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Title: Exploring entrepreneurs' responses to the Covid-19 crisis.

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Date: July 2023

Plagiarism Declaration

I declare that '*Exploring entrepreneurs' responses to the Covid-19 crisis'* is my own work, that it has not been submitted for any degree or examination at any other university and that all the sources I have used or quoted have been indicated and acknowledged by complete references.

Full name: M. Rifat Hendricks

Date:

9 July 2023

Signature:





Acknowledgement

To the Divine by whom everything begins and ends – I express gratitude and *shukr alhamdulillah*. This research is dedicated to my late parents, *hafith* M. Noor Hendricks and Fozia Latief (Paarl) - may their blessed souls be raised to a high *maqam insha-Allah*.

This study is the result of a team who offered of themselves in numerous ways:

- The team of entrepreneurs whose stories and insights are at the heart of the writing I will always be indebted to you.
- My wife and best friend Wiedaad the leader of my team and without whom I cannot live. My heart is overflowing with the love for you.
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- My supervisor and mentor Abdullah Bayat you have taken me by the hand along this journey of growth and enrichment. And you continue to be my inspiration. I salute you and say '*alf shukr* for being a significant part of my life. Be blessed.



Abstract

The study investigates the entrepreneurial responses of a wide range of entrepreneurs in Cape Town who faced economic adversity during the Covid-19 pandemic. There is limited research with a paucity in the knowledge on how entrepreneurs deal with external threats. My research is an attempt to address this by focusing on entrepreneurs in Cape Town and understanding their responses. My theoretical approach combines insights from prosocial interactive theory, effectuation thinking and the debates on opportunity identification and creation. The framework allows me to investigate the iterative processes between the entrepreneur and her environment using effectuation thinking to discover or create opportunities.

Using a multi-case study design, I purposively chose 20 entrepreneurs from a cross section of industries and included a sample of Muslim entrepreneurs. I qualitatively analyzed the interviews, field notes and observations using an abductive data analysis approach – and where, through a cross-case examination between the different industries, I sought the most appropriate themes. My analysis gave me an understanding of how entrepreneurs, in the Covid-19 circumstances, reconfigured extraordinary responses and strategic interventions in the face of an adverse and turbulent economic crisis. And in flying that airplane through the stormy weather, entrepreneurs had to do repairs to the navigational instrumentation in mid-flight. Traditional interactions had to be re-examined and re-invented very quickly – a rethinking of conventions. And in that turbulent situation, innovative ideas became refined as entrepreneurs in several industries adapted and changed the way they were doing business.

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Furthermore, I found that where the paradigmatic assumptions of entrepreneurs were different from each other, it led to varying responses. I was intrigued by the divergent worldviews of entrepreneurs. Some held a uniplex worldview while others understood their world as existing on multiple levels. The former essentially relied on empirically verifiable evidence to describe their reality (a positivist perspective), while those with a faith-based belief held a worldview that embedded the role of God in their reality. Positivists do not explicitly refer to God when describing their reality. I found that effectuation thinking in the form of foraging characterized all the entrepreneurs but that Muslim entrepreneurs' faith-based perspectives, in particular, led to them collaborating and finding communal support in the *masjid*-centered business- and religious communities around the mosques.

Keywords: multiplexity, effectuation, Muslim entrepreneurs, Covid-19

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Chapter I: Introduction

1.1 Overview of the Research

The Covid-19 health crisis threatened lives globally, and millions paid the highest price.¹ This research investigates and attempts to understand the experiences of a selection of entrepreneurs' during the Covid-19 crisis and how they responded. Covid-19 and the government's responses to it brought about an unprecedented set of circumstances – a path which entrepreneurs had to traverse with new and innovative strategies to survive. An initial reading of the literature gave an indication that knowledge of how entrepreneurs responded to adverse situations within Cape Town and the Covid-19 pandemic was non-existent – no literature could be found that examines entrepreneurship during Covid-19 in Cape Town.

This qualitative research study also aims to examine selected entrepreneurs' creative strategies that they employed during the economic crises, uncertainty and adverse conditions brought about by the Covid-19 pandemic [Covid-19] (Mar 2020 - Mar 2022). I will gather information from entrepreneurs of several industries in the South African economy. I planned to engage with 20 entrepreneurs and explore their entrepreneurial journeys through the Covid-19 crisis in the local economy of Cape Town, South Africa. And I will furthermore gather the anecdotal, circumstantial and subjective experiences of individual entrepreneurs with two aims; to gain insights into the entrepreneurial thinking patterns regarding the economic situation -i.e. viewing the entrepreneurs' activation and expression of their agency (the innovative and reconfigured strategies they devise in the face of new challenges), as well as to explore the entrepreneurs' interactive social context and thus viewing the entrepreneur within her/his social structure. In a world where things have changed drastically and fundamentally during Covid-19, the entrepreneurial challenges are unprecedented and require adaptations and new approaches to business. Success largely depends on the entrepreneurs' ability to connect extraneous determinants to recognize new and evolving opportunities in the entrepreneurial journey.

¹ Covid-19 death rates globally refer: <u>https://www.who.int/data/stories/the-true-death-toll-of-covid-19-estimating-global-excess-mortality</u>

I found that the entrepreneurs' activities were a mix of opportunity-finding and opportunitycreation. Engaging further with the data brought to light that the entrepreneurs in the sample held different worldviews and responded in different and unique ways to the Covid-19 crisis. This dichotomy was informed by some with an Islamic faith-based paradigm, and I have therefore reviewed the management- and entrepreneurship literature that focuses both on entrepreneurship in general as well as Muslim entrepreneurs. Furthermore, my researcher positionality (that I detail in the methodology chapter) includes my own predisposition as a Muslim who has the same Islamic faith-based ontology and epistemology – and these are the lenses I wear as a researcher. I explain in the methodology chapter how I attempt to mitigate researcher bias.

Generally, entrepreneurs in Cape Town (and elsewhere) are primarily domesticated and socialized in a social context that shapes their worldview within a uniplex perspective. Their perception of the reality of their world of business and trade is what they can empirically perceive as real in the physical world – meaning a positivist worldview. Most traditional Muslims, on the other hand, do not deny the world as perceived by the senses but maintain that there is more to the world than that which can be perceived by the senses and which results in them having a different perspective on their personal and social reality and general existence.

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The following perspectives form the backdrop and inform this study. Social science is the discipline produced by modernity and has reached most Islamic countries through the colonial powers. Social science, therefore, was developed with a uniplex Eurocentric and colonial view of reality and has slowly been replacing $fiqh^2$ which was the social science for Muslims. Both *fiqh* and social science are concerned with human actions (*a'mal*) with *fiqh* emphasizing a normative role of social studies (while also being descriptive) with social sciences emphasizing the descriptive while also being prescriptive. Social problems

² Although commonly translated as Islamic jurisprudence it would be more appropriate to translate it as ethico-legal understanding According to Senturk (2007: 293), "Calling *fiqh* "Islamic law"— which we take for granted today—is a recent phenomenon dating back to the 19th century. The term "Islamic law" first emerged in Europe in the works of Orientalists. Later the usage was adopted by Muslim intellectuals and scholars without sufficient scrutiny. Conventionally, Muslim intellectuals still equate *fiqh* with "Islamic law", even though it is evident that *fiqh* is more than Islamic law in content, methods, and the domain of application." (Senturk 2007).

have been addressed and solved by *fiqh* in Muslim societies³ and social sciences in Western societies. However, western social science has conquered the domain of *fiqh* by limiting it to a narrow legal/jurisprudence perspective and Muslims in Muslim and non-Muslim countries attempted to perform its prescriptive function through Western glasses.

However, since the 19th Century, there has been an intense struggle and mutual interaction between these two paradigms/traditions within Muslim societies. There are two opposing theoretical worldviews in understanding social science: 'uniplex' and 'multiplex'. Uniplex means a single layer, while multiplex means multiple layers. Some theories assume that reality has only a single layer, either material or non-material. In contrast, other theories see this dichotomy between materialism and idealism as a false dichotomy and view reality as multiplex, which includes both material and non-material levels.

1.2 Summary of Literature Review

I have done an extensive literature review, and within the entrepreneurship- and management literature, I found a few key constructs, which include the uncertainty construct, creative destruction, opportunity discovery and opportunity creation, as well as the resilience and resourcefulness constructs.

Kuckertz and Brändle (2021) published a thematic analysis in which they reviewed 34 empirical studies and concluded that the uncertainty construct, resilience construct and entrepreneurial opportunity construct are key when it comes to understanding entrepreneurs facing adverse situations. The literature discusses that during times of crisis and scarcity of resources, many entrepreneurs respond to it through financial 'bootstrapping' (Winborg and Landström 2001), 'social resourcing and effectuation' (Sarasvathy, Dew and Wiltbank

³ Refer Nasr (1987) who quotes Abdul Wahhab al-Khallaf giving details of the scope of social *fiqh* in modern society:

⁽¹⁾ Family laws called al-Ahwal Asy-Syakhsyiyyah. This law governs people in the family, both in the initial formation until the end. In the Koran there are about 70 verses that explain this legal problem. (2) A law that deals with civil law, which is a rule that relates to human relations with humans, and human relations with something material. This law is called muamalah maddiyah. (3) The jinayat law, namely the law governing the form of crime or violation and the provisions of the sanctions. The aim is to preserve property, life, reason, religion, tradition and honor, and to limit the relationship of perpetrators of criminal acts in society. The Koran discusses this problem in about 30 verses. (4) Procedural law or more commonly referred to as ahkam al-murafa'at, namely the law governing how people proceed in court. So that a case can be examined, diagnosed and decided correctly. (5) Al-Ahkam al-dusturiyah or constitutional law, namely law relating to the legal system that aims to regulate the relationship between the government and the people, their rights and obligations. The Koran addresses this issue in about 10 verses. (6) International Law (ahkam al-duwaliyah), which is the law that regulates relations between countries. The Koran addresses this issue in about 25 verses. (7) Laws relating to economics and finance, namely the law governing the rights of people who work with those who employ them, and how to realize prosperity and welfare of the people.

2008) or 'bricolage' (Baker, Miner and Eesley 2003; Baker and Nelson 2005). And authors like Schumpeter (1942), Agarwal and Audetsch (2020) and Klein (2020) refer to the forces at play when entrepreneurs in economic adversity change the business models, destroy existing ways of doing things, displace current modus operandi, revolutionize the entrepreneurship phenomenon from within by creating new approaches, products, production and organizational methods – these are how entrepreneurs in the sample responded to the Covid-19 economic crisis, and Schumpeter aptly calls it 'creative destruction'. Schumpeter (1942), cited in Agarwal and Audetsch (2020, p. 82–83), coined the term 'creative destruction' to characterize the process by which 'entrepreneurial entrants' displaced 'stagnant incumbents', resulting in 'industrial mutation that continuously revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one.' (Agarwal & Audetsch 2020).

The giants of the entrepreneurship literature like Schumpeter, Knight, Mises, Kirzner, and others model entrepreneurship as a *function*, activity or process and do not look at the employment category or market structure. This entrepreneurial *function* has been characterized in various ways: *judgment* (Cantillon 1755; Knight 1921; Casson 1982; Langlois and Cosgel 1993; Foss and Klein 2005), *innovation* (Schumpeter 1911), *adaptation* (Schultz 1975, 1980), *alertness* (Kirzner 1973, 1979, 1992), and *coordination* (Witt 1998a, 1998b, 2003). Kirzner's (1973, 1979, 1992) proposition of entrepreneurship as *alertness* to profit from opportunities is one of the most influential *functional* approaches.

In terms of entrepreneurship literature that research the linking of entrepreneurship and religion, Dana (2010), in the book *Entrepreneurship and Religion*⁴, claims that religions

⁴ This book brings together the contributions of a diverse range of scholars who focus on the entrepreneur in her/his social context and how social, cultural and religious values and configurations shape entrepreneurship expressions. It discusses old values and how it has influence entrepreneurship: religious merchants; Promethian values; Anglicized oriental; Greek Christian orthodoxy; Franciscan Californian missions; Protestant ethics; Methodism and entrepreneurship; Hutterite Brethren with old world values and new age technologies; Amish entrepreneurship; Mennonites in Belize / Paraguay; entrepreneurship in Islam and the Xinjiang Muslim community in China; as well as other religious minority entrepreneurship; Italian Catholics in Lancashire, etc. These provide new and conceptually useful ways of framing the individual entrepreneur in her social and cultural contexts. The differences in entrepreneurs across the world. The academic contributions in the book gives insights into how entrepreneurship (the secular) is impacted upon by religion (the sacred) which operates within different religious milieus. Refer: https://books.google.co.za/books?hl=en&lr=&id=K-

are depositories of values and that religions influence and shape the entrepreneurship expressions of a society. As editor of the book and in his contribution to it, he discusses religion as an explanatory variable for entrepreneurship with the following important findings: (1) religions value entrepreneurs to different degrees; (2) religions yield dissimilar patterns of entrepreneurship; (3) specialization along religions shapes entrepreneurship; (4) networks of co-religionists affect entrepreneurship; (5) religions provide opportunities for the entrepreneurs; (6) religions can hamper the entrepreneurial spirit; (7) religions have built-in mechanisms to perpetuate values.

Hassan and Hippler (2014), in *Entrepreneurship and Islam: An Overview*, compare Western and Islamic economies and conclude that there are key differences between the two systems that may 'drive the differences in their respective entrepreneurial output'. Although Western entrepreneurs often have profit maximization as a chief goal, Muslim entrepreneurs have an obligation to also pursue religious and societal needs – with the objective of enhancing Islamic society and not to do anything that may bring harm to it. Muslim entrepreneurs comply with the laws of *Shari'ah* law, which 'precludes them from engaging in [immoral] dealing with alcohol, drugs, gambling, usury, speculation, [or taking undue risks], etc. Due to the inseparability of religion and business activities inherent in the Islamic entrepreneurial model, it is inappropriate to judge the relative success of Islamic entrepreneurial activity by the same metrics as the Western system (total productivity, the wealth generated, etc.) because Muslim entrepreneurs have 'altruistic and religious goals' that inform their idea of successful business enterprise (Hassan & Hippler 2014). I provide more detail about the literature review in Chapter III.

1.3 Summary of Methodology

This research study has been designed to provide a critical perspective of entrepreneurial actions and decisions during a time of adverse economic circumstances with an empirical and objective analysis of the entrepreneurship phenomena. It is a multi-case study qualitative approach. Participants were purposively chosen and included Muslims since Cape Town has a sizable population of Muslims. I analyzed the interviews, field notes and observations of 20 participants using an abductive data analysis approach and where I sought the most appropriate themes. A key theme identified was the concept of *foraging*,

which I discussed as one of the strategies applied by entrepreneurs faced with exogenous economic changes. The qualitative design lends itself to deeper insights into the responses to open-ended questions. Other than having done the data analysis with cross-sectional comparisons of variables, I also attempted the thematic extraction in order to provide both wider linear insights as well as deeper vertical perspectives.

1.4 Sampling

Before selecting the sample of entrepreneurs, I have set a few key demographic variables that I believe have an impact on participants' views in this study of entrepreneurship and their business experiences within the Covid-19 economic crisis. It was important that I exercised control over these variables and I was particularly looking for entrepreneurs who were from the following ethnic backgrounds that represent the diversity of Cape Town in terms of race (Asian, Black, Cape Malay, Colored, White) and religion. The sampling grids (Tables 4-8) reflect the ethnic variable as well as gender, age (entrepreneur) and age (business), etc. Entrepreneurs were representative of the following industries and sectors: (1) Property - property sales, rentals and property management; (2) LPGas - (retail/ wholesale); (3) Transport - (buses/ metered taxis/ minibus taxis); (4) Medical services -(primary healthcare / dentistry); (5) NGO - (social welfare / feeding scheme/ early childhood development); (6) Security Sector - alarms, CCTV cameras, monitoring; (7) Electronics sector - sound systems, electronics, computers, phones (sales, repairs and related accessories); (8) Restaurant Sector - specialized Nigerian cuisine (catering high-end clients); (9) DIY, hardware & building supplies; (10) Rigging & signage manufacturing; (11) Surveillance IT & software development.

Furthermore, towards unpacking the details of the methodology used to underscore my decisions on (i) what to study; I believe that entrepreneurship is at the heart of the local economic activities and is an important driver of economic empowerment, transformation, growth and development; (ii) who to study; in my daily occupation I am surrounded by businessmen and women of several industries and it was an easy decision to approach individuals from this entrepreneurship network with the request to be interviewed for this study, (iii) where to study; the decision on where to conduct the study could not have been anything else other than the local micro-economy of the business hub around Cape Town

CBD where I normally spend a large part of my work week where I have localize my study; (iv) which research tradition; given the fact that entrepreneurship is such a significant part of my life, it was also an easy decision to embark on this study within the research tradition of management and entrepreneurship literature in the Social Sciences; (v) what knowledge to draw from; critical studies and academic articles on entrepreneurship have come a long way and a large body of information, knowledge and arguments are available for researchers like myself to draw from. I found that, especially within the last few decades, the field of entrepreneurship literature has advanced so much and that groundbreaking research have established new knowledge for researchers to take from, (vi) what to include and what to exclude; it is certainly important to include the details of the narrative accounts of the entrepreneurial chapters of each individual interviewed – and to analyze it and draw inferential and deferential conclusions from the data by analyzing it both inductively and deductively - but what should I exclude? Which of the demographics of the interviewees should be foregrounded and which should be kept in the background? In the context of South Africa's struggle for freedom from Apartheid and continued economic disparities, I focused on the foregrounding of race, ethnicity, gender, socio-economic background and age. Everything else was considered of less importance and was better left in the background of this study. I detail this methodology in Chapter IV.

1.5 Statement on Covid-19

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The South African economy, as with most economies in the world, during Covid-19 has been experiencing a negative growth period that has affected a wide cross section of sectors and industries. This downturn period of economic growth presents a unique set of factors and circumstances for researchers to examine entrepreneurial activities within a pandemic situation. During the Great Depression (August 1929 – March 1933)⁵, for instance, the global GDP decline was -26.7% and the peak of the unemployment rate across the globe

⁵ The Great Depression was the worst economic downturn in the history of the industrialized world, lasting from 1929 to 1939. It began after the stock market crash of October 1929, which sent Wall Street into a panic and wiped out millions of investors. Over the next several years, consumer spending and investment dropped, causing steep declines in industrial output and employment as failing companies laid off workers. By 1933, when the Great Depression reached its lowest point, some 15 million Americans were unemployed and nearly half the country's banks had failed. As consumer confidence vanished in the wake of the stock market crash, the downturn in spending and investment led factories and other businesses to slow down production and begin firing their workers. For those who were lucky enough to remain employed, wages fell and buying power decreased. https://www.history.com/topics/great-depression/great-depression/sreat-depression-history

was 24.9% (1933). The current Covid-19 period (2019-2022)⁶ is seeing a gradual collapse of employment globally and across many economies. The slowdown of the global financial markets and the threat of a major global economic recession have radically altered South Africa's economic woes which was heading for a deep and protracted recession even before the Covid-19 pandemic. But President Ramaphosa acted rapidly on March 15th, 2020.⁷

South Africa has seen the first Covid-19 lockdown period (Level-5) in the country with restrictions and mandatory closing of businesses and industries (27 March 2020). This ensured that the workforce stayed at home with only a small number of essential workers being allowed by law to commute to their workplaces daily. The larger part of the workforce nationally could not work for three months (April-May-June 2020) and many businesses took the position of no-work no-pay; claiming that workers should make applications with the government UIF emergency unemployment fund that was made available to unemployed workers during this period.⁸ This period with its wage cuts and unemployment, spurred further economic downturn in South Africa, because suddenly, employees realized the vulnerability of their income, and employers realized that there are difficult economic times ahead. Spending became restrained and consumer caution was exercised.

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Generally, with recessions, one finds that markets crash with an ensuing panic, and consumer spending slows down and drops. When production slows down, workers are made redundant, and with wage cuts and unemployment rising, the buying power of the public decreases. This chain of events are generally the typical indicators that the economy is moving through a recession (reference in footnote 1).

• UIF Reduced working time option and

⁶ The Covid-19 pandemic started to spread with some significance across the world in the last quarter of 2019. The official start of Covid-19 in South Africa was with the declaration of the government on 15 March 2020 (with effect from 27 March 2020) to restrict the population with level-5 restrictions and a complete national lockdown of movements and economic activities.

⁷ Africa Confidential (19/3). <u>https://onlinelibrary.wiley.com/doi/10.1111/j.1467-6346.2020.09435.x</u>

⁸ The government has created two temporary lay-off options:

[•] Covid-19 temporary employer-employee relief scheme (C19 Ters).

As of April 21, President Cyril Ramaphosa has announced an increase in social grants which include a new coronavirus grant. A total of R50 billion of the R500 billion economic and social relief package will be used to fund the Covid-19 crisis. <u>https://www.moneyweb.co.za/financial-advisor-views/claiming-from-the-uif-during-and-after-the-lockdown/</u>

Following the mandatory closing of businesses during lockdown in South Africa, there was an easing of the lockdown restrictions on 1 June 2020 to Level 3. Businesses and industries either shutdown and closed or decided to re-enter and open the doors for trade. Workers were then slowly recalled and one saw a gradual re-employment of the workforce. Employment losses were experienced during this period while the pace of job gains has slowed measurably. The vulnerable sections of the employment labor force, (i.e. older workers and those with co-morbidities and higher health risks) experienced employment declines.

In light of the Covid-19 pandemic and its severe economic ramifications, the South African government introduced a R500 billion economic and social relief package to ensure fiscal stimulus for the economy and of key growth sectors. And the Solidarity Fund of the government in partnership with the private sector pledged a further R3.22 billion which was used to alleviate health, humanitarian and social pressures caused by the Covid-19 pandemic.⁹

Some workers lost jobs while others received nominal wage cuts or pay freezes during Covid-19. The strongest modern economies in the developed world have no guarantee and cannot claim to be recession-proof. South Africa's economy suffered a significant contraction during April, May and June 2020. The second quarter of 2020 experienced the biggest fall in Gross Domestic Product (GDP) since 1960. The GDP fell by just over 16% between the first and second quarters of 2020, giving an annualized growth rate of -51%.¹⁰

⁹ The Solidarity Fund was created on 23 March 2020 to respond to the Covid-19 crisis in South Africa. It is a platform for the general public, civil society as well as the private sectors to contribute to the consolidated effort to fund various initiatives. The Fund managers work closely with the government and business, but it is independent of both of them. It is responsible for and controls the funds with Old Mutual administering the fund on a pro bono basis. The Solidarity fund was designed as a rapid response vehicle to mobilize South Africa in the fight against the Covid-19 pandemic and the resulting health, humanitarian and social consequences. Having received R3.22 billion in the form of donations, the Fund works to augment the government's response to this unprecedented challenge by assisting existing programs and initiatives across all 9 provinces. Inspired by our nation's resolve, unity and spirit, the Fund managers are committed to creating impact through the ongoing work to manage and eventually contain this virus. https://solidarityfund.co.za/

¹⁰Nearly all industries in SA experienced a massive drop in output in the second quarter of 2020. Construction was the biggest loser. Already in bad shape before the pandemic, the industry experienced its eighth consecutive quarter of economic decline, slumping further by -76.6% (note that this and following growth rates are all annualized). Manufacturing output shrank by -74.9%. Plagued by work stoppages and lower demand for steel, factories specializing in metals and machinery were severely affected. The ban on alcohol sales had a heavy impact on the food and beverage division of manufacturing. Air travel came to almost a complete halt, contributing to the fall in economic activity in the transport and communication industry. There was also less activity by rail and road freight operators due to restrictions on the production and movement of various goods. The closure of tourist accommodation facilities was a notable drag on trade activity. Wholesalers and motor vehicle traders also reported significant declines. Finance and personal services, the two industries that have shown a great deal of resilience over the last decade, did not escape the maelstrom. The finance industry, which includes banking, insurance services, real estate and business services, fell by -28.9%. Personal services recorded its first quarter of negative growth since 2009. Businesses, such as gyms and hairdressers, closed their doors and

The easing of Lockdown restrictions during the 3rd quarter of 2020 has caused an increase in economic activities and production.¹¹ But due to their interdependence businesses and industries are still affected by cautious consumer spending, the disappearance of customers, decreasing disposable incomes, stay-home and work-from-home preferences, decreasing GDP and increasing unemployment figures¹² all restrain the economic growth - key economic indicators are worse compared to the same time in the previous year.

1.6 Statement of the Problem

The Covid-19 pandemic is essentially a problem caused by an extrinsic health threat at a global scale. And this pandemic brought exogenous changes to life as we know it. A fair question to ask is how health and the possibility of being affected by the Covid-19 virus and its fatal symptoms impacted entrepreneurial activities within the sample of participants interviewed for this study - and did entrepreneurship impact on their personal health? My study did not address this issue directly. The health and well-being of the entrepreneur is necessary for her/him to continue expressing agency. And health problems appear to vary across regions and times, but Covid-19 brought personal health challenges to almost everyone. Entrepreneurs started to realize their own vulnerabilities and the fragile nature of the economies, entrepreneurial engagements and activities, business and job opportunities, etc. Covid-19 affected everyone across age, gender and economic status without discrimination.

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The social interactive nature of entrepreneurship was threatened in that the pandemic forced a social distancing and limited interaction of everyone. Traditional interactions had to be

hospitals halted elective operations. The cancellation of sporting and recreation events also dragged the industry lower. Agriculture was the only industry that seemed relatively unaffected. An increase in maize exports, as well as rising international demand for citrus fruits and pecan nuts, helped the industry expand by 15.1%. Locally, the baking craze that gripped the country during the lockdown increased the demand for home cooking products:

⁽http://www.statssa.gov.za/?p=13601#:~:text=South%20Africa's%20economy%20suffered%20a,growth%20rate%20of%20%E2%80%9151%2 5).

¹¹ South Africa's economy rebounded in the third quarter of 2020 (July–September), coinciding with the easing of Covid-19 lockdown restrictions to Level-3. All industries recorded an increase in economic activity compared with the second quarter, with manufacturing, trade and mining leading the charge. Businesses were supported by an increase in both exports and household spending. Gross Domestic Product (GDP) grew by an estimated 13.5% in the third quarter, giving an annualized growth rate of 66.1%. The surge in economic activity in the third quarter may seem impressive, but it comes off the very low base recorded in the second quarter. South African industries still have a long way to go before reaching levels of production seen before the pandemic. Despite the rebound, the economy is still 5.8% smaller than it was at the end of 2019 (http://www.statssa.gov.za/?p=13849).

¹² The unemployment rate in South Africa has increased to 30.1% in the first quarter of 2020 (<u>http://www.statssa.gov.za/?p=13411)</u>.

re-examined and re-invented very quickly - a rethinking of conventions. And in that process, innovative ideas became refined as entrepreneurs in several industries adapted and changed the way they were doing business. The new interactions with communities and environments like suppliers, staff, customers, colleagues, reviewers, editors, etc. moved online overnight during the national lockdown enforced by law in South Africa in March 2020.¹³ Many entrepreneurial ventures closed their doors while other business transactions and deals were essentially made without personal face-to-face contact. And there was a fair amount of trepidation, uncertainty and fear amongst the general population, including entrepreneurs. This study aims to investigate and research these challenges faced by entrepreneurs and gather empirical data to be analyzed, followed by what we can discover from the entrepreneurial experiences, conclusions that can be drawn and recommendations that can be made. And in understanding the entrepreneurs' responses to adversity and learning how entrepreneurial creative thinking contribute to the survival of industries and sectors within an active economy, will broaden our knowledge and can assist future scenarios where adverse economic conditions impede and restrict the economy. It is thus an important study and holds a fair significance that can ensure an economy survives a downturn.

1.7 Purpose of the Study

The purpose of this qualitative research study is to analyze 20 entrepreneurial journeys through the Covid-19 economic crisis. The aim is to map their experiences during the economic disruption of the Covid-19 pandemic period in Cape Town, South Africa and what lessons we can learn from that. In this qualitative study, I will rely on the experiences of individual entrepreneurs to gain insights into the entrepreneurial cognitive perceptions of their economic situation and the interactive social context that informs the entrepreneurial process. The study includes in-depth semi-structured and open-ended interviews with the respondents by posing relevant questions to understand their experiences during the Covid-19 economic crisis. The study also attempts to include

¹³ The Covid-19 pandemic started to spread with some significance across the world in the last quarter of 2019. The official start of Covid-19 in South Africa was with the declaration of the government on 15 March 2020 (with effect from 27 March 2020) to restrict the population with level-5 restrictions and a complete national lockdown of movements and economic activities.

participants who had to close their businesses as well as those who transformed their businesses with innovative strategies and interventions.

The purpose of the study is also to seek an understanding of entrepreneurial strategies through key constructs; the uncertainty-, opportunity recognition / creation, and motivation constructs are examples used in the qualitative data analysis. As most previous studies on the topic focus on the cognitive framing of the entrepreneur and explaining the phenomena as a conceptual construct, this study will attempt to understand the lesser researched interactive social perspective using an abductive data analysis by extracting themes generated from the data of interviews. And hence the study aims to contribute in refreshing ways to the understanding and knowledge that exist around the entrepreneurship phenomenon.

1.8 Research Questions:

With the outbreak of the Covid-19 pandemic there has been sudden changes in the business environment and entrepreneurs' mindsets changed overnight. Entrepreneurs had to reconfigure their business models, decision-making and entrepreneurial activities. In light of these, I developed four key research questions that this study seeks to answer. The following table lists the research questions.

Table 1: Primary research questions that this study seeks to answer

<u>RQ1</u> : How did selected Cape Town entrepreneurs reconfigure their approaches to the Covid-19 economic crisis?
RO2: What were the strategies employed to survive the changes brought by the Covid-19 pandemic?
<u>RO3</u> : How did entrepreneurs interact with the community and the environment around them with a prosocial interactive
perspective during the Covid-19 economic crisis?
<u>RQ4</u> : What were the paradigmatic assumptions of entrepreneurs while going through the Covid-19 economic crisis?

The chapter VI on Discussion provides detailed answers to these questions following the presentation of the arguments throughout this study.

1.9 Significance of the Study

The research outcomes and benefits of this study include the lessons we learnt as a society and specifically as entrepreneurs from the Covid-19 experience. The study also aims to conclude with findings and recommendations that stakeholders may benefit from by understanding the creative strategies that entrepreneurs employ during economic crises and downturns. And by using the study's findings and recommendations, educational institutions of higher learning can leverage these findings to re-evaluate academic changes to the curricula and programs offered at the institutions upon training entrepreneurs and business graduates. This study can even benefit civil society organizations as well as community-based organizations (CBO's) and non-governmental organizations who work with new ventures, entrepreneurs and business support structures across various sectors and industries by adding knowledge and innovative approaches to those processes and learning areas. And lastly, this study can inform government policies and guide the policy-makers to structure and publish white papers, which are authoritative reports addressing pertinent issues. Entrepreneurial ventures' coping strategies during Covid-19 are current and relevant and are issues that may need to be addressed by policy-makers in light of future economic crises.

1.10 Conceptual Framework

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In the subsequent chapter, I discuss the theoretical framework and the two theories that are foundational to my study, i.e. the *prosocial interactive theory* as well as the *effectuation theory*. There is a similarity with these two theories – firstly, the *prosocial interactive theory* allows for an interplay between the entrepreneur and the environment. For the entrepreneurs in the sample of this study, that includes the customers, suppliers, staff, competitors and other entrepreneurs in the industry that he/she is interacting with. And, additionally, for the Muslim entrepreneurs in the sample that includes the community of business individuals frequenting the mosques and with whom the entrepreneurs interact with daily. Secondly, upon applying the principles of the *effectuation theory*, the entrepreneur in his / her cognition also applies the principle of bird-in-hand where stakeholders are collaborated with, alliances are formed, agreements are made and a working together ensues with commitments to joint projects and without worrying about

opportunity costs, or carrying out elaborate competitive analyses. This means that whoever comes on board determines the goals of the enterprise and not vice versa. This collaboration between the entrepreneur and agents of the community and environment links the effectuation theory with the prosocial interactive theory. Such a common thread can only strengthen the theoretical framing of this study. Further details follow in Chapter II.

1.11 Assumptions, Delimitations, and Limitations

The one assumption in this study was that all participants answered the questions honestly and completely during the interviews. Another assumption was that the data entrepreneurs provided in their anecdotal responses are free from biases, pre-suppositions and subjectivities. From the different sectors and industries represented by the respondents, it is assumed that all of them operate under the same paradigmatic umbrella, which is not necessarily true. The opportunity recognition theories used also assume that an opportunity is created or presents itself within the local economy only when it is recognized by the entrepreneur. This does not always hold true – opportunities always exist and is only manifested when an individual recognizes it as such.

A delimitation of this study was that the participants in the study were a majority of male entrepreneurs and a more balanced representation of gender could have rendered different results. This means that the respondents may not fully represent the demographic make-up of entrepreneurship in the local economy of Cape Town, South Africa. A larger and more diversified group size may have provided more insights into the entrepreneurial strategies employed within the economy – male and female experiences of business may be very different as they are challenged in different ways.

Another delimitation was that a study which compares entrepreneurs in different economies, for example, may highlight commonalities and differences between entrepreneurial communities (and socio-economic backgrounds) and the strategies they employ.

A further delimitation of the study was that the data is confined to the personal perceptions of entrepreneurs interviewed. These perceptions may vary from entrepreneurs elsewhere.

The generalizability of the findings may not be applicable across economies and industries, as factors related to one group of entrepreneurs are sometimes influenced and driven by societal and contextual expectations.

The weakness of the study is that having worked as an entrepreneur myself for the larger part of my adult life, I am likely to have some unconscious and conscious biases from these business experiences. The literature review conducted for this study and detailed in Chapter III may also impart some bias. Literature reviews are often performed before starting the research, but are not necessarily complete (Urquhart, 2013). Once the analyses were made and the theory began to emerge, the researcher performed additional literature reviews to further investigate the resulting theory (Urquhart, 2013). It is important not to let the literature review bias the study analysis by force-fitting the data into an existing theory (Urquhart, 2013).

1.12 Summary of the Research Paradigm of the Study

The uniplex Western and Eurocentric worldview mentioned earlier has a positivist approach to understanding the world around us. Sentürk (6 May 2021, 14 May 2022),¹⁴ on the other hand, postulates a multiplex worldview that is different to this. He argues that the Islamic intellectual tradition (but not limited to it) proposes multiplexity as a social research paradigm that involves a multi-layered understanding of truth, reality and knowledge. He says that this Islamic worldview is different to post-modern and post-truth paradigms of positivism, interpretivism and critical theory in that multiplexity comprises a multiplex ontology, -epistemology and -methodology. Islamic traditions evolved in the pre-modern era and understands truth as existing in three realms of reality – the visible (material) world, the invisible world and the realm of the divine. These are referred to in the Arabic philosophical terms as the '*alam al-mulk*, '*alam al-malakut* and the '*alam al-lahut* (*al-jabarut*).¹⁵

¹⁴ Refer presentation of Professor Recep Şentürk online: <u>https://www.youtube.com/watch?v=Vt4t-_Brv9Y</u> (6 May 2021) as well as his presentation online: <u>https://www.youtube.com/watch?v=UpzPjuA7p5A</u> (14 May 2022).

¹⁵ The (*'alam al-mulk*) refers to the material world; the (*'alam al-malakut*) refers to the non-material world and the (*'alam al-lahut / al-jabarut*) refers to the world of the divine existence.

Şentürk (2022) thus argues that post-modern and post-truth paradigms deny the existence of multiple levels of truth and hold a uniplex worldview where reality is perceived only when it is empirically verifiable. Uniplexity is also different to the Islamic worldview in that it does not create a tradition upon which a civilization is based - a uniplex conception of ontology, epistemology and methodology that is centered on the self. When one conceptualizes social theories of existence (ontology), approaches to knowledge (epistemology) and methodology there are implicit assumptions and philosophical underpinnings that are axiomatic. The historic Islamic tradition acknowledges these latent assumptions when it developed the three strata at which truth, reality and knowledge exist – the *maratib* or levels of being that includes both the physical as well as the meta-physical worlds (Şentürk, 2022).

Multiplex ontology, as detailed by Şentürk (2022), is called *maratib al-wujud* (levels of being) which, as mentioned, are divided into the three realms of reality: '*alam al-mulk*, '*alam al-malakut* and the '*alam al-lahut* (*al-jabarut*). The ontology of the existential world essentially speaks of nature, society and hermeneutics (language). The following Figure 1 is a diagrammatical presentation of the multi-layered perception of reality referred to as a multiplex ontology.

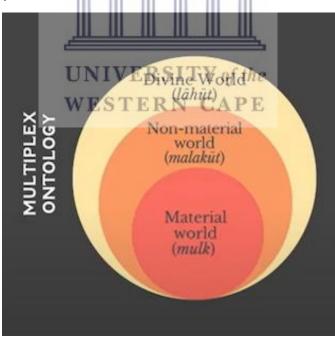


Figure 1: A diagrammatical presentation of the multi-layered perception of reality referred to as a multiplex ontology. Source Şentürk (2022).

Multiplex epistemology, Şentürk (2022) continues, is called *maratib al-'ilm* (the epistemological pluralism of knowledge in Islam) – and these different types of knowledge include *hissiyyat* (empirical knowledge), *'aqliyyat* (rational knowledge), *naqliyyat* (reported knowledge) and *kashfiyyat* (spiritual knowledge). Islam holds that knowledge of something is gained either through experiencing it empirically, or rationally deducing it, or having learned of it through reporting, or finally knowing about something with conviction through spiritual experiences.

Multiplex methodology is referred to as *maratib al-usul* (levels of method) which means the certainty of the truth is obtained through *haqq al-yaqin* (certainty by experience), '*ayn al-yaqin* (certainty by witnessing), or '*ilm al-yaqin* (certainty by knowledge).

There are also studies which look at Asian ontology where Naomi (2022),¹⁶ for instance, challenges conventional Eurocentric hegemony (Mignolo 2009). She argues that Western epistemology has been developed for the academic world and is considered to be positivist and reductionist. On the other hand, she continues, that "non-Western epistemologies such as African, Indigenous, Buddhist and Hindu ways of knowing are spirituality oriented in ways that value multiple possibilities, transpersonal aspects of human experience, and open-ended interpretations of meaning".

And Liu (2008) shares similar thoughts saying that Asian epistemology became "a good site for decolonial perspective[s] since it is grounded in knowledge of self and reality-based upon Asian spiritual intellectual traditions, such as Hinduism, Buddhism, and Confucianism that are different from a western cartesian self and rationality". Asian epistemology includes a contemplative epistemology. Contemplative epistemology is a form of knowing that comes from "meditative ways, including mindful states, profound silence and stillness, openness, intense focus and clarity, creating detachment with the contents of mind, and so on" (Haynes 2009). This contemplative state can't be reduced to reason or emotion (Ferrer 2002). Hence, it can hold both, while at the same time it is beyond. These epistemologies invoke "empathic ways of understanding, profound silence,

¹⁶Dr. Sharin Shajahan Naomi, Assistant Professor, Gender Studies. Asian University for Women.

Online: https://criticalinternationalization.net/2022/02/21/crafting-non-western-ways-for-writing/. June.

unconditional love, deep awareness, the vastness of the way of our being, interconnectedness, and wisdom on a very subtle level of the transience of self and reality" (Haynes 2009; Zajonc 2006). Contemplation is often misunderstood as something separate from the world and critical consciousness. To Eurocentric scholars of the West, one's expressions are often considered to be more accurate and clearer on the basis of following "conventional positivist rules of linearity, categorization, separation, and syllogism" (Naomi 2022). The following Figure 2 is a diagrammatical presentation of the multi-layered understanding of the human existence.

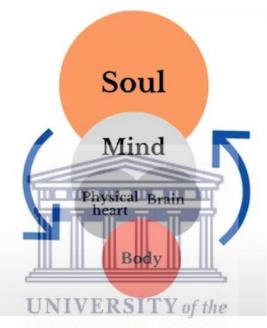


Figure 2: A diagrammatical presentation of the multi-layered understanding of the human existence. Source Şentürk (2022).

My view on this is since all research requires making assumptions (because of the limitations inherent in being a human being) that future research using a wider net of uniplicitous, duplicitous and multiplicitous frames and paradigms through which existence, knowledge and truth are viewed will yield different outcomes. And upon doing so, it may provide researchers some new insights to understand social phenomena at a deeper level. Having a uniplex research paradigm only allows for linear perspectives while duplex and multiplex paradigms allow for alternative perspectives.

1.13 Contents of the Chapters

This study has seven chapters. Following an abstract in the beginning, chapter I is an overview of the research giving summaries of the literature review, methodology, statement of the problem, conceptual framing and the significance of the study. Chapter II details the two theories that are foundational to the study; chapter III provides for an extensive literature review on the management- and entrepreneurship literature and publications and where I provide the key construct, main arguments and main findings in the current literature; chapter IV details the methodology, research design, sampling, research instruments as well as researcher positionality; chapter V presents the data from the different industries as represented in the sample of entrepreneurs interviewed; chapter VI is the discussion and analysis of the data; and chapter VII concludes with recommendations.

1.14 Conclusion

This introductory chapter provided an overview of the different sections of the research paper. What follows is Chapter II with a presentation of the theoretical framework and conceptual basis that underpins the study.

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CHAPTER II: Theoretical Framing of the Study

2.1 Introduction

This chapter provides details on the two main theories that are foundational to this study, i.e. the *prosocial interactive theory* as well as the *effectuation theory*. I then attempt to provide what I understand to be the common thread between these two theories – for in doing so it strengthens the theoretical basis of my study. In addition, I compare both sides of the debate on the theories of opportunity discovery and opportunity creation. This I do because these theories have some bearing on the activities and decision-making of the entrepreneurs in the sample. I end this chapter with a brief discussion on additional theoretical ideas related to the entrepreneurship phenomenon under investigation that are of less significance.

2.2 Prosocial Interactive Theory

It is important to not only understand the entrepreneur in her/his cognitive self but to view her/him within their context and allow for an understanding that the social interactive nature of the phenomenon shapes the entrepreneurial journey as well. The entrepreneur interacts with her/his community and the community interacts with the entrepreneur. Conceptually this process is embedded in the social world rather than something that happens cognitively in the mind of the individual, although one aspect shapes the other (Shepherd & Patzelt 2017). The personal factors are the cognitive framework of the entrepreneur, her/his ability to recognize patterns as well as the ability to identify connections between events and trends. Internal factors within the business venture include 'infrastructure and human resources available, liquidity and access to venture capital, industry-specific knowledge and requirements, business systems, prior knowledge of markets, customers and technology, etc.' (Park 2005; Smith et al. 2009; Ardichvili et al. 2003; Gaglio and Katz 2001; Ozgen 2003; Ozgen and Baron 2007; Corbett 2007).

The antecedents which impact on entrepreneurial ventures also include, as mentioned before, the interactive social context and the environmental factors: 'the interconnectedness and interdependence of the world's economies, businesses, trade and industries, the vulnerabilities of national GDPs, employment and job securities, real wage earnings, high 29

interest rates, declining consumer confidence, investments and currencies' (Lee & Venkataraman 2006). These are the key aspects from the personal-, internal-, interactive social context as well as the economic and business environment that contribute and determine entrepreneurial success or failure. The entrepreneur has limited control over the interactive social context and environmental factors and when it changes in favor or disfavor of the entrepreneurial venture, it may contribute to the determination of eventual success or failure. The theoretical framing of any study is important and without a sound and solid conceptual frame that underpins the study weakens it in different ways. An academic study is justified by the conceptual framing that it postulates. Often the severe conditions of a crisis force entrepreneurs to take actions that they would ordinarily not take. These include, amongst other, increased social interactions, interactions with role-players in industries and the business environment that historically were not interacted with or deeper engagement with communities that the business has only engaged superfluously. These intensified social interactions often inform the direction and approaches of an enterprise. These views are shared by Smith et al. (2009) as well as Gaglio and Katz (2001).

The theory that underscores this study and determines the conceptual framing is the *prosocial interactive theory*. Shepherd and Patzelt (2017) have postulated a prosocial perspective in their book *Trailblazing in Entrepreneurship - Creating New Paths for Understanding the Field*.¹⁷ They viewed a potential opportunity as the process of social interaction between an entrepreneur and a community as opposed to an outcome of thinking on behalf of the entrepreneur. And they understood the entrepreneurial phenomena through an interactive view of the entrepreneurial process. They also suggested that researchers ought to investigate how a 'community of inquiry influences the refinement of a possible opportunity and changes in the entrepreneur's mind, how potential opportunities alter a community of inquiry and how an evolving opportunity can lead to the mutual adjustment between the entrepreneur's cognition and the community of inquiry'.

I will focus on the embodiment of knowledge between an entrepreneur and a community. This will hopefully enable me to gain 'deeper insights into the mutual adjustment between

¹⁷ *Trailblazing in Entrepreneurship - Creating New Paths for Understanding the Field* (2017) is an interesting book that propagates new and innovative ways to study the entrepreneurship phenomena. Dean A. Shepherd is from Indiana University Bloomington, Indiana, USA while his co-author Holger Patzelt is at the School of Management, Technical University of Munich, School of Management, München, Germany.

these two that results in the cultivation of potential opportunities' (Shepherd & Patzelt 2017). Furthermore, the community of inquiry may also be transformed by interacting with the potential opportunity. For example, an entrepreneur's communication and explanation of an opportunity may alter community members' knowledge by providing new insights into technological developments for example. This can influence how those members view the opportunity (Shepherd & Patzelt 2017). And Corbett (2007) also speaks of this iterative process of how an entrepreneur's perspective can influence the way a community accepts an opportunity and vice versa.

Shepherd and Patzelt (2017) argues that of equal importance is that one should understand the strategies entrepreneurs use to construct, engage and learn from communities. As much as the community influences the individual entrepreneur's thinking, the entrepreneur's presentation of a potential opportunity can also change a community. The question is how and why these mutual adjustments happen. If one were to use this social interactive theoretical framework to analyze the entrepreneurship phenomena then there are a few questions around the community that need to be considered in the research.

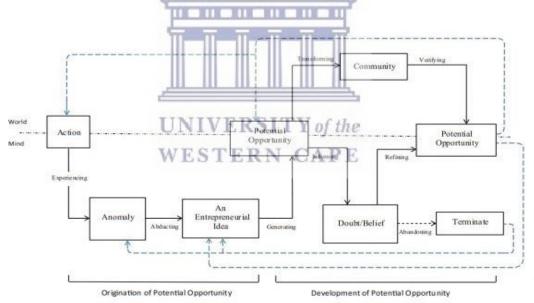


Fig. 3: A diagram of a more interactive-based perspective of entrepreneurial opportunities. Source: Sheperd (2015)

'What comprises a community member for a specific potential opportunity, including who is involved in this community, how and when do members of the community interact (if they do), how does the community come about in the first place, and how does it transform (in composition and in mind) as time passes? It could be that the nature of the community

depends on the nature of the opportunity (and its dynamics), and perhaps certain communities have more success in 'changing' a potential opportunity than others.' (Shepherd & Patzelt 2017). This study will consider these questions.

They view a potential entrepreneurial opportunity as a process of social interaction between the entrepreneur and a community as opposed to an outcome of thinking on behalf of the entrepreneur. And they understand the entrepreneurial phenomenon through an interactive view of the entrepreneurial process. With this it is not only considering the entrepreneur's cognition but rather a collective cognition of the community, the entrepreneur and the opportunity. This iterative process involves 'relational capital, crescive conditions, interrelationships between the entrepreneur and the community that he or she is interacting with' (Ozgen & Baron 2007).

They continue to analyze this interactive prosocial perspective of entrepreneurship by examining the micro-foundations of entrepreneurial activities, and how compassionate and prosocial motivation of entrepreneurs can ease the suffering of others – I unpack this further on. Shepherd and Patzelt (2017) finally analyze entrepreneur's cognition and emotions (both positive and negative) calling it cognitively hot perspectives. This interactive perspective goes beyond only viewing the entrepreneur's cognition of the situation.

2.3 Effectuation Theory IVERSITY of the

The *social interactive theory* is the first theory that is foundational to my study. A second theory that is of similar importance in this study is the *effectuation theory*¹⁸ which holds that entrepreneurs are making use of what they have at their disposal, which resources they can access and what infrastructural support and utilization they can rely on. Conventional approach to entrepreneurship strategies is to determine predictive strategies to achieve and control uncertain future goals – this is the causal logic which means only to the extent one can predict the future, can one control it, i.e. causation. The inverse of that is what Sarasvathy (2003) coined 'effectual logic/effectuation' where entrepreneurial strategies'.

¹⁸ Refer to the groundbreaking book: *Effectuation: Elements of Entrepreneurial Expertise* by Saras D. Sarasvathy (2003) who is Associate Professor at The Darden School, University of Virginia, USA.

This effectual logic means that to the extent we can control the future, then we do not need to predict it. 'In addition to altering conventional relationships between means and ends and between prediction and control, effectuation rearranges many other traditional relationships such as those between organism [agency] and environment, parts and whole, subjective and objective, individual and social, and so on. In particular, it makes these relationships a matter of design rather than one of decision' (Sarasvathy 2003). The predominant entrepreneurial decision model taught in many business schools is a goal-driven, deliberate model of decision making referred to by Sarasvathy 2001 as a causation model.

Cherchem and Grégoire (2019) also undertook a review of the effectuation literature and made a content-analysis of a comprehensive sample of 101 effectuation articles published in JCR-listed journals between 1998 and 2016, with the specific aim of uncovering the main conceptual and methodological articulations that have underpinned effectuation research to date. They concluded with recommendations for future advances in the field by (1) conceiving effectuation as a "mode of action"; (2) developing new methodological indicators centered on effectuation's concrete manifestations; and (3) examining the underlying dynamics explaining effectuation's antecedents and consequences.

The fundamental paradigm shift with the introduction of the effectuation construct by Sarasvathy has moved through the 'nascent state of the research development' in the 15 years after her publication. And in recent years this research development phase of the effectuation construct has transitioned to an 'intermediate state'. When research is in a 'nascent state of development, the goal of data analysis should be to identify patterns in the data'. As a research program transitions to an intermediate state, 'analysis moves toward preliminary testing of new propositions and new or related constructs.' In the intermediate state, it is appropriate to transition from 'content analysis' to 'exploratory statistical analysis and preliminary tests' (Sarasvathy 2003).

Effectuation processes take a set of means as given and focus on selecting between possible effects that can be created with that set of means. Those using 'effectuation processes remain flexible, take advantage of environmental contingencies as they arise, and learn as they go'. When an individual uses causal logic, he or she will begin with 'a given goal, focus on expected returns, emphasize competitive analyses, exploit pre-existing 33

knowledge, and try to predict an uncertain future'. When an individual uses effectual logic, he or she will 'begin with a given set of means, focus on affordable loss, emphasize strategic alliances, exploit contingencies, and seek to control an unpredictable future' (Sarasvathy 2003).

I do not view effectuation and causation as opposing constructs. And by examining the subconstructs of effectuation and causation it also does not indicate that the sub-constructs are opposites. The opposite of "beginning with a set of given means" is not "beginning with a given goal." The opposite of "focusing on affordable loss" is not "focusing on expected returns." The opposite of "emphasizing strategic alliances" is not "emphasizing competitive analysis." The opposite of "leveraging contingencies" is not "exploiting preexisting knowledge" and the opposite of "seeking to control an unpredictable future" is not "trying to predict a risky future" (Perry, Chandler et al 2011). Effectuation has captured the imagination of researchers because it identifies and questions basic assumptions of how individuals think and behave when starting businesses, and it offers an alternative explanation of causation that many believe has face validity.

Effectuation also separates the business performance from the performance of the entrepreneur. The entrepreneur's performance is judged according the set of personality traits, skills and experience that explains and determines success / failure. And the set of circumstances / attributes of the business and its environment contains the seeds of success/failure by developing strategies to recognize, identify and exploit opportunities. Effectuation positions the entrepreneur as co-creator of opportunities, together with committed stakeholders.

Sarasvathy (2003) furthermore argues that 'effectuators do not seek to avoid failure; they seek to make success happen [taking lessons from the failure]. This entails a recognition that failing is an integral part of venturing well. Through their willingness to fail, effectuators create temporal portfolios of ventures whose successes and failures they manage – learning to outlive failures by keeping them small and killing them young, and cumulating successes through continual leveraging. In an effectual universe, success/failure is not a Boolean variable and the success / failure of the entrepreneur does not equal the success / failure of the firm.'

According to Sarasvathy (2003) there are a few principles upon which the effectuation theory is based and along which lines entrepreneurs express their agency. Conventional logic holds that entrepreneurs plan their actions and activities on a goals-driven basis – certain goals and targets are set with timelines attached to it, which drives the entrepreneur to be focused on achieving these goals. The patchwork-quilt principle of effectuation is a principle of means-driven (as opposed to goal-driven) action. The emphasis is on creating something new with existing means rather than discovering new ways to achieve given goals. Another principle is the bird-in-hand where the entrepreneur negotiates with stakeholders and do not worry about opportunity costs nor do a competitive analysis. Whoever comes on board determines the goals of the enterprise. A third principle is the lemonade-principle by which the entrepreneur acknowledges and appropriates contingency and leverages any uncertainty and negative factors rather than trying to avoid them. In this way the entrepreneur overcomes them and adapts to them. Fourth, the affordable loss principle is when the entrepreneur commits in advance to what he / she is willing to lose rather than investing in calculations about expected return to the project. A fifth principle is the pilot-in-the-plain where the entrepreneurs rely and work with their own potential, expertise, skills and experiences that are the prime drivers - rather than limit the entrepreneurial efforts to exploit technological trajectories and socio-economic trends. These principles are when the entrepreneur focusses on the non-predictive controls reducing the use of predictive strategies to control the uncertain situations he/she is faced with. Effectuation begins with the given means and seeks to create new ends using these non-predictive strategies. This effectual logic is that to the extent we can control the future, we do not need to predict it. The opposite to this is the causal logic that holds to the extent that we can predict the future, we can control it (Sarasvathy 2003).

2.4 The Common Thread of the Two Theories

There is a similarity with the two theories that are foundational to this study – the *prosocial interactive theory* allows for an interplay between the entrepreneur and the environment. For the entrepreneurs in the sample of this study, that includes the customers, suppliers, staff, competitors and other entrepreneurs in the industry that he / she is interacting with. And, additionally, for the Muslim entrepreneurs in the sample that includes the community

https://etd.uwc.ac.za/

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of business individuals frequenting the mosques and with whom the entrepreneurs interact with daily. Upon applying the principles of *effectuation theory*, the entrepreneur in his / her cognition also applies the principle of bird-in-hand where stakeholders are collaborated with, alliances are formed, agreements are made and a working together ensues with commitments to joint projects and without worrying about opportunity costs, or carrying out elaborate competitive analyses. This means that whoever comes on board determines the goals of the enterprise and not vice versa. This collaboration between the entrepreneur and agents of the community and environment links the effectuation theory with the prosocial interactive theory. Such a common thread can only strengthen the theoretical framing of this study.

2.5 Opportunity Discovery versus Opportunity Creation Theories

The opportunity *discovery theory* has received much more attention in the relevant literature (Gaglio & Katz 2001; Shane 2003; Venkataraman 2003). Alvarez and Barney (2007) recalled as follows - just as Mount Everest existed before George Mallory climbed it, that *discovery opportunities* are yet to be observed as well and that does not deny the reality of their existence. However, it is entrepreneurs who bring 'agency to opportunity' (Shane, 2003) by exploiting them.

Kirzner (1973) brought in the notion of alertness when describing entrepreneurs. Many potential components of alertness have been identified in the literature, including 'information asymmetries, different risk preferences, and cognitive differences' (Shane 2003). Any of these attributes, or any combination of these attributes, might lead some entrepreneurs associated with an industry or market to become aware of opportunities created by exogenous shocks, while others associated with that same industry or market may remain ignorant of these opportunities (Alvarez & Barney 2007). And even this cognitive work does not yet show whether cognitive differences exist before the entrepreneurs begin engaging in entrepreneurial actions or if these differences emerge as a result of the experiences of entrepreneurs while forming opportunities (Alvarez & Barney 2007).

The opposing theory to that is the opportunity *creation theory* and Aldrich and Kenworthy (1999); Aldrich and Ruef (2006); Gartner (1985); Venkataraman (2003) all argued that *creation theory* is a logical theoretical alternative to *discovery theory* for explaining the actions that entrepreneurs take to form and exploit an opportunity. Other authors who have described *creation theory* include: Alvarez and Barney (2005); Baker and Nelson (2005); Casson (1982); Gartner (1985); Langlois and Cosgel (1993); Loasby (2002); Sarasvathy (2001); Schumpeter (1934). These authors argued that opportunities are created, endogenously, by the actions, reactions, and enactment of entrepreneurs exploring ways to produce new products or services (Baker & Nelson 2005; Gartner 1985; Sarasvathy 2001; Weick 1979).

Creation opportunities are social constructions that do not exist independent of entrepreneurs' perceptions (Aldrich & Kenworthy 1999; Berger & Luckmann 1967). However, when entrepreneurs act to exploit these socially constructed opportunities, they interact with an environment (the market) that tests the veracity of their perceptions (Alvarez & Barney 2007). Of course, the market is, itself, a social construction, formed out of the perceptions and beliefs of numerous other individuals. This form of analysis suggests that creation theory is grounded in what has come to be known as the 'evolutionary realist perspective' in the philosophy of science (Azevedo 2002; Campbell 1960; McKelvey 1999). In both evolutionary theory and creation theory, a blind-variation (an action that emerges without any self-conscious planning or foresight) can begin a process of action and reaction that leads to the formation of opportunities (Aldrich & Kenworthy 1999).

Of course, in creation theory, actions need not be 'completely blind.' They may be deliberate or intelligent or even a random variation that starts the process. However, variations are likely to be quite 'myopic'. The notion of 'blind-variation' emphasizes changes in unforeseen and perhaps even unwanted ways (Campbell 1960). Rarely will entrepreneurs be able to see 'the end [right] from the beginning.' In this view there is no 'end' until the creation process has unfolded, i.e. opportunities cannot be understood until they exist, and they only exist after they are enacted in an iterative process of action and reaction (Berger & Luckmann 1967; Weick 1979).

That is, in the midst of forming creation opportunities, entrepreneurs may be able to collect and analyze information about discovery opportunities. However, for those opportunities that are being formed by the actions of entrepreneurs, such information does not yet exist, and therefore, it cannot be collected or analyzed (Alvarez & Barney 2007).

And one of Alvarez and Barney's (2007) main findings was that the assumptions underlying discovery and creation theories are both internally consistent, though largely contradictory. However, debates about which of these sets of assumptions, per se, most accurately represents reality are not likely to be resolvable ex post since it will always be possible to interpret the formation of a particular opportunity as either a discovery or a creation process.

2.6 Additional Theoretical Ideas

I have also drawn additional theoretical ideas from Dewey. Dewey (1939) developed the theory of the characterization of mind-world dualism. Under this perspective, potential opportunities do not belong exclusively to the domain of the mind or of the world; rather, they involve the inter-relationship and mutual adjustment of both.

It is during periods of boom and recessions that researchers find disparate sets of factors within which the economies operate. The economies of both a boom period and recession provide different opportunities to entrepreneurs. Entrepreneurs in each period are faced with different challenges, circumstances, pressures and risks. And the motivations to start a new business are often different – 'many new entrepreneurs during a recession are necessity-driven while those who start up a new venture during a boom period are often opportunity-driven' (Devece, Peris-Ortiz & Rueda-Armengot 2016). And it is also suggested by Devece, Peris-Ortiz and Rueda-Armengot (2016) that push factors force new businesses to open out of necessity, while pull factors allow new business opportunities to be identified and seized. When embarking on a study of entrepreneurs and what they do to cope and survive in an economic crisis like Covid-19, there are several determinants that influence the success or failure of the entrepreneurial venture. These determinants include personal factors, internal factors as well as the interactive social context and environmental factors.

Several contemporary opportunity recognition theories postulated by Eckhardt and Shane (2003) provide additional framing for my study. Eckhardt and Shane (2003) cite Sarasvathy and her associates' 'Three Views of Entrepreneurial Opportunity'. The first is the 'allocative view' (av), which asserts that opportunities arise from inefficient allocations in the market; the second is the 'discovery view' (dv), which emphasizes the value of prior information in discovering information asymmetries about the true value of resources; and the third is the 'creative view' (cv), which holds that entrepreneurs seek to optimize the gains of a large group of stakeholders and thus 'identify opportunities post hoc'. These views provide a philosophical base and a framework for exploring opportunity recognition within different schools of thought in social entrepreneurship. Furthermore, researchers also apply existing theories of cognitive science, like pattern identification, to important aspects of the entrepreneurial process (Baron 2004, Gaglio 2004, Busenitz & Arthurs 2006, Krueger 2003, Mitchell et al. 2004). These will be considered in the study. Other cognitive theories include signal detection theory, a cognitive theory of decision making that provide important insights into the mechanisms through which entrepreneurs distinguish between 'bona fide opportunities and false alarms' – 'opportunities that are more illusory than real' (McMullen & Shepherd 2006). And pattern recognition is the process through which individuals identify meaningful patterns from a complex array of events or trends (e.g., Matlin 2005). Applying pattern recognition to the identification of business opportunities, it seems possible that specific persons recognize opportunities for new ventures because they perceive connections between apparently independent events (e.g. advances in technology, changes in markets, shifts in government policies, etc.), and then extract meaningful patterns from these connections. Cognitive frameworks, developed through individuals' unique life experiences, also play a role in pattern recognition. Theories of pattern recognition suggest that these cognitive frameworks serve as templates (patterns or guides), assisting specific persons to recognize connections between apparently independent events and trends and to detect meaningful patterns in these connections. This aspect of pattern recognition theories suggests an intriguing explanation for the fact that particular business opportunities are recognized by specific persons but not by others (Baron 2006). The theoretical framing holds the study and allows for efficient and adequate research processes to be undertaken while it also ensures that deeper and structured analysis can be done.

2.7 Conclusion

The two foundational theories that underpin the study have been advanced since its introduction by Sheperd and Patzelt (2017) as well as Sarasvathy (2003). I attempt to build onto these theories in Chapter VI (Discussion and Analysis) by extracting key insights from the data analysis and extending it to the faith-based beliefs as well as the dichotomous paradigmatic worldviews of entrepreneurs. These theories were essentially guiding me as thinking tools in the theoretical framing of the research.



Chapter III: Literature review

3.1 Introduction

This chapter presents the details of my review of the management- and entrepreneurial literature in terms of key constructs, main arguments and main findings. I reviewed the articles and publications on entrepreneurship, in general, but also learnt from the data that Muslim entrepreneurs have a different worldview that allowed them different perspectives on the Covid-19 economic adversity. Given this, I searched for literature on Muslim entrepreneurs' experiences in terms of key constructs, main arguments and main findings as well.

3.2 Overview of the literature

Kuckertz and Brändle (2021) presented a structured literature review of the early empirical research on the Covid-19 crisis and entrepreneurship. A thematic analysis of 34 empirical studies were reviewed by them and concluded that the uncertainty construct, resilience construct and entrepreneurial opportunity construct are key when it comes to understanding entrepreneurship facing adverse situations. This study of Kuckertz and Brändle (2021) asked the research question how the 'exogenous shock' of the Covid-19 pandemic has affected the entrepreneurial phenomena. The key constructs they highlighted should be considered holistically and in conjunction with each other to have a deeper understanding of entrepreneurship within a crisis situation. They argued that such an understanding is 'creative construction' which goes beyond a simple resilience perspective (Kuckertz & Brändle 2021).

During times of crisis and scarcity of resources many entrepreneurs respond to it through financial 'bootstrapping' (Winborg & Landström 2001), 'social resourcing and effectuation' (Sarasvathy, Dew & Wiltbank 2008) or 'bricolage' (Baker, Miner & Eesley 2003; Baker & Nelson 2005). These studies mainly focused on stable institutional contexts and have provided limited understanding into entrepreneurs' responses when there is resource-constraints within institutional instability (Mair & Marti 2009; Puffer, McCarthy & Boisot 2010; Sutter et al. 2013). And Welter, Xheneti and Smallbone (2018) asked how entrepreneurs behave resourcefully in contexts which are characterized by both persistent 41

resource constraints and unstable institutional conditions? In their attempt to understand how individuals interact with resource constraints they theorize on the patterns of resourcefulness in relation to continuity and *change* and outcomes of resourcefulness as development and *coping*.

Powell and Baker (2014) having commented on the antecedents of entrepreneurial resourcefulness speak of identity-based explanations while Stenholm and Renko (2016) raised entrepreneurial passion explanations for variations in resourcefulness. They drew the attention to the continuous interplay of individual experiences and context. A significant contribution in this regard was made by Welter, Xheneti and Smallbone (2018), whose findings showed much more varied configurations of resourcefulness and outcomes for unstable institutional contexts where continuity or a combination of both patterns of resourcefulness can also result in development and change in a coping outcome. Their continuity and change constructs allowed them to demonstrate how broadly individuals draw on and combine different tangible and intangible resources from their contexts. Which, for example, has direct implications for the call to integrate symbolic bricolage making do with institutional and cultural elements into entrepreneurship studies (Phillips & Tracey 2007; Welter, Xheneti & Smallbone 2018).

Bingham, Eisenhardt and Furr (2007) compared experience and heuristics that explain organizational process performance theoretically. They argued that heuristics are at the heart of the company's organizational capabilities. They also identified the strategic logic of opportunity as important and particularly relevant in dynamic markets and growth-oriented companies. The old debate on creation vs discovery of opportunities is enriched with their new insights that combine rich fields of insights with theory and evidence from psychology and cognitive science – these promote a fresh and empirically verifiable position where simple cognitive structures are central to company capabilities and the effective capture of entrepreneurial opportunities.

Klein (2008) presented the Austrian economist Israel Kirzner's notion of entrepreneurship as discovery or alertness to profit from opportunities. This interpretation in the opportunitydiscovery or opportunity-recognition branch of entrepreneurship literature is very popular and well accepted (Shane & Venkataraman 2000; Gaglio & Katz 2001; Shane 2003). Some 42

hold that opportunities are subjective phenomena (Foss et al. 2008) and that it does not exits objectively when decisions are made, because the result of action cannot be known with certainty. As such, opportunities are neither discovered nor created (Alvarez & Barney, 2007), but imagined. They exist, in other words, only in the minds of decision makers and opportunities can be treated as a 'latent concept' underlying the 'real phenomenon of interest' i.e. entrepreneurial action (Klein 2008).

Schumpeter (1942) cited in Agarwal and Audetsch (2020, p. 82–83) coined the term 'creative destruction' to characterize the process by which 'entrepreneurial entrants' displaced 'stagnant incumbents', resulting in 'industrial mutation that continuously revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one.' Commenting on how the Covid-19 health crisis has created economic challenges "from without", Agarwal and Audetsch (2020) expressed it very succinctly: The causal link established by Schumpeter - where the creative forces precede and result in the destruction of the "old" in favor of the "new" - is in this instance broken. Covid-19 has resulted in an "exogenous" destruction in all aspects of economic structures, including and not limited to employment opportunities, traditional work practices, interorganizational relationships, supply chains, and innovation ecosystems. Even in the face of unprecedented destruction, the entrepreneurial spirit that leverages past knowledge, ideas, experience, and know-how to create and construct new economic structures can and will pave the way forward (Agarwal & Audetsch 2020).

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In academia, for instance, many institutions have creatively transformed existing instructional models and constructed virtual learning almost overnight - a phenomena replicated across multiple industries as remote work became a standard rather than an exception (Choudhury, Foroughi, & Larson 2019).

Agarwal, Audetsch, and Sarkar (2007) coined the term 'creative construction' and they claim that their intent was not to challenge Schumpeter (1942) as being wrong, nor to suggest that creation of the new did not manifest in destruction of the old. Rather, it was to dig deeper into the term 'from within' (how the 'old' resulted in the birth of the 'new' - by asking the questions of 'how new entrants emerge, why the process of displacement occurs,

and whether increasing returns to knowledge investments could benefit entrants, incumbents, and the economy alike.' (see Agarwal et al. 2007, p. 263).

In a later article Agarwal and Audetsch (2020), further argued that in order to answer these questions, they relaxed two implicit assumptions in the rich literature on creative destruction - 'potential zero-sum games' between 'new' entrants and 'old' incumbents and 'exogeneity of entrepreneurial opportunities.' This enabled them to develop a framework that linked the endogenous creation of opportunities to new company formation through the interface between knowledge spill overs (from incumbents) and strategic entrepreneurship (by entrants) (Agarwal & Audetsch 2020).

The whole entrepreneurial journey is nothing but uncertainty – resources and infrastructural investments have to be made with limited guarantees on returns, earnings or profits. Risks and uncertainty can be mitigated with greater market-, product- or industry knowledge. Israel Kirzner's (1973, 1979, 1992) influential works depicted entrepreneurs as people who are particularly alert to future market conditions. While Joseph Schumpeter's entrepreneurs engaged in creative destruction, wiping out existing ways of doing business and replacing it with new approaches, products, production and organizational methods, etc. (Klein 2020).

There are considerable levels of uncertainty that entrepreneurs face when presented with an opportunity – be that because of their actions or not. And only upon translating it into a viable business model (Amit and Zott 2001) can that opportunity be exploited successfully (Anderson & Tushman 1990). And I found the argument from Andries, Debackere and Van Looy (2013) that says an effectual logic, in which entrepreneurs use the resources to achieve success with the business opportunities and try to utilize partnerships, is more suitable for leveraging unexpected events.

The last few years have seen increased interest in Knightian uncertainty, primarily among management scholars (Alvarez & Barney 2005; Milliken 1987; Teece & Leih 2016). While interest in Knightian uncertainty spanned many areas of management (Burns & Stalker 1966; Lawrence & Lorsch 1967; Thompson 1967), it is the entrepreneurship scholars that

have more recently embraced Knightian uncertainty and its implications for research (Alvarez & Barney 2007; McMullen & Shepherd 2006; Sarasvathy 2001).

Alvarez and Barney (2007) asked whether entrepreneurial opportunities exist, independent of the perceptions of entrepreneurs, just waiting to be discovered. Or, are the opportunities created by the actions of entrepreneurs? These questions strike at the heart of the discovery-creation debate on opportunities. There is no doubt that some individuals are more insightful and perceptive in recognizing and exploiting opportunities than others (Alvarez & Barney 2007). They continued saying that if opportunities exist as an objective phenomenon, then the task of ambitious entrepreneurs is to discover these opportunities and then exploit them before another entrepreneur discover and exploit the opportunity.

Covid-19 presented opportunities that were never seen and never perceived of pre-Covid-19. The world and economic activities changed fundamentally and entrepreneurs were required to make changes to the way things were done. Opportunities, from one point of view, had to be created given the new realities of social distancing and remote working options. And another point of view understood that opportunities had to be discovered within the new normal of the pandemic.

Klein (2008) brought the alertness construct to the fore and quoted the Austrian economist Israel Kirzner's notion of entrepreneurship as discovery or alertness to profit from opportunities. This interpretation in the opportunity-discovery or opportunity-recognition branch of entrepreneurship literature is very popular and well accepted (Shane & Venkataraman 2000; Gaglio & Katz 2001; Shane 2003). Some hold that opportunities are subjective phenomena (Foss et al. 2008) and that it does not exist objectively when decisions are made, because the result of action cannot be known with certainty. As such, opportunities are neither discovered nor created (Alvarez & Barney, 2007), but imagined. They exist, in other words, only in the minds of decision makers and opportunities can be treated as a 'latent concept' underlying the 'real phenomenon of interest' i.e. entrepreneurial action (Klein, 2008).

3.3 Literature on Muslim entrepreneurs

As mentioned earlier, I learnt from the data that Muslim entrepreneurs have a different paradigmatic worldview that allowed them different perspective on the Covid-19 economic adversity. It is therefore that I searched for literature on Muslim entrepreneurs' experiences in terms of key constructs, main arguments and main findings as well. Furthermore, my researcher positionality (that I detail in the methodology chapter) includes my own predisposition as a Muslim who has the same Islamic faith-based ontology and - epistemology – and these are the lenses I wear as researcher. I explain in the methodology chapter, how I attempt to mitigate researcher bias.

From the overview of the literature on the entrepreneurship phenomenon I learnt several relevant constructs and ideas. For instance, the uncertainty construct, creative destruction, opportunity recognition and opportunity creation as well as the resilience and resourcefulness constructs. And these were some of the ideas from which I got my inspiration and how my philosophy was grounded within the current entrepreneurial literature. But this literature review was primarily done on entrepreneurs in general and the entrepreneurship phenomenon. Additional searches on Muslim entrepreneurs, on the other hand, yielded less success in finding publications and research articles – and even less on entrepreneurs during Covid-19 with almost no publications localized in Cape Town. I searched the entrepreneurship literature through various search engines (including Google Scholar, and a few publication houses including Elsevier, Taylor and Francis as well as consulting with the senior librarian at the University of the Western Cape library) to find research relevant to Muslim entrepreneurs in Cape Town during Covid-19. I could only find very limited articles – and the articles I found excluded one or more of the four main keywords of my study i.e. Muslim, entrepreneur, Covid-19 and Cape Town. The keyword searches I used were; 'Muslim entrepreneurs', 'Cape Town', 'Western Cape', 'Muslim businesses' and 'Covid-19'. There were only three research articles that analyze Muslim entrepreneurs during the Covid-19 pandemic, but were not located in the unique Cape Town social and business context. Silalahi, et al. (2020)¹⁹ analyze Muslim investors during Covid-19, but is not located in Cape Town. And similarly, the research article of Utomo et

¹⁹ "Psychology of Muslim Investors in Stock Investment During Covid-19 Pandemic."

al (2020)²⁰ studies Muslim enterprises during Covid-19, but not in Cape Town. And lastly, Yuliaty et al. (2021)²¹ writes about Muslim economic recovery during Covid-19 but again the study is located in North Sumatera Province, Indonesia and not in Cape Town. The other articles I found on Muslim entrepreneurs all had a different focus to the current study and were not particularly relevant – refer for instance; Siregar (2021); Azman, Masron and Ibrahim (2021); Wahyuni, Huda and Susilo (2022); Salim et al. (2022); Mahmood (2015); Dogruoz (2008). There were no articles found that analyse Muslim entrepreneurs' journeys and responses to Covid-19 in Cape Town.

3.4 Main arguments in the literature

The initial readings and engagement with the data brought to light the fact that the entrepreneurs in the sample hold dichotomous worldviews which influenced their experiences and responses to the Covid-19 crisis. I have thus embarked on a search for literature and studies that focus both on entrepreneurship in general as well as Muslim entrepreneurs.



The Covid-19 pandemic brought with it a high degree of uncertainty. As a consequence, many otherwise viable businesses models were challenged (Nummela et al. 2020), in particular by the infection control measures that put much economic activity on hold (Kuckertz & Brändle 2021). UNIVERSITY of the

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One finds that new ventures and start-ups who need to build and operate go through growing pains and generally face additional challenges at a time when they also have to engage in crisis management (Salamzadeh & Dana, 2020) - something they are not usually well prepared for. This uncertainty leads to an inability to take the necessary steps to establish and grow the enterprise – sometimes the very existence of the venture is threatened (Kuckertz et al. 2020). The empirical literature on the Covid-19 crisis and entrepreneurship also identified a few approaches to the resilience construct: it aims to illuminate the preconditions of resilience; it illustrates what type of entrepreneur is resilient;

²⁰ "The effect of Muslim religiosity and innovation capability on firm survival: A study on small enterprises during the Covid-19 pandemic."

²¹ "Economic Recovery in North Sumatera Province After the Covid-19 Pandemic, Through MSME Development and Increasing Muslim Friendly Tourism."

and it addresses the policy measures intended to build resilience among entrepreneurs and their enterprises. Kuckertz and Brändle (2021) in their study observed that the entrepreneurs in their study reacted to the 'exogenous Covid-19 shock' primarily through actions like 'deferring investments, reducing expenses, reducing labour costs, and renegotiating agreements'. In a similar vein Kuckertz et al. (2020) spoke of this uncertainty in the Covid-19 crisis that has created the pressure to adapt saying that the opportunity perspective is when business models have suddenly been exposed as being no longer viable. Some authors like Sultan and Sultan (2020) have looked beyond resilience and suggested innovation can address the challenges facing entrepreneurs. Others held that only innovative enterprises will survive the crisis (Zhang et al. 2021). Uncertainty in this crisis follows from novel problems which require novel and innovative solutions by entrepreneurs (Ebersberger & Kuckertz 2021). And Haneberg (2020) even held that some entrepreneurs focus on collaboration more so than in pre-crisis times. Solutions that generally work in normal times, may not work during times of crisis. Entrepreneurs experiment with new ways of doing business - this build capabilities that make entrepreneurial ventures resilient as a consequent of their opportunity-seeking (Kuckertz & Brändle 2021).

Karpen and Conduit (2020) highlighted three paradigmatic lenses through which human behavior of customers is understood, i.e. economic rationalism, institutionalism and existential humanism. Economic rationalism is the idea of a rational actor with analytical decision making, reason and logic. How the engagement behaviors of customers would lead to desired value outcomes (Brodie et al. 2011), and enhanced organizational performance (Kumar & Pansari 2016) and, further, how companies should adapt their management practices to facilitate such behaviors (Harmeling et al. 2017). And Karpen and Conduit (2020) continued saying that institutionalism is the idea of combining the rationality of actors with the socio-cultural (and institutional) context in which interactions take place. Social relations, social norms and socio-cultural expectations predetermine behavior (Arnould & Thompson 2005). These lead to the emergence of meanings and identities that are embedded within cultural structures of sense making (Schouten & McAlexander 1995). The third paradigmatic lens that Karpen and Conduit (2020) mentions is existential humanism which is the idea that deals with the deeper meaning and purpose in life and the essence of our being, with the individual as the focal point (e.g. Morris 1969). This is the spiritual engagement of actors who see the world through a more sacred lens and make sense of experiences beyond cognitive, emotional, behavioral or social dimensions. While the concept of engagement has evolved with its consideration through both the economic rationalism and institutionalism lenses, there has been limited exploration of the concept through existential humanism (Thompson, Locander & Pollio 1989). We found that Conduit et al. (2019) considered engagement from a deeper sense of being and meaning and they refer to it as spiritual engagement. They argued that this is a missing element in engagement research. Alexander et al. (2018) held that customer engagement (and human behavior) is informed by the contextual setting, but that one should adopt all three paradigmatic lenses to enable a deeper understanding of the nature of customer engagement in a context such as Covid-19 (Karpen & Conduit 2020).

Another one of the main arguments postulated in the empirical entrepreneurship literature is resource constraints and how entrepreneurs combine it in various ways leading to different outcomes like survival or success (Garud & Karnøe 2003) even when faced with 'similar resource constraints' (Baker & Nelson, 2005, p. 332). The literature on entrepreneurship illustrate how entrepreneurs can be locked-in into their contexts and their behaviors and informal practices they utilize to overcome context-related constraints or to exploit institutions to their personal advantage (Welter, Xheneti & Smallbone 2018).

Bingham, Eisenhardt & Furr (2007) forwarded a different viewpoint arguing that organizational researchers identified learning curves at the company level. They hold that repeated experience is a primary mechanism for the creation of high performing processes. The ability to understand, integrate, and effectively leverage new knowledge is largely dependent on the state of prior related knowledge (Cohen & Levinthal 1990). Leonard-Barton (1992) argued that the more similar a company's process experiences are to each other, the more likely that the company is to develop 'core rigidities', 'under invest in exploration' (March 1991), and 'fail to recognize fresh opportunities for growth and profit' (Schilling et al. 2003).

In the context of organizational processes Bingham, Eisenhardt and Furr (2007) forwarded the reasoning that these heuristics center on capturing discrete opportunities (e.g. entering specific countries, developing specific products, acquiring particular companies) (Bingham et al. 2007; Burgelman 1996; Rindova & Kotha 2001), and that they become increasingly 'expert' as experience with opportunities accumulates (Bingham et al. 2007). There are reasons why heuristics create high performing organizational processes: first, heuristics focus attention and save time; second, heuristics allow for improvisation (Brown & Eisenhardt 1997; Miner et al. 2001); and third, heuristics limit errors. The speed at which decisions can be made and processed is directly equivalent to the entrepreneur's inability to structure and manage uncertainty (Eisenhardt 1989). The absence of selection heuristics 'reduces efficiency, engenders confusion, and leads to lowered process performance' (Bingham, Eisenhardt & Furr 2007).

Some other main ideas forwarded within the entrepreneurship literature is that there is a distinction between understanding entrepreneurship along the lines of occupational-, structural- and functional perspectives. Kihlstrom and Laffont (1979); Shaver and Scott (1991); and Parker (2004) defined entrepreneurship within its occupational understanding as self-employment and treating the individual as the unit of analysis. They described the characteristics of individuals who start their own businesses and explained the choice between employment and self-employment. Others view entrepreneurship via its structures and treat the company or industry as the unit of analysis. These literatures focused on industry dynamics, company growth and networks and have a structural concept of entrepreneurship (Aldrich 1990; Acs & Audretsch 1990; Audretsch, Keilbach, & Lehmann 2005).

The giants in entrepreneurship literature like Schumpeter, Knight, Mises, Kirzner, and others model entrepreneurship as a function, activity or process and not an employment category or market structure. This entrepreneurial function has been characterized in various ways: judgment (Cantillon²² 1755; Knight²³ 1921; Casson 1982; Langlois & Cosgel 1993; Foss & Klein 2005), innovation (Schumpeter 1911), adaptation (Schultz 1975, 1980),

²² Cited in Klein (2008)

²³ Cited in Klein (2008)

alertness (Kirzner 1973, 1979, 1992), and coordination (Witt 1998a, 1998b, 2003). Kirzner's (1973, 1979, 1992) proposition of entrepreneurship as alertness to profit from opportunities is one of the most influential functional approaches.

Several of the literature in management and organization theory viewed an opportunity as that which is discovered or identified by the entrepreneur - Shane (2003) called it the individual–opportunity nexus. Opportunity identification involves technical skills like financial analysis and market research, as well as less tangible aspects such as team building, problem solving, and leadership (Long & McMullan 1984; Hills, Lumpkin & Singh 1997; Hindle 2004).

When the entrepreneur conceives of an opportunity, creation theory holds that it comes into being objectively, like a work of art. Creation implies that something is created. By contrast, the concept of opportunity imagination emphasizes that profits from an opportunity do not come into being objectively until entrepreneurial action is complete (Klein 2008).



And Klein (2008) argued that the socially constructed nature of opportunity makes it impossible to separate it from the individual, while others hold that opportunity is an objective construct created by the perceptive entrepreneur. The creation approach treats opportunities as the result of entrepreneurial action. Opportunities do not exist objectively, ex ante, but are created, ex nihilo, with the entrepreneur's actions. '*Creation* opportunities are social constructions that do not exist independent of entrepreneur's perceptions' (Alvarez & Barney 2007, p. 15). Opportunities and actions can be seen as distinct, but complementary, aspects of the entrepreneurial process. As Alvarez and Barney's (2007) put it, 'the discovery perspective treats actions as responses to opportunities, while the creation perspective treats opportunities as the result of action' (Klein 2008).

Sources of uncertainty include policy uncertainty as well as demand uncertainty. The former would seek answers to the questions: Can my business remain open, and under what conditions? What are the rules for social distancing, mask-wearing, and sanitizing for my workers, suppliers, and customers? (Klein 2020). And the latter would seek answers to the questions: Given the rapid economic contraction and surging unemployment, will 51

customers be willing and able to buy, and under what circumstances? How should products and services be altered, and should new ones be introduced to take advantage of current market conditions? Is there uncertainty about long-term economic prospects, actions, and reactions of rivals and partners; systemic changes in customer preferences; social and cultural norms for doing business; and much more (Klein 2020).

It is now generally accepted that entrepreneurial ventures - when operating under uncertainty should experiment with a range of business models (Gruber et al. 2008; Andries & Debackere 2007). Through experimentation, the initial value proposition evolves into a viable business model by means of 'a series of trial and error changes pursued along various dimensions' (Nicholls-Nixon, Cooper & Woo 2000).

Some businesses choose one specific business model and remain committed to it for several years. One could consider this an extreme case of 'local, path-deepening search' (Ahuja & Katila 2004) whereby remaining with the one model may result in the venture becoming viable and successful. Only after a significant period of time and when initial assumptions fail to materialize, do these ventures begin to experiment with alternative business models.

Alvarez and Barney (2020) in particular focused on how an opportunity that did not exist before were created by the actions of an entrepreneur through an 'iterative path-dependent learning process'. They placed the Knightian uncertainty at the center of understanding the formation and creation of entrepreneurial opportunity – but of importance is that in their 2007 article they explained very similar circumstances to what we are experiencing with the current global Covid-19 pandemic (and its economic disruptions) – it is this setting within which Knight (1921) did his original work exactly a hundred years ago. These events were difficult, if not impossible, to anticipate before the actions of individuals set them in motion (Alvarez & Barney 2020).

Towards further unpacking the opportunity construct under the conditions of Knightian uncertainty, in the beginning, what is not known is substantially greater than what is known, and what we think is known may not be relevant for indeed human actions bring about change. With Covid-19 we knew very little about the virus when it started, but over time we have learned more about how it spreads and the treatments of those infected. Initial 52

efforts to reduce uncertainty were, at best, informed guesses. To start with, data are often non-existent or incomplete with protocols, conventions and techniques used during the pre-Covid-19 period and the treatments of known flu types have been rendered useless. What we knew about medical care and the scientific method was often not relevant as we began to learn more about the situation. This search to reduce uncertainty we often do not know the right questions to ask and even how to answer those questions. Also resolving uncertainty is a process of trial and error even to the experts. Having made wrong decisions and undertaken somewhat-off-the-course actions may be due to incompetence, but may also, to a larger degree, reflect the fundamental uncertainty facing decision makers in the early stages of resolving the uncertain conditions (Alvarez & Barney 2020).

Knightian uncertainty also makes it difficult to design 'optimally informative experiments.' In the context of the pandemic, for example, it was said that wearing protective masks (over the orifices of the nose and mouth) did not make a difference in fighting the virus. Then, that position changed and it was said that masks helped but only to curb the spread of the virus to others. A more recent position is that masks help both to curb the spread and to not catch the virus. In conditions of Knightian uncertainty, what turns out to be incorrect experimental design, ex post, can create ambiguous and contradictory conclusions early on (Alvarez & Barney 2020).

Under conditions of Knightian uncertainty, some of our decisions benefit us while others don't and we cannot reliably distinguish between what is fruitful or fruitless. As the situation evolves and unfolds, we gain new knowledge and insights which allow us to make more informed decisions. When we are uncertain we are generally at the edge of our knowledge and only new knowledge can reduce the uncertainty (Alvarez & Barney 2020).

Decision makers under conditions of Knightian uncertainty use cognitive biases and heuristics when optimization is impossible (Busenitz & Barney 1997; Gigerenzer 2008). Alvarez and Barney (2020) brought four biases and heuristics that often operate under uncertainty. They say that these are: the representativeness bias (i.e., the willingness to generalize from small numbers), the overconfidence bias (i.e., having a great deal of confidence in your ability to generalize from small numbers), the confirmation bias (i.e., engaging in experiments that can only confirm your hypotheses), and the persistence bias 53

(i.e., increasing your commitment to a course of action in the face of negative feedback). The lack of historical conventions, knowledge, and techniques render the ability to use traditional data-driven tools for decision-making ineffective.

The different teleological theories in the social sciences include the motivation theory in psychology (Herzberg 1976; Maslow²⁴ 1943), the functional theory in anthropology (Lesser 1935), and the institutional theory in sociology (DiMaggio & Powell 1983; Scott, 2001). As a matter of logic, all teleological theories of human action must make three critical assumptions: (1) assumptions about the nature of human objectives, (2) assumptions about the nature of individuals, and (3) assumptions about the nature of the decision-making context within which individuals operate (Bergmann 1957; Nagal 1961; Parsons 1951; Parsons & Shils 1962).

3.5 Main arguments on multiplex ontology

This will be discussed in detail in the methodology chapter IV. Some of the arguments hold that a multiplex ontology of reality is a worldview that understands the existential world at three levels of being. These three realms of reality - the visible world, the invisible world and the realm of the divine, are referred to in the Islamic tradition as the '*alam al-mulk*, '*alam al-malakut* and the '*alam al-lahut (al-jabarut)* - and multiplexity comprises a multiplex ontology, -epistemology and -methodology. Multiplex epistemology is called *maratib al-'ilm* (the epistemological pluralism of knowledge in Islam) – and these different types of knowledge include *hissiyyāt* (empirical knowledge), '*aqliyyāt* (rational knowledge), *naqliyyāt* (reported knowledge) and *kashfiyyāt* (spiritual knowledge). Finally, multiplex methodology is referred to as *marātib al-usul* (levels of method) which means the certainty of the truth is obtained through *haqq al-yaqin* (certainty by knowledge) (Şentürk 2022). Refer chapter IV for more information.

²⁴ Cited in Alvarez & Barney (2007)

3.6 Main Findings in the Literature

3.6.1 On Entrepreneurs in Covid-19

The findings of Kuckertz and Brändle (2021) in their structured review of early Covid-19 empirical literature concluded that most studies focused only on one of the three concepts – uncertainty, resilience or opportunity. All three concepts, they say, should be considered in combination. A neo-Schumpeterian perspective (Hanusch & Pyka, 2007) would usually portray entrepreneurship as creative destruction, while in the context of Covid-19 the destruction is 'exogenously caused' and entrepreneurship becomes creative construction. Beyond the crisis companies generally strive for better and higher achievements than precrisis levels. This is only possible when the resilience perspective is transcended with an understanding that opportunity-seeking is the best way to build resilience. Kuckertz and Brändle (2021) therefore also found that when entrepreneurial activity comes under pressure from a major 'exogenous shock', entrepreneurship in itself is an integral and essential part of the solution. The reality is that major entrepreneurial breakthroughs occur during radical environmental changes (Davidsson 2020, p. 323).

Bendell et al. (2020) on the other hand suggested broadly differentiating between disruptive events such as crises (e.g. airplane crash), disasters (e.g. hurricane), and looming megacatastrophes (e.g. climate change). These are based on the duration, severity and impact of the adverse situation. Future research may look at how entrepreneurial responses differ according to the type of the disruptive event. Another of the findings of the review of Kuckertz and Brändle (2021) is that minority entrepreneurs are hit especially hard by the crisis (Beland et al. 2020; Fairlie 2020; Prah & Sibiri 2020). This unequal impact of a crisis such as the Covid-19 pandemic on entrepreneurs is mentioned by Munir (2020), and the 'liability of poorness' is mentioned by Morris (2020).

Future research might increase our understanding of how resilience in the face of uncertainty differs depending on the backgrounds of entrepreneurs and the efficacy of entrepreneurial responses such as with 'entrepreneurial bricolage and hustle'. A differentiated perspective on the environmental change, entrepreneurial response relationship also offers a clear view of how entrepreneurial opportunities emerge from

crises (Shepherd 2020). Kuckertz and Brändle (2021) found that the reviewed literature indicated that entrepreneurs' responses to crises include creatively adjusting business models and creating solutions despite resource constraints. And they mention that creative construction of entrepreneurs during a crisis could benefit economies where companies emerge stronger than pre-crisis levels of innovation.

Fairlie (2020) and Jaim (2020) gave the perspective of the exacerbated effects on female entrepreneurs and imply the need for additional policy support. Other studies in the review (Beland et al. 2020) also highlighted the exemplary response of female entrepreneurs which indicates a pre-crisis resilience to uncertain and unequal environments. The reviewed literature indicated that crises such as the Covid-19 pandemic provide opportunities for societal, organizational, and individual learning. They found that crises reveal systemic problems that might have been hidden in times of growth (Munir 2020) and entrepreneurs should work towards alleviating these problems by creatively constructing better and more resilient solutions (Kuckertz & Brändle 2021).

The lockdown regulations imposed during Covid-19 have resulted in several emerging economic pressures, including less disposable income and income security. Optimism has declined in many countries and more customers are generally pessimistic about an economic recovery than are optimistic (Charm et al. 2020). Socio-cultural pressures increased where people are asked to restrict their physical connectivity, but there remains a need to belong and find meaning through being socially accepted during Covid-19 (Karpen & Conduit 2020). The finding of (Berry 2020) is that many customers face existential pressures where they question their state of being and seek to become more of their authentic self.

3.6.2 On Entrepreneurship in General

Bingham, Eisenhardt and Furr (2007) quoted from strategy-, organization- and entrepreneurship literature saying that central to organizational processes are 'internationalization, acquisition, alliance and product development'. They enable company members to 'perform tasks more effectively' (Pentland 1995; Ray et al. 2004; Teece et al. 1997), 'capture fresh opportunities for growth' (Gilbert 2006), 'adapt to

changes in the market' (Brown & Eisenhardt 1997) and when high-performing, 'constitute a primary feature of capabilities' (Amit & Schoemaker 1993; Eisenhardt & Martin 2000; Maritan 2001). The finding of Bingham, Eisenhardt and Furr (2007) is that the creation of heuristics involves active cognitive engagement and results in the formation of a robust organizational memory needed for effectively coping in dynamic markets. And they also contributed to strategy - recent theory has sketched a 'typology of theoretical logics' leading to competitive advantage: position, leverage and opportunity (Bingham & Eisenhardt 2007). While 'strategic logics of position' (Porter 1996; Rivkin 2000) and 'leverage' (Barney 1991; Peteraf 1993) are well-known, the 'strategic logic of opportunity' is less well-developed.

A further finding of (Steyaert & Katz 2004) is that most studies of resourcefulness focused on the *resource-constrained* nature of contexts without positioning the resourceful behavior they described within its socio-cultural, spatial and economic contexts. While Welter, Xheneti and Smallbone (2018) enriched this literature by highlighting the context of entrepreneurial resourcefulness, illustrating how resourcefulness oscillates between continuity and change in unstable institutional contexts. Recent literature has linked variation in resourcefulness to 'founders' identities' (Powell & Baker 2014) or 'entrepreneurial passion' (Stenholm & Renko 2016), but we found that Welter, Xheneti and Smallbone (2018) pointed to the variation in experiences and the 'accumulation of tangible and intangible resources.' This allows a dynamic understanding of entrepreneurial resourcefulness that develops as the interplay of changing contexts.

Stewart, (1989) Mosakowski, (1998) as well as Cook and Plunkett, (2006) are amongst those researchers who found that theory of entrepreneurship is more closely linked to the theory of group behavior. If, for example, a subjectively identified opportunity is viewed as an inherently individual act, the action that needs to be taken to exploit an opportunity may require a team or group activity (Klein 2008). This approach also suggests relationships between the theory of entrepreneurship and the theory of collective action (Olson 1965; Hansmann 1996). Group action may include the assembly of a management team, which in turn can lead to mitigating differences, time expectations, resource allocations and even conflicting approaches (Klein 2008).

The literature on the notion of uncertainty were seeking to find answers to the questions of how entrepreneurs acquire the skills to sustain and survive uncertain circumstances and which individuals will have those skills and also how the competitive environment sorts between good and bad decisions. In this sense, the judgment-based approach provides a starting point, but Klein (2020) held that theoretical and empirical work is needed to 'flesh out the mechanisms, assign the magnitudes and apply the analysis to the particular circumstances of time and place'. It is noteworthy that in their publication, Packard, Clark and Klein (2017) found that it is important to distinguish between 'absolute uncertainty,' 'environmental uncertainty,' and 'creative uncertainty'.

The finding of Frank Knight (1921) was that the theories and techniques used for analysis and practice during periods of business-, economic-, medical- and political stability would be inadequate in dealing with the challenges presented by uncertainty. These include 'tools consistent with discovery theory, scientific methods, rational or boundedly rational analysis, theories, and their related tools that assume the world exists and is static' (Alvarez & Barney, 2020). But creation theory requires us to go back to the beginning and understand the human actions that started the uncertainty. By understanding what happened and the specific actions that started the uncertainty, individuals can shape the uncertainty and create opportunities for the betterment of humankind (Alvarez & Barney 2020). And they continued to ask very pertinent and penetrating questions on the discovery theorybased research - important empirical questions about the formation and exploitation of opportunities, including: 'How do changes in an industry create new opportunities?'; 'Are entrepreneurs that form and exploit opportunities really different than individuals who do not?' and, 'How do entrepreneurs estimate the riskiness of their decisions?' However, efforts to answer these discovery-inspired questions have left other questions which are more consistent with creation theory not just unanswered, but often not even asked. These questions include: 'How does action by entrepreneurs create opportunities?'; 'Are differences between entrepreneurs who form and exploit opportunities and those that do not the cause, or effect, of entrepreneurial action?' and, 'How can entrepreneurs use incremental, iterative, and inductive processes to make decisions?' Early empirical efforts designed to answer some of these creation theory questions suggest significant potential in pursuing this line of work (e.g. Baker & Nelson 2005; Alvarez & Barney 2007).

A finding in regards to the discovery theory is that an individual's prior knowledge and experience with an industry or market can enable that individual to combine information in new ways to discover opportunities that could not have been discovered by individuals without this prior knowledge or experience. This 'path-dependence' in discovery theory might be thought of as 'first order path-dependence': that the opportunities that are identified by the entrepreneur are linked to knowledge and information of an already 'existing path' which influences the actions of the entrepreneur. In this view entrepreneurs continue along an already established path (Alvarez & Barney 2007). They also found that creation theory on the other hand suggests the possibility of another type of pathdependence. In this second type of path-dependence, entrepreneurial action is not only affected by an existing path through time, it can create that path (Arthur 1989). That is, creation theory suggests that entrepreneurial action can be both the dependent variable (the thing affected by the path an entrepreneur takes over time) and the independent variable (the actions taken by an entrepreneur that create this path in the first place) (Dosi 1984; Alvarez & Barney 2007). While much of the paper from Alvarez and Barney (2007) assumed the individual as the unit of analysis, certainly the business processes identified can be scaled to the group, company or institution. In this sense the identification of creation theory may ultimately have implications for research on the theory of the company (also see Alvarez & Barney 2005).

I am of the opinion that some entrepreneurial opportunities are discovered, while others are created through the deliberate and premeditated actions of an entrepreneur, a group or a team of individuals. It is discovered when there is little to no actions taken by the entrepreneur and yet the opportunity presents itself – meaning that the opportunity has been in existence all the while. Entrepreneurs' realization and perception of the opportunity in that moment has not created it, but they rather 'see' the opportunity that's presenting itself. There can be a number of contributing factors that allows them to 'see' the opportunity which include their prior knowledge of the industry, the product(s), the market, the competition, government legislation, etc. On the other hand, it is not possible to perceive other opportunities that can only manifest itself subsequent to a specific action by an entrepreneur, group or a team. In this instance the actions create and bring the opportunity to present itself – without these actions the opportunity would not be there for the entrepreneur to mine and exploit for profit and gain. With this we also understand that

opportunities in itself are not static, but get refined and rather evolve given the social-, economic-, environmental or even organizational circumstances (i.e. pre-crisis, mid-crisis or post-crisis).

3.6.3 On Multiplexity

This will be discussed in detail in the methodology chapter IV. Şentürk (6 May 2021, 14 May 2022),²⁵ when he postulated the multiplex worldview found that it allows for a deeper and more meaningful circular understanding of social realities than those with a single layered uniplex perspective. Şentürk (2022) also found that post-modern and post-truth paradigms deny the existence of truth and hold a uniplex worldview where reality is perceived only when it is empirically verifiable. Islam holds a more expansive worldview where knowledge of something is gained either through experiencing it empirically, or rationally deducing it, or having learned of it through reporting or finally knowing about something with conviction through spiritual experiences. Refer chapter IV for more details.

3.7 Conclusion



This chapter details the key constructs, arguments and findings in current management- and entrepreneurship literature as well as publications and articles that focus on Muslim entrepreneurs. I have presented what I found in the literature on entrepreneurship experiences and responses to economic difficulties and crisis. The followings chapter will present the data I gathered from the sample of entrepreneurs and an analysis of that data.

²⁵ Refer presentation of Professor Recep Şentürk online: <u>https://www.youtube.com/watch?v=Vt4t-_Brv9Y</u> (6 May 2021) as well as his presentation online: <u>https://www.youtube.com/watch?v=UpzPjuA7p5A</u> (14 May 2022).

Chapter IV: Research Methodology

4.1 Introduction

In this chapter I detail the methodology employed in the research process and with the writing. I provide information on the research design, approaches to knowledge creation, how the sampling proceeded, all about the participants, the research instruments and tools that I developed, credibility, researcher bias and researcher positionality, ethical considerations and a conclusion. The research design in this study was a qualitative design. I chose to conduct the research as a multi-case study where I clustered different industries to make sense of the data collection from the interviews of entrepreneurs. In order to ensure reliability and that the selection of respondents was consistent with the aims, I chose a nonprobability sample because my aim was to dive deep to gain an understanding and not to simply be able to generalize the findings as is the case in probability sampling. This type of sampling was selected because entrepreneurs from the different industries within the local economy of Cape Town, have rich and unique experiences to share (see Table 2). It is these responses that I hoped would have revealed useful data and information to analyze in this study. It was important that the sampling was done in a manner that ensured fair representation. Given this, I firstly followed an inductive approach for the data analysis in this paper and proceeded from single-case and within-case (i.e., analyzing interviews within the same industries) to cross-case analysis (i.e., comparing the interview data across different industries and, ultimately, across patterns and outcomes). The single-case and within-case analysis helped to build familiarity with the data, while the search for crosscase patterns allowed me to go beyond initial impressions (Eisenhardt, 1989). Secondly, I followed a deductive approach whereby I looked at the data by extracting and listing key terms and deducing meaningful insights from that data. This was followed by applying the principles of abductive data analysis as expounded upon by Peirce (1934) and cited in Khachab (2013), where I identified recurrent themes.

I have repeatedly cross-checked my interpretations of concepts and the data and proceeded in several iterative steps - with each step I went back to earlier interpretations, revisiting and refining my understanding every time. This helped me to uncover the complexities of entrepreneurial actions in a crisis situation – and in particular the ways in which the

entrepreneurs reconstituted and revisited their approaches in adverse conditions and found workable and feasible solutions for the challenges they faced in their unstable contexts. The open-ended responses of entrepreneurs included an array of nuanced comments and statements which were information-rich and allowed for varied interpretations and understandings (Welter, Xheneti & Smallbone, 2018).

The following table lists the different industries and sectors represented in the sample and how many representatives of each industry were interviewed.

Table 2: Industries and sectors represented in the sample

Industry: Property – property sales, rentals and property management Industry: LPGas - (retail/ wholesale)	participants 3 3
Industry: LPGas - (retail/ wholesale)	e
	3
Industry: Transport – (buses/ metered taxis/ minibus taxis)	3
Industry: Medical services – (primary healthcare / dentistry)	2
Industry: NGO - (social welfare / feeding scheme/ early childhood development)	1
Industry: Security Sector - alarms, CCTV cameras, monitoring	1
Industry: Electronics sector - sound systems, electronics, computers, phones (sales, repairs and related accessories)	1
Industry: Restaurant Sector - specialized Nigerian cuisine (catering high-end clients)	1
Industry: DIY, hardware & building supplies	3
Industry: Rigging & signage manufacturing	1
Industry: Surveillance IT & software development	1
TOTAL	20

4.2 Research DesignWESTERN CAPE

This research has been designed to provide a critical perspective of entrepreneurial actions and decisions during the time of adverse economic circumstances. It is important that the entrepreneurship phenomenon be analyzed empirically and objectively - its interpretation has the aim of extracting meaning and understanding and hence advance the acquisition of knowledge about the phenomenon. The study is a qualitative case study design and I analyzed the interviews, field notes and observations of 20 participants using an abductive data analysis approach and where I sought the most appropriate themes. The qualitative design lends itself to deeper insights of the responses to open-ended questions. Other than having done the data analysis with cross-sectional comparisons of variables, I also

attempted the thematic extraction in order to provide both wider linear insights as well as deeper vertical perspectives.

The data of this study revealed the uncertainty of entrepreneurs in several ways and upon analyzing the data, I was always sensitive to this. When an entrepreneur expresses her/his trepidation in an uncertain environment, it presents a precarious situation for the researcher to analyze for understandable reasons. The Covid-19 economic crisis presented almost an ideal situation when it comes to uncertainty because the set of circumstantial variables and challenges were unique.

It was during the Covid-19 pandemic that the entrepreneurs who were interviewed went through the process that Schumpeter (1942) referred to as 'creative destruction'. Upon analyzing the data very carefully, it became increasingly clear that entrepreneurs incorporated new and innovative approaches and decision-making within the context of the pandemic. Effectively 'destroying' the old ways of doing things and replacing it with new and innovative approaches. And it is interesting how different industries and sectors came up with differing approaches. I was inspired by these constructs and ideas from the existing literature and, as researcher, I went in clean and approached the data analysis having exposed all that which have influenced my thinking, understanding and analysis. I have attempted to describe how I went about doing the research and what were the factors and influences that guided me.

4.3 Approaches to new knowledge creation

There are a few approaches to explaining how knowledge is created and formed. Human knowledge is (i) formed through our subjective perceptions and experiences, and (ii) it is created when we interpret and understand the meanings of our actions, and (iii) it is constructed by scientists who measure and construct models of the natural world, and lastly, (iv) there is the research approach that knowledge is established through scientific and observable evidence and is empirically verifiable. My epistemological knowledge-forming processes of the entrepreneurship phenomena include the logic of reason, and what my mind perceives of it as real. When I tap into my experiences and intuitive reality and do introspection, I tap into my memories, for there is no other reference for myself. I fit my

new knowledge into my worldview, fitting it into my subjective experiences, which thus results in an understanding that is unique to myself. The following Table 3 shows the philosophical assumptions as a multidimensional set of continua.

Assumption type	Questions	uestions Continua with ty			
		Objectivism	⇔	Subjectivism	
Ontology	 What is the nature of reality? 	Real	60	Nominal/decided by convention	
	 What is the world like? 	External	\Leftrightarrow	Socially constructed	
	 For example: What are organisa- 	One true reality (universalism)	⇔	Multiple realities (relativism)	
	tions like?	Granular (things)	0.0	Flowing (processes)	
	 What is it like being in organisations? What is it like being a manager or being managed? 	Order	⇔	Chaos	
Epistemology	 How can we know what we know? 	Adopt assumptions of the natural scientist	619	Adopt the assumption of the arts and humanities	
	 What is considered 	Facts	-	Opinions	
	acceptable knowledge?	Numbers	⇔	Written, spoken and visual accounts	
	 What constitutes good- quality data? 	Observable phenomena	\$	Attributed meanings Individuals and con-	
	 What kinds of contribu- tion to knowledge can be made? 	generalisations	⇔	texts, specifics	
Axiology	What is the role of values in research? Should we try to be morally neutral when we do E R	SITY of the	⇔	Value-bound	
	research, or should we let our values shape E P research?	RN CAPE			
	 How should we deal with the values of research participants? 	Detachment	e =>	Integral and reflexive	

 Table 3: Philosophical assumptions as a multidimensional set of continua. Source: Mark Saunders, Phillip Lewis

 & Adrian Thornhill

Given this, I understand that in this study my ontological assumption is that the phenomenon of entrepreneurship is a human activity that happens objectively in the social world. There are different approaches that researchers use - epistemologically I have adopted a subjectivist-interpretivist approach. And it is important that the reader appreciates and understands the lenses through which I view entrepreneurship.

4.4 Sampling

There are two main types of sampling, namely probability and non-probability sampling. Probability sampling involves random selection, allowing one to make strong statistical inferences about the whole group. A probability sampling is one in which every individual in the sample population has the same chance of being included. It is also a prerequisite for being able to generalize the findings to the population (Schreuder et al, 1999). Non-probability sampling involves non-random selection based on convenience or other criteria, allowing one to easily collect data. I chose a non-probability sample because my aim was to dive deep to gain an understanding and not to simply be able to generalize the findings as is the case in probability sampling.

The most important factor I considered upon the selection of the sample of individuals was to ensure firstly that there was a representation of the diverse population of Cape Town. I have therefore set a few key demographic variables that I believe have an impact on participants' views in this study of entrepreneurship and their business experiences within the Covid-19 economic crisis. It was important that I exercised control over these variables and I was particularly looking for entrepreneurs who were from the following ethnic backgrounds that represent the racial diversity of South Africa: Asian, Black, Cape Malay, Colored, White, and Other. The sampling grids (Tables 4-8) reflect the ethnic variable, gender, age (entrepreneur) and age (business). These combinations of demographic variables represented the participants' breakdown giving details of the number of participants for each variable.²⁶ This I did to ensure that there were multi-variations within my samples. I continued to do cross-industry comparisons of these variables of race, gender, age, etc. in order to provide wider linear perspectives of the phenomena. The more representative the sampling was of these different variables the more information-rich the data could be. Having included this range of variables I attempted to exclude any obvious limitations with the study – but in spite of this, by no means do I claim that one can generalize from such a small sample of 20 entrepreneurs assuming it represents the larger population of entrepreneurs in Cape Town. My attempt was to incorporate the relevant variations as best as I could. I originally considered interviewing about 10-12 participants

²⁶ A Guide to Using Qualitative Research Methodology (msf.org)

but realized that in order to get a greater and deeper understanding of my research topic, I had to increase the sample size to 20 participants which was a reasonable number to get 'data saturation' (Hennink & Kaiser 2021). Upon interviewing the last few participants, I started to get the same kinds of answers from them and got a general sense that I have 'reached some saturation point because little new information was forthcoming from the participants' (Thomson 2013). The purpose of the research was to understand the phenomenon of entrepreneurship and their actions and decisions within an economic crisis situation. The sampling strategy explained here was to obtain optimal extractions in order to draw accurate conclusions from the data.

 Table 4: Demographic (ethnicity variable)

Ethnicity	Asian	Black	Cape Malay	Colored	White	Other
	2	6	3	5	2	2

Table 5: Demographic (gender variable)

Gender	Female	Male	-		
	6	14			
ble 6: D	emograpl	hic (age	variable -	– entrepr	eneur
ge of Ent	repreneur	>20-35	>36-45	>46-55	>55
		4	9	6	1
			UNI	VERS	IT

Table 7: Demographic	(age variable-business)	CAPE
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Age of Business	<5	>6-15	>16-30	>30
	14	2	1	3

Table 8: Demographic (ontological worldview)

Research paradigm	Multiplex	Uniplex
(ontology)		
	11	9

Before I interviewed the 20 participants I provided them with the *information sheet, consent form* and *interview guide* – these I detail in a subsequent section in this chapter.

4.5 Participants

In terms of how I accessed willing entrepreneurs operating SMMEs, to agree to participate in this study, many are business partners, suppliers and customers who own different entrepreneurial ventures in several industries in Cape Town. It was easy to approach these individuals with the request to participate and be interviewed, firstly, because there is a familiarity and trust that already exist and, secondly, almost all have the common variable of currently living through the challenging time of the Covid-19 economic crisis. Being an entrepreneur in the energy sector, with my position and occupation of being based in a hub of entrepreneurial activities in the central business district of the City of Cape Town, has helped with the networking – there is already an existing trust between myself as a researcher and the participants. I have known them for many years, and there are some insights into the entrepreneurial ventures of many of the individuals. And here I have been cautious and aware that my relationships with entrepreneurs in the sample can bring bias and subjectivity. I sought to mitigate researcher bias and give details in section 4.8 below (Positionality: What about researcher bias?).

Furthermore, towards unpacking the details of the methodology used to underscore my decisions on (i) what to study; I believe that entrepreneurship is at the heart of the local economic activities and is an important driver of economic empowerment, transformation, growth and development. Given this, I have a predisposition to find out more and understand the complexities of entrepreneurship - in particular within the economic crisis we find ourselves; (ii) who to study; in my daily occupation, I am surrounded by businessmen and women of several industries and it was an easy decision to approach individuals from this entrepreneurship network with the request to be interviewed for this study; (iii) where to study; the decision on where to conduct the study could not have been anything else other than the local micro-economy of the business hub around Cape Town CBD where I normally spend a large part of my work week - it is an area of commerce, business, financial trading, retail, wholesale and manufacturing activities across many industries. I have thus decided to localize my study in this hub around Cape Town; (iv) which research tradition; given the fact that entrepreneurship is such a significant part of my life, it was also an easy decision to embark on this study within the research tradition of management and entrepreneurship literature in the Social Sciences - it is where my 67

sentiments lay and may, on the one side, be somewhat of a bias, but on the other hand can reveal deeper insights into the phenomena of entrepreneurship, (v) what knowledge to draw from; critical studies and academic articles on entrepreneurship have come a long way and a large body of information, knowledge and arguments are available for researchers like myself to draw from. I found that, especially within the last few decades, the field of entrepreneurship literature has advanced so much and that groundbreaking research have established new knowledge for researchers to take from; (vi) what to include and what to exclude; it is certainly important to include the details of the narrative accounts of the entrepreneurial chapters of each individual interviewed - and to analyze it and draw inferential and deferential conclusions from the data by analyzing it both inductively and deductively - but what should I exclude? Which of the demographics of the interviewees should be foregrounded and which should be kept in the background? In the context of South Africa's struggle for freedom from Apartheid and continued economic disparities, I focused on the foregrounding of race, ethnicity, gender, socio-economic background and age. Everything else was considered of less importance and was better left in the background of this study; (vii) what about relational concerns; the sum total of the entrepreneurship construct is nothing else but relationships with suppliers, employees, management, customers, partners, other role-players, business-to-business relations, etc. Maintaining and consolidating relationships are essential to the success or failure of the venture; (viii) what about ethical concerns; overstepping any ethical consideration is the biggest cardinal error that any study can make. Of crucial importance is to ensure that ethical concerns are regarded and protected, especially with the participants and members of the public who are directly or indirectly impacted by the study – no harm should come to anyone.

4.6 Research Instruments, Data Collection and Tools

Answers to the research questions were sought through the extraction of data from entrepreneurs. I interviewed a sample of 20 entrepreneurs who fit the criteria and qualified to be interviewed. These criteria are detailed in 4.4 above under Sampling where I list 5 different demographics variables followed by the sampling grids (Tables 4-8). And these criteria included being active entrepreneurs based in the Cape Town CBD and being representational of the demographic variables of gender, ethnic origins, age (entrepreneur),

age (business) and ontological worldview. The primary research instruments used were semi-structured and open-ended interviews conducted virtually with pre-set questions from the following 10 key areas of the entrepreneurship journey:

Table 9: Key areas covered in the Interview Guide

TYPE 1: Question(s) – Open-ended, background history
TYPE 2: Question(s) on Covid-19 impact on industry / sector
TYPE 3: Question(s) on intervention strategies employed during Covid-19
TYPE 4: Question(s) on challenges and opportunities during Covid-19
TYPE 5: Question(s) on government and legislative framework related to Covid-19
TYPE 6: Question(s) on Covid-19 impact on suppliers and support infrastructure during Covid-19
TYPE 7: Question(s) on Covid-19 impact on supply and demand
TYPE 8: Question(s) on Covid-19 impact on availability and prices of products and services
TYPE 9: Question(s) on staff and level of skills required during Covid-19
TYPE 10: Question(s) on Covid-19 impact on employment and job security
TYPE 11: Question(s) on changing customer profiles during Covid-19
TYPE 12: Question(s) on social awareness and involvements during Covid-19
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Questions were asked in various forms; first, the TYPE: 1-12 categories questions (Table 9) were posed one by one and these included open-ended as well as structured questions. Upon the response of the participants, I probed with questions like 'diary questions', 'critical incident (worst / best experiences)', 'free-listing', as well as 'ranking' (in order of priority). These were very useful in getting participants to elaborate and give more details (Bricki & Green 2009). I made audio recordings as agreed with all participants, which I transcribed and saved in the cloud.

The assortment of semi-structured and open-ended questions were prepared in such a way to extract the optimal information and data about the entrepreneurial journeys of the participants - and towards providing answers to the three research questions mentioned earlier that are related to the Covid-19 economic crisis. The semi-structured interview process took place with one in-depth virtual interview held with each respondent. A follow-up virtual interview session was scheduled to ascertain additional information following the initial data collection. The research instruments included participants' *consent forms* with which participants gave permission for audio recordings to be done of the interviews

as well as an *interview guide* and an *information sheet* that detailed the aims and purpose of the study. Respondents were informed that their participation was voluntary and that anonymity was guaranteed. And respondents have been assured of anonymity both of their person as well as the details of the business, entrepreneurial venture or organization. They were informed of their right to terminate and stop their participation should informants feel uncomfortable with the process. All the relevant contact details of the researcher, the supervisor as well as the Head of Department of the Faculty were shared with the respondents before the time should they have had the need to contact them for whatever reason. Transcripts of these interviews formed the raw data and the primary sources of this study that were used for the organizing and synthesis of the data, analysis as well as inferential and deferential conclusions. Interview transcripts and respondents' identifications were saved electronically in a secure cloud platform with only the researcher and the supervisor having access to it. As insights emerged from the data collected I used it to fine-tune further interview questions for the second round of interviews, revisiting and re-interpreting the data every time. The study sample was drawn from those entrepreneurs who fit these criteria. For the purpose of this study, I used a sample of 20 participants. In section 4.4 (Sampling) I detail how I have arrived at 20 participants - I originally considered interviewing about 10-12 participants but realized that in order to get a greater and deeper understanding of my research topic, I increased the sample size to 20 participants which has been shown to be a reasonable number to get 'data saturation' (Hennink & Kaiser **UNIVERSITY** of the 2021).

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The one challenge I encountered with the interview process was the limitations of virtual and online interviews as opposed to face-to-face. This curtailed the investigation by depriving me of directly observing the participants and experiencing deeper and richer perspectives and nuances. Non-verbal communication through body language, eye contact and facial expressions can generally provide deeper insights to the researcher - virtual and online interviews placed a limitation on this. This was the one problem that I faced with the interview process. Additional limitations and problems were my inability to gather additional data from the participants by way of 'observational data', 'informal group data', 'observing group dynamics' and 'power relations', having 'mixed groups', 'oral data', 'surveying and experimentation', 'establishing group norms through natural groups' and 'establishing the range of views within a focus group' (Bricki & Green, 2009). These have

impaired my study and resulted in my reliance on the data extracted from the responses of the virtual interviews and interview guides only.

4.7 Credibility, transferability and dependability

Lincoln and Guba (1985) used the term trustworthiness in a qualitative inquiry that refers to the argument in the findings are "worth paying attention to". The concept of trustworthiness in this way is used to judge the rigor of qualitative research. Furthermore, they say that the trustworthiness of qualitative data analysis is often presented by using terms such as (1) credibility, (2) dependability, (3) conformability, (4) transferability, and (5) authenticity. And they explain it as follows: 'Dependability refers to the stability of data over time and under different conditions. Conformability refers to the objectivity, that is, the potential for congruence between two or more independent people about the data's accuracy, relevance, or meaning. Transferability refers to the potential for extrapolation. It relies on the reasoning that findings can be generalized or transferred to other settings or groups. The last criterion, authenticity, refers to the extent to which researchers, fairly and faithfully, show a range of realities' (Lincoln & Guba, 1985; Polit & Beck, 2012).

With a qualitative study it is important to ensure credibility with the research process and in planning and executing this research study I have taken some steps to establish and maintain confidence in the data. I have asked key questions in this regard – (i) whether the study actually measured what it has set out for itself to measure i.e. entrepreneurship and entrepreneurial decision-making during adverse conditions. (ii) How did I demonstrate credibility in this study? Credibility in any study is established when quantitative and qualitative researchers evaluate the 'trustworthiness' of the data by how well the 'threats to internal validity have been controlled'. The threats to credibility that were relevant to this study were 'researcher bias, observational bias, reactivity, and confirmation bias,' (Benge et al., 2012) – my personal bias is discussed in a subsequent section in this chapter. Credibility in the context of this study alludes to what extent the results of the research are believable. Participants/readers are the only ones who can reasonably judge the credibility of the results. (iii) How was the data collected? In the social sciences, interviews and self-completion questionnaires are the two most common ways of collecting quantitative and qualitative data. How those individuals, who have been approached and selected to be

interviewed, have been identified is key in determining the representativeness of the results. I have detailed how participants were recruited in the next section.

(iv) Was the sample size and response rate sufficient? The bigger the sample size the higher the likelihood that the results are precise. After a sample size of around 1000 it gains in accuracy and becomes less pronounced (Schreuder et al. 1999). Often however, due to limited time and money, using such a large sample might not be feasible. The homogeneity of the population further affects the desired sample size; a more heterogeneous population requires a larger sample to include the different sub-groups of the population to a satisfactory degree. The response rate is a complementary measure to the sample size, showing how many of the suitable individuals in the sample have provided a usable response (Schreuder et al. 1999).

It was important for me that the findings of the study are applicable and fitted into the context outside of the study situation and that it has meaning and applicability to common experiences in the real world. External validity of the data 'is concerned with the extent to which the findings of one study can be applied to other situations' (Merriam, 1998) - this is referred to as transferability. Quantitative research focusses on demonstrating that the research findings can be applied to a wider population. The findings of this qualitative study are specific to a small number of entrepreneurs in Cape Town CBD. And the question is asked to what convincing degree can the findings and conclusions of this study be applied to the larger population of entrepreneurs in Cape Town CBD. Erlandson et al. (1993) noted that 'many naturalistic inquirers believe that, in practice, even conventional generalizability is never possible as all observations are defined by the specific contexts in which they occur'.

Stake (1994) and Denscombe (1998), suggested the opposite saying that 'although each case may be unique, it is also an example within a broader group and, as a result, the prospect of transferability should not be immediately rejected'. And Gomm, Hammersley and Foster (2000) also recognized that 'it appears to belittle the importance of the contextual factors which impinge on the case'. Furthermore, Bassey (1981) proposed that, 'if practitioners believe their situations to be similar to that described in the study, they may relate the findings to their own positions'. And Guba and Lincoln (1989) as well as 72

Firestone (1993) are among those who presented a similar argument, and suggested that 'it is the responsibility of the investigator to ensure that sufficient contextual information about the fieldwork sites is provided to enable the reader to make such a transfer'.

In addressing the issue of dependability in the research, the positivist employs techniques to show that, 'if the work were repeated, in the same context, with the same methods and with the same participants, similar results would be obtained' (Shenton, 2004). The complex and changing nature of social phenomena researched by qualitative researchers makes it difficult to replicate the study as noted by Fidel (1993) as well as Marshall and Rossman (1999).

Florio-Ruane (1991) highlighted how the researcher's observations are tied to the situation of the study, arguing that the 'published descriptions are static and frozen in the (ethnographic present)'. Guba and Lincoln (1989) stressed the close ties between credibility and dependability, arguing that, 'in practice, a demonstration of the former goes some distance in ensuring the latter'.

Dependability of the data is when the processes within the study are reported with much detail and protocols enabling a future researcher to repeat the research following the same methods even though not necessarily gaining the same results. And in this way, the research design may be viewed as a 'prototype model'. Shenton (2004) held a similar view saying that 'the study should include sections devoted to (a) the research design and its implementation, describing what was planned and executed on a strategic level; (b) the operational detail of data gathering, addressing the minutiae of what was done in the field; (c) reflective appraisal of the project, evaluating the effectiveness of the process of inquiry undertaken.'

Upon generating and organizing the interpretation of the data and its meanings, I became aware that this knowledge construction process was more intricate than meets the eye. Ben-Ari and Enosh (2011) speaks of self-reflection in this process and delineated four levels of reflection: observation, informants' accounts, text deliberation and contextualization/reconstruction. Dewey (1933) originally used the term reflection and researchers over the years used related terms denoting the same thing: reflection, reflexivity

and reflectivity. As a researcher, and with my own subjectivities, I reflected and asked the question 'how [my own] values, experiences, interests, beliefs, political [and even religious] commitments shaped my identity' – and shaped my understanding and interpretation of the entrepreneurship phenomena that I was observing (Ben-Ari & Enosh 2011). Furthermore, to use the term from Ben-Ari and Enosh (2011), I realized that I represent a 'liminal space' with my own 'subjective and conscious state of being between two existential planes'. I started to consider the self in relation to entrepreneurship – my own position vis-à-vis the entrepreneurship phenomena. I knew that entrepreneurs do not come without a context that influenced them historically, culturally, politically and in other ways. And being sensitive to these, I have had to 'frame and reframe' my understanding of entrepreneurship (Ben-Ari & Enosh 2011).

Pike (1954) was cited in Mostowlansky and Rota (2020) having used the terms 'emic' and 'etic' to refer to the different perspectives of insiders and outsiders of a particular phenomenon. The participants being questioned in this study are enmeshed and 'immersed' with their knowledge and understanding of the entrepreneurship journeys. It is important that I am aware and attuned to the 'emic' perspectives of entrepreneurs as well as my own 'etic' perspective as a researcher. The success with which I integrate and present these two perspectives will result in successful and fruitful arguments and conclusions. But I am also faced with a unique situation where my own epistemological and ontological background as an entrepreneur gives me an 'emic' perspective as well – I know how entrepreneurs think and I understand how they process decision-making and express agency, etc. This gives the study somewhat of a deeper understanding of the phenomena under review.

4.8 Positionality: What about researcher bias?

Qualitative research acknowledges the bias in all research endeavors and the influence of the researcher's assumptions on his or her insights and conclusions. I ask the question what is knowledge and how is knowledge ascertained as truth? My interpretation itself is fraught with nuanced subjectivities and presuppositions - interpretations and knowledge in itself are socially constructed, for I am a social construct within myself. And my interpretations are social creations and may well be very different to a female mid-20 Peruvian researcher who has been domesticated and accustomed to rural South American indigenous cultures

and socialization (and who does not speak a word of English) – her interpretations versus what I will understand observing the same phenomenon may produce diagonally opposing perspectives. The questions then arise; Is everything that's socially constructed a bad thing in itself? Whose perspective is in reality the truth – mine or that of the female 20-something Peruvian researcher? Or is there such a thing as more than one truth? Whose truth is it anyway? What are the benefits (or harm) of me viewing entrepreneurship through the lens of a mature male in my early 50's having been an entrepreneur all my life - one who has had my fair share of successes and failures? Lenses of an impoverished upbringing and having had to self-teach every step of the way – and one with a conservative religious and Islamic upbringing and training; multi-varied lenses indeed. In the social sciences and in particular, when a qualitative study is undertaken, the researcher's subjectivities are often criticized that it influences and taints the analysis and understanding. One way to counter bias is through being reflective (McCabe & Holmes 2006). I have been reflective of who I am as a researcher – I have my own perspectival views of truth and reality and to mitigate this perspectivism as far as it is possible I provide details of my own nuanced presuppositions. Doing this is not easy - certain socially constructed biases are negative and harmful to the individual and/or society like for example a racist upbringing in a community known for racism. While other socially constructed subjectivities are positive and quite beneficial to the individual/the society like an education that cares for the environment and saving the planet in different ways. Truth at times depends on the socially constructed lenses that the individual is wearing – the old saying that beauty is in the eye of the beholder demonstrates this. STERN CAPE

I personally don't think that there is one truth where ephemeral things are concerned. In answering the question of whose truth is it anyway – I believe there is often more than one truth. And this is not a comment on the absolute and ultimate Truth of the divine essence – that Truth is something different. There can both be benefits and potential harm with an individual wearing particular lenses. It is important for the sake of being as objective as possible that, as a researcher, I become self-aware of my nuanced subjectivities and presuppositions and make the best attempt to step outside of that bias when making an analysis. The interpretation and analysis of this research study are to a certain degree biased by myself as the researcher. But how does one limit researcher bias and ensure that it does not bring undue negative influence to the research? What did I do to limit my own researcher 75

bias? In answering this, firstly, one has to take a closer look at an ethnographic and ontological account of the analyst that is myself. The implications of social constructs can be far reaching and in presenting some perspectives of it, inform the reader sufficiently enough to draw conclusions from my views as the proponent of the study. Having these insights, I believe, is important for the reader to have in order for a deeper grasp of the arguments and findings postulated in this study and to acquire the knowledge this study presents. Secondly, I ensured that the data was reviewed and re-reviewed having analyzed it for a second as well as a third time. This is one way of identifying personal bias and being reflexive of my own interpretations and understandings. This acted as my reflexive 'journal' in relation to the data and my attempt to mitigate my own researcher bias. Besides reflexivity, other ways of countering researcher bias include triangulation (using multiple data sources), using multiple researchers to analyze the data or member checking where respondents are asked to see whether the analysis fits their data)

4.9 Ethical Considerations

I have received the official ethical clearance from the Ethics Committee at the EMS Faculty, University of the Western Cape – refer Appendix A. This gave me permission and consent to proceed with the interviews of the participants. Some of the ethical considerations for myself was to ensure that participants are not harmed in any way in this process of engaging with them. As I have detailed in this methodology chapter, participants were informed that their participation is voluntary and that they have the right to withdraw from the interview process at any moment should they feel uncomfortable for whatever reason – they were also informed that there will be no consequences when they decide to do so. The selection of the 20 participants is in no way a representation of the broader population and community of entrepreneurs in Cape Town – and I don't claim that it does. The sample was selected with these ethical considerations in mind.

4.10 Conclusion

The data is presented in Chapter V, while the discussion is detailed in Chapter VI, followed by the findings and recommendations in Chapter VII. The research design elaborated upon in this chapter provides an overview and the rationale of the methodology employed in this

research study. This design is basically how I have assembled and sequenced the research tools and applied them in the analysis of the data.

I have also given insights into my own epistemology as a researcher so that the reader can understand my arguments and findings in more meaningful ways. As a researcher with my paradigmatic assumptions, I hold a particular worldview as someone who follows Islam as a way of life. Any worldview comes with inherent propositions, assumptions and presuppositions. The positivist perception of human existence, for instance, includes the assumption that the reality of man is only that which can be perceived by the senses, i.e. through scientific and empirically verifiable evidence. And this worldview supports and encourages academic research. Empiricism has a role to play in knowledge creation and understanding social phenomena, but this is not the unilateral and exclusive method of understanding human existence and what it means to be human. What is the ontology of a human being? Understanding it only in the material sense allows for a limited and linear understanding of reality. A Western-centric worldview purported through the positivist paradigm is grounded within a realist ontology - a sensory discernment that is inevitably also tainted and shaped by the individual's background and formative factors, i.e. social, political, gender, etc. A multiplex worldview offers an alternative paradigm to perceive the complex nature of the world. Empiricism only gives one perspective of meaning while multiplexity provides a different set of assumptions. Positivists claim that true knowledge can only be attained through empirical evidence of the world while multiplexity allows for a more holistic view of reality and what it means to be human. Multiplexity broadens our ontological, axiological and epistemological foundations to include the spiritual-, emotional- and mental aspects of human existence.

Chapter V: Data Presentation

5.1 Introduction

This chapter presents the data collected from the sample of interviewees that include the following sectors / industries: property (3), LPGas sector (3), transport (3), primary healthcare services (1), dental service (1), early childhood development (1), security sector (1), electronics sector (1), restaurant sector (1), DIY, hardware and building supplies (3), rigging and signage manufacturing (1), surveillance IT and software development (1). There were 20 participants in total.

5.2 Industry overview: Surveillance IT and software development

Covid-19 has been challenging to some industries while it has been a blessing and brought high performance and growth to others. Certain industries were affected negatively and experienced complete collapse, like the transport and tourism industries, while other industries experienced an economic boom. The industries from the sample of respondents that suffered most in this period are; property, transport, security, electronics, hardware & building supplies, mobile health care, etc. while the industries that experienced growth and made profits included; technology, LPGas, signage manufacturing, catering, dental service, feeding schemes, etc. (refer Table 14). The surveillance IT, software development and information technology (IT) spaces, for instance, and especially those intermediaries between acquirers of financial technology (the fintech space) and the retail merchants experienced exceptional growth. One of the respondents is in the surveillance IT space where they deliver financial technology that provides instore analytics to retailers in the SA market. From the data one understands that with Covid-19 there was no consumer retail feet during lockdown for three months (Mar-May 2020) following which the amount of feet through the brick-n-mortar outlets were significantly down. There was also a shift in the consumer behavior and buying patterns where customers in large numbers started to shop online followed by a fast track of online and e-commerce activities. Online shopping platforms allow for profiling of customers in different ways through online browsing and clicks.

The March 2020 lockdown and subsequent months of Covid-19 restrictions on trade and industries saw the loss of large numbers of feet through the physical stores. Large retailers especially had an increasing need for data and analytics on their customers to inform their marketing strategies and approaches to targeting of the consumers. These retailers (many of whom were tier-1 companies) needed profiling data and hence the pressure on developers of software and switching companies to develop new software and invent financial pieces of technology to satisfy this need. The respondent in the IT industry exclaimed: '*Retailers were prepared to pay large amounts of money for this* [data profiling software] *because effective profiling and understanding consumer behavior is very powerful. This is one example where there was huge technological advancement during the Covid-19 period driven by these needs.*'

According to the data collected, this was where 'the IT and logistics spaces coupled well together'. It was the emergence of an economy that was scaling dramatically. Before Covid-19 in the technology space, one respondent claims, that 'we have plateaued and technology was stagnant for the longest time'. With the advent of the Covid-19 event, it was technology that kept everyone sane – and it was technology that brought everyone closer where there was 'an explosion of online meetings and instant messaging on several virtual platforms.' Software development for retailers and merchants had so many more 'software updates that were pushed through compared to the pre-Covid period – and those were not only bug fixes, but actual feature updates.' Full project management systems were developed in the space of a short few months. From a technology perspective Covid-19 gave people the space to really explore their creative selves. There was, for example, the 'development of an entirely new sensor fitted at the entrances of retailers scanning every customer and which was developed to provide exceptional instore analytics and customer profiling to retailers during Covid-19'. This particular IT device with its supporting software had 4 major releases between Feb and Jul 2020 - this effectively meant one release per month which, in the software space, is incredibly fast and were driven by new and innovative products development.

The respondent in the IT industry also explained that 'the new big thing in business was the integration of all the technology that retail businesses are using - where the point-of-sale system is integrated with the card machines and payment methods, inventory handheld 79

devices, delivery handheld devices, clock card systems, security systems and cameras, mobile devices, etc.' The pioneers of integrated systems having developed the technology and innovative devices have been well positioned to grow and make 'exorbitant amounts of money during Covid-19'. The 'marketing machines of these pioneer businesses made incredible moves in the right direction'. These growth patterns have not tapered off yet. Retailers started to see the power and depth of what focused integrated and analytical software could provide. It was the start to unlock multiple new levels of software technology that will lead to the next wave of technological innovation.

The data also reveals that not all retailers could adapt fast enough – smaller retailers were more adaptive than larger corporations for whom it was generally more cumbersome to change. Larger corporations had more moving parts and often with an existing organizational culture - change for many of them was not easy. '*Inventory management with barcodes and QR codes*' is another area where technological innovation ensured an integration with management systems and the Covid-19 period saw technology becoming more affordable. The more it iterates with time during and following Covid-19 the more affordable technology becomes. Covid-19 was the catalyst for innovation and change and the impetus for wanting to achieve more with technology – it seems, according to the IT industry respondent, '*a graph that may only plateau by 2025*'. Those in the technology space believe that nothing about Covid-19 was negative and that Covid-19 was a '*reset and a refresh for industries and the economy*'. The following are some of the statements from the IT industry respondent in this regard:

Table 10: Responses from Industry: Surveillance IT and software development - positive experiences with Covid-19

1.	'Covid was a blessing indeed.'
2.	'People wouldn't have had the time and capacity to think in the way that Covid forced them to do.'
3.	'Covid-19 forced upon us our ability to innovate and evolve and create.'

It also became apparent that the participant from the Industry: Surveillance IT and software development had a particular worldview that was informed and directed by his faith-based paradigm. He understood his reality of Covid-19 and the entrepreneurial experiences at multiple levels. This faith-based paradigmatic worldview was the multiplex ontology upheld by Islam. The following are some of the statements from the IT industry respondent in this regard:

Table 11: Responses from Industry: Surveillance IT and software development – faith-based paradigmatic worldview

4. 'Allah is greater than Covid-19, He will take care of us.'
5. 'We are like a traveler in this dunya [temporal world] and should only take with us the provisions for that journey. Covid-19 is simply circumstantial on that path.'

The surveillance and IT sector, that includes software development, is a sector that flourished in Covid-19. Technology remains one of the industries at the forefront of innovation and change – the industry is geared for change and thrives on advancing the limits all the time. Covid-19 provided the ideal incubation for technological advancements.

5.3 Industry overview: Rigging and signage manufacturing

The signage manufacturing industry is unique in that it requires an array of different skills and skill sets to produce and manufacture large scale signs and rigging. It's a creative process where materials are shaped, manipulated and engineered through experimentation of different types of materials and technology. The clients of the respondent include national retailers who have brand specificities and requirements and insist on compliance with specifications. There are specific desired outcomes in terms of achieving a uniformity with the brand around the design, color palate, look-and-feel, etc. Outside signage, branding on billboards, branded ATM machines, etc. need to be robust, weatherproof and be assured of longevity – often the corporate clients insist on quality guarantees against failure for at least 5 years. The respondent, for instance, have a good portfolio of corporate clients in the market place with longstanding relations spanning decades. He says that: *'When you're employed you have one employer, but when you are self-employed all your clients become your employers.*'

When asked about the industry experiences during Covid-19 and the respondent brought as an example one of the corporate clients who is South Africa's largest national retail chain (Korp-1)²⁷ and whose footprint includes 5 470 stores operating across 10 African countries with 47 000+ employees. The company is in the discount and value market segment and offers an extensive range of value-for-money products for over a century - both the full spectrum of clothing and household products. How did the Covid-19 pandemic work to the benefit of Korp-1 and the Industry: Rigging and signage manufacturing? When South Africa was at level 3 (around July 2020), Korp-1 achieved their '*highest return in profits since inception more than 100 years ago'*. And '*annual profits increased in the Covid-19 period from R4.5 billion to around R5.5-6 billion'*.²⁸ The '*corporate strategy is to own the supply chain from the factories through to the retail outlets'*. Korp-1 imports as well as procures from local manufacturers.

The data reveals that Korp-1 understood their customer base very well and knew that customers needed to get the same products cheaper than what it is retailing at the high-end stores. Why should the customer go to the high-end stores and spend a fortune while a similar product of acceptable quality can be purchased at Korp-1 for much cheaper? It was a matter of '*changing the customers' expectations on quality*'. Korp-1 understood that '*buying is an emotional and psychological behavior of the consumer*'. If they could only satisfy the feel-good within the consumer, satisfy the need/want and yet letting them spend less during Covid-19, then they would achieve higher sales. Korp-1 as a company and as a business has adapted and changed during Covid-19 and achieved success with it – as the respondent says: '...*they had the balls to take on the market.*' More people were cautious of their own spending, hence consumer buying and behaviors changed during Covid-19.

What spin-off and benefits were there for the entrepreneurial venture of the respondent from Korp-1's record performance during the Covid-19 period? According to the data the Covid-19 situation was such that 'most of the service providers to the Korp-1 group were

²⁷ Korp-1 (name changed) as a company began life over 100 years ago and quickly built a reputation of giving South Africans the right products, at the right price, and at their convenience. The group has steadily expanded its footprint over the years to include significant reach into Southern Africa, as well as several other African economies. The majority of Korp-1's retail brands operate in the discount and value market segment, which enjoys natural resilience thanks to customers' ability to buy 'up' or 'down' according to their budgets and prevailing economic conditions. Korp-1's long success rests on its understanding of, and strong relationships with, its customers. Deep, market-specific knowledge is the foundation of the group's strategic and operational ability and has allowed the Korp-1 brands to offer Southern African customers access to an extensive range of value-for-money products for over a century.

²⁸ Refer to the published annual financial statement: <u>https://www.pepkor.co.za/wp-content/uploads/2020/12/Pepkor-annual-financial-statements-FY20.pdf</u>

closing their doors'. These market conditions worked in the favor of the signage manufacturing business because of '*the closure and non-supply of service providers to Korp-1 during Covid-19*'. The respondent's company undertook to provide in most of the requirements of their client (Korp-1) – i.e. manufacturing Covid-19 screens, printing social distance sticker, etc. '*even though some of it was not particularly profitable - it was more a situation of strengthening the relationship and trust*'. A result of these commitments is that Korp-1 recently approached them with the proposal to '*allocate large sums of unspent budgetary amounts before the negotiations for the new budget allocations*.' The respondent could deliver across the spread and could accelerate and fast track the client's rebranding process. They were literally asked to '*clear the money in the budget*' and took on that challenge during Covid-19.

Traditionally February marks the end of the financial year for many corporate companies and new budgets are then allocated. In spite of a normal annual downturn between Jan-Mar in the signage manufacturing industry, the Covid-19 period saw '*prior year Novembercontracts still being rolled out with delivery into February and March*'. These are some of the factors that kept the signage manufacturing company busy during Covid-19 given that they did not close their door and continued operations.

From the data it is clear that an indispensable key resource for the company is the availability and pricing of metals – 'globally Covid-19 saw extraordinary increases in the prices of metals due to shortages and delays/suspensions of freight logistics'. Everybody, including China, was simply running out of metals. These impacted on the signage manufacturing companies' ability to deliver and perform. The respondent exclaims in this regard: 'Thankfully we are fortunate because the owner of this business has deep pockets. When we come across metal availability we normally buy out the job lot to the extent that other companies don't get. Also, with Covid the costs of importing have increased, but we don't import ourselves any longer.' He continues: '[We] don't look at how much money we can make, but how much money we can save our client. When a client feels that you have saved them money, then the quantities [and larger contracts] come naturally.' These were how the Industry: Rigging and signage manufacturing adapted and responded to address the challenges of short supply and non-availability of resources and materials. This industry experienced high turnovers for the single reason that they were responsive to the needs of

larger national companies whose change strategies and growth agendas were inspired by Covid-19 circumstances. An additional comment that cements the positive experience of the Industry: Rigging and signage manufacturing include: '*Surprisingly, I made a lot of money during lockdown. Most of the other companies were closed so the competition was gone. People didn't have a choice but to accept my time and prices.*'

It also became apparent that the participant from the Industry: Rigging and signage manufacturing had a particular worldview that was informed and directed by his faith-based paradigm. He understood his reality of Covid-19 and the entrepreneurial experiences at multiple levels. This faith-based paradigmatic worldview was the multiplex ontology upheld by Islam. The following are some of the statements from the industry respondent in this regard:

Table 12: Responses from Industry: Rigging and signage manufacturing – faith-based paradigmatic worldview

1.	'When we come to the house of Allah [the mosque], then He takes care of all our affairs.'					
2.	'Allah [God] always provides our rizq [sustenance], even if the slave commits sins and transgresses the					
	laws of Allah.'					
3.	'My inspiration during Covid was informed by the quranic verse: inna ma'al 'usri yusra, inna ma'al					
	<i>'usri yusra</i> [So, surely with hardship comes ease. So, surely with hardship comes ease.] ²⁹					
4.	Whatever situation one is placed in, nothing is ever permanent and it will change.'					
4. 5.	Whatever situation one is placed in, nothing is ever permanent and it will change.'					

5.4 Industry overview: Energy and LPGas³⁰

There were three energy sector representatives in the sample who are essentially in the LPGas industry. The one entrepreneur is from an LPGas wholesaler and retailer that provides products and services essential for cooking and heating with domestic-, commercial- and industrial applications. These are products and services that are regarded as essential to everyday living. Energy and fuels are *'indispensable to the catering-*,

²⁹ Refer Qur'an 94:5

³⁰ liquified petroleum gas

restaurant-, hospitality- and marine industries, etc.' These industries are reliant on LPGas which is the preferred energy due to it being 'a cleaner, greener and more cost-effective energy source compared to electricity and fossil fuels.' In spite of many who stayed home with lockdown, peoples' lives and livelihoods were still important. And there was 'an immediate decrease in sales and turnover by as much as 60-65%.' This was also due to general caution in consumer spending. As the Covid-19 restrictions were lifted there was an increase in the sales of essential products like gas, stoves and heaters.

The primary product of LPGas is a highly flammable substance and is hence subjected to legislative controls in order to ensure the maintenance of health and safety standards. LPGas requires that there be 'safety standards through the whole lifecycle of the product'. Maintaining safety standards is imperative throughout 'the process of production, bulk storage, transport, filling, container storage, T2 transport logistics, wholesale, retail and the end-consumer'. Safety extends to 'the product, the facilities and infrastructural equipment utilized when transporting and filling gas, safe storage, gas installations, as well as staff involved along the supply chain and ending with the consumer.' It is key to educate everyone along the supply chain of LPGas on the safe handling and use of LPGas. The risks are high and accidents can be tragic and fatal. It is required that staff and employees in the gas industry be kept abreast of safety requirement with the handling and selling of LPGas. As a flammable substance the product demands care and safety awareness and hence the continuous focus on training and the upskilling of staff, management and role-players.

LPGas is produced by local refineries when some of 'the gases as by-products of the crude oil refining process are liquified and processed into commercial LPGas and several other applications.' A large percentage of LPGas in the South African market is imported via 'the Saldanha Port and storage facilities.' During Covid-19 the Industry: Energy and LPGas experienced the closure and restrictions on several oil-fields and limitations of the mining of natural gas globally. And these, together with the huge increases in freight and transport costs, constricted and limited the supply. The result was that prices in the South African market increased and has 'effectively doubled in two years.' There is government control on the maximum retail price of LPGas which technically limits retailers to the maximum price that can be charged for a kilogram of LPGas.

According to the data, Covid-19 also played havoc to the supply and demand curves that historically allowed for a natural development in the market. The Covid-19 restrictions regulated the movement of people unnaturally to and from the market places as well as commercial- and retail centers. And peoples' preferences and buying patterns changed as a result – individuals and families re-prioritized the products and services they required. The products and services on the desired- and wants lists were pushed further down on the order of priority, and products driven by its necessity and needs basis were higher up. This allowed for an unnatural supply and demand curve to develop throughout Covid-19.

One of the industry respondents speaks of the consumer experience: 'When a new consumer decides to buy a cooker top or some entry level gas stove, that is only the start of the consumer's journey with gas. As soon as the consumer starts to experience the ease, safety and clean energy of gas, they quickly become accustomed to it. And starts to enjoy the benefits of instant heat, etc. This experience then extends to further enquiries into additional products and services that LPGas and LPGas equipment have to offer. It is like the consumer is graduating into more and more sophisticated gas products. And the cost saving compared to electricity and other fuels is a big attraction. The customer experience, almost without exception, is very positive and encouraging.'

Customer economic profiles have remained the same in the industry with '55% from the middle to upper income classes, while 35% are from the lower to middle income class.' A small percentage come from below lower income class of consumers. People from across the income spectrum use LPGas for the application of heating and cooking and gas products see to a universal need with everyone. Government lockdown restrictions only slowed the feet down, but people were forced to make plan to come out and under severe Covid-19 protocols had to come and purchase gas or have it delivered – 'delivery operations of LPGas increased substantially.'

The data reveals that there may have been a change in the consumer disposable incomes because large numbers of the labor force have either been made redundant at work or have been subjected to wage decreases or wage freezes.³¹ This was accompanied by the price

³¹ <u>https://www.worldbank.org/en/country/southafrica/publication/south-africa-economic-update-south-africa-s-labor-market-can-benefit-from-young-entrepreneurs-self-employment</u>

increases of consumer products across the board – consumer products have gone expensive while earnings did not keep up with the increases and inflation rates. This in effect meant that the value of each rand in the hand of the consumer no longer held the same value and could no longer purchase what it could purchase before Covid-19. These economic contractions have been a result of the Covid-19 economic adversity.

The LPGas business, according to one of the respondents, also provides gas-related services to feeding schemes and social welfare programs who during Covid-19 were involved at grass roots preparing and distributing food to the lower income population. The one retail business manufactures boiling tables to specifications for those who do catering and food preparation for the feeding schemes. Furthermore, the business also services and repairs stoves, catering equipment and appliances - and in this way were directly involved to facilitate and support social outreach programs and feeding schemes. The Covid-19 lockdown period has seen an increase in these activities as a result of constricting economic conditions, job losses, decreased incomes, school and educational institutions that closed, etc. People were generally experiencing a harsher economic situation. And while there were opportunities for growth during the Covid-19 period there were also unique challenges that were difficult to contend with. Challenges for the entrepreneurs included 'higher expense commitments, negative cash flow, increased costs of purchases where it costs more to buy the same volume of gas, for instance, staff challenges, leadership/management challenges, shrinkage, theft and dishonesty, supply challenges especially in the winter peak time when the demand is higher than the supply, limited numbers of empty bottles and the challenges that brings, etc.'

Many entrepreneurial ventures suffered and as a result of the economic downturn numerous businesses either 'closed down, downscaled, changed their business model, restructured, refocused, re-branded, introduced new and expanded products and services (related or unrelated to the core business), or shifted focus in favor of online trade.' And in these changes, enterprises discovered new and innovative ways to do business as businesses discovered new opportunities - or activated the new opportunities that presented itself. Covid-19 brought new opportunities that were never apparent pre-Covid. One of the LPGas businesses expanded from one branch to three branches during Covid-19. The opportunity to do this was essentially presented by the circumstances of the Covid-19 event. It was an

opportunity that presented itself in the midst of Covid-19 and was activated and launched by the entrepreneur. Not many businesses would have grown three-fold during Covid-19. The entrepreneurship 'opened up two new branches in this period, invested in the infrastructure with the related capital investment needed to launch the two new branches.'

It happened as a result of an increased demand for gas and gas-related products as consumers moved away from expensive Eskom and electricity rates to the more cost-effective energy of LPGas. The opportunities were identified in another Cape Town suburb as well as in a small town about two hours from Cape Town. The primary branch is located in the business hub around Cape Town CBD. The essential nature of the LPGas services and products during Covid-19 legally allowed for a continuation of business activities throughout the period. These products and services are essential for cooking and heating with domestic-, commercial- and industrial applications all related to survival. The following are some of the statements from the Industry: Energy and LPGas respondents in regard to the Covid-19 experiences:

Table 13: Responses from Industry: Energy and LPGas - positive experiences with Covid-19

- 1. 'Covid was like a blessing to my business.'
- 2. 'Covid temporarily peeled back the veil of what life is.'

It also became apparent that one of the participants from the Industry: Industry: Energy and LPGas had a particular worldview that was informed and directed by her faith-based paradigm. She understood her reality of Covid-19 and the entrepreneurial experiences at multiple levels. This faith-based paradigmatic worldview was the multiplex ontology upheld by Islam. The following are some of the statements from the Energy and LPGas industry respondents in this regard:

3. 'Covid was God's way of telling us shush [keep quiet], go to your room and think about what you have done.'

4. 'Things only happen if Allah [God] wills it. The leave of the tree will only fall when God wills it. Covid is the will of Allah [God].'

5. 'Allah always wanting to show us something yet we took long to see it.'

6. '...ons iman is altyd sterk...', meaning: Our belief in God's (will) is strong and unshakable.

Table 14: Responses from Industry: Energy and LPGas - faith-based paradigmatic worldview

5.5 Industry overview: Electronics and Computers

One of the respondent's electronics business started out as an internet café and operated for years before computer repairs were added to the basket of offerings. Before Covid-19 there were informal agreements with some of the surrounding schools and colleges to offer support and repairs of the equipment in the computer labs and offices. When the country went into the lockdown it impacted negatively on the business, 'because suddenly and overnight the schools and colleges closed, students and pupils were at home and the world of education changed fundamentally and drastically with online and distance learning.' This income sustained the business with regular monthly payments pre-Covid, but with scholars gone schools and colleges were not sure what the future holds.

As a small electronics company the competition are the large established branded electronic companies. The turnaround time of repairs by the bigger companies are shorter than what a small business can do - and this is because of the manpower and resources they have. The respondent informs that: *'From ten clients that come, seven leave their equipment for repairs, one is not satisfied at all, two will say that they will still look around and come back. Most of the time, they do come back – but at times some don't return. From the seven, at least four clients are referrals.'*

During Covid-19 many stayed at home and were using their electronic devices and equipment and '...working from home and [they] had to have laptops, computers and mobile phones to stay connected.' When it comes to using computers or laptops, the consumer has little choice but to spend on its maintenance and repairs or purchase new. When people were losing jobs during Covid-19, consumer spending became more cautious. Consumers became more careful about spending money on repairs and were holding back when it comes to finances. The trend was that consumers decided on spending more on essentials, and mostly only when its required or used for a work function. The respondent said in this regard: 'Surprisingly, I made a lot of money during lockdown. Most of the other companies were closed so the competition was gone. People didn't have a choice but to accept my time and prices.'

According to the respondent there was little competition in the immediate area around the location of the electronics business. After Covid-19, there was a mushrooming of individuals who started fixing phones and repairing computers. These developments were happening as a result of the economic pinch post-Covid where many individuals have been retrenched and were unemployed. In this regard the respondent said: '*When I go to buy my parts, I see so many guys fixing phones even if they don't know what they are doing - Coloreds, Malawians, Zimbabweans, who never used to fix phones* [before]. *Now, all these people are flooding the market buying spares and offering to do repairs.'*

Local suppliers during Covid-19 closed while others who were open have increased prices. The respondent decided to 'start ordering spares and parts from suppliers online. It meant a bit more planning in terms of inventory and buying in bulk, but there was the muchneeded saving.' Having seen an increase in business, the comment from the respondent: 'During Covid, we were in high demand. I did experience the opposite because I spent a lot of time running around [going to customers] and more so in Covid. I had the permit to move around. And because we were online, we could communicate with people. We could move around. I went as far as Hanover Park³². I would say during Covid, the demand for our services was good.' The business was especially challenged during Covid-19 by the increasing aggressive competition from the big electronics companies. Many customers have trust in the big branded companies. Another Covid-19 spin-off brought 'new call centers on board as customers who could no longer afford the rates of the big electronics companies. 'This is currently keeping the business afloat. Lastly, the Covid-19 impact on turnover has also driven the company to explore alternative income streams. After a research exercise, they opened a juice-bar by sub-dividing the electronics business space. This has ensured somewhat of a more positive cash flow in the period immediately after Covid-19. The juice-bar is primarily marketed on the existing online delivery platforms and does not depend on large numbers of walk-in feet. The Industry: Electronics and Computers respondent also proclaimed that: '...in all of that, we forget why we are here, even though we had two years of Covid-19 to do reflections.' And that: 'Covid was the best thing that could've happened for many people.'

 $^{^{32}}$ A predominantly colored township on the Cape Flats with poverty, crime, gangs and drugs being widespread.

The participant from the Industry: Electronics and Computers also made the following statement that was an indication of the multiplex worldview that informed his faith-based paradigm: 'During Covid-19 it is important that we have the sabr [patience and perseverance], but not only going to sit in a corner and accept our fate, no, it means that we need to also be content with Allah [God's] taqdir [predestination]. And exhibit good character in all of that when something bad befalls us. Observing the good character and good attitude throughout difficulty. This was one of the [important] things during Covid.' He understood his reality of Covid-19 and the entrepreneurial experiences at multiple levels. This faith-based paradigmatic worldview was the multiplex ontology upheld by Islam.

5.6 Industry overview: Electronic security systems

The business of the respondent with the electronic security systems install alarms, cameras and DVR monitoring systems as well as other security equipment. And given that it is a requirement with most insurance companies when property and assets are insured, it becomes a '*must-have*' to many households and businesses. Given that people were generally at home during lockdown, many were willing to bypass the use of their alarm or security systems. This resulted in a decline of domestic call-outs during Covid-19. On the commercial side during the same period, the essential businesses who were open required assistance and support. The electronic security business was '*registered with government as an essential service as well which allowed the technical teams to operate and do callouts where the management and staff of the business had permits to travel around during lockdown.*'

In terms of suppliers, the entrepreneurship established good bonds and relationships over many years and many of whom were willing to open and supply spares and material when needed during Covid-19. He said: 'I could call one of my suppliers at 8 in the evening saying I needed something urgently and they would open for me [during Covid-19]. I could pick up the phone and call the supplier and ask if they could meet me at 5am or 5:30am and they were prepared to open the shop for me.' Suppliers ensured that the necessary lines of spares and material were always in stock, because in the electronic security industry

'emergencies always come up when alarms suddenly don't work or something goes wrong with the electronics.'

According to the data a lot of the population kept a hand on their spending especially during the Covid-19 period, and people became increasingly aware and anxious of the fact that they might lose their jobs and employment. As a result, the behavior patterns changed where the '*must-to-haves*' were prioritized over the '*nice-to-haves*'. The experience during Covid-19 was also that clients started to compare prices of products and services before paying for anything and would only spend if they could save some money.

Trust is big in the electronic security industry because staff and management enter the homes and private properties of clients. The respondent in this regard said: '*I don't know how many keys I have at home that don't even belong to me. Clients who entrust us with their access keys.*' Staff always has to be vetted and only when there is 100% trust are they allowed to assist on jobs doing installations and repairs. The socio-economic condition that was aggravated by unemployment and job losses during Covid-19 had a direct correlation with the increase in crime and criminal activities. And the spin-off of this for the electronics security industry meant a higher demand for their services.

An interesting development according to the data was that one of the results of the Covid-19 economic crisis was the development of new technology and the continuous innovation and advancement of electronic and technology products. Traditionally a large percentage of the security products on the market have been imported into the South African market. There is a local '*secondary suppliers*' with a manufacturing plant where a range of electronic products are manufactured locally. The quality over the years has simply not been as good as the imported products. During Covid-19 the quality of the locally produced products has intentionally been improved to the point where it started to match the quality and performance of imported electronic products. Some local products have, during Covid-19, started to exceed the quality of imported products. These innovation and development processes were because of the need in the market for higher reliability in the locally products in South Africa now have '*the finger touch technology and even the dialing-in service to alarms are aligned with trends internationally*.' And the benefit of procuring 92

local products is also that 'it's somewhat more cost effective than imported products by as much as 20% in some instances.' Technological innovation in the industry has always been there pre-Covid-19, but the pandemic circumstances out of necessity accelerated it.

The competition has become fierce in the industry and companies are now increasingly competing for contracts. The South African demographics have, over the last 2 decades, been changing with increased numbers of foreign nationals settling and working in the country. A change experienced in Covid and post-Covid is that: 'South Africa [is] having laws that allow foreign nationals to settle and work here, example in my industry, Nigerians and Malawians, who come with certain skills sets, are opening businesses and entering the market with not a lot of expectations and cutting prices hugely, particularly the labor costs. They are willing to work for smaller margins as compared to what companies like ourselves work for.' Crucial to the security of homes and businesses is the trust and reliability established over a long-standing relationship. Often a cheaper quotation from someone less known will not be considered because the trust factor is not there. The post-Covid period is seeing an increasing amount of people going back to the workplace with an increasing need to install and fix alarms and cameras. This is the experience even though spending is still cautious – the respondent refers to this as a 'grudge purchase' where money is spent on security only when it is necessary.

During the months of Covid-19 when restrictions were the most severe, it forced the respondent to look at creating an additional source of income that was unrelated to the business. It was a niche market of delivering orders for high quality imported dates to the homes of customers. This has contributed to having extra cash flow and complemented the decreased earnings from the electronic security business.

It also became apparent that the participant from the Industry: Electronic security systems had a particular worldview that was informed and directed by the entrepreneur's faith-based paradigm. He understood the reality of Covid-19 and the entrepreneurial experiences at multiple levels. This faith-based paradigmatic worldview was the multiplex ontology upheld by Islam. The following are some of the statements from the industry respondent in this regard:

Table 15: Responses from Industry: Electronic security systems – faith-based paradigmatic worldview

1. '...a strong iman [belief] that Allah gives rizq [proportioned wealth] to everyone, never mind what...'

2. 'Covid was like this - when I was doing something naughty as a child and my mom raised her

eyebrows and pointed her finger at me. That's what Covid was - it was a warning sign for us.'

3. 'Covid-19 made us humble in front of God'.

Table 16: Responses from Industry: Electronic security systems – faith-based paradigmatic worldview (in the Afrikaans language)

4. *Allah kyk agter ons in die dunya… altyd*, meaning: God takes care and looks after us in this worldly [existence].

5. *...ons glo waarlikwaar in wat Allah vir ons geskryf het'*, meaning: We earnestly believe in that which the divine has predestined and predetermined for us.

5.7 Industry overview: Mobile health care

The mobile health care clinic was established in 1995, registered as an NPC in 2015 and as an NPO two years later. It is a charity that aims to provide free health care, dental services and psychological care to the institutionalized and the disabled. Hence families of the disabled and caregivers of the organizations can be reintegrated quicker into the workplace. Health practitioners donate their time and all services are free at the clinic. The clinic provides the platform and infrastructure for the practitioners to offer the services in their respective fields of expertise e.g., dental, medical, optometry, audiology and speech therapy, counselling, circumcisions, etc. Practitioners have to be registered and maintain their professional registrations.

The data revealed that with Covid-19 all services at the clinic 'were put on hold during levels 4 & 5 of the national lockdown.' However, with clinics, day-hospitals and general government hospitals restricting services instead of expanding services during Covid-19 and with the need for care becoming increasingly necessary, they decided to reopen all clinics under revised protocols. Due to 'the complex nature of the sedation clinic' they could only reopen it when the restrictions returned to Level-1. However, upon clinics reopening with lockdown level-3 'the sourcing of materials and consumables like PPE (personal protective equipment) had increased by 300% and upwards.' Also sourcing of certain items like masks, hazmat suits, etc. were restricted in quantity to practices and 94

clinics. Industry protocols had to be revised from single patient usage to it becoming acceptable for multiple usage.

The reality is that many in the communities of all ages 'stand in queues from 4am in the morning in Cape Town during winter with no guarantee of receiving care at the public hospitals and facilities.' The data indicates that the mobile clinic has been experiencing increased requests for care assistance from organizations who care for the institutionalized and the disabled. However, this trend started pre-Covid with many organizations being unhappy with their experiences at the public facilities - and looking for an alternative option to accessing care for their residents and staff. During the national lockdown many 'public clinics, day-hospitals and general government hospitals closed departments and restricted services to the public to only emergency care and Covid-19 related illnesses. Whilst at the same time many 'private facilities remained open providing non-emergency care with some only restricting their theatres to patients with Covid-19 related care.' The mobile clinic's beneficiaries have 'increased from 40 organizations pre-Covid to over 50 organizations currently' without considering the growing list of the disabled who are not institutionalized. The respondent comments on the Covid-19 virus saying that one could be, 'perfectly healthy, contract the Covid virus and be dead in 7 days.' And that a: 'microscopic spec of a virus could end life so quickly.

The participant from the Industry: Mobile Health Care also made the following statement that was an indication of the multiplex worldview that informed his faith-based paradigm; 'Don't be arrogant to think you have time. Don't think this nafs [ego] will last for years. Thereafter it will decay like the sand. We are as insignificant in this dunya [worldly existence] as sand. Allah [God] is ultimately in charge of us.' He understood his reality of Covid-19 and the entrepreneurial experiences at multiple levels. This faith-based paradigmatic worldview was the multiplex ontology upheld by Islam and is in contrast to the uniplex ontology of some of the other respondent who did not see God's direct role in their worldly affairs.

5.8 Industry overview: Health care - dentistry

This industry extends medical dental care to residents of a sub-economic township and poverty-stricken area on the Cape Flats in Cape Town. It is due to the essential nature of this service that it continued to operate during Covid-19. Dental-related absenteeism from the job market ranks in the top 10 common reasons for lost time from the workplace in most economies.³³ Dentists are required to be registered with the Health Departments of both the provincial and national departments including statutory bodies such as the Health Professionals Council of SA, the Board of Health Care Funders, Practice Code Numbering Systems, Medical Protection Society, Continuous Professional Development CPD.

Covid-19 restrictions in the industry include 'non-emergency aerosol generating procedures that were prohibited.' The 'patients flow for emergencies increased to the private health care sector because the public health care sector had largely shut down services at clinics, day-hospitals and general government hospitals. Relief of pain and sepsis was still necessary and aesthetic and functional procedures like replacing of missing teeth were treated as essential as well.' However, there was a souring of the costs of PPE which medical aids were delaying or refused to cover and whilst only allowing for emergency care of their members. These were some of the practical restrictions and protocols that affected the day-to-day at the dental practice. It is due to a large percentage of medical and dental materials and equipment being imported that it became very difficult to source items from suppliers due to global shipping and freight restrictions – and as a result there were price hikes of most items especially PPE.

From the data most of the other services at the dental practice were 'either reduced or stopped and as a result it became financially very difficult to maintain staffing numbers' - eventually staff had to go on short-time to allow all to have at least a basic income. There were constant challenges over the years from 'power outages, water tariff hikes, crime, government and local government regulations and by-laws as well as the pandemic' - staff

³³ https://humaninprogress.com/causes-absenteeism-in-workplace/

had to work as a team to contribute to the success of the practice/business and that it was a shared responsibility. The risks of spreading Covid-19 were mitigated by 'strict infection control protocols' i.e., 'donning of masks, gloves, hazmat suits, full face shields and appropriate sanitizing of everything.' The dental facilities were also deep cleaned and fogged regularly.

Patients became more price conscious during Covid-19 and started to request quotations before treatments. Patients would often shop around for a 2nd or 3rd opinion. Practitioners in the private sector, on the other hand, have steadily been moving away from dealing with '3rd party funders such as medical aids by requesting upfront payments for services and at prices 200-300 % that of medical aids.' These changes in the market place have resulted in many seeking care outside of their leafy suburbs to practices on the Cape Flats that would still accept standard medical aid rates and who would deal with 3rd party funders. The respondent for the Industry: Health Care – Dentistry commented on Covid-19 saying; 'Before Covid everyone was in a rut, in a slump, stuck, conventions needed to be thrown out of the window. Tear up the manual and throw the papers up into the air, lets restart afresh. That was what Covid was about.'

The participant from the Industry: Health Care – Dentistry also made the following statement that was an indication of the support and resources they found during Covid-19 around the community frequenting the mosques every day; '...we can always rely on our brothers at the masjid - whatever we need, we can find around the masjid.' Reliance on the religious communities at the mosques is an indication of the faith-based paradigmatic worldview held by the respondent. These communities became the source of inspiration and support during the Covid-19 period and has often provided solutions to their problems.

5.9 Industry overview: Feeding and learning centre

The feeding scheme is located in an area on the Cape Flats that was declared by the Department of Social Services as a '*Zone of Poverty*'. The feeding scheme was contracted by one of the larger night shelters sponsored by the City of Cape Town to be a subcontractor providing services during lockdown. Lockdown resulted in shortages of many food

products with prices souring as a result. Being subcontracted allowed the feeding scheme to maintain its services whilst many other non-governmental organizations either had to limit what they do or close down their services.

Before the lockdown the feeding scheme 'made application with SARS³⁴ to register for Section 18A tax exemption, but the lockdown period made it impossible to access departments of government and local government.' The reasons given was that civil servants are providing these services from a remote site from home. The respondent commenting on this lack of services provided by government departments exclaimed that, '...our experience on several occasions was that the opportunity was used to just provide no service and using Covid-19 as an excuse. We have found that an already inefficient public service across all tiers of government had become worse during the lockdown and that it would take a big effort to resuscitate it post pandemic.' After 18 months their application with SARS has still not been processed.

In terms of sourcing the supply of ingredients and goods from the major retailers it became a challenge during this period because the scheme has had to provide meals to an everincreasing beneficiary list. From the data the feeding scheme was providing '3 hot meals to 1000+ homeless people every day (breakfast, lunch and supper).' Major retailers had to restrict the amounts of shoppers and products which meant a lot of time resources had to be allocated on the sourcing of ingredients and fresh produce.

WESTERN CAPE

With national lockdown and the closure of schools the scheme *'had between 150-200% increase in the demand for basic assistance from the elderly and the youth around the service area.* 'The data indicates that this trend has appeared to be continuing. However, with regular sponsors and donors dwindling and many experiencing financial difficulties they have had to look at ways and means to find alternative funding streams in order to maintain the feeding and learning initiatives – NGO's³⁵ in particular found it increasingly difficult to survive during Covid-19. For the scheme to remain operational and provide job

³⁴ For more information on the requirements to register with SARS as a Section 18A non-profit organization: https://www.sars.gov.za/businesses-and-employers/tax-exempt-institutions/application-for-section-18a/

³⁵ Non-governmental organizations

security they realized that they could not be dependent on the donor community. They needed to be in a position to have all necessary 'registrations and certifications to access grants in aid and humanitarian relief funds by the CCT^{36} and government. Self-sustainability needs to be managed along business principles by the feeding scheme and independent from the charitable activities of feeding and skills initiatives to the community.' The aftermath of Covid-19 impacted and continue to affect the lower end of the socio-economic income spectrum – the sharp increase in the demand for basic assistance (with its related socio-economic ills and challenging unemployment conditions) is indicative of the economic hardships of many. According to the respondent; 'It will take a long while for the situation to normalize to pre-Covid conditions.'

5.10 Industry overview: Food Catering

The respondent in the food catering industry specializes in Nigerian cuisine and caters for a high-end client. She has created a familiar feel of home in the restaurant and quickly captured a market that is attracted to quality African home-cooked meals. The respondent said; 'I serve my clients the same quality food I make at home for my parents, my children and husband to eat.' This approach has boosted the business, because there are recurrent clients who keep coming back. The venture started in a home garage from where the entrepreneur sold the home cooked food. Covid-19 saw a closure of many eateries and restaurants including several Nigerian food outlets in the same area. And having sold food from the garage, and building a name for that service with clients 'the collections of orders during Covid-19 happened under strict protocols and the business experienced record sales in that period.' Sales kept increasing to the point where the garage was no longer big enough. The owner then opened her first restaurant in the middle of Covid-19. She said; 'Covid was like a blessing to my business.' And being in the habit of procuring supplies in large quantities because of the amounts of food that they had to prepare, suppliers would extend themselves and open specially to supply. During Covid-19 the entrepreneur was faced with ingredients and supply prices having increased sharply.

³⁶ City of Cape Town

According to the data, the first year of Covid-19 in 2020 was a boom period for the business, while the following year of 2021 saw a tapering off of volumes and sales. The economy in 2021 with an easing of Covid-19 restrictions, saw several Nigerian food outlets start up and a number were copying the business concept. This competition, new entrants and new Nigerian restaurants persisted into 2022. The entrepreneur maintained the trademark top-quality food they were selling and because of that ensured many clients remaining loyal. And to make it attractive they introduced new items onto the menu. The biggest opportunity came during Covid-19 when they realized the need for a second restaurant in the Cape Town CBD. There are current plans to expand the concept idea. One of the bigger challenges remain the importation of specialized Nigerian ingredients that are not available locally. And with every importation, the prices are increased and skyrocketed. Everything in Nigeria is simply 'crazy expensive due to the bad economy'. In spite of all these increases she tried to keep the selling prices constant and as a result had to compromised on margins, but not on the trademark quality of the food. The increases in the input costs of essential imported products and ingredients made survival and profitability very difficult.

5.11 Industry overview: Early childhood development

This non-profit organization (NPO) is in the non-profit sector and focusses on early childhood development. The NPO sector is critical in closing the gaps that government is not able to fill. It is a large employer and contributes to developing employment opportunities/employability through education and youth development programs and it enables others to participate in the economy through the provision of opportunities for education and early care - and in doing so, allowing parents to seek employment.

The sector has varying levels of regulation impacting on NPO's and can *'range from large multi-national million-dollar organizations, to hyper-local and tiny organizations running on a few hundred Rand a week.* 'The main regulation is through registering the organization as a legal entity with the CIPC³⁷ (i.e. legal registrations as NPC, Trust or Voluntary

³⁷ For more information on the legalities and formal application processes of different entities in South Africa refer to https://www.cipc.co.za/

Association). A second round of registrations is with the Department of Social Development³⁸ (DSD), where one can register as a non-profit organization. The benefit of the DSD registration is that it is a requirement to access DSD funding. For those small organizations who don't have the capacity or funding to register (either for the legal registration with CIPC or the DSD) simply continues with the work without any formalities. Funders also play a role in regulation, because often they require reports, audits and other documents to prove the organization's programs and involvements with serving the lower income communities.

The lockdown forced the foundation to stop all work, according to the data. Their work is in and with communities and community members. Even after they were 'technically allowed to go back into the communities, people were still hesitant to go back to the programs and resume face-to-face activities. The work that mainly continued was food delivery organizations.' The foundation works in education and when it came to essential services, education was 'deprioritized', even though working in the sector the urgency and importance of continuing ECD³⁹ during the lockdown was understood. However, 'families were under a lot of stress, and if they were not already equipped with ECD tools, they would be too overwhelmed to take it up. Those who had equipment, were a lot better prepared to be at home with their children during lockdown.'

The culture of training and empowering the staff has proven to be the factor that supported those who were retained during the *'retrenchment process that started in Covid-19*.' Those who could demonstrate an ability and willingness to grow and learn were retained, whereas those who were more rigid and not able to grow much, ended up being retrenched - meaning that those who were growing were considered a greater asset to the organization.

The biggest challenge was 'the lack of a political will and the de-prioritization of education with insufficient structures that are in place to continue the work of the ECD amongst poorer communities.' While opportunities include the new implementation approaches and

³⁸ Refer to the website of the Department of Social Development for additional information: <u>https://www.dsd.gov.za/</u>

³⁹ Early childhood development

new projects identified that had grown rapidly as a result of lockdown. However, given time traditional work would eventually revert back to pre-Covid normality.

5.12 Industry overview: Property

The Property industry has been affected negatively with the advent of the pandemic even though lockdown restrictions had a limited impact on the trading aspects of the business. The restrictions imposed impacted on 'the customer's ability to view the properties physically.' Another restriction that impacted on the legal aspects of tenant evictions was when 'the closure and slowdown of the legal processes at the courts and the judiciary became the norm during Covid-19.' In terms of suppliers, most of the support services operated online and hence very little restrictions on these activities. In fact, the online operations increased during lockdown restrictions where a number of the suppliers reduced their service fees during this period. Generally, the demand for property decreased while supply increased which resulted in price reductions in both the sales- and rental sectors. The reduction in the interest rate during Covid-19 resulted in more buying power, however, one of the respondents said that his 'experience is that there has not been changes in real disposable income.' Another respondent reported 'a change in the demographics of the clients, but that it was difficult to determine whether it was caused by lockdown restrictions or other economic factors.' The greatest challenge was 'to retain occupancy levels on the rented properties and to mitigate the impact of rental losses caused by job-losses or WESTERN CAPE reduction of incomes."

Opportunities can be found within the sales sector where 'a significant segment of property owners were forced to sell.' The lowered interest rate also contributed to sales activities by increasing the buying power of buyers and hence increasing the pool of buyers. Following strict lockdown regulations there remained the risk of contracting the Covid-19 virus with the meeting of people all day long and when physically viewing properties with clients.

Going through the Covid-19 period there was less buyers and it became more difficult to close a deal. The respondent said: 'When a deal comes together it is the only time the property agent receives commission. At times one also has to wait 3-4 months for the

registration to take place and for the sale and transfer of ownership to be finalized.' There are companies that offer bridging finance where capital can be borrowed against the commission amount upfront upon the signing of a sale agreement – an interest fee is charged for fronting the money. During Covid-19 there were a lot of prospects where clients contacted agents saying; 'I want to rent, I want to sell' but the agents were restricted to go into the homes to do viewing.

Commenting on lockdown and the immediate period that followed, one respondent said; 'For me, I had a good rental portfolio that I compiled before Covid - a very good rental portfolio. So, I could at least cover basics, but as the time went by, people started to lose their jobs from the rental portfolio clients that I had. People lost their jobs and I had clients who moved out just like that, because they couldn't afford the rent anymore.' These are indications of the direct impact that Covid-19 had on the property and rental sectors. People who lost their jobs had to move out. There was a structure in place when they could made arrangement to pay arrears on rentals. As the Covid-19 economic pressure subsided somewhat, those who fell on hard times still has to recover from the two years. Commercial rental properties also experienced the same where business owners were not able to pay the rentals and were forced to close the business and vacate. Often people are then saddled with debt. The property market has simply become a slower market as a result. The respondent exclaimed that her 'earning pre-Covid and during Covid-19 has been reduced by 90%.' This situation is now slowly getting better and the respondent after two years is 'earning about 40% of pre-Covid earnings.' Many young couples moved back to their parents' homes because of an inability to afford rental payments.

5.13 Industry overview: Public transport – bus/taxi services

The public passenger transport bus service has been affected negatively by Covid-19. The financial implications have been substantial where +40% of total daily trips were cancelled and the remaining 60% operated with a 50% load restriction under level-5 lockdown. And with level-3 there was about 80% of the routes that were operating. In addition, the supplier relations were restricted because less busses on the road meant less fuel purchased, less cleaning materials used, less money spent on maintenance and spares, etc.

One respondent said; 'Socio-economic hardships lead to unrest and strikes with people demanding service, employment and increases, etc. These riots impacted on the buses being attacked whenever strikes took place with the vandalizing of buses and bus stations.'

From the data the significant drop in revenue meant (1) that shareholders couldn't benefit from high returns, (2) drivers had to accept a decrease in salaries due to working shorter hours, (3) development and training had to be set aside, (4) the purchasing of improved systems/ equipment had to be suspended, and (5) salary increases had to be kept under the inflation rate.

Lockdown impacted negatively on taxi-owners as well, according the respondent, 'especially those who still had repayments on vehicle finance agreements.' The banks were understanding and preferred that operators trade and repay what was affordable instead of repossessing the vehicles. In those instances, the banks will sit with the vehicle and not the money. Taxi owners saw a decrease in their earnings where they 'turned over 60-65% of normal pre-Covid turnover.' When the 'workforce was home and didn't commute, the taxi businesses experienced sharp decline in feet. Daily targets had to be reduced which meant reduced monthly earnings.'

The following table lists the industries represented in the sample and indicates whether their Covid-19 experience represented a highest- or a lowest turnover compared to each one's historic industry performances. And reasons are provided for the categorization.

Respondent	<u>Industry</u>	Highest / Lowest Industry-specific Reasons for Performance							
		Annual Turnover	Under-performance						
		during Covid-19							
1	Alarms and	Lowest annual turnover	People only spent on essentials and grudge purchases, and						
	security		neglected alarms and security installations and						
			maintenance, because most people were at home - security						
			of property became of a secondary importance						

Table 17: Industry performance during Covid-19

2	Catering	Highest annual turnover	With most people being at home – there was a sharp
			increase in the demand for convenient and specialized
			home cooked meals prepared by caterers.
3	Dentistry	Highest annual turnover	With public health services virtually shutting down –
			private medical care facilities that were in affordable
			suburbs experienced a boom
4	DIY & Home	Highest annual turnover	Many were at home not being able to go to work, and
	Improvements		started to do home improvements
5	Early Childhood	Complete shut-down of	Face-to-face programs and interventions became impossible
	Development	the outreach programs	and all programs of the Foundation came to a halt.
6	Electronics &	Lowest annual turnover	There were service level agreements with schools to supply
	Computers		and maintain computer labs, but with the shutting down of
			schools and changing to online learning overnight, turnover
			was decreased by 70%
7	Feeding scheme	Social welfare and	The socio-economic conditions worsened with majority of
		feeding activities reached	the workforce being at home and with unemployment
		an all-time high	rising.
8-11	LPGas sector	Highest annual turnover	Energy essential nature of products and services brought
			increased and sustained growth and new business
12	Medical Mobile	Complete shut-down of	With social distancing and Covid-19 protocols, face-to-face
	Clinic	the Clinic	medical care outreach to the institutionalized and
		'menennen	vulnerable came to a complete halt.
13-15	Property	Lowest annual turnover	Face-to-face meeting and entering residential and
			commercial environments to show properties to clients
			became impossible.
16	Signage	Highest annual turnover	Large national contracts were held with companies, but
	manufacturing	UNIVERSI	who restructured and rebranded during Covid-19 to ensure
		ONIVERS	revenues are maintain and not to lose market share. Hence
		WESTERN	an increase in turnover.
17	Surveillance IT &	Highest annual turnover	Increased growth as Covid-19 brought with it the need for
	software		the development of new technology and software to provide
	development		integrated solutions.
18-20	Transport	Lowest annual turnover	60% of patrons left because most people were at home with
			little to none commuting to work.

The following two tables list the different industries represented in the sample and specify the strategic interventions during Covid-19.

STRATEGIC INTERVENTIONS DURING COVID-19	A - SECURITY SYSTEMS & ALARMS	B - CATERING	C - DENTISTRY	D - DIY & HOME IMPROVEMENTS	E - EARLY CHILDHOOD DEVELOPMENT	F - ELECTRONICS & COMPUTERS	G - FEEDING SCHEME	H - LPGAS SECTOR	I - MEDICAL MOBILE UNIT	I - PROPERTY	K - SIGNAGE MANUFACTURING AND RIGGING	L - SURVEILLANCE IT & SOFTWARE	M - TRANSPORT
1. With supply chain interruptions, entrepreneurs were	י ג	- -	-	[- -	-	 	[-	 ✓ 	[-
'foraging' their environment to find alternative and available ingredients, materials, spares, stock, merchandise, often from individuals or local small enterprises		•				•		•			•		
2. Cautious spending / bootstrapping and cutting expenses /	√	✓	1	✓	✓	\	\	~	✓	√	✓	✓	√
overheads	•	•		•	•	•	•	•	•	•	•	•	•
3. Reducing staff	\checkmark	>	~			>		<			✓		\checkmark
4. Establishment of additional income streams often unrelated to the core business of the entrepreneurship	1		-			✓		✓			~	✓	
5. Changing product lines / introduce new products related /	~	1	Ш	\checkmark		✓		✓			✓	✓	
unrelated to the core business													
6. Cash-in by selling off stock at reduced prices and selling off dead stock	~	11	Щ	5		~		<			✓	<	
7. Renegotiate prices / terms / conditions		0	th	ev.				✓		✓		✓	
8. Improving cash flow: extended payment terms from creditors / shorter payment cycles from debtors			PI	~		✓		~			✓	✓	
9. Adding an online platform to sell goods and services		~				✓		✓			✓	✓	
10. Changing job functionalities / collapse responsibilities of various employees into one					✓		✓	✓			✓	✓	
11. Establishing new partnerships			✓		✓				✓	✓	✓	✓	\checkmark
12. Resorting to a remote workforce that brings a saving				✓								✓	
13. Infrastructure revision and reviewing capital expenditure		<u> </u>		✓				✓			✓	✓	✓
14. Feasibility exercises to ascertain whether production processes, logistics, administrative processes, the sales function, etc. can be streamlined to save costs				~				~			✓		✓
15. Downsizing the business and moving into smaller premises / cheaper rental buildings / closing branches / merging branches													✓

Table 18: Summary of strategic interventions during Covid-19

Table 19: Trail: Supporting statements from respondents

STRATEGIC INTERVENTIONS DURING COVID-19	TRAIL: SUPPORTING STATEMENTS FROM RESPONDENTS
1. With supply chain interruptions, entrepreneurs were 'foraging' their environment to find alternative and available	a. 'We couldn't find some of the ingredients needed for our menu during Covid, so we asked around and could buy from a farmer in Phillippi ⁴⁰ direct, although it was a bit more [pricey].'
ingredients, materials, spares, stock, merchandise, often from individuals or local small enterprises	b. 'Lockdown restriction caused the supply of gas to become erratic. Petroleum companies had to ration the limited supply during Covid and we often received short orders and all the gas dealers tried to source alternative and complimentary supply, but it wasn't easy.'
	c. 'I really struggled to get hold of some of the essential spares I need [sic] to do repairs and maintenance of alarms and the installation of new alarms. There was almost a 'black-market' for some of the spares where individuals were selling it out of hand because major suppliers were closed during lockdown.'
	d. 'During Covid-19 I used all the contacts I built up over the years to secure materials and spares – we were very busy with the corporate contracts and couldn't afford for the work to stand still.'
2. Cautious spending, bootstrapping and cutting expenses / overheads	 e. 'We had to be very cautious with spending money' f. 'the economic atmosphere was one of careful spending.'
	g. 'The best thing I have done was to cut expenses across all areas of the business including the manufacturing processes.'
	h. 'We reduced overheads and cut costs where we could – else the business would not have been able to survive the pandemic.'
	i. 'Tight fiscal control and bootstrapping were the order of the day for us and for many businesses around here.'
	 j. 'We were forced to cut costs' k. 'High fixed running costs with dwindling sales didn't make business sense.'

⁴⁰ For more information on the Phillippi Horticulture Area refer:

https://www.researchgate.net/publication/262685456 Philippi_Horticultural_Area_A_City_asset_or_potential_development_node_A_report_c ommissioned_by_Rooftops_Canada_Foundation_Inc_-Foundation_Abri_International_in_partnership_with_the_African_Food_Secu

3. Reducing staff	1. 'We had to do retrenchments during Covid. Two of my staff members went to the
	CCMA ⁴¹ claiming unfair dismissal. And they won the matter where the business
	had to pay them out and retrenchments were necessary because the turnover of
	the business suffered and sales were down.'
	m. 'We were reducing staff during Covid in order to cut the running expenses.'
	n. 'I could no longer afford to keep two technical teams on the road – I dismissed one
	technician and went onto the road myself to do installations.'
4. Establishment of	o. 'I mean, we do electronics and computers, look there, I had to section off that part
additional income streams often	of the business and opened a Juice Bar so that we can improve on earnings. We lost
unrelated to the core business of	a lot of business during Covid.'
the entrepreneurship	
	p. 'I was selling top quality dates advertising on social media platforms and delivering
	it to peoples' homes during the pandemic – just to make a few extra [bucks].'
5. Changing product	q. We essentially sell gas, but during Covid we sourced firewood from Swellendam ⁴²
lines / introduce new products	where they chop the wood in the forests at source. Now we selling wood in a gas
related / unrelated to the core	shop. That was simply to increase turnover and help the business.
business	
6. Cash-in by selling	r. <i>'The storeroom upstairs are full of old and dead stock. I went upstairs one day and</i>
off stock at reduced prices and	realized that we could cash in by selling off so much of the stock that's not selling
selling off dead stock	on the retail floor. And that's what we did – we sold it as job-lots and hugely
senning off dead stock	discounted prices to entrepreneurs and other businesses. That extra cash came in
	handy.'
	nunuy.
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7. Renegotiate prices /	s. We signed a very good supplier agreement with Totalgaz in the middle of Covid-
terms / conditions	19 and received a renegotiated preferential supply price under favorable
	conditions. That helped us a lot in the Covid period.'
8. Improving cash	t. 'I worked hard to change the business from an 70:30 split to a 45:55 split between
flow: extended payment terms	debtors:cash-customers. In this way we could improve the cash flow and we were
from creditors / shorter payment	not so heavily burdened by a large debtor's book.'
cycles from debtors	
-	

⁴¹ The Commission for Conciliation, Mediation and Arbitration (CCMA): <u>https://www.ccma.org.za/</u>

⁴² Visit <u>www.swellendam.gov.za</u> for more information on the Swellendam Municipality which is nestled in the Western Cape and forms an integral part of the Overberg District. It covers an area of 3,835 square kilometers and comprises the following towns: Swellendam, Barrydale, Suurbraak, Buffeljagsrivier, and rural areas: Malagas, Infanta and Stormsvlei. The area boasts a rich agricultural sector, the Bontebok Nature Reserve, warm and hospitable culture and a powerful historical background.

	u. 'We had a few cases where 30-day customers who pay us 30-days from statement date, were asked to pay us 7-days from statement. This meant cash was flowing into our account 3 weeks earlier and that improvement in the cashflow is good for a small business like ours.'
9. Adding an online platform to sell goods and services	 With so many of our customers starting to shop online for their products during Covid, we had to create a website and start sell [sic] our products online as well. And online sales were almost doubling every month, with no slowing down. This is incredible'
	w. 'The Covid period is directly equivalent to shopping online where sales graphs are doing this [showing with the hand how sales increased].'
	x. 'Having an online presence is new for our business, but all of the competition were [sic] doing it, so we also moved online.'
10.Changingjobfunctionalities/collapseresponsibilitiesofvariousemployees into one-	y. 'Making staff redundant during Covid-19 was a difficult decision. It was probably the most difficult thing I have had to do, because it impacted on the livelihoods of families. And in reducing staff also meant the remaining staff had to take on more duties and responsibilities. We restructured top to bottom.'
	 <i>z.</i> The gas filling staff in the yard, for instance, had to assist with the receiving and dispatch as well, because there we now less staff in the yard.' <i>aa.</i> 'When it was quieter the frontline staff were called upon to assist the back office with filing and administrative duties – various responsibilities were collapsed into one.'
11. Establishing new partnerships	bb. 'I was amazed when I reached out to the competition during Covid-19 and for the first time we were working together and buying together. Over the years we were always competing, but in Covid we realized our common humanity and common struggle to survive.'
12. Resorting to a remote workforce that brings a saving	cc. 'Working from home was a new thing for everyone. But it made so much sense. In fact, it became increasingly clear that staff working from home were more productive and less stressed at one point we had all our staff working remotely. Today we have a 3-days at home 2-days at work, which also works well. The business is actually growing with this approach.'
13. Infrastructure revision and reviewing capital expenditure	dd. 'One of the questions during Covid-19 on how to save costs was also reviewing whether investing in additional equipment would yield a higher return by increasing production capacity or whether it would be better not to do those purchases and remain at current production levels. Our infrastructure revision

	process concluded with the recommendation to refrain from doing any capital expenditure during Covid-19.'
14. Feasibility	ee. 'In saving costs, we were streamlining all the processes in the business. And what
exercises to ascertain whether	an exceptional saving overall when we have done that.'
production processes, logistics,	
administrative processes, the	ff. 'We were savings costs in the production process as well as the logistics of
sales function, etc. can be	delivering our products to the customer.'
streamlined to save costs	
15. Downsizing the	gg. 'The whole business was downsized in the following ways: three branches were
business and moving into smaller	closed over the two years of Covid-19; one of the biggest branches was moved
premises/cheaper rental	across the road to a smaller premises with a cheaper rental overhead; and two
buildings/closing	branches were merged into one.'
branches/merging branches	

5.14 Conclusion

Covid-19 has been challenging to some industries while it has been a blessing and brought high performance and success to others. Certain industries were affected negatively and experienced complete collapse, like the transport and tourism industries, while other industries experienced an economic boom. The following Chapter VI is the discussion and analysis of the data presented here.

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Chapter VI: Discussion

Introduction 6.1

This chapter is an analysis of the data collected from the sample interviewees and is presented with a discussion of the key elements of the argument in this study with the themes identified and extracted whilst doing an abductive analysis. I discuss with much detail how entrepreneurs developed strategic interventions to ensure they survive the challenges of Covid-19. And what entrepreneurs did to mitigate the risks and uncertainty that came with doing business during the Covid-19 period. I bring my own theoretical insights from what I found and what stood out for me – and I attempt to build on that. Covid-19 was a turbulent period indeed, and I discuss the effectuation theory in some detail, drawing from the activities and actions of the entrepreneurs in the sample.

Furthermore, I found Muslim entrepreneurs in the sample to have held different perspectives and I explain this in the light of minority groups within a broader local economy. These entrepreneurs' worldview is informed by their Islamic faith-based beliefs and hence I spend a portion of the chapter on this - and extending it to the Muslim entrepreneurs' masjid-centered activities that was an invaluable resource for them during Covid-19. I contrast these refreshing perspectives with a discussion from the literature on entrepreneurs and religions to allow for a more balanced perspective.

Thus far, given the conversations presented we understand that entrepreneurs in the study responded to the impact of the Covid-19 economic downturn by reducing running expenses; reducing labor costs; renegotiating credit terms, agreements and supplier prices; deferring investments, bricolage and social resourcing. And these responses formed the strategic interventions they configured to mitigate the negative economic impact and helped them survive. And, as illustrated in previous chapters, one of the themes is resource constraints which were of the greatest challenges entrepreneurs in the study faced during Covid-19. And in response their activities became focused and solution-driven in the face of adversity. The circumstances dictated the activities of the entrepreneurs and their responses were attempts to mitigate the negative impact on their businesses – it was an iterative process of adjustments to the new circumstances to the point where new and

unimagined ways of doing business quickly became the normal way to trade. Entrepreneurs creatively adjusted the pre-Covid business models with innovative solutions in response to the new challenges. The respondents from the DIY and Home Improvements sector (and others) are examples where the pre-Covid business models were radically changed with the new Covid-19 challenges - these changes in the business models were comprehensive and included; (1) having resorted to a remote workforce that brought a saving; (2) having changed job functionalities and collapsed responsibilities of various employees into one; (3) infrastructure revision and reviewing capital expenditure; (4) having done feasibility exercises to ascertain whether production processes, logistics, administrative processes, the sales function, etc. can be streamlined to save costs; (5) cautious spending; (6) having changed product lines / introduced new products related / unrelated to the core business; (7) having cashed-in by selling off stock at reduced prices and selling off dead stock; (8) having renegotiated prices / contractual terms and conditions; (9) ensuring improved cash flow by extended payment terms from creditors and shorter payment cycles from debtors. Refer Table 18 (Summary of intervention strategies during Covid-19) where the responses and strategic interventions of the entrepreneurs in the sample from different industries and sectors are listed. Every industry has its unique set of circumstances and to some it only required 1-2 areas of the business that had to be reconfigured and changed, while other industries are more complex and required interventions across the spectrum of business areas.

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Using the *prosocial interactive theory* to interpret the entrepreneurs' responses to Covid-19 I can demonstrate the interplay between the entrepreneur and the environment that included the customers, suppliers, staff, competitors and other entrepreneurs in the industry that he/she is interacting with. And, additionally, for the Muslim entrepreneurs in the sample that included the community of business individuals frequenting the mosques and with whom the entrepreneurs interact with daily. Using the principles of the *theory of effectuation including the bird-in-hand* principle *to analyze* the entrepreneurs where stakeholders collaborated with, alliances were formed, agreements were made and a working together ensued with commitments to joint projects and without worrying about opportunity costs, or carrying out elaborate competitive analyses. This means that whoever came on board determined the goals of the enterprise and not vice versa. This collaboration between the entrepreneur, the agents of the community and the environment links the 112

effectuation theory with the *prosocial interactive theory*. Such a common thread strengthens the theoretical framing of this study.

During times of crisis and scarcity of resources many entrepreneurs respond to it through financial 'bootstrapping' (Winborg and Landström 2001), 'social resourcing and effectuation' (Sarasvathy, Dew & Wiltbank 2008) or 'bricolage' (Baker, Miner & Eesley 2003; Baker & Nelson 2005). And authors like Schumpeter (1942), Agarwal and Audetsch (2020) and Klein (2020) refer to the forces at play when entrepreneurs in economic adversity 'change the business models, destroy existing ways of doing things, displace current modus operandi, revolutionize the entrepreneurship phenomenon from within by creating new approaches, products, production and organizational methods' – these are how entrepreneurs in the sample responded to the Covid-19 economic crisis and Schumpeter aptly calls it '*creative destruction*'. Opportunities, from one point of view, had to be created given the new realities of social distancing and remote working options. And from another point of view understood that opportunities had to be discovered within the new normal of the pandemic.

6.2 Entrepreneurs' Challenges

Uncertainty and not knowing the risks one will face in the future is daunting for many and more so if that uncertainty is caused by the Covid-19 economic crisis. Uncertainty in normal circumstances is a challenge and is aggravated when new and never-to-be-found circumstances present itself. The Covid-19 pandemic brought with it a high degree of uncertainty and entrepreneurs in the study responded by mitigating these risks and uncertainty in several ways; i.e. (1) the acquisition of greater knowledge and understanding the fast-changing consumer behaviors during Covid-19; (2) heightened readiness to learn; (3) starting to understand the market forces at play when Covid-19 gave rise to higher demands for certain products and services while the demand for others dissipated overnight; (4) reading the industry trends and projecting where, when and how it will pan out as Covid-19 unfolded – being alert to future market conditions. Respondents remarked in this regard: '*I could immediately see that customers were going to look for alternative ways to buy the products they needed. And not being able to come to the physical shops, customers took to making their purchases online – I could see this happening from early*

on.['] Other ways entrepreneurs in the study also responded to mitigate risks and uncertainty was by reconfiguring existing business models because for many entrepreneurs it became ineffective and could no longer yield results and success. Many solutions that generally worked in normal times, have not worked during the Covid-19 crisis.

Given the uncertainty, entrepreneurs quickly realized that they could not predict to what extent Covid-19 would impact on their businesses in the future, so they responded by reconsidering their positions and looked at what they have by way of resources and what was currently at their disposal; the existing infrastructure, staff component, current stockholding, limited funds, dwindling sales, wealth of expertise and resources in the communities around them, their own qualifications, skills and business experiences, etc. Entrepreneurs in the Covid-19 period and in particular the entrepreneurs interviewed for this study were handed these sets of challenging circumstances to trade in and with the Covid-19 protocols of remote working, social distancing, etc. there were disappearing customers, increasingly constricted consumer spending and confidence, changing consumer behavior, fear and uncertainty, etc. Respondents commented in this regard: (1) "...we saw less and less feet coming into the business, because people were scared." (2) 'No-one spent as freely anymore...'. (3) 'Every day we saw consumer confidence going down.' Entrepreneurs had to make do with what they had and were unable to make decisions on infrastructural capital investments while others had to halt their expansion and growth agendas because there was simply no extra money. One respondent exclaimed: 'I had big plans to grow the business before Covid, but times changed so quickly. I had to put everything on hold – we will see what happens once Covid is over.' They realized that they could only control their current resources that they were familiar with – effectively creating solutions with the resources they have and randomly applying strategies in the business based on what is available. There were comments of respondents that illustrated them utilizing the effectuation theory principle of having a bird-in-the-hand and these included: 'I had to make do with what I have. There was no money to invest in new infrastructure or buy new equipment.' And this is different to the conventional approach when goals are predetermined despite what resources are currently available to the entrepreneur. When there is an end goal and it is not reached because of a lack of skills/resources it sets the entrepreneur back emotionally and psychologically.

The *prosocial interactive theory* essentially speaks of the iterations between the entrepreneur and the environment. During Covid-19 entrepreneurs were pushed to become more reliant on their environment. But the environment was harsher and crueler and demanded a response that was above and beyond what they have ever engaged with. My theoretical insights led me to understand the inner workings, thought-processes and activities of entrepreneurs. Building on from a mere iteration with the environment, I believe that the *prosocial interactive theory* of Sheperd and Patzelt fell short of including the influence of religions and faith-based beliefs on the entrepreneur. I found that these faith-based beliefs are more powerful in its contributions and influence on the entrepreneurial processes.

Entrepreneurship carries uncertainty and risks and by employing effectuation it means the entrepreneur is going with the flow because of the numerous unknown factors and risks. The entrepreneurs in the study intuitively realized that the Covid-19 circumstances were unique and that it would take extra-ordinary responses to allow them to get through it. What they could do immediately was assessing what is available to them by means of resources, contacts and partnerships as well as their own experiences, knowledge and skills. Entrepreneurs in the study developed a learning orientation and through this started to use the logic of the effectuation principles like the principle of having a bird-in-the hand, the patchwork-quilt principle as well as the pilot-in-the-plane principle. The actions and responses of the entrepreneurs in the study were tantamount to an expression of these principles. Entrepreneurship with a mindset of learning and interaction brought about an effectuation thinking in their responses.

Furthermore, entrepreneurs' existing sets of skills, expertise, experiences and what they knew of business were the deciding factors of which direction she/he was going to take in the face of Covid-19 challenges - this is the pilot-in-the-plane principle. Towards unpacking this principle, the entrepreneur pre-Covid-19 was the director of his/her journey – but in the light of entrepreneurs' responses during Covid-19, he/she was no longer the director of the journey. The pilot still had to fly the plane, but the navigational instrumentation didn't work properly and they have had to do repairs in mid-flight. This is how turbulent the set of Covid-19 circumstances were. Certain industries from the sample like the catering-, electronics-, mobile primary health care services, transport and property markets, etc. were 115

the worse off and these entrepreneurs have had to adapt to the point where they could no longer fly the plane by themselves. It was a case where they had to rely on a squadron of planes to fly because single flight became increasingly difficult with the turbulent weather. In this regard respondents were saying for example: '*I was the captain if this ship and I had to sail it through the stormy waters.*'

Entrepreneurs were cautious and calculated every move in making sure they were not exposed to undue risks that may harm the entrepreneurship ventures. In doing so, they applied the affordable-loss principle where the entrepreneur only made conscious, calculated spending and preferred to grow organically at a slower pace. Pre-Covid-19 plans to grow and expand businesses were slowed down and entrepreneurs rather opted for much slower and more sustained income generating activities. One respondent is quoted as saying: 'One has to be thankful for having earned a R100 for the day instead of risking yourself wanting to earn R1000 – it is better during Covid to be content with a smaller turnover.'

It was during this period that new partnerships were also explored and discussions initiated with individuals, partners and companies who would previously not have been engaged with. This is the patchwork-quilt principle of effectuation when learning and growing happens through the establishment and strengthening of new partnerships. Respondents exclaimed for instance: 'I reached out to my competition and when we met, there was a great understanding from both sides, because we were in the same industry going through the same challenges. And we could work together and buy together. That gave us a strength. I never thought that would ever happen.' This action during Covid-19 where the challenging circumstances brought some competitors together joining forces in order to survive is an interesting development and outcome of Covid-19. The very nature of competitors in normal circumstances is that they compete in business and often have a low level of dislike for each other. This is characteristic of a capitalist society where businesses' orientations are to outshine and outperform the competition through marketing strategies, pricing wars, and other sometimes underhanded actions. Covid-19 forced some of these competitive actions out of the way and changed things - the need to survive and the common humanity were greater. In these instances, Covid-19 was good for entrepreneurship in general.

Covid-19 also brought new opportunities that were not seen in a pre-Covid world respondents in the surveillance IT and software development sector, for instance, were flooded with design and development requests for innovative software programs, apps and digital designs, etc. And entrepreneurs who were alert could discover these new opportunities. One respondent informed that: 'The marketing machines of the pioneer businesses in the IT and fintech spaces saw the new opportunities and made incredible moves in the right direction'. What is interesting is that other entrepreneurs who had particular technical skills like financial analysis, market research or problem solving, etc. could utilize these skills and identify opportunities as the Covid-19 situation unfolded these are referred to in the entrepreneurship literature as the individual-opportunity nexus. And this was when entrepreneurs created opportunities through deliberate and willful actions in a process referred to in the literature as an 'iterative path-dependence learning process'. And it was through a series of trial and error that entrepreneurs could create new opportunities during Covid-19. These opportunities during Covid-19 were some of the extra-ordinary learnings for individual entrepreneurs, organizations as well as society. The change factors during the economic crisis period brought to the fore some of the systemic problems that have been hidden in the pre-Covid period. And through the alleviation of these problems entrepreneurs creatively constructed better and more resilient solutions. There were several entrepreneurial breakthroughs across the different industries and sectors of the sample of respondents which occurred during the radical environmental changes of Covid-19. In the beginning of Covid-19, what was not known was substantially greater than what was known, and what we think was known may eventually not be relevant for indeed human actions bring about change. It was where entrepreneurs combined different tangible and intangible resources from their contexts and became more resourceful.

6.3 Muslim entrepreneurs and minorities

The sample of interviewees included a mix of entrepreneurs from different sectors, industries, age-of-business, age-of-entrepreneur, gender, several ethnic and cultural backgrounds as well as different religious orientations. As mentioned earlier, 45% of the sample held a uniplex perspective while 55% of the respondents had a multiplex faith-based worldview. There are limited studies on Muslim entrepreneurs in the South African context and even less within the business environment of Cape Town. Antonites and Govindasamy

(2015) examined and compared entrepreneurial managerial functions of two groups, the successful and the less successful, and concluded that the functions for both groups are not dissimilar and of equal importance. And these include the variables of education, length of time the business existed, the number of previous businesses started and the involvement and reliance on family members in managing and running the business. It also concurs with the research in the literature, which argues that the 'Asian entrepreneur is characterized by the extended family concept, and family affairs are concluded on a joint basis'. This suggests a bigger involvement of family which aids entrepreneurs to be more successful. Other variables that indicated no significant difference relate to 'entrepreneurial orientation, motivational factors, network of family and friends that are self-employed, and following in family tradition in terms of type of business.' (Antonites and Govindasamy, 2015).

It would be interesting to examine cross-cultural groups within South Africa and compare entrepreneurs from other minority groups like the Greek-, Portuguese-, Chinese- and even local Malay-, isiXhosa- and several other business communities – these were immigrant communities from the 19th and 20th centuries. Of interest is that there are other emerging entrepreneurship groups of more recent immigrant communities (21st century) from different Asian and African origins - and insights into the skills transfers within these communities as well as understanding the different business models employed can allow for scholarship that can transform and enrich current knowledge, i.e. the business models of the Somalian community in South Africa as against those from Bangladesh, Pakistan, Nigeria, etc. are all designed differently. It will be interesting to compare those findings with the experiences of entrepreneurs in minority communities across the world.

Muslim entrepreneurs in Cape Town, from the sample of respondents in this study, also applied the same strategies in their entrepreneurship ventures as entrepreneurs in general, but had some additional resources that informed their worldview and responses to Covid-19. In this discussion, 'Muslim entrepreneurs' refer to those interviewees (entrepreneurs) of the study who were Muslim and followed Islam as a way of life. We have seen from the data, as illustrated in the previous chapter, that Muslim entrepreneurs in the face of resource-constraints during Covid-19 utilized the principles of effectuation, togetherness, and communal support where they could make use of existing resources available to them 118

from the *masjid*-centered communities they frequented daily. From this business community of networks around the mosques they found a wealth of resources, contacts and expertise who could offer solutions to whatever the Muslim entrepreneurs needed. Researchers with a uniplex worldview who interpret the actions of entrepreneurs in general reduce reality to one level and deny the existence of other realities – a reductionist perspective. This reality of existence is not extended into the other realms of reality as viewed by Islam. Entrepreneurial activities, these researchers argue, have little or nothing to do with the metaphysical world. The scientific and empirical nature of this research paradigm allows for understandings that are linear, self-centered and seeks to appease the self, i.e. positivism.

Many Muslim entrepreneurs from the sample of respondents interviewed for this study understand their entrepreneurial activities as existing at three levels - their realities are informed by three *maratib* (hierarchies of existence). And this worldview is driven by the Islamic belief that all of the existence on earth are simultaneously physical and metaphysical. Furthermore, the Islamic tradition also determines that Muslims' actions and every circumstance they are faced with are predetermined by the higher will of the divine – everything that happens is written, and nothing of creation is outside of that predetermination.

Hence, a Covid-19 pandemic with its ensuing economic crisis is viewed by Muslims and Muslim entrepreneurs as the will of Allah (God) - in the Arabic terminology, it is the *taqdir* (predestination) of the divine. This perspective differentiates Muslim entrepreneurs from entrepreneurs in general – and hence Muslim entrepreneurs, driven by their Islamic faithbased principles, have been applying unique approaches in their responses to Covid-19.

6.4 The Islamic Faith-based Worldview

Upon experiencing and seeing the suffering of communities during Covid-19, Muslim entrepreneurs understand it from within an Islamic faith-based worldview. And regarding the apportionment of wealth and earnings they believe that God has a hand in their worldly affairs which they have experienced throughout their lives and holds true for them. Muslims hold that wealth is already predetermined and they feel less anxiety with the daily grind for

a livelihood. Their Islamic faith-based worldview provides for metaphysical assumptions that strengthen their demeanor and provides an internal sense of assurance and calmness within the Muslim individual. It allows for the wealth and earnings of the individual to be understood within the Islamic concept of *rizq* (divine apportionment of wealth). And this concept means that wealth, possessions and earnings are seen as that which are apportioned and predestined for every individual. In fact, the belief extends to the fact that every individual is born with his/her own *rizq*⁴³ and nothing of it can be changed – not more and not less – this is the principle by which Muslim entrepreneurs living through Covid-19 were inspired by. The Islamic faith-based belief is that one's *rizq* is always there and that even when one has nothing, one will still be sustained. It is a worldview that believes God is in total and complete charge of all the worldly affairs - a surrender and a submission to that will. Materialism is to de-godify the social paradigm and reducing reality to only that which can empirically be verified – the positivist perspectives. While a multiplex perspective of reality holds the opposite paradigm that brings a godification of realities through the proposition that reality exists at multiple levels – including the realm of the divine.

The Islamic concept of rizq dominates this worldview and Muslim entrepreneurs operate and function within this paradigm. Researchers like myself who hold a multiplex ontology and who interpret the actions of Muslim entrepreneurs who themselves are having a multiplex perspective of the world inevitably include nature and the physical bodies, society and the relations as well as hermeneutics / language - and both share the same set of assumptions that there is divine intervention and determination of all worldly affairs. It is thus that I, as researcher, extend the concept of rizq, in this instance, into a more complete understanding with deeper and richer meanings. For example, as researcher I understand and deduce from the data that Muslim entrepreneurs interviewed for this study believe and understand the concept of rizq to also include the apportionment of health and illnesses decreed for the individual; and the apportionment and favors of the individual's biological,

⁴³ Narrated `Abdullah bin Mus'ud: Allah's Messenger (³⁴⁾), the true and truly inspired said, "(The matter of the Creation of) a human being is put together in the womb of the mother in forty days, and then he becomes a clot of thick blood for a similar period, and then a piece of flesh for a similar period. Then Allah sends an angel who is ordered to write four things. **He is ordered to write down his (i.e. the new creature's) deeds**, **his livelihood** (*rizq*), **his (date of) death**, and whether he will be blessed or wretched (in religion). Then the soul is breathed into him. So, a man amongst you may do (good deeds till there is only a cubit between him and Paradise and then what has been written for him decides his behavior and he starts doing (evil) deeds characteristic of the people of the (Hell) Fire. And similarly, a man amongst you may do (evil) deeds till there is only a cubit between written for him decides his behavior, and he starts doing deeds characteristic of the people of the (Hell) Fire, and then what has been written for him decides the starts doing deeds characteristic of the people of Paradise." (Sahih al-Bukhari, 3208).

physiological- and genetic make-up; as well as the gifts of the body's organs and its specialized functions that form part of rizq; and so do the body's digestive system, cardio-vascular system, musculo-skeletal system, endocrine-system, etc.; and that rizq also includes the electromagnetic energy fields around all of existence – without which there is an imbalance and the individual is unwell; that even the emotions granted unto the individual are a part of the rizq; a multiplex conception of rizq includes accepting the 5-senses as a part of apportioned wealth; and so do family relations, social relation and business relations – the interactions and benefits derived from these relationships are written as the rizq of the individual. As researcher and having a multiplex ontology to analyze the social phenomenon of entrepreneurship, I indeed understand it to include nature and the physical bodies, society and the relations as well as hermeneutics / language and it extends the concept of rizq into more complete understandings with deeper and richer meanings.

And again as researcher, having a multiplex approach towards the entrepreneurs' faithbased epistemology, I extend the concept of rizq to include the knowledge one receives when the divine permits and allows the knowledge to be known, as well as the talents, skills and insights of the individual that are all apportioned and form part of rizg; careers are a part of *rizg*; intellectual and rational abilities as well as the spiritual states all form part of rizq. The concept of rizq has rich meanings and especially so with entrepreneurs' expressions of their activities and decision-making during the Covid-19 economic crisis. Holding onto these faith-based beliefs strengthened the temerity and patience of Muslim entrepreneurs during very trying and adverse economic pressure. They could overcome barriers and challenges with hope, patience and faith – it is ultimately understanding that *rizq* is given by the divine power as a favor and no-one has a say in that. Muslims believe that Allah (God) shares with all of existence from His storehouses that never run empty. Multiplexity adds a spiritual dimension to the understanding of reality, knowledge and truth that uniplexity doesn't have. There is added value to the positions of the positivists when my multiplex approach allows me deeper insights into the entrepreneurship phenomena given my Islamic belief structure that informs my interpretations and analysis. When Muslims extend *rizq* to include such comprehensive understandings, they are inspired by

several Qur'anic verses where Allah (God) repeatedly proclaims that He is the One who provides sustenance to all of creation; examples are:⁴⁴

"There is no animal on the earth, but that its sustenance lies with Allah..." (Chapter 11:6)⁴⁵

"It is Allah who created you and then He provided for you..." (Chapter 30:40)⁴⁶

"...Allah provided unto whomever He wishes without reckoning." (Chapter 3:37)⁴⁷

6.5 Entrepreneurship and Religion

Dana (2010), in the book *Entrepreneurship and Religion⁴⁸*, claims that religions are depositories of values and that religions influence and shape the entrepreneurship expressions of a society. As editor of the book and in his contribution to it, he discusses religion as an 'explanatory variable' for entrepreneurship with the following important findings: (1) religions value entrepreneurs to different degrees; (2) religions yield dissimilar patterns of entrepreneurship; (3) specialization along religions shapes entrepreneurship; (4) networks of co-religionists affect entrepreneurship; (5) religions provide opportunities for the entrepreneurs; (6) religions can hamper the entrepreneurial spirit; (7) religions have built-in mechanisms to perpetuate values.

⁴⁷ The Qur'an, chapter 3:37 (translated in <u>https://quran.com/</u>): "So her Lord accepted her graciously and blessed her with a pleasant upbringing entrusting her to the care of Zachariah. Whenever Zachariah visited her in the sanctuary, he found her supplied with provisions. He exclaimed, "O Mary! Where did this come from?" She replied, "It is from Allah. Surely Allah provides for whoever He wills without limit."

⁴⁴ The Qur'an and the *ahadith* (prophetic narrations) of the prophet Muhammad SAW are the primary source materials of the religion of Islam and informs the social-, political-, economic- and spiritual lives of Muslim.

⁴⁵ The Qur'an, chapter 11:6 (translated in <u>https://quran.com/</u>): "There is no moving creature on earth whose provision is not guaranteed by Allah. And He knows where it lives and where it is laid to rest. All is 'written' in a perfect Record."

⁴⁶ The Qur'an, chapter 30:40 (translated in <u>https://quran.com/</u>): "It is Allah Who created you, then gives you provisions, then will cause you to die, and then will bring you back to life. Can any of your associate-gods do any of this? Glorified and Exalted is He above what they associate with Him 'in worship."

⁴⁸ This book brings together the contributions of a diverse range of scholars who focus on the entrepreneur in her/his social context and how social, cultural and religious values and configurations shape entrepreneurship expressions. It discusses old values and how it has influence entrepreneurship: religious merchants; Promethean values; Anglicized oriental; Greek Christian orthodoxy; Franciscan Californian missions; Protestant ethics; Methodism and entrepreneurship; Hutterite Brethren with old world values and new age technologies; Amish entrepreneurship; Mennonites in Belize / Paraguay; entrepreneurship in Islam and the Xinjiang Muslim community in China; as well as other religious minority entrepreneurial communities such as: Druze; Sephardi; Ashkenazi in Europe; Jewish sub-economy Montreal; Hindu minority entrepreneurs in Yorkshire; Italian Catholics in Lancashire, etc. These provide new and conceptually useful ways of framing the individual entrepreneur in her social and cultural contexts. The differences in entrepreneurial propensity between social groups / religions is a result of the development of values that inform the attitudes and behaviors of these entrepreneurs across the world. The academic contributions in the book gives insights into how entrepreneurship (the secular) is impacted upon by religion (the sacred) which operates within different religious milieus. Refer: https://books.google.co.za/books?hl=en&lr=&id=K-

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Smith et al. (2021) write that the role of religion has been largely neglected by entrepreneurship scholars. Religion provides an 'orienting and foundational framework that challenges and complements the economic rationality assumed by much of the entrepreneurship literature' (Dana 2010; Smith et al. 2019). The 'theological turn' in entrepreneurship research is important because of 'religion's prevalence, centrality, established base of scientific inquiry, and ability to provide novel answers to emerging phenomena'. It offers a viable alternative to an 'economic paradigm capable of advancing transformative research and extending the legitimacy and relevance of the entrepreneurship' phenomena (Smith et al. 2019). Such inquiry can advance entrepreneurship research in ways that Hamel (2009) refers to as 'humanizing the language and practice of business by infusing mundane business activities with deeper, soul-stirring ideals, such as honor, truth, love, justice and beauty'. And Smith et al. (2021) also suggest that a theological turn in entrepreneurship research is 'capable of extending the field's current research agendas on emerging topics, and challenging the field of entrepreneurship to reach beyond its existing knowledge horizons to develop a future of transformative scholarship'.

Hassan and Hippler (2014), in their publication Entrepreneurship and Islam: An Overview compare Western and Islamic economies and conclude that there are key differences between the two systems that may 'drive the differences in their respective entrepreneurial output'. Although Western entrepreneurs often have profit maximization as a chief goal, Muslim entrepreneurs have an obligation to also pursue religious and societal needs - with the objective to enhance Islamic society and not do anything that may bring harm to it. Muslim entrepreneurs comply with Shari'ah law, which 'precludes them from engaging in [immoral] dealing with alcohol, drugs, gambling, usury, speculation, [or taking undue risks], etc. Additionally, the non-interest [based] Islamic economy has developed profitsharing mechanisms like *mudarabah* and *musharakah* as a means for financing potential endeavors without the need for Western fixed-interest loan arrangements.' Due to the inseparability of religion and business activities inherent in the Islamic entrepreneurial model, it is inappropriate to judge the relative success of Islamic entrepreneurial activity by the same metrics as the Western system (total productivity, wealth generated, etc.), because Muslim entrepreneurs have 'altruistic and religious goals' that inform their idea of successful business enterprise (Hassan & Hippler 2014).

6.6 Masjid-Centred Economic Activities

The Islamic civilization historically has a *masjid*-centered society that includes all social-, economic- and religious functions and activities being centered around the mosques. The Islamic civilization is based on a multiplex ontology and understanding reality to have three levels of being and it makes sense to have all these activities centered around a place of worship. It is a civilizational design that encourages social cohesion, unity and a strengthening of the concept of *'ummah* (brotherhood). Social connections happen every day when the community meets for daily prayer rituals.

This context was the impetus for the establishment of the world's first two universities⁴⁹ and tertiary educational institutions that conferred degrees – and it was made possible by the plethora of religious-, educational-, commercial- and economic activities as well as health and medical care that were centered around the *masajid* (mosques). In fact, the mosque of the prophet Muhammad (peace be upon him)⁵⁰ in Madinah was also the seat of government where foreign dignitaries were hosted and his mosque acted as the center where war preparations and battle plans were discussed as well.

Furthermore, there is a spirituality infused in everything that Muslim entrepreneurs (and Muslims in general) do when they are taught that one always implores the Lord for help in all of one's affairs. When a community's worldview concurs in this way, the solidarity and natural support of each other is a given. Muslim entrepreneurs share the same notions on entrepreneurship as entrepreneurs in general but Muslim entrepreneurs have additional notions that are born of their Islamic ontology which is multi-layered – and these include paradigmatic assumptions of a multiplex understanding of the world. These assumptions are different to those entrepreneurs who believe in the empirical reality and who are positivists. There are, of course, other faith-based entrepreneurs who also believe in the divine intervention of the worldly affairs of man – and they will have faith-based multiplex assumptions as well. Important to note that researchers also do not operate in a vacuum and

⁴⁹ The first university of the world was the University of Quaraouiyine in Morocco, established in 859CE followed by the al-Azhar University established in 970CE in Cairo, Egypt.

⁵⁰ The Prophet Muhammad (peace be upon him) established the Islamic State in the city of *Madinah al-Munawwarah* (around the 7th century CE) where he built the first *masjid* that became the center of all the affairs of the new Muslim state.

can either hold a uniplex or a multiplex bias as discussed in the methodology chapter. As a researcher, I am clear that my worldview is informed by a multiplex ontology given my faith-based belief in Islam. As Muslim entrepreneurs, their belief and having the trust in a higher divine power shape the entrepreneurship experience and how they responded to Covid-19 economic adversity.

Covid-19 protocols and restrictions brought a curve ball to Muslim entrepreneurs in Cape Town especially when the mosques were closed to prevent the spread of the Covid-19 virus. Suddenly entrepreneurs did not have the benefits of interacting with a community every day, couldn't practice the foraging of their environment in search for solutions to their supply challenges, materials and products shortages, infrastructure and logistical impediments, innovation and change, etc. But the resource that was ever constant for Muslim entrepreneurs was the communities of *masjid* relations that the *masjid*-centered social- and business environments brought about. These communities of networks, contacts, business relations, etc. were indispensable to navigating their Covid-19 entrepreneurial journeys successfully.

The prosocial perspective for entrepreneurs in general includes the immediate environment of staff, customers, suppliers and creditors, competitors, other entrepreneurs in the different sectors and industries, etc. Muslim entrepreneurs also operate within this context, but had additional prosocial factors that informed their worldview which respondents claim were the *masjid*-centered communities to be found around the mosques that they frequented every day. This prosocial interactive environment for the Muslim entrepreneurs in the sample group interviewed were exactly these community- and economic activities centered around the different mosques. And from the data analysis these were an indispensable resource to the Muslim entrepreneurs in the sample. My voice in this includes the fact that, as a Muslim researcher, I hold a multi-layered, multiplex research paradigm and thus understand and analyze the entrepreneurship phenomena through those lenses. Upon an abductive analysis of the data, I learnt of the dichotomous worldviews of entrepreneurs and the Muslim entrepreneurs in the sample. I found that the prosocial approach of the Muslim entrepreneurs' worldview was found in the *masjid*-centered communities that they frequent. I elaborate on this in a further section below.

The *prosocial theory* of Sheperd and Patzelt detailed in the chapter on theoretical framework that ties in with the resourcefulness-, opportunity- and resilience constructs expounded in the existing literature, the resources required for an entrepreneur to survive adverse economic conditions like Covid-19 could be found in the business communities and networks around him/her. And from the sample of Muslim respondents interviewed those resources were found in the *masjid*-centered communities they frequented. They could forage the communities of Muslims who meet multiple times every day and interact with each other. The multiplex worldview of Muslim entrepreneurs as detailed in this paper presents refreshing perspectives on understanding the entrepreneurship phenomenon – it is the *masjid*-centered religious communities that represent the ideal networking opportunity for an entrepreneur. The data collected and the quotations cited in this study substantiate these hypotheses.

Furthermore, as a researcher that takes the *effectuation theory* as foundational to my study, I could see that entrepreneurs were making use of the resources they found in the environment and it tied in with the foraging-networking theme identified from an abductive and thematic analysis of the data. The foraging construct builds on effectuation especially when understood within the Islamic multiplex ontology where it connotes the foraging of the environment to find their *rizq* (divinely apportioned wealth).

To illustrate the Islamic multiplex conception of *rizq*, a number of participants upon the open-ended questions around how they have coped during Covid-19 would, for instance, refer to themselves as having; '... a strong iman [belief] that Allah gives rizq [apportioned wealth] to everyone, never mind what...' – meaning that the seemingly worldly affairs of business and entrepreneurship are understood as being a part of the divinely ordained concept of *rizq*. Similar comments would include (in the Afrikaans language); (1) 'Allah kyk agter ons in die dunya... altyd', meaning: God takes care and looks after us in this worldly existence; (2) '...ons glo waarlikwaar in wat Allah vir ons geskryf het', meaning: We earnestly believe in that which the divine has predestined and pre-written for us; (3) 'Ek question nie Allah se taqdir nie. Anders sal nie verstaan nie', meaning: I don't question the will and predestination of the Lord. Others won't understand at all; (4) 'ons imaan is altyd sterk...', meaning: Our belief in God's Will is strong and unshakable.

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Many participants with their comments indicated directly and indirectly that those with a uniplex worldview cannot understand their belief of direct divine intervention in the worldly affairs and that their reality in the material world is influenced by the non-material world as well as the world of the divine. Numerous comments from the data collected refer to the reliability and support they have as Muslims from those frequenting the *masajid* – examples: (1) 'I can always rely on my brothers at the masjid – whatever I need, I can find around the masjid'; (2) 'When we come to the house of Allah, then He takes care of all our affairs'.

This Islamic multiplex ontological frame anchored the Muslim entrepreneurs in that their faith and belief in Allah (God) as the provider and sustainer of all material and physical needs carried them through Covid-19 and its challenges. Not even Covid-19 and the unprecedented changes could deprive them of this belief – it is this multiplex worldview and belief in divine intervention that informed all aspects of their lives and even into how they process the reality of death. It was the intrinsic belief in the concept of *rizq* that existed before Covid-19 and that continued through the pandemic period. Examples that illustrate this fortitude include: (1) *'Allah is greater than Covid-19, He will take care of us'*; (2) *'Allah always provides our rizq, even if the slave commits sins and transgresses the laws of Allah'*. This strong belief was their insurance policy even though the business environment has changed in all ways; there were suddenly no interactions, no engagements and no (face-to-face) business but their *rizq*, they believed, was always there – divinely ordained.

The concept of rizq meant that there is always the assurance from Allah (God) that wealth and earnings are apportioned for the individual – all that the Muslim entrepreneur had to do was make the effort to search for it. And even though the external Covid-19 pandemic impacted on their reality, it didn't take them away from having the *yaqin* (certitude in belief) that they will be sustained. Looking for their *rizq* in effect meant foraging their environment to find their *rizq* i.e. *rizq*-foraging. And this also meant continuously interacting with the environment of Muslim communities centered around the *masajid*. Foraging hasn't stopped with the new circumstances brought about by Covid-19, rather it actually continued. Entrepreneurs now had to only consider the new situation and reconfigure their abilities in using the resources, infrastructures and the networks of 127

connections they already have. One of the respondents proclaimed: '*The new challenges of Covid-19 made me realize that I had to change the way I was doing business. I could only use the help and assistance of those around me and what they could offer me.*' One of the greatest resources they could forage and rely on was exactly their faith and belief in the concept of divinely apportioned wealth (rizq).

I found that Muslim entrepreneurs relied on their faith - and it is the availability of faith and belief in rizq-foraging – an extension effectuation - that they could tap into and that has prevented them from being hopeless in a dire situation. Their faith drives them and they are content in the knowledge that their *rizq* is always there. This is something that entrepreneurs steeped in a uniplex worldview can never claim. I also found that foraging the Muslim communities around the *masajid* also meant partnering with those who are around the entrepreneur – the patchwork-quilt principle of effectuation that means learning and growing happens more effectively through new partnerships. Foraging meant asking within the circles of the community for a solution to any problem the entrepreneur is faced with. Should he/she need a supplier of a product or service, require assistance with logistics or transportation, need certain equipment, tools or vehicle to complete a job or simply require capital to be invested, the community of Muslims frequenting the masjid are multi-skilled with an array of resources, skills, experiences as well as specializations and the entrepreneur, more often than not, would find what he/she needs. Many are professionals and able to help in different ways. It is up to the entrepreneur to simply ask or look for the opportunities and solutions. In this way foraging benefits the entrepreneur and contributes to her/his success and progress.

Many of the respondents were suffering and felt the economic pinch with lockdown – Covid-19 and the health concerns it brought made many people realize that communities were in it together. And that one can only get through the health and economic crisis when, as communities, they pull together resources and find workable solutions to the challenges – it was a time of directing the communal wisdom towards finding creative answers and different ways of doing business. For Muslim entrepreneurs that communal wisdom was to be found in the interplay between their faith and their community which is rooted in the Islamic multiplex ontology.

Entrepreneurs' experiences contributed towards them being problem solvers through their offering of products, services and advice – and entrepreneurs being problem solvers displayed a heightened concern to alleviate suffering and extend care to others. Respondents were saying: (1) 'We had to help others, because everyone was going through hardships'; (2) 'It was a difficult time, and I assisted where I could to help and support others who were struggling'; (3) 'We were concerned about the wellbeing of those around us.' Entrepreneurs understandably focused their energies towards alleviating the suffering of those around them – those who are part of the family, group, staff, community members, neighbors, etc. These were the alleviation of suffering inside and outside the circles of business communities around them and a strong sense of community citizenship that increased social responsibility and care for the suffering of others.

6.7 Conclusion and Recommendations

The discussion raised the responses of respondents where they reconfigured their activities within the entrepreneurship ventures and devised new and innovative ways of dealing with the Covid-19 economic challenges. The discussion also raised at length the uncertainty that comes with new and challenging situations and how entrepreneurs in the study sample applied the principles of effectuation to cope and survive. And the entrepreneurs took exceptional steps to assist themselves in navigating the Covid-19 journey. There has been numerous innovations and new technological advancements during this time. And the discussion speaks of how Muslim entrepreneurs view the world and their reality and how they operate from within a multi-layered faith-based paradigm. And that this prosocial perspective allowed Muslim entrepreneurs to benefit from the communities frequenting the mosques every day and supported by the *masjid*-centered religious- and economic communities around the entrepreneur.

This study has set out to explore entrepreneurs' responses to the Covid-19 crisis as they have experienced it in Cape Town, where the sample of entrepreneurs interviewed are based. This chapter brings together these responses and how it ties in with the two theories that form the foundational framing of the study. The sample of respondents was an intersectional representation of entrepreneurs in Cape Town across gender-lines, age,

religion as well as those from different ethnic and cultural backgrounds. With the gathering of the data, I discovered that 45% of the respondents hold a uniplex worldview with a positivist expression of their reality – what was real for them in their daily experiences of business was only that which they could perceive with the senses. And those respondents hold a linear perspective of reality, truth and knowledge. I then found that the remainder of the respondents (55%) hold a multiplex ontology and understand reality, truth and knowledge to exist on multiple levels, i.e. the physical world, the meta-physical world and the world of the divine. These respondents were found to be influenced by their Islamic faith-based beliefs and I have thus proceeded to explained the Islamic multiplex ontology and compared it with uniplexity; pulled it through to entrepreneurs in Cape Town as well as the Muslim entrepreneurs' faith-based approaches; discussed the theoretical framework and the two theories that are foundational to my study i.e. the social interactive theory as well as the *effectuation theory*; mentioned the extrinsic health threat of Covid-19 and the heightened concern of entrepreneurs to alleviate the suffering they saw around them; following which I brought as an example the Islamic multiplex conception of rizq that is dominating the Islamic faith-based worldview; and then pulled through this concept of rizq into a multiplex ontological- and epistemological frame; having done that, I then explained how the Islamic civilizational design of masjid-centered social-, economic- and religious activities have been the strength of Muslim societies across history.

Those holding a uniplex perspective have accessed social circles of family, friends, business communities, industry platforms, competitors and entrepreneurs, as well as other common social platforms – these formed their circles of influence, and from a prosocial theoretical perspective, they derived benefits and found their learnings through the interactions with these platforms.

This study raised four (4) research questions and investigated the entrepreneurship phenomenon in a search to find answers to these questions. Research questions 1 and 2: *How did selected Cape Town entrepreneurs reconfigure their approaches to the Covid-19 economic crisis? And what were the strategies employed to survive the changes brought by the Covid-19 pandemic?*

The answer to these two research question as detailed in earlier chapters include the following interventions and reconfigured strategies employed by entrepreneurs in the sample during Covid-19: (1) having resorted to a remote workforce that brought a saving; (2) having changed job functionalities and collapsed responsibilities of various employees into one; (3) having undertaken infrastructure revision and reviewing capital expenditure; (4) having done feasibility exercises to ascertain whether production processes, logistics, administrative processes, the sales function, etc. can be streamlined to save costs; (5) having practiced cautious spending; (6) having changed product lines / introduced new products related / unrelated to the core business; (7) having cashed-in by selling off stock at reduced prices and selling off dead stock; (8) having renegotiated prices / contractual terms and conditions; (9) making sure there is improved cash flow with extended payment terms from creditors and shorter payment cycles from debtors. And these also included: (10) having acquired greater knowledge and understanding of the fast-changing consumer behaviors during Covid-19; (11) having developed a heightened readiness to learn; (12) starting to understand the market forces at play when Covid-19 gave rise to higher demands for certain products and services while the demand for others dissipated overnight; (13) having read the industry trends and projecting where, when and how it will pan out as Covid-19 unfolded – being alert to future market conditions.

These activities of entrepreneurs are indicative of extra-ordinary responses to the extraordinary set of circumstances that Covid-19 provided. Along the line of the lemonadeprinciple of the *effectuation theory*, it became increasingly clear that entrepreneurs' responses amounted to having dealt with not only one lemon given unto them, but Covid-19 gave them a ton of lemons to deal with. Business conventions and business models failed to work and entrepreneurs had to adapt, change and innovate almost immediately in order to survive. Entrepreneurs had to steer and direct their journeys through Covid-19 very differently from what they were used to – even the *effectuation* principle of the pilot-inthe-plane being the director of the entrepreneurial journey failed them. Suddenly the navigational instrumentation of the plane they were flying were faulty and, at one point, didn't work. Entrepreneurs had to fly the plane making in-flight adjustments to their flight controls. The set of Covid-19 inspired circumstances were unprecedented in history. The learnings for entrepreneurs having successfully survived Covid-19 were unique and equipped them with insights and experiences that fortified their resolve and temerity as entrepreneurs.

Research question 3: How did entrepreneurs interact with the community and the environment around them with a prosocial interactive perspective during the Covid-19 economic crisis?

In answering this question, it was during Covid-19 that new partnerships were explored and discussions initiated with individuals, partners and the community of businessmen and -women who would previously not have been engaged with. Learning and growing happened through the establishment and strengthening of new partnerships. This action during Covid-19, where the circumstances brought competing entrepreneurs together and joining forces in order to survive, is an interesting development and outcome of Covid-19. The very nature of competitors in normal circumstances is that they compete in business and often have a low level of dislike for each other. This is characteristic of a capitalist society where businesses' orientations are to outshine and outperform the competition through marketing strategies, pricing wars, and other (sometimes underhanded) actions. Covid-19 forced some of these competitive actions out of the way and changed things – the need to survive and the common humanity were greater.

Furthermore, the *prosocial interactive theory* postulated by Sheperd and Patzelt also included the interactions between the sample of Muslim entrepreneurs and the communities they frequented around the mosques. As mentioned before, Covid-19 protocols and restrictions brought a curve ball to Muslim entrepreneurs in Cape Town, especially when the mosques were closed to prevent the spread of the Covid-19 virus. Suddenly entrepreneurs did not have the benefits of interacting with a community every day, couldn't practice the foraging of their environment in search of solutions to their supply challenges, materials and products shortages, infrastructure and logistical impediments, innovation and change, etc. But the resource that was ever constant for Muslim entrepreneurs was the communities of *masjid* relations that the *masjid*-centered social- and business environments brought about. These communities of networks, contacts, business relations, etc. were indispensable to navigating their Covid-19 entrepreneurial journeys successfully. They could forage the communities of Muslims who meet multiple times every day and interact 132

with each other. The *masjid*-centered religious communities represent the ideal networking opportunity for an entrepreneur. With Covid-19 entrepreneurs had to only consider the new situation and reconfigure their abilities in using the resources, infrastructures and the networks of connections they already have. Foraging meant asking within the circles of the community for a solution to any problem the entrepreneur is faced with. Should he/she need a supplier of a product or service, require assistance with logistics or transportation, need certain equipment, tools or vehicle to complete a job or simply require capital to be invested, the community of Muslims frequenting the *masjid* are multi-skilled with an array of resources, skills, experiences as well as specializations and the entrepreneur, more often than not, would find what he/she needs.

Research question 4. What were the paradigmatic assumptions of entrepreneurs while going through the Covid-19 economic crisis?

In answering this question, one understands when analyzing the entrepreneurship phenomena that there are paradigmatic assumptions with entrepreneurs who believe in the empirical reality and who essentially have a positivist perspective. The paradigmatic assumptions of entrepreneurs steeped in a uniplex worldview provided them with a set of lenses that include a reliance on scientific and empirically verifiable evidence to inform their understandings and experiences.

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An opposite worldview is where Muslim entrepreneurs (who share the same notions on entrepreneurship as entrepreneurs in general) also have additional notional assumptions born of their Islamic ontology which is multi-layered – and these include paradigmatic assumptions of a multiplex understanding of the world. There are, of course, other faith-based entrepreneurs who also believe in the divine intervention of the worldly affairs of man – and they will have faith-based multiplex assumptions as well. There is a spirituality infused in everything that Muslim entrepreneurs (and Muslims in general) do when they are taught that one always implores the Lord for help in all of one's affairs. As Muslim entrepreneurs, their belief and trust in a higher divine power shaped the entrepreneurial experience and how they responded to the economic adversity that resulted from Covid-19.

The *prosocial theory* postulated by Shepherd and Patzelt includes the interactive nature of the entrepreneur who learns from his/her environment and where the environment influences decision-making. The theory does not include religious and faith-based communities who, in my opinion, have an even greater influence on the entrepreneurs' thinking and decision-making. Future research may bring more circular perspectives on the entrepreneurship phenomena when researchers allow themselves to be guided by a multi-layered multiplex ontology and -epistemology.

At first glance, the theoretical insights of these two theories seem to have nothing in common. I see that the social interactive basis of the prosocial theory has a commonality with the *effectuation* principle of the bird-at-hand where entrepreneurs contend with those resources and circumstances which they have. And these resources inevitably include the social-, business- and religious networks which the entrepreneur frequents. It is these circles of networks and contacts which influence and assist the entrepreneur in finding solutions for the challenges and requirements of the entrepreneurial venture. As mentioned in an earlier chapter, there is a similarity in the two theories that are foundational to this study - the prosocial interactive theory allows for an interplay between the entrepreneur and the environment. For the entrepreneurs in the sample of this study, that includes the customers, suppliers, staff, competitors and other entrepreneurs in the industry that he/she is interacting with. And additionally, for the Muslim entrepreneurs in the sample that includes the community of business individuals frequenting the mosques and with whom the entrepreneurs interact with daily. Upon applying the principles of effectuation, the entrepreneur in his/her cognition also applies the principle of bird-in-hand where stakeholders are collaborated with, alliances are formed, agreements are made and working together ensues with commitments to joint projects and without worrying about opportunity costs, or carrying out elaborate competitive analyses. This means that whoever comes on board determines the goals of the enterprise and not vice versa. This collaboration between the entrepreneur and agents of the community and environment links the effectuation theory with the *prosocial interactive theory*. Such a common thread can only strengthen the theoretical framing of this study.

As a final word, the model of multiplexity expounded throughout this study allows researchers who want to foreground their religious views within their research paradigm to 134

rethink and review the social research paradigm they have used to understand social phenomena. It has the potential for a wide application across many of the disciplines of the social sciences for those who want to move beyond positivism. Societies' actions are complex, and with a multiplex approach to research, one can incorporate the paradigms of different traditions and cultures into social research. A multiplex perspective that is derived from the Islamic paradigm allows for a model of entrepreneurship that foregrounds care and compassion – a model that encourages the alleviation of poverty and other social problems. Based on these, I recommend that, going beyond Western and Eurocentric uniplexity toward multiplexity (whether based on Islam, Christianity or any other tradition) researchers could reframe their approaches – and in doing so, analyze the entrepreneurial phenomenon through a social research paradigm that draws from African cultures and traditions.

I recommend that future research use the model of multiplexity as a social research paradigm to start challenging the monopoly of the Western Eurocentric hegemony on knowledge creation. It is a start towards decolonizing research and academia for it allows a different set of lenses in the research. Uniplexity as a model with its positivist approach and claim as the only path to ascertain truth is elitist and exclusivist. In fact, this approach is flawed in that independent scientific and empirical evidence are understood and interpreted by researchers who themselves have assumptions, biases and presuppositions from their backgrounds and formative upbringing and hence cannot create entirely objective new knowledge. It is a privilege to be a researcher, but an important question is which model do we identify with - which lenses are were wearing as researcher? Do we see the world through an Afrocentric lens, an Asia-specific worldview or a Eurocentric perspective? And as a Muslim Cape Malay researcher myself, living in an Afrocentric society and governed by a modern (read western) constitutional state, is it appropriate for me to wear a Western Eurocentric lens? What is my identity and how does that identify affect my research? It is why I have delineated my own subjectivities, assumptions and biases as best as I could in the methodology chapter. These recommendations are based on the methodological findings of the study. I believe that future research, in utilizing the multi-layered paradigm through which social phenomena are analyzed, could potentially bring deeper insights.

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