

The Effect of COVID-19 on Small Retail Businesses in Alice Town, South Africa

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ABSTRACT

This paper aims to assess the effect of COVID-19 on small retail businesses in Alice Town, South Africa. The research methodology utilized includes the interpretivism paradigm, an exploratory research design and a qualitative research approach. The population included small business retail owners and or managers in Alice Town, South Africa. Purposive random sampling technique was utilized. The data was collected from owners/managers of small businesses using an in-depth semi-structured interview and analyzed through thematic content analysis. The findings indicated that COVID-19 negatively affected the performance of small businesses in South Africa. Whereas the study recommends the need for government to improve on the information dissemination strategy which will ensure information that relates to small business relief schemes in the country gets to the end-users.

Keywords: Corona Virus Disease; COVID-19; Small Business; Raymond Mhlaba

INTRODUCTION

The effect of the coronavirus disease (COVID-19) on small businesses has led to a growing interest amongst various academics and industry leaders. Debates has emanated on the the effect of COVID-19 on small businesses (Kalidas, Magwentshu & Rajagopaul, 2020). The cash flow of small businesses continues to dwindle and remains a major challenge during this COVID-19 period. To ease the effect of COVID-19 on small businesses, the government of South Africa introduced some interventions to support small businesses(Kalidas et al., 2020). Nevertheless, there is no certainty if these interventions are effective in supporting the performances of retail small businesses (Monson, 2020).

Small businesses are perceived to be the main drivers of every economy around the world (Kalidas et al., 2020). Like in the United States, small business accounts for 99.7% of all companies, which implies that as at 2012, 5.73 million business organizations are in the United States(US), while 5.71 million were viewed as micro businesses (US census Bureau: Business encyclopedia,2020). However, organizations with less than 20 workers covered 89.6% of all business organizations and despite this, in 2013, there were 23 million business organizations without workers, which means that the proprietor is the only worker in such organization (Business encyclopedia,2020). In South Africa, according to Organisation for Economic Co-operation and Development (2020), the microenterprises accounts for fifty-five per cent of official employment, compared to forty per cent from big companies (while the remaining five percent employees do not know the size of their employer). The new definition of Small Medium Enterprises (SMEs) according to Philip de Wet (2019) describes SMEs using the number of employees and annual turnover. In addition, businesses are considered micro if the businesses can have a maximum of ten workers (Oni & Fatoki, 2013). While, small businesses employ between eleven and fifty workers and medium sized businesses can employ between fifty-one and two hundred and fifty workers (Kalidas et al., 2020). However, in terms of turnover, a maximum turnover of R20 million for micro-business, R80 million for small and R220 million for medium businesses are applicable for the

wholesale sector (Phillip de Wet, 2019). The retail, motor trade and repair services sector have a maximum turnover of R7.5Million for micro, R25 Million for small and R80 million for medium businesses (Phillip de Wet, 2019). Small businesses remain the key potential driver for job creation, equality and innovation in South Africa, but this has been threatened with the current pandemic (COVID-19) ravaging the world (Kalidas et al., 2020).

The COVID-19 pandemic according to the United Nation Development Programme (2020) is the fundamental universal health challenges of our time and the highest predicament the world has faced since World War II. Since the emergence of the virus in Asia late last year, the virus has spread to every continent except Antarctica. Cases are rising daily in Africa, America, and Europe (UNDP,2020). What then is COVID-19? As stated by the Department of Health, Republic of South Africa website (2020), COVID-19 are a vast group of infections which may cause respiratory contaminations going from the basic virus to increasingly extreme sicknesses, for example, SARS (Severe Acute Respiratory Syndrome), MERS (Middle East Respiratory Syndrome), and the latest Coronavirus ailment is COVID-19. The normal indications or symptoms of the virus include the following: fever, trouble breathing, respiratory side effects and cough etc (WebMD,2020).

As a strategy to reduce the impact of this pandemic on her citizens, the Government of South Africa on the 26th of March 2020, moved swiftly and instituted a national lockdown on the entire country (Goitom, 2020). However, offices, small and medium businesses, government parastatals, institutions of learning etc were all shut down except, the essential services providers i.e. the health sector, security agencies etc. It is, therefore, against this backdrop that this study tends to investigate the effect of COVID-19 on small retail businesses in Alice Town, South Africa.

THE OBJECTIVE OF THE STUDY

This paper aims to assess the effect of COVID-19 on small retail businesses in Alice Town, South Africa. The specific objectives are:

1. to assess the effectiveness of government interventions in supporting small businesses.
2. to investigate the effect of COVID-19 on the cash flow of small businesses.
3. to assess the effect of COVID-19 on sales of small businesses and
4. to determine the effect of COVID-19 on the profitability of small businesses.

HISTORY OF CORONA VIRUS

Kumar, Malviya and Sharma (2020), opines that the debut incident of coronavirus was reported as cold in 1960, which led to about five hundred cases identified as Flu-like system and seventeen to eighteen of such cases were said to be infected with the strain of corona by polymerase chain. Kumar et al. (2020) point out that the virus spread to many countries such as Singapore, Thailand, Vietnam, Taiwan, United States of America and Hong Kong in 2003, which led to several cases of a severe acute respiratory syndrome caused by corona and more than 1000 patients were mortally reported in the same year. The year was tagged a black year for the microbiologist. However, in early 2020, after a December 2019 outbreak in China, the World Health Organization recognized SARS-CoV-2 as a new type of coronavirus which the outbreak quickly spread around the world (Kumar et al., 2020).

According to Stoppler (2020), coronavirus is a special type of common virus that infects humans, typically leading to an upper respiratory infection (URI.) Scientists have identified seven different types of human coronavirus.

Coronaviruses are zoonotic, meaning they are transmitted between animals and people (Department of Health, RSA, 2020). SARS-CoV-2 is a new strain of coronavirus that has not been previously identified in humans. COVID-19 was recognized as the cause of an outbreak of respiratory infection first discovered in Wuhan, China. The virus called COVID-19 has rapidly spread to the length and breadth of the world, however, with the aid of globalization, various government leaders swiftly took a pro-active measure to stall the spread of the virus to their territories following the institution of national lockdown to control the movement of people since humans are identified as the major carrier or medium of spreading the virus (Kumar et al., 2020).

SOUTH AFRICA'S NATIONAL LOCKDOWN

According to Tralac (2020), the South African President, Cyril Ramaphosa announced a national state of disaster in his first and second speech to the country regarding the Disaster Management Act. Hence, as posits by Tralac (2020), the President initiated a 21 days' national lockdown, outlined strict intervention in an all-inclusive arrangement to constrain transmission of the infection and to relieve its financial and social effect on 15th and 23rd March, respectively. He also declared that the government is taking "urgent and drastic measures to manage the disease, protect the people of our country and reduce the impact of the virus on our society and our economy". The lockdown initiated by the government was divided into alert levels that are summarized in table 1.

TABLE 1
THE HIGHLIGHTS OF ALERT LEVELS OF THE NATIONAL LOCKDOWN IN SOUTH AFRICA

AL 5	AL 4	AL 3	AL 2	AL 1
AIMS				
<i>"Drastic measures to contain the spread of the virus and save lives"</i>	<i>"Extreme precautions to limit community transmission and outbreaks, while allowing some activity to resume"</i>	<i>"Restrictions on many activities, including at workplace and socially, to address a high risk of transmission"</i>	<i>"Physical distancing and restriction on leisure and social activities to prevent a resurgence of the virus"</i>	<i>"Most normal activity can resume, with precautions and health guidelines followed at all times"</i>
				<i>"Population prepared for an increase in alert levels if necessary"</i>

Source: The official tweeter handles of the president. (Presidency | South Africa@PresidencyZA)

While the President segments the response plan in three stages, the first stage started in mid-March when the coronavirus pandemic was announced as a national disaster. This incorporated an expansive scope of measures to alleviate the most noticeably awful impacts of the pandemic on organizations, on communities and people (The Presidency RSA, 2020). The measures included the release of disaster relief funds, tax relief, emergency procurement of essential goods and services, funding to small businesses and wage support through the Unemployment Insurance Fund (UIF) while the second stage of the monetary reaction was planned for balancing the economy and securing employments (The Presidency RSA, (2020). On 21st of April, the President declared that a social and monetary help bundle of R500 billion had been settled, adding up to around 10% of Gross Domestic Product (Tralac, 2020:SA Presidential address 2020).

The last stage is a financial system planned for driving the recuperation of the economy as the nation rises out of this pandemic. Key to the monetary recuperation system is the measures to market forces via interventions like economy reform implementation and building of infrastructures that will kindle all encompassing economic growth (Tralac, 2020). Moreover, there are different aids or relief plans initiated by the government of South Africa in addressing the impact of COVID-19 on small businesses. Thus, as posited by Lindiwe (2020), these grants or funds includes the following;

- Covid-19 SMME Emergency Funding Package and Giving for Hope
- Debt Relief Finance Scheme (DRFS)
- Motsepe Family Contribution.
- Resilience Facility/ Business Growth
- Mary Oppenheimer's donation
- Solidarity Fund
- Covid-19 Agricultural Disaster Support Fund
- The Sukuma Relief Programme
- South African Future Trust (SAFT)
- Employer/Employee Relief Scheme (TRS)
- Tourism Relief Funding
- MCEP Covid-19 Programme
- Essential Supplies Intervention Industrial Development Corporation (IDC) Covid-19
- Business financial relief measures for Old Mutual Insurers

RAYMOND MHLABA MUNICIPALITY

According to the Raymond Mhlaba municipality website (2020), the Municipality was named after the renowned anti-apartheid fighter, Raymond Mhlaba (generally known as Oom Ray). According to Eastern Cape Socio Economic Consultative Council (2017), the municipality was named in August through the merger of the disestablished Nxuba and Nkonkobe Municipalities with its significant towns being Alice, Bedford, Hogsback, Adelaide, Fort Beaufort, Seymour and Middle Drift. The Municipality is located along with the mountain scope of Winterberg (intaba zeNkonkobe). The ECECC (2017) further reiterates that Raymond Mhlaba is a countryside Municipality and the economy is to a great extent driven by the rural area, which incorporates citrus, ranger service and harvest creation. The citrus business is one of the region's biggest employers of labour. Also, the Municipality is notable for its rich legacy and culture. The momentous institutions of training available in the area are University of Fort Hare, Healdtown and Lovedale College. The travel industry area remains to a great extent underexploited in a district with notable assets as the Amathole Mountains and national heritage sites (Raymond Mhlaba municipality website, 2020).

SMALL SCALE BUSINESSES IN SOUTH AFRICA.

Ayandibu and Houghton (2017) points out that Small and medium businesses are those businesses which have fewer than 250 workers. The Banking Association of South Africa (2019) claims that the "National Small Business Act defined small and medium business as a very small and micro enterprises based on certain characteristics" while the National Small Business Amendment Act (26 of 2003) define businesses based on sizes, number of employees, turnover rates and total gross asset value. Notwithstanding, in March 2019 the Minister for Small Business and Development Lindiwe Zulu published a government gazette to adjust the definition of micro, small and medium enterprises in South Africa. Table 2 summarises the new definition of small businesses for the retail, motor, and repair services as well as the wholesale sector.

TABLE 2
THE NEW DEFINITION OF SMALL BUSINESS IN SOUTH AFRICA

Sector	"Size of class"	" no of paid workers"	" Total Annual Turnover"
"Retail and Motor Trade and Repair Services"	Medium	Fifty one to two hundred and fifty	Less than or equal to R80 Million
	Small	Eleven to fifty	Less than or equal to R25 million
	Micro	Zero to Ten	Less than or equal to 7.5 million
"Wholesale"	Medium	Fifty one to two hundred and fifty	Less than or equal to R220 Million
	Small	Eleven to fifty	Less than or equal to R80 million
	Micro	Zero to Ten	Less than or equal to 20 million

Source: Phillip de Wet (2019)

Oni and Fatoki (2013) opines that the SME area assumes a crucial job in making employments and generating wealth for the economy, SME's have been known as useful tools of all-inclusive financial economic development and improvement in South Africa and everywhere in the universe. A few researchers (Cant & Wiid, 2013; Peters & Naicker, 2013; SBP Alert, 2014) have anticipated that, in South Africa, SME's business constitutes 91% of official businesses, provides job to about 60% of the employable population and economic productivity amount to about 34% of GDP. While contributing fundamentally to the economy, SMEs cultivate broadening through their improvement of new and unsaturated parts of the economy. Likewise, creative and innovation based SME's give opportunities to the neighborhood, provincial and worldwide development, particularly in Brazil, Russia, India, China and South Africa (BRICS) economies (The Banking Association South Africa 2019).

CHALLENGES FACED BY THE SMALL BUSINESS DURING THE COVID-19 PANDEMIC

As the COVID-19 continues its disruption, it is no news that both small and bigger corporations are faced with the several challenges during the COVID-19 pandemic ranging from downsizing, lack of funds, break in supply chain etc. Bizimungu (2020) opined that at least 57.5 per cent of small and medium sized enterprises (SMEs) operating across different industries closed operations between March and April due to COVID-19 impact, also, a new study by Business Professionals Network (BPN) and the University of Rwanda in Bizimungu (2020) shows that sizeable numbers of the employee were disengaged from work with or without terminated benefits or packages due to the COVID-19 national lockdown.

Besides, according to Facebook's survey in Chacon (2020), thirty-one percent (31%) of SMEs have shut down in the last 3 months. Although the sole business is worst hit as fifty-two percent (52%) are reported to be shut-down, while hotels, cafes, and restaurants account for forty-three percent (43%). Furthermore, services like wellness, grooming, fitness, or other professional services account for forty-one percent (41%). Among the reasons cited by business owners as to what caused their closure, a majority said it was necessary to obey the regulations by governments or health authorities, while a minority (9%) claimed it was due to financial constraints and seven percent (7%) cited the absence of client demand.

REVIEW OF EXTANT LITERATURE

Relationship Between Global Environment Disasters and Small and Medium Business Performances

Samantha (2017) studied the influence of natural disasters on Micro Small and Medium Enterprises (MSMEs) with a focus on the 2016 flood in Western Sri Lanka. Samantha (2017) argues that the "direct and indirect impacts of natural disasters are devastating to business activities and their continuity". The researchers randomly selected a hundred SMEs affected by flood from Colombo district while semi-organized meetings were carried out with the entrepreneurs to know their encounters on different kinds of harms, restoration and re-establishment. One of the significant discoveries was that smaller scale and SMEs are defenceless against flooding in four fronts: capital, labour, logistics and markets. Samantha (2017) further states that income have unexpectedly fallen beneath the consumptions and discovering labour was another significant issue as labourers are the quick casualties of the flood. Business experts needed to discover option or crisis management strategic that will work perfectly for their organizations as the flood has seriously harmed the open foundation framework. The author, however, recommends that the government have a duty to build a modernized industrial area and develop business development services.

Also, Asgary, Ozdemir and Ozyurek (2020) researched how dangers are perceived by SMEs in a nation. Information was collected utilizing an online study of SMEs in Turkey. The outcomes show that worldwide economic hazards and geopolitical risks are the significant worry of SMEs.

Further in 2016, a review was carried out among SMEs in Malaysia to recognize the kind of tragedy and their effects, while Auzzira, Haighb and Amaratungab (2017) examined the effects of disaster on SMEs in Malaysia. The study was additionally used to recognize the issues for the SMEs in fighting against a catastrophic event. The aftereffects of the investigation show the effects of the cataclysmic event are extreme for SMEs in Malaysia and flood was recognized as the main natural tragedy among them. In light of the outcome, the authors recommended that the government or any approved body should assume more effective roles in managing cataclysmic events particularly in term of conveying data with the goal that all the influenced SMEs can take essential activities before the catastrophic event which may limit their misfortune.

METHODOLOGY

The research methodology utilized the interpretivism paradigm, an exploratory research design and a qualitative research approach. The interpretivism paradigm assisted to understand and explain the activities of small business owners during the COVID-19 period. This study adopted an exploratory research design because it supports data collected through qualitative data technique. The qualitative approach was utilized as it assisted to gain a

better understanding of the effect of COVID-19 on small retail businesses. The population included small business retail owners and or managers in Alice Town located in the Raymond Mhlaba Local Municipality. Due to National lockdown levels restrictions, a purposive random sampling technique was utilized and eleven (11) respondents were interviewed. The interviews were conducted face to face while observing the COVID-19 social distancing protocol at their business premises. Both the interviewer and the interviewee strictly adhered to the rules by wearing masks and by using hand sanitizer. The data were collected from owners/managers of small businesses by means of an in-depth semi-structured interview whereafter it was analyzed using a thematic content analysis.

DISCUSSION

This section presents the data using the main themes. It focuses on understanding the effect of COVID-19 on small retail businesses in Alice Town, South Africa. Eleven respondents were interviewed whereby each interview ranged between 15 minutes and 45 minutes.

The effectiveness of government interventions in supporting small businesses

The first objective was to assess the effectiveness of government interventions fund in supporting small businesses during the national COVID-19 lockdown and the post lockdown season with a view to assist small business owners from the negative impact of the national lockdown on their businesses.

During the interview, it was discovered that only six (6) out of the eleven (11) respondents were aware of the intervention programmes instituted by the government. However, out of the six (6) retailers that were aware of the intervention funds, it was discovered that only two retailers have benefited from such funds. One of the beneficiaries said

“I am a proud beneficiary of the intervention fund provided by the government to both businesses and less privileged people. These funds have assisted me in catering for my upkeep i.e. paying both shop and residential rent, feeding, paying staff salaries, etc. I am very grateful to the government led by H.E Cyril Ramaphosa”

Another beneficiary said “if not for these funds I might probably be out of business. It’s such a relief”

While on the other hand, a retailer believed that he was not helped probably because he is of a foreign national. It was obvious from the responses gathered from the interviewees portray that the intervention funds provided by the government have assisted business owners to pay their business bills which would have spell doom on such businesses. This is in line with the study of Asgary et al. (2020) which postulated that the worldwide financial dangers and international dangers are of significant worry to SMEs among the monetary and economic risks in key economies, while high basic joblessness or underemployment was seen as the most elevated dangers for the SME.

The effects of COVID-19 on small businesses cash flow

SMEs are playing a very crucial role in all stages of the economies, thus, plays a key function in wealth and job creation (Chowdhury, 2011; OECD, 2014; Chatterjee et al., 2015; Asgary et al., 2020). These businesses are open to danger and are not well equipped for any foreseen or unforeseen occurrence of disaster and environment risks (Crichton, 2006; Schaefer et al., 2011; Asgary et al., 2020). However, from the interview conducted, all the respondents stated that their cash flow was worst hit by the pandemic, and below are some of the views of the interviewee.

“Cash flow has decreased by 50% since the start of the pandemic” another interviewee has this to say concerning the effect of COVID-19 on her business; “...I noticed that some of my customers don’t have the things they needed because they are not working during this national lockdown”

One hundred per cent (100%) of the business owners interviewed lamented to a significant decline in cash flow of their businesses.

The effects of COVID-19 on sales of small businesses

According to Hart (2020), sales encompasses all activities involved in selling a product or service to a consumer or business. While the Oxford college of marketing (2020), opines that sales assume an essential role in the creation and improvement of loyalty and trust among client and business. Trust and faithfulness are the fundamental reasons why a client would decide to endorse and recommend your organization to a companion or relative or compose an extraordinary review of your item or on the web or the internet. All the interviewees except one attest to the fact that COVID-19 has impacted negatively on their sale volume. Notable among these responses is a grocery store owner who stated that;

“We are witnessing a 50% decline on our sales since the advent of this national lockdown”

while only one (1) interviewee was indifferent on his sales volume. He described his sales volume as “normal” the COVID-19 has little or no effect on his business.

From the foregoing, it was discovered that COVID-19 has a dwindling effect on their sales. This is line with the study of Sigala (2020) on “Tourism and COVID-19”, where the author asserts that tourism is experiencing a rapid and steep decline in demand (sales) during the COVID-19 pandemic.

Effects of COVID-19 on the profitability of small businesses

In many organizations, profit is the prize that the owners of the business need to accomplish from facing challenges and making ventures. Profit is the positive incomes and the backbone of an effective and significant business. If a business fails to achieve profit and instead suffers sustained losses, such businesses will struggle to survive (Tutor2u, 2020). Respondents were asked to narrate the effects of a COVID-19 pandemic on the running cost of their businesses and to state how it has affected their profitability. It was discovered that all the respondents except one opined that during the pandemic lockdown they incurred higher running cost and reduced profitability. Below are some of the words of Retailers around Alice metropolis.

“...expenses have remained stable while income has dropped by fifty per cent (50%). It has been a testing time for us. Since the start of the lockdown we have been running our business at a loss, that is more expenses than the income.”

Another retailer responded as follows; “our profitability has dropped because there is a reduction on the inflow of customers to our outlets and this has caused more damage to the business than good”

While another interviewee opines that; “this pandemic has caused us to run our business at higher running cost because we have to purchase sanitizer at intervals, printing safety caution posters and purchase thermometer guns among others”

From the responses gathered, it was obvious that COVID-19 pandemic has negatively affected the sales of small business operators around Alice.

CONCLUSION

In conclusion, SME plays a significant role in the economy of many countries, including the Republic of South Africa. However, the SMEs are also exposed to various challenges, risks and unforeseen pandemic including the COVID-19 pandemic ravaging the world. Nevertheless, the outcomes of this study show the importance of addressing the effects of COVID-19 pandemic on SMEs performances in South Africa. The study sought to assess the effect of COVID-19 on small retail businesses in Alice Town, South Africa, with the following specific objectives; to assess the effectiveness of government interventions in supporting small businesses. Secondly, to investigate the effect of COVID-19 on the cash flow of small businesses. Thirdly, to assess the effect of COVID-19 on sales of small businesses. Lastly, to assess the effect of COVID-19 on the profitability of small businesses. Generally, this study established that COVID-19 has negatively affected the performance of small businesses in South Africa.

RECOMMENDATION

Recommendations from this study is divided under two headings: responsibilities from the government and small business owners.

Government:

This study recommends that for the small businesses to thrive during a pandemic or natural disaster, there is need for the government to foremost improve on the information dissemination strategy that will ensure that information relating to small business relief schemes in the country i.e as enumerated as above in section 4 under “South Africa’s nation lockdown” gets to the end-users. Periodic messages should be sent to all mobile phone users on the available opportunities in the Republic.

Secondly, the government should ensure that the relief fund disbursement processes to the small business owners are transparent and seamless.

Lastly, small business owners should also ensure that they register with the government and follow her instruction whenever the need arises to ease the government burden of data collection.

Small business owners:

The need for accurate forecasting cannot be overemphasized, therefore, for any business to successfully thrive during this pandemic era, there is need to employ the service of a business in forecasting and extrapolating strategies that will help navigate the storming season. For example, business owners may attempt to expand their supply chain, put into consideration the option of working from home if applicable and need to cut down excessive expenses since there is a sharp drop in the organizational income. Furthermore, there is a need for small businesses to adopt innovative ways of doing business during and after the pandemic by using digital and online platforms.

There is a need for frequent evaluation and re-evaluation of the situation and a plan to deal with it, as the small business owners need to keep proper documentation of the happenings in both the inter and external environment of the business since no business can exist in a vacuum.

The employee needs to be properly motivated since a well-motivated or happy employee will lead to organizational citizenship and in-turn leads to organizational profitability and sustainability.

LIMITATION AND AREA FOR FUTURE PROSPECTS

This research recognizes a few limitations that call for critical consideration. To start with, a portion of the respondents demonstrated a negative demeanour behaviour towards the investigation because there is no money related gain for them. The assumptions from this investigation deserve further investigation in a bigger population using a larger sample size, comprising of more sectors and regions.

Thus, future examinations in different parts of the nation should be done with a more extensive range; it should be led as they set an exploration gap. Primarily, future research studies should be conducted in other sectors of the economy covering the whole nation with the exploration of different methodological techniques for example quantitative or mixed approach.

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