


“The impact of COVID-19 on SME profitability: Insights from South Africa”

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THE IMPACT OF COVID-19 ON SME PROFITABILITY: INSIGHTS FROM SOUTH AFRICA

Abstract

This study aims to investigate the impact of COVID-19 on SME profitability, performance, and operational efficiency. The data were gathered using a structured questionnaire targeting SMEs affiliated with the Centre for Social Entrepreneurship (CSE), Productivity SA, Johannesburg Chamber of Commerce (JCCI), and Durban Chamber of Commerce and Industry (DCCI). A purposive sampling was utilized, specifically choosing SME owners or senior management representatives. The Krejcie & Morgan formula was used to calculate a suitable sample size of 348, resulting in an 81% response rate with 282 participants successfully completing the questionnaire. The instruments' dependability was validated by Cronbach's alpha coefficients of 0.906 and 0.769 for the impact of COVID-19 on SMEs and profitability variables, respectively. The findings indicated that the average effect of COVID-19 on SME was 40.3546, with a standard deviation of 7.61450. The average profitability was 5.4921, with a standard deviation of 1.92297. An analysis using a one-sample *t*-test revealed that the influence of COVID-19 on SMEs did not show a statistically significant impact ($p = 0.156$). However, the effect on profitability was statistically significant ($p = 0.001$). These findings emphasize the diverse consequences of the pandemic on the functioning of SMEs, specifically pointing out considerable decreases in profitability. The study recommends that government agencies and financial institutions increase support for SMEs to help them recover from the profitability challenges brought on by the pandemic. Tailored financial relief programs, accessible credit facilities, and long-term recovery strategies should be implemented to cushion SMEs against future economic shocks.

Keywords

SMEs, COVID-19 pandemic, profitability, operational efficiency, business survival

JEL Classification

L25, M21

INTRODUCTION

The COVID-19 pandemic has profoundly impacted economies worldwide, with small and medium enterprises (SMEs) being among the hardest hit (Sharma & Rai, 2023). In South Africa, SMEs play a critical role in economic growth, employment generation, and poverty alleviation (Enaifoghe & Ramsuraj, 2023). However, the onset of the pandemic brought unprecedented disruptions to business operations, supply chains, and consumer demand. SMEs, which typically operate with limited financial reserves and are highly vulnerable to external shocks, faced severe challenges in maintaining profitability and operational efficiency during this period (Saah, 2021; Blazek et al., 2023; Msomi & Aliamutu, 2024). Many SMEs experienced a sharp decline in sales, increased operational costs, and constraints in accessing financial support (Etemad, 2020). Lockdowns and movement restrictions exacerbated these issues, leaving SMEs struggling to sustain themselves in a drastically altered business environment. Despite government interventions aimed at providing relief, many SMEs lacked the resources to adapt quickly to these changes, raising concerns about their long-term survival and contribution to economic recovery. Despite the vital role SMEs play in the South African economy, the COVID-19 pandemic has led to substantial financial challenges. The profitability of SMEs,

in particular, has been severely impacted due to operational disruptions, decreased consumer spending, and heightened uncertainty. While some studies have highlighted the general impact of the pandemic on businesses, there is a lack of empirical data specifically focused on how COVID-19 has influenced the profitability of SMEs in South Africa. This study seeks to address this gap by investigating the extent to which the pandemic has affected SMEs' financial performance and profitability. Understanding these impacts is critical for policymakers, business owners, and stakeholders to design interventions that can support the recovery and future resilience of SMEs.

1. LITERATURE REVIEW AND HYPOTHESIS

The COVID-19 pandemic has significantly reshaped the landscape for SMEs globally, prompting investigations into the multifaceted effects on their operations, particularly profitability (Sharma & Rai, 2023; Msomi & Zungu, 2023). The literature indicates that SMEs, characterized by limited resources and high susceptibility to external shocks, experienced severe disruptions during the pandemic. Zutshi et al. (2021) highlighted that SMEs faced immediate challenges, including reduced consumer demand, disrupted supply chains, and cash flow constraints, leading to financial distress. Similarly, a study by Tawakol and Ibraheem (2021) emphasized that many SMEs lacked adequate financial buffers, resulting in a substantial decrease in profitability. This aligns with Saturwa et al. (2021), who found that the pandemic resulted in a significant contraction in sales for SMEs across various sectors, particularly in hospitality, retail, and manufacturing.

The pandemic highlighted existing financial vulnerabilities within the SME sector. Beck et al. (2020) revealed that many SMEs struggled to access financing during the pandemic, exacerbating their profitability issues. The lack of sufficient financial reserves made it difficult for SMEs to navigate the crisis, leading to increased reliance on government support programs. However, the efficacy and accessibility of these programs varied widely across regions. SMEs faced increased operational costs due to the need for health and safety measures, such as sanitization and personal protective equipment. According to Fernandes (2020), these additional expenses further eroded profit margins, compounding the financial challenges faced by many SMEs. The increased cost of adapting to new operational protocols was particularly burdensome for those with already thin profit margins.

SMEs experienced a dramatic decline in revenue due to lockdowns and reduced consumer spending. For instance, Bartik et al. (2020) found that nearly 43% of SMEs in the US reported a temporary closure during the early stages of the pandemic, resulting in significant revenue losses. The reduced cash flow severely limited their ability to cover operational costs, leading to increased financial strain and, in many cases, bankruptcy. According to Vanpetch and Sattayathamrongthian (2024), profitability is influenced by various factors, including operational efficiency, market demand, and external economic conditions. The COVID-19 pandemic introduced substantial challenges that affected these factors, leading to a decline in profitability for many SMEs.

In the South African context, Mkhonza and Sifolo (2021) assessed the effects of COVID-19 on local SMEs and reported that the pandemic exacerbated existing vulnerabilities, leading to widespread business closures and job losses. The findings indicated that nearly 80% of SMEs experienced a decline in revenue, with the most affected sectors being tourism, transport, and construction. This decline in revenue is directly correlated with reduced profitability, further underscoring the challenges faced by SMEs during the pandemic. Furthermore, Ndlovu (2023) provided a nuanced understanding of the pandemic's impact on SME profitability, revealing that while some sectors adapted by leveraging technology and digital platforms, many others struggled to pivot, resulting in a dichotomy in the recovery paths of SMEs. The study concluded that the inability to innovate and adapt was a significant determinant of profitability during the crisis. Despite the challenges, some SMEs demonstrated resilience by adapting their business models and adopting innovative practices. For instance, businesses that pivoted to e-commerce or diversified their product offerings were better positioned to weather the storm (Mkhonza & Sifolo,

2021). Mishi et al. (2023) indicated that SMEs that embraced digital transformation reported less severe declines in profitability compared to those that resisted change.

The resource-based view (RBV) is a theoretical framework that posits that a firm's competitive advantage and performance are primarily determined by its internal resources and capabilities. In the context of SMEs during the COVID-19 pandemic, the RBV suggests that the ability to leverage unique resources such as skilled human capital, technological assets, and strong customer relationships can significantly influence their profitability amid crises. Previous studies, such as those by Madhani (2010) and Ranjan (2024), highlight how SMEs that effectively utilize their resources and adapt to changing environments tend to perform better than those that do not. In the context of this study, RBV allowed for the examination of how SMEs that effectively leveraged their resources were better positioned to navigate the challenges posed by COVID-19, thus contributing to a nuanced understanding of profitability during the pandemic.

In light of the literature review, the purpose of the study is to investigate the impact of the COVID-19 pandemic on SME profitability. The following hypothesis was formulated:

H_1 : *There is a negative impact of COVID-19 on SMEs' profitability in South Africa.*

2. METHOD

This study employed a quantitative research methodology, adhering to the positivist paradigm, to assess the impact of COVID-19 on SMEs in South Africa. The quantitative approach was selected due to its ability to systematically measure and analyze variables numerically, providing objective and reliable results. The research design is cross-sectional, capturing data at a single point in time to understand the immediate effects of the pandemic on SMEs.

The questionnaire was distributed electronically to ensure broad reach and compliance with social distancing measures. The target population for this study comprised SMEs affiliated with key

business support organizations in South Africa, including the Centre for Social Entrepreneurship (CSE), Productivity SA, Johannesburg Chamber of Commerce and Industry (JCCI), Durban Chamber of Commerce and Industry (DCCI), and CSE. These organizations were chosen due to their extensive networks and access to a diverse range of SMEs across various sectors such as construction, agriculture, manufacturing, trade, accommodation, and retail. A purposive sampling technique was employed to select participants, ensuring that only SME owners or senior representatives with sufficient knowledge and experience in managing the effects of the pandemic were included in the study (Uakarn et al., 2021). This approach was crucial in obtaining relevant and accurate data. The sample size was determined using the Krejcie & Morgan formula, which is widely accepted for calculating sample sizes in survey research (Msomi et al., 2024). The formula is expressed as follows:

$$n = \frac{X^2 N p (1-p)}{d^2 (N-1) + X^2 p (1-p)}, \quad (1)$$

where n – sample size, N – population size (3,732 SMEs), p – population proportion (assumed to be 0.50 for maximum sample size), d – degree of accuracy (0.05), X^2 – chi-square for 1 degree of freedom at the 95% confidence level (3.841).

Substituting the values:

$$n = \frac{3.841(3732 \cdot 0.50)(1-0.50)}{0.050^2(3732-1) + 3.841 \cdot 0.50(1-0.50)}, \quad (2)$$

$$n = \frac{3583.653}{10.28775} = 348.3417657,$$

$$n = 348.$$

The calculated sample size was 348 SMEs. A total of 282 respondents completed the electronic questionnaire, resulting in a high response rate of 81%. The reliability of the survey instrument was assessed using Cronbach's alpha, a widely used measure of internal consistency. This ensured that the items within the questionnaire reliably measured the intended constructs. Descriptive statistics were used to summarize the data, including frequencies, means, and standard deviations. Inferential statistics, such as regression analysis,

were employed to identify significant factors influencing SME performance during the COVID-19 pandemic. Ethical approval was obtained from the relevant institutional review board, and participants were assured of the confidentiality of their responses. Informed consent was obtained from all participants before they completed the questionnaire.

3. RESULTS

Table 1 shows the frequency distribution of replies about the effect of COVID-19 on SMEs and SME performance. The respondents' claims about the detrimental effects of COVID-19 on their SMEs are largely agreed upon.

With regard to the assertion that "The pandemic had a detrimental impact on SME operational productivity and efficiency," 68.4% of respondents agreed and 20.6% strongly agreed. 29.85% strongly agreed, and 61.7% agreed that the SME had difficulty adjusting its operations to COVID-19. Just 14 SMEs disagreed with the aforementioned assertion. A total of 90.1% of SMEs indicated agreement with the statement, "The effects of COVID-19 caused SME financial stability to drastically erode," meaning that 254 SMEs reported a decline in the financial stability of their business. The statement "Throughout the COVID-19 period, SME customer engagement drastically dropped" was agreed with by 153 SMEs out of 68, and 68 of them strongly agreed with it. This means that 78.4% of SMEs reported a decline in customer engagement following the pandemic.

Regarding government assistance, only 16.6% disagreed that during COVID-19, SMEs found it difficult to make effective use of the government's assistance and relief programs. The majority of SMEs, or 76.9%, said they had trouble making good use of government assistance. A majority of SMEs, or 76.5% (217 SMEs), reported that the pandemic has significantly impacted employee productivity in response to the statement. Finally, with regard to the statement, "COVID-19 has caused supply chain challenges for the SME," the majority of participants (66.3% and 22.7%, respectively) agreed and strongly agreed with the statement that their supply chain had been interrupted.

Table 2 reflects the performance of SME variables. 48.9% of respondents agreed, and 11.3% strongly agreed with the statement, "The SME successfully reduces costs in order to increase profitability." This indicates that respondents thought their SMEs used cost-cutting strategies to boost profits. 78 SMEs expressed disagreement with the statement. Next, 64.6% of respondents agreed, and 84 disagreed that adopting new technologies had an impact on profitability. The statement that "SME profitability is positively impacted by having access to funding options" was agreed upon by an astounding 219 respondents. 52.1% of respondents agreed, and 15.6% strongly agreed with the statement, "The SME maximizes profits by efficiently managing its working capital," suggesting that they thought their working capital was managed well. 29.4% of people denied the statement.

The data showed that respondents' responses were more positive, with 58% agreeing with the statement, "To increase profitability, the SMEs contin-

Table 1. Overall impact of COVID-19 on SMEs

Statements	SD (%)	D (%)	N (%)	A (%)	SA (%)
The pandemic had a detrimental impact on SME operational productivity and efficiency.	6 (2.1%)	14 (5.0%)	11 (3.9%)	193 (68.4%)	58 (20.6%)
The SME has encountered difficulties adjusting its operations to COVID-19's effects.	6 (2.1%)	8 (2.8%)	10 (3.5%)	174 (61.7%)	84 (29.8%)
The effects of COVID-19 caused SME financial stability to drastically erode.	3 (1.1%)	14 (5.0%)	11 (3.9%)	177 (62.8%)	77 (27.3%)
Throughout the COVID-19 period, SME customer engagement drastically dropped.	8 (2.8%)	31 (11.0%)	22 (7.8%)	153 (54.3%)	68 (24.1%)
During COVID-19, the SMEs found it difficult to use the government assistance and relief programs offered.	19 (6.7%)	28 (9.9%)	18 (6.4%)	151 (53.5%)	66 (23.4%)
The pandemic has negatively impacted SME employee productivity.	22 (7.8%)	29 (10.3%)	14 (5.0%)	169 (59.9%)	48 (17.0%)
COVID-19 has caused supply chain challenges for the SMEs.	11 (3.9%)	11 (3.9%)	9 (3.2%)	187 (66.3%)	64 (22.7%)

Table 2. Impact of COVID-19 on SME performance variables

Statements	SD (%)	D (%)	N (%)	A (%)	SA (%)
The SME successfully reduces costs in order to increase profitability.	29 (10.3%)	49 (17.4%)	34 (12.1%)	138 (48.9%)	32 (11.3%)
The adoption of new technologies and innovation has a major positive impact on SME profitability.	36 (12.8%)	48 (17.0%)	16 (5.7%)	146 (51.8%)	36 (12.8%)
SME profitability is positively impacted by having access to funding options.	12 (4.3%)	29 (10.3%)	22 (7.8%)	151 (53.5%)	68 (24.1%)
The SME maximizes profits by efficiently managing its working capital.	21 (7.4%)	62 (22.0%)	8 (2.8%)	147 (52.1%)	44 (15.6%)
To increase profitability, the SMEs continuously assess market developments and make necessary adjustments.	33 (11.7%)	51 (18.1%)	33 (11.7%)	124 (44.0%)	41 (14.5%)
SME financial performance was excellent throughout the previous fiscal year.	46 (16.3%)	112 (39.7%)	46 (16.3%)	49 (17.4%)	29 (10.3%)
The business regularly meets its revenue goals.	40 (14.2%)	138 (48.9%)	22 (7.8%)	51 (18.1%)	31 (11.0%)
The SME contributes to overall profitability by skillfully managing its operating expenses.	23 (8.2%)	87 (30.9%)	33 (11.7%)	114 (40.4%)	25 (8.9%)
For the main SME projects, the return on investment (ROI) has been satisfactory.	34 (12.1%)	67 (23.8%)	19 (6.7%)	105 (37.2%)	57 (20.2%)
SME pricing strategy is in line with optimizing earnings.	35 (12.4%)	87 (30.9%)	22 (7.8%)	106 (37.6%)	32 (11.3%)
The SME controls its cash flow effectively, which boosts profitability.	38 (13.5%)	98 (34.8%)	29 (10.3%)	88 (31.2%)	29 (10.3%)

uously assess market developments and make necessary adjustments.” The claim that they do not adjust to market developments in order to boost earnings was met with disagreement by 29.7% of respondents. A startling 158 SMEs disagreed with the statement “SME financial performance was excellent throughout the previous fiscal year” in their negative response. Only 27.7% of respondents said their financial performance during the previous year was strong. Just 82 respondents acknowledged that their SME meets sales targets, while a worrying 63.1% disagreed with the statement, “The business regularly meets its revenue goals.”

The statement, “The SME contributes to overall profitability by skillfully managing its operating expenses,” elicited favorable responses from over half of the respondents (49.3%), with 39.1% disagreeing that the company was able to control costs. Regarding the claim that “For the main SME projects, the ROI has been satisfactory,” 57.2% of the participants said they were satisfied with the ROI on their SME projects. 101 SMEs did not think their return on investment was adequate. By giving a negative response to the statement “SME pricing strategy is in line with optimizing earnings,” 43.3% of respondents believed that their pricing strategies were not conducive to increasing profits. 138 SMEs thought their pricing policies would optimize revenue. In conclusion, con-

cerning the statement “The SME controls its cash flow effectively, which boosts profitability,” nearly 50% of the participants responded negatively, with 47.8% disagreeing and 41.5% agreeing. Thus, nearly 50% of respondents thought they were not successfully managing their financial flows.

Figure 1 reflects the average net profit percentages in the last three years ranging from 2020 to 2022. These were absolute profitability values that were converted to scales.

As the COVID-19 pandemic spread, lockdown limitations were relaxed, commercial operations resumed, and net profits grew from 2020 to 2022. Figure 1 illustrates the fall in the “less than 4%” and the ascent in the “above 8%” net profits. When the COVID-19 pandemic began in 2020, 55.32% of SMEs reported having net profit percentages between 4% and 7%, 40.78% said their percentages were between 5% and 7%, and just 27.3% said their proportion was above 8%. The net profit percentages for 2021 showed improvement as the pandemic continued into the second year. The percentage dropped to 30, 85% of respondents indicated their profit percentage was less than 4%, 40.04% indicated it was in the 5-7% range, and 40.07% indicated it was above 8%. By late 2021 and early 2022, business activities had increased, and most SMEs were operating as usual as the stringent lockdown restrictions began to lighten. The percentages of

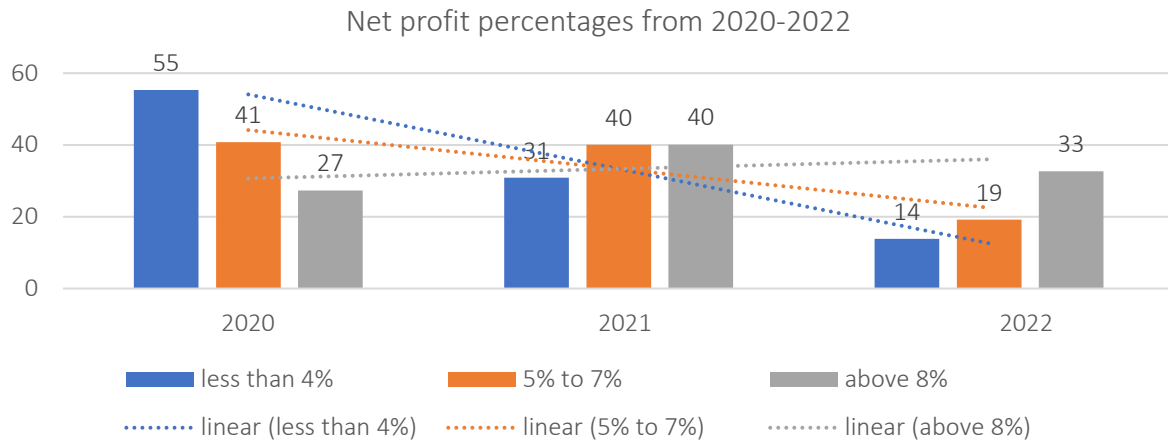


Figure 1. Net profit percentages

net profit indicate a tendency toward an inclination. Of the respondents, 32.62% reported a net profit above 8%, while only 13.83% fell within the less than 4% range and 19.15% within the 5-5% range.

The impact of COVID-19 on SMEs in South Africa is depicted in a disturbing light by the data supplied by SEDA (2022) and backed by a number of studies. The data unequivocally demonstrate that SMEs have seen a sharp reduction in profitability; several have reported a decline of more than 60% in profit by 2020. Businesses suffered greatly as a result of the stringent measures implemented to stop the virus, which decreased turnover and profitability. There is some cause for optimism, nevertheless, as the most recent data show that SMEs are becoming more profitable over time, with the net profit percentage rising from 2.7% in 2020 to 8.5% in 2022. This implies that as limitations are loosened and companies adjust to the new normal, the SME sector has the potential for recov-

ery and growth. The notion that the pandemic had a major detrimental effect on the profitability of SMEs is supported by the conclusions of Shafi et al. (2020), Nguyen (2022), Bularafa and Adamu (2021), Daryanto et al. (2021), Rahmi and Sumirat (2021), and Papíková and Papík (2022). The upward trend in net profit percentages over time indicates that the relaxation of lockdown constraints was clearly important in boosting business profitability. Going forward, it will be critical for SMEs to keep adjusting to the shifting business environment and put plans in place to lessen the effects of upcoming disruptions. Ensuring the long-term sustainability and success of SMEs in South Africa will require new approaches to business operations and collaboration with government and industry partners.

Table 3 furnishes comprehensive one-sample statistics for both the impact of COVID-19 on SMEs and profitability variables. The mean for the impact of COVID-19 on SMEs is calculated at

Table 3. One-sample statistics

Variable	N	Mean	Std. Deviation	Std. Error Mean	Cronbach's α
Overall impact of COVID-19 on SMEs	282	40.3546	7.61450	0.45344	0.906
Profitability variables	282	5.4921	1.92297	0.11451	0.769

Table 4. One-sample test

Variable	t-value	t-test	df	Significance		Mean Diff	95% Confidence Interval of the Difference	
				One-Sided p	Two-Sided p		Lower	Upper
Overall impact of COVID-19 on SMEs	41	-1.423	281	0.078	0.156	-0.64539	-1.5380	0.2472
Profitability variables	5	3.747	281	0.001	0.001	0.42908	-0.2037	0.6545

40.3546, exhibiting a standard deviation of 7.61450, whereas the mean for profitability stands at 5.4921, accompanied by a standard deviation of 1.92297. It is noteworthy that Cronbach's α values indicate robust internal consistency for both variables.

Table 4 elucidates the outcomes of the one-sample t -test, providing a comparative analysis between the sample mean and the population mean for each variable. Regarding the impact of COVID-19 on SMEs, the corresponding t -value is -1.423 , yielding a p -value of 0.156. The mean difference is -0.64539 , and the 95% confidence interval spans from -1.5380 to 0.2472 . In contrast, for profitability, the t -value is 3.747 , with a p -value of 0.001. The mean difference is 0.42908 , and the 95% confidence interval ranges from -0.2037 to 0.6545 .

4. DISCUSSION

The literature review presaged a negative influence of COVID-19 on SME performance. To scrutinize this assumption, three pivotal criteria were considered: the t -value in relation to the critical value, the p -value, and the confidence interval. The t -value for operational efficiency (-1.423) did not exceed the critical value of 1.650, signifying a lack of statistical distinction between the sample mean and the population mean. The p -value, 0.156, surpasses the conventional significance level of 0.05, reinforcing the conclusion that there is no statistically significant difference indicating that the study's results concurred with the abundance of previous research indicating the negative impact of COVID-19 on SMEs globally (Meyer et al., 2022; Rahmi & Sumirat, 2021; Sharma & Rai, 2023). Furthermore, the confidence interval, extending from -1.5380 to 0.2472 , underscores the assertion that the sample mean is not markedly different from the population mean.

Conversely, the results pertaining to profitability manifest a discernible dissimilarity, substantiated by a t -value of 3.747 and a p -value of 0.001. The confidence interval, from -0.2037 to 0.6545 , does not traverse zero, signifying a statistically significant disparity between the sample and population means.

These findings are consistent with Zutshi et al. (2021), who indicated that many SMEs rely on international supply lines for their products or raw materials, which have been severely interrupted by the pandemic. Travel limitations, closures of borders, and transport interruptions have all resulted in supply interruptions and shortages, adding to the operational and financial difficulties faced by SMEs (Zutshi et al., 2021). In a similar vein, Belas et al. (2022), Fubah and Moos (2022), Hasanat et al. (2020), and Omar et al. (2020) concurred that the COVID-19 pandemic has had a major impact on employment at SMEs, resulting in furloughs, layoffs, and even closures that have a negative effect on both the general economy and the lives of employees. Lockdowns and social distancing policies have disrupted businesses, forcing them to change how they operate and pay more, which has negatively affected their performance. The sudden and widespread economic shutdowns caused a significant drop in revenue for many businesses, and they also increased expenses due to new health and safety rules and the need to adapt to new working practices. This has put pressure on their profitability and cash flow, leading to financial difficulties for many SMEs.

Future research prospects include investigating SME coping mechanisms in a post-pandemic environment and conducting a longitudinal study on the long-term effects of the COVID-19 pandemic on the sustainability of SMEs.

CONCLUSION

The purpose of this study was to investigate the impact of the COVID-19 pandemic on SMEs' profitability, performance, and operational efficiency in South Africa. The results show that the lockdown that followed the pandemic had a major detrimental effect on the SME sector. 91.7% of respondents revealed that the pandemic negatively affected the performance and efficiency of the SMEs. 94.9% revealed that they faced challenges in adapting their operations due to the impact of COVID-19. 79.8% indicated that they struggled to effectively utilize available government support and relief measures. A concerning 29.1% indicated that the SME consistently achieves its revenue targets. Moreover, a mere 27.75% revealed that the financial performance in the last fiscal year was strong.

For SMEs to retain operational efficiency in these difficult times, crisis management plans must be in place to lessen future crises and disasters. The study recommends fostering robust and ongoing industry growth by the government revising disaster management policies to aid SMEs in management and recovery in the event of any future crisis. SMEs should strategically plan to utilize local suppliers to avoid lengthy delays in the event of transportation disruptions. The introduction of online sales and increased use of technology could maintain operational efficiency and allow for the continuation of business operations in times of disaster. It is imperative that all staff go on training to become efficient in the utilization of technology and industry-relevant software to implement remote or hybrid working to sustain operations in times of crisis. Future studies could involve investigating disaster relief options available by the government and other small business agencies to better equip SMEs for future disasters. Future studies could also involve identifying strategies and coping mechanisms for SMEs during times of crisis. Future research results of this kind could be useful in assisting SMEs in efficiently planning, monitoring, and controlling their operational efficiency.

AUTHOR CONTRIBUTIONS

Conceptualization: Avika Maharaj, Thabiso Sthembiso Msomi.

Data curation: Avika Maharaj.

Formal analysis: Avika Maharaj, Thabiso Sthembiso Msomi.

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Project administration: Avika Maharaj.

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Supervision: Thabiso Sthembiso Msomi.

Validation: Avika Maharaj, Thabiso Sthembiso Msomi.

Visualization: Avika Maharaj, Thabiso Sthembiso Msomi.

Writing – original draft: Avika Maharaj, Thabiso Sthembiso Msomi.

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