can limit market access and increase operational costs (Khanna, Palepu, and Sinha, 2015). Furthermore, COVID-19 restrictions and government regulations halted business trade activities, impacting the economy (Curran, Eckhardt, and Lee, 2021).

- **Public Health Issues**

Public health issues, such as pandemics, can significantly disrupt SMME operations. The COVID-19 pandemic highlighted SMMEs' vulnerabilities to global health crises, leading to disruptions in supply chains, decreased consumer demand, and operational restrictions (Etemad, 2020). SMMEs must, therefore, develop contingency plans, diversify their supply chains, and adopt flexible business models to enhance resilience against such unforeseen events.

2.8 Strategies to improve SMME sustainability post-COVID-19

The literature shows that small businesses are more likely to succeed and support overall economic growth when they foster innovation, employment, and competitiveness (Chowdhury and Alam, 2017). These small enterprises easily accept new tactics and quickly adjust to change (Mhlanga and Moloji, 2020). Small businesses significantly influence economic growth in a rapidly changing world and a global marketplace that is becoming increasingly competitive. Therefore, fostering economic expansion, generating

employment possibilities, and furthering technological advancement requires an innovation strategy. Innovation is essential for businesses to keep pace with new market trends and provide customer needs.

The government must invest in research, infrastructure, and technology in the essential business sectors (Shafi *et al.* 2020). An upskilling and re-skilling platform is necessary for the sustainability of SMMEs (Christianson, 2020). Moreover, it is incumbent upon the government to formalize the informal business sector, enabling them to access developmental programs.

2.9 Summary of the chapter

In summary, the literature reviewed and highlights the vital role of government support structures in aiding SMMEs during the COVID-19 crisis. The analysis underscores the importance of financial and non-financial support, the enhancement of skills, and the varied perceptions of SMME owners regarding government interventions. These insights set the foundation for the subsequent chapter, outlining the research methodology adopted to explore these themes in greater depth.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The preceding chapter examined and evaluated existing literature on the effectiveness of government entities established to assist SMMEs in the eThekweni Municipality amid the COVID-19 pandemic. This chapter elaborates on the methods and procedures used to conduct this study. As stated by Saluveer *et al.* (2020), research methodology is the methodical gathering of information with the intention of gaining data to resolve the research problems.

This chapter explore various research methods and strategies, including design, methodology, population, and data collection instruments. It covers the pilot study, validity, reliability, and ethical considerations. Additionally, the justification for the chosen research methods is provided.

3.2 Research design

Snyder (2019) defines research design as the blueprint or framework of an investigation, outlining its plan and structure, developed to answer research questions, with the plan being the overall framework of the study. Krammer (2017) identifies three fundamental types of research design: qualitative, quantitative, and mixed methods. Krammer also notes that researchers shape the chosen research design based on the type of research and the potential constraints of the project. According to Gorard (2013), a research design aims to persuade a more comprehensive, often skeptical, audience that the research conclusions were derived using appropriate methods and are, therefore, as reliable as possible.

This study, therefore, adopted a quantitative research method. Using a quantitative research method allows for statistical analysis, enabling researchers to collect data from many respondents. This enhances the reliability of findings and supports the ability to generalize results across a broader population. Additionally, it facilitates the identification of patterns and relationships, providing an ultimate basis for drawing conclusions and making informed decisions (Snyder, 2019). The population included SMMEs operating under the eThekweni Municipality at the time of study. The philosophical perspective of

this research was to determine the effectiveness of government support structures implemented to assist SMMEs during the COVID-19 pandemic.

This study gathered data through a questionnaire coded and analysed using SPSS (version 28.0). The research design necessitated the participation of SMME owners.

3.3 Research philosophy

Research philosophy encompasses the system of beliefs and assumptions used to create knowledge by supporting the selection of research methodologies, strategies, and data collection techniques (Wilson, 2014). Three primary assumptions guide research paradigms: ontology (the nature of reality or being), epistemology (The study explores what constitutes acceptable knowledge and how it communicates), and axiology (the role of ethics and values in the research process) (Khatri, 2020). These assumptions together form the basis for the five significant philosophies in business and management research: Positivism, critical realism, interpretivism, postmodernism, and pragmatism (Wilson, 2014).

3.3.1 Positivism

Khatri (2020) explains that Positivism involves working with tangible evidence and generalizations akin to laws. Zyphur and Pierides (2020) add that Positivism holds the belief that only "factual" knowledge obtained "through observation (the senses), including measurement, is reliable." The authors also note that Positivism relies on "quantifiable observations that lead to statistical analyses" and has been a prevalent research approach in business and management for many years.

Positivists favour scientific, quantitative methods for their research methodology (Masi *et al.* 2018). In positivist research, the role of the Researcher is confined to the collection and objective interpretation of information, serving as an objective observer who remains impartial. Consequently, the findings in these studies can be seen and measured.

Despite its widespread use, Positivism has several weaknesses that may limit its effectiveness in social science research. It simplifies complex real-world situations into experimental conditions that are challenging to apply. For example, organizations or communities are not typically willing to participate in experiments. Positivism also fails to provide in-depth explanations of the causes and processes underlying research phenomena, and its case studies are often difficult to generalize because they usually focus on a single unit of analysis (Hasan, 2016).

3.3.2 Critical Realism

Critical realism posits that reality exists independently and externally; however, past experiences and sensory perceptions influence the truth, alongside individuals' perceptions of the world and the events they experience (Kankam, 2019). Due to its emphasis on explanation, desire to make complexity understandable, reconciliation of agency and structural causes, and explanatory focus, Critical realism connects with qualitative research methodology (Willis, 2023). Archer (2016) argues that realism is a broad and adaptable concept that promotes creativity and flexibility in its application, advocating against rigid methodological frameworks. However, a drawback is that realism is a meta-theory and does not provide specific procedures for conducting social research.

3.3.3 Interpretivism

Holloway (2017) describes interpretivism as a sociological research approach that examines actions or events through the lens of the beliefs, norms, and values prevalent in the society where they occur. This qualitative approach is employed to study human behaviors in sociology. This method is advantageous because it can serve as a basis for exploring research philosophy and informing decisions about how research plans align with values, as Petrakis (2020) noted.

Kivunja and Kuyini (2017) argue that interpretivism is not value-neutral, as researchers' values can affect research outcomes. Thus, using interviews to collect data is essential for understanding participants' thoughts, views, emotions, and biases.

The drawback lies in the inability to generalize primary data from studies due to its significant influence on personal perspectives and values. According to Sekaran and

Bougie (2016), interpretivists argue that simple, universal laws cannot adequately explain the complexity of social phenomena. They also argue that achieving objective observation of the social world is unattainable because intentional behaviours and actions construct its meaning, which is inherently subjective to humans.

3.3.4 Postmodernism

Thompson (2017) characterizes postmodernism as examining late capitalism's social and cultural aspects (post-modernity), marking a period that ushered in a sense of freedom and an ethos where 'anything goes' in research. Postmodernism "allows individuals to question the theories and not take them as facts" (Duignan, 2014). Jameson (2018) supports this by stating that postmodernist values are significant in research, where "subjective and multiple opinions of individuals and communities are considered, rather than predetermined rules for action."

Griffiths (2020) argues that postmodernism values multiple interpretations rather than relying on a singular authoritative voice of the expert Researcher. It can also help comprehend current research issues and integrate critical reflexive thinking into research practices to explore innovative research approaches (Griffiths, 2020). However, Jabri (2006) contends that postmodernism lacks solutions for conflict analysis.

3.3.5 Pragmatism

Pragmatism argues that theories about reality hold significance only to the extent that they facilitate practical action. Ontologically, reality is seen as the tangible result of actions, indicating that truth is determined by what proves effective (Given, 2018). According to Britannica (2016), pragmatism involves individuals interpreting reality based on considerations of effectiveness and utility to serve their interests and needs. This approach often integrates quantitative and qualitative methods to assess various aspects of social science research. Pragmatism emphasizes problem-solving and contends that the most suitable research methods are those most effective in addressing research questions.

The limitation of pragmatism is that it deals with consequences rather than explanations. It is also subjected to poor-quality initial data with inaccurate information and poor

documentation (Masi *et al.* 2018). Dawadi, Shrestha and Giri (2021) concur that pragmatism may present challenges in interpreting discrepancies between different data types. Moreover, deciding on the sequence of data collection and determining when to proceed with sequential designs, which entail studying various groups over an extended timeframe, can pose challenges.

3.3.6 The Research Philosophy selected for the study

Exploring and examining the philosophies represents several research approaches that researchers could consider. However, this research specifically investigated the effectiveness of government structures established to assist SMMEs during the COVID-19 pandemic in the eThekweni Metropolitan Municipality. The Researcher engaged a diverse group of SMME owners across various industries within a brief timeframe (Ryan, 2015). Additionally, the Researcher employed a quantitative research methodology aligned with a positivist philosophy, which asserts that only factual knowledge derived from observation (in this study, through questionnaires) is reliable, neutral, and independent of the research topic (Cameron, 2010). This rationale guided the Researcher's adoption of a positivist philosophy.

3.4 Research Methodology

Patel and Patel (2021) define research methodology as a systematic approach to identifying, selecting, and analysing data to acquire knowledge and understanding of research phenomena, meaning that researchers research to solve a current problem or contribute to the existing literature by determining why specific problems occur and how to solve them (Menzies and Erwin, 2017). Mukherjee (2018) identifies the primary methodological options as quantitative, qualitative, and mixed methods research designs.

3.4.1 Quantitative Research

Leedy and Ormrod (2015) claim that the quantitative research approach includes the association between two or more phenomena. Quantitative research can be in an experimental or a descriptive form. Additionally, quantitative research relies on numerical representation and the management of interpretations. According to Given (2018), quantitative data consist of numerical information, such as statistics and percentages.

This study gathered quantitative data through questionnaires distributed to SMME owners.

Quantitative research is commonly linked with positivist philosophies and deductive approaches, although not exclusively so, as it involves using data from sampled subjects to test a theory (Kankam, 2019). It focuses on examining relationships between variables, using numerical methods, and analysing data through statistical techniques (Bryman and Bell, 2015). Their efficiency in data analysis drove the decision to use quantitative methods in this study, their ability to reach a large portion of the population, and their capacity to provide precise, easily interpretable numerical data.

3.4.2 Qualitative Research

As defined by Ormston *et al.* (2014), qualitative research is an investigative approach valuable for exploring and comprehending a central phenomenon. Malterud (2018) further characterizes qualitative research as naturalistic inquiry, originating in the social and human sciences, emphasizing theories of interpretation and human experience. Holloway (2017) defines qualitative research as a method of social inquiry that centres on how individuals understand their experiences and environment.

Qualitative research often connects with interpretive philosophies, although it is not exclusively so, and it follows an inductive approach where researchers gather data from sampled subjects. Themes are categorized, and variables and their relationships are defined to construct a theory through a conceptual model (Ghauri, 2020). One of the hallmarks of qualitative research is the exploration of participants' perspectives and the relationships between them, interpreted using non-numerical data (Bryman and Bell, 2015). Al-Sharif (2021) has pointed out the drawbacks of qualitative research, noting that it can be time-consuming, labor-intensive, and lacks statistical representativeness.

Qualitative research is rooted in naturalism, whereas quantitative research is grounded in Positivism (Given, 2018). Naturalism aligns with qualitative research methods by observing the behaviors of research subjects in real-world situations without altering or influencing any variables. The primary benefit of using a qualitative method, as described by Creswell and Creswell (2017), is that the Researcher gathers information through detailed interviews, focus groups, and observations, characterized by the Researcher's

intense presence with the participants, which allows the Researcher to elicit detailed information from individuals or groups regarding a problem.

3.4.3 Mixed Methods Research

Mixed methods research involves gathering quantitative and qualitative data and integrating these two types of data using distinct designs (Ormston *et al.* 2014).

According to Smajic *et al.* (2022), a key characteristic of mixed-methods research is its methodological pluralism, which results in studies offering broader perspectives than those using single-method designs. Ormston *et al.* (2014) conclude that the core principle of mixed methods research is that combining quantitative and qualitative approaches provides a more comprehensive understanding of research problems than using either approach alone. This approach employs quantitative and qualitative methods to understand better the phenomenon under study or the theory investigated.

These methods can include (1) concurrent design (where Researchers conduct quantitative and qualitative methods in parallel), (2) sequential exploratory design (starting with qualitative methods followed by quantitative methods), (3) sequential explanatory design (starting with quantitative methods followed by qualitative methods), and (4) sequential multi-phase design (involving iterative phases of quantitative and qualitative methods) (Kankam, 2019).

Dawadi *et al.* (2021) noted that numerous research inquiries cannot be adequately addressed solely through quantitative or qualitative methods. Mixed methods studies integrate qualitative and quantitative components, offering a comprehensive approach to investigate all research questions thoroughly. Almalki (2016), however, contends that conducting and analyzing data and interpreting results may demand more expertise than using a single method. Moreover, integrating different methods necessitates additional resources such as time and funding. According to Hesse-Biber (2015), pragmatism is the dominant philosophy in mixed methods research. Choosing pragmatism as a paradigm emphasizes an approach that leverages the distinct strengths of both qualitative and quantitative methods in the inquiry process

3.4.4 Research Methods selected for this study

This study adopted a quantitative research methodology. This choice was motivated by its ability to efficiently gather data from a large population to assess the effectiveness of government support structures for SMMEs in the eThekweni Municipality. Additionally, the quantitative method allows for generalization from the sample to the broader population and provides control over the variables examined in the study. Therefore, adopting a quantitative approach allowed the Researcher to gather numerical data to explore the concepts, opinions, or experiences of SMME owners regarding COVID-19 relief funds and assistance (Abutabenjeh and Jaradat, 2018)

3.5 Target population

According to Nagda (2020), a target population in research includes all entities that capture the researcher's interest. It is crucial to select the right target population to ensure the findings are pertinent. Defining the target population is crucial for three main reasons: it establishes the research's scope and objectives, determines the types of data needed, identifies the specific characteristics of individuals eligible to participate in the study, and provides the overall population or universe size to calculate the sample size (Frost *et al.* 2016).

Leedy and Ormrod (2015) state a targeted population should be precise or specific to meet the study aims. The population comprises of SMMEs registered with the DTI in eThekweni Municipality. There are currently 3000 SMMEs in the database as reflected in the Durban Chamber of Commerce website (Durban Chamber of Commerce and Industry NPC, 2024). This population holds the information that this study aims to gather (Hair *et al.* 2011). They represent the individuals to whom the results of this study can be extended or applied generally (Boparai, Singh, and Kathuria, 2018). Lastly, the respondents were located within one municipality, making it easier for the researcher to collect data.

3.6 Sampling

According to Denzin and Lincoln (2014), in statistical terms, A sample is a smaller group chosen from a larger population to reflect the characteristics of the whole group. In research, it is often only feasible to survey some members of a population due to the

sheer size of the group. Sampling is essential because it allows researchers to gather enough information to satisfy the research question without polling the entire population, saving time and money (Harel, 2021). Therefore, sampling involves selecting appropriate elements from a population (Denzin and Lincoln, 2014). The author notes that researchers can choose sample members through probability or non-probability sampling.

3.6.1 Probability Sampling

Frost *et al.* (2016) describe probability sampling as a technique where every member of a population has a known, non-zero chance of being selected. Each element in a population has an equal chance of being chosen. According to Saunders (2018), this type of sampling allows researchers to fulfil research questions and accomplish the objectives of inferring population traits through data derived from a subset. Researchers commonly utilize probability sampling in quantitative studies.

Johnston (2014) identifies five techniques of probability sampling: Simple random sampling, systematic sampling, stratified random sampling, cluster sampling, and multistage sampling. These methods guarantee that every individual in the population has a recognized and equivalent chance of being chosen. (Zikmund *et al.* 2013). Researchers praise probability sampling for its accuracy, efficiency, and cost-effectiveness. However, Khanyisa (2016) argues that using probability sampling can be challenging due to difficulties in accessing a comprehensive population list and time and cost constraints. Additionally, bias can still occur under certain circumstances.

3.6.2 Non-Probability Sampling

Saunders (2018) explains that non-probability sampling encompasses various techniques for selecting a sample based on subjective judgment. These techniques include quota sampling, purposive/judgmental sampling, snowball sampling, self-selection sampling, and convenience sampling (Adams and Lawrence, 2015). This method does not guarantee that each population member will be part of the study. (Timans, Wouters, and Heilbron, 2019). Non-probability sampling is typically associated with qualitative research and is suitable for small and large targeted populations (Neuman, 2011). As Sekaran and

Bougie (2016) suggest, non-probability sampling may be required to collect data in situations where probability sampling is impractical.

3.6.3 Sampling used in this study

Using a non-probability (purposive) sampling technique in this study is justified as it targets SMME leaders, owners, and managers specifically in Durban, allowing for focused insights that reflect the unique economic and social dynamics of the eThekweni metropolitan municipality (Johnson, 2014). This method enables the selection of respondents with the relevant expertise and experience, ensuring that the data collected is practical and applicable (Sekaran and Bougie, 2016). Additionally, purposive sampling is resource-efficient, enabling quicker data collection while allowing researchers to explore specific hypotheses tailored to the needs of SMMEs, ultimately enhancing the relevance and applicability of the findings (Saunders, 2018). The focus on the eThekweni municipality is crucial as it is a key economic hub in South Africa, hosting a diverse range of small and medium-sized enterprises (SMMEs) (Khanyisa, 2016).

3.6.4 Sample Size

The sample size refers to the number of respondents in an experiment, which affects the accuracy and detectability of study results (Johnston, 2014). It is crucial in research because researchers generalize study findings to the entire population based on the precision of the sample. In this study, as reported by SEDA (2016), more than 1,050 registered small, medium, and micro enterprises (SMMEs) are under the jurisdiction of the eThekweni Municipality, representing the entire population. These SMMEs have registered with the Durban Chamber of Commerce.

Given a population size of more than 1,050, Sekaran and Bougie (2010) suggest an estimated sample size of 202. Additionally, Sekaran and Bougie (2016) confirm that a sample size of 202 is adequate for a population of 1,050, assuming a proportion level of 0.67. Hence, the Researcher used the population table proposed by Sekaran and Bougie (2016) to derive a sample size of 200 business owners and managers.

3.7 Data collection

Mosweu and Mosweu (2020) describe data acquisition as assembling, quantifying, and interpreting precise findings for research through validated methodologies. Data collection assists researchers in addressing the phenomenon identified in the study (Grove, Burns, and Gray, 2013), drawing from both primary and secondary sources (Sekaran and Bougie, 2010). They additionally outline primary data as data gathered firsthand by the investigator on the variables of focus for the investigation and secondary data as information obtained from pre-existing sources. The Researcher utilized primary and secondary data to fulfil the study objectives.

Primary data for the study was obtained from respondents through the administration of questionnaire on SMME owner/managers in eThekweni Municipality. The questionnaire was self-administered and through research assistants. Secondary data was sourced from articles, government gazettes, government reports, as well as government websites from government departments and public sector organizations, to understand the government support structures and the administration of funds in the eThekweni Metropolitan Municipal region.

3.7.1 Data Collection Design

The Researcher designed a questionnaire to address the research inquiries for data collection. The questionnaire comprised two sections: Part A focused on demographic information, while Part B aimed to assess the effectiveness of government support structures for SMMEs. The study specifically crafted the questions to evaluate the assistance offered by the government during the COVID-19 pandemic from the viewpoint of SMME owners. Responses to the questions were rated on a 5-point Likert scale, ranging from strongly agree to disagree strongly. The Researcher designed the questions to be concise, straightforward, and clear in meaning.

The questionnaire predominantly used Likert scaling, which was most suitable for the study because it effectively quantifies attitudes, perspectives, and perceptions within a questionnaire. (De Boer *et al.* 2012). The author also mentioned that the Likert scale is straightforward and facilitates more accessible analysis. Additionally, Waples (2016) asserts that it requires less time and effort to complete compared to scales with higher

numbers of points. According to Sekaran and Bougie (2016), Likert scaling is widely used in organizational research to measure attributes and behaviors.

As the study investigated the difficulties encountered by businesses that existed from 2020 to 2021, the major challenge faced was that the businesses that existed during the COVID-19 pandemic had already closed, which limited the number of participants in the study.

Obtaining responses from these owners proved challenging due to their initial reluctance or busy schedules. To address this, the research assistant left some questionnaires with the staff and arranged for their collection later. Additionally, the data collection methods were adjusted, with the Researcher completing questionnaires for respondents who requested assistance

3.7.2 The Research Instrument

According to Zohrabi (2013), data collection instruments are designed to gather qualitative, quantitative, or mixed-method data. For this study, the questionnaire was developed based on insights gathered from the literature, with a preference for a quantitative research approach to test identified variables effectively. Akyildiz and Ahmed (2021) outline three main types of data collection instruments: questionnaires, focus groups, and interviews, with this study opting for a questionnaire.

Sekaran and Bougie (2016) explain that questionnaires can be conducted in person or self-conducted, disseminated via mail, online survey platforms, or delivered face-to-face. Given the study's objectives, a questionnaire was deemed suitable for assessing the effectiveness of government support structures for SMMEs during the COVID-19 pandemic. This method allows respondents to complete the questionnaire conveniently, ensures anonymity, and reduces costs (Gaur *et al.* 2020). This study selected a structured questionnaire as the data collection tool. The Researcher formatted the questionnaire in print for manual distribution and retrieval.

The Researcher designed the questionnaire to be manually administered, with the assistance of a Research Assistant, who read and understood the study's aim and purpose and the definition of SMME to identify the qualifying businesses accordingly. The

research assistant proceeded to sign a binding agreement, indicating that participation from the targeted population was voluntary and that participants must read Letter of Information and sign a Consent form (refer to appendix B). The research assistant visited SMMEs within the eThekweni Municipality and completed the questionnaire while asking them questions to save them time. The Researcher administered the questionnaire between 01 June and 30 August 2023.

The questionnaire included the following sections:

- **Demographic Information**

This section assisted in determining participants' ages and genders, aiming to ascertain if there were any tendencies related to accessing information through media channels.

- **Business sector**

These questions assisted in identifying the SMMEs within the eThekweni Municipality.

- **SMME owner perceptions**

This section fulfilled the initial research objective, which was to ascertain SMME owners' perceptions of the COVID-19 pandemic's impact on their enterprises.

- **Government COVID-19 relief strategies**

This section aimed to fulfil the second research objective: assess the efficacy of government structures set up to aid SMMEs during the COVID-19 pandemic. The Researcher formatted a questionnaire with closed-ended questions, spanning four pages and taking about 10 minutes to finish in the pilot testing phase.

3.7.3 Administration of the questionnaire

The Research assistant handed out the questionnaires to business proprietors or managers at their places of work. Each survey was accompanied by a letter explaining the study's objectives and assuring that the information provided by participants would remain anonymous and confidential. Using a printed questionnaire offered the advantage of gathering mass responses quickly compared to an interview-style questionnaire. Business owners who were too busy to complete the questionnaire immediately opted to

take it and complete it later. The research assistant arranged collection dates, accordingly, which contributed to a higher response rate.

3.8 Pilot study

Pilot testing assists the Researcher in identifying vague or unclear statements from developed questionnaires (Huang *et al.* 2021). As suggested by Whitehead *et al.* (2016), a pilot study typically requires at least 30 participants according to standard practice. The Researcher sent the questionnaire via Google Forms to 30 participants who were not part of the study. Before distributing the final questionnaire, a pilot test is conducted to evaluate the research methodology and identify potential issues that might affect the data's quality and validity (Allen, 2017).

Various challenges arose during the data collection process for the pilot study on the questionnaire. These included instances where SMME owners declined to participate or requested to postpone the questionnaire's completion and collection to another day. Some also expressed a desire for compensation. Furthermore, there were complaints about the questionnaire's length. To address these issues, the Researcher adapted the questionnaire by conducting interviews and completing them on Google Forms on behalf of the respondents. Additionally, some participants provided their email addresses and WhatsApp numbers so they could respond at their convenience. The Researcher administered the pilot questionnaire via Google Forms from 1 March to 3 April 2023.

3.9 Data analysis

Data analysis involves systematically examining unprocessed, unorganized data to derive meaningful information and draw conclusions (Allem, 2020). In this study, data was gathered and analysed with the support of an impartial statistician using SPSS 28.0. The Researcher tabulated data and generated graphs to facilitate the evaluation and understanding of research findings. Analytical systems aim to transform data into actionable information necessary for decision-making (Anderson and Williams, 2019). The choice of statistical analysis methods depended on the research questions, the number of factors considered, and the measurement scale.

The following analytical techniques were employed to identify patterns in the collected data:

Chi-square goodness-of-fit-test: This test assessed whether any response options for a categorical variable were selected significantly more or less frequently than expected.

3.10 Validity of research

Validity in a quantitative study pertains to how well a variable is measured accurately and is appropriate for its intended use, ensuring that survey questions effectively assess the intended information (Creswell, 2014). Kankam (2019) outlines three primary types of tests used to validate a research questionnaire:

Content Validity: Ensures that the questions in the questionnaire effectively cover the concepts studied, assessed by referencing literature, previous research, or using a panel of experts to classify each question as 'essential,' 'useful but not essential,' or 'not essential.'

Criterion-related Validity: Evaluates how well the questionnaire can predict outcomes by comparing its data with predetermined criteria. This type of validity often involves statistical techniques like correlation analysis.

Construct Validity Measures how well the study's findings align with the theoretical hypotheses underlying the research questionnaire. It is tested through convergent and discriminant validity. Convergent validity is confirmed when different questionnaires measuring the same concept produce highly correlated results. Discriminant validity is established when scales measuring theoretically distinct constructs do not show significant correlations.

This study adopted content validity. The questions designed were to gain a thorough insight into how effective the government structures were and whether SMMEs were satisfied with the services. The literature review also examined past papers to gather adequate knowledge on constructing questionnaires.

3.11 Reliability of research

Reliability refers to the stability, dependability, and consistency of research findings over time, ensuring that if the study repeats using similar methods, the same findings will be obtained (Khatri, 2020). D'Sa (2013) outlines three main approaches to assessing reliability:

- Test-retest reliability involves correlating data from the same questionnaire administered under as similar conditions as possible on two separate occasions.
- Internal consistency examines the correlation of responses across questions within a questionnaire. In this study, the Researcher used Cronbach's alpha coefficient to assess internal consistency, measuring the extent of consistency within the dataset on a scale from 0 to 1 (Bryman and Bell, 2015). A Cronbach's alpha value closer to 1 indicates higher internal consistency, with a value greater than 0.7 generally considered reliable (D'Sa, 2013).

Cronbach's alpha was employed to examine the reliability of the research instrument

3.12 Bias

Pannucci and Wilkins (2015) define bias as any tendency that hinders the impartial assessment of a question. In research, bias occurs when systematic inaccuracies are introduced into sampling or testing, showing a preference for one outcome or response over others. Bias may appear at different phases of research, starting with study planning and data gathering and going through to data interpretation and publication (Bryman and Bell, 2015). Smith and Noble (2014) stated that bias in research can lead to distorted results and wrong conclusions, and such studies can lead to unnecessary costs. Furthermore, it can affect decision-making skills and limit problem-solving abilities.

Smith and Noble (2014) argue that bias ingrains itself in all study designs.

Although researchers should strive to reduce bias, recognizing potential sources of bias allows for a more thorough, critical assessment of the research results and conclusions.

Krammer (2017) suggests that a well-structured research protocol that clearly outlines data collection and analysis procedures in quantitative studies can help mitigate bias. This study will not be biased; all evidence will be represented legitimately by randomly selecting participants to take part in the study.

3.13 Limitations

Ross and Zaidi (2019) define limitations in a study as its deficiencies or weaknesses, which can arise from factors such as lack of resources, inadequate sample size, methodological shortcomings, and lack of participant availability.

There is extensive government documentation on COVID-19 recovery programs for SMMEs; however, studies assessing the effectiveness of these schemes, specifically in Durban, are needed. Consequently, limited published literature was available to inform this study. A significant challenge was the high proportion of unregistered SMMEs, typically due to their small size and income level (Nieuwenhuizen, 2019).

The study's scope was also restricted by cost and time constraints. Additionally, due to the broad nature of the SMME sector, it was not feasible to comprehensively investigate the topic as desired. Therefore, the findings are limited to the context of the eThekweni Municipality

3.14 Ethical consideration

Ethical considerations in research about the regulations and principles researchers must follow throughout their studies (Cacciattolo, 2015). Research often entails direct interactions with individuals to observe behaviors and evaluate the effects of specific phenomena on targeted groups. These ethical considerations regulate interactions to ensure the research adheres to established rules and standards.

The Researcher handled the data collected with ethical care to ensure the integrity of the participants. The Researcher obtained ethical clearance (refer to appendix A) from the Postgraduate Research Office. A Letter of Information was provided to participants to explain the scope of the study.

The data collected by the researcher were handled with ethical care to ensure the integrity of the participants was not compromised. Ethical clearance and a gatekeeper's letter from the Research Office were obtained by the researcher. A Letter of Information was provided to participants to explain the scope of the study.

3.15 Anonymity and confidentiality

According to Allen (2017), confidentiality involves ensuring that any personal, identifying information provided by participants is separated or modified in the data. On the other hand, anonymity pertains to collecting data without acquiring personal, identifying information. The Researcher maintained confidentiality and privacy for all participant data in this study. The Researcher ensured that participants' identities were not exposed or compromised and kept the details about SMME owners confidential to uphold their privacy

- **Trustworthiness**

Ahmed (2024) emphasized the importance of establishing trustworthiness to ensure the credibility and reliability of qualitative research findings. Key elements such as credibility, transferability, dependability, and confirmability are crucial. These elements collectively make the research robust, transparent, and trustworthy to others. Credibility in this study was maintained by debriefing the SMME owners and engagement with participants. The data collection method, as a manual questionnaire, ensured truth value. The Researcher conducted an online meeting with the research assistant to explain the questionnaire and emphasize the importance of obtaining consent. Dependability was maintained by accurately documenting the sequence of events that took place.

3.16 Informed consent, voluntary participation

Prior to commencing data collection, the Research Assistant gave participants a consent form to complete and send back to the Researcher. All gathered data will be stored securely at the administrator's office using pseudonyms to ensure confidentiality. After eight years, the data will be securely disposed of, and all documents will be shredded.

The information letter explicitly stated that participants could withdraw at any point and emphasized that their involvement was voluntary.

3.17 Summary of the chapter

In conclusion, this chapter has outlined the comprehensive research methodology employed in this study. It detailed the research design, data collection methods, sampling techniques, and data analysis procedures used to investigate the support provided to SMMEs during the COVID-19 pandemic. By establishing a rigorous and systematic approach, the methodology ensures the reliability and validity of the findings. The following chapter will present and analyse the results obtained from the research, providing deeper insights into the effectiveness of government support structures for SMMEs.

CHAPTER 4: RESULTS INTERPRETATION AND DISCUSSION

4.1 Introduction

The research methodology and design were discussed in the previous chapter. As indicated, a quantitative research approach was chosen for this study. A questionnaire was used to collect data from selected SMME owners, managers, and other relevant decision-making stakeholders to investigate the effectiveness of government support structures established to assist SMME owners in eThekweni Municipality, whom COVID-19 impacted.

The chapter is focused on the presentation, analysis of data collected for the study as well as discussion of findings emanating from the data analysis. The presentations of the data involve the use of descriptive statistics represented through graphs, cross-tabulations, and other visual aids for the quantitative data collected. Inferential techniques utilized chi-square tests. The conventional reporting approach involves indicating statistical significance, typically denoted by " $p < 0.05$," based on the generated p-value from the test statistic.

4.1.1 Respondents' responses

220 copies of the research instrument/questionnaires were administered for the study and 201 copies were retrieved from respondents, 19 copies or 8.7% of the questionnaire were not returned or had incomplete responses and could not be utilized in the study. However, the response rate of 91.3% was considered large enough for analysis to form basis of addressing questions raised in the study.

4.1.2 The Research Instrument

The research instrument comprised 60 items, categorized at either a nominal or ordinal level of measurement. The questionnaire was structured into six sections, each focusing on distinct themes, as outlined below:

Table 4.1 Questionnaire Themes

A	Biographical data
B	COVID-19 pandemic impact on SMME sustainability
C	Government support structures: Perspective of SMME owners
D	Administration process followed by SMMEs to acquire government support
E	Financial support
F	Skills development

4.1.3 Reliability Statistics

Precision in research hinges significantly on reliability and validity. Reliability is assessed by gathering multiple measurements from the same subjects. According to Khatri (2020), a reliability coefficient of 0.60 or above is acceptable when assessing a newly developed construct.

The table below shows the Cronbach's alpha score calculated for all items included in the questionnaire.

Table 4.2 Reliability Scores

	Section	Number of Items	Cronbach's Alpha
B	Impact of COVID 19 pandemic on SMMES sustainability	8	0.572
C	Government support structures: perspective of SMME owners	7	0.791
D	Administration process followed by SMMES to acquire government support	7	0.864
E	Financial support	4	0.885
F	Skills development	5	0.950
	All items included	31	0.845

The reliability scores for all sections meet or are close to the recommended Cronbach's alpha value. Although the researchers tested the coefficient at 0.6, Zalma *et al.* (2015) generally accept Cronbach's Alpha of 0.572, which suggests that these research sections exhibit acceptable and consistent scoring.

4.1.4 Factor analysis

Factor analysis is a statistical method primarily employed to reduce data complexity. In survey research, researchers aim to condense several questions into a smaller set of hypothetical factors (Shrestha, 2021). According to Watkins (2018), factor analysis aids in identifying underlying factors that account for the organization and structure among measured variables. This study's five dimensions are independent variables, while the statements represent the dependent variables. These inferred independent variables are known as factors.

Why is factor analysis critical?

Factor analysis is a robust statistical method extensively applied across social sciences, psychology, and various disciplines to reveal latent patterns and streamline intricate datasets. Its primary objective is "to reduce the dimensionality of data by identifying underlying factors or latent variables that explain the observed correlations or covariances among a set of variables" (Siddiqui and Kathpal, 2021). In essence, it helps researchers find the "common threads or fundamental dimensions" that might influence multiple observed variables simultaneously.

Taherdoost *et al.* (2022) explained factor analysis as "a special tool used to make sense of complicated information." Consider a scenario where a substantial accumulation of puzzle pieces exists, and the objective is to discern their interconnections. Factor analysis serves as a tool to identify the predominant patterns or significant elements within this collection (Watkins, 2018). For instance, during the COVID-19 pandemic, governments could utilize factor analysis to explore relationships among variables like unemployment rates, business closures, and geographic locations of businesses. This approach enables governments to strategically allocate funding to support struggling businesses and mitigate revenue losses among small enterprises. Factor analysis thereby aids in structuring extensive data and enhances decision-making processes concerning fund distribution (Shrestha, 2021).

Factor analysis works under the assumption that the data that researchers observe have a few underlying factors, along with some measurement errors. These underlying factors are not directly observed but represent the commonality shared among the observed

variables. According to Watkins (2018) and Shrestha (2021), Researchers employ techniques like principal component analysis (PCA) and exploratory factor analysis (EFA) to identify underlying factors and determine their respective contributions to the total variance within the dataset. By doing this, researchers can better understand the structure of their data, identify any unnecessary repetition, and make their analyses more efficient. Moreover, factor analysis is vital for creating better measurement tools and enhancing the accuracy of predictive models, making it a crucial tool in both research and practical settings (Watkins, 2018).

4.1.5 KMO and Bartlett's Test

The summary table preceding the matrix table/s provides the outcomes of the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test. These assessments evaluate the appropriateness of the data for detecting underlying structures (Sarstedt, 2019).

The KMO evaluates how much of the variables' variability can be attributed to underlying factors (Jain and Raj, 2013). Higher KMO values, nearing 1.0, indicate that the data are well-suited for factor analysis. In contrast, values below 0.50 suggest that the factor analysis results might not yield meaningful insights (Watson, 2017).

Bartlett's test evaluates whether the correlation matrix resembles an identity matrix, indicating no relationships between variables and rendering the data unsuitable for structure detection (Watson, 2017). A significant level below 0.05 suggests that factor analysis could benefit the data (Sarstedt,2019). Factor analysis was conducted exclusively on the Likert scale items, with distinct components further divided into more detailed components.

Table 4.3 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.811
Bartlett's Test of Sphericity	Approx. Chi-Square	3664.751
	df	465
	Sig.	< 0.001

This study met all the prerequisites for factor analysis. Specifically, the KMO Measure of Sampling Adequacy value exceeded 0.500, and Bartlett's Test of Sphericity significance value was below 0.05 (Sumarni, Susilaningsih and Sutopo, 2018). Therefore, the study utilized comprehensive questionnaires focused on the impact of the COVID-19 pandemic on SMMEs and the effectiveness of government support structures in the eThekweni Municipality. Subsequently, the questionnaires were coded and entered into a predefined sequence. This study analyzed the data using SPSS version 28.0 and presented the processed data through tables and graphs.

The following section presents findings related to the demographic characteristics of the study participants. A summary of participant backgrounds was categorized into several sub-sections: gender, age, years in business, type of business, highest level of education, and reasons for starting their small businesses. This approach aimed to gather comprehensive information about the participants involved in the study, ensuring that knowledgeable respondents could provide relevant insights essential for the research. The subsequent results are derived from the demographic profiles of the study participants.

4.2 Section A: Biographical data

This section provides a background of the demographic profiles of the participants.

4.2.1 Cross-tabulation of gender and age group

Table 4.4 below illustrates the distribution of genders across different age groups

Table 4.4 Cross-tabulation of gender and age group

Age (years)		Gender		Total
		Male	Female	
≤ 20	Count	0	2	2
	% within Age (years)	0.0%	100.0%	100.0%
	% within Gender	0.0%	1.8%	1.0%
	% of Total	0.0%	1.0%	1.0%
21 - 30	Count	18	34	52
	% within Age (years)	34.6%	65.4%	100.0%
	% within Gender	20.5%	30.1%	25.9%
	% of Total	9.0%	16.9%	25.9%
31 - 40	Count	41	40	81
	% within Age (years)	50.6%	49.4%	100.0%
	% within Gender	46.6%	35.4%	40.3%
	% of Total	20.4%	19.9%	40.3%
> 40	Count	29	37	66
	% within Age (years)	43.9%	56.1%	100.0%
	% within Gender	33.0%	32.7%	32.8%
	% of Total	14.4%	18.4%	32.8%
Total	Count	88	113	201
	% within Age (years)	43.8%	56.2%	100.0%
	% within Gender	100.0%	100.0%	100.0%
	% of Total	43.8%	56.2%	100.0%

As shown in Table 4.4, (100 percent) of respondents under 20 years are female. In addition, (65 percent) of respondents aged between 21 and 30 years are female, while

(34.6 percent) are male. Within the age category of 31 to 40 years, (49.4 percent) are female, and (50.6 percent) are male. The last category of respondents, with those over 40 years of age, had (56.1 percent) females and (43.9 percent) males. Only (1 percent) of respondents fall within the age category of less than 20 years, whereas (25.9 percent) respondents are between 21 and 30 years, (40.3 percent) are between 31 and 40 years, and (32.8 percent) are over 40 years of age. The age distributions of participants skewed as more respondents were older than 30 ($p < 0.001$).

The male-to-female ratio is approximately 2:3 (43.8 percent: 56.2 percent) ($p = 0.078$).

Within the age category of 21 to 30, 34.6 percent are male. Within the category of males (only), (20.5 percent) were between the ages of 21 and 30. This category of males between the ages of 21 and 30 formed (9 percent) of the total sample.

4.2.2 Highest level of education

The figure below illustrates the educational levels of the participants.

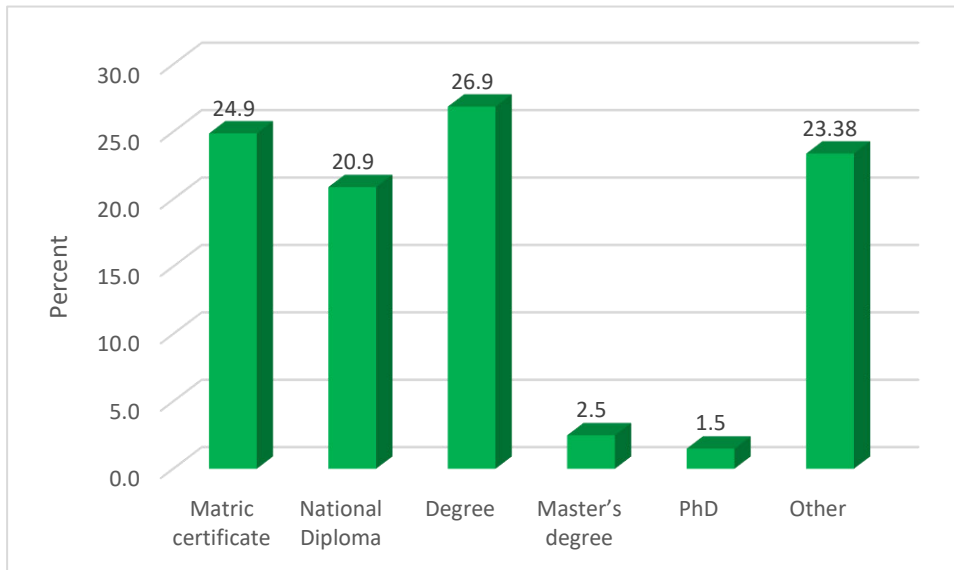


Figure 4.1 Highest level of education

Figure 4.1 above illustrates (29 percent) of respondents had attained a degree, while (24.9 percent) had a matric certificate and (20.9 percent) had a national diploma. Only (2.5 percent) of respondents have a Master's degree, with (1.5 percent) having obtained a PhD qualification. The remaining participants (23.38 percent) had acquired certificates or qualifications outside the options provided, which could be individuals who did not attend school, those with training certificates, and those who attended secondary school but did not graduate. It was observed (that 51.8 percent) of respondents have a first degree, which implies that, given the high unemployment rate in South Africa, numerous graduates have chosen to establish their businesses to support themselves financially. However, this contrasts with Kelly *et al.* (2021), who found that (87 percent) of business owners needed more tertiary education and turned to entrepreneurship after failing to secure employment. Thus, this suggests that venturing into entrepreneurship only sometimes demands formal education, underscoring the significant economic impact of small, medium, and micro enterprises (SMMEs) (Jili *et al.*, 2017; Tang and Li, 2023; Zulu, 2021).

4.2.3 Business Sector

The figure below indicates the nature of the SMMEs.

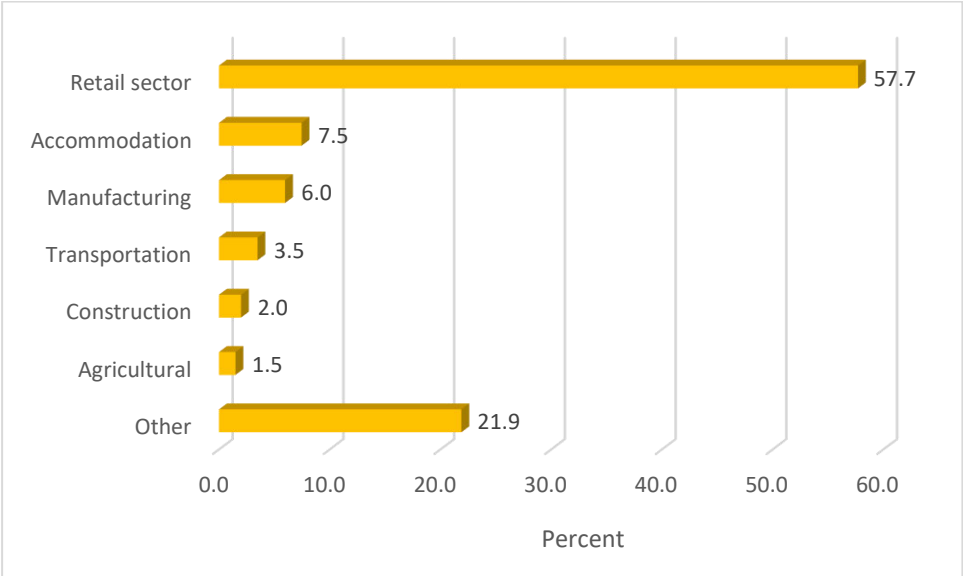


Figure 4.2 Business Sector

Figure 4.2 above illustrates that most respondents (57.7 percent) operated in the retail sector, while (7.5 percent) operated in the accommodation sector and (6 percent) operated in the manufacturing sector. Only (3.5 percent) of respondents had a business in the transportation sector, while (2 percent) had a construction business, and (1.5 percent) operated in the agricultural sector. The remaining (21.8 percent) participants operated outside the options provided. These options included but were not limited to, advertising, entertainment, fashion, and fitness, as well as photography, barbering, catering, wedding and decoration services, hair styling, funeral services, locksmithing, sewing, and cybercafés offering typing, printing, and other internet services.

4.2.4 Years of Experience

The figure below illustrates the length of service of the participants.

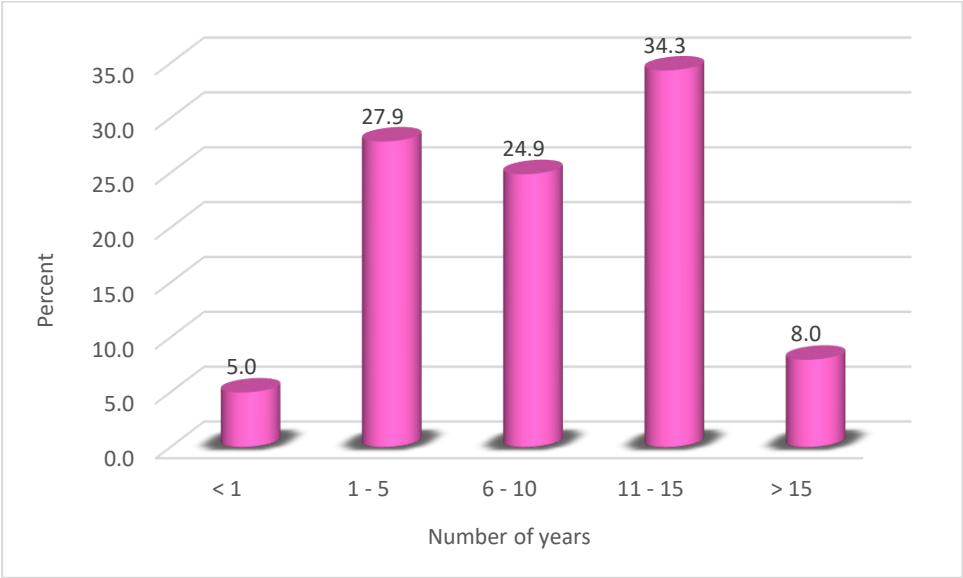


Figure 4.3 Years of experience

A reasonable percent of the respondents, 34%, had been in business for between 11-15 years. In essence, these respondents have pre-covid business experiences and would have experienced the stable and instability as well as the downturns of the south African business environment. Expectedly, learned experiences often tempered our reactions to situations and inform decisions and are expected to build in individuals absorbing capacities for handling unsavory situations as the covid pandemic. Therefore, the study is somewhat endowed with a rich sample consisting of individuals that may have be through financial and organizational distresses in their business path and endeavours. Perhaps, this sampled environment can inform policy on preventing business failures? A deeper inquiry may be of value on the environment, their sustainable policy and nature of the entrepreneurs who have weathered the storms and remained this far in business.

4.2.5 Years of existence

The figure below illustrates the duration of time that participating organizations have been in operation

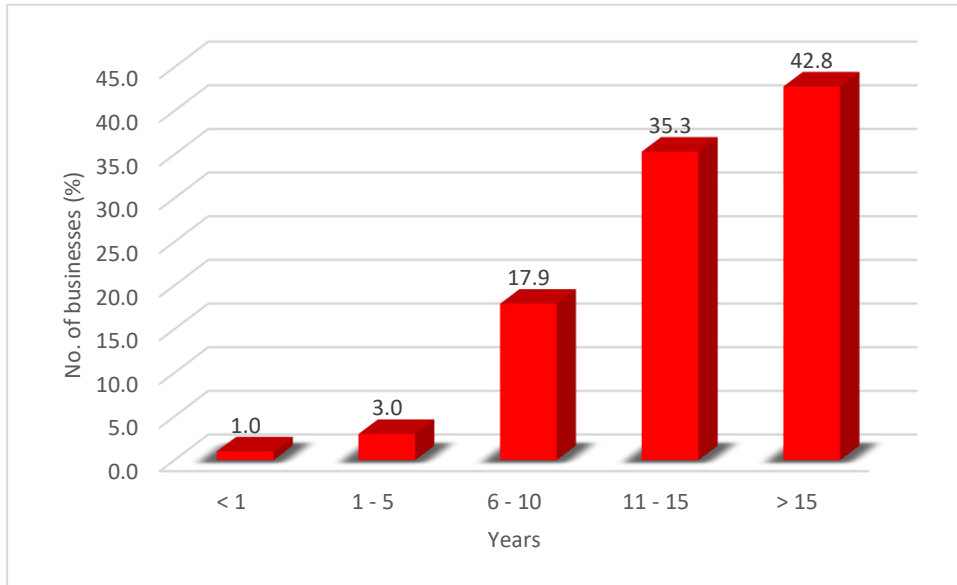


Figure 4.4 Years of existence

The mortality rate of businesses may vary across business sectors; however, the response rate suggests that substantial number of these businesses have escaped early mortality. (96 percent) of the participating businesses have been in operations for more than five years with (42.8 percent) of these been in business for well over 15 years. Therefore, it is apparent that SMMEs in the eThekweni municipality exhibit sustainability and represent a good model for businesses in South African. Their tenacity and capacity to escape mortality in the unstable and unpredictable business environment in South Africa can offer a useful lesson to other entrepreneurs in similar South African municipality. Perhaps, the tactical approach of some business owners running their businesses from home, thus avoiding rental expenses and low operation cost may have accounted for this pattern. In addition, operating within the local communities, where they have established a loyal customer base may have potentially contribute to their ongoing success. However, a study by Alonso and O'Neill (2009) reported results that contradicted those reported in this study. They reported only (20percent) of businesses have been open for more than a decade, and businesses need help to survive long-term. Although Alonso and O'Neill (2009) suggested that such results may stem from staffing challenges

and competition in their study population, results reported in the present study attribute city businesses to urban economists who have witnessed diversity, creativity, and innovation.

4.2.6 Number of employees

The figure below depicts the employee count within the organizations.

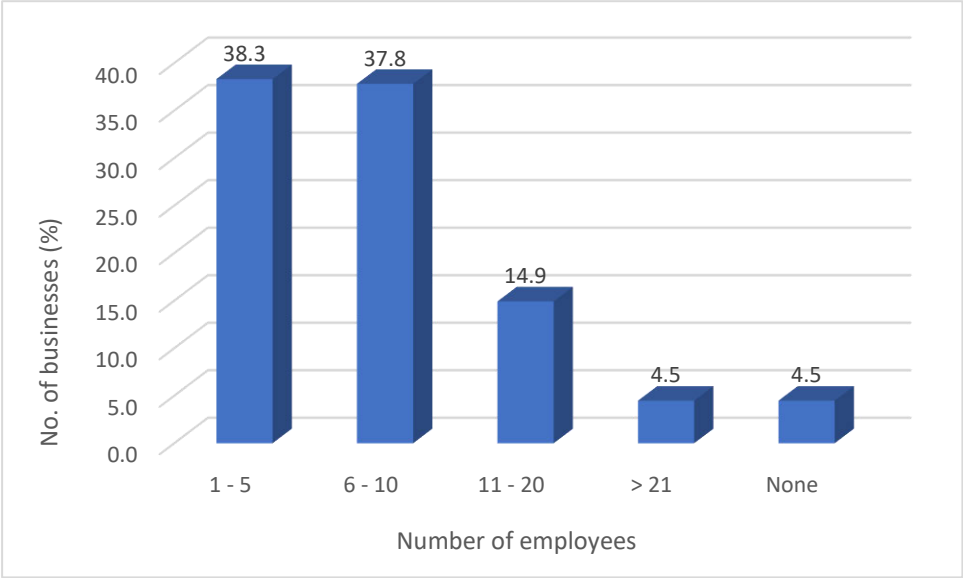


Figure 4.5 Number of employees

Figure 4.5 above illustrates that most businesses (38.3 percent) were operating with 1-5 employees, while (38.7 percent) had 6-10 employees and (14.9 percent) had 11-20 employees. Only (4.5 percent) of businesses have less than 21 employees, while (4.5 percent) have no employees hired. Most respondents indicated their businesses had at most ten employees ($p < 0.001$).

The research results demonstrate that SMMEs significantly contribute to job creation and alleviating poverty. Despite SMMEs employing fewer workers, they still have a meaningful impact on employment generation. This reduced workforce could stem from financial limitations or the inherent size of the business, as supported by Rogerson (2008). Amra, Hlatshwayo, and McMillan (2013), who acknowledged that SMMEs have a significant impact on the country's GDP and employment, with figures suggesting that they account for more than (35 percent) of GDP and approximately (72 percent) of all jobs in the nation,

which underscores their importance in driving economic growth and reducing unemployment rates.

4.3 Section B: COVID-19 Pandemic and Government Support Structure for SMME

The main goal of this section was to evaluate the effectiveness of government support structures established to aid SMMEs during the COVID-19 pandemic. It also aimed to analyse financial and non-financial interventions designed to sustain these businesses in the eThekweni Municipality. These aspects have six categories: Theme One contained eight statements, Theme Two included eight statements, Theme Three comprised seven statements, Theme Four encompassed seven statements, Theme Five had four statements and Theme Six contained six statements. Additionally, theme seven consisted of six statements and one open-ended question. Literature reviews identified these factors and informed the study's aims, objectives, and questionnaire development.

4.3.1 The business had to reduce operating costs to survive

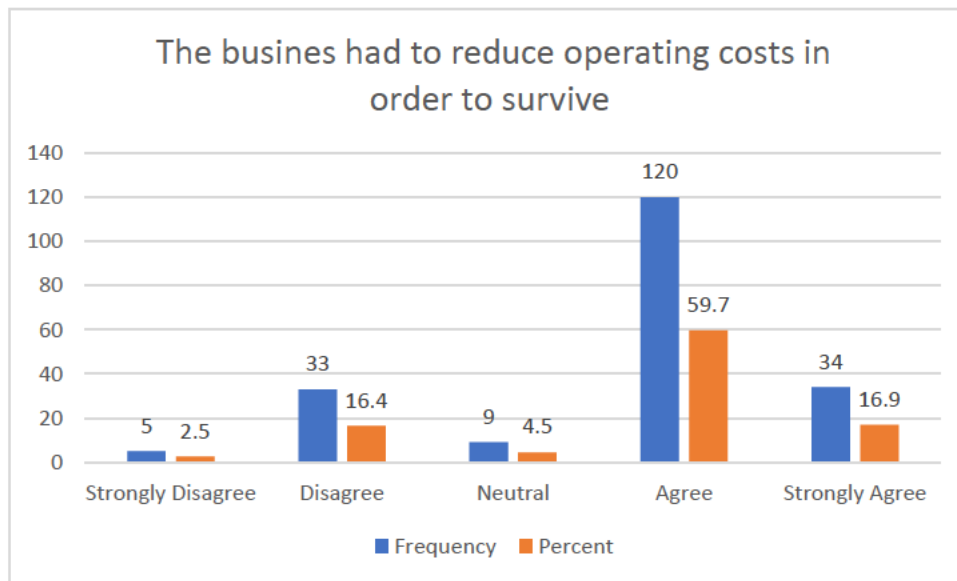


Figure 4.6 The business had to reduce operating costs to survive

As shown in Figure 4.6, most respondents (76.6 percent) either agreed (59.7 percent) or strongly agreed (16.9 percent) that businesses had to reduce operating costs to survive. A Chi-square analysis corroborates these findings to assess whether businesses decreased operational expenditures to ensure survival. The results indicate ($P < 0.001$) for this variable, reflecting that reducing operating costs is understood to impact business survival substantially. There were a few respondents (18.9 percent) who disagreed (16.6 percent) and strongly disagreed (2.5 percent) with the statement.

The results indicate that SMMEs strategically cut operational expenses to endure challenging circumstances. This proactive measure played a crucial role in maintaining their viability. Considering the widespread closures of various services amid the COVID-19 pandemic, the demand for these businesses' services significantly decreased. Consequently, they had to make well-thought-out decisions, concentrating their efforts on delivering only essential services, considering that they also had to pay workers' salaries, which was challenging in times of low liquidity.

Other obstacles could have been paying utility bills for water, electricity, or gas. Nwatu and Idoko (2020) realised that the cost reduction strategies employed during the pandemic offered a chance to enhance long-term operational efficiency. Additionally, SMMEs must pursue cost reduction in a socially responsible manner, prioritizing operations maintenance while minimizing strain on resources in the long run. This strategy aims to foster resilience during and after the COVID-19 pandemic, ultimately bolstering long-term competitiveness.

4.3.2 The business shifted to working remotely

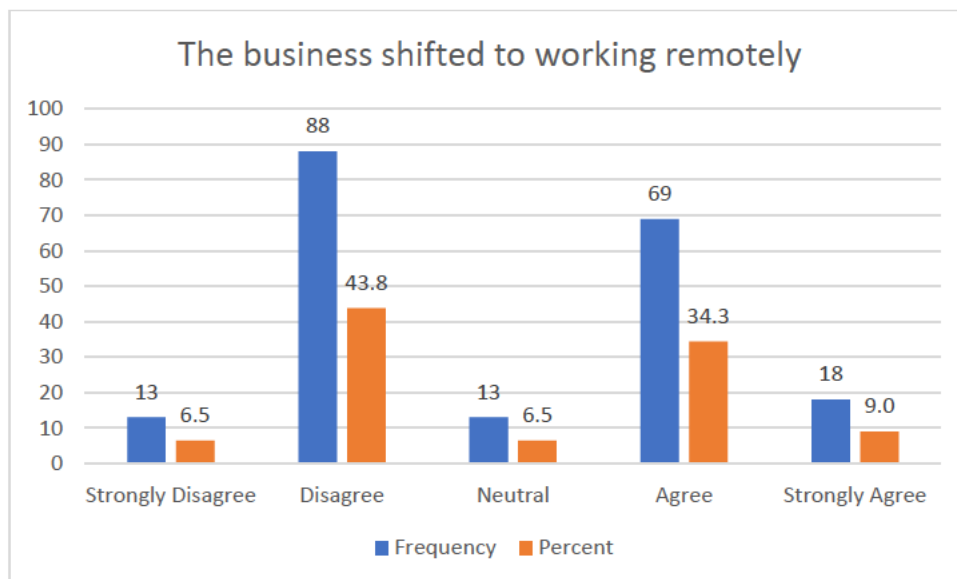


Figure 4.7 The business shifted to working remotely

As depicted in Figure 4.7, a significant number of respondents (43.8 percent) and (6.5 percent) disagreed or strongly disagreed, respectively, the business shifted to working remotely. A tiny group of respondents (6.5 percent) was neutral to the statement, while

only (34.3 percent) and (9 percent) agreed and strongly agreed with the statement. A Chi-square test corroborates these findings to determine whether businesses shifted to working remotely during the COVID-19 pandemic. This variable's results show ($P > 0.001$), indicating that this understanding is valid.

These findings also reflect that small businesses could not operate remotely due to several factors. As supported by Ionescu *et al.* (2022), many small businesses were not insulated from the COVID-19 lockdown effects, generally characterized as having no income replacement and no possibility of working from home. Chung *et al.* (2020) concur with the findings, stating that SMMEs did not have suitable equipment to facilitate remote work. This suggest advocacy for, and the need for a new business model that incorporate virtual model to business at this level, this will eliminate need for physical space and reward creative thinking. An emergence of virtual entrepreneurs who are more equipped for the emerging digital economy, A genuine need for policy initiatives to prepare the youth and the populace for emerging trend of borderless businesses in the light of the fact that we may not be immune for future pandemic because of interconnection of people and nations

4.3.3 The business retrenched staff members

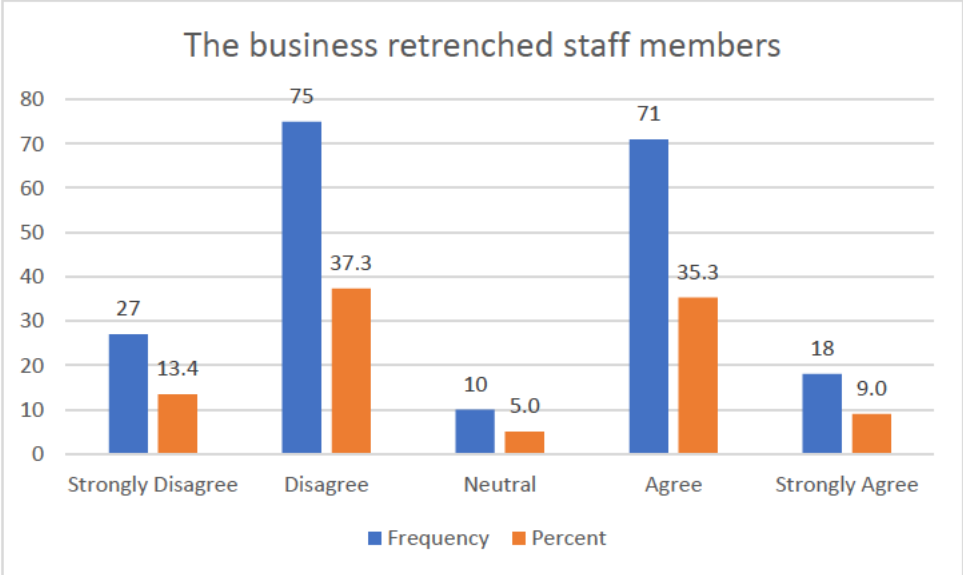


Figure 4.8 The business retrenched staff members

Figure 4.8 illustrates that a moderate number of respondents (37.7 percent) disagreed, and (13.4 percent) further strongly disagreed that their businesses retrenched staff members during the COVID-19 pandemic. A small number of the respondents (5 percent) were neutral, while (35.3 percent) agreed and only (9 percent) strongly agreed. A Chi-square analysis was performed to ascertain if businesses laid off staff members. The results show ($P > 0,001$) for this variable, indicating the businesses did retrench staff members amid the COVID-19 pandemic. The findings suggest that (44.3 percent) of SMMEs lay off their employees because, amongst many challenges, they could not generate sufficient income to cover operating costs or pay salaries during the COVID-19 pandemic.

These results align with the research by Bartik *et al.* (2020), which revealed that (43 percent) of small enterprises experienced closures, leading to an average workforce reduction of (40 percent). Furthermore, Dua *et al.* (2020) found that the COVID-19 pandemic endangered two of every three jobs in SMMEs. Nevertheless, it is worth noting that most respondents reported not having laid off any employees during the COVID-19 pandemic. These businesses may have been in a more favourable financial position or employed alternative strategies instead of resorting to layoffs. According to Wenzel, Stanske, and Lieberman (2020), the coronavirus crisis prompted four strategic business responses: retrenchment, persevering, innovating, and exit.

4.3.4 The business relocated to another location to cut down rent expenses

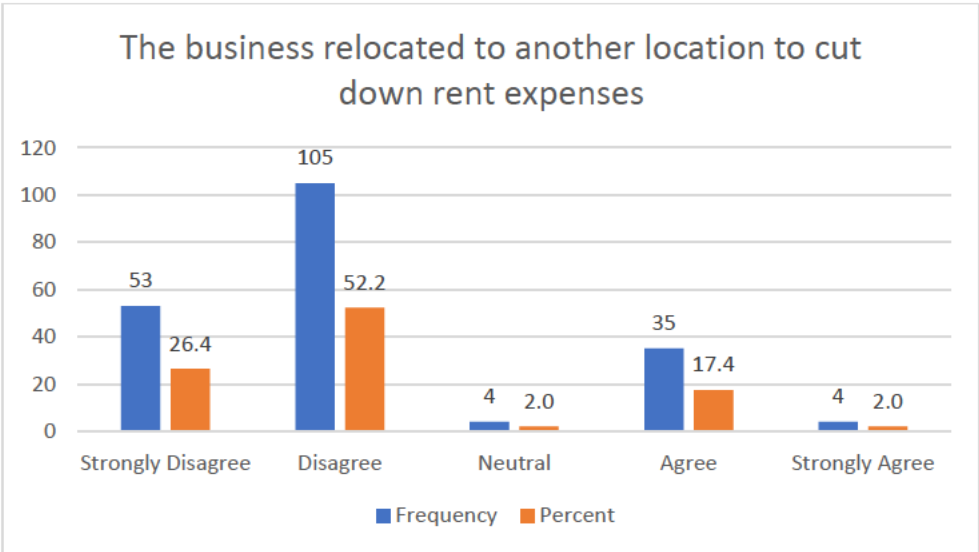


Figure 4.9 The business relocated to another location to cut down rent expenses

As shown in Figure 4.9, a moderate number of respondents (52.2 percent) disagreed, and (26.4 percent) further strongly disagreed that their businesses relocated to another location to reduce rent expenses. A smaller number of the respondents (2 percent) were neutral regarding the statement. In comparison (17.4 percent) agreed, and only (2 percent) strongly disagreed with the statement, which means (that 78.6 percent) of respondents did not relocate to another location to reduce rent expenses.

Muller (2021) stated that relocating businesses could have been a better strategy during the COVID-19 pandemic since lockdown rules were applied everywhere in the country. The results show ($P > 0.001$) for this variable, indicating that the business relocated to another location to cut down on rent expenses.

4.3.5 Staff salaries or wages had to be reduced

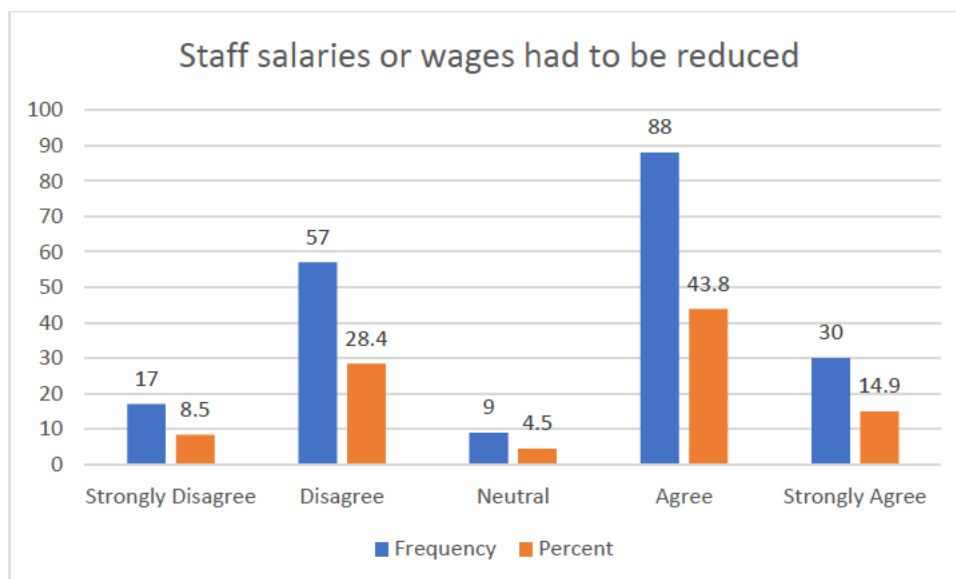


Figure 4.10 Staff salaries or wages had to be reduced

As Figure 4.10 shows, a significant number of the respondents (43.8 percent) agreed and (14.9 percent) strongly agreed that staff salaries or wages had to be reduced by SMMEs. A smaller number of the respondents (4.5 percent) were neutral, while (28.4 percent) disagreed, and only (8.5 percent) strongly disagreed with the statement.

Although it is against the law, according to Section 34 of the Basic Conditions of Employment Act, for an employer to deduct from an employee's salary without consent or without following a fair procedure, the unique circumstances of the COVID-19 pandemic created exceptional situations.

For some businesses, implementing salary reductions was seen as a strategic measure to sustain the business while ensuring employee job security. These findings are supported by Benhura and Magejo (2020), who stated that some workers who managed to retain their jobs lost at least 50 percent of their income. The researcher performed a Chi-square analysis to determine whether SMMEs minimized staff salaries or wages. The results indicate ($P > 0.001$) for this variable, indicating staff salaries or wages had to be reduced by SMMEs during the COVID-19 pandemic.

4.3.6 Lockdown rules caused a loss in sales and profits

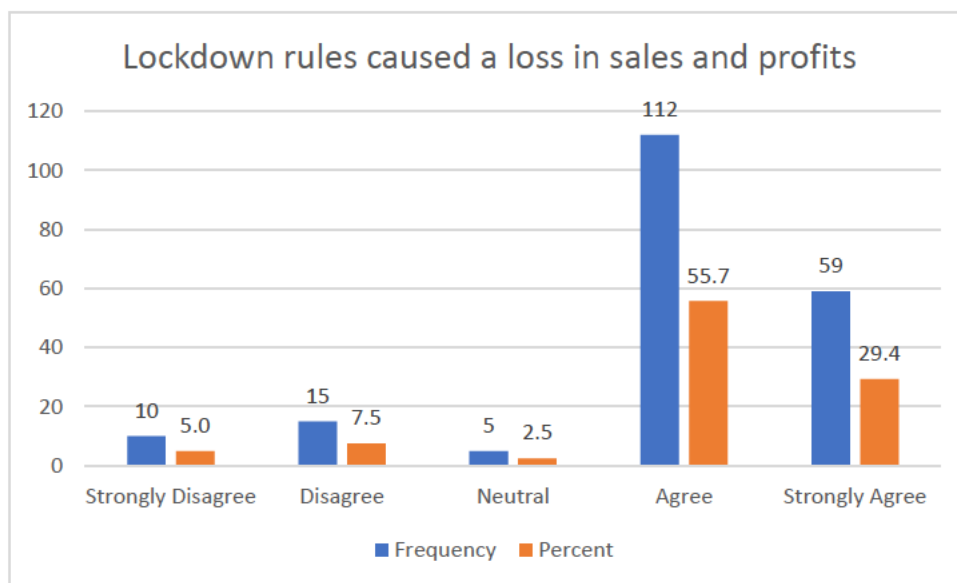


Figure 4.11 Lockdown rules caused a loss in sales and profits

As shown in Figure 4.11, a significant number of the respondents (55.7 percent) agreed, and (29.4 percent) further strongly agreed that lockdown rules caused a loss in sales and profits. Few respondents (2.5 percent) were neutral, while (7.5 percent) disagreed, and (5 percent) strongly disagreed with the statement. Perhaps, these groups that either merely disagreed or strongly disagreed with the question of sales lost during the pandemic were able to adjust their operations to cope with the changing environment or

have a shorter adjustment period for responding to externally imposed changes. Businesses that were operated by information technology savvy executives were able to leverage on technology to hedge against sales and revenue loss with some ending with hybrid business operating physically and on the web. However, we must note that there were businesses that are in the critical sector that were able to hike prices taking advantage of the pressure of high demand for their products. Thus, these categories of business might possibly not experience sales or revenue fall.

Lessons derived from these businesses without loss of sales and revenue may be of value in informing government policy on dynamic capacity building for SMMEs with a focus on the future probable pandemic or environmental change that could be unfavourable to this class of businesses.

4.3.7 Suppliers hiked the price of their products making it difficult to order products

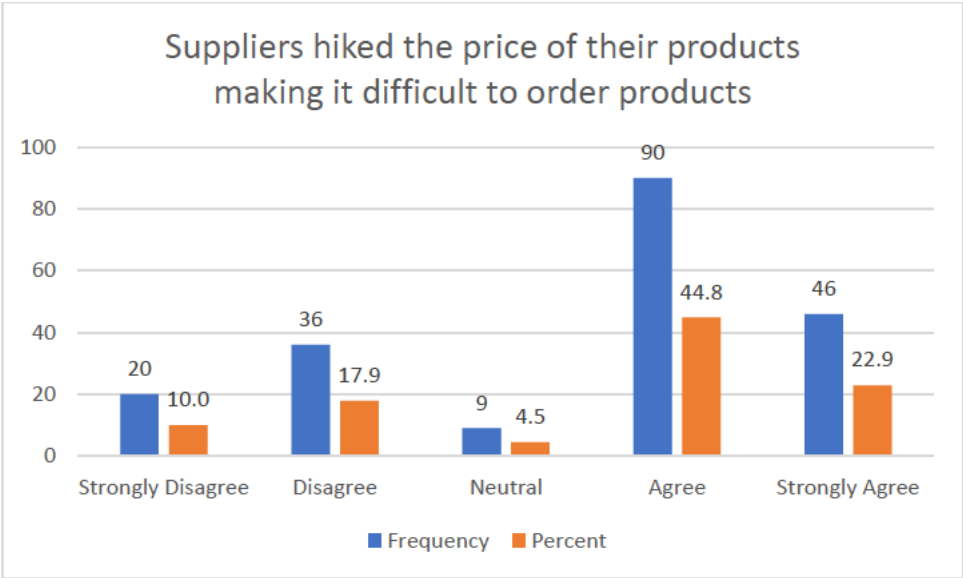


Figure 4.12 Suppliers hiked the price of their products making it difficult to order products

Figure 4.12 shows that a significant number of respondents (44.8 percent) agreed and (22.9 percent) further strongly agreed that suppliers hiked the price of their products during COVID-19, making it difficult to order products. A smaller number (4.5 percent) were neutral, whereas (17.9 percent) agreed and (10 percent) disagreed. These findings are corroborated by a Chi-square test conducted to ascertain whether suppliers hiked the

price of their products, making it difficult to order products. The results indicate ($P = 0.001$) for this variable, signaling that price hikes from suppliers made it difficult for business owners to stock or order products.

The results clearly show that the COVID-19 pandemic resulted in extensive disruptions to global supply chains, causing shortages of critical commodities due to halted production, reduced workforce, and logistical challenges. This scarcity increased prices, following the principle of supply and demand economics. Lockdown measures, travel restrictions, and health concerns among workers exacerbated these disruptions. Some businesses raised prices to address shortages, manage demand, and incentivize production. The pandemic highlighted the importance of resilient supply chains and effective crisis management strategies.

A study by Mogues (2020) found significant price increases for essential food items in various regions during the COVID-19 pandemic. For instance, bread prices surged by (80 percent) in Côte d'Ivoire, the price of rice doubled in the Maldives, and potato prices rose by (33 percent) in Guyana. These examples illustrate the results of supply chain disruptions on consumer prices during the global crisis.

4.3.8 On-hand inventory expired and or was damaged due to the closure of business trading

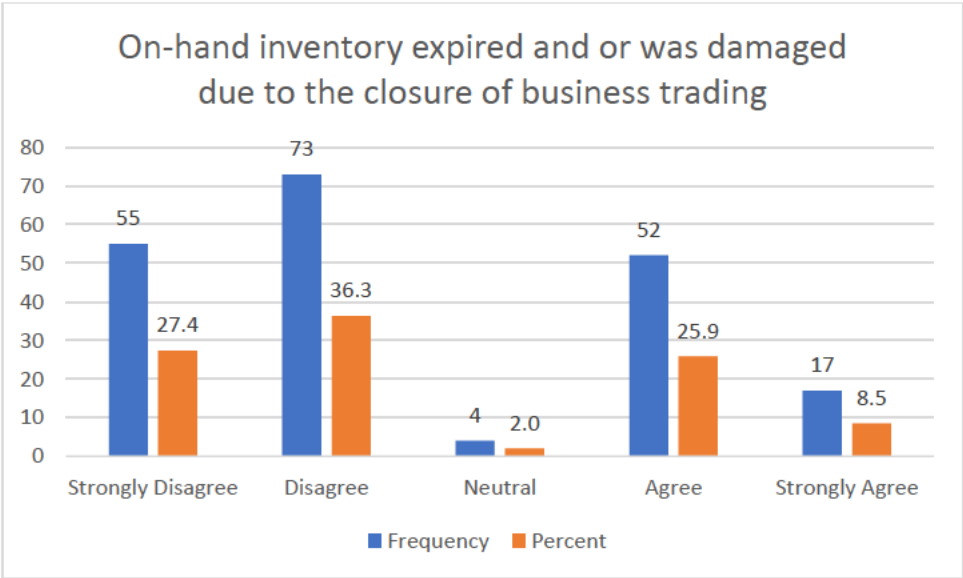


Figure 4.13 On-hand inventory expired and or was damaged due to the closure of business trading

Figure 4.13 shows that a moderate number of the respondents (36.3 percent) disagreed, and (27.7 percent) further strongly agreed that on-hand inventory expired and or was damaged due to the closure of business trading. Fewer respondents were neutral (36.3 percent), while (25.9 percent) and (8.5 percent) agreed and strongly agreed. This study conducted a Chi-square test to ascertain whether on-hand inventory expired and damaged due to the closure of business trading.

The study's findings indicate that most respondents (63.7 percent) did not experience goods expiring. This could be attributed to several factors, including the possibility that respondents are not primarily selling perishable goods. Items that do not spoil are less prone to expiration and might have been more resistant to supply chain disturbances amid the COVID-19 pandemic. Additionally, effective inventory management practices or timely consumption of goods could have contributed to respondents' lower incidence of expiration. However, a reasonable number of respondents had their goods expired.

A study by Nicewicz and Biliska (2021) found that other factors may include delays in replenishing shelves due to transportation challenges or shortages of raw materials, resulting in products remaining unsold for extended periods and eventually expiring. Furthermore, understaffing or reduced operating hours may have made it challenging to rotate stock efficiently, causing goods to linger on shelves and expire. Moreover, concerns about COVID-19 transmission may have failed to allow in-person shopping, leading to decreased foot traffic and slower sales turnover, thereby increasing the likelihood of goods expiring.

4.4 Section C: Government support structures: perspective of SMME owners

This section examines the perspectives of small business owners regarding government support programs. It investigates how these programs assisted SMMEs during the COVID-19 pandemic. In addition, it examines the challenges faced by businesses and potential avenues for improvement. Specifically, government initiatives aimed at bolstering innovation, offering training and funding, addressing skills gaps, and fostering small business sustainability are investigated.

4.4.1 The Government promptly formulated structures to help struggling SMMEs severely affected by COVID-19

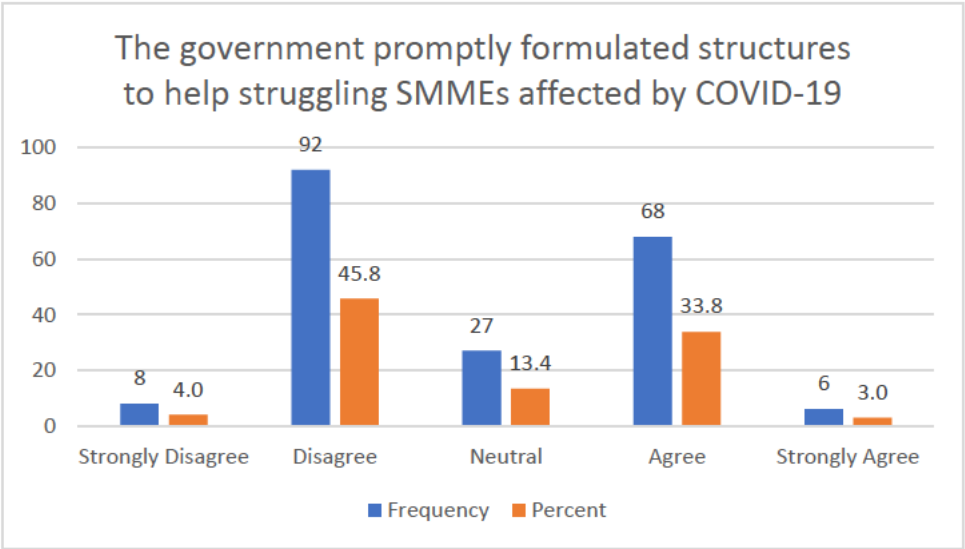


Figure 4.14 The Government promptly formulated structures to help struggling SMMEs severely affected by COVID-19

Figure 4.14 shows that a moderate number of the respondents (45.8 percent) disagreed, and (4 percent) strongly disagreed that the government had promptly formulated structures to help struggling SMMEs severely affected by COVID-19. A noticeable number of the respondents (14.4 percent) were neutral, while (33.8 percent) agreed and (3 percent) strongly agreed with the statement.

The study conducted a Chi-square analysis to ascertain whether the government promptly formulated structures to help struggling SMMEs severely affected by COVID-

19. The results indicate ($P > 0.001$) for this variable, signaling the government did not promptly formulate structures to help struggling SMMEs severely affected by COVID-19.

The perception could arise from various factors, encompassing aspects such as inadequate receipt of necessary assistance, a lack of visible improvement, dissatisfaction with outcomes, comparisons with responses by other nations, communication shortcomings, and bureaucratic obstacles. However, it is evident (46.8 percent) that participants perceived that the government had acted promptly in establishing support services, which could be attributed to several factors. This indicates that SMMEs successfully received essential assistance, witnessed positive outcomes post-assistance, accessed support, and consequently felt satisfied.

The government sees SMMEs as significant contributors to employment and economic growth, and the government provides financial support like the SMME Debt Relief Finance Scheme and business growth funds, among other initiatives (Anakpo and Mishi, 2021). Nevertheless, concerning implementing financial support for SMMEs, participants in this study revealed several challenges in response to the open-ended question. These challenges include business location, scoring criteria, insufficient business and managerial expertise, favoritism, cash flow constraints, delays in decision-making processes, communication obstacles, adherence challenges, and stringent requirements for business registration. These hurdles pose obstacles to the effective disbursement of funding to SMMEs.

4.4.2 The Government is doing enough to support SMMEs affected by the COVID-19 pandemic

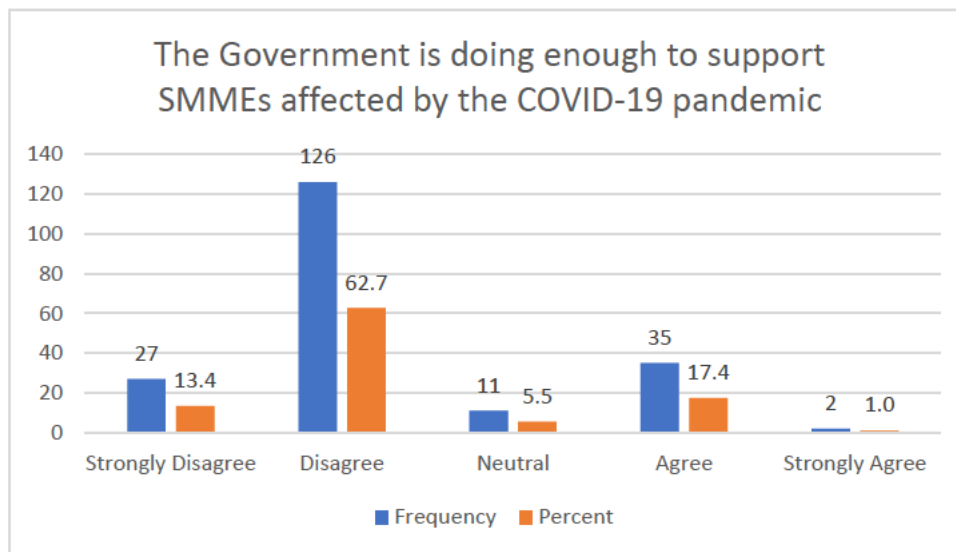


Figure 4.15 The Government is doing enough to support SMMEs affected by the COVID-19 pandemic

As Figure 4.15 shows, a large percentage of respondents (62.7 percent) disagreed, and (13.4 percent) strongly disagreed that the government is doing enough to support SMMEs affected by the COVID-19 pandemic. Considering that fewer respondents (5.5 percent) were neutral to the statement; a reasonable number of respondents felt the government needed to do more to support SMMEs. Only (17.4 percent) and (1 percent) respectively agreed and strongly agreed with the statement.

A Chi-square test was conducted to determine if the government's support for COVID-19-impacted SMMEs is adequate. The results indicate ($P > 0.001$) for this variable, indicating most respondents were not satisfied with the assistance provided. This might occur because the SMMEs either did not obtain any form of support or the assistance they received did not align with their specific needs. This reflects that although these government initiatives possibly assist SMMEs, they may need to be sufficiently effective (Mothoa and Rankhumise, 2021).

A study conducted by Ouma-Mugabe, Chan, and Marais (2021) found that many businesses participating in government schemes voiced concerns regarding the assistance provided as one-time grants without the option for renewal, as renewal would

entail repayment. Conversely, some expressed gratitude for non-repayable grants received from the government, which suggests that government support programs vastly enhance enterprise development. However, room for improvement remains in delivering services to SMMEs. Ensuring these initiatives genuinely foster the prosperous growth of enterprises remains a crucial area for enhancement.

4.4.3 Government used proper channels to advertise and communicate available funding schemes for SMMEs

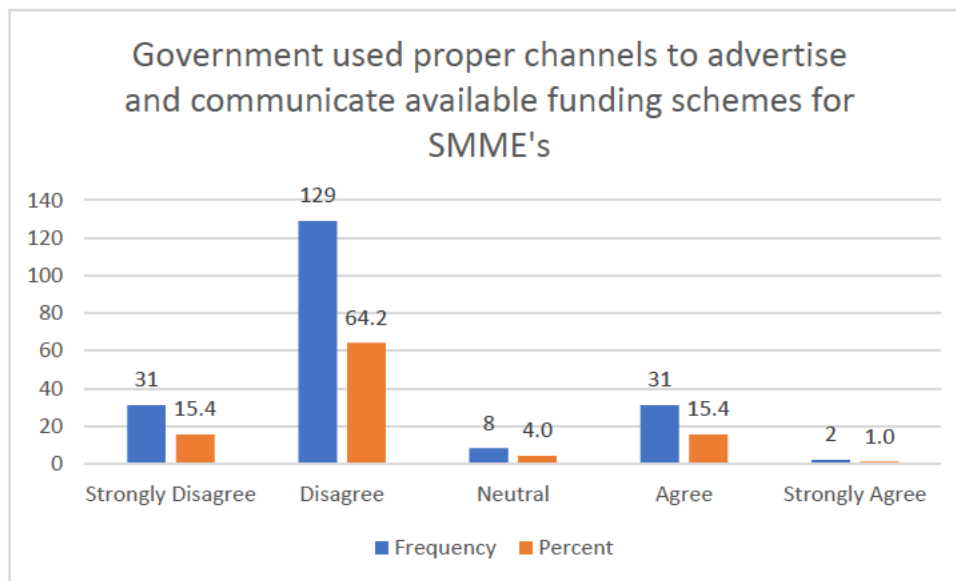


Figure 4.16 Government used proper channels to advertise and communicate available funding schemes for SMMEs

Figure 4.16 shows that most respondents (64.2 percent) disagreed and (15.4 percent) further strongly disagreed that the government used proper channels to advertise and communicate available funding schemes for SMMEs. A considerably small number of the respondents (4 percent) were neutral, while only (15.5 percent) agreed, and a further (1 percent) strongly agreed with the statement, which suggests that most respondents have yet to receive any information regarding the process of receiving assistance from the government post-COVID-19. This lack of information could stem from various factors, such as not regularly watching the news, difficulty understanding the language in which information is, or lacking access to social networks, where much of the information is shared, as well as those in remote areas or without reliable internet access.

The findings of a study by Chukwuneme, Olaniyi and Innocent (2023) indicated participants confirmed the presence of an information gap, noting many SMMEs were unaware of the availability of government funding, the eligibility criteria, and the application process. This also indicates that despite government support services' beneficial impact on business advancement, continual awareness of these programs is imperative (Rens, 2021).

4.4.4 The newly formulated Government support structures were easily accessible to SMMEs

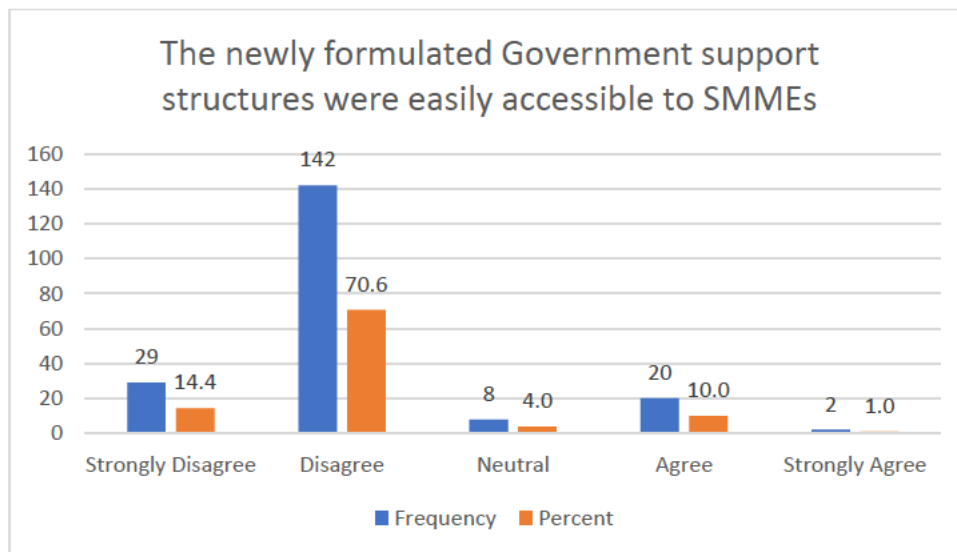


Figure 4.17 The newly formulated Government support structures were easily accessible to SMMEs

As illustrated in Figure 4.17, most respondents (70.6 percent) disagreed, and (14.4 percent) further strongly disagreed that the newly formulated government support structures were easily accessible to SMMEs. A considerably small number of the respondents (4 percent) were neutral, while only (10 percent) agreed, and a further (1 percent) strongly agreed with the statement.

Limited funding and high demand from numerous businesses may contribute to difficulties in accessing government assistance. Government processes, often bureaucratic and slow, can exacerbate these challenges. Additionally, SMMEs may need more financial resources, time, or personnel to navigate complex application procedures or meet eligibility requirements. Moreover, specific requirements may exclude informal or

unregistered businesses from accessing support, which is concerning, particularly considering that many South African SMMEs need formal registration (Msomi, 2019).

The researcher noted that specific grants were awarded explicitly to innovative SMMEs (Scheba and Turok, 2020). These observations underscore the government's need to encourage these enterprises to join or participate in COVID-19 relief programs aligned with the goals set out in the NDP for 2030 (Mothoa and Rankhumise, 2021)

4.4.5 Services provided by Government support structures have contributed to the resuscitation of the business

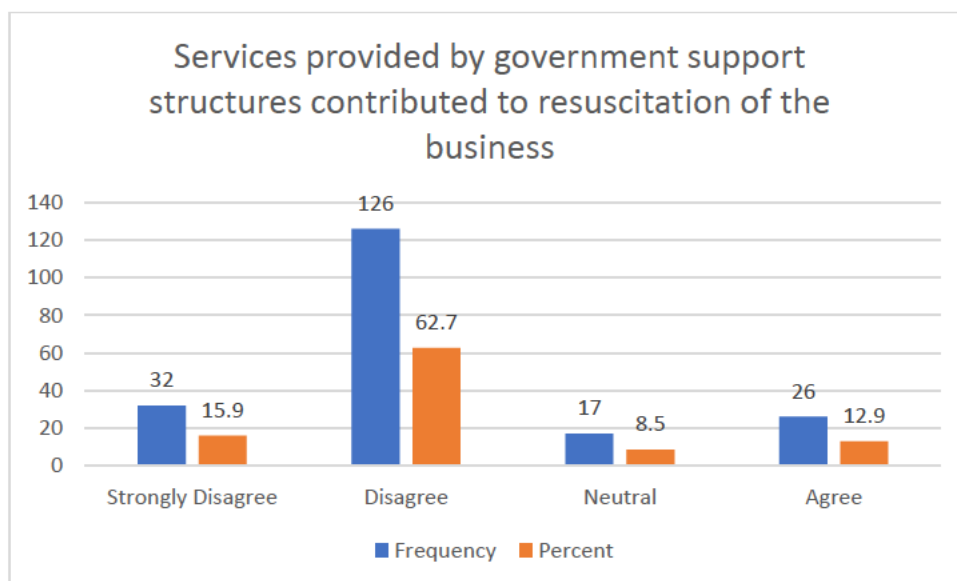


Figure 4.18 Services provided by Government support structures contributed to resuscitation of the business

As depicted in Figure 4.18, a moderate number of the respondents (62.7 percent) disagreed, and (15.9 percent) further strongly disagreed that the services provided by the government support structures contributed to the resuscitation of their business. A smaller number of the respondents (8.5 percent) were neutral, while only (12.9 percent) agreed. These results are backed by a Chi-square test, which was conducted to determine if services provided by government support structures contributed to revitalizing the business. The results indicate ($P > 0.001$) for this variable, which reflects that the services provided by government support structures contributed to the resuscitation of the business.

This might be attributed to government services needing to be customized for businesses. Furthermore, it is possible some assistance provided was irrelevant or not beneficial for certain businesses. Kelly *et al.* (2021) confirm respondents were aware of various initiatives; however, they had been unable to engage with or derive benefits from them. This was because, while several initiatives were available, they needed to align with the growth objectives of these enterprises.

4.4.6 Services provided by Government support structures contributed to sustainability of the business

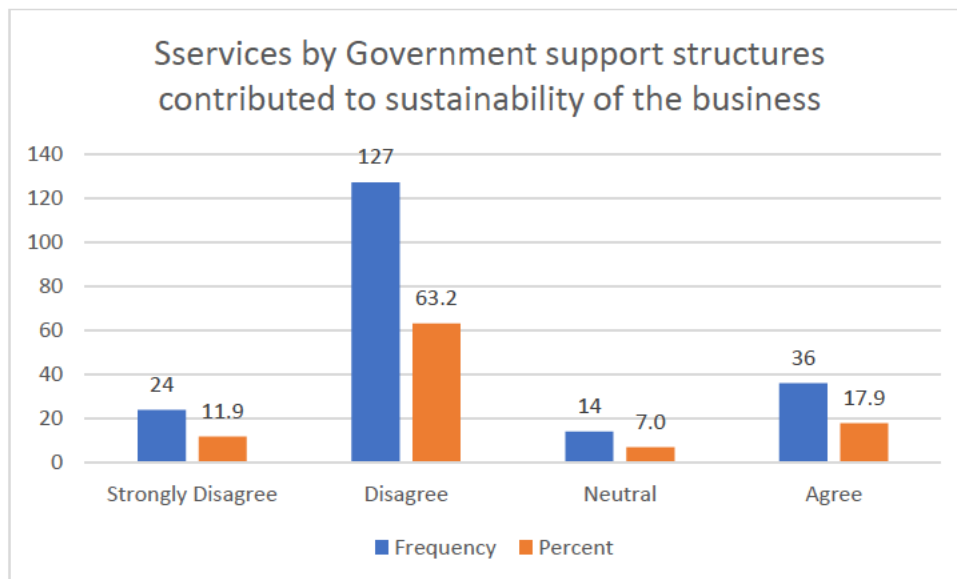


Figure 4.19 Services provided by Government support structures contributed to sustainability of the business

As depicted in Figure 4.19, a moderate number of respondents (63.2 percent) disagreed, and (11.9 percent) further strongly disagreed that the services provided by government support structures contributed to the sustainability of the business. A smaller number of the respondents (seven percent) were neutral, while only (17.9 percent) agreed with the statement. These findings are supported by a Chi-square test conducted to determine if the services offered by government support structures contributed to the sustainability of the business. The results indicate ($P > 0.001$) for this variable, reflecting that the services provided by the government support structures did not contribute to the sustainability of the businesses.

SMMEs face sustainability challenges post-COVID-19, as they did not receive government support despite being severely affected by the pandemic, leading to closures, layoffs, and financial losses. The lack of assistance hindered their ability to transition to online platforms, resulting in continued struggles and business closures, highlighting ongoing difficulties for these enterprises. It is worth noting (17.9 percent) of respondents were sustained, probably because they received relevant funding or fully embraced technology and shifted to working remotely (Bruwer, Hattingh, and Perold, 2020).

4.4.7 Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMME recovery

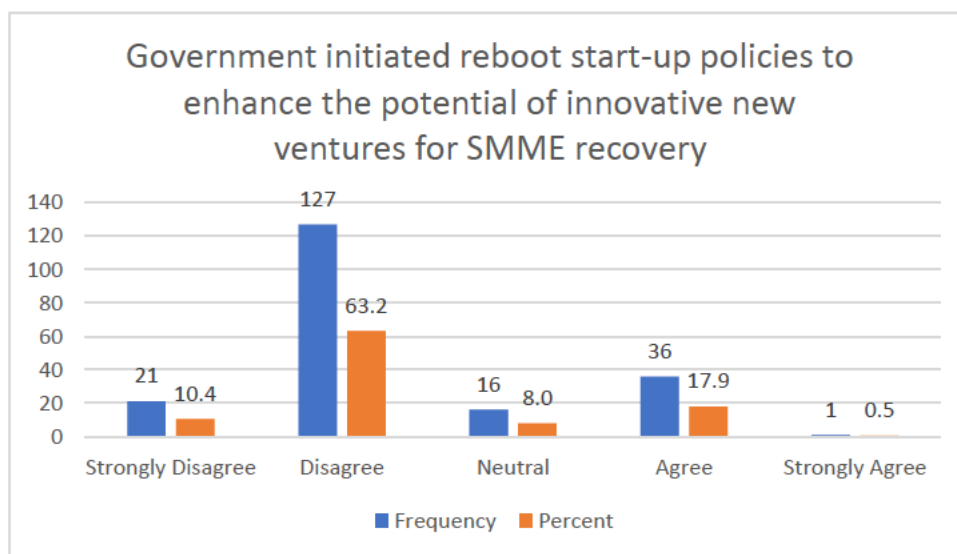


Figure 4.20 Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMME recovery

As Figure 4.20 illustrates, A significant proportion of respondents (63.2 percent and 10 percent) disagreed and strongly disagreed with government-initiated reboot start-up policies to boost the potential of innovative new ventures for SMME recovery. Conversely, a smaller percentage (8 percent) were neutral. In contrast, more respondents (17.9 percent and 0.5 percent, respectively) agreed and strongly agreed with these policies. The results indicate statistical significance ($p > 0.001$) for this variable, suggesting that government-initiated reboot start-up policies significantly enhance the potential of innovative new ventures for SMME recovery.

These findings may stem from most respondents needing assistance and observing field changes. Nonetheless, there was a notable reaction to unveiling an R500 economic relief fund on 21 April 2020. This fund, equivalent to roughly (10 percent) of SA's GDP, signifies a considerable endeavor to deal with the obstacles presented by the pandemic (De Villiers *et al.* 2020).

Common types of policies implemented for support include financial assistance programs such as grants, loans, and tax incentives, often outlined in government budget allocations and economic recovery plans.

4.5 Section D: Administration process followed by SMMES to acquire government support

This section illuminates the administration process undertaken by SMMES when seeking government support. It examines the steps, procedures, and challenges involved in acquiring assistance from government initiatives. By exploring this process, we gain insights into the intricacies SMMES face as they navigate bureaucratic frameworks to access vital support for their businesses that were negatively affected by COVID-19.

4.5.1 The administration process is stringent and difficult to understand

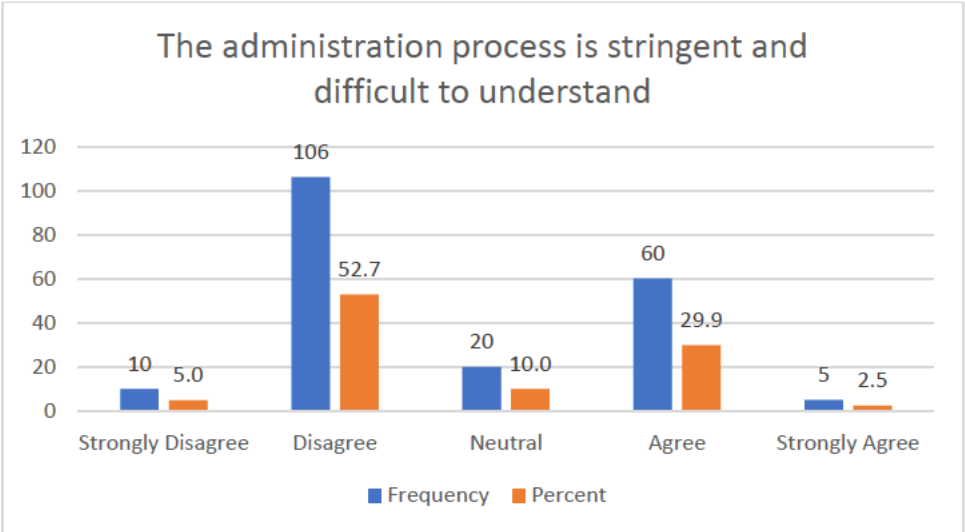


Figure 4.21 The administration process is stringent and difficult to understand

As depicted in Figure 4.21, more than half the respondents (52.7 percent and 5 percent) disagreed and strongly disagreed that the administration process is stringent and complex to understand. A considerably lesser number of respondents (10 percent) indicated neutral to the statement, while (29.9 percent) and (2.5 percent) agreed and strongly agreed, respectively, with the statement. A Chi-square test corroborates these results to ascertain if the administrative process is rigorous and challenging. The findings showed statistical significance ($p > 0.001$), indicating its importance.

These findings imply that the process of applying for government support programmes for SMMES was relatively straightforward, reflecting clear and understandable requirements, and the information provided was transparent. Consequently, it can be

deduced that the primary reason, among other things, for the success of these programs is the efficiency of government structures in fulfilling their intended role of promoting SMME development.

4.5.2 There are clear guidelines on how to acquire government support

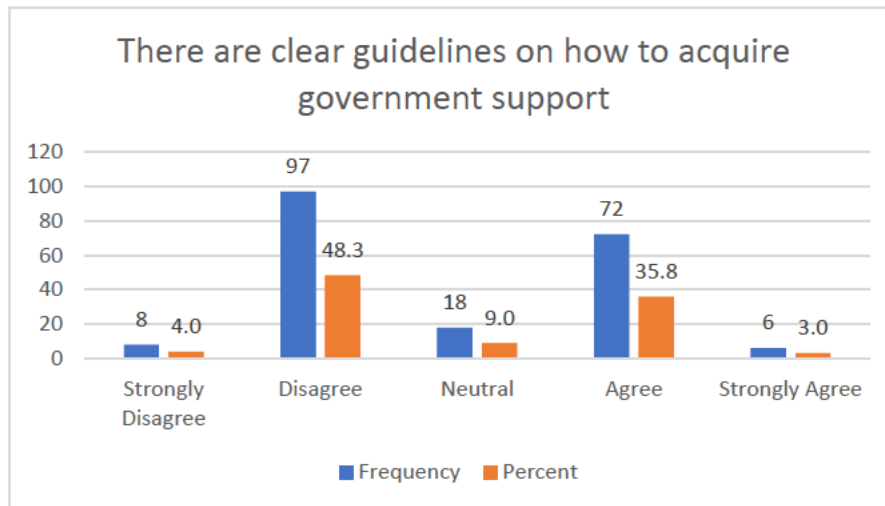


Figure 4.22 There are clear guidelines on how to acquire government support

Figure 4.22 depicts almost half the respondents (48.3 percent) disagreed and (4 percent) strongly disagreed that there are clear guidelines on acquiring government support. A considerably small number of the respondents (9 percent) were neutral regarding the statement, and (35.8 percent) agreed, whilst only (3 percent) strongly disagreed with the statement, which indicates that approximately half the respondents found the guidelines easy to navigate, while the remaining half encountered difficulty understanding them which attributes the possibility that some respondents may have needed help understanding specific terminologies due to their lack of formal education or receiving conflicting information from different government sources or officials, making it challenging to discern the correct procedures for accessing support. Soga (2022) stated that there might be a lack of dedicated support channels or helplines through which SMME owners can seek assistance or clarification regarding government support programs.

4.5.3 The Government has reached out to affected SMMEs to explain how they can access support from the newly established assistance program.

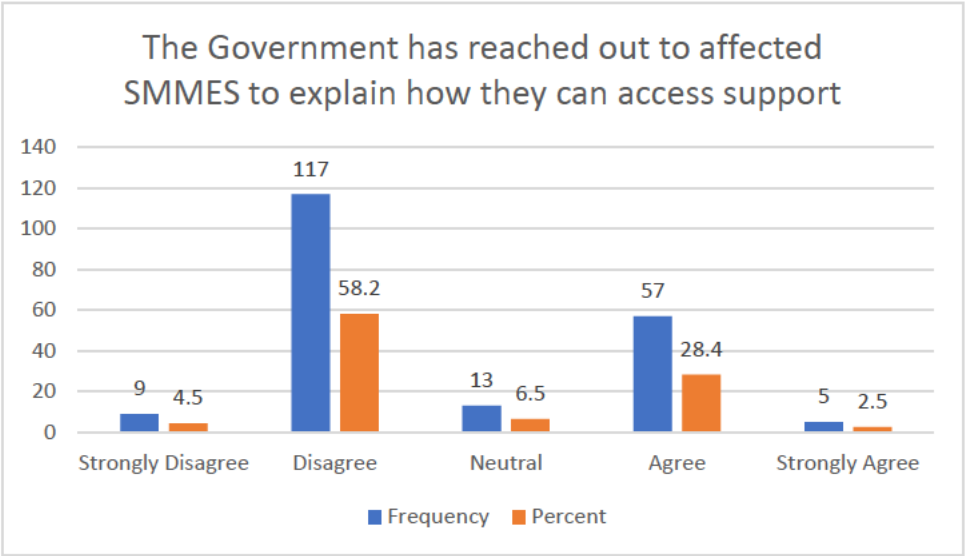


Figure 4.23 The Government has reached out to affected SMMEs to explain how they can access support from the newly established assistance program.

As shown in Figure 4.23, most respondents (62.4 percent) either disagreed (58.2 percent) or strongly disagreed (4.5 percent) that the government has come forward to affected SMMEs and explained how assistance can be sought from the newly established government support structures. These findings are corroborated by a Chi-square test to determine whether the government has come forward to affected SMMEs and explained how assistance can be received from the newly established government support structure. The results indicate ($P < 0.001$) for this variable. Fewer respondents (28.4 percent) agreed, and (2.5 percent) strongly agreed with the statement.

The findings demonstrated that the government should have approached affected SMMEs to engage with them about structures designed to assist enterprises. The remaining (29.9 percent) acknowledged that the government provided guidance on seeking assistance and potentially accessed information through various channels such as television announcements, newspapers, and social media platforms. Social media emerged as the most effective platform for disseminating information related to COVID-19 (Ridzuan *et al.* 2022)

4.5.4 Documents to be completed are lengthy but easy to understand

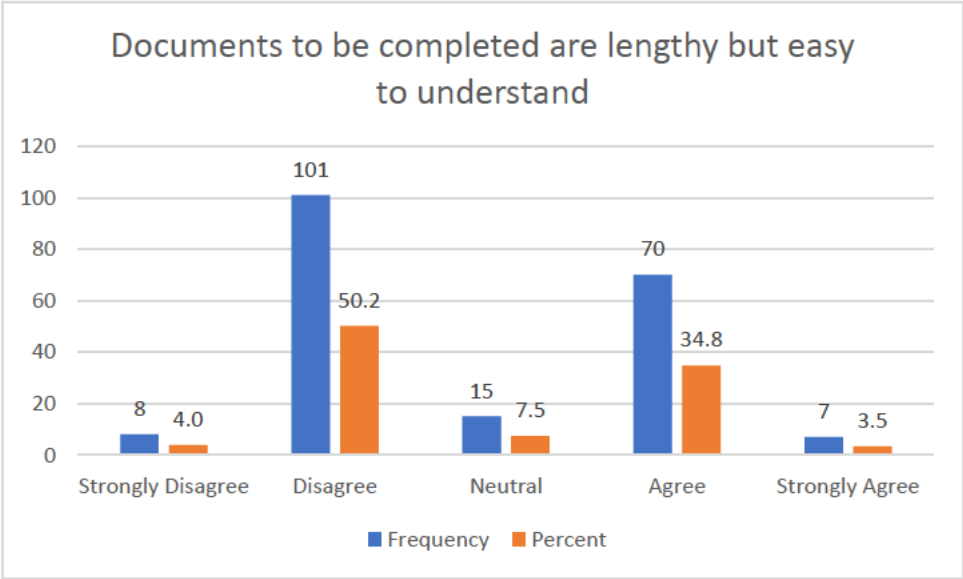


Figure 4.24 Documents to be completed are lengthy but easy to understand

Figure 4.24 shows that slightly more than half the respondents (50.2 percent) and (4 percent) disagreed and strongly disagreed; the documents to be completed by respondents are lengthy but easy to understand. A smaller number of respondents (7.5 percent) were neutral, while (34.8 percent) agreed and (3.5 percent) strongly agreed with the statement. A Chi-square test supports these findings to ascertain whether the documents to be completed by respondents are lengthy but easy to understand. The results indicate ($P > 0.001$) for this variable. In addition, the results suggest that government support structures developed documents that were easy to comprehend, thereby simplifying the application process for SMME owners.

The application documents might have been lengthy to ensure the support structures could gather all necessary information and accurately identify eligible businesses.

However, simplified forms are encouraged since they can alleviate workload and enable faster processing of applications (Hartwell, Orr, and Edwards, 2020). Contrary to these findings, (38.3 percent) of respondents indicated that the application forms were indeed long and complex, potentially leading individuals to feel demotivated and ultimately abandon the application process.

4.5.5 It is easy to track funding application progress with the newly formulated administration

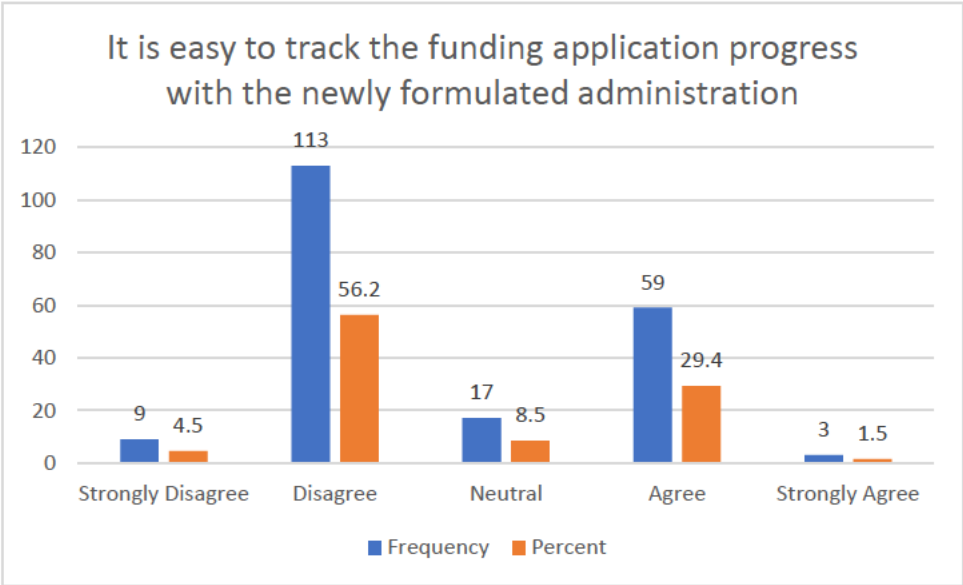


Figure 4.25 It is easy to track funding application progress with the newly formulated administration

As illustrated in Figure 4.25, more than half the respondents (56.2 percent) disagreed, and (4.5 percent) further strongly disagreed that it is easy to track the progress of the funding application with the newly formulated administration. A smaller number of respondents (8.5 percent) were neutral, while (29.4 percent) and (1.5 percent) respondents respectively agreed and strongly agreed with the statement. A Chi-square test was conducted to ascertain whether tracking the funding application progress with the newly formulated administration is accessible. The results indicate ($P > 0.001$) for this variable, which suggests that the newly formulated administration influences the funding application progress. Many respondents (60.7 percent) found tracking their applications challenging for several reasons.

First, applications often must go through various departments or agencies, each with its tracking system, making it challenging to keep a centralized record. Moreover, different government agencies may use separate systems that are not connected, making it challenging to track applications across different platforms. Limited resources, such as staff and technology, can cause delays and inefficiencies in tracking and managing applications. Additionally, some government agencies still need to rely on manual

processes and paperwork, which can introduce errors and further complicate the tracking process, causing delays (Appian, 2021). Literature reveals that there is a stereotype that most government departments need to be more responsive to phone calls and emails. When attempting to make inquiries in person, individuals are often directed from one place to another without satisfactory assistance (Marvel, 2016).

4.5.6 The response turnaround time from Government structures is satisfactory

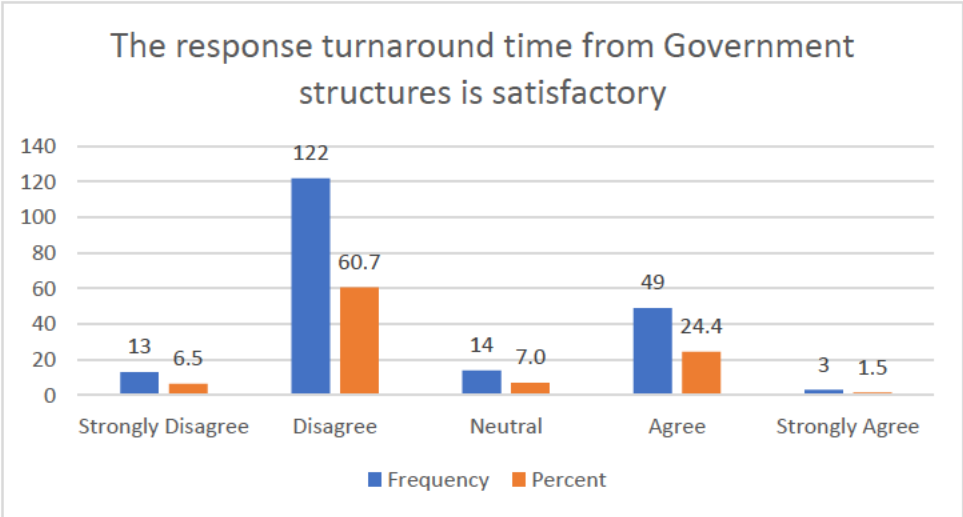


Figure 4.26 The response turnaround time from Government structures is satisfactory

Figure 4.26 shows that a significant number of respondents (60.7 percent and 6.5 percent) disagreed and strongly disagreed that the response turnaround time from government structures is satisfactory. Only seven percent of respondents were neutral to the statement, with (24.4 percent) and (1.5 percent) agreeing and strongly agreeing with the statement. A Chi-square test conducted to ascertain the response turnaround time from government structures supports these findings.

Government agencies might need more adequate capability to promptly review and evaluate applications, making it challenging to provide feedback promptly. Similarly, other agencies may only respond to successful candidates, potentially leading to non-contact of other applicants for this reason. According to a study by Chukwuneme *et al.* (2023), there were delays in application decision-making. SMME owners revealed that decisions from the government took longer than expected, leading to many businesses giving up before receiving their funding.

4.6 Section E: Financial support

This section discusses various financial support mechanisms aimed at assisting SMMEs. These may include grants, loans, subsidies, or other forms of financial aid provided by the government.

4.6.1 My business has received COVID-19 relief funding from the newly formulated Government support structures

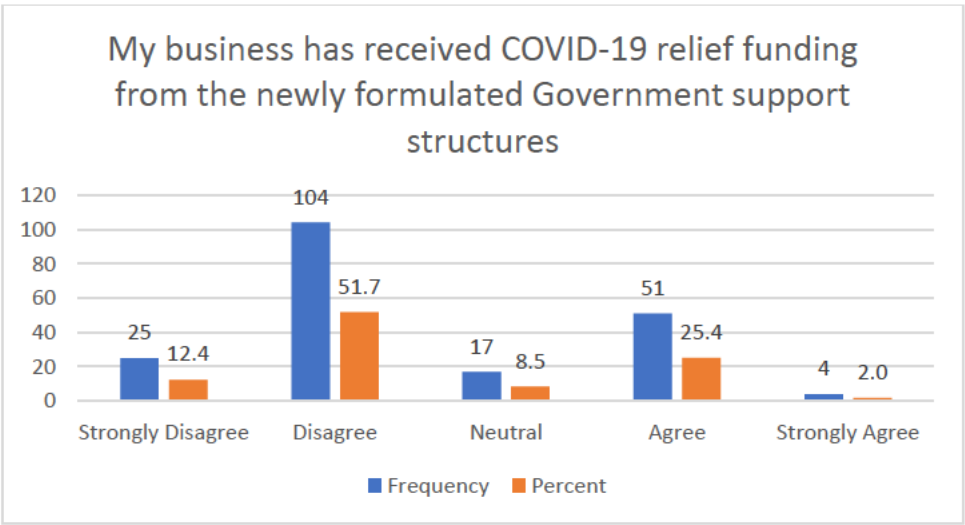


Figure 4.27 : My business has received COVID-19 relief funding from the newly formulated Government support structures

Based on the findings illustrated in Figure 4.27, a significant number of respondents disagreed (51.7 percent) and strongly disagreed (12.4 percent) that the business received COVID-19 relief funding from the newly formulated government support structures. A Chi-square test supports these findings to ascertain whether the business received COVID-19 relief funding from the newly formulated government support structures. The results indicate ($P > 0,001$) for this variable. A smaller number of respondents (8.5 percent) were neutral, whereas (25.4 percent) agreed with the statement, and only (2 percent) strongly agreed that the business received COVID-19 relief funding from the newly formulated government support structures.

These findings likely include individuals who either did not receive information on the funding, did not meet the eligibility criteria, or applied but have yet to receive a response, and, as a result, these businesses still need government benefits. However, (27.4

percent) of respondents received funding, indicating that the government offers support programs, but businesses might need to be aware of the organizations responsible for providing them (Alkahtani, Nordin, and Khan, 2020; Zin and Ibrahim, 2020).

4.6.2 The funds/grant allocated to my business suit my business needs

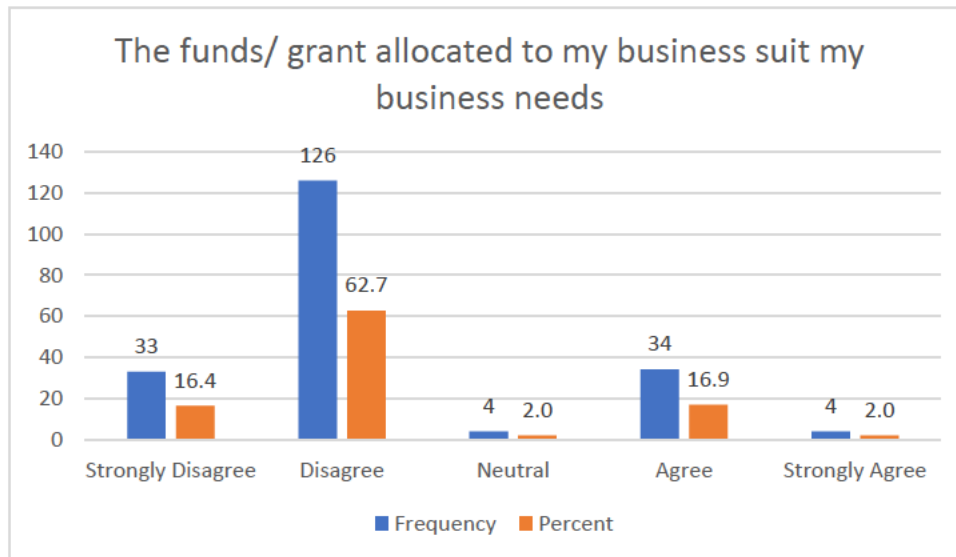


Figure 4.28 The funds/grant allocated to my business suit my business needs

As shown in Figure 4.28, many respondents (62.7 percent) disagreed, and (16.4 percent) strongly disagreed that the funds/grant allocated to the business-suited their needs. A small number of the respondents (two percent) were neutral to the statement, with (16.9 percent) and (2 percent) of respondents respectively agreeing and strongly agreeing with the statement.

A Chi-square test was conducted to determine whether the funds/grant allocated to the business-suited their needs. The results show that the funds allocated did not suit the business needs. The reason is that the grant may not align with business needs. It could have a brief duration or be once-off funding, which has to be re-applied for long-term growth. The grant may need more adaptability to suit diverse business needs, making it less effective. Strict guidelines on fund usage or insufficient funding may also hinder its suitability for addressing financial needs or planned activities. SMMEs complain that the help they received was once-off, without possible renewal (Ouma-Mugabe *et al.* 2021). The remaining (18.9 percent) falls under the SMMEs satisfied with the level of assistance they received.

4.6.3 The terms and conditions of the Government grant are favourable to me and the business

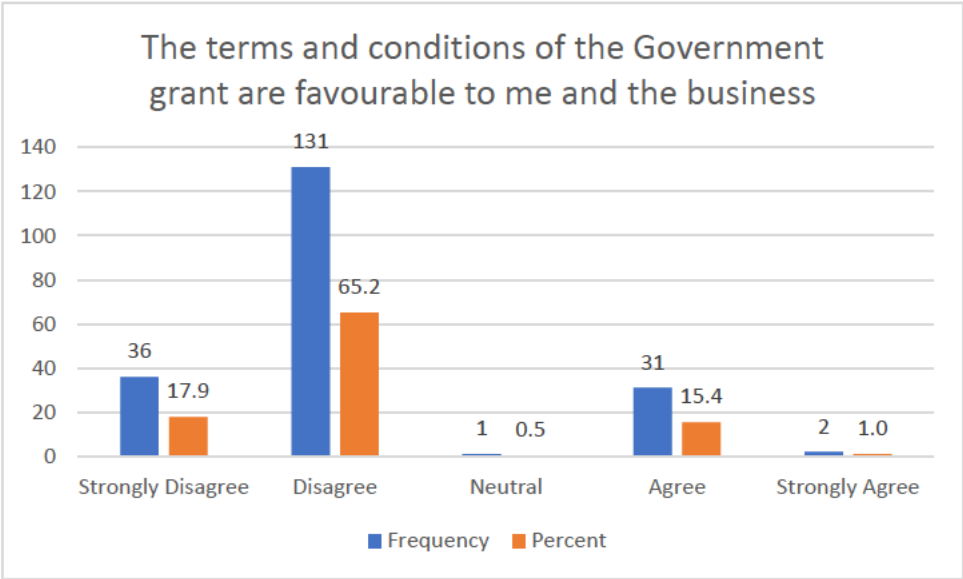


Figure 4.29 The terms and conditions of the Government grant are favourable to me and the business

As illustrated in Figure 4.29, a significant number of the respondents (65.2 percent) disagreed, and (17.9 percent) strongly disagreed that the terms and conditions of the Government grant are favorable to them and the business. Furthermore, a considerably small number of respondents (0.5 percent) were neutral to the statement. Only (15.4 percent) and (1 percent) respectively agreed and strongly agreed with the statement. A Chi-square test was conducted to determine whether the terms and conditions of the government grants are favorable to SMME owners and businesses, which shows (83.1 percent) of respondents found the terms and conditions unfavorable to their business.

Grant terms can be unfavorable to a business due to various reasons: The terms and conditions attached to the grant might need to be more relaxed, making compliance challenging. Should the grant include a loan component, the high interest rates can significantly increase the financial burden on the business. The requirement for repayment within a short timeframe can pressure the business to generate sufficient revenue quickly.

Svenson (2021) and Murphy *et al.* (2022) assert that adherence to regulations can present a significant hurdle for SMMEs in securing funding, as the government may be reluctant to finance businesses that fail to comply with local laws and regulations.

4.7.4 The support provided by the government is adequate for the business to survive past the COVID-19 pandemic

4.6.4 The support provided by government is adequate for my business to survive past the COVID-19 pandemic

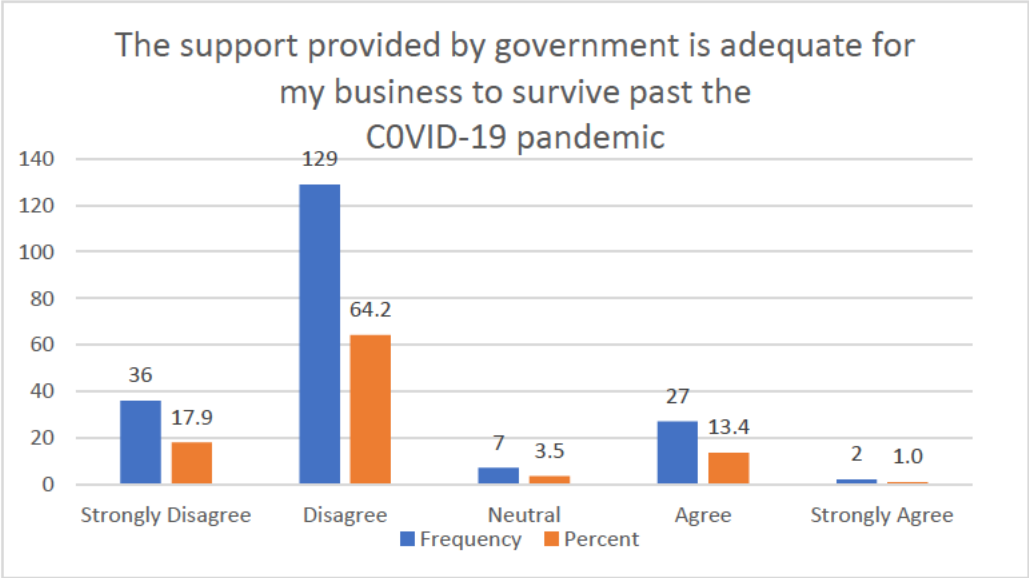


Figure 4.30 The support provided by government is adequate for my business to survive past the COVID-19 pandemic

The findings shown in Figure 4.30 indicate a moderate number of the respondents (64.2 percent) disagreed, and (17.9 percent) strongly disagreed the support provided by the government is adequate for their businesses to survive past the COVID-19 pandemic. A few respondents (3.5 percent) were neutral, while (13.4 percent) and (1 percent) agreed and strongly agreed, respectively, with the statement. Researchers further conducted a Chi-square test to determine whether the government's support is adequate for businesses to survive past the COVID-19 pandemic. The results show ($P > 0.001$) for this variable, confirming that the support provided by the government would have enabled businesses to survive the COVID-19 pandemic. These results indicate that (82.1 percent) of respondents believed the relief they received was insufficient to keep their businesses afloat.

As mentioned earlier, this dissatisfaction could include receiving insufficient funds, short-term funding, assistance not customized to their business needs, extensive damage incurred during COVID-19, and restrictions imposed by the grants that prevented

essential activities. The government must explore more tailored approaches that consider each business's unique needs and situations (Zutshi *et al.* 2021). In addition, (14.4 percent) of respondents agreed that the funding was enough for their businesses, and they appreciated the grants received from the government (Kelly *et al.* 2021).

4.7 Section F: Skills development

This section discusses the skills development programs provided by the government to SMMEs in the eThekweni Municipality during the COVID-19 pandemic.

4.7.1 The government invests in developing the business skills of SMME owners and employees

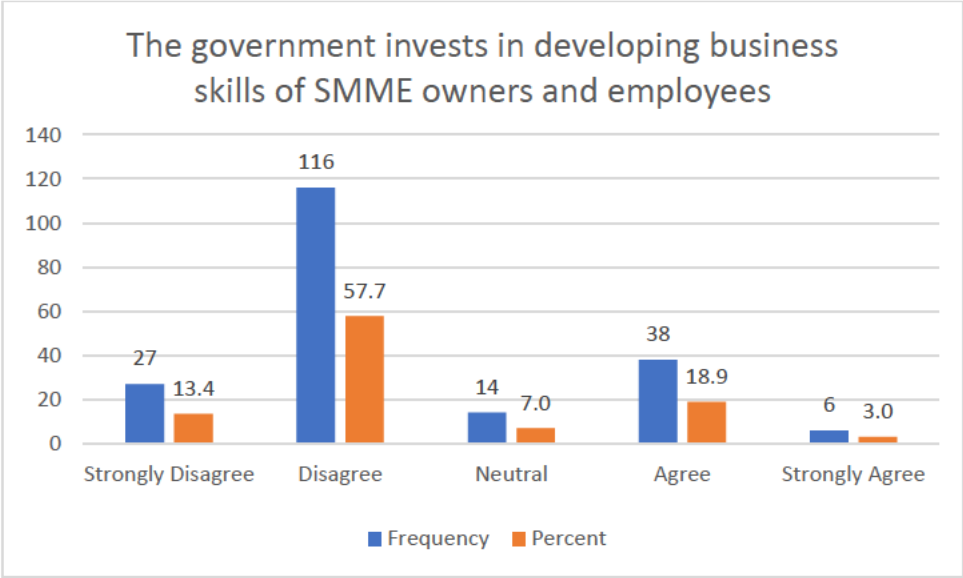


Figure 4.31 The government invests in developing business skills of SMME owners and employees

As shown in Figure 4.31, a moderate number of the respondents (57.7 percent) disagreed, and (13.4 percent) strongly disagreed that the government invests in developing the business skills of SMME owners and employees. A small number (seven percent) were neutral, while (18.9 percent) strongly agreed with the statement, and (3 percent) strongly disagreed with the statement. A Chi-square test further supports these findings, which determine whether the government invests in developing the business skills of SMME owners and employees. The results show ($P > 0.001$) for this variable, indicating that government investment has an impact on developing the business skills of SMME owners and employees.

The results indicate that most respondents have never received training to improve their business skills. This suggests that business owners either did not know of available training opportunities, the government lacks funds for such programs, or they are too

occupied with attending training sessions, which may explain why these businesses are not resuscitated after the pandemic. Findings by Roy and Shaw (2021) agreed that a standard limitation faced by many SMMEs was their inability to demonstrate practical business skills, highlighting the need for continuous provision of business training workshops.

Quak, Saha, and Thorpe (2022) opine that business training is often more beneficial to small businesses, including productivity improvements, upscaling, and even employment effects, than solely providing financial support. Furthermore, non-financial strategies addressing capacity-related limitations, such as skill and network gaps for SMMEs, are less emphasized, such as offering training programs. Research conducted by Khoase, Mutinta, and McArthur (2018) demonstrates a notable impact of training on business expansion. Enterprises without training exhibited the most minor overall growth, whereas those receiving government-sponsored training reported the highest overall growth.

4.8.2 Government provided training for my business to adapt and continue operating virtually as per COVID-19 regulations

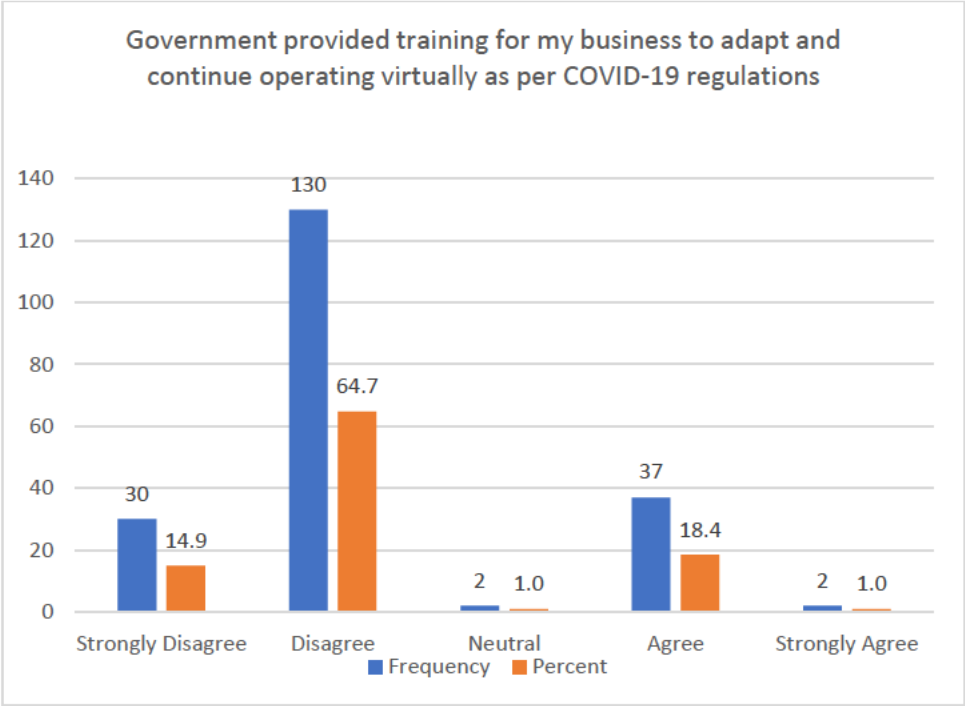


Figure 4.32 Government provided training for my business to adapt and continue operating virtually as per COVID-19 regulations

As illustrated in Figure 4.32, a significant percentage of respondents (64.7 percent) disagreed, and (14.9 percent) strongly disagreed that the government provided training for their businesses to adapt and continue operating virtually, per COVID-19 regulations. A few respondents (one percent) were neutral to the statement. Only (18.4 percent) and (1 percent) agreed and strongly agreed, respectively, with the statement. Researchers conducted a Chi-square test to determine whether the government trained businesses to adapt and continue operating virtually, per COVID-19 regulations. The results show ($P > 0.001$) for this variable, indicating that training for businesses influenced adaptation and continuation to operate virtually, as per COVID-19 regulations.

The results indicate that most businesses were unable to transition to online work. Possible reasons for this include businesses not being conducive to online operations, such as those in construction or transportation, needing more equipment for remote work, insufficient knowledge on how to work online, or the government prioritizing more pressing issues. However, the findings indicate that some respondents quickly acquired the experience and knowledge needed for digital work by utilizing collaboration platforms and video conferencing (Al-Habaibeh *et al.* 2021). Indeed, the Internet served as a crucial lifeline for many small businesses, enabling them to stay afloat amid the pandemic (Engidaw, 2022).

4.7.2 Individualised skills development training was offered to my business

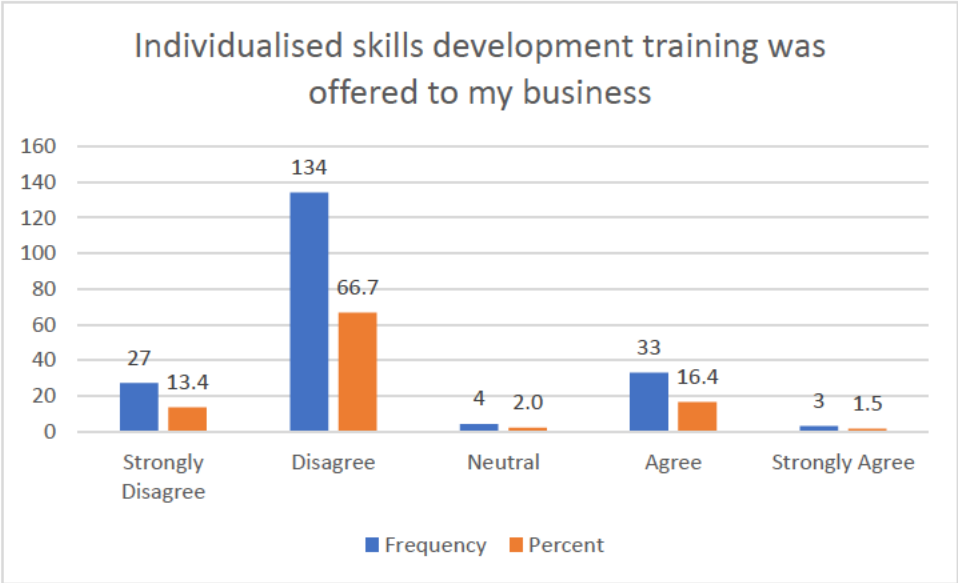


Figure 4.33 Individualised skills development training was offered to my business

As shown in Figure 4.33, the majority of respondents (66.7 percent) disagreed or strongly disagreed (13.4 percent) that individualized skills development training was offered to their business by the government. A Chi-square test supports these findings, determining whether the government offered individualized skills development training to businesses. The results indicate ($P < 0.001$) for this variable. Few respondents (16.4 percent) agreed, and (1.5 percent) strongly agreed with the statement.

The results indicate that the approach utilized was broad and needed to account for individual needs. Acknowledging the COVID-19 crisis may have limited the time available to examine individual requirements, which is essential thoroughly. A more personalized intervention strategy was necessary, which could clarify why the government support structures overlooked specific business needs.

The remaining respondents had their needs fulfilled by the government; their businesses required only a tiny amount of money to sustain them. Individualized training offers tailored content, targeted skills development, increased engagement, flexibility, enhanced retention, improved problem-solving abilities, higher ROI, and adaptability to changing business needs (Sanches-Ferreira *et al.* 2013).

4.7.3 The skills development programs offered by the Government improved operations and productivity of staff members

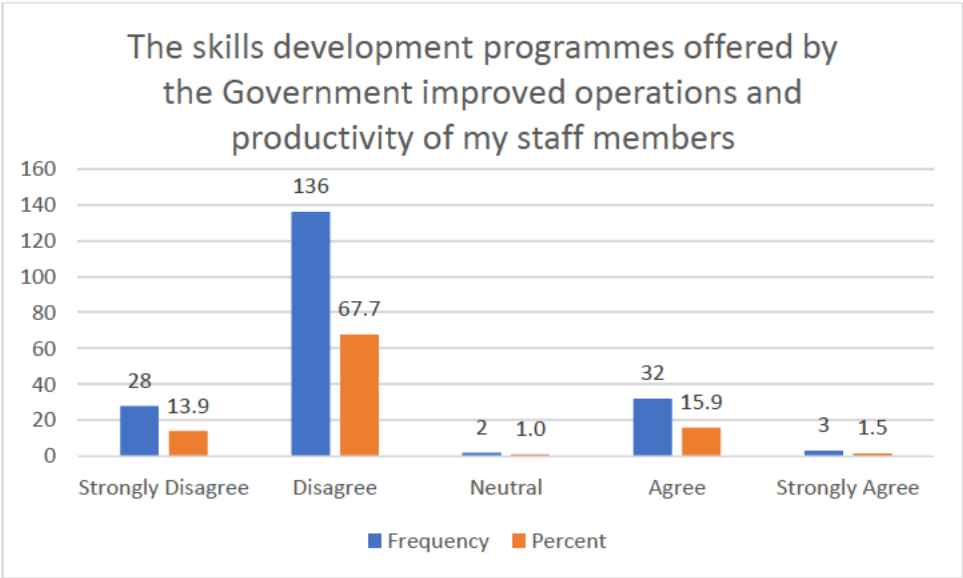


Figure 4.34 Skills development programmes offered by Government improved operations and productivity of my staff members

Figure 4.34 shows that a significant number of respondents (67.7 percent) disagreed and (13.9 percent) strongly disagreed with the skills development programs offered by the government to improve the operations and productivity of staff members. A smaller number of respondents (1 percent) were neutral, whereas (15.9 percent) agreed with the statement and only (1.5 percent) strongly agreed with the statement. A Chi-square test supported these findings and was conducted to understand whether the skills development programs offered by the government improved the operations and productivity of staff members. The results indicate ($P > 0,001$) for this variable.

Skills development programs may be ineffective due to numerous factors, such as lack of relevance to participant needs, poor program design, insufficient resources, limited access, low participant engagement, lack of follow-up support, and ineffective evaluation methods. Addressing these challenges is crucial to improving the effectiveness of such programs. Regardless of professional qualifications or business type, entrepreneurs need strong business skills and domain expertise to thrive in today's competitive environment (John, 2009).

4.7.4 The skills development programmes are innovative and influential to business sustainability

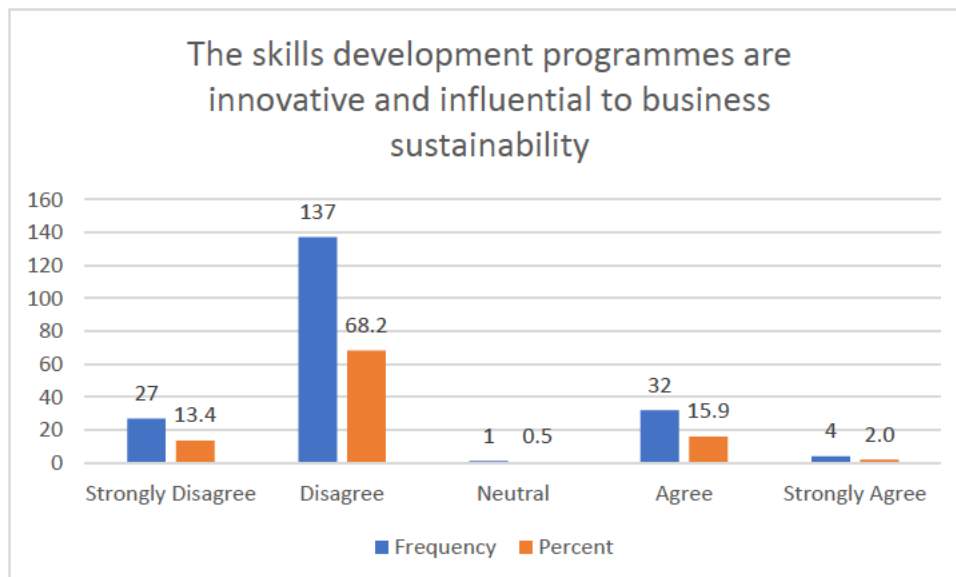


Figure 4.35 The skills development programmes are innovative and influential to business sustainability

As shown in Figure 4.35, most respondents (68.2 percent) disagreed, and (13.4 percent) strongly disagreed that skills development programs are innovative and influential to business sustainability. A smaller number of respondents (0.5 percent) were neutral, with (15.9 percent) agreeing with the statement and (2 percent) respondents that strongly agreed. A chi-square test was conducted to determine whether the skills development programs are innovative and influential to business sustainability. Based on the results, these programs may have yet to involve collaborations with industry partners, experts, or stakeholders, limiting their ability to incorporate real-world insights and best practices into skills development initiatives. Programs may not be agile or responsive enough to adapt to changing market demands, technological advancements, or evolving business models, diminishing their relevance and impact on business sustainability.

Addressing these challenges requires a shift towards more innovative, collaborative, adaptable, and strategically aligned skills development initiatives prioritizing applied learning, industry relevance, and measurable impact on business sustainability. Incorporating innovation into existing business practices enables small businesses to operate more efficiently (Ghobakhloo, Zulkifli, and Aziz 2010).

The study observed that the government offers various skills development initiatives to foster innovation within SMMEs. One such initiative is the Tshumisano Credit Programme, a partnership between Old Mutual and the Small Enterprise Fund (SEF), which extends technical and financial assistance to technology stations located within the University of Technologies. These stations, in turn, provide technology solutions, services, and training to existing SMMEs alongside support from the Innovation Fund (Booyens, Motala, and Ngandu 2020: 90)

Data from a nationwide study in SA focusing on human resource and skills development in SMMEs was analyzed, unveiling significant findings. It highlighted essential skill gaps, particularly in financial management and soft skills, crucial for fostering innovation across various business sectors (Juliana *et al.* 2021).

4.7.5 Are you aware of the availability of the following finance sources for SMMEs?

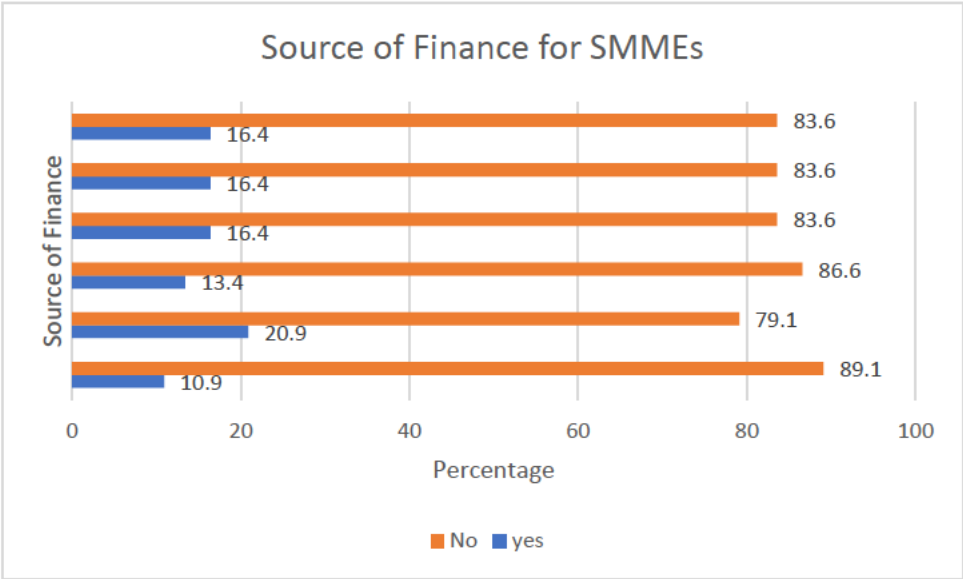


Figure 4.36 Availability of the source of finance for SMMEs

As shown in Figure 4.36, many respondents needed to be made aware of the availability of finance sources for SMMEs. With (79.1 percent) to (89.1 percent) responding negatively, it suggests a lack of awareness among the surveyed individuals. The findings clearly show that most respondents require the government to make them aware of available finance sources, indicating a communication gap between the government and SMMEs. In addition, SMMEs may need more awareness of government agencies due to limited outreach efforts, insufficient resources for marketing, operational challenges, and regional disparities.

Some SMMEs in rural townships often need more awareness of financial services that could bolster their market competitiveness. Utete and Zhou (2024) stated that many rural entrepreneurs operate informally and may need to pay attention to government agencies due to a lack of trust and understanding of business models crucial for sustaining and growing their businesses. Bouri *et al.* (2011) suggest that enhancing SMME awareness of financial resources in developing nations can improve economic conditions by stimulating GDP growth, encouraging innovation, and promoting macroeconomic stability.

4.7.6 Are you aware of the availability of the following government programmes that assisted SMMEs during COVID-19 pandemic?

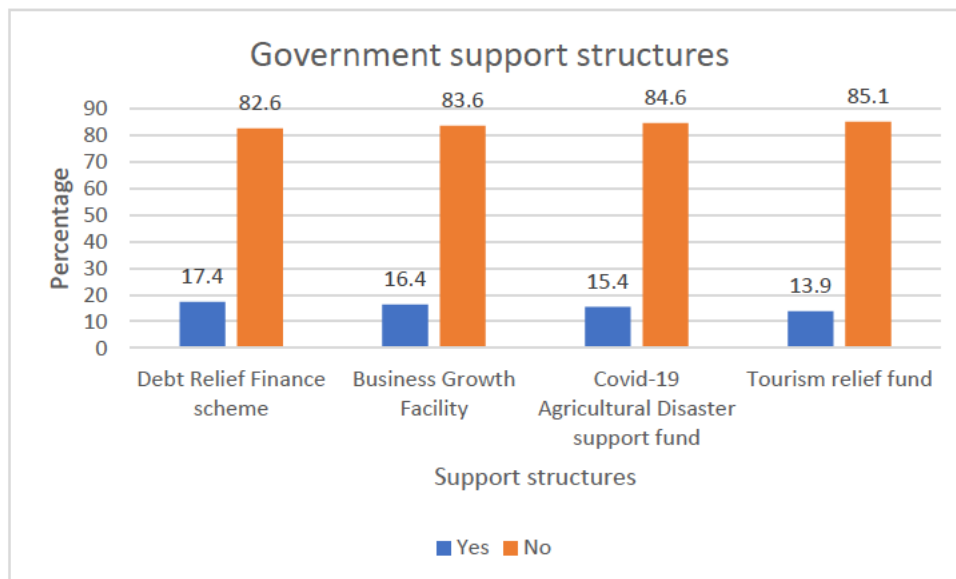


Figure 4.37 Availability of the government programmes that assisted SMMEs during the COVID-19 pandemic

Figure 4.37 shows a significant lack of awareness among respondents, with a minimum of (82.6 percent) of respondents indicating they need to be made aware of the listed government structures, which suggests that despite the government of South Africa providing support services, the effectiveness of the government structures, there is a halt caused by SMME owners' lack of awareness about these programs.

A study by Oseifuah (2017) reveals that the primary limitation lies in the capacity of SMMEs, particularly concerning their limited knowledge base and the tendency to overlook various accessible financing alternatives. However, Borat *et al.* (2018) reported that most SMME owners refrained from participation due to limited information, either because they were unaware of the program's existence or uncertain about whom to contact.

Since SMME owners are responsible for seeking the support they require, the effectiveness of these programs will largely depend on how easily they can be found and accessed.

4.7.7 Do you have any additional views or comments on the effectiveness of the government support systems designed to promptly help and support improvement of SMMEs affected by the COVID-19 pandemic? (Open-ended question)

Based on the responses, several key issues emerged regarding government support for SMMEs.

The responses revealed several critical issues regarding government support for SMMEs.

Respondent 123 said: "The business was not registered; The government must also consider unregistered businesses."

These findings raised the issue of unregistered/ informal businesses and suggested they should also be considered for government support, which may indicate a belief that such enterprises are overlooked yet still need support. The results of a study by Ray (2022) validated that business registration presented a challenge in distributing funding to SMMEs. The government denied most applications regarding this matter because they needed to register with the Companies and Intellectual Property Commission (CIPC).

Respondent 22 said, " COVID-19 had a serious impact on our businesses, and no assistance has been received thus far."

These results indicate that the COVID-19 pandemic substantially impacted their business, and they voiced dissatisfaction with the lack of assistance received up to this point. These findings reflect the widespread economic impact and perceived government inaction.

Respondent 114 said: "Reduce corruption in the officials that distribute the funding."

These findings underscore the need to address corruption among officials involved in funding distribution to ensure fairness and transparency. This suggests a need for more trust in the fairness and integrity of the funding distribution process, potentially based on previous instances or widespread perceptions of misconduct.

In a study by Borat *et al.* (2018), corruption emerged as a significant impediment, particularly affecting SMMEs. These firms reported experiencing a higher frequency of

bribery compared to larger companies. Furthermore, a notable number of small firms said they felt compelled to offer gifts to secure government contracts, which raises concerns because such fundamental access is crucial for firms' operations. The requirement to provide gifts to secure such imposes an extra financial burden on small businesses.

Respondent 62 said: "Government should reach out more regarding advertising."

These findings emphasize the government's need to enhance its outreach efforts, particularly in advertising, to ensure small businesses are aware of available support programs. These may stem from a perception that current advertising efforts need to be improved, possibly due to limited visibility or ineffective communication channels.

Respondent 40 said: "Support SMMEs that did not get funding. Luckily, I received funding, although it was not enough".

These findings highlight the importance of helping SMMEs that did not secure funding, noting that although they received some funding, more was needed. The respondents' findings are driven by personal experiences or observations of other businesses struggling despite receiving partial funding.

Respondent 51 said: "Government must not only support black businesses. They must also support Indian and Coloured businesses".

These findings highlight that government support should not be exclusive toward black businesses but should also encompass Indian and Coloured businesses. One potential reason behind this sentiment could be the desire for inclusivity and equity in government support programs. Historically, there may have been a focus on supporting black-owned businesses to address past inequalities and promote economic empowerment within the black community. However, overlooking the needs of Indian and Coloured businesses could perpetuate disparities among different racial groups.

Additionally, Indian and Coloured communities may face unique socio-economic challenges and barriers to business development that warrant targeted government assistance. Therefore, advocating for government support for Indian and Coloured businesses alongside Black-owned businesses aligns with principles of inclusivity and fairness, aiming to ensure all historically disadvantaged groups have equal opportunities

for economic advancement. A study by Borat *et al.* (2018) observed that numerous government programs exist to aid in funding small businesses, particularly those owned by individuals who are black, female, or young. The government created an instance, SEFA, to offer financial assistance to SMMEs, with a maximum limit of R3 million.

Respondent 124 said: "The government must loosen the eligibility criteria so that the funding can be achievable."

These findings suggest that the eligibility criteria for funding should be relaxed to make it more attainable for SMMEs. The results may arise from a perception that requirements need to be revised, hindering access to funding.

4.8 Summary of the chapter

The findings from the study respondents shed light on the multifaceted challenges encountered by SMMEs in obtaining funding in the aftermath of the COVID-19 pandemic in SA. Even with the government's efforts to provide support, several key issues emerged, reflecting the complexities inherent in assisting SMMEs during times of crisis. The next and final chapter offers the study conclusions and recommendations based on the study objective and aims, as well as for future research. The next and final chapter offers the study conclusions and recommendations based on the study objective and aims, as well as for future research.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a comprehensive overview of the findings regarding the effectiveness of government support structures for SMMEs during the COVID-19 pandemic in the eThekweni Metropolitan Municipality.

Findings reveal widespread negative impacts on SMMEs due to the pandemic, including loss of sales and profits, cost-cutting measures, and workforce reductions. The chapter concludes the achievement of the objectives, specifies the study limitations, and proposes actionable recommendations to enhance support for SMMEs, including improving training initiatives, simplifying application processes, and expanding research to address gaps in understanding and implementation. Overall, it highlights the significance of customized support strategies and continuous development efforts to strengthen the resilience and sustainability of SMMEs in anticipation of future challenges.

5.2 Summary of the key literature findings

This section explains the study's critical literature findings. The findings are presented in line with the themes of the research questionnaire disseminated to SMME owners.

5.2.1 Theme 1: Biographical Data

The biographical and background information gathered revealed that the predominant demographics of owners/entrepreneurs indicate their age between 31 and 40. Furthermore, 53.6 percent of respondents were female, and most sampled SMMEs operated in the retail sector. Additionally, most of these entrepreneurs possessed at least a first degree.

5.2.2 Theme 2: Impact of COVID-19 pandemic on SMMEs sustainability

The COVID-19 pandemic presented significant challenges for SMMEs, with widespread closures, workforce reductions, and operational disruptions. Many SMMEs needed more suitable equipment for remote work, exacerbating their struggles to adapt to the new normal (Islam, 2022).

Regardless of varied strategic responses, including retrenchment and innovation (Wenzel *et al.* 2020), government support structures were pivotal in alleviating the crisis's effects (Fairlie and Fossen, 2021). Although their effectiveness varied, financial assistance programs provided a lifeline for struggling businesses. Supply chain disruptions led to price increases for essential goods, further straining SMMEs (Mogues, 2020; Nicewicz and Bilska, 2021). The lessons learned from this crisis underscore the importance of resilience and adaptability in navigating future challenges.

5.2.3 Theme 3: Government support structures: Perspective of SMME owners

The literature on government support structures for SMMEs during the COVID-19 pandemic reveals a mixed picture. While initiatives such as the SMME Debt Relief, Finance Scheme, and business growth funds were introduced to assist these enterprises, concerns have been raised regarding their effectiveness and accessibility. One-time grants without renewal options have left some businesses unsupported (Mothoa and Rankhumise, 2021; Ouma-Mugabe *et al.* 2021). Additionally, there is a significant information gap among SMMEs regarding eligibility criteria and application processes for government funding, with many informal businesses excluded from support (Chukwuneme *et al.* 2023).

The focus on granting support to innovative SMEs further highlights the need for incentivization and inclusivity in government schemes (Scheba and Turok, 2020). While awareness of support initiatives exists, many SMMEs need help to derive benefits due to misalignment with their growth objectives (Kelly *et al.* 2021). However, some businesses managed to sustain themselves, possibly due to relevant funding or embracing technology (Bruwer *et al.* 2020). The unveiling of a substantial economic relief fund reflects significant governmental efforts to address pandemic challenges (De Villiers *et al.* 2020).

5.2.4 Theme 4: Administration process followed by SMMEs to acquire government support

The literature highlights SMMEs' obstacles in navigating the administration process to acquire government support during the COVID-19 pandemic. Matsongoni and Mutambara (2021) underscore the complexity of the application process, which can discourage eligible SMMEs from seeking assistance. Additionally, the lack of clear information and guidance exacerbates this issue, particularly for businesses with limited digital literacy (Matsongoni and Mutambara, 2021).

Soga (2022) notes the need for dedicated support channels or helplines for SMME owners seeking clarification on government support programs, further compounding the problem. Social media emerges as a potentially effective platform for disseminating information related to COVID-19, yet it may not adequately address the specific needs of SMMEs (Ridzuan *et al.* 2022). Furthermore, the stereotype of unresponsiveness and bureaucratic inefficiencies within government departments adds to the frustration experienced by SMMEs attempting to access support (Marvel, 2016). Delays in application decision-making further exacerbate the challenges, with SMMEs often giving up before receiving their funding (Chukwuneme *et al.* 2023). The inefficacy of government schemes in facilitating SMME development can be attributed, in part, to the complexities and shortcomings of the administration process, which hinder accessibility and deter potential beneficiaries.

5.2.5 Theme 5: Financial support

The literature highlights government financial support programs for SMMEs and underscores several challenges hindering their effectiveness. Alkahtani *et al.* (2020) and Zin and Ibrahim (2020) point out a need for more awareness among businesses regarding these programs, while Ouma-Mugabe *et al.* (2021) note complaints regarding one-time assistance without renewal options. Additionally, strict fund usage guidelines and insufficient funding pose obstacles to addressing SMMEs' financial needs (Ouma-Mugabe *et al.* 2021). Svenson (2021) and Murphy *et al.* (2022) emphasize burdensome compliance requirements as a hurdle for accessing funding, while Zutshi *et al.* (2021) advocate for tailored approaches to accommodate diverse business needs.

5.2.6 Theme 6: Skills development

The literature emphasizes the importance of government-sponsored skills development programs for SMMEs in enhancing their competitiveness and resilience. Roy and Shaw (2021) highlight the necessity for ongoing business training workshops to address many SMMEs' skill limitations. Quak *et al.* (2022) advocate for business training programs over solely providing financial support, citing their positive impacts on productivity, upscaling, and employment effects. Khoase *et al.* (2018) demonstrate the significant positive effect of training on business growth.

The literature additionally underscores the importance of digital skills development, with some SMMEs adapting to digital work independently (Al-Habaibeh *et al.* 2021) and leveraging the internet as a crucial resource during the pandemic (Engidaw 2022). Individualized training is highlighted for its tailored content and adaptability to changing business needs (Sanches-Ferreira *et al.* 2013). Moreover, government-supported innovation stations provide technology solutions, services, and training to address essential skill gaps, particularly in financial management and soft skills crucial for fostering innovation (Booyens *et al.* 2020; Juliana *et al.* 2021).

5.3 Summary of key findings

This section explains the overall study findings, which are presented in line with the research objectives of this study. It demonstrates how the secondary study objectives were achieved.

5.3.1 To ascertain perceptions of SMME owners on the impact of the COVID-19 pandemic on their businesses and the effectiveness of government structures established to support SMMEs during the pandemic.

To comprehensively achieve the objective above, the following statements were formulated:

5.3.1.1 The business had to reduce operating costs to survive

The findings suggest that a significant proportion of businesses had to reduce operating costs to overcome obstacles brought about by COVID-19, with 76.6 percent of

respondents acknowledging this necessity. This indicates a widespread impact on business operations, possibly resulting in reduced profits due to the cost-cutting measures implemented. While the reduction of operating costs can indeed have negative implications, such as decreased profitability, it is important to note that this strategy may, in certain circumstances, be essential for sustaining the business during turbulent times such as the COVID-19 pandemic periods of economic instability and unexpected challenges; businesses frequently need to adjust to ensure their continued operation swiftly.

Literature on the subject also recognizes that reducing operating costs can be a prudent business strategy when done thoughtfully and strategically. By streamlining operations, eliminating inefficiencies, and reallocating resources, businesses can strengthen their resilience and position themselves more effectively to endure future disruptions. Therefore, while the reduction of operating costs may initially impact profitability, it can ultimately safeguard the long-term viability of the business. As with any strategic decision, careful consideration of the potential risks and benefits is essential to ensure the best outcomes for the business in the short- and long-term.

5.3.1.2 The business retrenched staff members

The findings reveal that a significant portion of respondents (51.1 percent) opted to refrain from resorting to staff retrenchment to navigate the challenges caused by the COVID-19 pandemic. Instead, they employed alternative strategies to address the situation. These strategies included reducing salaries, implementing remote work arrangements, or finding innovative solutions. This approach, in all probability, contributed to maintaining job security for employees during a period of uncertainty, which is commendable. However, it is essential to acknowledge some businesses' difficult circumstances, as indicated by (44.3 percent) of respondents, who had no choice but to resort to staff retrenchment. This underscores the severity of the disruptions brought by the pandemic and the tough decisions businesses had to make to survive.

Overall, the findings highlight the diversity of approaches adopted by businesses in response to the pandemic. Some successfully found alternative solutions to preserve jobs, while others faced the unfortunate necessity of staff retrenchment. Adaptability, innovation, and empathy were potential key factors in determining how businesses

navigated these unprecedented circumstances, aiming to strike a balance between sustaining operations and supporting their workforce.

5.3.1.3 Lockdown rules caused a loss in sales and profits

The data shows that (67.7 percent) of businesses faced declines in sales and profits amid the COVID-19 pandemic, which highlights the substantial impact of the pandemic on the small business sector. This was particularly challenging for many small businesses, which often need more financial reserves to recover from such downturns independently.

Notably, some businesses managed to mitigate the effect of the pandemic by transitioning to online operations, which proved to be efficient and cost-effective. This adaptation helped them weather the crisis and presented new opportunities for growth and resilience, a testament to enterprise adaptability and resilience in the face of adversity. While the pandemic caused significant challenges to small enterprises, it also prompted innovation and adaptation. By recognizing the lessons learned and the opportunities discovered during this crisis, businesses and policymakers can work together to build a more resilient and sustainable economy.

5.3.1.4 The Government promptly formulated structures to help struggling SMMEs severely affected by COVID-19

The findings suggest a perception among respondents that the government should have acted more promptly to formulate support structures to assist struggling SMMEs greatly affected by the COVID-19 pandemic. This perception was likely influenced by most respondents needing to gain knowledge of such support structures being in place. Furthermore, this lack of awareness may have contributed to frustration or dissatisfaction among business owners struggling to navigate the challenges posed by the pandemic. Despite support programs or initiatives, they were not effectively communicated or widely publicized, leading to a disconnect between government efforts and the needs of small businesses.

Effective communication and transparency regarding available support mechanisms are crucial in ensuring that struggling businesses are aware of and able to access the assistance they need. Additionally, timely and targeted support tailored to the specific

needs of SMMEs can play a vital role in helping them recover and rebuild in the aftermath of the crisis. The results reveal the importance of formulating support structures and ensuring they are effectively communicated and accessible to those who need them most. Addressing these gaps can help strengthen the resilience of SMMEs and contribute to the overall economic recovery efforts in the post-pandemic period.

5.3.1.5 Services provided by Government support structures have contributed to business resuscitation

The sentiments of (75.1 percent) of respondents highlight significant challenges and frustrations small businesses encounter in accessing government support structures during the COVID-19 pandemic.

Most importantly, it was the exclusionary criteria that many businesses felt excluded from government funding opportunities due to stringent eligibility criteria. These criteria may have included requirements related to formal registration, years in existence, gender, or other qualifications many small businesses could not meet. The complexity and requirements were also challenging since some businesses reported facing obstacles such as overly complicated application processes or excessive requirements, making it difficult to access the support they needed. This complexity may have deterred businesses from even attempting to apply for assistance. To address these challenges, simplifying eligibility criteria and streamlining application processes are essential steps the government can take to ensure small businesses receive the support they require during times of crisis.

5.3.1.6 Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMME recovery

A significant majority (73.6 percent) of respondents disagreed or strongly disagreed that the government has implemented effective policies to revitalize innovative start-ups for SMME recovery. Nevertheless, existing literature indicates that the implementation of standard government support policies included financial aid programs such as grants, loans, and tax incentives, often outlined in budget allocations and economic recovery plans as of March 2020. Various government support systems administered COVID-19

relief funds to affected SMMEs, each with specific requirements and guidelines tailored to different sectors such as tourism, retail, and agriculture.

Only (27.4 percent) of respondents they received government funding, advice, or training. Despite this, a noteworthy portion of respondents were familiar with government support structures such as NYDA, SEFA, and SEDA, although most SMMEs needed to be made aware of these resources.

5.3.1.7 The government used proper channels to advertise and communicate available funding schemes for SMEs

The findings revealed that a significant majority (79.6 percent) of respondents felt the government needed to utilize proper channels to advertise and communicate available funding schemes for SMMEs. Many respondents reported never receiving news on the available support schemes, resulting in missed opportunities. Since most people now use social media platforms such as Facebook and Twitter, the researcher recommends advertising funding opportunities as extensively as other COVID-19 updates were promoted. Additionally, it is suggested that government agents visit businesses to assess situations and provide information on available funding and how to access it, particularly for individuals who need to be more active on social media.

Available funding should also be advertised in newspapers, on television, and through announcements made by local councillors to reach individuals who are not online and ensure information reaches remote areas in a timely manner.

5.3.2 To determine the kind of support SMMEs required to sustain their businesses during the COVID-19 pandemic

To adequately meet the stated objective, the following statements were formulated:

5.3.2.1 Do you have any additional views or comments on the effectiveness of the government support systems designed to promptly help and support the improvement of SMMEs affected by the COVID-19 pandemic? (Open-ended question)

The responses revealed several critical issues regarding government support for SMMEs. First, there is a widespread call for increased advertising and communication from the government to ensure SMMEs are aware of available funding and support structures. Respondents emphasized the need for fairness, transparency, and equal opportunities in accessing funding, highlighting concerns regarding corruption and nepotism within the system. There is also a demand for improved processes, including more accessible access to funding and transparent eligibility criteria. Additionally, there is recognition of the COVID-19 pandemic's influence on businesses and a plea for more substantial financial assistance. Respondents generally stressed the importance of proactive government engagement and support for SMMEs to foster their growth and resilience.

5.3.2.2 The Government is doing enough to support SMMEs t affected by COVID-19 pandemic

The findings indicate that most respondents (76.1 percent) felt government efforts should be maximized to support their businesses. This could be due to the desire for more comprehensive assistance, such as financial aid (affordable loans or grants), mentorship programs or guidance, access to resources, networking opportunities, and training workshops on digital marketing, financial management, and supply chain optimization.

SMMEs that were satisfied with funding received support tailored to their specific needs. This might involve funds for technology upgrades, inventory management, or marketing initiatives. Conversely, those who found existing support insufficient may require more significant funding to sustain operations, indicating a need for more substantial financial assistance to weather economic challenges effectively. This indicates that SMMEs require both financial and non-financial support from the government.

5.3.2.3 The government invests in developing the business skills of SMME owners and their employees

The findings revealed that a significant majority (79.6 percent) of respondents reported never receiving government investment to develop the business skills of SMME owners and their employees. This lack of government support in skills development is noteworthy, considering the importance of business skills and training for SMME owners in making informed decisions, which is critical to the longevity of the enterprise.

Many SMME owners possess a first degree and more than five years of experience in business, which could be advantageous in reasoning and innovating to sustain their businesses. However, even among those who received assistance or training, there was consensus regarding individualized skills targeting specific needs. Hence, evidence suggests that SMMEs require training programs to foster innovation and adaptability. These programs enable businesses to navigate evolving circumstances effectively, empowering informed decision-making that supports their growth and resilience.

5.3.3 To identify the financial and non-financial support provided by the government to SMMEs in eThekweni Municipality during the COVID-19 pandemic

5.3.3.1 My business has received COVID-19 relief funding from the newly formulated Government support structures

According to the study findings, a significant majority (64.1 percent) of respondents expressed disagreement with the notion that they received government funding. This finding underscores a notable gap between the support businesses need to revitalize their operations and the actual assistance provided by the government.

Access to government funding is essential for businesses attempting to recover and stabilize their operations. However, the findings indicated that many businesses need help accessing this crucial support. Closing this gap and ensuring businesses receive the necessary funding to re-establish operations should be a priority for policymakers and stakeholders involved in economic recovery efforts. It is worth noting that while some

businesses did receive funding, others felt the support needed to be inclusive and relevant to their business needs.

5.3.3.2 Funds/grant allocated to my business suit my business needs

The findings indicate that (79.1 percent) of respondents felt the funds or grants allocated to their businesses did not suit their specific needs. This suggests a mismatch between the financial support provided and the actual requirements of the businesses. The mismatch between allocated funds or grants and business needs, as reported by (79.1 percent) of respondents, could stem from several factors. These may include the adoption of a standardized funding model that overlooks the unique requirements of individual businesses, rigid eligibility criteria or restrictions on fund usage, insufficient consultation with businesses during the design phase of funding programs, and the rapid evolution of business needs, as well as inadequate assessment processes, and limited options for accessing funding.

5.3.3.3 Are you aware of the availability of the following sources of finance for SMEs: Accelerated and Shared Growth Initiative for South Africa (ASGISA), SEDA, Khula, SEFA, NEF, and DSBD)

The findings indicate (82.6 percent) of respondents needed to be made aware of the government's mentioned finance sources, potentially explaining why the majority did not secure funding initially. Lack of awareness may deter businesses from applying for assistance they did not know existed. The group that successfully secured funding was those aware of the sources of finance. These sources encompass financial aid, such as grants and loans, and non-financial support, such as mentoring and training. This suggests that access to information on available assistance played a crucial role in determining which businesses were able to obtain funding.

5.3.3.4 Are you aware of the availability of the following government programmes that assist SMME's during COVID-19 pandemic? Debt Relief Finance scheme, Business Growth Facility, COVID-19 Agricultural Disaster support fund, Tourism relief fund

The findings reveal a significant lack of awareness among respondents, with at least (82.6 percent) indicating they need to be made aware of government structures designed for COVID-19 relief to SMMEs. This could be attributed to the overwhelming amount of information during the pandemic, making it difficult to discern between genuine announcements and misinformation. Moreover, individuals may have been preoccupied with personal challenges, leading them to overlook important information.

Other prominent reasons could be insufficient promotion and outreach efforts by government agencies, which may have resulted in the limited visibility of available funding programs. It is plausible that business owners who actively watched the news and engaged with social media were more likely to benefit from government support schemes. These platforms often disseminate information regarding available assistance programs, making it easier for attentive individuals to remain informed and take advantage of opportunities.

5.3.4 Identify administration processes followed by SMMEs to acquire support from the government during the COVID-19 pandemic

To fully address the above objective, the following statements were prepared:

5.3.4.1 The administration process is stringent and complex to understand

The findings revealed that a significant portion of respondents (52.7 percent) disagreed or strongly disagreed that the administration process for accessing support funds was stringent and complex to understand. This observation is supported by most respondents attaining at least a matric degree, indicating a level of education that enables them to navigate and comprehend application forms or complete online surveys effectively. However, it is noteworthy that a minority of respondents disagreed, possibly due to a lack of assistance in understanding the forms or the complexity of the required documents. Moreover, restrictions such as lockdown rules might have hindered individuals from

seeking clarification by visiting or contacting relevant offices. These challenges highlight the importance of providing accessible and clear guidance to ensure equitable access to support funds, particularly during times of crisis.

5.3.4.2 There are clear guidelines on how to acquire government support

The study highlighted a notable need for more clarity in guidelines concerning access to government support, even though (38.8 percent) of respondents indicated understanding the requirements. Moreover, it revealed that different relief grants had varying administration processes, contingent upon the department responsible. These processes encompassed diverse criteria, such as years of experience, specific geographical areas, targeted sectors, and varying funding amounts and timeframes. Although most applications were conducted online, some required in-person verification, while specific grants specifically targeted women-owned businesses. However, a common requirement across the majority, if not all, of these grants favoured South African citizens.

5.3.4.3 It is easy to track the funding application progress with the newly formulated administration

The findings indicate (that 60.7 percent) of participants disagreed with the ease of tracking the progress of funding applications through the newly formulated administration. This sentiment may stem from several factors. First, participants may have encountered complexities or inconsistencies in the application process, such as unclear guidelines or requirements. Additionally, insufficient communication channels or delays in providing updates on the status of applications could have contributed to participant perceptions of difficulty in tracking progress. Furthermore, limited accessibility to relevant information or support resources may have hindered applicants from effectively monitoring their funding applications. Tracking applications proved difficult.

5.3.4.4 The response turnaround time from the Government structures is satisfactory

Based on the empirical findings, a significant majority (67.2 percent) of respondents expressed dissatisfaction with the application turnaround time, signaling it was unsatisfactory. This dissatisfaction may stem from factors such as the government

needing more staff, a high volume of applications leading to delays, and adopting a system where communication is only initiated with successful applicants. Additionally, some respondents reported waiting for a response. Government support structures need to respond to all applicants, whether successful or not.

Where possible, providing reasons for unsuccessful applications allows for constructive feedback and enables businesses to identify areas for improvement. Applicants should be kept informed regarding the stages and progress of their applications. This approach promotes transparency, fairness, and accountability in the application process, ultimately contributing to a more effective and equitable distribution of support.

5.4 Implications

The findings of this study have important implications for stakeholders involved in supporting SMMEs during the COVID-19 pandemic.

Policymakers must carefully consider the results to reassess existing policies and develop new strategies tailored to the identified challenges. This may involve simplifying application processes, revising eligibility criteria, and ensuring timely assistance to vulnerable businesses. Government agencies responsible for administering support programs must address the issues highlighted in the study, such as lengthy application processes and delays in response times, to improve the efficiency and effectiveness of support structures.

SMME owners can benefit from understanding the common challenges in accessing government support, enabling them to navigate the support landscape more effectively. In addition, organizations providing support services to SMMEs can use the findings to tailor their offerings and advocate for policy changes that benefit businesses. This study, furthermore, contributes to the broader research on government support for SMMEs, providing insights into the impact of interventions and informing future policy recommendations. Overall, addressing the implications of this study is crucial for facilitating the resilience and recovery of SMMEs in the face of economic challenges.

5.5 Limitations

The research was conducted solely within eThekweni Municipality and targeted around 200 managers, owners, and leaders of SMMEs. While the study did not encompass other municipalities or provinces, it still provides valuable insights specific to eThekweni, although these may not represent South Africa. Another obstacle encountered during the research was delays in receiving completed questionnaires from some participants, which disrupted the planned data collection schedule. Additionally, some businesses operational in 2020 had since closed, rendering them unreachable for the study. Given the study's focus on SMMEs in the Durban area, the conclusions are drawn primarily from respondents' perspectives.

5.6 Practical insights into the theoretical framework

The theoretical framework utilized for this study is depicted below.

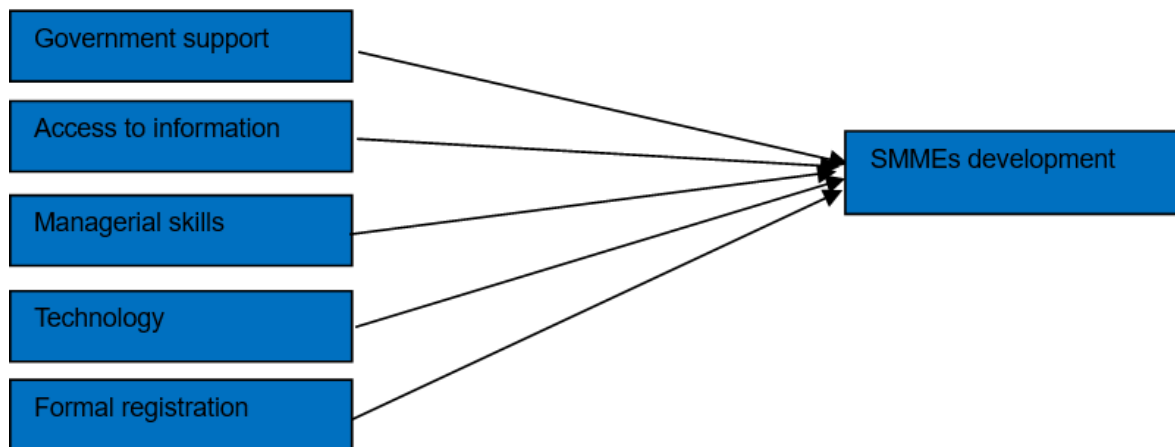


Figure 5.1 Theoretical framework for promotion of SMME development

Source: Adapted from Matekenya and Moyo (2022)

Figure 5.1 provides insight into the essential factors driving SMME development, including governmental support, managerial skills, technology, and access to information. Understanding how these elements interact is essential for grasping the effects of interventions, especially during crises, on the resilience and growth of SMMEs.

The study findings revealed that SMMEs require government support to recover from the pandemic. The study noted that most SMMEs in Durban were financially struggling even before COVID-19 disrupted their operations because they needed access to valuable information regarding government funding. The pandemic exposed SMMEs to different kinds of support that can be sought from the government. However, most participants in this study needed to be made aware of the support mechanisms established by the eThekweni Municipality to assist SMMEs. Lack of knowledge discouraged many businesses from receiving the necessary assistance to sustain them. Hence, it is vital for SMME owners to prioritize the importance of networking with similar businesses for information sharing and to research funding or any helpful information related to their sector or area of expertise.

Some businesses, such as salons and spaza shops, were noted to be operating informally since they are either family-owned or trying to avoid paying taxes. This is a disadvantage since government grant criteria strictly fund formal entities. However, there are government programs that assist with the formalization of small businesses. This will aid SMMEs in qualifying for funding and also gain access to mentorship workshops and government development programs. The study further discovered that SMMEs in Durban could not work online during the pandemic due to poor technological skills. Learning and becoming a technology expert is accessible to business owners, who can develop their skills using innovative means, such as the social media platform YouTube, to gain valuable insights and skills. This would also prepare business owners for future crises.

Regarding financial assistance, policy initiatives, and regulatory measures, government support can mitigate the adverse effects of crises on small businesses (Mhlongo and Daya, 2023). To maximize benefits, SMMEs should actively seek out and take advantage of available support programs, grants, and incentives provided by the government through research, networking with other business owners, and being active on social media (Pereira and Sales, 2022).

Managerial abilities are equally crucial for SMMEs, as owners and managers must possess the essential skills and knowledge to navigate challenges effectively, adapt to changing circumstances, and capitalize on emerging opportunities (Okuwhere and Tafamel, 2022). SMMEs should invest in training programs and capacity-building

initiatives, either provided by the government or through private institutions, to enhance their managerial competencies (Atiase, Wang, and Mahmood, 2023)

Embracing technology is paramount for SMMEs, particularly during the COVID-19 pandemic. Digital tools enable remote work, online marketing, e-commerce, and digital payment systems, allowing SMMEs to maintain operations and reach customers despite physical distancing measures (Tau, 2022). SMMEs should invest in upgrading their technological infrastructure and embrace digital solutions to enhance their resilience during crises (Mabotja, 2018)

Access to information is fundamental for SMME success (Khoase and Ndayizigamiye 2018). Timely and precise information empowers SMMEs to make well-informed decisions and seize growth opportunities (Ponelis, 2011). SMMEs should actively seek information on government support programs, market trends, regulatory changes, and best practices through various channels, including online portals, workshops, and advisory services (Mahambehlala 2019).

Bruhn (2013) additionally stated that formal business registration is crucial for SMMEs to access various benefits, including government support, funding opportunities, and legal protection. SMMEs should prioritize formalizing their businesses to avail themselves of these advantages and enhance their credibility in the market.

5.7 Recommendations

The recommendations were formulated according to the study objectives:

5.7.1 To ascertain perceptions of SMME owners on the COVID-19 pandemic impact on their businesses and the effectiveness of government structures established to support SMMEs during the pandemic

5.7.1.1 The business had to reduce operating costs to survive

- The government must implement targeted financial assistance programs. These packages should be specifically aimed at helping SMMEs offset the costs of essential operations during times of crisis. They could include grants or low-interest loans to cover expenses such as rent, utilities, and payroll.
- The government should provide tailored advisory services. These could include workshops, webinars, or one-on-one consultations with financial experts, Offering guidance and support to SMMEs on cost-saving strategies and alternative business models that can help them navigate challenging economic conditions.
- The government should facilitate access to resources: Streamline processes for accessing government resources and support programs to reduce operating costs, ensuring SMMEs can easily navigate and apply for assistance.
- The government should also foster collaboration and knowledge sharing. It should Create platforms or networks where SMMEs can connect to share best practices, cost-saving tips, and innovative solutions for managing expenses during crises.
- The government should conduct regular assessments and adjustments. Continuously evaluate the effectiveness of government support structures in addressing SMME needs and reducing operating costs. Use feedback from SMME owners to make the necessary adjustments and improvements to existing programs and initiatives.

5.7.1.2 The business retrenched staff members

- SMMEs should explore adaptable work setups like part-time roles, job-sharing, or remote work choices for their remaining staff. This can help optimize staffing levels while retaining valuable talent.
- Businesses should create a supportive environment for remaining employees by encouraging open communication, empathy, and teamwork. They should also recognize and reward employees for their contributions during challenging times.
- SMMEs should also seek government support and incentives to support businesses affected by the pandemic, such as wage subsidies, tax relief, or grants for training and development initiatives.
- Businesses should develop a comprehensive business continuity plan with strategies for managing future crises or economic downturns. This can help businesses to adapt more effectively to changing circumstances and minimize the need for future retrenchments.

5.7.1.3 Lockdown rules caused a loss in sales and profits

- SMMEs should investigate new markets, products, or services to broaden revenue sources and diminish dependence on a single income stream. This strategy can help alleviate the impact of future disruptions and enhance overall business resilience.
- It would benefit SMMEs to invest in digital marketing strategies and e-commerce platforms to reach customers online. This approach enables SMMEs to access new markets and extend their customer reach beyond conventional brick-and-mortar operations.
- SMME business models require modification to accommodate changing consumer behaviors and preferences. For example, offer restaurant delivery or takeout options or virtual consultations for service-based businesses.

- It is imperative for SMMEs to stay abreast of changing regulations, market trends, and consumer preferences. To remain competitive in the market, they must adapt quickly to evolving circumstances and be prepared to pivot strategies as needed.
- SMMEs must consider diverse online trading options and integrate with established marketplace platforms like Amazon, eBay, or Etsy. This will allow SMMEs to tap into large, existing customer bases. Additionally, leveraging social media marketplaces such as Facebook Marketplace or Instagram Shops can assist SMMEs to reach new audiences through their established social networks. By diversifying trading activities across multiple online platforms, SMMEs can adapt to changing market conditions and expand their customer reach effectively.

5.7.1.4 The Government promptly formulated structures to help struggling SMMEs that were severely affected by COVID-19

- The government should create specialized teams or task forces comprised of experts from various sectors, including government agencies, industry associations, and business leaders. These task forces can collaborate to identify the most pressing needs of struggling SMMEs and develop targeted support programs accordingly.
- The government allocated funding specifically earmarked for supporting struggling SMMEs adversely impacted by the pandemic. Offer grants, loans, or subsidies to help cover operating expenses, pay employee salaries, or invest in business recovery efforts.
- The government can also create platforms or initiatives that connect struggling SMMEs with potential customers, suppliers, and partners. Support initiatives such as marketplaces, trade fairs, or e-commerce platforms to help SMEs expand their reach and generate new business opportunities.
- Monitor and evaluate outcomes: Establish mechanisms for tracking the government support programs. Collect feedback from beneficiaries, track key performance indicators, and conduct regular reviews to ensure support initiatives achieve their intended goals and make a tangible impact on the ground.

5.7.1.5 Services provided by Government support structures have contributed to the resuscitation of the business

- The government should provide targeted financial aid packages, including grants, low-interest loans, and tax incentives, to support businesses in recovering from the financial challenges caused by COVID-19. Support initiatives should be by COVID-19. They should be easily accessible and tailored to the specific needs of different industries and business sizes.
- Establish training and capacity-building initiatives to provide businesses with the necessary skills and knowledge to adjust to evolving market conditions and capitalize on growth opportunities after the COVID-19 pandemic. These programs should focus on digitalization, e-commerce, and sustainable business practices.
- Offer personalized business advisory services to help businesses develop recovery strategies, optimize operations, and identify new market opportunities. This could include providing access to expert advice, mentoring programs, and networking opportunities.

5.7.1.6 Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMME recovery

- The government should implement policies to establish funding mechanisms specifically to support ventures within the SMME sector. This could include grants, venture capital funds, or low-interest loans tailored to the needs of early-stage ventures.
- The government must create a dedicated program to help informal SMMEs register their businesses with relevant government authorities. The program must provide guidance, resources, and support services to assist informal entrepreneurs in navigating the registration process and meeting regulatory requirements.
- The government should implement mechanisms to monitor support agencies' adherence to policies and procedures to simplify administration processes and provide timely feedback. It should hold agencies accountable for meeting

performance targets and take corrective action when necessary to improve service delivery to SMMEs.

5.7.1.7 The government used proper channels to advertise and communicate available funding schemes for SMEs

- The government should launch targeted communication campaigns to raise awareness of available support structures and eligibility criteria among SMMEs. Utilize diverse platforms like social media, community networks, and industry associations to distribute information efficiently and engage with stakeholders proactively. The government can organize awareness events such as roadshows to educate SMMEs on available support services and structures, aiding their understanding and utilization.

5.7.2 To determine the kind of support SMMEs required to sustain their businesses during the COVID-19 pandemic

5.7.2.1 The government invests in developing the business skills of SMME owners and employees

- The government should create extensive training initiatives customized for SMMEs, encompassing financial management, marketing tactics, business planning, and digital skills. These programs can be delivered through workshops, seminars, online courses, or partnerships with educational institutions and industry experts.
- Allocate funding specifically for developing and implementing business skills training programs for SMME owners and employees. Offer grants, subsidies, or tax incentives to businesses participating in training initiatives or investing in employee development.
- Create mentorship and coaching programs that pair experienced business professionals with SMME owners and employees seeking guidance and support. These mentorship connections offer valuable insights, guidance, and networking opportunities to support business growth and success.

- Collaborate with industry associations, chambers of commerce, and business networks to develop and deliver business skills training programs tailored to the needs of specific sectors or industries. Leverage the expertise and resources of industry partners to enhance the relevance and effectiveness of training initiatives.
- Design training programmes that focus on practical skills and hands-on experience instead of merely theoretical knowledge. Incorporate case studies, role-playing exercises, and real-world examples to help participants apply what they learn to their own businesses.
- Harness the power of technology and innovation to deliver training programs in innovative ways, such as online learning platforms, mobile apps, virtual reality simulations, and gamification, which will, in turn, make training more accessible, engaging, and cost-effective for SMMEs.
- Establish metrics and performance indicators to measure the impact and effectiveness of government-funded business skills training programs. Conduct regular evaluations to assess outcomes, identify areas for improvement, and ensure training initiatives deliver tangible benefits to SMMEs and their employees.

5.7.3 To identify financial and non-financial government support to SMMEs in eThekweni Municipality during the COVID-19 pandemic

5.7.3.1 My business has received COVID-19 relief funding from the newly formulated Government support structures

- Businesses should keep abreast of updates and announcements from government agencies regarding the availability of COVID-19 relief funding. Stay updated by regularly visiting official government websites, subscribing to newsletters, and following pertinent social media channels for the latest information.
- Business owners should familiarise themselves with the eligibility requirements and criteria for accessing COVID-19 relief funding. Ensure the business meets all

the necessary qualifications, including industry-specific criteria, business size, revenue thresholds, and documentation requirements.

- SMMEs should reach out to government agencies or business support organizations for guidance. Many government support structures offer helplines, online resources, and assistance programs to help businesses navigate the application process.
- Submit a complete and accurate application: allocate sufficient time to carefully fill out the application form, assuring that all information provided is accurate, up-to-date, and complete. Double-check the application for errors or omissions before submitting to avoid delays or rejection.
- In addition to government support structures, SMMEs should consider exploring alternative funding sources, such as grants, loans, or assistance programs offered by private organizations, non-profit entities, or financial institutions, to supplement COVID-19 relief funding efforts.

5.7.3.2 Are you aware of the availability of the following sources of finance for SMMEs: ASGISA, SEDA, Khula, SEFA, NEF, and DSBD

- The government should launch targeted awareness campaigns to inform SMMEs regarding available finance sources, such as ASGISA, SEDA, Khula, and SEFA, as well as NEF and DSBD. To reach a wider audience effectively, utilize various communication channels, including social media, workshops, and collaboration with business associations.
- Streamline application processes and requirements for accessing finance from these sources to facilitate SMME applications. Provide clear guidance and support throughout the application process to reduce barriers to entry.
- To ensure coherence and avoid duplication, foster collaboration between different government agencies involved in providing finance to SMMEs. Establish clear referral pathways and coordination mechanisms to facilitate smooth interactions between SMMEs and relevant agencies.

- SMMEs should establish relationships with representatives from these finance sources to seek guidance, ask questions, and build rapport. Maintain open communication channels to stay informed on updates and opportunities for funding support.
- SMMEs should also proactively seek information regarding available finance sources for SMMEs, such as ASGISA, SEDA, Khula, and SEFA, as well as NEF and DSBD. Stay updated through government websites, newsletters, and industry networks to learn of funding opportunities.

5.7.3.3 Are you aware of the availability of the following government programs that assisted SMMEs during the COVID-19 pandemic? Debt Relief Finance scheme, Business Growth Facility, COVID-19 Agricultural Disaster support fund, Tourism relief fund

- Similarly to the above recommendations, through targeted campaigns and simplified application processes, such as the Debt Relief Finance Scheme, Business Growth Facility, COVID-19 Agricultural Disaster Support Fund, and Tourism Relief Fund, the government must enhance awareness of available government programs.
- Coordination among government agencies should be improved to ensure coherence and reduce duplication of efforts.
- SMMEs should actively seek information regarding these programs, assess their suitability, prepare required documentation, and build relationships with government representatives to access the needed support during the COVID-19 pandemic effectively.

5.7.4 To identify administration processes followed by SMMEs to acquire government support during the COVID-19 pandemic

5.7.4.1 The administration process is stringent and complex to understand

- The support structures established by the government should simplify and expedite the application procedures for accessing government support programs.

Minimise bureaucratic red tape and administrative hurdles to ensure assistance reaches SMMEs promptly.

- The government support structures should translate application forms, guidelines, and instructions into multiple languages to accommodate applicants who may need to be proficient in the country's official language(s). Ensure translations are accurate, precise, and culturally appropriate to facilitate understanding.

5.7.4.2 There are clear guidelines on how to acquire government support

- The support structures should create detailed and user-friendly guidelines that outline the eligibility criteria, application process, required documentation, and timelines for accessing government support programs. Ensure the guidelines are easy to understand and follow, using plain language and clear formatting.
- Provide step-by-step instructions: Break down the application process into simple, sequential steps accompanied by clear instructions and explanations. Include examples, checklists frequently asked questions (FAQs), and forums to help applicants navigate through each stage of the process with ease.
- Clearly define the eligibility criteria for government support programs, specifying the requirements, qualifications, and any limitations or exceptions. Provide examples and scenarios to illustrate who is eligible, thereby helping applicants determine their eligibility upfront.

5.7.4.3 It is easy to track the funding application progress with the newly formulated administration

- The government should provide clear and easily accessible information on the application timelines and simplify tracking procedures to ensure SMMEs can easily navigate through the progress of their applications.
- The government should establish effective communication channels, such as dedicated helplines, email support, and online portals, to address queries and provide prompt updates on the status of funding applications.

5.7.4.4 The response turnaround time from Government structures is satisfactory

- The support structures should define and communicate specific timeframes for responding to inquiries, processing applications, and providing feedback to applicants. Set realistic and achievable targets for response times based on the complexity of requests and available resources.
- Utilise technology to automate the tracking and monitoring of response times for government support structures. Implement ticketing systems, case management software, or online portals to track the progress of inquiries and applications in real time.
- Applicants should have a tracking number to monitor their applications' progress.
- Ensure government support structures are capacitated and resourced to deal with incoming inquiries and process applications promptly. Allocate additional resources during peak or high-demand periods to prevent delays and backlog.

5.8 Recommendations for future research

Based on the study's practical findings, several avenues for further research can be explored to improve understanding of the subject. First, additional studies could investigate the long-term effects of government support structures on the resilience and sustainability of SMMEs beyond the immediate impacts observed during the COVID-19 pandemic. This could involve longitudinal studies tracking SMME performance and analysing government interventions' role in shaping their trajectories.

Secondly, the research could examine the impact of specific government programs and policies in addressing the diverse needs of SMEs across different sectors, regions, and demographic groups. Comparative studies could assess the outcomes of various support initiatives and identify best practices that can inform future policy design and implementation.

Thirdly, there is a requirement for research on the obstacles and prospects encountered by informal SMMEs in accessing government assistance. Informal businesses often

encounter unique barriers to formalization and may require tailored interventions to facilitate their transition into the formal economy.

Future research could explore the role of digital technologies and innovation in enhancing the delivery and impact of government support services for SMMEs. This could involve studying the adoption of digital platforms, online marketplaces, and e-government solutions by government agencies and SMMEs and assessing their effectiveness in improving access, efficiency, and outcomes.

Qualitative research methods like interviews, focus groups, and case studies could offer deeper insights into SMMEs' experiences, perspectives, and difficulties when dealing with government support systems. Such research could uncover nuanced perspectives and shed light on the contextual factors influencing the effectiveness of support interventions.

In general, further research in these areas has the potential to contribute valuable insights to policy development, program design, and support strategies aimed at strengthening SMME resilience and growth in diverse socio-economic contexts.

5.9 Conclusions

The conclusions are formulated based on the study objectives.

The subsequent section summarizes the study findings that aligned with the research goals. These findings stem from the questionnaire results, with this measurement instrument crafted following an extensive review of existing literature and in alignment with the research objectives. The questionnaire distribution among the intended population facilitated the study's primary data collection. Upon analysis, the data revealed the sentiments of small business owners regarding the efficacy of the support systems provided by the government in the eThekweni Municipality during COVID-19.

The findings reflect that government support structures need more promotion, there are bureaucratic hurdles to accessing funding, and there are difficult administrative processes.

5.9.1 Objective 1: To ascertain the perceptions of SMME owners of the COVID-19 pandemic impact on their businesses and the effectiveness of government structures established to support SMMEs during the pandemic

SMME owners perceived that the COVID-19 pandemic greatly affected their businesses. Furthermore, the effectiveness of government support structures established to aid SMMEs during this crisis could be improved. Various challenges have been identified, including inadequate advertising of support programs, bureaucratic obstacles in accessing funding, and cumbersome administrative processes.

These findings underscore the importance of further research and the need for policymakers to address these concerns to better support small enterprises during unexpected disruptions. Overall, COVID-19 had a negative impact on small businesses' performance and productivity, and the government structures designed to support them were, in most cases, ineffective in providing the services they claimed to offer SMMEs affected by COVID-19.

5.9.2 Objective 2: To determine the kind of support SMMEs required to sustain their businesses during the COVID-19 pandemic

SMMEs need extensive assistance to survive the damage caused by the COVID-19 pandemic. Many SMME owners faced significant challenges, such as needing more adequate funds, dealing with complicated paperwork, and struggling to receive relevant information regarding applications. Financial assistance, mentoring, and training can make a huge difference, helping small businesses to change their circumstances and remain sustainable. Therefore, it is essential to ensure that small businesses receive the relevant support to remain successfully operational during these difficult times.

5.9.3 Objective 3: To identify the financial and non-financial support provided by the government to SMMEs in eThekweni Municipality during the COVID-19 pandemic

Based on the findings, it is apparent that government support for SMMEs in eThekweni Municipality during the COVID-19 pandemic encompassed financial and non-financial assistance. Support structures such as SEDA, SEFA, and NYDA, to name a few, were

responsible for dispersing funds. Financial aid was aimed at alleviating economic hardships, while non-financial support sought to equip SMMEs with the tools and resources necessary to navigate the challenges posed by the pandemic. However, the effectiveness of these support measures varied, with some SMMEs needing help accessing funds due to bureaucratic processes and inadequate dissemination of information. These findings emphasise the importance of enhancing support mechanisms and streamlining processes to assist SMMEs during times of crisis better.

5.9.4 Objective 4: To identify administration processes followed by SMMEs to acquire support from the government during the COVID-19 pandemic

SMMEs faced various challenges navigating the administration processes to acquire government support during the COVID-19 pandemic. These challenges included lengthy and complex application procedures, ambiguity in guidelines, and delays in receiving responses from government support structures. Despite efforts to access assistance, SMMEs encountered hurdles that hindered their ability to secure much-needed support.

REFERENCES

- Abdallah, A. B., Phan, A. C. and Matsui, Y. 2016. Investigating the effects of managerial and technological innovations on operational performance and customer satisfaction of manufacturing companies. *International Journal of Business Innovation and Research*, 10(2): 153-183.
- Abdullahi, M. S., Jakada, B. A. and Kabir, S. 2016. Challenges affecting the performance of small and medium scale enterprises (SMEs) in Nigeria. *Journal of Human Capital Development (JHCD)*, 9(2): 21-46.
- Abor, J. and Quartey, P. 2017. Issues in SME development in Ghana and South Africa. *International Research Journal of Finance and Economics*, 39(6): 215-228.
- Abutabenjeh, S. and Jaradat, R. 2018. Clarification of research design, research methods, and research methodology: A guide for public administration researchers and practitioners. *Teaching Public Administration*, 36(3): 237-258.
- Acee-Eke, B.C. and Ogonu, G.C. 2020, August. Pandemic marketing strategies and customer patronage of SMEs. *Journal of International Conference Series*, 1(1): 18-32.
- Adams, I. and Lawrence, R. 2015. Comparison of convenience sampling and purposive sampling. *American Journal of Theoretical and Applied Statistics*, 5(1): 1-4.
- Addae-Boateng, S. and Dzisi, S. G. 2016. Innovation enhancement in family business SMEs in Ghana. *International Journal of Innovation Science*, 8(4): 388-403.
- Adikaram, A.S., Naotunna, N.P.G.S.I. and Priyankara, H.P.R. 2021. Battling COVID-19 with human resource management bundling. *Employee Relations: The International Journal*, 43(6): 1269-1289.
- Afolayan, A. O. and De la Harpe, A. C. 2020. The role of evaluation in SMMEs' strategic decision-making on new technology adoption. *Technology Analysis and Strategic Management*, 32(6): 697-710.
- Ahmed, S.K. 2024. The pillars of trustworthiness in qualitative research. *Journal of Medicine, Surgery, and Public Health*, 2(1): 1-4.

- Akyildiz, S.T. and Ahmed, K.H. 2021. An overview of qualitative research and focus group discussion. *International Journal of Academic Research in Education*, 7(1): 1-15.
- Alem, D.D. 2020. An overview of data analysis and interpretations in research. *International Journal of Academic Research in Education and Review*, 8(1): 1-27.
- Al-Fadly, A. 2020. Impact of COVID-19 on SMEs and employment. *Entrepreneurship and Sustainability Issues*, 8(2): 6-29.
- Alfers, L., Moussié, R. and Harvey, J. 2020. The COVID-19 crisis: income support to informal workers is necessary and possible. *Development Matters*, 22: 11-12.
- Al-Habaibeh, A., Watkins, M., Waried, K. and Javareshk, M. B. 2021. Challenges and opportunities of remotely working from home during COVID-19 pandemic. *Global Transitions*, 29(3): 99-108.
- Alkahtani, A., Nordin, N. and Khan, R.U. 2020. Does government support enhance the relation between networking structure and sustainable competitive performance among SMEs? *Journal of Innovation and Entrepreneurship*, 94(9): 1-16.
- Allen, M. 2017. *The SAGE encyclopedia of communication research methods*. California: SAGE publications.
- Almalki, S. 2016. Integrating Quantitative and Qualitative Data in Mixed Methods Research--Challenges and Benefits. *Journal of Education and Learning*, 5(3): 288-296.
- Alonso, A. D. and O'Neill, M. A. 2009. Staffing issues among small hospitality businesses: A college town case. *International Journal of Hospitality Management*, 28(4): 573-578.
- Alonso, A. D., Kok, S. K., Bressan, A., O'Shea, M., Sakellarios, N., Koresis, A., Solis, M. A. B. and Santoni, L. J. 2020. COVID-19, aftermath, impacts, and hospitality firms: An international perspective. *International Journal of Hospitality Management*, 91: 102-654.
- Alshahrani, M. A. and Salam, M. A. 2022. The role of supply chain resilience on SMEs' performance: The case of an emerging economy. *Logistics*, 6(3): 47.

- Al-Sharif, R. 2021. Critical realism and attribution theory in qualitative research. *Qualitative Research in Organizations and Management: An International Journal*, 16(1): 127-144.
- Alvesson, M. and Sveningsson, S. 2013. Authentic leadership critically reviewed. *Authentic Leadership*, 1: 39-54.
- Amra, R., Hlatshwayo, A. and McMillan, L. 2013. SMME employment in South Africa. *Economic Society of South Africa*, 10(1): 2-30.
- Anakpo, G. and Mishi, S. 2021. Business response to COVID-19 impact: Effectiveness analysis in South Africa. *The Southern African Journal of Entrepreneurship and Small Business Management*, 13(1): 7.
- Anderson, A. 2017. Impact of poor accounting practices on the growth and sustainability of SMMEs. *The International Journal of Business and Management*, 3(5): 227-239.
- Anderson, J.S. and Williams, S.K. 2019. Turning data into better decision making: Asking questions, collecting and analyzing data in a personal analytics project. *Decision Sciences Journal of Innovative Education*, 17(2): 126-145.
- Appian. 2021. *Infographic: Outdated Administrative Processes Hurt Modernization*. Available: <http://surl.li/srlrz> (Accessed 17 April 2024).
- Archer, B. M. 2016. Limitations of Critical Realism. *Journal of critical realism*, 22(2): 18-19.
- Aripin, Z., Pynatih, N. M. N. and Aristanto, E. 2024. Nurturing Marketing Relationships: The Role Of Loyalty Tendencies Beyond Relationship Dynamics. *Journal of Economics, Accounting, Business, Management, Engineering and Society*, 1(2): 67-81.
- Ateba, B. B., Prinsloo, J. J. and Gawlik, R. 2019. The significance of electricity supply sustainability to industrial growth in South Africa. *Energy Reports*, 25(5): 1324-1338.
- Atiase, V., Wang, Y. and Mahmood, S. 2023. Does managerial training increase SME managers' effectiveness? A capability development approach. *International Journal of Entrepreneurial Behavior and Research*, 29(8): 1807-1836.

- Atiase, V.Y. and Dzansi, D.Y. 2019. Microfinance and necessity entrepreneurship: The Ghanaian experience. *Societal entrepreneurship and competitiveness*, 1(1): 55-170.
- Atichasari, A. S. and Marfu, A. 2023. The Influence of Tax Policies on Investment Decisions and Business Development of Micro, Small, and Medium-Sized Enterprises (MSMEs) and its Implications for Economic Growth in Indonesia. *Journal Of Economics, Finance and Management Studies*, 12(2): 43-57.
- Atiku, S. O. and Abatan, A. A. 2021. Strategic capabilities for the sustainability of small, medium, and micro enterprises. *Reshaping Entrepreneurship Education with Strategy and Innovation*, 43(1): 17-44.
- Azadegan, A., Mellat Parast, M., Lucianetti, L., Nishant, R. and Blackhurst, J. 2020. Supply chain disruptions and business continuity: An empirical assessment. *Decision Sciences*, 51(1): 38-73.
- Barreto, L., Amaral, A. and Pereira, T. 2017. Industry 4.0 implications in logistics: an overview. *Procedia Manufacturing*, 13(2):1245-1252.
- Bartik, A.W., Bertrand, M., Cullen, Z., Glaeser, E.L., Luca, M. and Stanton, C. 2020. The impact of COVID-19 on small business outcomes and expectations. *Proceedings of the National Academy of Sciences*, 117(30): 17656-17666.
- Bell, E., Bryman, A. and Harley, B. 2022. Business research methods. *Oxford university press*, 6(1): 1-79.
- Benhura, M. and Magejo, P. 2020. Differences between formal and informal workers' outcomes during the COVID-19 crisis lockdown in South Africa. *National Income Dynamics*, 12(2): 41-43.
- Beraha, I. and Duricin, S. 2020. The impact of COVID-19 crisis on medium-sized enterprises in Serbia. *Economic Analysis*, 53(1): 14-2
- Berisha, G. and Pula, J. S. 2015. Defining Small and Medium Enterprises: a critical review. *Academic Journal of Business, Administration, Law and Social Sciences*, 1(1): 17-28.

Bhorat, H., Asmal, Z., Lilenstein, K. and Van der Zee, K. 2018. *SMMEs in South Africa: Understanding the constraints on growth and performance*. Available: https://africaportal.org/wp-content/uploads/2023/05/DPRU_WP201802.pdf (Accessed 17 April 2024).

Boehme, T., Aitken, J., Turner, N. and Handfield, R. 2021. Covid-19 response of an additive manufacturing cluster in Australia. *Supply Chain Management: An International Journal*, 26(6): 767-784.

Bolton, R. N. and Tarasi, C. O. 2017. Managing customer relationships. *Review of Marketing Research*, 10(1): 3-38.

Booyens, I., Motala, S. and Ngandu, S. 2020. Tourism innovation and sustainability: Implications for skills development in South Africa. *Sustainable Human Resource Management in Tourism: African Perspectives*, 94(1): 77-92.

Boparai, J. K., Singh, S. and Kathuria, P. 2018. How to design and validate a questionnaire: a guide. *Current Clinical Pharmacology*, 13(4): 210-215.

Bouazza, A. B. 2015. Small and medium enterprises as an effective sector for economic development and employment creation in Algeria. *International Journal of Economics, commerce and management*, 3(2): 1-16.

Bouri, A., Breij, M., Diop, M., Kempner, R., Klinger, B. and Stevenson, K. 2011. Support to SMEs in developing countries through financial intermediaries. *Dalberg*, 23(1): 1-48.

Bouri, E., Naeem, M. A., Mohd Nor, S., Mbarki, I. and Saeed, T. 2022. Government responses to COVID-19 and industry stock returns. *Economic Research-Ekonomska Istraživanja*, 35(1): 1967-1990.

Brittanica, U. 2016. Pragmatics in linguistics and philosophy. *Kaizzers Journal*, 16(2): 3-7.

Bruhn, M. 2013. A tale of two species: Revisiting the effect of registration reform on informal business owners in Mexico. *Journal of Development Economics*, 103: 275-283.

Bruwer, J., Hattingh, C. and Perold, I. 2020. Probable Measures to Aid South African Small Medium and Micro Enterprises. *SSRN Electronic Journal*, 10: 23-24.

Bryman, N. and Bell, K. 2015. Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Research*, 42(5): 533-544.

Buntuang, P. C. D. and Kornelius, Y. 2020. The impact of social distancing policy on small and medium-sized enterprises (SMEs) in Indonesia. *Problems and Perspectives in Management*, 18(3) :492-503.

Bushe, B. 2019. The causes and impact of business failure among small to micro and medium enterprises in South Africa. *Africa's Public Service Delivery and Performance Review*, 7(1): 1-26.

Caballero-Morales, S.O. 2021. Innovation as recovery strategy for SMEs in emerging economies during the COVID-19 pandemic. *Research in International Business and Finance*, 57(1): 101-396.

Cacciattolo, M. 2015. Ethical considerations in research. *The Praxis of English Language Teaching and Learning (PELT)* 1(1): 55-73.

Calitz, A. P., Poisat, P. and Cullen, M. 2017. The future African workplace: The use of collaborative robots in manufacturing. *SA Journal of Human Resource Management*, 15(1): 1-11.

Cameron, S. 2010. Research design and methods: A systematic review of research paradigms, sampling issues and instruments development. *International Journal of Economics and Management Sciences*, 6(2): 1-5.

Cant, M. C. and Wiid, J. A. 2013. Establishing the challenges affecting South African SMEs. *International Business and Economics Research Journal (IBER)*, 12(6): 707-716.

Chauhan, J. S. 2018. Effectiveness of Different Marketing Strategies in Reaching Target Audiences: A Quantitative Investigation of Ad Agency Representatives. *Information Technology in Industry*, 6(1): 23-37.

ChikwenduEzennia, J., Mutambara, E. and Indermun, V. 2015. Challenges Faced by Foreign-owned Informal Small Businesses in Durban, South Africa. *Journal of Sustainable City and Society*, 1(2): 1-19.

Chilwana, W. 2021. Credit delay and business distress among SMEs: a case of selected government institutions in Lusaka district. PhD., The University of Zambia.

Chimucheka, T. and Rungani, E. C. 2013. Obstacles to accessing finance by small business operators in the Buffalo City Metropolitan Municipality. *The Journal of Business, Economics and Environmental Studies*, 3(1): 17-22.

Chowdhury, M. and Alam, Z. 2017. Factors affecting access to finance of small and medium enterprises (SMEs) of Bangladesh. *Annals of Economics and Public Administration*, 2(26): 55-68.

Christianson, D. 2020. *South African tourism and the Coronavirus Pandemic*. 2nd ed. Albany: Routledge.

Chriswan, L. 2020. International lessons in knowledge management: a study of western and eastern manufacturing SMEs. *The Electronic Journal of Knowledge Management*, 16(2): 113-130.

Chukwudi, A. S. and Victor, O. 2022. Budgetary allocations and government response to COVID-19 pandemic in South Africa and Nigeria. *Journal of Risk and Financial Management*, 15(6): 252.

Chukwuneme, E. P., Olaniyi, A. T. and Innocent, B. 2023. South African government palliative funds for SMMEs during COVID-19: challenges of implementation and suggestions for improvement. *Journal of Accounting, Finance and Auditing Studies*, 9(2): 18-45.

Chundu, M. 2020. Does Size Matter in Determining Growth of Micro, Small and Medium Enterprises (MSMEs) in Zimbabwe. *Open Journal of Business and Management*, 8(23): 1888-1907.

Chung, H., Seo, H., Forbes, S. and Birkett, H., 2020. *Working from home during the COVID-19 lockdown: Changing Preferences and the Future of Work*. Available:

https://kar.kent.ac.uk/83896/1/Working_from_home_COVID-19_lockdown.pdf

(Accessed 17 April 2024).

Creswell, J. W. and Creswell, J. D. 2017. *Research design: Qualitative, quantitative, and mixed methods approaches*. 5th ed. Michigan: Sage publications.

Curran, L., Eckhardt, J. and Lee, J. 2021. The trade policy response to COVID-19 and its implications for international business. *Critical perspectives on International Business*, 17(2): 252-320.

Danilov, C. F. A. and Konstantin, A. 2014. Corporate bankruptcy: Assessment, analysis and prediction of financial distress, insolvency, and failure. *Analysis and Prediction of Financial Distress, Insolvency, and Failure*, 9(1): 12-20.

Dawadi, S., Shrestha, S. and Giri, R.A. 2021. Mixed-methods research: A discussion on its types, challenges, and criticisms. *Journal of Practical Studies in Education*, 2(2): 25-36.

De Boer, A., Timmerman, M., Pijl, S.J. and Minnaert, A. 2012. The psychometric evaluation of a questionnaire to measure attitudes towards inclusive education. *European Journal of Psychology of Education*, 27(1): 573-589.

De Toni, D., Milan, G. S., Saciloto, E. B. and Larentis, F. 2017. Pricing strategies and levels and their impact on corporate profitability. *Revista de Administração*, 52(1):120-133.

De Villiers, C., Cerbone, D. and Van Zijl, W. 2020. The South African government's response to COVID-19. *Journal of Public Budgeting, Accounting and Financial Management*, 32(5): 797-811.

Denzin, N. and Lincoln, Y. 2014. *The Sage handbook of qualitative research*. 3rd ed. London: Sage Publications.

Department of Trade, Industry and Competition. 2022. The DTIC Report 2021/2022. Available: <https://www.thedtic.gov.za/wp-content/uploads/Annual-Report-2022.pdf> (Accessed 04 June 2024).

Devereux, S., Béné, C. and Hoddinott, J. 2020. Conceptualising COVID-19's impacts on household food security. *Food security*, 12(4): 769-772.

Didier, T., Huneus, F., Larrain, M. and Schmukler, S.L. 2021. Financing firms in hibernation during the COVID-19 pandemic. *Journal of Financial Stability*, 53(1): 100-837.

D'Sa, J.L. 2013. Reliability: An essential quality of a research tool. *Nursing Journal of India*, 104(6): 280.

Dua, A., Ellingrud, K., Mahajan, D. and Silberg, J. 2020. Which small businesses are most vulnerable to COVID-19. Available: <https://www.rab.com/research/27526.pdf> (Accessed 17 April 2024).

Duignan, D. 2014. Guidelines for postmodernism philosophy. *International Journal of Philosophical Studies*, 45(5): 370-378.

Durban Chamber of Commerce and Industry NPC. 2024. About us. Available: <https://durbanchamber.co.za/about-us/> (Accessed 05 May 2024).

Economics for Inclusive Prosperity (Econfip). 2020. *COVID-19 Briefs*. Available: <https://www.econfip.org/> (Accessed 20 June 2020).

Engidaw, A. E. 2022. Small businesses and their challenges during COVID-19 pandemic in developing countries: in the case of Ethiopia. *Journal of innovation and entrepreneurship*, 11(1): 1-49.

Enz, C. and Thompson, G. 2020. The disaster recovery priority ranking tool: A thinking tool for prioritizing post-COVID-19 recovery initiatives. Available: <https://shorturl.at/aeVpM> (Accessed 05 June 2024).

Etemad, H. 2020. Managing uncertain consequences of a global crisis: SMEs encountering adversities, losses, and new opportunities. *Journal of International Entrepreneurship*, 18(1): 125-144.

- Ezeh, E. E., Okechukwu, E. U. and Ogbo, A. 2023. African Continental Free Trade Agreements and Inclusive Growth of SMEs In Southeast, Nigeria. *Advance Journal of Business and Entrepreneurship Development*, 7(5): 25-40.
- Fairlie, R. and Fossen, F. M. 2021. The early impacts of the COVID-19 pandemic on business sales. *Small Business Economics*, 11(3):1-12.
- Fatoki, O. 2014. The impact of managerial competencies on the performance of immigrant-owned enterprises in South Africa. *Mediterranean Journal of Social Sciences*, 5(6): 141-144.
- Frost, J., Garside, R., Cooper, C. and Britten, N. 2016. Meta-study as diagnostic: toward content over form in qualitative synthesis. *Qualitative Health Research*, 26(3): 307-319.
- Gamba, F.J. 2019. SME development policies of Tanzania and Rwanda: Comparability of policy presentation on focus, significance, challenges and participation. *Journal of Development and Communication Studies*, 6(1): 1-17.
- Gaur, P.S., Zimba, O., Agarwal, V. and Gupta, L. 2020. Reporting survey-based studies– a primer for authors. *Journal of Korean Medical Science*, 35(45): 1-15.
- Gerli, F. 2019. Entrepreneurial competencies and firm performance: an empirical study. In: Kiguwa, S. *VIII International Workshop on Human Resource Management Conference*. Seville, Spain, June 2019. Spain: Earthscan, 111-120.
- Ghuri, V. L. 2020. Designing and conducting mixed methods research. *Journal of Management Studies*, 2(2): 44-49.
- Gherghina, Ş. C., Botezatu, M. A., Hosszu, A. and Simionescu, L. N. 2020. Small and medium-sized enterprises (SMEs): The engine of economic growth through investments and innovation. *Sustainability*, 12(1): 347.
- Ghobakhloo, M., Zulkifli, N. B. and Aziz, F. A. 2010. The interactive model of user information technology acceptance and satisfaction in small and medium-sized enterprises. *European Journal of economics, finance and administrative sciences*, 19(1): 7-27.

- Girdzijauskas, S., Streimikiene, D., Griesiene, I., Mikalauskiene, A. and Kyriakopoulos, G.L. 2022. New approach to inflation phenomena to ensure sustainable economic growth. *Sustainability*, 14(1): 518.
- Given, C. 2018. The Four principles of pragmatism in Education. *European Journal of Pragmatism and American Philosophy*, 34(2): 45-49.
- Gong, M. 2019. Financial resources, financial literacy and small firm growth: Does private organizations support matter? *Journal of Small Business Strategy*, 30(2): 35-58.
- Gorard, S. 2013. Research design: Creating robust approaches for the social sciences. *Research Design*, 28(1):1-232.
- Govender, N. 2019. Towards clean, attractive and well-maintained metropolitan cities: a case study of eThekweni municipality. PhD., University of Kwa-Zulu Natal.
- Gumbo, T. 2014. Scaling up sustainable renewable energy generation from municipal solid waste in the African continent: lessons from eThekweni, South Africa. *Consilience*, 12(1): 46-62.
- Hair, J. F., Celsi. M. W., Money. A. H., Samouel. P. and Page. M. J. 2011. *Essentials of business research methods*. 2nd ed. Windhoek: Sage.
- Harel, R. 2021. The impact of COVID-19 on small businesses' performance and innovation. *Global Business Review*, 32(1): 972-1509.
- Hartwell, C. J., Orr, T. E. and Edwards, J. M. 2020. Reducing online application redundancy: Effects on applicant attrition and quality. *International Journal of selection and assessment*, 28(2): 200-208.
- Hasan, M. N. 2016. Positivism: to what extent does it aid our understanding of the contemporary social world? *Quality and Quantity*, 50(1): 317-325.
- Heinicke, A. 2018. Performance measurement systems in small and medium-sized enterprises and family firms: a systematic literature review. *Journal of Management Control*, 28(4): 457-502.

Helppie-McFall, B. and Hsu, J.W. 2020. Financial profiles of workers most vulnerable to coronavirus-related earnings loss in the spring of 2020. *Financial Planning Review*, 3(4): 1102.

Hendratmoko, S. 2021. Analysis of Value Creation: Product Innovation, Product Development and Product Quality to Competitive Advantage. *The journal of contemporary issues in business and government*, 27(5): 2538-2545.

Hesse-Biber, S. 2015. Mixed methods research: The “thing-ness” problem. *Qualitative Health Research*, 25(6): 775-788.

Hlebela, N. 2020. Government and manufacturing SMME partnerships to create jobs in South Africa. PhD., North-West University.

Holloway, I. 2017. Qualitative research in Business Administration. *Instrumentation reference book*, 23(4): 219-220.

Howe, D.C., Chauhan, R.S., Soderberg, A.T. and Buckley, M.R. 2021. Paradigm shifts caused by the COVID-19 pandemic. *Organizational dynamics*, 50(4): 100-804.

Huang, R., Tlili, A., Wang, H., Shi, Y., Bonk, C.J., Yang, J. and Burgos, D. 2021. Emergence of the online-merge-offline (OMO) learning wave in the post-COVID-19 era: a pilot study. *Sustainability*, 13(6): 3512.

Ikadeh, M. S., and Cloete, C. E. 2020. The impact of shopping centre development on informal and small businesses in Lagos, Nigeria. *Journal of Business and Retail Management Research*, 14(3): 1-10.

Ionescu, C. A., Fülöp, M. T., Topor, D. I., Duică, M. C., Stanescu, S. G., Florea, N. V., Zamfir, M. and Coman, M. D. 2022. Sustainability analysis, implications, and effects of the teleworking system in Romania. *Sustainability*, 14(9): 5273.

Islam, A. 2022. Work-from/at/for-home: CoVID-19 and the future of work—A critical review. *Geoforum*, 128: 33-36.

Islam, M.A., Igwe, P.A., Rahman, M. and Saif, A.N.M. 2021. Remote working challenges and solutions: Insights from SMEs in Bangladesh during the COVID-19 pandemic. *International Journal of Quality and Innovation*, 5(2): 119-140.

Jabeen, F., Belas, J., Santoro, G. and Alam, G.M. 2023. The role of open innovation in fostering SMEs' business model innovation during the COVID-19 pandemic. *Journal of Knowledge Management*, 27(6): 1562-1582.

Jabri, B. H. 2006. Performance and expectations in research approaches. *Journal of Business Ethics*, 94(1):89-106.

Jackson, E. A. 2020. Importance of the Public Service in achieving the UN SDGs. *Journal of Contemporary African Studies*, 35(3): 284-302.

Jain, V. and Raj, T. 2013. Evaluating the variables affecting flexibility in FMS by exploratory and confirmatory factor analysis. *Global Journal of Flexible Systems Management*, 14(1): 181-193.

Jili, N. N., Masuku, M. M. and Selepe, B. M. 2017. SMMEs promoting local economic development (LED) in Umlazi local municipality, KwaZulu-Natal. *African Journal of Hospitality, Tourism and Leisure*, 6(1): 1-10.

John, J. 2009. Study on the nature of impact of soft skills training programme on the soft skills development of management students. *Pacific Business Review*, 47: 19-27.

Johnston, M. P. 2014. Secondary data analysis: A method of which the time has come. *Qualitative and Quantitative Methods in Libraries*, 3(3): 619-626.

Jomo, K.S. and Chowdhury, A. 2020. COVID-19 pandemic recession and recovery. *Development*, 63(2): 226-237.

Juergensen, J., Guimón, J. and Narula, R. 2020. European SMEs amidst the COVID-19 crisis: assessing impact and policy responses. *Journal of Industrial and Business Economics*, 47(3): 499-510.

- Juliana, N. O., Hui, H. J., Clement, M., Solomon, E. N. and Elvis, O. K. 2021. The impact of creativity and innovation on entrepreneurship development: evidence from Nigeria. *Open Journal of Business and Management*, 9(4): 1743-1770.
- Kankam, P. K. 2019. The use of paradigms in information research. *Library and Information Science Research*, 41(2): 85-92.
- Karimi, S. and Naghibi, H. S. 2015. Social media marketing (SMM) strategies for small to medium enterprises (SMEs). *Journal of Information, Business and Management*, 7(4): 86.
- Karkkainen, B. C. 2019. Information as environmental regulation: TRI and performance benchmarking, precursor to a new paradigm? *Environmental Law*, 7(2): 191-304.
- Kelly, T. D., Shumba, K., Zindiye, S. and Donga, G. 2021. An Evaluation of Government Support Services for SMMEs in Thohoyandou, South Africa. *Journal of Entrepreneurial Innovations*, 2(1): 54-140.
- Khan, M. 2020. Business owners perspective of service quality in developing SMMEs; An evidence-based approach. *International Journal of Business and Social Science*, 2(11): 159-164.
- Khanna, T., Palepu, K. G. and Sinha, J. 2015. Strategies that fit emerging markets. *International Business Strategy*, 10(1): 615-631.
- Khatri, K. K. 2020. Research paradigm: A philosophy of educational research. *International Journal of English Literature and Social Sciences*, 5(5): 1435-1440.
- Khit, M.T., Thanabordeekij, P. and Leurcharusmee, S. 2023. The Adaptation of Small and Medium-Sized Enterprises from an Incident of COVID-19: A Psychological Case Study of Myanmar. *Journal for Re Attach Therapy and Developmental Diversities*, 6(6): 510-522.
- Khoase, R. G. and Ndayizigamiye, P. 2018. Analysing the role and impact of public and private supporting institutions interventions on SMMEs access to funding: A comparative study between Lesotho and South Africa. *Acta Universitatis Danubius Œconomica*, 14(4): 14-27.

- Khoase, R. G., Mutinta, G. and McArthur, B. 2018. A comparative approach to assess the impact of supporting institutions' training on SMMEs. *Acta Universitatis Danubius. Œconomica*, 14(5): 14-32.
- Kibuuka, P. and Tustin, D. 2019. The key triggers for the transitioning of informal SMMEs to formal SMMEs: A baseline survey of the Gauteng Province, South Africa. *Psychology Research*, 9(1): 32-44.
- Kivunja, C. and Kuyini, A.B. 2017. Understanding and applying research paradigms in educational contexts. *International Journal of Higher Education*, 6(5): 26-41.
- Koval, S. 2015. Employee training and development. PhD., University College Prague.
- Krammer, S. M. 2017. Science, technology, and innovation for economic competitiveness: The role of smart specialization in less-developed countries. *Technological Forecasting and Social Change*, 123: 95-107.
- Kumar, N., Dubey, S., Goyal, M.K., Jimenez-Bescos, C. and Talei, A. 2020. Technological advancement and pandemic. *Integrated Risk of Pandemic: Covid-19 Impacts, Resilience and Recommendations*, 1(1): 345-359.
- Ladzani, M.W. 2022. The impact of COVID-19 on small and micro-enterprises in South Africa. *International Journal of Global Environmental Issues*, 21(1): 23-38.
- Lamprecht, A. 2021. A comparison of the characteristics of internationalizing SMMEs in South Africa and the BRIC countries. *Economic and Management Sciences*, 2(40): 89-98.
- Le, H., Nguyen, T., Ngo, C., Pham, T. and Le, T. 2020. Policy related factors affecting the survival and development of SMEs in the context of Covid 19 pandemic. *Management Science Letters*, 10(15): 3683-3692.
- Lee, C.H., Wang D., Desouza, K.C and Evans, R. 2021. Digital transformation and the new normal in China: how can enterprises use digital technologies to respond to COVID-19. *Sustainability*, 13(18): 10-195.

Leedy, D. P. and Ormrod, E. J. 2015. *Practical research: Planning and Design*. 12th ed. New York: Pearson.

Lekhanya, L. M. 2015. Public outlook on small and medium enterprises as a strategic tool for economic growth and job creation in South Africa. *Journal of governance and Regulation*, 4(4): 412-418.

Lekhanya, L. M. and Dlamini, H. L. 2017. Customer's perception towards product quality of automotive SMEs operating in Metropolitan areas, and consideration of environmental impact. *Environmental Economics*, (8): 36-45

Mabotja, L. L. 2018. Is South African Manufacturing SMMEs Ready for the Fourth Industrial Revolution? *Journal of Education and Vocational Research*, 9(2): 20-26.

Machaka, R. 2018. Modelling the Innovation Value Chain: Evidence from Manufacturing Sector SMMEs in South Africa. D.Tech., Durban University of Technology.

Macwele, B. M. 2014. Assessing the Impact of Integrated Service Delivery on Poverty and Employment Creation: A Case Study of Operation Sukuma Sakhe in the eThekweni Metropolitan Municipality. PhD., University of KwaZulu-Natal.

Mahambehala, T. 2019. Small, medium and micro enterprise development challenges in a post-apartheid South Africa: Lessons learnt. MPA., University of the Western Cape.

Mahohoma, T. 2020. The impact of ethical values of SME owners-managers on performance of enterprises: Durban South, eThekweni Municipality, KwaZulu-Natal province, South Africa. PhD., University of KwaZulu-Natal.

Malik, P. K., Singh, R., Gehlot, A., Akram, S. V. and Das, P. K. 2022. Village 4.0: Digitalization of village with smart internet of things technologies. *Computers and Industrial Engineering*, 165(2): 107-938.

Maloka, C. M. 2013. The contribution of small, medium and micro enterprises towards local economic development in Mankweng township, Limpopo Province. PhD., University of Limpopo.

- Malterud, J. A. 2018. *Qualitative research design: An interactive approach*. 3rd ed. United States of America: SAGE.
- Mamman, A., Kanu, A. M., Alharbi, A. and Baydoun, N. 2015. Small and Medium-sized Enterprises (SMEs) and Poverty Reduction in Africa: Strategic Management Perspective. *Cambridge Scholars Publishing*, 10:2-185.
- Martin, N.A.A. 2021. Challenges to the sustainability of small, medium and micro-enterprises in the Western Cape. PhD., Cape Peninsula University of Technology.
- Marvel, J. D. 2016. Unconscious bias in citizens' evaluations of public sector performance. *Journal of Public Administration Research and Theory*, 26(1): 143-158.
- Maseko, N. and Manyani, O. 2011. Accounting practices of SMEs in Zimbabwe: An investigative study of record keeping for performance measurement (A case study of Bindura). *Journal of Accounting and Taxation*, 3(8): 171-181.
- Masi, D., Kumar, V., Garza-Reyes, J. A. and Godsell, J. 2018. Towards a more circular economy: exploring the awareness, practices, and barriers from a focal firm perspective. *Production Planning and Control*, 29(6): 539-550.
- Matekenya, W. and Moyo, C. 2022. Innovation as a driver of SMME performance in South Africa: a quantile regression approach. *African Journal of Economic and Management Studies*, 13(3): 452-467.
- Matsongoni, H. and Mutambara, E. 2021. Challenges faced by the informal small to medium enterprises-A case study of the manufacturing sector in Zimbabwe. *International Journal of Entrepreneurship*, 25: 1-17.
- Matthee, M. and Heymans, A. 2013. How South African SMEs can become better candidates for export finance. *Managing Global Transitions*, 11(4): 391–407.
- Mazibuko, W. S. 2021. The challenges of enriching small, medium and micro enterprises with financial management knowledge in KwaZulu-Natal metropolitan area, PhD., Durban University of Technology.

Maziriri, E. T. and Chivandi, A. 2020. Modelling key predictors that stimulate the entrepreneurial performance of small and medium-sized enterprises (SMEs) and poverty reduction: Perspectives from SME managers in an emerging economy. *Acta Commercii*, 20(1): 1-15.

Mazzarol, T. 2015. Research review: SMMEs engagement with e-commerce, e-business and emarketing. *Small Enterprise Research*, 22(1): 79–90.

Mbomvu, L., Hlongwane, I. T., Nxazonke, N. P., Qayi, Z. and Bruwer, J. P. 2021. Load shedding and its influence on South African small, medium and micro enterprise profitability, liquidity, efficiency and solvency. *Business Re-Solution*, 21: 1.

Mboweni, T. T. 2020. Medium term budget (policy statement). Available: <https://shorturl.at/IQoOH> (Accessed 05 June 2024).

Menzies, D. and Erwin, R. 2017. *Inaugural South African SMME access to finance report*. Available: <https://www.accesstofinancereport.co.za/pdf/INAUGURAL-REPORT.pdf> (Accessed 21 February 2023).

Mhlanga, D. and Moloi, T. 2020. COVID-19 and the digital transformation of education: What are we learning on 4IR in South Africa? *Educational Sciences*, 10(7): 180.

Mhlongo, T. 2021. A systems' thinking approach to entrepreneurial leadership: an analysis of SMMES in the Gauteng Province. PhD., Durban University of Technology.

Mhlongo, T. and Daya, P. 2023. Challenges faced by small, medium and micro enterprises in Gauteng: A case for entrepreneurial leadership as an essential tool for success. *The Southern African Journal of Entrepreneurship and Small Business Management*, 15(1): 591.

Mitchell, A. 2023. Collaboration technology affordances from virtual collaboration in the time of COVID-19 and post-pandemic strategies. *Information Technology & People*, 36(5): 1982-2008.

Mkhize, N. L. A. 2021. The impact of financial audits on the sustainable growth of SMME's: a case study of the eThekweni Municipality. MBA., Durban University of Technology.

- Mkhonza, V. M. and Sifolo, P. P. S. 2021. COVID-19 effect on business performance: SMMEs perspectives in a South African context. *International Journal of Entrepreneurship and Business Development*, 4(5): 727-743.
- Mkhonza, V.M. and Sifolo, P.P. 2022. Investigating small, medium and micro-scale enterprises strategic planning techniques in Johannesburg central business district post-COVID-19 lockdown. *The Southern African Journal of Entrepreneurship and Small Business Management*, 14(1): 483.
- Mogues, T. 2020. Food markets during COVID-19. *International Monetary Fund*, 8(3): 20.
- Moipolai, L.M. 2022. Challenges faced by SMME's during Covid-19 pandemic in Mangaung Metro Municipality. PhD., University of the Free State.
- Moore, J.E., Mascarenhas, A., Bain, J. and Straus, S.E. 2017. Developing a comprehensive definition of sustainability. *Implementation Science*, 12(1): 1-8.
- Mosweu, O. and Mosweu, T. 2020. *Research Methodologies Used in Library and Information Studies*. Available: <https://www.igi-global.com/chapter/research-methodologies-used-in-library-and-information-studies-masters-degree-dissertations-at-the-university-of-botswana/240536> (Accessed 29 October 2022).
- Mothoa, M. S. and Rankhumise, E. M. 2021. Government contribution towards the growth of small and medium-sized enterprises: owners' perspective. *International Journal of Entrepreneurship*, 25: 1-11.
- Msomi, S. H. M. 2019. Workplace training in small and medium-sized enterprises (SMEs): apprenticeship and learnership training in South African manufacturing SMEs. PhD., University of the Witwatersrand.
- Msomi, T.S. and Olarewaju, O.M. 2021. Factors affecting small and medium enterprises' financial sustainability in South Africa. *African Journal of Inter/Multidisciplinary Studies*, 3(1): 103-117.
- Msomi, T.S., Odunayo, M.O. and Ngcobo, X., 2021. Sustaining South African small and medium-sized enterprises through monetary access and Literacy in the COVID-19 ERA. *Folia Oeconomica Stetinensia*, 21(2): 57-75.

- Mthabela, T. E. 2015. Assessing the causal failures of emerging manufacturing SMEs in Johannesburg. PhD., University of the Witwatersrand.
- Mukherjee, S. 2018. Challenges to Indian micro small scale and medium enterprises in the era of globalization. *Journal of Global Entrepreneurship Research*, 8: 1-19.
- Müller, J. M., Kiel, D. and Voigt, K. I. 2018. What drives the implementation of Industry 4.0? The role of opportunities and challenges in the context of sustainability. *Sustainability*, 10(1): 247.
- Muriithi, S. 2017. African small and medium enterprises' (SMEs) contributions, challenges and solutions. *European Journal of Research and Reflection in Management Sciences*, 5(1): 36– 48.
- Murphy, C., Mtegha, C. Q., Chigona, W. and Tuyeni, T. T. 2022. Factors affecting compliance with the national cybersecurity policy by SMMEs in South Africa. In: Chigona, W. and Tuyeni, T.T. *The 8th Annual ACIST Proceedings*. Malawi, 25 August 2022. Georgia: The African Conference on Information Systems and Technology, 1-14.
- Musvoto, G., Lincoln, G. and Hansmann, R. 2016. The role of spatial development frameworks in transformation of the eThekweni municipality, KwaZulu-Natal, South Africa: reflecting on 20 years of planning. *Journal of Urban Forum*, 27: 187-210.
- Mutyenyoka, E. M. and Madzivhandila, T. S. 2014. Employment creation through small, medium and micro enterprises (SMMEs) in South Africa: Challenges, progress and sustainability. *Mediterranean Journal of Social Sciences*, 5(25): 65-72.
- Mylonas, A. 2021. The effect of COVID-19 on small businesses in Greece. PhD., Naval Postgraduate School.
- Myslimi, G. and Kaçani, K. 2016. Impact of SMEs in economic growth in Albania. *European Journal of Sustainable Development*, 5(3): 151-158.
- Nagda, V. 2020. Assessing the reliability and validity of questionnaires: an empirical example. *Journal of Applied Management Studies*, 5(3):199-208.

Nago, D. T. 2020. Enhancing the running of small businesses in South Africa, the case of Limpopo Province. PhD., University of Venda.

National Department of Tourism. 2020. Tourism Relief Fund for SMMES. Available: <https://shorturl.at/JADhff> (Accessed 04 June 2024).

National Development Plan (NDP). 2022. NDP Implementation Pathways towards 2030 and critical Actions. Available: <https://shorturl.at/v15oL> (Accessed 04 June 2024).

National Institute of Health (NHI). 2022. Effects of the COVID-19 pandemic on the sports industry. Available: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9335069/> (Accessed 05 June 2024).

National Youth Development Agency (NYDA). 2023. The NYDA Annual Report. Available: <https://shorturl.at/04ZMF> (Accessed: 06 June 2024).

Nene, S. A. 2019. Democracy or Efficiency: The Impact of Public Participation on Local Government Service Delivery in Msunduzi Local Municipality and eThekweni Metropolitan Municipality. PhD., University of KwaZulu-Natal.

Neuman, V. 2011. A Quantitative Analysis of Selected Variables on the Impact to Small Business Growth in the eThekweni Region of Durban in South Africa. *Economica*, 16(6): 38-53.

Nicewicz, R. and Biliska, B. 2021. Analysis of changes in shopping habits and causes of food waste among consumers before and during the COVID-19 pandemic in Poland. *Environmental Protection and Natural Resources*, 32(3): 8-19.

Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M. and Agha, R. 2020. The socio-economic implications of the coronavirus pandemic (COVID-19): A review. *International Journal of Surgery*, 78: 185-193.

Nieuwenhuizen, C. 2019. The effect of regulations and legislation on small, micro and medium enterprises in South Africa. *Development Southern Africa*, 36(5): 666-677.

Nizam, E., Ng, A., Dewandaru, G., Nagayev, R. and Nkoba, M.A. 2019. The impact of social and environmental sustainability on financial performance: A global analysis of the banking sector. *Journal of Multinational Financial Management*, 49(1): 35-53.

Nwatu, E. C. and Idoko, E. A. 2020. Reducing operating costs and profitability of manufacturing firms in Southeast, Nigeria. *Academic Journal of Current Research*, 7(9): 208-226.

Okuwhere, M. P. and Tafamel, A. E. 2022. Coronavirus (COVID-19) and entrepreneurship in Africa: Challenges and opportunities for small and medium enterprises innovation. *Entrepreneurship and Post-Pandemic Future*, 61(2): 7-21.

Omar, A. R. C., Ishak, S. and Jusoh, M. A. 2020. The impact of COVID-19 Movement Control Order on SMEs' businesses and survival strategies. *Geografia-Malaysian Journal of Society and Space*, 16(2): 90-103.

Ormston, R., Spencer, L., Barnard, M. and Snape, D. 2014. The foundations of qualitative research. *Qualitative research practice: A guide for social science students and researchers*, 2(7): 2-55.

Oseifuah, E. 2017. Awareness of state-facilitated sources of finance among owner/managers of small and medium-sized enterprises in South Africa. *Journal of Accounting and Management*, 7(2): 126-139.

Osho, A.E. and Afolabi, M.B. 2014. The effects and effectiveness of Accountability and Transparency in Government Sectors. *IOSR Journal of Business and Management*, 16(4): 46-54.

Ouma-Mugabe, J., Chan, K. Y. and Marais, H. C. 2021. A critical review of policy instruments for promoting innovation in manufacturing small and medium enterprises (SMEs) in South Africa. *Entrepreneurship, Technology Commercialisation, and Innovation Policy in Africa*, 2: 237-258.

Ozili, P. K. and Arun, T. 2020. Spillover of COVID-19: impact on the Global Economy. *Global Times*, 84(22): 60-65.

Pan, S. L. and Zhang, S. 2020. From fighting COVID-19 pandemic to tackling sustainable development goals: An opportunity for responsible information systems research. *International journal of information management*, 55:102-196.

Park, I., Jung, I. and Choi, J. 2020. Market competition and pricing strategies in retail supply chains. *Managerial and Decision Economics*, 41(8): 1528-1538.

Patel, A. S. and Patel, K. M. 2021. Critical review of literature on Lean Six Sigma methodology. *International Journal of Lean Six Sigma*, 12(3): 627-674.

Pedauga, L., Sáez, F. and Delgado-Márquez, B. L. 2022. Macroeconomic lockdown and SMEs: the impact of the COVID-19 pandemic in Spain. *Small Business Economics*, 58(2): 665-688.

Pereira, H. M. F. and Saes, M. S. M. 2022. Government Support and Institutions' Intermediation throughout Companies' Adaptation to the COVID-19 Crisis. *Sustainability*, 14(9): 5450.

Peters, R.M., van Gensen, G., Isaacs, E.B.H., Botha, M.J. and Naicker, V. 2014. Education and small business growth: A gender perspective of two divergent provinces in South Africa. *The International Business and Economics Research Journal (Online)*, 13(5): 11-27.

Petrakis, P.E. 2020. *Theoretical approaches to economic growth and development*. Switzerland: National and Kapodistrian University of Athens. Available: <https://shorturl.at/tWQod> (Accessed 06 June 2024).

Phiri, J. and Kabubi, M. M. 2017. Electricity demand and load shedding: impact on Zambian business. M. IC., University of Zambia.

Ponelis, S. R. 2011. An exploratory study of business intelligence in knowledge-based growth small, medium and micro-enterprises in South Africa. Phd. IT, University of Pretoria.

Pulka, B.M. and Gawuna, M.S. 2022. Contributions of SMEs to employment, gross domestic product, economic growth and development. *Jalingo Journal of Social and Management Sciences*, 4(1): 1-18.

- Quak, E. J., Saha, A. and Thorpe, J. 2022. *National governments' support measures for small businesses during the COVID-19 pandemic*. Available: <http://surl.li/srjep> (Accessed 17 April 2024).
- Radzi, K.M., Nor, M.N.M. and Ali, S.M. 2017. The impact of internal factors on small business success: A case of small enterprises under the FELDA scheme. *Asian Academy of Management Journal*, 22(1): 27-55.
- Rajagopaul, A., Magwentshu, N. and Kalidas, S. 2020. *How South African SMEs can survive and thrive post COVID-19*. Available: <http://surl.li/sritc> (Accessed 17 April 2024).
- Rens, V. 2021. Entrepreneurial marketing as a tool used by business incubators to effectively support SMEs in South Africa, PhD., Cape Peninsula University of Technology.
- Renu, N. 2021. Technological advancement in the era of COVID-19. *SAGE Open Medicine*, 9(1): 1-4.
- Ridzuan, A. R., Geo, H. J., Hassan, H., Rahman, Z. A., Othman, N., Zulkarnain, A. and Luthfia, A. 2022. Social media platforms in promoting effectiveness campaign during COVID-19. *AIP Conference Proceedings*, 2617(1): 1-7.
- Rodrigues, M., Franco, M., Sousa, N. and Silva, R. 2021. COVID 19 and the business management crisis: an empirical study in SMEs. *Sustainability*, 13(11): 5912
- Rogerson, C. M. 2008. Tracking SMME development in South Africa: Issues of finance, training and the regulatory environment. *Urban Forum*, 19(1): 61-81.
- Ross, P.T. and Zaidi, N.L. 2019. Limited by our limitations. *Perspectives on Medical Education*, 8(1): 261-264.
- Roy, P. K. and Shaw, K. 2023. A credit scoring model for SMEs using AHP and TOPSIS. *International Journal of Finance and Economics*, 28(1): 372-391.
- Rungani, E.C. and Potgieter, M. 2018. The impact of financial support on the success of small, medium and micro enterprises in the Eastern Cape province. *Acta Commercii*, 18(1): 1-12.
- Ryan, P. 2015. Positivism: paradigm or culture? *Policy Studies*, 36(4): 417-433.

Saluveer, E., Raun, J., Tiru, M., Altin, L., Kroon, J., Snitsarenko, T., Aasa, A. and Silm, S. 2020. Methodological framework for producing national tourism statistics from mobile positioning data. *Annals of Tourism Research*, 81:102-895.

Sanches-Ferreira, M., Lopes-dos-Santos, P., Alves, S., Santos, M. and Silveira-Maia, M. 2013. How individualised are the individualised education programmes (IEPs): An analysis of the contents and quality of the IEPs goals. *European Journal of Special Needs Education*, 28(4): 23-30.

Saqib, M., Zarine, R. and Udin, Z. M. 2018. Exploring the technology orientation influence on the innovativeness-performance relationship of manufacturing SMEs. *International Journal of Innovation and Learning*, 24(3): 277-300.

Sarstedt, M., Mooi, E., Sarstedt, M. and Mooi, E. 2019. Principal component and factor analysis. *A Concise Guide to Market Research: The Process, Data, and Methods Using IBM SPSS Statistics*, 3(1): 257-299.

Scheba, A. and Turok, I. N. 2020. Strengthening township economies in South Africa: The case for better regulation and policy innovation. *Urban Forum*, 31(1): 77-94.

Schleicher, A. 2020. The impact of COVID-19 on education insights from education at a glance. *Journal of Business Research*, 14(8): 22-34.

Schmidt, M. 2016. Performance measurement approach for innovation capability in SMEs. *International Journal of Productivity and Performance Management*, 65(2):162-176.

Sekaran, U. & Bougie, R. 2010. *Research methods for business: A skill building approach*. 5th ed. New Jersey: John Wiley and Sons.

Sekaran, U. and Bougie, R. 2016. *Research methods for business: A skill building approach*. John Wiley & sons.

Sekyere, E. 2020. *The Impact of COVID-19 in South Africa*. Available: <https://www.wilsoncenter.org/publication/impact-covid-19-south-africa> (Accessed 03 September 2020).

Shafi, M., Liu, J. and Ren, W. 2020. Impact of COVID-19 pandemic on micro, small, and medium-sized Enterprises operating in Pakistan. *Research in Globalization*, 32(2): 100018.

Sharma, R., Shishodia, A., Kamble, S., Gunasekaran, A. and Belhadi, A. 2020. Agriculture supply chain risks and COVID-19: mitigation strategies and implications for the practitioners. *International Journal of Logistics Research and Applications*, 2(2): 1-27.

Shrestha, N. 2021. Factor analysis as a tool for survey analysis. *American Journal of Applied Mathematics and Statistics*, 9(1): 4-11.

Siddiquei, M.I. and Kathpal, S. 2021. Challenges of online teaching during Covid-19: An exploratory factor analysis. *Human behavior and emerging technologies*, 3(5): 811-822.

Sitharam, S. and Hoque, M. 2016. Factors affecting the performance of small and medium enterprises in KwaZulu-Natal, South Africa. *Problems and perspectives in Management*, 14(2): 277-288.

Smajic, E., Avdic, D., Pasic, A., Prcic, A. and Stancic, M. 2022. Mixed methodology of scientific research in healthcare. *Acta Informatica Medica*, 30(1): 57.

Small Enterprise Development Agency (SEDA). 2016. *SMME quarterly update: 1st Quarter 2018*. Available: <https://shorturl.at/z0WZ6> (Accessed on 18 January 2023).

Small Enterprise Development Agency (SEDA). 2020. *Guidelines for Business Growth Resilience Facility Application*. Pretoria. Available: <http://surl.li/suqoa> (Accessed 8 November 2023).

Small Enterprise Development Agency (SEDA). 2020. *What You Need To Know About Nyda Business Funding*. Available: <https://smesouthafrica.co.za/What-you-need-to-know-NYDAs-grants/> (Accessed 05 March 2023).

Smith, J. and Noble, H. 2014. Bias in research. *Evidence-Based Nursing*, 17(4): 100-101.

Snyder, H. 2019. Literature review as a research methodology: An overview and guidelines. *Journal of Business Research*, 104: 333-339.

Soga, B. V. 2022. A comparative analysis of the use of e-government services by small businesses. PhD., University of Johannesburg.

South Africa, Department of Employment and Labour. 2020. *Disaster Management Act 57 of 2002*. Government Gazette 43161: 26 March. Pretoria: Department of Employment and Labour. Available: <http://surl.li/svyat> (Accessed 8 November 2023).

South Africa, Department of Trade and Tourism. 2020. *BBBEE Amendment Act 46 of 2013*. Government Gazette 43171: 26 March. Pretoria: Department of Trade and Tourism. Available: <http://surl.li/svybct> (Accessed 8 November 2023).

South Africa. Department of Planning, Monitoring and Evaluation. 2020. National Small Business Act (NSBA), 102 of 1996. Government Gazette 17612: 2 June. Cape Town: Department of Planning, Monitoring and Evaluation. Available: <https://shorturl.at/OpbE7> (Accessed 06 June 2024).

Statistics South Africa. 2015. How Unequal is South Africa? Available: <https://www.statssa.gov.za/?p=12930> (Accessed 04 June 2024).

Steers, R. M. and Lee, T. W. 2017. Facilitating effective performance appraisals: The role of employee commitment and organizational climate. *Performance Measurement and Theory*, 10(3): 75-93.

Stiegler, N. and Bouchard, J.P. 2020, Challenges and Successes of the COVID-19 lockdown. *Annales Médico-psychologiques*, 178(7): 695-698.

Strydom, J. W. 2017. Longevity of SMMEs in Soweto: Does marketing play a role? *African Journal of Science, Technology, Innovation and Development*, 9(6): 685-695.

Sumarni, W., Susilaningsih, E. and Sutopo, Y. 2018. Construct Validity and Reliability of Attitudes towards Chemistry of Science Teacher Candidates. *International Journal of Evaluation and Research in Education*, 7(1): 39-47.

Svenson, L. 2021. Voices of entrepreneurs: a review of entrepreneurs' perceptions of SME COVID-19 support measures in South Africa. *Journal of Entrepreneurial Innovations*, 2: 14-17.

- Syriopoulos, K. 2020. The impact of COVID-19 on entrepreneurship and SMEs. *Journal of the International Academy for Case Studies*, 26(2): 1-2.
- Taherdoost, Sahibuddin and Jalaliyoon. 2022. Exploratory factor analysis; concepts and theory. *Advances in Applied and Pure Mathematics*, 27(1): 375-382.
- Takawol, F. and Ibrahim, W.E. 2021. Restructuring the Small and Medium Enterprises in response to COVID-19 effect on Emerging Economies. *Ilkogretim Online*, 20(5): 2975-2989.
- Tang, D. and Li, X. 2023. Thoughts on innovation and entrepreneurship mode reform of college students in the context of COVID-19. *International Journal of Electrical Engineering and Education*, 60(1): 1548-1557.
- Tau, M.T. 2022. The use of digital technology by township-based entrepreneurs. PhD., University of Johannesburg.
- Teka, B. M. 2022. Determinants of the sustainability and growth of micro and small enterprises (MSEs) in Ethiopia: literature review. *Journal of Innovation and Entrepreneurship*, 11(1): 58.
- Thompson, W. 2017. *Postmodernism and history*. Bloomsbury Publishing.
- Tikakul, C. T. and Thomson, A. 2018. International lessons in knowledge management: a study of western and eastern manufacturing SMEs. *The Electronic Journal of Knowledge Management*, 16(2): 113-130.
- Timans, R., Wouters, P. and Heilbron, J. 2019. Mixed methods research: what it is and what it could be. *Theory and Society*, 48: 193-216.
- Tran, T. D. 2020. The impact of the COVID-19 pandemic on the Vietnamese economy and coping solutions. *Journal of Economics and Development*, 274: 14-22.
- Tseng, Y. 2018. Public Administrators' Attitudes toward Citizen Participation: Case Evidence from the Water Resources Agency in Taiwan. D.PA., University of Baltimore.

Tuffour, J. K., Amoako, A. A. and Amartey, E. O. 2020. Assessing the effect of financial literacy among managers on the performance of small-scale enterprises. *Global Business Review*, 10(2): 1-18.

Turkstat. 2016. *Small and medium sized enterprises statistics*. Available: <http://www.turkstat.gov.tr/PreHaberBultenleri.do?id=21540> (Accessed 08 December 2017).

United Nations Conference on Trade and Development (UNCTAD). 2020. Trade and Development Report 2020. Available: https://unctad.org/system/files/official-document/tdr2020_en.pdf (Accessed 06 June 2024).

Utete, R. and Zhou, S. 2024. Re-imagining the complexities faced by rural entrepreneurs in South Africa: Implications for local economic development in the post COVID-19 pandemic period. *Journal of Rural Studies*, 105: 103-167.

Vacu-Ngqila, N.P. and Ho, S.Y. 2023. A Comprehensive Overview of Small, Medium, and Micro Enterprise Development in South Africa. *Acta Universitatis Danubius*, 19(5): 215-240.

Vesal, M., Siahtiri, V. and O'Cass, A. 2021. Strengthening B2B brands by signalling environmental sustainability and managing customer relationships. *Industrial Marketing Management*, 92(2): 321-331.

Veselovská, L. 2020. Supply chain disruptions in the context of early stages of the global COVID-19 outbreak. *Problems and Perspectives in Management*, 18(2): 490-500.

Virglerová, Z., Conte, F., Amoah, J. and Massaro, M. R. 2020. The perception of legal risk and its impact on the business of SMEs. *International Journal of Entrepreneurial Knowledge*, 8(2): 1-13.

Viviers, S. 2020. A comparative study of selected problems encountered by small businesses in the Nelson Mandela, Cape Town and Egoli metropolises. *Management Dynamics*, 12(22): 13-23.

- Wardana, M. A., Masliardi, A., Afifah, N., Sajili, M. and Kusnara, H. P. 2023. Unlocking purchase preferences: Harnessing psychographic segmentation, promotion and location strategies. *Jurnal Informatika Ekonomi Bisnis*, 7: 713-719.
- Warsame, A. A. 2020. The impacts of COVID-19 on small and medium enterprises. *European Journal of Business and Management*, 12(25): 96-105.
- Watkins, M. W. 2018. Exploratory factor analysis: A guide to best practice. *Journal of Black Psychology*, 44(3): 219-246.
- Watson, J.C. 2017. Establishing evidence for internal structure using exploratory factor analysis. *Measurement and Evaluation in Counseling and Development*, 50(4): 232-238.
- Webb, J. W., Ireland, R.D. and Ketchen Jr, D.J. 2014. Toward a greater understanding of entrepreneurship and strategy in the informal economy. *Strategic Entrepreneurship Journal*, 8(1): 1-15.
- Wenzel, M., Stanske, S. and Lieberman, M. B. 2020. Strategic responses to crisis. *Strategic Management Journal*, 41(7): 3161.
- Wiid, J. A. and Cant, M. C. 2021. The future growth potential of township SMMEs: An African perspective. *Journal of Contemporary Management*, 18(1): 508-530.
- Willis, M.E. 2023. Critical realism and qualitative research in psychology. *Qualitative Research in Psychology*, 20(2): 265-288.
- Wilson, J. 2014. Essentials of business research: A guide to doing your research project. *Essentials of Business Research*, 28: 1-376.
- Wolmarans, H. P. and Meintjes, Q. 2015. Financial management practices in successful Small and Medium Enterprises (SMEs). *The Southern African Journal of Entrepreneurship and Small Business Management*, 7(1): 88-116.
- Yeboah, M. A. 2021. Determinants of SME growth: An empirical perspective of SMEs in the Cape Coast Metropolis, Ghana. *The Journal of Business in Developing Areas and Nations*, 14(1): 1-31.

Zalma, A. R., Safiah, M. Y., Ajau, D. and Khairil Anuar, M. I. 2015. Reliability and validity of television food advertising questionnaire in Malaysia. *Health promotion international*, 30(3): 523-530.

Zhou, S., Chimucheka, T., Ayandibu, A. O. and Masuku, M. 2023. Government Interventions to Ameliorate COVID-19 Recession: The case of small, micro, and medium firm's survival in South Africa. *Journal of International Commerce, Economics and Policy*, 14(1): 235-250.

Zhou, S., Masuku, M. M., Chimucheka, T. and Ayandibu, A. O. 2023. The effect of regulatory compliance on SMMEs' access to government support during Covid-19 lockdown: the case of king Cetshwayo district in KwaZulu-Natal. *Eurasian Journal of Business and Management*, 11(2): 78-90.

Zin, M. L. M. and Ibrahim, H. 2020. The influence of entrepreneurial supports on business performance among rural entrepreneurs. *Annals of contemporary developments in management and HR (ACDMHR)*, 40(1): 2632-7686.

Zohrabi, M. 2013. Mixed method research: Instruments, validity, reliability and reporting findings. *Theory and Practice in Language Studies*, 3(2): 254-262.

Zulu, B. C. 2021. An economic development policy implementation approach to creation of sustainable maritime SMMEs in the KwaZulu-Natal Province. In: Bauk, S. and Ilčev, S.D. *The 1st International Conference on Maritime Education and Development: ICMED*. Durban, South Africa: 23-24 November 2024. Switzerland: Springer International Publishing, 297-303.

Zutshi, A., Mendy, J., Sharma, G. D., Thomas, A. and Sarker, T. 2021. From challenges to creativity: enhancing SMEs' resilience in the context of COVID-19. *Sustainability*, 13(120): 6542.

Zyphur, M. J. and Pierides, D. C. 2020. Making quantitative research work: From positivist dogma to actual social scientific inquiry. *Journal of Business Ethics*, 167: 49-62.

APPENDICES

Appendix A: Ethical Clearance



Faculty Research Office
Durban University of Technology
Ritson Campus
P O Box 1334, Durban, 4000,
South Africa

Tel: +27 31 373 6767

12 December 2022

Student Name: L.A. Mccunu
Student Number: 21623890
Degree: Master of Management Sciences in Administration and Information Administration
Email: 21623890@dut4life.ac.za
Supervisor: Dr M. Ngibe
Supervisor email: musawenkosin1@dut.ac.za

Dear Ms. L.A. Mccunu

ETHICAL APPROVAL: LEVEL 2

I am pleased to inform you that the Faculty Research Ethics Committee (FREC) following feedback from two reviewers, has granted preliminary permission for you to conduct your research "*An investigation on the effectiveness of government structures established to support Small, Medium and Micro Enterprises in eThekweni Municipality during Covid-19 pandemic*"

When ethics approval is granted:

You are required to present the letter at your research site(s) for permission to gather data. Please also note that your research instruments must be accompanied by the letter of information and the letter of consent for each participant, as per your research proposal.

This ethics clearance is valid from the date of provisional approval on this letter for one year. A student must apply for recertification 3 months before the date of this expiry.

Recertification is required every year until after corrections are made, after examination, and the thesis is submitted to the Faculty Registrar.

A summary of your key research findings must be submitted to the FRC on completion of your studies.

Kindest regards.

Yours sincerely

Dr. C.J. Nyide
Faculty Research Ethics Committee Chairperson
Faculty of Accounting and Informatics
Durban University of Technology
Email: nyidec@dut.ac.za



Appendix B: Letter of Information and Consent form



LETTER OF INFORMATION

Title of the Research Study: An investigation on the effectiveness of government structures established to support Small, Medium and Micro Enterprises in eThekweni Municipality during Covid-19 pandemic

Principal Investigator/s/researcher: Miss Lungelo Amahle Mguni, BTech: Office Management and Tech.

Co-Investigator/s/supervisor/s: Dr Musawenkosi Ngibe, PhD

Brief Introduction and Purpose of the Study:

Greetings,

I hope you are well

I am a student at DUT, registered for Master of Management Sciences in Administration and Information Administration. I am conducting research to identify government structures established to support SMMEs during Covid 19 pandemic in order to bring comprehensive understanding on the support structures offered by government. It is envisaged that this study will provide an insight where SMMEs may seek assistance if their businesses suffered a loss during covid 19 pandemic.

Your participation is appreciated.

Outline of the Procedures: The aim of this study is to identify government structures established to support SMMEs during Covid 19 pandemic in order to bring comprehensive understanding on the support structures offered by government.

As you have been chosen to be part of the sample of this study, this form serves to provide further information about this research and your rights as a participant. Your participation is voluntary, and you may withdraw at any time. After reading this letter of information and consent, should you choose to participate please sign at the bottom as a participant. Should you decide not to participate, you may close the web page. Therefore, upon acceptance, a link to the questionnaire will be sent via email which you may choose to complete. After one week of the electronic (email) distribution of questionnaire, an email of reminder will be sent to the participants.

Risks or Discomforts to the Participant: There are minimal risk or discomforts to you.

Explain to the participant the reasons he/she may be withdraw from the Study: There will be no adverse consequences for you, should you choose to withdraw from the study at any time.

Benefits: This study will benefit SMMEs on how they can be able access government assistance to help their businesses to attain growth/business sustainability. The research will also contribute towards the body of knowledge through research publications in DHET accredited journals.

Remuneration: You will not receive any remuneration for participating in the study.

Costs of the Study: You will not be expected to cover any costs towards the study. All related running costs incurred during the course of this study will be handled by the researcher.

Confidentiality: The information that you will provide will be kept confidential. The information will not be used for any other purpose other than for this research study. There will be no mentioning of names of participants during the write up of the dissertation and academic papers. You will be anonymous at all times.

Research-related Injury: You will not be subjected to any injury during the course of your participation. Here will not be any compensation for any research related injury because it is very unlikely that there will be any injury occurred while answering of the questionnaire online.

Storage of all electronic and hard copies including tape recordings. The information will be stored on hard drive with Password. Only the Researcher and Supervisor will have access to the storage.

Persons to contact in the Event of Any Problems or Queries: Please contact the researcher Lungelo Mccunu on 031 907 7115, my supervisor Dr M Ngibe on 031 373 5858 or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Director: Research and Postgraduate Support Dr L Langaniso on 031 373 2577 or researchdirector@dut.ac.za.



CONSENT

Full Title of the Study: To explore Government support structures established to support small businesses during Covid 19 pandemic: A case study of SMEs in EThekweni Municipality.

Names of Researcher/s: Ms Lungelo Amahle Mgunu

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, Lungelo Mgunu about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during this research which may relate to my participation will be made available to me.

Full Name of Participant Thumbprint	Date	Time	Signature	/	Right

I, Lungelo Mgunu herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Full Name of Researcher	Date	Signature

Full Name of Witness (If applicable)	Date	Signature

Full Name of Legal Guardian (If applicable)	Date	Signature

Appendix C: Questionnaire

SMME OWNER QUESTIONNAIRE

PART A: DEMOGRAPHIC INFORMATION

Please mark 'X' in the box provided for answers applicable to you. (Only one answer should be given for each statement).

1. Gender						
Male			Female			
2. Age Group						
20 years or below		21 to 30 years		31 to 40 years		Older than 40 years
3. Educational background						
Matric Certificate	National Diploma	Degree	Master's Degree	PhD	Other, Specify_____	
4. Nature of SMMEs						
Retail Sector	Construction	Agricultural	Manufacturing	Accommodation	Transportation	Other, Specify_____
5. Work experience						
Less than a year	1 to 5 years	6 to 10 years	11 to 15 years	More than 15 years		
6. How many years has the business existed						
Less than a year	1 to 2 years	3 to 4 years	5 to 6 years	More than 7 years		
7. How many employees are employed in your business						
1 to 5	6 to 10	11 to 20	More than 21	None		
8. Please choose only two reasons that prompted you to start a small business						
Lack of employment		To financially support myself			To support my family	
To make a profit		To create job opportunities			To contribute to the economy of South Africa	

PART B: EFFECTIVENESS OF THE GOVERNMENT SUPPORT STRUCTURES ESTABLISHED TO SUPPORT SMMEs (To critically explore the assistance provided by government during COVID-19 pandemic, through the perceptions of SMME owners)

Please indicate the option that best suits your opinion with an 'X', in a box which you deem appropriate. Where, strongly disagree =1; Disagree =2; Neutral =3; Agree =4; strongly agree =5.

S/N	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.1	IMPACT OF COVID 19 PANDEMIC ON SMMES SUSTAINABILITY					
1.1.1	The business had to reduce operating costs in order for the business to survive.					
1.1.2	The business shifted to working remotely.					
1.1.3	The business retrenched staff members.					
1.1.4	The business relocated to another location to cut down rent expenses.					
1.1.5	Staff salaries or wages had to be reduced.					
1.1.6	Lockdown rules caused a loss in sales and profits.					
1.1.7	Suppliers hiked the price of their products making it difficult to order products.					
1.1.8	On hand inventory expired and or got damaged due to the closure of business trading.					
1.2	Government support structures: PERSPECTIVE OF SMME OWNERS					
1.2.1	The Government promptly formulated structures to help struggling SMMEs that were severely affected by COVID-19.					
1.2.2	The Government is doing enough to support SMMEs that were affected by COVID-19 pandemic.					
1.2.3	Government used proper channels to advertise and communicate available funding schemes for SMME's.					
1.2.4	The newly formulated Government support structures were easily accessible to SMMEs.					
1.2.5	The services provided by the Government support structures					

	have contributed to the resuscitation of the business.					
1.2.6	The services provided by the Government support structures have contributed to the sustainability of the business.					
1.2.7	Government initiated reboot start-up policies to enhance the potential of innovative new ventures for SMMEs recovery.					
1.3	Administration process followed by SMMEs to acquire government support					
1.3.1	The administration process is stringent and difficult to understand.					
1.3.2	There are clear guidelines on how to acquire government support.					
1.3.3	The Government has come forward to the affected SMMEs and explained how assistance can be sought from the newly established Government support structure.					
1.3.4	The documents to be completed are lengthy but easy to understand.					
1.3.5	The requirements to get support from the COVID-19 business relief funds are complex.					
1.3.6	It is easy to track the progress of the funding application with the newly formulated administration.					
1.3.7	The response turnaround time from the Government structures is satisfactory.					
1.4	FINANCIAL SUPPORT					
1.4.1	My business has received COVID-19 relieve funding from the newly formulated Government support structures.					
1.4.2	The funds/grant allocated to my business suits my business needs.					
1.4.3	The terms and conditions of the Government grant are favourable to me and the business.					
1.4.4	The support provided by the government is adequate for my business to survive past COVID-19 pandemic.					

1.5	SKILLS DEVELOPMENT					
1.5.1	The government invests in developing business skills of SMME owners and its employees.					
1.5.2	Government provided training for my business to adapt and to continue operating virtually as per COVID-19 regulations.					
1.5.3	Individualised skills development training were offered to my business					
1.5.4	The skills development programmes offered by the Government improved the operations and productivity of my staff members					
1.5.5	The skills development programmes are innovative and influential to business sustainability					

1.6 Are you aware of the availability of the following source of finance for SMME's [Tick 'YES' or 'NOT' below]:

- 1) Accelerated and Shared Growth Initiative for South Africa (ASGISA)
- 2) Small Enterprise Development Agency (SEDA)
- 3) Khula Enterprise Finance Limited (Khula)
- 4) Small Enterprise Funding Agency (SEFA)
- 5) National Empowerment Fund (NEF)
- 6) Department of Small Business Development (DSBD)

1.7 Are you aware of the availability of the following government programmes that assist SMME's during COVID-19 pandemic? [Tick 'YES' or 'NOT' below]:

- 1) Debt Relief Finance scheme
- 2) Business Growth Facility
- 3) Covid-19 Agricultural Disaster support fund
- 4) Tourism relief fund

1.8 Do you have any additional views or comments on the effectiveness of the government support systems that were designed to promptly help and support the improvement of SMMEs that were affected by COVID-19 pandemic?

The end. Thank you for your co-operation.

Appendix D: Certificate of editing and authentication

Helen Richter
Advanced Editing & Proofreading
editassist2023@gmail.com
+27 729227221

27 May 2024

To whom it may concern

CERTIFICATE OF EDITING & AUTHENTICATION

I have proofread and language edited the Master's dissertation titled:

"An Investigation of the effectiveness of government support structures established to support SMMEs during COVID-19 pandemic in eThekweni Municipality"

by

Lungelo Amahle Mcunu

To the best of my knowledge, the work is free of spelling, grammar, structural and stylistic errors and the contents are certified as the author's own work.

With thanks.

H. S. Richter

Appendix E: Additional statistical analysis

Factor analysis (component Matrix)

	Rotated Component Matrix ^a					
	Component					
	1	2	3	4	5	
The busine	-0.019	0.093	-0.284	-0.158	0.408	B1.1.1
The busine	-0.074	0.311	-0.035	0.035	0.371	B1.1.2
The busine	0.094	0.076	0.039	0.476	0.484	B1.1.3
The busine	0.020	-0.077	0.129	0.585	-0.026	B1.1.4
Staff salar	0.134	-0.023	-0.218	0.074	0.402	B1.1.5
Lockdown	0.135	-0.015	-0.033	0.285	0.404	B1.1.6
Suppliers h	0.034	0.054	-0.108	0.626	0.117	B1.1.7
On hand in	0.077	-0.131	0.201	0.581	0.048	B1.1.8
The Gover	0.465	0.076	-0.139	0.410	0.031	B1.2.1
The Gover	0.644	0.006	0.020	-0.051	-0.107	B1.2.2
Government	0.541	-0.031	0.294	0.089	0.371	B1.2.3
The newly	0.623	0.057	0.095	0.169	0.223	B1.2.4
The servic	0.751	0.057	0.037	-0.018	0.228	B1.2.5
The servic	0.755	0.217	0.076	-0.035	0.207	B1.2.6
Government	0.642	0.204	0.122	-0.172	0.151	B1.2.7
The admini	0.105	0.417	0.131	-0.307	0.204	B1.3.1
There are	0.126	0.641	0.073	0.014	0.117	B1.3.2
The Gover	0.144	0.738	0.181	-0.003	0.002	B1.3.3
The docum	0.049	0.849	0.103	-0.040	0.170	B1.3.4
The require	0.056	0.781	0.115	-0.072	-0.004	B1.3.5
It is easy to	0.179	0.805	-0.025	-0.075	-0.015	B1.3.6
The respon	0.331	0.688	0.053	-0.049	-0.221	B1.3.7
My busines	0.532	0.493	0.053	0.038	-0.284	B1.4.1
The funds/	0.664	0.392	0.138	0.180	-0.371	B1.4.2
The terms	0.651	0.375	0.164	0.208	-0.364	B1.4.3
The suppo	0.605	0.269	0.182	0.218	-0.340	B1.4.4
The govern	0.125	0.250	0.781	0.033	-0.152	B1.5.1
Government	0.137	0.104	0.888	0.101	-0.094	B1.5.2
Individualis	0.119	0.131	0.911	0.102	-0.049	B1.5.3
The skills d	0.098	0.062	0.922	0.066	-0.068	B1.5.4
The skills d	0.091	0.083	0.924	0.022	-0.058	B1.5.5

Extraction Method: Principal Component Analysis. Rotation Method:
a. Rotation converged in 12 iterations.

Component Transformation Matrix

Chi-square test

	Chi-Square	df	Asymp. Sig.
Gender	3,109	1	0.078
Age (years)	70,144	3	< 0.001
Education	80,284	5	< 0.001
Nature of SMMEs	350,468	6	< 0.001
Work experience (years)	66,488	4	< 0.001
Years of existence	141,612	4	< 0.001
Number of employees	116,567	4	< 0.001
Why started?	101,463	14	< 0.001
The business had to reduce operating costs in order for the business to survive.	215,692	4	< 0.001
The business shifted to working remotely.	126,537	4	< 0.001
The business retrenched staff members.	93,005	4	< 0.001
The business relocated to another location to cut down rent expenses.	174,398	4	< 0.001
Staff salaries or wages had to be reduced.	104,050	4	< 0.001
Lockdown rules caused a loss in sales and profits.	206,338	4	< 0.001
Suppliers hiked the price of their products making it difficult to order products.	97,333	4	< 0.001
On hand inventory expired and or got damaged due to the closure of business.	81,662	4	< 0.001
The Government promptly formulated structures to help struggling SMMEs.	145,194	4	< 0.001
The Government is doing enough to support SMMEs that were affected by COVID-19.	245,642	4	< 0.001
Government used proper channels to advertise and communicate available support structures.	262,458	4	< 0.001
The newly formulated Government support structures were easily accessible.	333,154	4	< 0.001
The services provided by the Government support structures have contributed to the survival of my business.	154,522	3	< 0.001
The services provided by the Government support structures have contributed to the growth of my business.	161,129	3	< 0.001
Government initiated reboot start-up policies to enhance the potential of informal businesses.	249,821	4	< 0.001
The administration process is stringent and difficult to understand.	181,114	4	< 0.001
There are clear guidelines on how to acquire government support.	172,557	4	< 0.001
The Government has come forward to the affected SMMEs and explained the requirements.	227,184	4	< 0.001
The documents to be completed are lengthy but easy to understand.	183,055	4	< 0.001
The requirements to get support from the COVID-19 business relief funds are clear.	189,124	4	< 0.001
It is easy to track the progress of the funding application with the newly formulated structures.	212,657	4	< 0.001
The response turnaround time from the Government structures is satisfactory.	238,279	4	< 0.001
My business has received COVID-19 relieve funding from the newly formulated structures.	155,891	4	< 0.001
The funds/grant allocated to my business suits my business needs.	250,567	4	< 0.001
The terms and conditions of the Government grant are favourable to me and my business.	282,159	4	< 0.001
The support provided by the government is adequate for my business to survive.	264,647	4	< 0.001
The government invests in developing business skills of SMME owners and employees.	193,552	4	< 0.001
Government provided training for my business to adapt and to continue operations.	276,040	4	< 0.001
Individualised skills development training were offered to my business.	291,512	4	< 0.001
The skills development programmes offered by the Government improved my business.	304,398	4	< 0.001
The skills development programmes are innovative and influential to business.	309,920	4	< 0.001
Accelerated and Shared Growth Initiative for South Africa (ASGISA)	122,632	1	< 0.001
Small Enterprise Development Agency (SEDA)	68,104	1	< 0.001
Khula Enterprise Finance Limited (Khula)	107,507	1	< 0.001
Small Enterprise Funding Agency (SEFA)	90,672	1	< 0.001
National Empowerment Fund (NEF)	90,672	1	< 0.001
Department of Small Business Development (DSBD)	90,672	1	< 0.001
Debt Relief Finance scheme	85,378	1	< 0.001
Business Growth Facility	90,672	1	< 0.001
Covid-19 Agricultural Disaster support fund	96,124	1	< 0.001
Tourism relief fund	102,759	1	< 0.001

