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Post-Pandemic Business Model Adaptation among Female Entrepreneurs in South Africa's Service Sector

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ABSTRACT

The COVID-19 pandemic severely disrupted service businesses in South Africa, where women entrepreneurs were among those hardest hits. This study examines how these entrepreneurs adapted their business models in the wake of the pandemic, with the main aim of identifying the changes they adopted. Adopting a qualitative, phenomenological design grounded in an interpretivist paradigm, data was gathered through semi-structured interviews with fifteen purposively selected women operating across the beauty, tourism, education, transport, events planning, appliance repair, and fitness and health industries, and analysed it using a six-phase thematic analysis. Although participants faced interlocking difficulties during and after lockdown, the study focuses on their business model responses. Participants made durable adaptations, adopting digital and social media platforms, diversifying their offerings and income streams, introducing house-call and appointment-based delivery, deepening supplier and customer relationships, and tightening financial management, and these changes strengthened survival, competitiveness, and growth. The study contributes to business model adaptation theory by showing how women-owned service businesses in a resource-constrained, institutionally weak context reconfigure the value proposition, value delivery and revenue mechanisms of their business models under crisis, extending adaptation frameworks developed largely in high-income settings. The findings offer implications for entrepreneurship theory, business support ecosystems, and the design of more inclusive and gender-responsive policy interventions.

1. Introduction

Entrepreneurship is widely regarded as a primary engine of national economic growth. It underpins development by generating employment, spurring innovation, and creating prosperity (Bowmaker-Falconer et al. 2024). Within the South African economy, small and medium-sized enterprises matter a great deal, with these firms expected to account for roughly 40 percent of national gross domestic product (Bhengu 2024). This landscape shifted abruptly in December 2019, when the city of Wuhan in China recorded the outbreak of COVID-19, a respiratory virus transmitted through direct and indirect human contact that moved swiftly across China and then around the world (Li et al. 2020). South Africa did not escape the disruption that followed. Mandatory social distancing and curbs on movement reshaped the very conduct of business (Odeku 2020). Some entrepreneurs adapted and endured, while others were forced to close, and the burden fell unevenly across society, with women entrepreneurs bearing a disproportionate share of the strain (Manolova et al. 2020).

Female entrepreneurship sits at the heart of this landscape, propelling social and economic progress by creating jobs, fostering innovation, and helping to reduce poverty and inequality (Meyer et al. 2024). Women who own businesses are more likely than men to channel their profits back into education, healthcare, and community development, which amplifies their social impact (Ebewo et al. 2025). Even so, they continue to confront obstacles that men do not, including greater difficulty in securing funding and the persistent challenge of reconciling work with household responsibilities (Hernandez et al. 2024). Many women establish enterprises in low-barrier fields seldom seen as high-growth, such as services, crafts, and education (Meyer 2024). The pandemic struck women entrepreneurs especially hard precisely because it devastated the industries in which they cluster, jeopardised their typically smaller and more fragile firms, and amplified domestic demands amid school closures and heightened anxiety about family health (Manolova et al. 2020).

South African women entrepreneurs shoulder additional, structurally embedded obstacles. They are frequently denied finance because they lack collateral or are judged risky, they contend with social expectations that entrench traditional gender roles, and they navigate policy frameworks that overlook their particular needs (Ebewo et al. 2025). They also struggle to raise start-up capital, secure bank loans at reasonable rates, and work through cumbersome registration and tax procedures (Moloto and Muchie 2023). As Mas-Tur (2022) observes, women's enterprises tend to concentrate in the service industry, gravitating toward fields where women have long been well represented, such as retail, hospitality, personal care, and education. Services, in turn, have grown steadily more central to the global economy, and South Africa boasts a sophisticated service industry that the Department of Trade and Industry has singled out as a key driver of national development (Mtshali 2015; Jansen van Rensburg et al. 2020).

Against this backdrop, business models became indispensable instruments of survival and renewal. A business model offers an abstract account of how an organisation operates (Leviakangas and Oorni 2020), specifying the financial structures, organisational architecture, and partnerships needed to create value; it also encodes management's assumptions about what customers want and how those wants can be met profitably (Saebi et al. 2017). Because business models are inherently flexible, they can be reconfigured in response to technological change, market pressure, regulatory shifts, or external shocks such as the pandemic (Manolova et al. 2020). For women in the service industry, who faced distinctive pandemic-era pressures, reworking the business model became a matter of survival rather than choice.

Studying how women entrepreneurs in the service industry revised their business models after COVID-19 matters, because the pandemic upended ordinary operations, above all in sectors built on personal contact (Manolova et al. 2020). South African businesses already struggle to survive amid scarce resources and weak support systems (Reddy and Mamabolo 2023), and women-owned small businesses faced particular hardship during this period, juggling resource constraints, gaps in financial support, and the added weight of household duties during lockdown (Rahayu and Ellyanawati 2023). Although firms were compelled to reinvent themselves through contactless services and online channels (Gergely et al. 2024), the literature has yet to fully document how women adapted within these sectors. The primary objective of this study was therefore to identify the key business model changes that women entrepreneurs in South Africa's service sector adopted after the pandemic. The guiding question asked what business model adaptations these women implemented post-COVID-19, and three secondary objectives followed: to gauge the effectiveness of these adaptations for survival, revenue, and growth; to explore the challenges women faced afterwards; and to understand the long-term consequences of these adaptations for the sustainability and competitiveness of female-owned service firms.

2. Literature Review

2.1 Female Entrepreneurship in South Africa

A female entrepreneur is a woman, or group of women, who founds, plans, and runs a business (Pheaha 2020). Basit et al. (2020) portray such women as self-driven individuals who launch ventures, shoulder daily risks and operations, manage finances, and honour social obligations, all while exercising leadership. The very concept can be traced to scholarship of the 1960s and 1970s, where it described women's creation of new ventures (Mulaudzi and Schachtebeck 2022). For much of history, and until the twentieth century, women tended to start modest enterprises to supplement household income and weather hardships such as recessions, their ventures typically born of necessity rather than the opportunity-seeking more common among men (Basit et al. 2020).

Women remain markedly underrepresented in the lucrative, fast-growing sectors that increasingly define the modern economy, and their participation in such high-growth fields has barely moved in two decades (Wheadon and Duval-Couetil 2021). Motivations vary: Henri et al. (2023) report that 54 percent of women pursue entrepreneurship for financial reward, 50 percent for autonomy, and 40 percent to turn a passion into a viable venture. Despite these constraints, women now constitute the fastest-growing group of entrepreneurs worldwide, and African women in particular exert a positive influence on their economies, communities, and families, often reinvesting profits in education, healthcare, and community projects (Ebewo et al. 2025; Anwana and Aroba 2022). Notable differences also persist between men and women entrepreneurs, particularly around marriage and the household support structures available to each (Veena and Nagaraja 2013). Much of this literature, however, remains largely descriptive, cataloguing the characteristics and constraints of women entrepreneurs rather than explaining how they respond to them, and its findings are frequently context-bound, drawn from settings whose institutional conditions differ markedly from those of South Africa.

2.2 COVID-19 and the Service Sector

COVID-19 surfaced in China late in 2019 and spread worldwide with alarming speed, driving governments to seal borders and bring their economies to a halt (Anwana and Aroba 2022). South Africa confirmed its first case on 5 March 2020 and, having declared a state of disaster, imposed a 21-day national lockdown on 23 March 2020. Firms deemed non-essential were ordered to close, an intervention that triggered unprecedented disruption across most areas of trade (Opute et al. 2020). Small and medium-sized enterprises suffered acutely and were obliged to rethink their business models in the face of social restrictions, closures, and supply chain breakdowns; to thrive in the resulting new normal, they had to grow more inventive and more flexible (Fubah and Moos 2022; Satrio et al. 2024).

The service sector is the most diverse and dynamic contributor to gross domestic product, earning revenue from intangible products and offerings that span finance, retail, communications, transport, tourism, hospitality, and community services (Jules et al. 2021). Lockdown restrictions hit this sector hard, precisely because service delivery depends so heavily on direct, face-to-face interaction (Mashingaidze and Bomani 2022). Earlier downturns, such as that of 2008 to 2009, mainly damaged the male-dominated manufacturing and construction industries; the measures taken against COVID-19, by contrast, shuttered businesses in female-dominated fields such as services, tourism, travel, and retail, producing heavy job losses (Amankwah-Amoah et al. 2023). At the same time, the crisis accelerated the move toward online delivery in domains such as healthcare and education, with virtual consultations and remote learning quickly becoming routine. Much of this work, however, treats the service sector in aggregate and stresses the scale of disruption, offering little business-level insight into how individual women-owned service businesses actually reconfigured their operations to survive it.

2.3 Business Models and Business Model Adaptation

A business model concisely captures how an interconnected set of choices across strategy, architecture, and economics is managed to secure lasting competitive advantage in particular markets, encompassing elements such as the value proposition, external positioning, internal processes and skills, and the economic model (Zott et al. 2011). Bigelow and Barney (2021) propose a leaner framework of four moving parts: the client, the value proposition, the profit formula, and the resources and processes required to execute the model on a financially sustainable basis. In essence, a business model is the bundle of activities through which a firm creates and delivers value to its customers.

When a firm realigns these activities in response to changes in its environment, that strategic adjustment is termed business model adaptation (Rahayu and Ellyanawati 2023). Manolova et al. (2020) contend that effective adaptation must seize emerging opportunities rather than merely fend off threats, requiring entrepreneurs to manage risk and pursue new prospects at the same time. Penarroya-Farell and Miralles (2022) characterise such adaptation as a reconfiguration of the value chain and value proposition to match shifting customer preferences, whereas Montoro-Sanchez (2009) frames it as the revision of revenue-generating mechanisms that keeps a firm viable while serving its target market. The digital transformation that the pandemic accelerated pressed firms to modernise their marketing in ways that yield lasting competitive advantage (Santos-Jaen et al. 2023), and Reddy and Mamabolo (2023) confirm that COVID-19 placed business model adaptation at the very centre of organisational survival. These accounts are not, however, wholly consistent. Whereas Manolova et al. (2020) portray business model adaptation as a proactive process that combines risk reduction with the pursuit of new opportunities, Reddy and Mamabolo (2023) examine adaptation primarily through the lens of survival and resource mobilisation during crisis conditions. It therefore remains unclear which characterisation better reflects the experiences of resource-constrained women entrepreneurs. Existing studies also provide limited insight into how constraints in digital infrastructure, financial capital, and managerial capacity may affect firms' ability to reconfigure their business models, particularly in developing-economy contexts. Taken together, these strands suggest a gap in our understanding of business model adaptation among women-owned service businesses operating under severe resource constraints. This study addresses that gap by using business model adaptation as the analytical lens through which the research question is framed and the interview data are interpreted, thereby linking the theoretical framework directly to the methodology and analysis that follow.

3. Methodology

This study adopted a qualitative approach located within an interpretivist research paradigm. Interpretivism is understood here as a philosophical paradigm that combines a subjectivist ontology, which holds that social reality is constructed through the perceptions and actions of individuals, with an interpretivist epistemology, which holds that knowledge of that reality is generated by engaging with the meanings people attach to their experiences (Saunders et al. 2023). This paradigm framed the inquiry into how women entrepreneurs understood and reconstructed their business reality during and after the pandemic. It suited the research because it surfaced the deeper, individualised meanings behind the participants' business model changes, treating each entrepreneur's response as a reality formed by their own perception of opportunity and risk.

A qualitative design was preferred because the depth of data outweighs its breadth when the goal is to grasp how people perceive their experiences and why they act as they do. This approach offered the flexibility to follow unanticipated lines of inquiry across a fast-moving business landscape, and it allowed the study to capture personal narratives that illuminate the decisions, struggles, and strategies of women adapting their business models. Within this qualitative design, the study followed a descriptive phenomenological strategy, which seeks to identify the shared, common meanings of a phenomenon as it is experienced by those who live through it (Creswell et al. 2007; Lim 2025). This strategy directly informed both data collection and analysis. The interview questions were framed to elicit rich, first-person accounts of participants lived experience of adapting their businesses, and the analysis worked closely with participants' own statements to distil the essence of business model adaptation shared across the sample, rather than imposing a pre-existing theoretical model. To limit the influence of the researcher's own assumptions on these descriptions, prior expectations about how women adapt their businesses were bracketed and set aside as far as possible during coding and interpretation.

Purposive sampling identified participants able to supply the data the study required. The authors selected women who were active in their businesses and had personally lived through the economic downturn the pandemic caused, a criterion that secured relevant and appropriate data (Andrade 2021). The final sample comprised fifteen women operating in the service sector. Phenomenological research typically calls for between five and twenty-five interviews to reach saturation, and for a relatively homogeneous group such as women in service businesses, a sample of this size comfortably exceeds the minimum. Fifteen interviews proved sufficient, since the later conversations yielded no new themes or meaningful insights.

Data were collected through semi-structured, in-depth interviews held between December 2025 and February 2026. Of the fifteen, seven took place in person at locations convenient to participants and eight were conducted virtually, ranging in length from roughly ten minutes to just over an hour. Open-ended questions invited participants to describe their own difficulties and decisions, generating rich subjective material, and every recording was transcribed verbatim. Data were analysed using the six-phase thematic analysis procedure of Braun and Clarke (Terry et al. 2017). In the first phase, the researchers became familiar with the data by transcribing each interview verbatim and checking the transcripts against the recordings. In the second phase, transcripts were read repeatedly and initial codes were generated inductively to capture significant and recurring elements of participants' accounts of their motivations, challenges, and business model adaptations. In the third and fourth phases, these codes were collated into candidate themes and reviewed against both the coded extracts and the full dataset. Codes and provisional themes lacking sufficient supporting evidence were merged or discarded. In the fifth phase, the final themes and subthemes were defined and named, while in the sixth phase they were written up as the findings reported below. Coding and theme development were iterative rather than linear, with themes refined through repeated comparison across transcripts.

Because the researcher is the primary instrument in qualitative analysis, reflexivity was maintained throughout. Notes were kept on emerging interpretations, and care was taken to remain aware of how personal assumptions might shape coding decisions, with themes grounded in participants' own words. Several measures were employed to establish trustworthiness and credibility. Credibility was supported through member checking during interviews, with responses paraphrased and repeated to confirm accurate understanding, and through the use of verbatim quotations to support each theme. Dependability and confirmability were enhanced by maintaining an audit trail of coding decisions and anchoring the analysis in the raw data, while transferability was supported through a detailed description of participants and their contexts (Table 1).

All ethical requirements were met. Participant information was held in strict confidence, with personal identifiers removed and pseudonyms used throughout. Anonymity was preserved by stripping identifying details from the transcripts, and the quotations reported below cannot be traced to any individual. Data were stored securely on password-protected devices, and written informed consent was obtained before each interview, with participants advised that their involvement was voluntary and that they could withdraw at any time without penalty. Ethical clearance for the study was granted by the Department of Business Management Research Ethics Committee at the University of Johannesburg (ethical clearance code 25SOM/BM101).

4. Results and Discussion

This section reports the findings from the fifteen interviews. It opens with a profile of the participants and then presents the four themes that emerged from the thematic analysis, drawing on the participants' own words and situating each theme within the relevant literature. To protect anonymity, participants are identified by number from P1 to P15.

4.1 Profile of Participants

Table 1. Profile of participants, showing each participant's sector or industry, business location, years in business, and main services

Participant	Sector / industry	Location	Years in business	Main services
P1	Early childhood development and childcare	Rural	9	Daycare and early learning for children aged six months to five years
P2	Transport services	Rural	8	Livestock transport and delivery
P3	Beauty	Urban	8	Hair and nail services
P4	Events	Rural	9	Events planning, decor and catering for weddings and entertainment
P5	Early childhood development	Urban	8	Aerobics training, Grade R education and aftercare
P6	Fitness and health	Urban	7	Fitness coaching, weight management and product recommendations
P7	Tourism and beauty	Urban	23	Beauty treatments and travel and tourism services
P8	Early childhood development	Urban	30	Grade R education and aftercare
P9	Events planning and management	Urban	8	Decor, floral and balloon arrangements, catering and planning
P10	Beauty	Urban	14	Hairstyling
P11	Beauty	Urban	7	Hair, nails and unisex beauty services
P12	Beauty	Rural	9	Hairstyling and make-up
P13	Tourism	Urban	17	Adventure and camping, tourist guiding, heritage and cultural tours
P14	Appliance repair	Rural	8	Repair and maintenance of refrigerators and air conditioners
P15	Education	Urban	10	Extra mathematics classes for high school students

Source: authors' own compilation

4.2 Theme 1: Inspiration and Motivation to Start a Business

Consistent with the push–pull framework, in which pull factors draw individuals toward self-employment while push factors force them into it (Bui et al. 2018), the participants reported a mix of motivations rather than a single trigger, spanning economic necessity, passion, an unmet community need, the commercial use of existing skills, family legacy, and a wish to give back. For several, entrepreneurship was a response to circumstance rather than a deliberate career choice: P10 and P12 both began braiding hair out of necessity, echoing accounts of necessity-driven women's entrepreneurship in South Africa (Minniti and Nardone 2007; Irene 2017; Basit et al. 2020). P11 framed her own beginnings in similar terms:

> *"Actually, looking at the circumstances, the economy and the way life was very hard. So, I had to look for something. Maybe something that's creative, something that can bring something to the table. Yeah. So started like that. And thank God today we are here." (P11, salon owner)*

Others were driven by passion (P3, P7), by an unmet community need (P1, P14, P15), by the wish to commercialise existing skills (P4, P9), by family legacy (P2, who inherited a livestock transport business), or by a desire to uplift their communities (P5, P13), reflecting established accounts of entrepreneurial passion, opportunity recognition, human capital, and social entrepreneurship (Cardon et al. 2009; Teles and Schachtebeck 2019; Ucbasaran et al. 2008; Yamini et al. 2022). These motivations are not the primary focus of the study, but they matter because the resilience and agency they reveal appear to have helped sustain the participants through the disruption that followed and shaped how they subsequently adapted their business models.

4.3 Theme 2: Challenges Faced by Female Entrepreneurs

This theme examines the obstacles the participants faced during and after the pandemic. Although the pandemic caused immediate disruption, several hardships outlasted the lifting of restrictions, and the theme is therefore split into difficulties experienced during the crisis and those that came afterwards.

4.3.1 Challenges during the COVID-19 pandemic

Every one of the fifteen participants met multiple obstacles during lockdown, from poor cash flow to disrupted day-to-day operations and threats to family wellbeing (Iwu et al. 2022). Because their services hinged on in-person contact, which was forbidden, most could conduct no business at all. The most pervasive blow was a sudden, sharp loss of income. Women business owners proved more exposed to revenue decline than men during the pandemic (Rahayu and Ellyanawati 2023), and lenders grew reluctant to extend credit to small firms, citing a want of collateral (Mollmann 2021). Businesses that depended on physical interaction, among them salons, beauty therapists, personal trainers, events planners, and childcare providers, ceased operating entirely while fixed costs kept mounting. P11 noted that landlords showed no leniency despite the closures, and P14 leaned entirely on personal savings to meet both household and business expenses. P13 described the financial toll vividly:

> *"It was a loss of income, cancellation. I needed to close the fixed costs such as rent, vehicle payments and stuff. Staff wages continued despite no revenue, you know, so I needed to retrench some of my staff, use my personal savings and temporarily close the business. It was emotionally stressing and uncertainty was also very high. We were living not knowing what will happen tomorrow." (P13, tourism and beauty)*

For sole breadwinners such as P10 and P12, the impact was harsher still, since their businesses were the only income for themselves and their families. These experiences confirm the disproportionate financial vulnerability of women entrepreneurs that Rahayu and Ellyanawati (2023) describe, and the reliance on personal savings rather than formal credit bears out Mollmann's (2021) point about restricted access to finance.

Closely tied to this was the inability to render services under movement restrictions. The service sector's dependence on physical proximity left it acutely exposed (Mashingaidze and Bomani 2022). P7, whose entire model rested on hands-on client contact, could find no way to shift online; P2 reached a standstill once auctions closed and travel was curtailed; and P4 found that caps on gathering sizes effectively erased event bookings. The fact that some participants could not move to virtual alternatives extends the literature by pointing to a subgroup of service entrepreneurs for whom digital adaptation was not merely hard but structurally impossible.

The pandemic also permanently reshaped the available customer base. P10 lost roughly half her clients, as some moved away, some died, and others lost their jobs; P3 noticed that many clients had taught themselves to do their own hair and nails during lockdown, a permanent erosion of demand compounded by a wave of new competitors; and P6 found that courier disruptions stopped her delivering products. This new client self-sufficiency extends the discussion of pandemic-driven market disruption (Karniouchina et al. 2022) by revealing a behavioural mechanism through which the crisis wrought lasting structural change in service demand.

Participants also carried a dual burden of business and family responsibilities. Women entrepreneurs were more likely than men to juggle running a business with caregiving (Alon et al. 2020; Jali et al. 2023). P1 cared for her own children at home while planning for her business and her staff, P13 called her situation shattered given her responsibility for employees and family alike, and P15 worried at once about her family's health, her lost income, and the welfare of her students. Such accounts show how each difficulty magnified the others. Beyond the financial and operational strain, participants reported considerable psychological and emotional distress, which confirms that distress was a primary challenge rather than a side effect (Henri et al. 2023; Stephan et al. 2021). P9 feared catching the virus at a time when people were dying daily, and P13 described profound uncertainty as her business, her staff, and her family all depended on revenue that had abruptly stopped.

Finally, several participants could not reach government relief. The state did offer aid to small businesses, but many women were shut out by convoluted application processes and rules that disqualified informal firms, which are overwhelmingly women-owned (Iwu et al. 2022; Ajiva et al. 2024). P2 and P14, both unregistered, did not qualify, and P8 applied three times without success. These accounts extend the literature by giving direct testimony to the human cost of exclusion, felt not as an abstract policy gap but as being systematically denied help during the most ruinous period these women had known. In sum, the pandemic's challenges were multidimensional and mutually reinforcing, and entrepreneurs in sectors requiring direct physical contact were hit hardest.

4.3.2 Challenges in the post-COVID period

The aftermath posed a distinct yet equally taxing set of challenges. Foremost was the struggle to rebuild a customer base that lockdown had hollowed out, with women-owned service firms enduring deeper and longer economic damage (Donga and Chimucheka 2024a) and the smallest businesses least likely to win post-pandemic financial support (Lionesses of Africa and New York University 2021). P10 explained that recovery demanded heavier advertising through Facebook and WhatsApp and that her business had still not returned to pre-COVID levels, while P12 used promotional specials and discounted packages to coax clients back, though at the cost of her margins. P3 described a more tangled landscape in which weaker demand met a flood of new providers, forcing her to cut prices and devise fresh service combinations. The permanence of client loss, through death, relocation, and changed behaviour, extends the literature by showing that recovery was less a matter of waiting for clients to return than of rebuilding within a wholly altered market.

Sharper competition was a related and continuing problem. By forcing consumers to acquire new skills and pushing many people to set up informal businesses for income, the pandemic lowered barriers to entry across several service fields (Karniouchina et al. 2022). P3 observed a marked rise in rivals charging less than she could match without sacrificing quality, and P10 reported that the number of braiders in her area had grown substantially. Rising operating costs and financial strain compounded the pressure, squeezing margins and, in some cases, prompting relocation to cut overheads.

Going digital brought its own difficulties. Although small and medium-sized enterprises are increasingly expected to embrace digital marketing, doing so remains a steep climb for those short on digital know-how and funds (Hossain et al. 2024; Sechabe and Fatoki 2021). P5 struggled with digital communication tools and felt unable to use more sophisticated systems, while P12 was defrauded on Facebook by a client who exploited her online presence. P12's experience extends the literature by identifying online fraud as a genuine and significant risk dimension of digital adoption for women entrepreneurs.

Difficulty in securing finance persisted into recovery. Women are often excluded from key funding networks such as angel investors and venture capitalists (Ajiva et al. 2024), and lenders continue to treat small, women-owned firms as high-risk borrowers (Baloyi and Khanyile 2022). P2 and P14 found post-COVID funds largely out of reach because their businesses were unregistered, and P4 hesitated to take on the loan-based funding on offer. These findings extend the literature by showing that post-pandemic funding barriers were compounded by informality, which systematically disqualified the most vulnerable firms from the support they most needed. Participants also went on balancing recovery against family duties; asked about this balance, nine of the fifteen said they managed it through practical strategies such as scheduling, as P5 explained:

> *"Balancing my work with my personal life. In most cases, I create a schedule. If it's time for family, it's time for family. Even when you call me, I tell you, right now I'm busy. Unless it's something like an emergency and it will affect the community tomorrow, affect my family or somebody tomorrow. That's when I attend. But if it's something else, I don't attend it at all." (P5, early childhood development)*

For others, such as P1 and P11, recovery and growth exacted a heavy personal toll and ate into their time. The post-COVID challenges were thus diverse, interlinked, and in many cases more stubborn than the immediate shock of lockdown, underscoring the need for sustained, targeted support that addresses not only financial needs but also the structural, digital, and psychological barriers that keep limiting recovery and growth.

4.4 Theme 3: Business Model Adaptations Implemented Post-COVID-19

This theme addresses how the participants reshaped their business models to cope with the pandemic's disruption. The findings are organised by industry, since the pandemic affected sectors unevenly and the specific adaptations a participant made depended on the nature of her industry, the severity of the disruption, and the avenues open for recovery. Across the sectors, those adaptations took the form of new offerings, the adoption of digital platforms, revised pricing, and alternative ways of delivering services.

4.4.1 Beauty industry

The four beauty entrepreneurs reported that the pandemic profoundly altered how their businesses worked and compelled them to remake their models to stay competitive. With salons shut, customers began performing some treatments at home, and distancing rules together with shopper hesitancy reshaped behaviour in ways that lingered long after restrictions lifted (Grimmer 2022). To offset weaker demand, participants reworked their pricing to suit more cautious clients and introduced bundled packages. P3 recounted using specials such as combined braids and nails to win and keep customers, a tactic in keeping with the need to realign value propositions as preferences shift (Penarroya-Farell and Miralles 2022). Another important move was the introduction of mobile or house-call services. P3 noted that adding house calls worked well because customers prized the convenience, and P12 gained new clients through house calls after losing the premises she had rented as a salon. Participants also raised their profile on social media, consistent with the accelerated digital shift that pushed firms to modernise their marketing (Santos-Jaen et al. 2023), using these channels to promote services, display their work, and engage prospective clients.

4.4.2 Tourism industry

The tourism participants ranked among the hardest hit, given border closures and the collapse of travel demand, yet they answered with ambitious diversification and repositioning. P7 survived by broadening her income streams and moving her beauty clinic into her home to trim overheads, later investing in a fully branded premium vehicle that doubled as mobile advertising for her tourism business. P13 used the lockdown for strategic planning and market diversification, then expanded into cross-border and international markets and took part in tourism market-access platforms run by South African Tourism. These responses confirm that effective adaptation demands new capabilities beyond those a firm already holds (Manolova et al. 2020) and illustrate how repositioning the value proposition can unlock entirely new markets.

4.4.3 Basic education industry

The early childhood development operators and the mathematics tutor adapted by pairing health-driven operational changes with digital communication. P15 moved her tutoring online, which both kept the business alive through lockdown and brought the unexpected benefit of reaching learners across a far wider area. P1 turned to messaging apps to send learning materials and updates straight to parents, recalling that she started using WhatsApp groups to communicate, post updates, and share home activities, and she cut class sizes to meet distancing rules while introducing stricter hygiene practices. The flexible fee structure P5 adopted confirms Montoro-Sanchez's (2009) framework of value-chain adaptation, specifically the revision of revenue-generating mechanisms that keeps a business viable while serving its target market, and the experiences of the early childhood operators underscore the sector's fragility (Draper 2022; Ebrahim et al. 2021).

4.4.4 Transport industry

The livestock transport entrepreneur faced heavy disruption once auctions, her main revenue source, were closed, which confirms how badly the transport sector suffered during the pandemic (Luke 2020; O'Sullivan et al. 2020). As restrictions eased, she widened her service scope, carrying cattle over greater distances and marketing herself through pamphlets at auction sites. She explained that she extended her delivery range from five villages to eight to reach more customers, a geographic expansion that reflects the reconfiguration of the value chain to serve a broader market (Penarroya-Farell and Miralles 2022) and that, alongside low-technology print marketing, demonstrates resilience and a knack for finding growth even in a highly niche industry (Sechabe and Fatoki 2021).

4.4.5 Events planning industry

The two events planners were hit hard by limits on gatherings, which triggered widespread cancellations and postponements (Snowball et al. 2024; Xiang et al. 2021). P4 diversified by moving from beauty into events planning and invested in training others to help run the business, explaining that she trained people who could both start their own ventures and assist her, which let operations continue in her absence. This approach to building human capital reflects both opportunity recognition (Hill et al. 2024) and the social entrepreneurship dimension in which value creation reaches beyond the individual entrepreneur (Bacq and Janssen 2011). P9 diversified her offerings, strengthened her supplier relationships, and adopted digital tools to work more efficiently, noting that dependable suppliers let her operate smoothly without travelling to Johannesburg each month. P9's strengthening of supplier ties extends the literature by showing that supply chain resilience, and not only digital adoption or service diversification, is a critical and often overlooked dimension of business model adaptation.

4.4.6 Appliance repair

The refrigeration repair entrepreneur saw operations stop entirely under lockdown, as movement restrictions made it impossible to reach clients, and several of the shops she serviced shut for good. She rebuilt by raising her profile, recalling that she expanded her online presence with a Facebook account and advertised by handing out pamphlets and posting them on notice boards, in line with the pressure on small and medium-sized enterprises to adopt electronic marketing to stay competitive (Sechabe and Fatoki 2021). She also enlarged her operational capacity by hiring an extra technician and, rather than drawing a salary, ploughed the funds back into new equipment, mirroring the capital-reinvestment strategy that marks resilient post-pandemic entrepreneurship (Reddy and Mamabolo 2023). She further broadened her income by investing in cattle, creating a revenue stream independent of the repair business; this aligns with the recognition that diversification is vital to sustaining and growing women-owned firms (Motilewa et al. 2015) and extends the literature by revealing that investing in an altogether different sector can serve as a practical financial safety net.

4.4.7 Fitness and health

The dietary supplement distributor and personal trainer saw her business badly disrupted by limits on physical contact and the closure of gyms. To stay afloat, she turned to remote support and digital communication, continuing to offer fitness guidance and sell products through messaging apps and video calls, and recalling that instead of meeting clients in person she trained them online via Teams or WhatsApp video calls. When personal training was not feasible, she leaned on product distribution, and balancing the two income streams proved crucial. Once restrictions eased, she gradually resumed in-person training while keeping up product sales and retaining the online service for clients who still wanted it, which confirms the wider pattern of pandemic-driven digital adoption in the service sector (Rahayu and Ellyanawati 2023; Santos-Jaen et al. 2023).

4.5 Theme 4: Long-Term Sustainability and Competitiveness

This theme addresses the lasting effects of the adaptations the participants made during and after the pandemic. Many of these changes went well beyond mere survival, ultimately fostering greater sustainability, sharper competitiveness, and growth. A firm's capacity to sustain itself now depends increasingly on its capacity to innovate (Henri et al. 2023), and the pandemic placed business model adaptation at the heart of survival strategy (Reddy and Mamabolo 2023).

Customer retention and loyalty were strengthened through personalised relationship management, promotional packages, house calls, and flexible appointments. P3 introduced house calls as a new offering that proved hugely popular and became a permanent fixture of her model, and she used combination specials to attract price-conscious clients. P4 invested in training and developing her team, including unemployed community members, which lifted the consistency and quality of her service and deepened client loyalty. The deliberate, systematic nature of these personalised approaches extends the literature by showing that small, owner-managed firms can approximate the relationship-management logic of formal loyalty models through low-cost, technology-enabled personalisation (Nansubuga and Kowalkowski 2024; Meyer and Du Toit 2024).

The digital platforms that rose to prominence during the pandemic remained central to operations afterwards, consistent with the lasting competitive advantage that pandemic-accelerated digital transformation confers (Santos-Jaen et al. 2023) and with the extension of entrepreneurial activity into digital ecosystems and networks (Schultz et al. 2024). Facebook emerged as the most widely adopted platform, valued for its reach, ease of use, and low cost, while WhatsApp became a vital channel for client communication, scheduling, and sharing promotional content. P10 used Facebook and WhatsApp to advertise and stay visible, P11 set up Facebook and TikTok pages to showcase her work, and P1 kept the WhatsApp group system she had built during lockdown as a permanent part of her client communication. Beyond marketing, several participants adopted digital tools for administration: P9 introduced digital quoting, online booking, and online bookkeeping, and P15 used Zoom and Microsoft Teams to deliver and record tutoring sessions, a formalisation of operations that reached well past temporary digital fixes.

The strategic changes made during the pandemic ultimately opened the way to broader growth, consistent with the argument that effective adaptation must seize emerging opportunities (Manolova et al. 2020) and that rapid technological change provides fertile ground for entrepreneurship (Schultz et al. 2024). P7 bought a branded seven-seater premium vehicle for her tourism business and set out ambitions to build a full travel agency and pursue supply opportunities. P13 expanded her tours to cross-border destinations such as Mozambique and international markets including China and Hong Kong, ran successful trips, and positioned herself as a uniquely specialised operator. P15 grew her tutoring operation from ten students to a far larger cohort that required two more teachers and a move to bigger premises, added recorded online sessions, and voiced aspirations to develop an online school and a replicable franchise. The scale of this growth extends existing frameworks by demonstrating that the pandemic, for all its devastation, simultaneously created conditions that pushed women to innovate and diversify in ways that positioned them for growth well beyond their pre-pandemic operations (Kuratko and Covin 2025).

Service diversification emerged as one of the most universally beneficial strategies, confirming that women entrepreneurs treat diversification as essential to long-term survival and growth (Motilewa et al. 2015) and that effective adaptation means managing risk and chasing new opportunity at once (Manolova et al. 2020). P4 formally added graphic design, invitation design, and social media marketing, along with self-service decor packages, while P3 added house calls and combined packages, and P7 branched into tourism operations, branded vehicle hire, and government supply contracts alongside her beauty services. This diversification reduced dependence on any single revenue source, and many of the new offerings were kept on for good because of what they added to earnings and to a growing clientele. Taken together, the findings reveal women entrepreneurs who are not mere survivors of an unprecedented crisis but active architects of their own business evolution, displaying considerable capacity for innovation, resilience, and strategic thought.

5. Conclusion

This study set out to identify the key business model changes that women entrepreneurs in South Africa's service sector adopted after the pandemic, and to weigh their effectiveness, the challenges these women faced, and the long-term consequences of their adaptations. A complex, multidimensional picture of post-COVID business model evolution emerges. The motivations that drew the participants into business were deeply personal and varied, ranging across economic necessity, passion, community need, skill monetisation, and family legacy, and a common thread of resilience and agency ran through them all. While the pandemic raged, the women met severe and interlocking difficulties, chief among them a sudden loss of income as in-person firms were forced to close while fixed costs continued, compounded by exclusion from relief, caregiving burdens, and emotional distress. The aftermath proved no less demanding, marked by slow customer recovery, sharper competition, rising costs, digital adaptation difficulties, and stubborn funding barriers.

In response, the participants made significant, deliberate, and lasting changes to their business models. The turn to digital marketing and social media platforms such as Facebook, TikTok, and WhatsApp loosened their dependence on walk-in trade and word of mouth; diversifying services and income streams lowered risk and built resilience; flexible delivery models such as house calls, remote service, and appointment systems improved convenience and were retained after the crisis; relationship management was strengthened through personalised communication; and tighter financial discipline emerged from the vulnerabilities the pandemic had laid bare. These adaptations proved broadly effective across survival, revenue, and growth, with several participants reporting concrete expansion through additional staff, new services, entry into international markets, and substantial capital investment. Their long-term effects were largely positive, producing firms that were more structurally sound, financially disciplined, digitally capable, and strategically diversified than before.

5.1 Theoretical and Practical Contributions

Theoretically, the study enriches the literature on female entrepreneurship, business model adaptation, and post-COVID recovery by supplying contextually grounded evidence from a developing economy that the international literature frequently neglects. It deepens understanding of how women in resource-constrained settings navigate crisis-induced disruption and emerge with fundamentally transformed and more resilient business models, and it contributes to the literature on the long-term sustainability of women-owned firms by showing that crisis-driven adaptation can catalyse enduring growth and competitive repositioning.

Practically, the study yields actionable lessons for three groups. For women entrepreneurs, it shows that platforms such as Facebook, TikTok, and WhatsApp can be used at little or no cost to advertise services, display work, and attract customers; that diversifying income, including formally charging for skills already possessed and venturing into new sectors, markedly strengthens resilience, as the participant who invested in cattle to buffer her repair business illustrates; that formal registration is essential to accessing relief funding; and that holding a reserve covering several months of operating expenses offers vital protection against future shocks. For policymakers, the findings expose critical gaps in the reach and inclusiveness of support programmes, especially for informal firms, and provide an empirical basis for more gender-responsive relief and recovery frameworks. For business support organisations, they underline the value of targeted mentorship, digital literacy training, and peer networking in helping women adapt, grow, and sustain their businesses.

5.2 Limitations and Areas for Further Research

Several limitations warrant note. The sample of fifteen, although appropriate for a qualitative design and sufficient for thematic saturation, limits how far the findings can be generalised to the wider population of women entrepreneurs. The geographic scope was likewise narrow, and women elsewhere may have had different experiences. Finally, the data are self-reported and may be subject to recall and social desirability bias. Future work combining interviews with financial records and performance metrics could triangulate and validate the findings.

Future research should examine post-COVID business model evolution among women in sectors absent here, such as manufacturing, technology, agriculture, and financial services, and should probe the digital literacy challenges facing rural women, given the urban-rural digital divide evident in this study. The relationship between formalisation and post-COVID recovery deserves closer attention, as does the psychological dimension of business model evolution, including how the pandemic has reshaped women's entrepreneurial identities, risk orientations, and strategic decisions.

5.3 Concluding Remarks

The study shows that women entrepreneurs in South Africa's service sector made significant, deliberate, and lasting changes to their business models in response to the pandemic, and that these changes carried broadly positive implications for survival, revenue, and growth, even as the aftermath kept presenting formidable obstacles. The findings press the case for more inclusive, accessible, and gender-responsive support frameworks that recognise both the distinctive vulnerabilities and the considerable strengths of women-owned businesses. Given the right tools, resources, and support, such firms can not only weather severe disruption but emerge from it stronger, more innovative, and better placed for sustained growth.

Data Availability

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

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This research received no external funding.

Ethics Approval

This study complies with the ethical standards of the journal and adheres to internationally recognised principles of responsible research and publication. Informed consent was obtained from all participants, and anonymity and confidentiality were maintained throughout.

Conflict of Interest

The authors declare that this research was conducted in the absence of any self-benefits, commercial or financial conflicts of interest and that no competing interests exist.

Author Contributions

Angel Manamela: Conceptualization, Investigation, Data curation, Formal analysis, Funding acquisition, Project administration. Resources, Software, Visualization, Validation. Writing – original draft,

Chris Schachtebeck: Conceptualization, Supervision, Methodology, Validation, Writing – review & editing,

Disclosure of AI Use

AI tools were used in the editing of this manuscript.

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