BUSINESS CONTINUITY AS ENTREPRENEURSHIP

by

Zachary Cox

A dissertation submitted to the Faculty of the University of Delaware in partial fulfillment of the requirements for the degree of Doctor of Philosophy in Disaster Science and Management

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ABSTRACT

Small organizations, including businesses and non-profits, serve as the economic engines of their communities, offering jobs to employees, fulfilling critical economic needs, and making space for people to experience public life. COVID-19 disrupted this critical role as organizations waded into uncharted waters. As a result, tough decisions had to be made about how to perform work in entirely new ways. This dissertation explored how the owners, managers, and employees of small organizations performed business continuity as entrepreneurship to survive and create new opportunities for themselves and the community. Instead of lamenting the lack of preparedness among small organizations, this project investigated how small organizations survived the pandemic in three ways: through "business continuity", "internal reflection", and "external adaptation." Business continuity encompassed activities that an organization employed to preserve its value. Under review were the pre-disaster context, existing capacities, and just-in-time planning. Internal reflection went beyond these actions to explore how small organizations reimagined their procedures, updating the organization to match the owner's vision. This process began with vision-planning and included receiving loans, grants, and aid to enable working from home, upskilling employees, forming new relationships with peers, and, perhaps, winding down. Finally, external adaptation consisted of those activities that a small organization could engage in to meet new community needs. These included occupying a central location in the community, engaging in philanthropy, and acting entrepreneurially.

"Please scream inside your heart." – Fuji-Q Highland Amusement Park.

Chapter 1

INTRODUCTION

The advice that Fuji-Q Highland Amusement Park gave riders to "scream inside your heart" when on a roller coaster encapsulates the experience of small organizations navigating COVID-19. Just like at Fuji-Q, small businesses and non-profits were forced to make rapid changes and experiment in ways that were unimaginable only a few months before the pandemic struck in March 2020. As a result, in 2020 and 2021, small organizations needed to engage in the process of *business continuity as entrepreneurship*, redefining their internal processes and external products and services to serve an entirely new need.

They engaged as such because, as small organizations, they played a critical role in community life (Marshall & Shrank, 2014). These were places where the public could both congregate to discuss important issues (Oldenburg, 1999; Putnam, 2001) and exchange social capital (Tatsuki, 2007), and, as the economic engines of their communities, they were places employees could go for jobs (Graham, 2007). Though vulnerable to disruption from disasters, generally (Tierney, 2007) and COVID-19, specifically, they continued to serve their communities through the response and early recovery periods (Storr et al., 2015).

This study argues that preserving a small organization's value through parts of the disaster response and recovery phases of the COVID-19 pandemic was a creative and entrepreneurial task (Amabile, 1997) that forced the development of new solutions (Kendra & Wachtendorf, 2003; Wachtendorf et al., 2018). This dissertation reifies

those entrepreneurial solutions into three categories of action that an organization could use to chart a course through response and recovery. These include business continuity efforts that preserved their organizational value; internal reflection used to understand their most essential features and fulfill their mandate; and external adaptation efforts that looked outward to leverage existing resources and adapt their products and services in support of their community (Millett, 2006).

The project employed qualitative interviewing conducted in two phases. The first phase drew on 33 interviews conducted in the United States during the Disaster Research Center's (DRC) effort to understand community impacts and adaptation to COVID-19. The second phase included 20 interviews that took place around the first anniversary of American COVID-19 social distancing efforts, beginning in March 2021. The second phase included 13 participants from the first wave of data collection and 7 others recruited for the first time. In sum, 42 participants participated in this study across 53 interviews.

The small organizations in this study were defined explicitly. In the tradition of Botha and Von Solms (2004), they were smaller, less competitive, and achieved lower financial performance than their larger peers; while they could also be characterized as nimbler, more capable of innovation, and less complicated. The focus was on the local coffee shop, not Starbucks, and the regional food bank, not the United Way. Why? Because the small organizations interviewed here were run by decision makers who could quickly make choices (Runyan & Hiddleston, 2016) to act on the opportunities they identified, but had limited support across the organization to enact those decisions.

Furthermore, the small organizations in focus here served as central locations in their communities (Putnam, 2001) that people focused on during regular times and during the disaster (Kweit & Kweit, 2004). Therefore, quantitative metrics, including the annual earnings or number of employees, were not used to include or exclude participants. With almost 150,000 non-profit small organizations employing more than a combined 2,000,000 people (U.S. Bureau of Labor Statistics, 2017); and 32,000,000 small businesses employing almost 60,000,000 people (U.S. Small Business Administration, 2018), there are many small organizations in America for whom this research is applicable.

The choice to examine organizations more generally, not only businesses, was specific, and a broader definition of "small organization" is used here for several reasons. First, as Chamlee-Wright and Storr (2010) note in their study of Vietnamese Catholics in New Orleans after Hurricane Katrina, other types of non-profit community organizations, including faith-based groups, face many of the same challenges as small businesses, even if their profit motive is deemphasized. Like businesses, other organizations practiced continuity of operations, internal reflection, and external adaptation to remain open through the pandemic. Moreover, the methodology used here leaned on interviews from the Disaster Research Center's COVID-19 to Crisis project. With a total of 53 interviewees (13 of whom were interviewed twice), the sample was large enough to reach saturation (Whittmore et al., 2001). Expanding the scope of this work from small businesses to small organizations allowed for the inclusion of more perspectives, lending additional insight and value to this project. In the final analysis, it matters little if a technique for internal reflection

was developed by a food bank or a grocery store. If the lesson is broadly applicable, it may be of use elsewhere.

Importantly, this approach extends the literature into new areas. Marshall and Schrank (2014) argue that it has been difficult to truly comprehend the experience of business disaster recovery because of an outsized emphasis on specific types of data, including demographics, revenues, and size. While the existing literature offered interesting avenues of investigation that allowed researchers to understand the impact that a hazard might have on an organization (Tierney, 2007), the research has not yet been fully acted on in practice. For example, Webb et al. (2002) found key variables that impact recovery, most importantly that women-owned and minority owned businesses struggle more than their male owned, majority-owned counterparts. This finding held true for COVID-19 as well, with Atkins et al. (2021) noting this problem even in the way that aid was distributed.

This dissertation, therefore, starts with the goal of pushing the research further in ways that offer actionable recommendations that an organization can take to help overcome disaster. It is conducted in the style of Marshall and Schrank (2014) who ask researchers to meet with the owners, managers, and employees of organizations to understand their perceptions of response and recovery to get a sense for how they understand the disaster experience. Through this, they argue, new questions can be asked and answered. This dissertation presents research that advances our understanding of organizational continuity in a way that can be used to answer their call.

Research Questions and Propositions

The widespread devastating effect of COVID-19's suggests that a variety of organizations are appropriate for inclusion in this research. Indeed, unique among other hazards, the COVID-19 pandemic caused no physical damage but required social distancing to mitigate its spread (Glass et al., 2006). All types of organizations that interacted with clients were affected. Regardless of the products or services they provided, all faced similar challenges supporting their employees, customers, and communities (Storr et al., 2015) while serving as the social infrastructure that connected communities (Linnenluecke & McKnight, 2017). Given the rarity of pandemics, this research effort was designed with flexibility in mind to accommodate a poorly understood event (Sofaer, 1999).

The questions grounding this research study were designed to be broad and useful in understanding the perspective of various types of organizations, from coffee shops to churches to theatre troupes. In addition to each research question are a set of propositions. These statements work to direct the analysis and are proven or disproven based on the content of interviews. The research questions and propositions are:

RQ1: How did the owners, managers, and employees of small organizations use business continuity techniques to preserve their value through the COVID-19 pandemic?

P1: Few small organizations had business continuity plans; fewer still had a pandemic annex.

P2: Small organizations had existing capacities that formed the foundations of their resilience.

P3: Business continuity took place just-in-time as businesses adapted to the new context

RQ2: How did the owners, managers, and employees of small organizations reflect on their internal processes to change the way they did their work during the COVID- 19 pandemic?

P4: Small organizations used visioning techniques to understand their purpose and set goals to navigate the pandemic.

P5: Small organizations used a mixture of loans, grants, and aid to enact their visioning agenda.

P6: Working from home presented novel challenges and opportunities.

P7: Small organizations invested in upskilling employees.

P8: COVID-19 presented small organizations with an opportunity to redefine the relationships they had with other professional entities.

P9: Some small organizations closed because of the pandemic.

RQ3: How did the owners, managers, and employees of small organizations adapt their products, services, and offerings to support their communities through the COVID-19 pandemic?

P10: COVID-19 presented small organizations with an opportunity to redefine the relationships that they had with their community.

P11: Small organizations engaged in philanthropy to be creative and advance the causes about which they cared.

P12: Small organizations developed new products and services as they came to understand new needs in their community.

Contextualizing COVID-19

In early 2020, news began to reach the United States of a viral outbreak in China. Over the next few months, additional outbreaks would be documented in other parts of Asia and Europe, and then eventually around the world. The World Health Organization declared the COVID-19 outbreak a Public Health Emergency of International concern on January 31, 2020, and on March 13, 2020, then American President Donald Trump declared a nationwide emergency (Center for Disease Control and Prevention, 2022). Over the course of the next two years (New York Times, 2022), over 79 million cases would be reported in the United States, although many cases, particularly in the early and most deadly months of the pandemic, went unreported due to lack of testing. In that same period, over 900,000 deaths in the United States would be attributed to the virus. Staggering death rates and health impacts struck people countries across the world. The numbers of excess deaths were approaching 6 million globally at the start of 2022, but many argued the true numbers were several times higher (Adams, 2022). Even in countries that were able to minimize the spread, the economic consequences, impact to the supply chain, and community disruption associated with the shutdowns and lockdowns were wide-reaching (Fidler & Sugden, 2022). All these health, social, and economic impacts were ongoing at the completion of this project.

This project is an example of an impact of COVID-19. The research questions and propositions presented here were developed, and then adapted from those designed for another project developed in 2019 to explore a different hazard. Had that

research study gone forward, this dissertation would likely have followed a more traditional trajectory, in the style of Hamm-Rodriguez and Morales (2018), Oliver-Smith and Arenas (2015), or DeYoung (2015). In that case, I would have sought a Natural Hazards Center Quick Response Grant to physically travel to a place afflicted by disaster to conduct about 30 interviews in one month.

Even in early March 2020, this was the expected trajectory. COVID-19 was seen, at the time, as a hazard that was afflicting other parts of the world. Our collective naivety about what a pandemic would mean made it challenging to comprehend the seriousness of the disease. Until March 11, when Delaware declared a Public Health Emergency (Office of the Governor of Delaware, 2020) and when President Trump offered a live address where he misspoke and stated that United States Ports of Entry would be closed (C-Span, 2020), there was a sense that the pandemic would happen outside the United States. Tricia Wachtendorf, chair of this committee, understood earlier than most the effect that COVID-19 would have and suggested a pivot towards studying it. In early March, she suggested a change in focus to exploring some of the profound effects the pandemic would create. Commenting on the original project, she wrote in an email:

> "Consider if you want to shift direction given the challenging issues businesses are facing with COVID-19. Chinese and Italian businesses are already reporting huge impacts, and the tourism industry is starting to face the same thing. What are the impacts? What are they doing to prepare? Now would be the time to pivot."

While the project was restructured and COVID-19 became the focus, it was not until my first interview with Cari on April 20, 2020, that the full impact of the pandemic became clear. Representing one of the first organizations to be interviewed during this project, she provided significant understanding as to the impact that

COVID-19 was having. Her activity center, where young people had previously come to play and learn, had to close, and would never reopen. Through her engagement of business continuity as entrepreneurship, she was in the process of pivoting to offer smaller science experiments that kids could do on their own at home. Having spent tens of thousands of dollars and putting care into the space, she quickly had to find other ways of supporting herself, her business, and her family. Her beautiful store, with murals on the walls and handmade wooden furniture, would never be used in that way again. It was a devastating loss for her and her community.

From the beginning of the pandemic, there was a clear theme of misunderstanding the disease. Initially, there was a sense that we would need to work remotely for two weeks, and then somehow, the virus would disappear (McNeil, 2020). In talking to people around the United States and as part of the Disaster Research Center's Community Impacts and Adaptations to Crisis project, people would often express what were at the time appropriate sentiments that later would become incomprehensible. Although there might have been information available, few people could synthesize the messages they were hearing and apply them to their lives. One participant in this research, interviewed in September 2020, stated that they were worried the entire pandemic would last past Christmas.

"I am worried that this will go on all year."

Of course, the COVID-19 pandemic did last past Christmas 2020. And Christmas 2021. However, a significant shift occurred in early 2021 when highly effective and safe vaccines became widely available. The second series of interviews highlighted the sense of optimism that life would get back to normal quickly, and we would be 'building back better' (OCED, 2020). For a short time, starting in May 2021,

even mask mandates, a symbol of the pandemic, were removed (Abbott, 2021). However, they were reinstituted in late July due to a combination of the Delta Variant and a lower-than-expected number of people being vaccinated (Siddiqui, 2021). When the Omicron variant appeared in November 2021, it spurred a redoubling of precautions, including the promotion of more protective N-95 and KN-95 masks to halt its more aggressive spread (Sun & Roubein, 2022).

Such was the context in April 2022 when this dissertation went to publication. Mask mandates were again being removed (Barrish, 2022), and plans were underway to resume in-person work (Smith, 2022). The vaccines approved for use in the United States demonstrated their efficacy through Delta and Omicron variants, especially when supported by a third-dose booster (Ferdinads et al., 2022).

While it is hoped that future readers of this dissertation will view COVID-19 as an inconvenience with as much consequence as the common cold, our experience over the last two years has demonstrated just how difficult it is to achieve situational awareness (Stern, 2013). What will happen next is unknown. Likewise, how small organizations will continue adapting to the pandemic is uncertain. The following is an account of the first years of the pandemic.

Dissertation Organization

These research questions allowed for an exploration of the understudied dimensions of disaster recovery for small organizations during the COVID-19 pandemic. To fully articulate the concept of business continuity as entrepreneurship, this dissertation is organized into four parts. First, a literature review is presented to understand business continuity, internal reflection, and external adaptation in depth.

Second, the methodology details the project's conceptual framework, ethical considerations, sampling strategy, and modes of analysis. Third, findings from the investigation are presented in the results section. Each research question is explored in significant depth, with each proposition proven or disproven based on the analysis of the interviews. Finally, in the conclusion section, each proposition and research question is addressed, allowing for a comprehensive understanding of what empowers or hurts a small organization navigating disaster recovery from the COVID-19 pandemic.

Chapter 2

LITERATURE REVIEW

Business Continuity

Research Question #1: How did the owners, managers, and employees of small organizations preserve their value through the COVID-19 pandemic?

The practice of business continuity does not intuitively lend itself to entrepreneurship (Amabile, 1997) or improvisation (Kendra & Wachtendorf, 2003). A field born out of IT departments in the 1960s whose technicians worried about low probability but high impact outages to their IBM 360 mainframes (Herbane, 2010), it is very rigorous and structured. Modern business continuity seeks to allow the organization to create options that allow it to return to a pre-disaster state as quickly as possible (Clas, 2008; Smith et al., 2018). It is a highly regulated and codified profession that values reliability over creativity (Herbane et al., 2004) throughout the entire process, beginning with a risk analysis and continuing through the creation and exercise of a plan, which is updated semi-regularly (DRI International, 2012).

A problem with this approach is that there is rarely enough time, risk, or money to incentivize small organizations to invest sufficient effort into this type of business continuity programming (Botha & Von Solms, 2004; Smith & Wenger, 2007). Without the resources to invest in a rigid, structured business continuity plan, few

small organizations have them. Moreover, given the perceived rarity of a pandemic, even fewer small organizations prepared for a pandemic like COVID-19 (Watkins et al., 2007).

While on the surface, there may appear to be no opportunity for improvisation or entrepreneurship in the business continuity space, such a view uses too narrow of a definition of the field. For this dissertation, instead of a task-based focus emphasizing spreadsheets and timelines, business continuity is conceptualized more broadly as the tasks, processes, and procedures which create in an organization the options it needs to return to a pre-disaster state (Smith et al., 2018).

Accordingly, this section reviews why an organization may have inadequate formal planning. More than that, however, it also explores the features of resilience that may support the creation of novel solutions that allow a small organization to stay open, the capacities that small organizations develop every day, the resilience they have, and how they might adapt existing processes to prepare themselves just-in-time.

Inadequate Planning(?)

Proposition #1: Few small organizations had business continuity plans; fewer still had a pandemic annex.

Business continuity, described by Herbane (2004) begins with risk management. Yoe (2011) lays out a generic risk management process that is generally applicable to most industries at various scales of operation. In his conceptualization, organizations will manage their risk by identifying, accepting, and defining their problem. They then engage in a risk estimation process balancing competing interests and values. Next, they determine tolerable risk levels before controlling for them by comparing different solutions and engaging in cost-benefit analyses. Finally, they

monitor and iterate on the chosen solution. Organizations can reduce uncertainty and make decisions by identifying problems and opportunities, estimating risk, evaluating risk, controlling risk, and monitoring risk.

Once risks are understood, clearly a difficult task, the existing paradigm promoted by preparedness organizations advocates for small organizations to prepare for disaster (U.S. Small Business Administration, n.d.; Federal Emergency Management Agency, 2014; Insurance Institute for Busines and Home Safety, 2013). Through guides and worksheets, small organizations are asked to spend significant time thinking about how long different functions can stay offline (Torabi et al., 2014; Zhang et al., 2009) and ways to bring them back online. The most challenging part is transforming a plan from a fantasy document (Clarke, 1999) to a workable solution. A continuity plan cannot sit on the shelf, read-only when disaster strikes. It must be tested and updated at a pace reasonable for the organization, but often annually (Herbane et al., 2004), adding to its expense.

Further, Cerullo and Cerullo (2004) elaborate that successful testing requires more than a routine task of checking boxes and meeting requirements. If only the management reviews the plan, testing is sure to fail. In the small organizational context, this means including cashiers, salespeople, baristas, delivery people, shelf-stockers, and service workers alongside managers, and ownership. However, because Watkins et al. (2007) found very few businesses willing or able to involve so many people in preparing for a pandemic, because they saw it as improbable, it is unlikely that any would engage in this elaborate programming.

Perhaps a reason for the disconnect between the perceived need on the part of planning agencies and the small organizations in focus here is that the logic of

planning in the small organization context breaks down right at the beginning of Yoe's (2011) process, at "identifying risk." Where risk = likelihood x consequence (Coppola, 2015), it is unlikely, even irrational, for a small organization to prioritize disaster preparedness, let alone pandemic preparedness. Even though the consequence part of the equation is weighty, the perceived low probability of a disaster generally or a pandemic specifically means that the risk management calculus favors the development of other parts of the organization which are exposed to more probable contingencies (Watkins et al., 2007). Indeed, there is not enough time or money to incentivize small organizations to invest sufficient effort into continuity planning (Botha & Von Solms, 2004; Smith and Wenger, 2007), especially considering that they are undercapitalized and have many competing priorities (Graham, 2007). Even among those who engaged in any preparedness, Flynn (2007) found them unlikely to continue testing and updating a plan in which they saw little value.

Among those who saw the risk and sought to mitigate the effects of disaster, significant barriers exist. Because most small organizations are undercapitalized (Graham, 2007) and there are many competing priorities, it is too optimistic to expect comprehensive disaster preparedness from small organizations. Though there are templates, few are appropriate to be copied and pasted from one organization to another (Christmann & Heimann, 2017; Zhang et al., 2009). Continuity work is a creative process that is made possible through the history and context of the organization (Webb et al., 2000). In other words, even large organizations with resources available for a continuity program that includes pandemic preparedness have struggled to agree on best practices and, correspondingly, have significantly varied experiences preparing for disaster (Herbane et al., 2004; Smith and Wenger, 2007).

Further complicating preparedness is that there are so many organizational features that can create barriers for the organization. For example, the organization's size, age, and financial stability contribute to its ability to prepare (Disaster Research Center, 2020). Equally, demographic features, including gender, class, ethnicity, and age of the ownership and management, have statistically significant impacts on an organization's ability to recover (Chang and Falit-Baiamonte, 2002). These factors are compounded by the fact that continuity planning requires a highly attended risk perception, money, creativity, technical, and labor-intensive (Niemimaa et al., 2019). Taken together, comprehensive business continuity becomes exclusive and elusive.

It is therefore not any kind of moral failure for an organization to lack comprehensive business continuity preparedness. However, because business continuity planning needs to compete with other priorities (Graham, 2007; Flynn, 2007), the value of such preparedness in the small business setting is seen as low (Watkins et al., 2007). Further, investing in preparedness does not ensure that a small organization will recover better or worse than its peers. For example, Dahlhamer (1998) found little difference in the rates of recovery for businesses who prepared when compared to those who did not. Moreover, the specific features of COVID-19, a disease spread through droplets that linger in the air (Centers for Disease Control and Prevention, 2020), require a particular form of mitigation relative to other diseases that spread through different medium, or relative to other non-disease hazards such as earthquakes, tornados, or flooding.

Thus, instead of engaging in preparedness work that is of limited value, the owners, managers, and employees of small organizations may take a different approach, one of resilience. This way, they can leverage their key competitive

advantage: that by being small, their business models create a nimbleness that allows them to find ways to improvise and remain in operation through a disaster (Niemimaa et al., 2019). In this framing, even those who have not developed or tested a plan, a central tenant of business continuity planning (Botha & Von Solms, 2004), can still be seen to have a degree of resilience. They can preserve their value by taking actions in an ad-hoc, expanding fashion that engages their existing structure in new tasks (Quarantelli, 1997; Linnenluecke & McKnight, 2017).

Approaching preparedness as the creation of resilience instead of something crafted through preparedness guides, while novel, is an approach that has been explored in other contexts. For instance, Bruneau et al. (2001) examined how communities could be made more resilient by enhancing their robustness, redundancy, resourcefulness, and rapidity. They argued that communities, and by extension organizations, could be strengthened to withstand a level of stress, serve their functional requirements through disruption, and apply resources to meet novel needs on time. In addition, features of resilience that include experience with disaster and existing capacities allow organizations to engage in a creative process (Kendra & Wachtendorf, 2003) that supports just-in-time planning, allowing them to navigate the pandemic.

Experience with Disaster

Proposition #2: Small organizations had existing capacities that formed the foundations of their resilience.

When decisions need to be made, Tversky and Kahneman (1974) argue that people and organizations use one of three heuristics, psychological tools that can frame the problem and act accordingly. These include representativeness, availability,

and anchoring. Unlike a comprehensive risk analysis which seeks to systematically understand and mitigate threats to the organization (Yoe, 2011), using heuristics is an easier, quicker, and more approachable way to make decisions. Further, using heuristics is likely familiar to the owners, managers, and employees of small organizations who must use mental models of their market to act with nimbleness and act entrepreneurially to access opportunities they see (Busenitz & Barney, 1997). Critically, heuristics do not always lead to the best decision. Indeed, they often do not (Wickham, 2003). Yet, they are frequently the tools most familiar to small organizations and, therefore, it is reasonable they might remain useful through the pandemic.

The representativeness heuristic allows decision-makers to develop broad, generalized conceptualizations about a phenomenon based on little data (Tversky and Kahneman, 1974). It allows organizations to create a response based on a small, nonrandom sample of powerful experiences and make decisions (Busenitz, 1999). Developing resilience or preparing for a pandemic can be either a powerful motivator or a demotivator. Because individuals and organizations are insensitive to the probabilities of previous outcomes, sample sizes and have misconceptions of the validity of their experiences, they fail to understand the totality of the risks they face and therefore can only mitigate them to the extent that they understand them. In the case of COVID-19, this likely meant a lower degree of situational awareness among those listening to leaders who downplayed the risk of the pandemic (Woodward, 2020). Conversely, there was likely a higher degree of awareness among those who listened to leaders who presented a more accurate risk profile (Kransy & Waller, 2020).

The availability heuristic allows decision-makers at small organizations to understand an event by comparing it to others they see as similar (Tversky and Kahneman, 1974). Previous experience with disaster is important here. Even if not formally prepared, those who have experienced disaster will seek to understand present and future instances of disaster through a similar lens (Slovic et al., 2016a). Navigating the pandemic could take the broad form of "disaster," resulting from humanitarian emergencies, terrorist attacks, or natural hazards. It could also include specific references to other pandemics like Ebola, Zika, or HIV/AIDS (Wachtendorf et al., 2021). Importantly, using previous experience to frame the pandemic may encourage the owners, managers, and employees of small organizations to misunderstand their current situation since they will struggle to imagine alternatives to their experience, anchored as they are to their current understanding (Tversky & Kahneman, 1974). If they misunderstood the risk to be low because, for instance, Ebola was well contained in outside of western Africa (Rübsamen et al., 2015), they had a skewed risk perception. Alternatively, if they understood the technical features of Ebola well, including rates of transmission or symptoms, they may have engaged in inappropriate actions that were excessive and not actually helpful to contain COVID-19, which is a different kind of virus (Richards, 2020).

The anchoring heuristic describes how the staff of small organizations with an initial understanding of the risk they face, created through representation or availability, change their understanding of risk as new information comes in. As Tversky and Kahneman (1974) note, however, this adjustment is often inaccurate in fully responding to the manifestation of risk. The response can be either insufficient or over the top, as people try and calculate risk (Slovic et al., 2016a). As the context

changes, people need to continue guessing about the right thing to do and experimenting until they find an appropriate solution (Slovic et al., 2016b). They may, arguably, draw upon existing capacities to adapt their processes, products, and procedures to meet the demands of the pandemic.

Capacity Building

Proposition #2: Small organizations had existing capacities that formed the foundations of their resilience.

A powerful symbol of the pandemic is of the lone worker in their spare bedroom-turned-makeshift-office calling into a Zoom meeting for work and social connection (The Economist, 2020a). The ability to work remotely was an example of resilience that is robust, redundant, resourceful, and rapid (Bruneau et al., 2021). It is a capability that small organizations may have invested in and had access to pre-pandemic to supporting remote work, could also do much more. Indeed, various software products have served both their explicit function and built up the organization's resilience. On top of technology, other features of resilience include quick and easy access to savings and capital (Runyan, 2006) and time spent building relationships with members of the community (Storr et al., 2016). However, there are also impediments to capacity building, including conflict within the organization or construction projects which make the organization physically inaccessible.

Organizations define the experience of working during a pandemic through their internal reflection and external adaptation. However, their ability to adapt their processes, get aid, upskill employees, and develop new products depends on their capacities developed before the disaster. Therefore, when examining capacity building as an essential component of business continuity, the goal is to understand how

different products and features create a foundation of resilience upon which a work from home strategy can be built during the pandemic. It is important to note that, because the risk perception of small organizations does not favor pandemic preparedness (Watkins et al., 2007), this foundation of resilience is not built in the ways described by guides (Federal Emergency Management Agency, 2014; Insurance Institute for Business and Home Safety, 2013; Preparedness LLC, 2019). It is also not about "prepping" (Koppel, 2015): that is, acquiring physical artifacts as symbols of preparedness without the skill to use them properly. Rather, this preparedness is a more organic form that is developed slowly as the demands of the organization are ratcheted ever higher as staff and customers demand easier, more powerful workflows and more accessible products and services (Laudon & Laudon, 2019).

An exemplar of capacity was having a Zoom (n.d.) subscription that enabled video calling through a cloud-based software platform was not novel at the beginning of the pandemic. Organizations made the capacity for staff to communicate internally while working outside the office available for at least two decades (Schnarrs & Wymbs, 2004). While adoption has been slow, over time, the ability of individuals to use the software has increased.

Cash on hand is another capacity key to resilience, which is critical to surviving a disaster (Pappe, 1989; Runyan, 2006). At the same time, there are standard grants from the Small Business Administration (2021a) and COVID-specific Payroll Protection Program loans (U.S. Small Business Administration, 2021b) that can be supplemented by other sources like insurance, there is no capital as easily accessible as a savings account or a line of credit (Pappe, 1989; Schulman et al., 2020), which

accordingly makes this a key a capacity for resilience. Although access to capital does not necessarily foster adaptation, it can be used to support the process of innovation.

Inalhan and Finch (2004) argue that a critical building block in resilience capacity building is place attachment, which includes the amount of time an organization has been in the same geographic location. Perhaps, then, attachments to customers, staff, and the community could enhance an organization's capacity to navigate the pandemic by bolstering its access to the bonding, bridging, and linking social capitals (Meyer, 2018). These relationships could then be leveraged by the organization and, to strengthens their access to resources and enhance their ability to engage in internal reflection and external adaptation (Inalhan & Finch, 2004). Caring about a place allows the owners, managers, and employees to act entrepreneurially and identify problems that they see (Kibler et al., 2015).

Interestingly, some authors have pointed to place attachment being a source of vulnerability for organizations recovering from disasters caused by hazards which deal physical damage (Disaster Research Center, 2020). Bonaiuto et al. (2016) for example noted that sometimes, the physical damage wrought by disaster is too great and that rebuilding is an inefficient use of resources. In those cases, small organizations recover in their communities at their own peril, as leaving could have offered them access to greater opportunity. However, the uniqueness of COVID-19 as an omnipresent hazard which does not cause structural or environmental damage, and the opportunity to engage in entrepreneurship which overs novel value serve as mitigating factor. As Chamlee-Wright and Storr (2009) note, what this dissertation calls internal reflection and external adaptation may serve as complimentary factors in a recovery.

Of course, the inverse is also true; some things can create vulnerability within a small organization, making it less resilient and able to pivot in navigating the pandemic (Tierney, 2007).

Just-in-Time Planning

Proposition #3: Business continuity took place just-in-time as businesses adapted to the new context.

Waffle House restaurant is known in emergency management circles for its advanced preparedness and ability to recover from disaster. Indeed, the Federal Emergency Management Agency (FEMA) has used it as an informal indicator of damage to an area (Dobie et al., 2019), depending if they are open or closed, or if they are operating on a full or limited menu (Clemens, 2020). They can, arguably, be held up as an exemplar of how high-quality business continuity planning can look. What is most interesting, however, is that the Waffle House's *Storm Playbook* (2019), or restaurant-level business continuity plan, does not look like a business continuity plan (Herbane, 2004). There are few references to the traditional measures of preparedness promoted by the Federal Emergency Management Agency (2014) or the Insurance Institute for Business and Home Safety (2013). Instead, there are instructions for building capacity before a disaster, including a recommendation for managers to download the corporate GroupMe texting application that can be adapted for crisis communication; and building a culture where workers feel a kinship with the organization and are comfortable working with it through a disaster. When disaster strikes and the organization enters its response phase, it adapts existing processes. Guidance on closing the store for an impending hurricane looks like the guidance covering an end-of-the-day close. Workers are, presumably, familiar, and comfortable

with the process, and therefore able to implement it expeditiously. Tasks that go beyond normal processes, like stocking up on petty cash, are done for the explicit purpose of ensuring that the restaurant can serve community needs and be a central location through the early recovery.

Considering Waffle House's reputation (Dobbie et al., 2019), they have developed a robust business continuity program. Their ability to create a culture of resilience, adapt existing processes, and build the conditions required to support community recovery as a disaster is impending deserves attention. It can arguably serve as an inspiration for exploring how other organizations navigate a disaster, like the COVID-19 pandemic. Looking at the field of business continuity through a just-in-time approach allows researchers to meet small organizations where they are. It does not criticize them for choosing a risk management approach that reflects their size and risk perception (Yoe, 2011). Instead, it leverages their capacities to experiment and improvise solutions that rapidly adapt existing processes that allow navigating the pandemic. It asks how an organization's culture of resilience, developed for many reasons other than disaster, can be leveraged in a time of need.

The idea of getting prepared just-in-time is somewhat foreign to the literature and does not appear in reference to business preparedness. Though it has been acknowledged that individuals prepare themselves by purchasing water, food, and other necessities right as they see the storm coming (Kirsch et al., 2016), this has been an under-explored component of the business continuity experience for small organizations (Marshall & Schrank, 2014). To provide theoretical backing to just-in-time preparedness, this dissertation looks beyond the narrow confines of business continuity to the world of crisis management. Specifically, just-in-time preparedness

includes developing situational awareness (Stern, 2013) and using a fragmentation perspective (Wolbers et al., 2018) to create meaning (Stern, 2013).

Developing situational awareness or making sense of the disaster (Stern, 2013) seems key to understanding how the hazard agent will intersect with a small organization and its community. To begin preparing, individuals within organizations needed to rely on their experiences to understand the oncoming threat and take action Boin et al. (2013). This theoretical understanding builds on the heuristic-based risk analysis discussed earlier (Tversky and Kahneman, 1974) and allows those with experience or special knowledge about disasters generally or pandemics specifically to be on the lookout for danger. Seeing the threat allows sensemaking to begin, though this can be messy, and clarity can be difficult to come by when there are many sources of contradictory information. Improvisation can take many different forms, influenced by whether there is a plan for a particular issue, if the plan is appropriate, or whether the plan can be carried out (Wachtendorf, 2004). A lack of clarity can generate critical time delays in initiating such improvisations or lead to misguided decisions. Indeed, at least initially, making critical decisions and adapting was likely hampered by a lack of correct information about the virus (Woodward, 2020) that slowed the period for a just-in-time response.

In the crisis management literature, we also find Wolbers et al. (2018), who describe a fragmentation perspective to managing crisis that is useful in understanding how small organizations leverage their existing capacities to prepare for COVID-19 rapidly. First, workarounds need to be found. These are the ways of working that do not follow normal processes and procedures. The owners, managers, and employees of small organizations must find creative solutions to novel problems. That is, they must

act entrepreneurially (Amabile, 1997), extending existing capacities to make new opportunities possible. Next, tasks need to be delegated, with people taking on new roles and acting in new ways. Essentially, teams need to step up. If there is a positive narrative about this pandemic, it is of individual workers perform new tasks in new ways, including from home (The Economist, 2020a). Finally, Wolbers et al. (2018) argue that there is an opportunity for individuals with specific talents or expertise to step up and assume new responsibilities.

Finally, just-in-time preparedness allows a small organizations' owners and managers to create purpose out of the crisis (Stern, 2013). For example, sending the message that the pandemic is a catastrophe for which little can be done would deflate staff, customers, and the community. By contrast, working to define the pandemic as an opportunity for change allows leadership to develop a shared understanding of the disaster in a way that allows them to take control of the situation (Boin & Kuipers, 2018).

Internal Reflection

Research Question #2: How did the owners, managers, and employees of small organizations reflect on their internal processes to change the way they did their work during the COVID- 19 pandemic?

As defined here, business continuity as entrepreneurship aims to imbue the organization with a sense of resilience by building the capacity to engage in just-in-time planning to protect its most important assets. What comes next is the work required to redefine the organization to meet the needs of the post-disaster context. For this dissertation, work that redefines the organization's internal workings is called internal reflection. It is the counterpart to external adaptation through which the

organization realigns itself with community need to remain essential. Taken together, they allow the organization to fulfill its purpose through the response to COVID-19 and adapt to the novel context (Smith et al, 2018; McKnight & Linnenluecke, 2016). This theoretical framework sees disaster as an event that causes a change to the social system that must be adjusted to (Perry, 2018). In navigating this change, organizations reflect on and take action that better aligns their action with their mission in the context of disaster, seek to acquire new sources of capital through loans and grants, redefine their employee relations, upskill their employees, and develop new relationships with peers.

Vision Planning

Proposition #4 Small organizations used visioning techniques to understand their purpose and set goals to navigate the pandemic.

Vision planning is often used in organizations to guide thinking for the medium and long-term (Smith & Birkland, 2012). It is a requirement for setting boundaries and creating a plan that meets the planners' goals (Johnson & Hayashi, 2012). At larger scales, it is the technocrats and financiers who engage in much of the vision planning to mixed results, depending on whom they decide to include in their visioning process and the goals that they have set out (Klein, 2007). At the small organizational level examined here, participants could include the owner, management, and staff who set priorities and balance competing objectives (Nordqvist & Melin, 2010) to overcome COVID-19 in the same way they set other priorities like growth or product development during non-disaster times. Indeed, visioning work can happen at any time. Even organizations unprepared for a pandemic can use visioning

processes to help recover themselves and chart a new course through disaster recovery.

Millett (2006) provides a detailed examination of the visioning processes for small organizations. As he notes, it is more than a "vision statement." Instead, visioning explores the ways that existing resources can create the desired outcomes. So, if the desire for a small organization is to stay open and survive the outbreak, this is the deliberate and creative thinking that goes into applying a local, historical understanding to the problem to create a positive outcome. Alternatively, if the small organization feels that it can no longer continue, a feeling that many could have after disaster strikes (Tierney, 1997), this visioning could include a conceptualization of how to care for the soon-to-be-unemployed employees and sell the remaining assets.

Just as with vision planning at other scales, from the individual to the national level (Smith et al., 2018), internal reflection for the small organization should be participatory. As Millett (2006) details, participation should include representation from the highest-level management to the person working for minimum wage. Millett (2006) outlines other critical considerations. All employees have insight into the organization, care for it, and incentive to help it succeed. They should be empowered to speak up and offer solutions without fear of retribution. Concepts of employee/management relations or how the organization interacts with suppliers could change. Involving the whole organization in continuity planning and visioning increases the probability of success when seen in its most expansive form and stated explicitly (Botha & Von Solms, 2004; Azjen et al., 2009).

There are many ways to do vision planning, through scenarios, surveys of staff, working with external consultants (O'Brien & Meadows, 2000), or by simply talking

to people. Ackoff (1993) suggests that, regardless of the technique, visioning can be done by having stakeholders imagine the organization that they want to be in, with few constraints of time, money, or, in this case, COVID-19. The only limitation is that they must include suggestions on how to implement their proposal. Conducting research may be outside of the company's standard operating procedure but, if engaged in, may prove valuable beyond the pandemic.

Visioning is valuable for the organization in at least two ways. First, it provides insight into what processes and policies are working and allows for existing strategic objectives to be met (Jahantigh et al., 2018), applicable regularly. Second, it also indicates to employees that their concerns are being heard and cared about (Harvey & Haines, 2005). More than a luxury, this supports job satisfaction and creates organizational commitment.

Loans, Grants, and Aid

Proposition #5: Small organizations used a mixture of loans, grants, and aid to enact their visioning agenda.

To fund the visioning goals and pay for regular expenses that the customer base may no longer support, small organizations may need to lean on government programming. Principle support for this came from March 13, 2020, with the President Proclamation of a National Emergency that enabled the Small Business Administration to offer disaster loans to small organizations affected by COVID-19. This Proclamation was bolstered by the Paycheck Protection Program (Small Business Administration, 2020), which Congress enacted as part of the CARES act on March 25, 2020.

The Paycheck Protection Program is a markedly different approach to response than is typically enacted. During the first phase of the program, the average loan size of $106,542, was distributed at a 1% interest rate over a term of two to five years, and was forgiven if 60% of the loan principal is spent on retaining staff (Small Business Administration, 2020), it is an entirely new paradigm of post-disaster support for small organizations. Further, it exists in addition to existing support for small organizations that are often rolled out during a disaster. Taking the old with the new means that a small organization can get a loan from the Paycheck Protection Program while also accessing less-generous capital traditionally offered.

Granja et al. (2020) note that there were apparent problems with the first round of Paycheck Protection Program loans that stem from banks being given essential roles in the administration process. Aid programming worked well for those with existing, sophisticated relationships with their bank and who were more likely to obtain Payroll Protection Program loans (Duchin et al., 2022). However, if an organization lacked a relationship with their bank, they likely faced increased difficulty securing a loan, often borrowing smaller amounts. Strikingly, minority and female-owned businesses received loans at a rate 50% lower than their white male counterparts (Atkins et al., 2021). Adding additional difficulty is that the size and industry of the organization were not considered in the first round of lending (Barrios et al., 2020). Disparities between businesses were most vividly exemplified by the small restaurants that had to compete with Ruth's Chris Steak House (Scott, 2020). The second issuance of the Payroll Protection Program was made more equitable through several changes. First, it capped the number of employees a small organization can have at 300 (U.S. Small Business Administration, 2021b). Second, it

offered small organizations an exclusive window during which they had priority access to the funds (Omeokwe, 2021). Third, it offered far more extensive support and counselling to those looking for aid (U.S. Small Business Administration, 2021b).

The Paycheck Protection Program exists in addition to the response available to COVID-19 and routine disasters. The Small Business Administration makes three categories of loans available: those to replace or repair personal property valued at up to $200,000, those to replace or repair property valued at up to $2,000,000, and economic injury loans for up to $2,000,000 (SCORE, 2019). Traditionally, the interest rates on these loans have been between 4% and 8% for up to 30 years. However, to combat the pandemic and in addition to the Payroll Protection Program, loans of up to $2,000,000 were made available to provide economic support, (U.S. Small Business Administration, 2020). Moreover, the interest rates were lower, offered at a fixed 3.75% for small businesses and 2.75% for non-profits amortized over 30 years.

Critics may argue that discussion of the Paycheck Protection Program and other Small Business Administration loan programs should fall under the "business continuity," that these sorts of loans should be used as part of a continuity plan to cover the costs of damage from the pandemic. However, Webb et al. (2000) and Dahlhamer and Tierney (1998) found that the added debt load at traditionally high-interest rates may contribute to the organization's downfall. While they should certainly be used to increase cash flow for continuity measures (Runyan, 2006), they can also recalibrate the organization and accelerate its movement toward whatever the vision is. These loans can be leveraged to create new opportunities beyond what the organization had done before (SCORE, 2019).

In his discussion of business continuity, Dahlhamer (199) noted that the level of preparedness an organization has does not directly correlate with its success after a disaster, often because it focused on safety in a way emphasized by government and non-governmental organizations that did not have deep insight into the structure of an organization. For COVID-19, it may also be related to the variable nature of Small Business Administration loans and the unprecedented support from the Payroll Protection Program (U. S. Small Business Administration, 2020). Even if an organization had a state-of-the-art pandemic plan, it is nearly impossible to imagine they would have prepared for the federal government's massive response to this disease (Small Business Administration, 2020).

Work from Home

Proposition #6: Working from home presented novel challenges and opportunities.

From March 24, 2020, through July 13, 2021, Delawareans were limited in their ability to do work, see their peers, and engage in community life by the executive order of their governor (Office of the Governor of Delaware, 2020). For many organizations, this meant the abandonment of their offices, warehouses, and storefronts. Tools like Zoom, Microsoft Teams, and Facetime became household brands as workers sought to continue collaborating with their peers in a volatile, virtual environment (Fletcher & Griffiths, 2020). Fundamentally, there was no other choice. For many, it was, at times, illegal to go to the office and work with peers (Killian et al., 2020).

Having the ability and need to work remotely begs the question: how were people working from their homes? COVID-19 presented an opportunity to revisit this topic and understand the features of remote work academically and thoroughly. Since

about 2005, there has been surprisingly little academic research done on the topic. It seems that the idea of working from home was adopted by large organizations with business and monetary interests in the concept but who were not interested in rigorously understanding the implications. For example, IBM (2014) notes the many benefits of telework, including "more innovative workplaces," "happier employees," and "less-stress." IBM also, not coincidently, sells work-from-home consulting services.

Of the research that does exist, the literature discussing work from home mirrors earlier comments about the importance of involving the entire organization in planning activities (Millett, 2006; O'Brien & Meadows, 2000). Although, at the same time, COVID-19 caused everyone to begin working at home without much notice, Wilkes et al. (1994) note that historically, cross-organizational engagement is required. In larger organizations, this meant different inputs from human resources (Martinez-Sanchez et al., 2008), the acquisition of new technologies and licenses (Guimaraes & Dallow, 1999) to ensure that work continues to be productive, and the involvement of legal teams to ensure that work is done in a way that is compliant with the law (Wilkes et al., 1994). Developing a well-crafted plan was considered essential to deliberately moving to remote work and allows the organization to continue functioning at the same level of performance it had when employees were together.

Once working from home, keeping communications channels open improved productivity. However, working from home is not the same as working from the office, and organizations needed to provide structure and support to promote employee engagement (Martinez-Sanchez et al., 2008), something that was made more difficult by how rapidly the move to work from home needed to happen. How organizations

faired doing this during COVID-19 is not well-understood. Moreover, while an organization might be able to continue without an in-depth face-to-face interaction for a short time, trust between colleagues and teams degrades over time, as does productivity. Diminishing returns on remote work is especially true of larger groups, who tend not to function well, and those doing creative work (Dutcher, 2012). Indeed, Dutcher (2012) suggests that creative work stays in the office, with only routine or process-based work moving to the home.

Moves like this speak to the idea of "agglomeration," the linkages between people and organizations that enhance their ability to do work, and the foundation of competitive advantage for organizations that work closely with their peers and competitors tightly bound geographical spaces (Porter, 1996). Using the example of 9/11, Kelly & Stark (2002) note that organizations leveraged technology to a high degree in the weeks following the attacks. Doing so is credited with saving many firms. However, beyond the initial two weeks, the allure – if ever present at all – of remote work wore off for many. Even though a phone call allows for information exchange, it is not as efficient, rich, or effective as face-to-face communication. Especially in roles where trust is required, it does not get the job done long-term (Martinez-Sanchez et al., 2008). As Buenza and Stark (2004) found, the Wall Street traders who enjoyed “power lunches” where they could network did not appreciate their new environment away from the action in New Jersey.

Upskilling Employees

Proposition #7: Small organizations invested in upskilling employees

It is likely that because organizations that accessed the Paycheck Protection Program were mandated to use at least 60% of the money they acquired on payroll

(Small Business Administration, 2020a), small organizations experienced a surplus of labor. To make use of this surplus labor, they may have, arguably, invested in their employees and provided them with additional education and training to develop their workforce. Thus, upskilling may have taken the form of investments in employees that allows the organization to have higher quality labor, if the organization's visioning processes identified new opportunities which require new skills. Indeed, the fundamental goal of job employee training programs has always been to provide staff with the skills they require to increase efficiency (Hughey & Mussnug, 1997).

With that said, Garavan (1997) argues that not all employee up-skilling is equal. There is a difference between "training" for job-related skills and other types of "education." Training is the development of a single skill, through doing, that is of immediate economic value to the organization and is learned formally only a few times, and then developed over a more extended period on the job. An example could be teaching employees how to drive a forklift. Through a one-hour online course that can be done online, an employee can learn the basics before continuing to learn as they drive the machine around under supervision. Upskilling provides an immediate benefit to the employee in that they can perform a new task and an immediate benefit to the employer because of this additional skill set in their pool of workers. Having learned the basics, they now apply the skills to complete an advanced task. Hughey & Mussnug (1997) emphasize that this sort of upskilling should be the priority for an organization, as it provides an immediate benefit.

In contrast to training, education does not emphasize immediately applicable skills and economic benefit to the organization; but rather, it teaches employees ways of thinking and understanding of concepts (Garavan, 1997). Education is valuable for

employees who can better understand their world. For example, diversity education is essential to engaging clients and peers appropriately, even if it cannot be quantified in the same way that a new skill can.

Garavan (1997) also describe a difference between employer-directed training – where the management provides the content they want their employees to learn – and employee-directed training – where employees decide what they want to know and develop their skills in that area.

Just as business continuity planning required everyone from the sales floor to the leadership to identify vulnerabilities and create resilience (Cerullo & Cerullo, 2004), so too does it take representation from the entire organization to conduct an effective training program during COVID-19. In addition, upskilling should be a fundamental part of the visioning process (Millett, 2006), in that understanding the skills required of employees, and instilling them, are critical features of moving forward.

New Relationships with Peers

Proposition #8 COVID-19 presented small organizations with an opportunity to redefine the relationships they had with other professional entities.

The pandemic was marked by widespread disruptions and, at times, supply scarcities. Supply and demand shocks changed how organizations worked with their suppliers, peers, and the government to source much-needed products (Brakman et al., 2020). More than an inconvenience, these shortages demonstrated the importance of developing new partnerships to do required tasks.

Supply chain disruption is often cited in the disaster literature as a significant risk (Lockamy, 2013; Zhang et al., 2009), and one that is difficult to recover from

(Tierney, 2007) given the ripple effects they generate in organization and the community (Zhang et al., 2009). Indeed, while direct losses resulting from damage to assets are certainly challenging, indirect losses from supply chain disruptions can be equally devastating. Dietch and Corey (2011) report that most are able to reestablish their supply chains, but there is little understanding of what this process looks like or how it interacts with other response processes and recovery.

Bartik et al. (2020) found that out of necessity, businesses quickly cut costs early in the pandemic. Undercapitalized (Graham, 2007), few businesses had more than a month of savings to continue their operations. They, therefore, needed to work with other organizations, including their landlords and competitors, to develop new relationships that would allow them to navigate the pandemic. Sheth (2020) argues that businesses should plan their visioning agenda and engage in actions that allow them to work with and mutually support their peers. They should leverage their specific and unique capacities to augment their peers and develop new business-to-business relationships that allow them access to their competitor's unique advantages. Cooperation is an unorthodox approach, rarely do competitors work together and mutually support each other. However, some speculation asserted that working together was perhaps only way to navigate the pandemic (Crick & Crick, 2020). From retailers sharing information about stock levels and places to get a product; to pharmaceutical giants collaborating to develop vaccines in record time, COVID-19 demanded the development and implementation of new strategies and the formation of new, lest all succumb to the devastation of the pandemic.

Winding Down

Proposition #9: Some organizations closed because of the pandemic.

Writing at the beginning of the pandemic, Bartik et al. (2020) painted a bleak picture of where small businesses stood. Few had more than a month of savings in the bank. Fifty-four percent needed to close temporarily, and while many thought they would still be in operation by December 31, 2020, they had also expected the pandemic crisis to conclude by July. Looking at data from Oakland, California, Bartlett & Morse (2020) found a 73% decline in foot traffic to local stores. These numbers would strain any organization. Undoubtedly, small organizations needed to make tough decisions about how to continue or cease operations.

Importantly, closure and failure are not the same things (Marshall & Schrank, 2014). During regular times, a business may choose to close as a strategic decision to avoid debt, because of a sale, or to enable the owners to retire (Headd, 2003). Even among those businesses that fail, failure is a normal process in the small organizational context (Ucbasaran et al., 2013) and is not exclusively negative. There are social, psychological, and financial consequences, but these are not always a reflection of weakness or strategy. Rather, risk is inherent to any entrepreneurial venture.

A voluntary exit allows the owner to make decisions that are right for them, based on the trends they identify. Ideally, they may put the business up for sale at a point when a buyer can see value in the model and assets, seeking to purchase it to integrate it with their own business (Wennberg et al., 2009). Alternatively, if financial performance is below expectations, a business owner can close and seek another more lucrative opportunity (Ucbasaran et al., 2013). In either case, though they may face costs of failure, these steps can mitigate losses.

Conversely, a forced exit may be more complex and come with more significant consequences. Instead of selling to another organization that can continue to provide value, businesses in distress may need to liquidate their assets, getting little by way of added value (Wennberg et al., 2009). A voluntary exit may happen when there is simply no money left to pay basic expenses, and the owner does not see value in the added cost of furnishing debt (Shepherd & Wiklund, 2006). Indeed, this is common in the post-disaster context. Runyan (2006) found that small businesses can slip into a debt trap after a disaster, where taking out loans only prolongs the closure process, and having made personal guarantees, may find themselves in an increasingly worse situation. Often, this means filing for bankruptcy, which can devastate both the organization's and the owner's family's finances (Davis & Hansen, 2021). While bankruptcy protects a business and its ownership from creditors, filing at the federal level only allows a person to hold onto $13,650 in cash and assets, plus small amounts in retirement savings plans and educational savings programs (Rao, 2019). It causes devastating financial effects, with significant psychological and social effects.

Those who seek a voluntary exit are more likely to find themselves in a better position than peers who run out of options. Most importantly, they become liable for only a tiny, serviceable amount of debt (Ucbasaran et al., 2013).

External Adaptation

Research Question #3: How did the owners, managers, and employees of small organizations adapt their products, services, and offerings to support their communities through the COVID-19 pandemic?

Where internal reflection was the term used to describe how organizations explore the ways that their existing resources can be leveraged to more significant

effect, external adaptation is the process of "framing reasonable expectations, identifying emerging opportunities and threats to the company, and anticipating the actions that will promote desired outcomes" (Millett, 2006, p43). Contrasted with reflective work, which is an internal process, this activity looks outside the organization to explore its options and create the change it wants in the post-disaster context. It is a systematic process requiring the organization to understand its new role in the community and identify opportunities.

Just as external adaptation is a new horizon for the small organizations, it is an entirely new avenue of exploration for the discipline of disaster science, one that asks more significant questions than have previously been explored (Wachtendorf, 2019). For example, we understand how an organization's location, age, industry, owner characteristics, and financial status influence recovery (Lee, 2019). Less well-understood is how the small organization fits in the larger picture of community functioning (Links et al., 2018; Schoch-Spana et al., 2019). This dissertation explores how small organizations act as the central locations of their community where people can exchange social capital, and the leadership team makes change through philanthropy. A powerful symbol of the pandemic, external adaptation, also includes the development of new products and services that serve novel community need and allow the organization to continue operating and serving its community.

Central Locations in their Community

Proposition #10: COVID-19 presented small organizations with an opportunity to redefine the relationships that they had with their community.

Small organizations are integral to their communities. They do not sit apart from them. Their owners, managers, and employees are attached to the place and the people where they reside. Taken together, this relationship makes relocating difficult, even when a disaster makes it a prudent financial choice (Bonaiuto et al., 2016). Understanding this helps explain why a small organization might seek to remain and support the recovery process. Though the impetus to recover in place might be for internal reasons, they have significant external effects. Those who act first have a signaling effect. They let everyone know that the neighborhood is coming back. For example, when grocery stores reopened after Hurricane Katrina, they provided residents with groceries, but they also stood as a symbol that the neighborhood was returning (Chamlee-Wright & Storr, 2009).

Places that offer – as part of their operation model – opportunities for people to experience social interaction were placed into a strange position by COVID-19. With social distancing a key strategy to reduce transmission (Glass et al., 2006), their traditional role as places for people to engage in recovery discussions and enact recovery for themselves (Storr et al., 2015) was disrupted. More than people "missing out on coffee dates," this may have a profound and significant effect on citizen participation. Kweit and Kweit (2004) emphasize that citizen participation is key to the success of a recovery project. When planning is done in the community – rather than strictly for a community – leaders can better know the community's goals and how to meet them. By understanding people's values, they can direct limited public resources to repair those places that people find essential. Indeed, public perception is not only not incidental to determining recovery, but also essential alongside actions (Schneider, 1995).

Overcoming these obstacles means engaging in a unique form of entrepreneurship. Owners and managers often identify with their organization, meaning that they can channel their wants, needs, and capabilities through a much larger and more impactful institution than themselves (Doern, 2016). Often, this extension leads to the development of new products and services, which is entirely within the scope of entrepreneurship (Mokaya et al., 2012), whether or not the organizations see themselves as entrepreneurial.

Entrepreneurship involves far more than producing a new product for sale (Storr et al., 2015). It could include the thought leader who uses their position in the community to convince members of a new path forward. Chamlee-Wright and Storr (2014) emphasize that small organizations can serve as the "commercial arena," where social entrepreneurship and community innovation can happen. Just as small organizations can be the centers of community life during regular times, their owners, managers, and employees can engage in entrepreneurship, in all its forms, to expand on this feature during and after the response to COVID-19.

Finally, small organizations offer an opportunity for social capital creation. Measured here as a type of currency (Meyer, 2018), there are three types of social capital: bonding, bridging, and linking. Bonding social capital refers to individuals' relationships with those close to them, who foster agreeable feelings and with whom deep collaboration can occur. Bridging references connections with people to whom they are slightly detached, including those at other organizations or the customer base. Finally, linking social capital connects individuals outside of their network, often to people in power, who they would rarely have access. All three were disrupted by COVID-19 but are essential to community life, albeit to different degrees. Small

organizations whose vision includes being the center of community life will seek innovative, entrepreneurial solutions to continue this work during the pandemic.

Philanthropy

Proposition #11: Small organizations engaged in philanthropy to be creative and advance the causes about which they cared.

A key component of McKnight and Linnenluecke's (2016) framework of community-focused disaster recovery, philanthropy allows small organizations' ownership, management, and employees to support endeavors that are not essential to their core operations (Marshall & Shrank, 2014). Donating time, money, or other in-kind goods allows a company to think creatively and fulfill specific tasks that they see needed in their community, but for which there is no concrete return expected (Lähdesmäki, & Takala, 2012).

Just as philanthropy can fill an unmet need, it can enhance the small organization's reputation. Organizations can look out for their community and be selective and decisive in supporting specific causes that provide the most return on investment. Whether that is the donation of physical assets like real estate, goods, and services or paying employees to volunteer for recovery efforts (Acosta et al., 2013), it should, in some way, create goodwill toward the organization. Indeed, perhaps the most attractive incentive to engaging in philanthropy is that it allows organizations to act as powerbrokers, spending money in their communities in ways that allow themselves to enhance their status. Thus, the acts are both altruistic and something that allows an organization to guide life in its community.

Although large organizations engage in philanthropy, little literature has focused on how small organizations might participate (Lähdesmäki & Takala, 2012).

Thus, this dissertation offers an opportunity to explore a new direction for charitable giving after a disaster. While not all the features will be the same, it is possible that many of the same frameworks and paradigms that govern corporate giving will apply to the small organizational context as well. For example, Crampton and Patten (2008) argue that the philanthropy that occurred after 9/11 among Fortune 500 companies depended on the individual firm's short-term profitability, more so than any sort of connection to the World Trade Center, New York City, or employee requests. Perhaps their philanthropy can extend their visioning agenda to include features of the community that they have identified as needing support. Perhaps they use their loans, grants, and aid to spend excess cash outside of the business, propping up those they see as important.

In contrast to Crampton and Patten (2008), Muller and Whiteman (2009) found geography among the most critical features of charitable giving after a disaster. For example, after Hurricane Katrina, businesses in the Gulf of Mexico donated more to relief. Destro and Holguin-Veras (2011) found that people were more likely to provide in-kind donations – versus financial donations – the closer they were to the disaster site, so it may be that the ways businesses help their own community also draws on non-monetary contributions. Considering that small organizations can be expected to have closer ties to their communities (Storr et al., 2015), distributing scarce goods is of interest.

New Products and Services

Proposition #12: Small organizations developed new products and services as they came to understand new needs in their community.

To a customer, developing a new product or service is the most visible form of entrepreneurship that a small organization can engage in. Yet this is not the complete picture within the organization. As has been discussed, an organization must overcome its inadequate planning and apply its capacities. It must develop a vision for the type of organization it wants to be, leveraging loans, grants, and aid to manifest this. Only then can it apply itself to meet community needs. Importantly, as the penultimate proposition, the development of new products and services requires organizations to have worked through steps and processes that were discussed earlier. New products and services are the synthesis and public-facing outcome of just-in-time business continuity, visioning, applying loans, grants, and aid, and upskilling employees to do new tasks.

The organization does not have to understand by themselves what the community needs from them. It is not up to the owner, management, or employees to decree the community's products and services. Instead, the key is to return to the vision plan (Millett, 2006), understand what it means, and realign the portfolio around it. Small organizations can extend their normal processes of identifying opportunities (Pyle, 2010). Understanding community need does not need to be a formal process. It is more likely that opportunities will be identified during the informal discussions throughout response and recovery (Storr et al., 2015).

An organization's capabilities, specifically, its time in the community and access to capital, are critical in allowing action toward its vision. In terms of capital, a savings account, line of credit, Payroll Protection Program loan, Economic Injury Disaster Loan, or a more traditional Small Business Administration disaster loan can help keep the business afloat and allow it to try new things. Additionally, time in the

community might allow for peer support to provide access to new connections. It allows the organization to connect with customers to explore what they care about and bring services to bear that reflect community needs.

In business continuity as entrepreneurship, the process of entrepreneurship is understood in the format of Blank and Dorf (2012). That is, as a startup. Here, startups are interesting because they are not large companies. Instead, they are understood as unique, small, and experiencing temporary drastic change. The paradigm works especially well when applied to the context of the small organization experiencing disaster recovery. Because they are not large organizations and, they can more directly use new products and services to achieve their goals (Sarasvathy, 2001).

Small organizations often needed to pivot their products and services because the market disappeared. Especially early in the pandemic but continuing through 2021, previously workable business models became unworkable. Small organizations were forced to engage in entrepreneurship to find a business model that could function within the context of COVID-19. It took an incredible amount of flexibility to work with customers to redefine the products and services being sold (Blank & Dorf, 2012). The process of pivoting to develop a new product resembles the one required to internally reflect and develop a vision of what the organization could be. It begins by assembling data to understand customer needs, delivering that customer need, and refining the product. Successful ideas that are popular with customers can become core parts of the portfolio and continue to provide the organization with long-term success, even after the disaster has subsided.

Chapter 3

METHODOLOGY

This dissertation is a project of the Disaster Research Center. It uses the same quick response techniques pioneered by the Disaster Research Center to study other hazards (Wachtendorf, 2022), with the goal of understanding how small organizations responded to and recovered from a novel coronavirus through 2021. Drawing on 53 interviews with 40 respondents collected between the early response phase of COVID-19 in April 2020 through August 2021, it shares the stories of owners, managers, and employees who have had to make tough decisions with little situational awareness (Lune & Berg, 2017).

A critical difference between this research program and others that have come before it is that it occurred during a global pandemic, which meant that new limitations were imposed. Safety, and adherence to public health restrictions were given high priority. While that limited the options for data collection and made it impossible to be physically present with participants, technology offered solutions that allowed direct engagement with decision-makers at small organizations, as was required for meaningful results (Lune & Berg, 2017).

So, while the act of conducting research looked different for this project than it has for others, these differences are superficial. Instead of walking off a plane in

Anchorage (Anderson, 1969) or driving to New York City (Wachtendorf, 2004), interviewers on the Disaster Research Center's Community Impacts and Adaptations to Crisis Project opened our laptops in April, 2020. Instead of walking up to people and asking them what they thought of a particular experience, we established an electronic recruitment system, emailed those who signed up and set up a time to meet online. In place of bringing briefcase-sized voice recorders with tape (as they did in the early years of the Center), we just hit the "record" button on Zoom. Regardless of the differences, the critical point is that people were still met with, the data was still collected, and insights were gained.

Project Logic

In March 2020, when the pandemic began surging in the United States and the University of Delaware was sending students home, the Directors of the Disaster Research Center began work on the Community Impacts and Adaptation to Crisis Project. The Project aimed to understand individual experiences during the pandemic and collect perishable data from an event unfolding rapidly. Through 2020, students and faculty at the Disaster Research Center conducted interviews with members of our community. Of the more than three hundred interviews conducted, I selected 33 interviews with the owners, managers, and employees who discussed their organizations' experience during the pandemic. Other participants may have been part of small organizations, but what they chose to discuss in their interview did not center significantly or at all on these issues. These 33 were supplemented by another 20 in 2021, with a mixture of participants from the first round (13) and new individuals (7) offering a fresh perspective.

Runyan and Huddleston (2016) noted how difficult it was to engage small organizations after Hurricane Katrina. The Community Impacts and Adaptation to Crisis Project encountered a similar problem in that the owners, managers, and employees of small organizations who were phoned, emailed, or approached directly did not want to engage, perhaps because they were struggling to stay open. Of the hundreds of cold calls made to organizations and chambers of commerce, few resulted in an interview. By contrast, participants who were acquired by snowballing the initial convenience recruitment email sent to members of the University of Delaware community were much more willing to engage. They often recruited their friends, resulting in a total of 33 in-scope interviews. Similarly, it was easier to follow up with participants who had an established relationship from the first interviews. As before, cold calls were ineffective, acquiring only seven participants. The others were recruited from the original sample and their peers.

Once recruited, in-depth interviewing is the best method for understanding the rich perspectives of participants. Most importantly, interviews could be completed safely over Zoom. To ensure the health of the interviewer and participant during a pandemic, all interviews were conducted remotely to ensure that safe social distancing measures remained in place and that this research program does not inadvertently spread COVID-19. Though a new technology, Zoom interviews did not to diminish the quality of interviews or participant experience, as both participants and the researchers frequently describe high levels of satisfaction with the platform as a research tool (Archibald et al., 2019).

Where the first round of data collection had cast a wide net, the goal of the second-round interviews was to meet with several participants again and explore how

their experience had changed over time, to elaborate on concepts that had not been fully articulated, and triangulate experiences (Patton, 2002).

Framing continuity as an entrepreneurial endeavor that included technical, reflective, and adaptive components is a new direction for research (Marshall & Schrank, 2014). Interviews help examine new areas in disaster research because they can be deployed quickly to understand a topic about which little is known. By exploring participant perspectives in significant depth, and they provide rich detail that is unavailable from other forms of data collection (Hermanowicz, 2002). With 33 owners, managers, and employees of small organizations having been interviewed as part of the Community Impacts and Adaptation to Crisis Project and 20 in the second wave, the data collected for this dissertation was extensive. The appendix offers further details and the interview guides used in rounds of data collection. The Institutional Review Board (IRB) application for the Community Impacts and Adaptation to Crisis Project is available in Appendix A. The IRB application and interview guide for the follow-up interviews is available in Appendix B.

Project Validity

Answering the research questions and their associated propositions requires a creditable and authentic study that is also explicit, vivid, and thorough (Whittmore et al., 2001). Participants' stories were sought to understand their experience and how it changed throughout the pandemic to maximize creditability. The analysis was built on an extensive library of discussion that was cross-referenced, triangulated, and elaborated on between interviews and phases (Patton, 2002; Melrose, 2001). The portrayal of participant perspectives reflects what happened to the owners, managers, and employees of small organizations who navigated the pandemic through the spring

of 2021, as conveyed through their interviews. Further, the sample size and two-phased approach provided the opportunity to consider the nuanced differences that existed from participant to participant (Whittmore et al., 2001). The interviews were conducted over Zoom, and the recordings provide an audit trail that can be reviewed (Freeman et al., 2007). Because participants were given the option to make their conversation part of the public record, and many did, the findings will be available for review by a large body of readership. Indeed, the Disaster Research Center's E. L. Quarantelli Resource Collection was working on making the collection of interviews available to the public.

The dissertation presents a vivid account of the interviews that inform the analysis. That is, by quoting participants and contextualizing their comments within broader themes, a thick description can be presented (Lune & Berg, 2017). Often, several participants would detail the same phenomenon, allowing the richest and most vivid story to be included here.

Finally, interpretations were grounded in the data (Whittmore et al., 2001). Where ambiguity existed during the first phase of interviews, it was remedied in the second phase or bolstered with outside contextualizing information. Indeed, the second interview guide was constructed after the first round of interviews was complete and analyzed. This sequential approach allowed an understanding of the gaps and the narrative that should be followed when discussing business continuity as entrepreneurship. Thus, this dissertation reflects participants' experiences as they expressed them.

Ethical Considerations

Browne and Peek (2014) note that to conduct ethical research, a researcher must exceed the scope of an institutional review board application and approval. This research program was careful to mitigate harm and encourage ethical behavior during interviews. That few ethical dilemmas were encountered during this research is notable. It is perhaps an underexplored feature of conducting remote interviews that ethical issues did not come up in a visible way, though they may have come up in unknown, invisible ways. With recruitment automated, travel to the interview site reduced to just a few clicks, a standard interview guide, and a preset thank-you email, there was little room for misunderstanding. When discussing work from home arrangements, Martinez-Sanchez et al. (2008) found that the social experience was greatly diminished compared to working in the office. These interviews likely experienced something similar – leading to a superficial lack of discord.

Participants discussed the sensitive inner workings of their organization, and any tension experienced by doing so may have been overlooked by the researcher. To help mitigate discord, as part of the informed consent procedure, participants were provided with a comprehensive and complete set of information, which was both made available in the informed consent form (Appendix A and Appendix B) and was read to them before the commencement of each interview. Participants were made aware of their rights and given the option to make their interview part of a publicly available oral history or held as research data for the exclusive use of the research team. This research presented no risk to the participants that would otherwise have exceeded what they might have experienced in their everyday life. Following the IRB-approved informed consent (Appendix A and Appendix B), participants were encouraged to take a break or reschedule their interview if they felt the need to do so, but none did. There

were no incentives or compensation provided for participation in either the DRC Community Impacts and Adaptation to Crisis Project or the follow-up research.

At the start of each interview, participants were asked to acknowledge that they understood the informed consent procedure, as is required by the University of Delaware Institutional Review Board, based on the National Commission for the Protection of Human Subjects in Biomedical and Behavioral Research (National Institutes of Health, 1979). In an online environment, it is not easy to acquire physical signatures on paper. To ensure that participants understand their rights and facilitate easy ascent, Lune and Berg (2017) suggest having a voice record of agreement or disagreement to the informed consent. Participants were verbally explained details of the project and detailed their rights as participants. They then provided verbal approval to conduct and record the interview. All participants agreed.

Although there were no significant risks, as defined by Collogan et al. (2004), associated with this dissertation which existed above or beyond what participants would otherwise experience in their everyday lives. Conversely, the benefits are numerous. During the interview, participants may have found an additional benefit to participating in this research program, including empowerment, reflection, kinship, and favorable attention from the researcher. Indeed, people who had been socially isolated in their homes may have felt an emotional benefit from interview-based research (Collogan et al., 2004). As the research is published and disseminated, there may be benefits for small organizations, in general. Findings may make a small contribution to a novel model of entrepreneurship that expands the concept of business continuity to include entrepreneurial features.

Sampling Strategy

This dissertation used the DRC's Community Impacts and Adaptation to Crisis Project as its foundation for the sample and the initial interview guide. Participants were drawn through an initial convenience sample (Patton, 2002) of faculty and staff who have University of Delaware email addresses, regardless of their position, which provided significant variety and richness. Upon completing each interview, participants received a follow-up email that thanked them for their participation and encouraged them to recruit their friends, family, and colleagues as part of a snowball sampling strategy (Patton, 2002). Such broad recruitment led to a total of 307 participants. Importantly, although the sample was drawn from the Disaster Research Center project, only half of the interviews were conducted with participants in Delaware. The remainder came from other locations across the United States.

By engaging in broad outreach soon after the effects of the pandemic began emerging in the United States, this research does not use a purposive sample. While a snowballed convenience sample could pose a problem for other research questions, it is a valid approach here (Melrose, 2001; Whittmore et al., 2001). The goal of this dissertation was not to extrapolate these findings to a population level, conduct laboratory tests, or entirely explain the phenomenon. Instead, the goal was to understand continuity, reflection, and adaptation as entrepreneurial functions that expanded small organizations' activities navigating the COVID-19 pandemic. Understanding the nuance and intricate details of how people made the changes that kept them in business required speaking to them over an extended period (McKensie, 2007; Marshall & Schrank, 2014), probing to an understand what decisions they made, how they made them, why they made them, and what the outcome was (Ponterotto, 2006).

To further answer the research questions in a way that maximizes the value of each contribution (Collogan et al., 2004), this dissertation engaged with participants a second time for follow-up interviews that sought to further understand their experience (Michaels, 2003). These additional interviews involved reaching out to participants who had been interviewed during the first round.

Fifty-five interviews with 42 participants are in line with other quick response qualitative studies (Zavar, 2019; Kuru, 2018; Hamm-Rodriguez & Morales, 2018; & Oliver-Smith & Arenas, 2015). Of course, it is not the number of interviews that is of primary importance. Instead, it is their quality and the number of interviews that it takes to reach "saturation" (Whittmore et al., 2001). Saturation was reached when the research questions could be answered, and additional interviews no longer provided new insight, serving to reinforce existing understanding (Lofland et al., 2006). During the second phase, this occurred around 18 interviews, although two more were conducted to confirm that saturation had been achieved.

Participants here are listed by their name, organization, and interview round. Breaking down the sample into types of organizations, the first and second-round interviews are biased toward businesses, with non-profits and other types of organizations rounding out the sample. Note that to preserve privacy, in cases where a participant's experience was very specific or compromising, they were referred to simply as a "participant."

Table 1.1 Participant Details

Participant Name	**Organization Type**	**2020**	**2021**
Brenda	Cultural Center	X	X

Carey	Activity Center	X	X
Nancy	Dog Daycare	X	
Melinda	Ice Cream Parlour	X	
Participant Name	**Organization Type**	**2020**	**2021**
Bryan*	Consultant	X	X
Jackie	Elderly Non-Profit	X	X
Bob	Insurance Brokerage	X	
Karl	Snack Food Manufacturer	X	X
May*	Jewelry Store	X	
Kelly	Mask Non-Profit	X	X
Lilly*	Food Pantry	X	X
Beverly*	Store	X	
Jenni	Education Non-Profit	X	X
Tracey	Store	X	
Rob	Bicycling Non-Profit	X	
Betty*	Consultant	X	
Alvie*	Rental Property	X	
Robin*	Faith Organization	X	
Margaret	Museum	X	X
Asha*	Faith Organization	X	
Amanda*	Store	X	X
Faizal	Faith Organization	X	
Patricia*	Market	X	
Irma*	Market	X	
Vinny	Sports Complex	X	
Will	Faith Organization	X	
Agatha*	Bakery	X	
Sasha	Restaurant	X	X
Arty*	Business Continuity Consulting	X	
Elizabeth*	Arts Festival	X	X
Connie	Charter School	X	
Hannah	Cat Café	X	X
Evelyn*	Dance Studio	X	
Dana	Catering Company		X
Vanna	Daycare Center		X

Olivia	Coffee Shop		X
Amira	Startup		X
Maureen	Museum		X
Emily	Landscaping		X
Joe	Entertainment Company		X

* Indicates that a pseudonym was used because the participant selected to have their interview classified as "research data" during the interview. Real names are used for those who chose to classified their interview as an "oral history."

Table 2.1 Participant Organization Types in the Community Impacts and Adaptation to Crisis Project

Type of Organization First Round	**Number of Participants**	**Total Number of Participants**	**Percentage**
Business	18	33	54
Non-Profit	10	33	30
Faith	4	33	12
Non-profit Affiliated*	1	33	3

*This small organization is an independent merchant within a larger non-profit educational organization.

Table 3.1 Participant Organization Types in the March 2021 Follow Up Project

Type of Organization Second Round	**Number of Participants**	**Total Number of Participants**	**Percentage**
Business	12	20	60
Non-Profit	8	20	40

Interviews

The goal of interviewing the owners, managers, and employees of small organizations was to come to an understanding of their experience during COVID-19.

The priority was to make sure that participants felt comfortable and knew their perspectives to be highly valued. Effort was made to ensure that participants felt comfortable and were able to reflect on their identity and experience, to reveal the nuance of their experience (Hermanowicz, 2002).

Critics may note that the DRC's Community Impacts and Adaptation to Crisis Project interview guide does not mention "business continuity," "reflection," or "adaptation." Indeed, the interview guide developed for the COVID-19: Community Impacts and Adaptation to Crisis Project and was not explicitly designed to answer these research questions. However, the research questions can be answered through them, especially when the interviewer probes. For instance, one question asks, "can you share a little about what was going on in your life, or your work, back in February before things started changing dramatically in the United States?" Another asks, "what have you been doing to adapt? Tell me about some of the ways you might have had to improvise to manage or have things go more smoothly, and how are they working out for you?" So, while they do not appear to be the optimal interview questions for this research study on business continuity as entrepreneurship, they are, in fact, appropriate as they created a space where discussion about the organization could emerge organically. The second round of data collection addressed this specifically by asking deliberate questions about topics relating to the theoretical framework.

Analysis

Using Microsoft Stream, Zoom, and Otter.ai, transcription was automated and saved a significant amount of time, though there were minor errors. In addition, each transcript was checked and edited for clarity, ensuring that the software did not make

any egregious mistakes. Once each interview was cleaned and transformed into a textual artifact (Lune & Berg, 2017), it was fed into Nvivo for coding.

Following the guide of Lofland et al. (2006), coding took place in three parts. Each time a code was made, a memo was attached to guide further analysis. The first phase consisted of open coding, which tied statements made by participants to the theoretical framework, with codes for each category of business continuity, internal reflection, and external adaptation. A second phase then took place to position each code within a proposition defined previously. In this, answers to the prepositions presented will be noted and sorted for further analysis. When comments were made relating to a proposition, they were marked. Third, every quote under each proposition was sorted further into inductively defined categories that reflected the understanding being expressed by the participant.

For example, under the business continuity heading, a proposition states, “Few small organizations had business continuity plans; fewer still had a pandemic annex.” Thus, coding first sorted open codes and interview quotes that discussed business continuity into that large, category-sized bin. Then that bin was read through to find quotes relating to, among other ideas, “inadequate planning” and placed all related material into a smaller section. From there, quotes that discussed similar themes were put yet smaller, inductively determined categories, including "Risk Analysis," "Unable to Formally Prepare," "Unable to Comprehend the Problem," and “Consequences of Not Planning.” Importantly, these categories were defined by the participants through their shared experiences. Though each question related to the theoretical framework, the precise makeup of the data was not known until the last stages of processing.

Comments made by participants that provided the most detail and the greatest sense of understanding, which could best inform the action of other small organizations, were included in the dissertation. They were reinforced with references to the literature and theoretical framework.

The second round of interviews was coded similarly to the first. To begin, each of the quotes from each interview was categorized into business continuity, internal reflection, and external adaptation. Next, they were then categorized into each proposition, just as with the first set of interviews. The third phase of analysis did differ slightly. Because the original interviews had already established the story, and the goal of the second interview was to bolster that story, there was no inductive step. Instead, the content of the second-round interviews was sorted into the categories determined by the first round.

In Sum

Small organizations, including businesses and non-profits, were unprepared for disaster when the COVID-19 pandemic impacted their business models and aspirations (Graham, 2007). In record time, they needed to implement sophisticated business continuity measures to keep their doors open, change their internal structures, find entirely new ways to work and redefine their products and services to support their communities. They have faced a daunting task, and accordingly, demand a bold research program to understand their action (Smith & Birkland, 2012; Wachtendorf, 2019). This dissertation leverages methods developed at the Disaster Research Center to take the study of small organizations disaster science in a new direction, moving beyond understanding the descriptive variables which contribute to success or failure

(Dahlhamer et al., 1999; Marshall et al., 2015; Lee, 2019) to instead understanding the actions taken by small organizations trying to make the best of a bad situation.

Chapter 4

RESULTS

Business Continuity

Research Question #1: How did the owners, managers, and employees of small organizations preserve their value through the COVID-19 pandemic?

During the first round of interviews, except for one conducted with a business continuity planning consultant, no participant explicitly mentioned their business continuity preparedness. There were no references to anyone engaging in techniques that allow a business to create options for itself, mitigate damage, or return to a pre-disaster state (Clas, 2008; Smith et al., 2018). Nobody discussed having participated in developing any preparedness documents, and none had ever conducted an exercise in the style recommended by business continuity organizations like the Disaster Recovery Institute (DRI) International (2012). A Gantt chart (Smith et al., 2018) was never presented, nor was a business continuity plan pulled off the shelf. The second round of interviews confirmed this finding. Only one participant noted a plan, elaborating that they had developed it ten years prior during a free session at the Newark Library, where they focused on train derailments.

Because there was little perceived need to prepare for a pandemic before March 2020 (Watkins et al., 2007), a lack of preparedness was expected. With many competing priorities (Graham, 2007), organizations invested in developing capacities in other parts of their operation. Importantly, these other capacities formed the foundation for their resilience, even if they weren't explicitly disaster focused.

When COVID-19 struck, small organizations leveraged their resilience to engage in entrepreneurship (Amabile, 1997) and improvisation (Kendra & Wachtendorf, 2003; Wachtendorf, 2004) in a way that supported them to preserve through the crisis. Moreover, their resilience was often applied just-in-time as novel solutions deployed existing capacities right when needed. This section examines the nuance of performing business continuity for organizations that did not prepare, beginning in the pre-disaster context, understanding how experience with disaster might have assisted them with capacity building, and the exploring how existing processes were adapted to perform just-in-time planning.

The Pre-Disaster Context

Proposition #1: Few small organizations had business continuity plans; fewer still had a pandemic annex.

When Watkins et al. (2007) interviewed small businesses, they found that the owners, managers, and employees thought little about pandemic risk and stated that they would deal with the consequences if they arrived. The assumption, of course, was that a pandemic would never arrive. The pre-pandemic context did not feature significant thought or concern for any hazard, especially for something perceived to be impossible, like COVID-19 (Watkins et al., 2007). Arguably, this was a reasonable choice. However, a heuristic-based risk analysis, an inability to comprehend the scope of a disaster like this, and a lack of access to arcane business continuity programming meant that small organizations acted on different priorities (Graham, 2007).

Risk Analysis

Risk = likelihood x consequence (Coppola, 2015). In the risk management literature, organizations were conceived of as seeking to manage risk by identifying, accepting, and defining the hazards they faced to best mitigate them (Yoe, 2011). They then balanced competing values to control their environment to the point that the level of risk became tolerable. Such a comprehensive apparatus cannot be feasibly brought to the setting of a small organization (Graham, 2007). That is not to say risk management is absent. Instead of a formal process, participants of this research program noted that they used a heuristic approach (Tversky & Kahneman, 1974) to understand the danger that existed in the world. While accessible, a heuristic approach means that risks were not perceived in relation to their actual level of danger but rather their perceived level of danger. Events of terrorism like 9/11 or devastating storms like Hurricane Katrina or Hurricane Sandy stand out in the minds of the owners, managers, and employees of small organizations (Yang & Nair, 2014). Because these events were socially symbolic (Beck, 1992), small organizations took more action to manage risk from some hazards than would otherwise be expected. As Arty, who worked as a business continuity consultant, explained, getting people to do comprehensive business continuity was like selling insurance. It was not well-received, and he often had to do a significant amount of work to get his customers to protect things in actual danger, not just perceived danger.

> "[Sometimes], I liken business continuity planning to, you know, used car sales or insurance sales. It's like, 'Well, I don't need this premium policy, why don't I get just what I need, right? Give me enough that I can say I put a good effort in.'… And in that post 9/11 environment, everything was anti-terrorism focused. Everyone always would go to "terrorist attack," right? And, while that has been socialized a lot in our environment, it's not necessarily the most likely scenario. We haven't traditionally given much attention to [other] things."

This excessive emphasis on terrorism and hurricanes meant that when the pandemic did start, small organizations watched in disbelief that things were happening in China, then Italy, then Washington State. Even when it had become clear that the pandemic was out of control and protective action was required, those messages were not well understood by those making decisions for small organizations. Different tasks, like continuing to meet customer needs, were given priority. As Faizal, who helped run a religious organization, noted, his team spent a significant amount of time receiving messages and reflecting on how to act proportionally to the risk. Especially with their provision of religious services, they felt a special duty to make sure their constituents felt heard when considering what actions to take.

> "There was a lot of debate that, 'Hey, is it going to be that bad or not? Do we need to do anything like limit prayer services?' I think we were navigating uncharted waters. And again, as I mentioned to you before, religion happens to be one of those things capable of riling people up."

Downplaying the effect of this disaster on their organization and customers was common in the early pandemic. Carey, who owned a youth activity center in southern Delaware, noted that her disbelief became problematic when others around her started to take pandemic precautions more seriously, despite her business still running.

> "I wonder[ed] if I won't be able to do this, and then the emergency order came out two days before, and I'm like, 'Well, it's not that bad. You know there's not a massive amount of people sick here.' So, we proceeded with [an event]. And I would say attendance may have been 30 or 40% of what I expected."

It is not that the owners, managers, and employees were in some way unable to understand risk. The probability of a pandemic interrupting daily life (Coppola, 2015) was just seen as so low that it did not warrant action, especially considering other priorities that needed greater attention, like providing religious services. Among those

who did see preparedness as required, Arty notes that business continuity planning previously focused on terrorism because events like 9/11 had brought that hazard to the forefront of heuristic-based risk analysis (Tversky & Kahneman,1974). It was not until customers stopped wanting to engage that the risk analysis changed, and the calculus of probability and consequence – what would likely happen and the impacts if it did – encouraged action.

Unable to Formally Prepare

Herbane et al. (2004) conceptualized organizational preparedness and business continuity as very deliberate and task oriented. Organizations like Disaster Recovery International (2012), the Insurance Institute for Business and Home Safety (2013), and the Federal Emergency Management Agency (2014) prescribe a variety of tasks that an organization can do to make themselves ready for disaster. Tasks include planning, developing a call tree, and exercising. While such efforts may be plausible at larger scales, this type of preparedness does not seem feasible in small organizations. At the level of the small organization, preparing for disaster by building capacity might be the most resilient approach to take. Unfortunately, even that is difficult, as, Beverly, who owned a store explained, she lacked the staffing to engage in comprehensive preparedness.

"I'm working with the skeleton crew to begin with."

Further, it would have been challenging to predict the exact features of COVID-19 before its onset. The variety of possible pandemics – from SARS to HIV/AIDS to Zika – each present different avenues of transmission, making it challenging to deploy mitigation measures in advance (Watkins et al., 2007; Wachtendorf et al., 2021). If, perhaps, masks did little to slow the spread, but the key

to fighting the virus was more condom use, that would have required a very different response. As Arty, the business continuity consultant, elaborated, even his organization, which provides business continuity planning, could not have develop a comprehensive pandemic plan for COVID-19 in October 2019.

> "Every pandemic is going to be very different. And so, if we did have a pandemic plan, which I am not sure that we did or we did not, it probably was just a framework, right? Did it outline solutions? Or how to achieve them? I don't think so."

Additionally, many participants reported that their organization was new and that, even if they hoped to engage in explicit preparedness work, there had not been enough time to do so. Being new and going through a process of opening was why several small organizations were unable to prepare. Indeed, they had to balance many competing priorities (Graham, 2007). For example, in 2018, Tracey inherited a store from her late father that was on the verge of failure due to his prolonged illness. As a result, she and her siblings spent a significant amount of time reviving the business and had no room for preparedness work.

> "My three siblings and I inherited a family business….We've spent literally the last two years working together to try to resurrect a bitch of a business that was basically on the verge of collapse at the end, just due to [our dad's] age and his health. So that's been an enormous undertaking."

Similarly, Hannah had just purchased a cat café from a previous owner in January of 2020. Before the pandemic hit, she was focused on renovations and simply had no time to make the organization her own, let alone become prepared for disaster.

> "At the beginning of the year, my mom and I took ownership of the kitty cafe. So, we were right in the groove of, you know, beginning to change things to meet our needs. As far as the business went, one of the really big things was renovating. Literally the week before COVID, we had shut down because we were painting. We had just given the whole place a make-over, and we opened for two days before we had to shut down [due to COVID-19 restrictions]."

In addition to the newness of the organization, during the second round of interviews, participants emphasized their organization's size as a key reason they were unable to prepare. Amira, who owned a healthcare startup, said that she did not prepare for any hazard because she was so small. Interestingly, elsewhere in her interview, Amira mentioned that her very small size allowed her to be nimble and flexible. She was able to move her business into her house when the pandemic started and continue productively. Amira had a sort of preparedness that is not typically conceived of as "business continuity."

> "So, we didn't have an official document to prepare us for a pandemic or any kind of natural disaster. But I already mentioned we are a very tiny business."

Through both rounds of interviews, only Margaret, who ran a museum, mentioned having developed any sort of formal preparedness. Eight years prior to the onset of the pandemic, she had attended a course at the library on business continuity. The emphasis was on fires, floods, earthquakes, and train derailments. So, while a plan existed, it was of marginal value. A plan must be taken off the shelf, exercised, and reviewed annually to be effective (Botha & Von Solms, 2004). Simply going through the process of writing something down at the library does not create resilience. Indeed, Margaret did not mention reviewing her business continuity plan when the pandemic struck.

> "We did actually have a disaster preparedness plan that we had written [when] the State of Delaware Division of Libraries ran a series of programs for small museums and historical societies about seven to eight years ago. And they had various topics that they talked about. But one of the topics was disaster preparedness. And we had a team of people from our museum who had attended that seminar. And part of the seminar was putting together a disaster preparedness plan. So, we had gone through things like fire and flood and earthquake and, specific to our museum, train derailment."

Unable to Comprehend the Problem

"A new human coronavirus has appeared in China," wrote The Economist magazine on January 18 (2020b). By February 18, 2020, Alan Taylor working for The Atlantic (2020), had already posted what was at the time unbelievable photographs of COVID-19 lockdowns in China. By March 2, Italy had imposed a strict lockdown (Applebaum, 2020). The pandemic was spreading unchecked by March 5, when the Wall Street Journal reported 22 cases of the disease in New York State (Honan et al., 2020). The trend was clear. Nevertheless, for Vinny, who ran a sports complex, the pandemic did not begin until cancellations started.

> "I will always remember the 11th. That's when the first domino fell, and groups started calling us. [Everyone was] asking, "are you still willing to do it?" But, by the middle of the day on March 12, it got extremely serious. People began to pull out. And school after school was communicating with us that they were no longer allowed to show up. So, by Friday morning, it was just non-stop. And like Friday afternoon, we put a big red banner on our website that said, "we are closed indefinitely because of the pandemic."

It may be that the COVID-19 pandemic was ignored because it does not align with the informal heuristic risk analysis that the owners, managers, and employees engage in to mitigate threats (Tversky & Kahneman, 1974). By definition, there was little experience with this novel illness. Looking at the issue from the perspective of February 2020, a standard comparison to the COVID-19 pandemic was seasonal influenza which is of little concern (Woodward, 2020). Melinda, who managed an ice cream parlor, said it best: she reacted to events instead of being proactive.

> "We did think that we were still going to open, so we took a lot of different precautions, sanitized a lot more, etc. … I have probably been more reactive than proactive."

Importantly, situational awareness was not gained immediately at the beginning of the pandemic. It took significant time to understand the new normal.

Even in September 2020, seven months into the pandemic, it was still difficult to comprehend the scope and scale of the disaster. Small organizations had to consistently recalibrate and update their understanding and projections of what might be coming around the corner with an ambiguous start and had no reference point for when it might abate. A sort of "creeping crisis" (Boin et al., 2020), COVID-19 remained prominent for much longer than anyone could have predicted based on their experience. During her interview in September 2020, Connie, who was the principal of a charter school, explained that she did not understand the scope of the disaster and did not have any benchmarks for when the crisis might be over. She wanted to return to normal, regardless of the situational reality.

> "I am worried that this will go on all year. I mean, I think we all would just love for this to be [over] by winter break. For the numbers to be low enough for the Governor to go, 'Okay, we're good. Let's just open.' Like that's, I think, the biggest worry is that we don't know when this will end."

Interestingly, Connie's quote presents a reality contrary to the narrative around vaccines, the technology that was thought to eventually "end" the COVID-19 crisis. Even in July 2020, long before Connie's interview, Dr. Anthony Fauci, the public face of the National Institute of Health during the pandemic, was sending the message that vaccines would only begin to be available in late 2020 or early 2021 *if* they were safe and effective (National Institutes of Health, 2020). Her wanting to reopen meant that she did not understand the scope of the problem or what the solution would be. Indeed, it is not that the owners, managers, or employees of small organizations ever expressed being "struck" by situational awareness. Instead, their understanding of COVID-19 continued to evolve and change as they received new information.

Consequences of Not Planning

Building a small organization is fundamentally risky. While hopeful, the ownership cannot be sure that the venture will succeed. Additionally, they place their family's stability in a precarious position as the organization grows (Basu & Parker, 2001). This risk-taking can benefit the owner of the venture is successful but can also lead to personal and social devastation if it fails (Sellerberg, 2009). Carey, who owned an activity center, explained the difficult task of balancing work and home life and setting the boundaries upon which she would abandon the organization to preserve her family's finances. Specifically, she was not willing to mortgage her children's possible success to preserve the organization.

> “The one thing that would bring the family down is to have the business suck a bunch of money away from our food budget or ability to pay our mortgage. The business has the potential to cost us a lot of personal family money. I’ve got personal guarantees, a lot of things, so that drives a lot of my behavior. And knowing the kids will go to college eventually, I need to figure out how to pay for that. If we can’t get to break even by the end of the year, I’ll have another few months before my lease term hits a point where I can gracefully start to exit. So that’s on my mind.”

Hannah, who owned the cat café, elaborated that it was emotionally draining to always be upon the precipice of failure, especially when a pandemic enhanced the risk of going under. The stress of trying to run a business during the pandemic was causing significant mental health issues.

> "I think that just the expectation of being open and being, you know, a functioning business during all of this, it is a lot, it is a lot of pressure, and I have had my good days, I have had some horrible days with it. And some days, I just cannot even handle, you know, the expectation of putting on a friendly face when you know, everything else is kind of crumbling around us."

Indeed, Hannah said that the constant stress had precipitated an inability to handle new situations that demanded flexibility, even when that flexibility would have led to new, much needed customers.

> "There was just this big group of five adults, which is a lot to fit in that tiny little spot up at the front, and they all came in at the same time. And I wasn't expecting that. And I, you know, had a 'Deer-in-the-headlight' moment for a second. Then when I came back, I realized: just take a deep breath, improvise, and figure out how to make this work. So, I made sure there was enough space between me and them, made sure that they had, you know, everything that they needed. Then, when it was over, I just stepped out for an hour. And I went to grab a cup of coffee or something. So, it's just last-minute changes like that. And I was talking about, unfortunately, having to turn some people away. Sometimes that's upsetting. No one ever wants to do that. But, that's kind of how we've been improvising."

It was a specific feature of COVID-19 is that it made spaces inaccessible while causing no physical damage. Thus, the pandemic presented challenges to inventory and infrastructure. These challenges were exacerbated by the rapid onset (Boin et al., 2020) of a crisis reaching its boiling point, confusing communications, and introducing uncertainty about what actions were acceptable. So, while Karl was eventually able to keep his essential food manufacturing business running, a consequence of not fully understanding the impending disaster was the perceived danger of having inventory go to waste and needing to lay people off.

> *"*When the crisis was ramping up in February, I received all the raw materials necessary for a huge order. And, so when we saw the announcement that the Governor was shutting down the state, and I'm sitting on hundreds of thousands of dollars of ingredients. I was concerned that we were going to be included in that. And if we had been, would we still be shut down now? The deadline to produce the order would have passed. And I probably was looking at a situation, and I have ingredients with a limited shelf life. They would have been sitting rotting in my warehouse."

Those who did need to leave their spaces of work developed significant issues with the physical infrastructure they left behind. For example, Irma and Patricia ran a market that ended up with substantial damage to its facility because they left it in a hurry. Making required repairs, like to the air conditioning, were expected to take a long time.

> "The investigator checked the water systems and the water quality of all the buildings and some pipes. Because they hadn't been used recently, they contained bacteria that you don't want in water pipes. His recommendation was for nobody to drink from the pipes in the building."

> "The market not only closed, but the air conditioning broke in the market. Market management was having trouble getting that fixed and, at first, they thought they wouldn't be able to get it fixed until the end of the summer… Unfortunately, it gets very hot there."

Not planning for COVID-19 posed threats to individuals and their families that that extended beyond the virus' direct risks, and the indirect consequences of the response generated secondary impacts to businesses. Had circumstances turned out slightly different for these small organizations, they might have experienced the greater social devastation that comes with business – or organizational – failure (Sellerberg, 2009). Thus, credit must be given to policymakers for developing programs like the Paycheck Protection Program and Economic Injury Disaster Loans (Small Business Administration, 2021a). In addition, by keeping employees employed and covering some fixed costs, the federal government made it possible for small organizations to overcome their (often understandable) lack of preparedness.

Proposition #1

As expected, none of the small organizations in this sample leaned on their business continuity plan, in part because they did not – and arguably – could not have

explicitly prepared for this type of pandemic (Watkins et al., 2007). Nevertheless, it is important to understand the experience of navigating a disaster like COVID-19. Instead of using a business continuity plan, small organizations leaned on their existing capacities, which they used to navigate the challenges that occur every day. Unable to comprehend the tremendous scale of the problem, small organizations used risk analyses based on heuristics that allowed them to compare this disaster with other familiar events, like Faizal, who reviewed the Quran and hadiths for inspiration. While a lack of planning meant there were some consequences, like Irma and Patricia's physical location succumbing to infrastructure damage because it was not in use for several months, many consequences were mitigated by the large infusion of cash provided by the Small Business Administration (2021) and by leveraging existing capacities within the organization to internally reflect and externally adapt.

Capacity Building

Proposition #2 Small organizations had existing capacities that formed the foundations of their resilience.

While risks were present, and a lack of preparedness could have led to significant consequences, it is not the whole story. Small organizations had capacities that they developed over time through other activities. Their experiences primed them for different courses of action, as did other capacities they built, including investments in their community, or an understanding of useful technology platforms.

Experience with Disaster

When engaging in heuristic-based risk analysis (Tversky and Kahneman, 1974), high-profile disasters like 9/11 and low-profile diseases like influenza

dominated perception. During interviews, this assertation was borne out when participants noted specific instances with endemic diseases, humanitarian crises, and other disasters, which informed and framed their thinking. Specifically discussed were SARS and HIV/AIDS.

One participant we spoke with during the DRC's Community Impacts and Adaptation to Crisis Project provided a strong example of how experiences can color a person's response when speaking about endemic diseases. She explained that, early in the pandemic, she her conversations with her gay friends heightened her risk perception. She explained that the HIV/AIDS pandemic from the 1980s and an unconcerned response from a Republican-led federal government had primed them to worry about what this response would look like. This finding mirrors other research which notes connections between HIV/AIDS and risk perception for COVID-19 (for example, by Wachtendorf et al., 2021).

> "I've had these conversations with a couple of my gay friends, not a big survey. But, still, because of going through the whole HIV/AIDS crisis, you know, they get it. There was no debate about, oh, is this serious or not, you know, they had been through it. Even some of the younger gay folks that I spoke with, they're like, yeah, we get it. It's not anything to debate because we know from history how important it is to get scientific. [One particularly] negative comment was that they felt that people were expendable. They made [an] analogy with Ronald Reagan as president that for eight years, he never mentioned HIV/AIDS at all… And they made a parallel between the expendable people, which was scary in terms of political institutions and how they come to recognize a problem and see public health problems in society. And then they were making the point that gays were [treated as] expendable. And now essential workers, and prisons and elderly are expandable, so, [the attitude seemed to be] 'you know, let's just open up, because we're okay with that.'"

Parallels were also drawn to SARS, especially in the Chinese American community with whom Brenda worked. Having an enhanced situational awareness

built on experience, in her second interview, she noted that elders within her community had passed along the lessons that they had learned 20 years prior during the SARS outbreak. She credited that experience with their more immediate, forceful use of and staff buy-in with cleaning protocols. Interestingly, this did not involve the development or application of new processes. Instead, previewing the just-in-time preparedness that will be discussed later, her team entered "turbo mode" and cleaned everything, as they would during a bad influenza season.

> "We've been around since 1982, right? We're the oldest Chinese American organization [in the area]. We lived through the SARS era. And there is something, you know, about this, that is we've been here before, we've been to this precipice before. Many of the seniors were part of the leadership team during SARS. So, we consulted with them, like, 'okay, what did you guys do during the SARS?' They said, you know, it's as if there is a bad flu season. Kick it up there, you know. We're going to be more vigilant about hygiene and stuff and just put it in turbo mode."

Conversely, during the second round of interviews, a participant mentioned that her interaction with Hurricane Sandy diminished her risk perception and willingness to prepare. When asked if Hurricane Sandy had informed any of her preparedness, she noted that the only effect that the storm had on her life was a loss of power for a few days, which in her mind was a negligible impact.

> "We weren't really affected by Sandy. [Other than we] lost the power for X number of days… So, there wasn't really any sort of dire straits."

Whether it is experienced with friends who have had HIV/AIDS or having to bury bodies in the aftermath of genocide, the first two participants noted how they were changed by their experience with disaster. Importantly, this novel understanding was used during the pandemic, with participants referencing their experience as essential to becoming kinder, more caring, and more empathetic. While these traits

might not be seen in the same light as a business continuity plan, they allow the small organization to meet the needs of its staff and customers (Laudon & Laudon, 2019). Indeed, as the third participant demonstrated, experience with disaster did not prompt participants to go out and make a kit. Rather, more often, experience with disaster was more profound. It changed how people viewed the world, often making them more resilient.

Experience Developing Technical Savvy

When the home office paradigm became common, people needed to develop skills in remote work. Those who had the right skills before the pandemic, it would have experienced a significant benefit, accessing a capacity that they could lean on heavily. Bryan, who owned a consultancy that required in-person, one-to-one interaction and who worked as an adjunct professor, explained this best. While he was still engaging in the internal reflection and external adaptation that would define his response to COVID-19 during our first interview, he explained that he had learned how to teach courses remotely pre-pandemic so that he could take care of his ailing father. Subsequently, he used his skill to present online content as a foundation for updating his business to meet the new context.

> "My father got sick and was getting ill, and I knew that I would have to be flexible and tell students, like, 'I'm not going to be in class this week, so we need to do something different.' My parents [are] about two hours from the university. So, I thought I could still do classes, and students don't miss any time if I'm via Zoom, so I had prepped that, just in case, because he was sick for the past two or three years… For instance, I went [away last spring]. And I didn't want to cancel class… I thought, what can I do to have this class work well? I was meeting on another college campus for the work we were doing, so I asked that colleague, 'Can I use your Internet and cameras and stuff, and I'll just hook my laptop up and go?' And, so, they set me up with the room, and I

> did the class. That's what I'm trying to do [now, during the pandemic] … with my students. An online course for my client is the same thing."

In Bryan's case, a cross-pollination of skills and capacities between jobs allowed him to better respond to the pandemic. Equally, the technical savviness and frequent exposure to social media platforms enabled Faizal's faith group to pivot quickly during the pandemic. Because his mosque had previously used Facebook to get messages out, they were familiar with the platform and able to quickly move to bolster their presence, using it to support their live-streaming content.

> "Thankfully, our imam is pretty tech-savvy. So, we're fortunate on that front, you know, he already had a Facebook account, and we had a Facebook platform, to begin with… Historically, we had just used that to put up announcements, right? And now, you know, as I mentioned, you know, we will do [an] occasional live streaming event, but it wasn't something that we did regularly [before the pandemic]."

This conversation was notable because it demonstrated the connection between the capacity building required for business continuity and how it set an organization up to perform internal reflection and external adaptation. Even things perceived as non-essentials enabled a rapid transformation during the pandemic. For example, Will, who worked at a church, explained that other parishioners pushed back when church leadership put a new television in the chapel several years before the pandemic. When they were eventually approved to add the television, they also added some audio/visual components, ostensibly to present lyrics for songs and provide a live feed of the service for those in the back. The additions worked out well because those capacities could be rapidly pivoted to support remote church services.

> "We invested quite a lot of money in this technology over the last two years, both visually and audio, as we put a whole bunch of new technology in. Like a lot of money and it was well worth the investment… We weren't live streaming at the time. We were just, you know, displaying things. Instead of using a hymnal, we would display the words, and then we'd have our little, you

> know, pre-service announcements and things of that sort. Then we decided that we wanted to upgrade the audio portion of it. And we combined the two together and did the live stream capability. It's worked out nicely. I mean, now and then, YouTube throws us a curveball with, you know, something that they decided to do a software upgrade on Saturday night and then didn't tell anybody. And, you know, we've had a few hiccups, but we haven't missed one Sunday yet."

Further, there were connections between the capacity-building side of business continuity and the other elements of business continuity as entrepreneurship, including internal reflection and external adaptation. Will elaborated and echoed sentiments often expressed by others, that their organization was achieving greater performance or broader reach through digital platforms.

> "Yeah, we started our live stream before COVID, and we had about 20 or 30 people on a Sunday. So now, on any given Sunday, we're getting 200 to 300 people watching, [including] people in Connecticut, Florida, Texas, and people who are friends of friends or former members who moved away who live out of state now. So that's been a kind of a bonus for us. So that, you know, you now have remote membership. And, you know, that's a blessing."

Leveraging little-used technological capacity was also used to maintain access to customers in other ways. Agatha, who owned a bakery, explained that an e-commerce platform for sales and live chat that she set up two years prior, but never used because the business was doing fine, ended up being incredibly useful during the pandemic. Just as with other participants who were able to draw on their experience with disaster to create resilience, Agatha leveraged her time in the financial sector to better comprehend advanced technologies.

> "When we bought this bakery 15 years ago, there wasn't a website. They didn't take a credit card, right? They had no technology. [The previous owner] wanted to take this business to another level, but she said, 'My time is done'… So, you know, right away, I got a website and a credit card machine. I did things, and then as I got into this business, I made it better because I saw [in the financial sector]… the importance of their technology platforms. So, we

> started bringing in more computers. We created an e-commerce site. The site took a while to build because I had a particular vision for it, and we weren't getting there. But we finally got there…I built an e-commerce site probably about two years ago. And I am very glad that I built that e-commerce site because the number of online orders that were coming in was unbelievable."

Technical savvy is a broad category that encompasses a variety of actions that small organizations could lean on during the pandemic to adapt themselves to the context of COVID-19. Investments made before the pandemic were able to pay dividends when ways of working changed. Whether it was an ability to use Facebook Live and communicate with constituents, use Zoom to work from home, or access powerful e-commerce, it was a powerful advantage if someone at the organization could use advanced tools.

Money Matters

A strength of a capacities-focused approach to business continuity is that it allows a review of an organization's preparedness beyond what Herbane (2004) might describe or what the Federal Emergency Management Agency (2014) suggests. For example, while few preparedness documents note the importance of cash, Pappe (1989) and Runyan (2006) demonstrate that it is paramount in recovery. As Jenny, who ran an education non-profit, explained, they were able to thrive through a lull in their business activity because they had saved.

> "We've been fortunate from a business standpoint. We saved for a rainy day, and it's raining. So, we've been okay, and we've been able to keep everybody on staff fully supported. Our operation has been shut down since March. We're incredibly streamlined. You know, we can cut our operating costs low when we're not physically running programs. So, I think we're going to weather it just fine."

With that said, Jenny was unique. Even through the second round of interviews, few participants discussed their savings account. This might be expected, as the literature notes that small organizations were undercapitalized to begin with, meaning that they had little money for operations, let alone savings (Graham, 2007). It may also be that participants limited their discussion of their finances t because the research design emphasized the non-monetary aspects of business continuity as entrepreneurship, underexploring monetary aspects. When participants did mention savings, they attached their savings account to a significant purpose. Olivia, who owned a coffee shop, described having some money in the bank, but the exception proves the rule. Never sacrificing business investment or pay to her employees, she accumulated savings by cutting costs elsewhere. Her goal, set when she started her business, was to buy the location where she did business. Her years of sacrifice were not meant to be a buffer that would allow indefinite operation through a disaster-induced recession. Though they made her business stronger and more resilient, her cash reserves were not meant to supplement cash flow but rather were part of a plan for long term stability and investment in the business itself.

> "Fortunately, I had very good-sized savings, which kind of speaks back to my approach to this business. When we opened in 2017 in the building that we're in, we were presented with a lease that had the option to buy. So, my goal from when we signed that lease to when that option came up was to purchase this building. So, from the beginning, I paid myself [a minimal amount per] month, which I don't share with many people, that's uncomfortable for me to share. But I have lived on the most basic means I can, to save all of my cash in this business to purchase the building. So thus, going into March of 2020, I was not scared because this business had a pretty decent-sized savings account to purchase the building."

Money is discussed further in the internal reflection section of this dissertation for two reasons. First, when described within the internal reflection category, money could be conceptualized as existing alongside loans, grants, and aid to allow the organization to engage in the entrepreneurship that was essential to its survival. Secondly, because, simply, there was not much money within small organizations. While a powerful capacity, few participants mentioned relying on their savings accounts for any significant amount of time.

Time in the Community

Having spent time in the community allows an organization to strengthen its relationship with the people who live there (Inalhan & Finch, 2004). The longer an organization is around, the more able to care for a place and understand its problems they are (Kibler et al., 2015). Over time, the organization can become more able to serve as a central location where bonding, bridging, and linking (Meyer, 2018) social capital is created and expended. Evelyn, who owned a dance studio, reflected on this during her interview, noting that the explicitly social nature of ballroom dance makes it a central location in her community. Through her studio, she created a culture beyond dance that was far more resilient than could be expected if she had just taught lessons. She sought to maintain a connection to her students through the pandemic to ensure that they were doing okay, which matched the values of her organization, and helped her students remember how much they liked dancing, perhaps encouraging them to support the studio through tough times, and to come back when able.

> "We look[ed] at what we're doing, like even through the pandemic, and [started] saying, 'Okay, well, we need to start providing. People are having a really hard time, and our students are used to dancing and doing things. And now they can't, so it must be hard for them.' So, we started doing like the

> group classes and reaching out to them. That was based on us wanting to provide something to help them through. There weren't any grading fees attached to those things. It was, I mean, it's good that we keep people connected. So obviously, it's not without its benefit to us, but I don't think that is the reason we did it."

Organizations that grew organically over time demonstrated a commitment to their community, and in turn, found themselves more able to navigate disaster. Sasha, who owned a restaurant, attributed part of her success to having forged ties with the community over twenty years. She saw an ongoing back-and-forth relationship with the community as key to her success and resilience. Constantly adapting to meet customer wants helped her to be flexible and meet the changes brought on by the pandemic.

> "We've been here for 20 years. We've adapted, and we started with 20 seats. Now we have 130. We started at half the size, and we've expanded, we put on the deck, we've added the bar, we've increased the bar size. When we started the restaurant, I was 23. So, we started small. We weren't a big restaurant that had all this money. So, we would make a small change, then we'd do a little bit more. So, we've always adapted, and I think that we will be fine because of that."

An ability to constantly adapt to changing customer needs and preferences, too, could be seen as a form of preparedness or resilience. Both Evelyn and Sasha emphasized that their organizations were places where people could form close bonds, bridge networks, and link up with strangers who would otherwise be unavailable. So, while the exact product was a dance lesson or a meal, the there was also a social experience on the side, adding value. Indeed, Joe, who owned an entertainment company, attributed his time in the community as his reason for survival.

> "The reason I got through COVID is I've got a 45-year-old client base. Right? I don't know how a young company would have survived. I mean, I've got 1000s of clients. But I don't have customers. I have clients, and the difference is the relationship."

Having spent time in the community, building relationships with customers was a critical capacity that fostered the development of resilience and created an ability to withstand the initial shock of the pandemic. It was important to deliver real customer value through the organization, becoming essential in customers' daily lives. Few started out with large bank accounts, instead co-creating their organization alongside those who loved it.

Impediments to Capacity Building

Discussed earlier were some of the things that make an organization unable to prepare for disaster, like having just bought the organization or financial trouble. While capacities sometimes overcame these in other areas, there were a few specific examples of capacity building that also made building resilience difficult. For example, conflict within the organization was found to inhibit the ability to form a cohesive team that is resilient. One person we spoke with found herself unable to excel at her job due to ongoing harassment and assumptions that she was incapable.

> "I just deal with that kind of shit at work constantly, just people thinking that I don't know what I'm doing, that I'm weak, that I need their help with things that I don't need their help with... And it's very, like, it just gets tiring. I'm literally just trying to fucking do my job. I'm tired of people thinking that they have a say and like what decisions are being made when they literally only come there once a week or something like, you don't know what you're talking about. And so, there's also this weirdness of going to work and knowing that everyone thinks that I'm something that I'm not, but [I'm] also not feeling empowered to challenge that perception."

In addition to her professional capacities being undermined, this participant also experienced sexual advances in the workplace that consumed time and attention, making her unable to do her job and build capacity.

> "The sexual harassment comes in when it's just kind of more like, ah, people just saying weird stuff about like, for instance, [I have this co-worker and] I'll say something like [thanks for doing] something nice for me. He was like, 'Now, you're going to give me ideas.' And I said 'no, thanks... Like, I love you, man, but like, no, I'm not giving you ideas. You're just being creepy.'"

While he did not encounter sexual harassment in the workplace, another participant also reported that conflict was eating away at his ability to support his team and develop capacity by lowering trust among colleagues. Interestingly, he cited managing conflict, of which there was much in his organization, as key to his flexibility – indicating that something which creates problems can also be a source of resilience.

> "Well, I guess at a certain point in time, you know, having managed conflict for 25 years. This is a pretty stressful time, but it's probably not the worst stress I've had. After a certain point in time, it sort of gets to the point where there's an old saying that what doesn't kill you makes you stronger…. So, yeah, well, we'll figure this out. You know, we will find a way, and inevitably we do."

Several participants also noted that the changes in the physical environment around their organization was a factor in diminishing their capacity. Road construction was seen as driving away customers pre-pandemic, forcing the business to stretch every dollar, and making it hard to attend to any business priority other than the most urgent. Pre-pandemic construction was incredibly frustrating for some businesses like Beverley's store, which was affected by construction. She did not see this as providing any advantage. To her, the burden of diminished capacity was borne by her alone, and there would be very few other advantages coming her way through the infrastructure investment.

> "We thought, well, this is going to be a great 2020. Things are going to fall into place. Some of the issues that we've had personally and business-wise in the past were because the road in front of our stores was closed temporarily for several years. But it was time for the Elizabethan sewer and water pipes to be replaced…. And we just had to bear the financial hardship of that happening.

> There was nothing done to compensate us or, you know to assist us when we saw our revenues go down and our expenses go up or stay the same."

As well, participants who thought their business was operating well pre-pandemic by servicing just one customer discovered their vulnerabilities when that customer was no longer able to service orders. For example, Bryan's entire pivot was fueled by the fact that he had one large customer who offered him most of his work. While he had thought about pivoting away from such a vulnerability, it was not a priority and would have taken considerably longer if the pandemic had not forced his hand.

> "My biggest client was a golden goose that couldn't keep laying eggs for me. I've always been trying to pivot from health care and find other avenues or other areas to build money. It would have probably [taken] me five more years to make this all real a on a regular basis. So, this forced it to move faster, which I frankly don't think is a bad thing."

It was easier to prepare for COVID-19 by having cash in the bank or having a critically important understanding of technology than by making a pandemic business continuity plan. Equally, interpersonal conflict and a lack of access to customers limited an organizations' resilience. Instead of investing in capacities that could support them in overcoming a disaster, many were forced to deal with issues internal or external to the organization. These extra workloads ensured that their organizations struggled more than would have been expected.

Proposition #2

Proposition #1 established that few small organizations had explicitly written business continuity plans. No interview participant mentioned leveraging their big binder of contingency plans or exercise reports to deal with a pandemic. However, small organizations were not inept or unprepared entities. While they lacked formal

preparedness, the owners, managers, and employees of small organizations had spent their lives developing capacities that supported their resilience. Be it through investments in advanced technology that allowed quick pivots, having a little extra money in the bank, or having been in the community for a significant amount of time, they had some infrastructure available to support them. They have leveraged these experiences to make it through COVID-19.

Next, proposition #3 discusses how small organizations applied these capacities just-in-time, leveraging the crisis management literature to explore situational awareness, finding workarounds, and creating meaning.

Just-in-Time Planning

Proposition #3: Business continuity took place just-in-time as businesses adapted to the new context.

Just like how the Waffle House *Storm Playbook* (2019) allows rapid preparedness for each of its locations as a hurricane approaches, this dissertation argues that small organizations who lacked a business continuity plan also got ready just-in-time. Like how individuals stock up on food and water right before a disaster (Kirsch et al., 2016), so, too, did organizations take protective action as they began to understand the impact COVID-19 would have on their operations. Just-in-time preparedness included developing situational awareness, adapting, streamlining processes, preparing, and experimenting.

Situational Awareness

A key acquiring situational awareness was understanding how a hazard agent might impact an individual or organization (Boin et al., 2013). For example, several

participants expressed having a connection to places that have experienced COVID-19, like China, earlier in the pandemic, so they were more alert to the possible challenges that might soon befall them. Brenda, who ran a Chinese cultural center, articulated this best when she expressed how her team had begun to take protective action earlier than some of their peers who did not have relationships with people who had been near lockdowns.

> "The Chinese American community center was extremely aware of the COVID-19 situation. So, by the end of January, we were already our, community was already concerned about these things, encouraging social distancing, you know, making sure people who traveled would self-quarantine. So, we were already putting into place a lot of, you know, hygiene protocols and best practices for that, just because, you know, as a community, we were very aware of that."

At the same time, May understood the COVID-19 pandemic better through her mother, who traveled to Taiwan in the winter of 2020. As a result, she shed some light on the experience closer to the epicenter, previewing what was to come. May did not describe having taken any protective action at that time but discussed later that she would eventually wind down her business. She credited both a dislike of the business and information that she got from her mother with encouraging her to close.

> "My mom is from Taiwan, and every couple of years, she goes to visit her family. And [this time when] she [came] back, I went to pick her up from the airport. And right before they came, they were like, oh, by the way, there's this thing going on in China. And my mom was over there years ago during the SARS epidemic, and they were concerned about getting them out [of] there. So, thankfully they didn't have to change their schedule, but there were, you know, already whisperings when they were in Taiwan. So, we weren't like really that worried, but it was just like, FYI, if you start having some sort of like cold or flu symptoms, like go to the doctor, you know."

These quotes from Brenda and May are even more profound when contrasted against the perspective of participants who did not have a direct connection with

China. During her second interview, Hannah, who owned the cat café, made explicit what many were thinking when she expressed that what was happening in China did not seem relevant to her. It did not seem, to her, to be a problem that would impact her life directly. As she elaborated in her second interview, that because the disease was geographically distant from her, she was able to ignore the problem.

> "It was about the end of February. We started hearing about COVID. And I said, at that point, I naively said, 'Oh, no, it's not going to be bad. It's whatever. It's just in China. Who cares?' So, not to downplay things, because those people were suffering there, but more along the lines of, I don't have to worry about it. Because it's there and not here. So, it was like an out of sight, out of mind type of mentality."

Jackie, who frequently interacted with health care professionals, reported that she developed a sense of situational awareness through one employee who is a retired nurse. As a nurse, her employee was networked with people in hospitals who were more keenly attuned to the oncoming risk of the pandemic. Thus, the urgency of preparedness was transmitted through the network, the employee, and eventually the organization, who could get prepared just-in-time.

> "I have a staff member who is a former nurse. She was paying attention to a lot of, you know, that, and [she] surprised me by saying, 'Hey, we should plan.' And it was well before we thought it would be such a huge impact on our country."

Of course, the opposite problem was also true. There were many individuals and organizations who were insulated from health care workers or professionals and who were informed by less reliable sources, who developed an incorrect situational awareness that slowed their response. Melinda, who ran an ice cream parlor, fell into this trap. She thought the pandemic would last only a couple of weeks, and they would

be back to normal. Instead, after a couple of weeks, Melinda found herself behind and needing to scramble to pivot when things did not return to normal.

> "Honestly, I guess we thought, okay, it's just going to be a couple of weeks, so we have lots of stuff that we can do in two weeks working at home, but I think when that got extended, it was disheartening."

Especially in a rapidly developing disaster context like COVID-19, the understanding that a person had depended on the information they could synthesize through the different sources available to them, especially their peer group (Sonnenwald & Pierce, 2000). An organization's ability to adapt depended on understanding and applying this new information (Trijp et al., 2018). Indeed, the better situational awareness an organization had, the more it could prepare just-in-time. Effective situational awareness empowered organizations to adapt and find the workarounds that would best allow them to navigate the pandemic.

Adapting Existing Processes and Features

Finding workarounds is a crucial crisis management technique (Wolbers et al., 2018). Fundamentally, it means pausing existing processes that may no longer be compatible with the context brought upon the organization through the disaster and finding new ways of doing work. An entrepreneurial process (Amabile, 1997), developing new procedures meant thinking creatively to find opportunities and complete tasks in new ways.

Especially early in the pandemic, there was a significant focus on cleanliness and working extra hard to ensure that spaces remained safe, reducing exposure to the disease. Just as Waffle House (2019) adapts their end of day closing routine to their disaster preparedness, so, too, did many small organizations use processes they already had in place to get ready for COVID-19. For example, small organizations that

worked with food were already predisposed to being clean. With a culture of cleanliness already in place, they could enhance existing policies about handwashing and sanitation. New policies, like wearing masks, were also easily adopted because many workers already needed to wear equipment like hairnets and understood the importance of keeping the products they served germ-free. Karl, who owned a snack food manufacturing business, described this process well.

> "We then immediately went into the mode of, 'What can we do better in terms of protecting our employees?' Luckily, from the standpoint of personal hygiene, because we already worked in a food environment, we already were utilizing a lot of personal protection. All the employees were already wearing gloves. We already had handwashing and sanitizing protocols in our facility that are part of our daily routine. In a lot of cases, they were already wearing head coverings or masks. So, this idea of having to wear additional protective equipment was an easy transition."

Sasha provided an even more succinct quote, saying that her job has always been to ensure that customers do not get sick. In addition to protecting them from foodborne illness, the COVID-19 pandemic forced her to ensure that she also protected customers from a respiratory ailment. She was able to make sense of the new requirements of the pandemic by framing them in ways familiar to her. While enhanced outdoor eating and an all-new takeout program were different from ensuring that food never stays in the danger zone of temperature where bacteria can grow, the goals and paradigm were the same: to ensure customer safety.

> "We've always done food safety. Our job is not to get people sick continuously. That's, that's what we do. So, this is just an added layer of protection."

Even organizations that do not serve a niche where food safety was a factor were able to reappropriate other forms of their business to make them more COVID-19 safe. For example, as part of their reopening strategy, Evelyn's dance studio

decided to repurpose its coffee station and water fountain area as a place to clean up instead of a place to get refreshed. Where people would previously have gone to fill up their water bottles and get a snack, things they cannot do with masks on, they went to the same place to wash their hands.

> "Well, we normally have a coffee station that has a sink with water, and we would normally be serving beverages, which of course now we've removed all of that because everybody needs to bring in their own water bottle. And so, what we've done is we've converted it into a sanitation area. So, we have individual towels, soap, and water. So, when people come into the studio, when they come in for their lesson, they go, and they wash their hands. And then they go to their table and have their lesson. We also have hand sanitizers on every table and tissues readily available."

Somewhat, these adaptations were to comply with ordinances and regulations. As Sasha noted, state agencies required changes, including reduced occupancy. Related to her previous comment, small organizations often noted that the requirements put on them by regulators were the baseline that they sought to exceed. For Sasha, it was important that she meet the capacity requirements, but that she did so in a way that extended her understanding of safety and supported her in meeting the goal of not letting anyone get sick.

> "June 1 [2020] was phase two. So, that went to 60% capacity from 30% capacity. So, there's… a big list of rules."

Even when regulation did not exist, small organizations sought to change their processes to reduce exposure, creating a safe feeling space for their staff and customers. Interestingly, reducing exposure meant engaging in both practical and symbolic mitigation. For example, Arty, the business continuity consultant, noted the ways that his office environment had changed. Because of the pandemic, he would interact less with his peers, and there was a greater emphasis on wiping down common spaces. However, while social distancing is indeed a good way to reduce the risk of

transmission of COVID-19, wiping down common surfaces, while hygienic, does little for this specific disease (WHO, 2020).

> "I'm in a traditional office environment. So, everyone gets a key fob so that they can badge in, and everyone's touching the keypad. And you go through the doors. And there are several series of those that I had to go through. So, there's a lot of touching up common doors keypads just coming to my desk. And I usually would maybe wipe down my work environment, my office space, maybe once every two weeks, right, let's say yeah, you know, it's probably good, especially like during flu season, let me be a little bit more, a little bit better about just wiping down my keyboard, mouse, phone type of situation, right. So that was the frequency in which I would do that."

There was a certain contradiction in acquiring situational awareness and adapting existing processes just-in-time. Often, stakeholders would take actions that were less effective than they would otherwise have been with better knowledge, such as wiping down surfaces that do little to combat the airborne coronavirus. However, when workable models of response were eventually implemented, they were implemented by building on an existing heuristic-based risk analysis (Tversky & Kahneman, 1974), and leveraged the current understanding that was being published by those in power (Woodward, 2020). Even if a heuristic-based risk analysis was not wholly adequate, it offered opportunities for experimentation (Wolbers et al., 2018), which is at the heart of entrepreneurship. Iteration was key to finding creative solutions to novel problems (Amabile, 1997), and, thus, business continuity as entrepreneurship is unlikely to get everything right early in the response. It is the process that matters. The key to success was trying, experimenting, and engaging in entrepreneurship.

Several participants noted weaknesses with the just-in-time preparedness approach, especially because it does not allow much flexibility. For example, one of the freezers at Lilly's food pantry broke in June 2020, meaning they could not freeze

meat anymore. While it was unrelated to the hazard, the fact that she had no redundancy or ability to go and get another freezer, which would have usually been a minor setback, exacerbated the effects of the disaster.

> "A couple of weeks ago, one of our freezers broke. Um, so we had to toss a bunch of meat, which sucked, obviously, because the meat [is] expensive. And we've been worrying about meat because of the Smithfield plant closing temporarily. Um, so yeah, I feel like my job is just like a daily exercise in improvising and adapting because I just have to do whatever I can with what we have, like every day, we have different stuff."

At the same time, a lack of redundancy was not something brought upon by COVID-19. Working with a small team and being undercapitalized (Graham, 2007), it is unlikely that Lilly's organization would have had access to a second freezer during normal times. Her ability to be flexible and work with what was available was a skill developed before the pandemic that she was able to leverage and make it through the disaster.

Interestingly, and in support of the idea that adaptations happened just-in-time, most changes to workflows occurred in the first months of the pandemic and stayed rigid afterward. Even through the second round of interviews, participants reiterated their experience of adapting initially. Importantly, however, most interviews were conducted between March and May 2021. That was just before vaccinations reached a critical mass, before mask mandates were relaxed, and before mask mandates were re-imposed because Delta became the dominant strain. There is undoubtedly an opportunity for a third round of research to understand additional changes forced further adaptations.

Preparing

Preparing just-in-time for COVID-19 meant acquiring physical necessities to provide protection. However, because the specific features of the COVID-19 pandemic were not well understood and situational awareness was not well developed when lockdowns began, the wrong items were purchased. In part, because actors like the US Surgeon General went to Twitter to discourage the purchase of masks in March 2020, and the Centers for Disease Control did not recommend mask use, few bought them (Feng et al., 2020). Instead, less effective purchases were made. Because the early days of the COVID-19 pandemic were quick-moving and there was great uncertainty, it is unlikely that any preparedness could have been done better. The mechanism of transmission was unknown. The choice to prioritize masks for healthcare workers seemed to make sense at the time, even if it left many others vulnerable and without protection. This section does not necessarily document effective preparedness then, but rather, the inadvertent symbolic preparedness that people engaged, in part, on the advice of public health professionals.

Betty, who owned a consultancy, felt ready and able to engage with her clients in pre-pandemic modalities through the simple use of alcohol wipes and elbow bumps. To be clear, the coronavirus is not stopped through alcohol wipes and elbow bumps. While she did not use masks or socially distance at that time, they would have been the only safe alternative. She, however, did not know this to be the case.

> "And so, we decided we would arm ourselves with Lysol and alcohol pads, and we would go, and so off we went. I guess it was on March 10 [2020]… You know, we did the elbow thing, and so we were already kind of practicing somewhat, but not to six feet yet, and no masks."

Such experiences reinforce the value of a capacity-building approach. For the hazard of a pandemic, where there were so many revisions of what "safe" can mean,

existing infrastructure that allows for a quick pivot is critical. If, for example, an organization could work remotely using tools like Zoom, it would have an immediate and immense advantage over its peers and competitors. In addition, it would not need to rely on hastily purchased and expensive, yet ineffective, cleaners to symbolically ensure safety. In her second interview, Kelly, who applied her skills in the theatre to pivot and started a mask non-profit surmised this well: she and her colleagues did the best they could with the information they had.

> "We prepared as best we could, given what we knew, and were looking to find information. So, for me, my family, and my employment, I feel like we were paying attention. We were listening. We were communicating. We were looking into purchasing more supplies, you know, extra alcohol wipes to sanitize headsets and microphones and extra sanitizer in pumps for the lobby and gloves like we were. So, we were doing what we could with the information we knew."

Experimentation

The Waffle House *Storm Playbook* (2019) encouraged experimentation and the adaptation of processes right as disaster is about to strike. However, withing the scope of this study, no participants who represented small organizations mentioned experimenting to meet the needs of a disaster. The only participant who did worked for a large organization that was out of scope for this dissertation. Future research should examine the role of experimentation and adaptation that happens just-in-time.

Proposition #3

New ways of working were discovered, implemented, and iterated on from the early days of the pandemic. Lacking formal preparedness, small organizations had few other choices but to rapidly think of new processes and put them into action. While

this is not how a traditional business continuity program is run (Botha & Von Solms, 2004), it was the only option available to small organizations who had not explicitly prepared for the specific features of the COVID-19 pandemic.

The owners, managers, and employees of small organizations leveraged their connections and experiences to help develop a situational awareness that encouraged them to quickly apply their capacities to develop workarounds that allowed them to try and manage COVID-19 (Wolbers et al., 2018). Applying themselves and their teams to solve massive problems within the organization and their communities allowed small organizations to take control of the situation in small ways (Boin & Kuipers, 2018) and create purpose out of the crisis (Stern, 2013).

Internal Reflection

Research Question #2: How did the owners, managers, and employees of small organizations reflect on their internal processes to change the way they did their work during the COVID- 19 pandemic?

Business continuity for small organizations was defined by a heuristic risk analysis that led to a lack of formal planning, requiring small organizations to lean on existing capacities and just-in-time planning. The fundamental goal of engaging in those activities was to create options that allowed the business to stay open through a disaster and into recovery. Nevertheless, simply keeping the doors open was not enough to adapt to the changing context in which businesses navigating COVID-19 found themselves. For example, among other concerning indicators, small organizations experienced 73% less foot traffic year-over-year in April 2020 (Bartlett & Morse, 2020). In addition to business continuity, organizations were required to

reflect on their organization's purpose (Millett, 2006), and apply different forms of aid that became available in response to the pandemic to facilitate shifts to working from home, upskilling employees, and, in the most unfortunate cases, wind operations down.

Vision Planning

Proposition #4: Small organizations used visioning techniques to understand their purpose and set goals to navigate the pandemic.

Organizations had to go back to basics and envision what they provided pre-disaster and what they could provide during the disaster (Millett, 2006). These "visioning techniques" could have taken the form of vision statements but were more broadly conceptualized as the deliberate and creative thinking required to make changes within the small organization to meet the challenges they expect to face. This process began by defining purpose, doing research, and articulating a plan.

Understanding Purpose and Defining Goals

The first part of engaging in internal reflection and visioning was to understand the purpose the organization sought to serve. Especially in the response and recovery phases, this is not a tacky, nice looking string of text that bears little resemblance to the lived reality of the organization. "Exceed customer expectations" does not count (Lucas, 1998). For the purposes of recovery, this understanding did not need to be a well-polished or public facing artifact. It simply had to express the goals of the organization and explore its purpose. Participants shed significant light on what they think gave their work meaning. Examples include Jackie, who ran a non-profit serving

older adults, Faizal, who supports a faith organization, Agatha, who owned a bakery; and Elizabeth, who ran an arts festival.

While these are examples from disparate organizations with different funding structures and missions, they illustrate a similar point. They get at the heart of why different people own or work with organizations to achieve goals that they saw as important. It is not that Agatha wanted to sell baked goods. She does that regardless. Instead, she wanted to touch lives and her organization is a mechanism to do so.

> Jackie: "The most important thing about older adults is that they want to live active and engaged lives. But there's also a risk of social isolation for anyone, not just older adults, particularly for the older adult community. So, while we can't be with them face to face [because of the] chance of infecting them, we've been on the calls with them a couple of times a week. Writing cards, letters, all that sort of stuff, trying to avoid social isolation is key and challenging. When you can't be with someone, you have to become creative."

> Agatha: "I've always had a passion for people. And, you know, through my interaction with people, it's just who I am. And, you know, we transfer that over to our business. There's a lot of what we do with charities and organizations, but I'm not a person who wants a lot of fluff. My husband's a very humble man. And we do these things because we do them. We want to give back. Beginning next year, we'll be celebrating 150 years as a bakery on Main Street. It's touching people. It's touching lives. And you know, we've helped a lot, but we don't publicize a lot of this because we just do it because we want to do it. We don't need any glory from it."

> Elizabeth: "And really, the spirit of the festival is just. It's not an academic conference. It's meant to be a celebration of [the arts] and to be warm and inviting and very human, like just getting lots of different [artists] from different genres together and different generations…. And yeah, it's like a very friendly environment."

While some organizations could stick to their mandate through the pandemic, others found their pre-pandemic goals were no longer applicable to pandemic needs. For example, Faizal explained that, as his organization trod water, they were doing little to try and get ready for the future. While they were adapting to meet the needs of

today, they could not try and predict what will happen or pre-emptively start developing products that may or may not be of use. As he said, they were "tying up the camels first" and waiting to see what would happen.

> "I'll use a parable here. You know, I think one of the parables is that 'Tie your camels first and then seek God's guidance.' So, make sure you take the precaution, and then you put your faith in God. Right. And not necessarily the other way around that 'you know what, God will take care of me.' I need to wear a mask. [I need to take care of myself]. So, let's go and all that right. So, that's you know, from what we call Hadith, which are the sayings of our Prophet peace be upon him."

Organizations in a similar position to Faizal's needed to define new goals that allowed them to align their reason for being with the new reality of the pandemic. For example, Karl, who owned the snack food manufacturing business, discussed how he could best meet the needs of his customers' changing business models. His new goals were to explore how he could use his relationships with TJ Maxx, Marshalls, and Macy's to become a part of their online strategy in the same way he was a part of their in-store strategy. But, as he noted, his new goals needed to align with the market's new reality, and so much of his visioning and framing of the issue revolves around finding ways to enhance his online presence.

> "[The pandemic is] giving me an opportunity to step back and do a little bit more strategic thinking about where do we want to take the company? Where should I put our resources going forward? And that's been very helpful. For example, we've all been purchasing products much more than ever before online. And a very good example of that is food and beverages. Everybody's buying a lot more liquor and stuff online. Some of what I would call secondary food retailers happen to be interesting customers for me. Or some of the ones that are in big trouble. These are people like Bed Bath and Beyond. Who were teetering on bankruptcy? Some of the grocery store chains: Neiman Marcus Macy's, TJ Maxx, Marshalls, these guys all have food. And they like snacks and those are snacks that we can supply, and we have supplied those types of people in the past. Those are the people getting hammered right now, so I'm having to think strategically and say, well, you know, that represented a certain

> percentage of our sales that could very well be going away. Where are we? And the answer is quite potentially online that were already on our Amazon. How can we sell more? Should I get a consultant to advise us when selling more on Amazon? We just revamped all of our business. We do Walmart.com. Our website sales are not big, but I think they're probably up five or six-fold in the past two months. Should we put more resources on our website? So, taking the opportunity to shift and examine what pivots we should be taking to take advantage of the new reality."

Jahantigh et al. (2018) noted that visioning allows a small organization to start understanding the processes that were working and those that were not. In the case of Karl, he noted that he had known for some time the importance of moving to an online presence. He knew, from before the pandemic struck, that online was the future. The pandemic simply forced him to make new strategic changes quickly because the market would otherwise have left him behind.

When I spoke to her for the first time during the second round of interviews, Emily also mentioned that the pandemic had forced her to engage in vision planning because the old way of doing business had become unworkable. Owning a landscaping business, she had previously offered a one-stop shopping experience for customers wherein she would plan, project-manage, and execute their job. However, she found that having a large staff of landscaping professionals was too cumbersome and expensive. When she eventually needed to lay off her team because her Payroll Protection Program money ran out, she committed to doing things differently. She re-envisioned what she wanted her company to be. It became a smaller operation focused on planning large projects and education about water sustainability. Her passion had always been water sustainability, and this transformation allowed her greater opportunity to do work that she found more valuable and exciting.

> "You know, we've gotten streamlined in our business. Whereas before, we were kind of like, taking work, you know, because we had these crews, and we

> wanted to keep them busy. The pandemic made us think about what kind of company we wanted to be and how we wanted to grow back."
>
> "The new vision is to be in consulting and management. Whereas before, we were a little bit of consulting, we were a little bit of management, but we also did a lot of repair work. So, you know, we started as a repair company. But we realized there was an educational opportunity. So, we went from just being a call me when your sprinkler is broken company, to educating people on water and where it comes from, and hence, why it's important to use it efficiently And then we say, okay, here's your plan, go hire a company to implement these things."

Interestingly, the vision planning presented by participants during interviews did not often appear to be participatory, something Millett (2006) advocated for. When the topic was discussed, it was often the ownership or management presenting their vision. While developing a vision might have included the voices and opinions of employees, and that was just not conveyed through the interviews, it was not evident that employees had been asked about their vision during the first or second round of interviews. Perhaps the process of working from home, to be discussed in proposition six, made engaging with employees in deep and meaningful ways much more complex and difficult, in effect silencing or diminishing their input.

Doing Research

Once the goals of the organization were defined, a path could be charted to achieve them. Small organizations needed to set a research agenda that engaged stakeholders, likely customers, employees, and community members more broadly, to understand what was needed (O'Brien & Meadows, 2000). Conducting research was likely outside of the standard work done at a small organization, so it was a slow

process that ebbed and flowed based on the organization's needs at different times. It was unlikely to be methodical or follow standards of significance, saturation, or sample size. Indeed, it speaks to the value of this dissertation research, which synthesizes and then shares a large amount of data about how different organizations were adapting. Making content accessible is essential because, as demonstrated by the interviews, it was difficult for small organizations not specialized in research to do it themselves.

A great example of setting up a research program to explore ways a small organization might want to pivot to navigate the pandemic was expressed by Brenda, who ran the community center for Chinese Americans. She described the process of using research to change the organization's core programming and set it up for future success. For her, the process began with identifying important features, understanding their competitive advantage, and thinking about ways to enhance those things that they saw as important.

> "How does COVID-19 affect future programming for us? What are the future programs? What are they? What is the format going to look like? You know, I mean, we can do things. How does this affect how we do our programming from now on? How does this affect how we run our early education center, our Montessori school? Will it be better or worse? Or will it not be as good? Or will it be better? ….How we did things in the past will not be how we do things in the future."

In place of an academic literature review, many small organizations indicated that they researched by looking around at their peers, seeing what they were doing, and discovering options. The things that their neighbors were doing would often inform their work. Specifically, the efforts of larger organizations were held up as being exemplary and imitated. For example, Margaret, who ran the small museum, noted that when trying to redesign the physical layout of their space, they looked to

grocery stores, which had laid out arrows so that people would only go down aisles one way to increase the social distance between customers. They then applied this technique.

> "We are influenced by the traffic flow in the grocery store, how the grocery stores have arrows that direct you to go one way down the aisles, and that people would become kind of accustomed to that now because of experiencing it for months. You know, something familiar and maybe even reassuring or comforting for people who were little concerned about social distancing that they would know that people would be going in one direction. Hopefully, staying in their box say that, but yeah, that's going to be our slogan. Follow the arrow stand in the box."

A challenge of this, of course, is that small museums are not grocery stores. In her second interview, Margaret explained that although she had done the research, she asked the wrong questions and had made a mistake. Grocery stores see thousands of people per day and were thought to need arrows dictating direction to facilitate social distancing. On the other hand, her museum only had a handful of visitors who rarely overlapped. The arrows were not helpful because they were unnecessary.

> "We put arrows on the floor, we used a masking tape to tape arrows on the floor and have everyone walk in the same direction. We stuck with that. And people stuck with the follow the one direction kind of thing. But it came down to a point where there was maybe one person in the gallery at the time, and so it just didn't matter."

Elizabeth, who ran the arts festival, also discussed working through a process of asking questions, doing research, and informing solutions based on what peers had tried. She also made clear the connection between a vision statement and using research to meet the organization's goals. For example, when trying to define what the festival would look like for 2020, she had to ask not just "how do I put this on," but "how do I put this on in a way that connects people with each other," which was a

question more in line with her vision of the organization and which emphasized community building. In asking this, she looked around at other options from similar organizations and went out of her way to attend specifically virtual events to understand what they did well and what she could repurpose.

> "[We asked ourselves] is this an entirely live festival? Or is this a festival where we are wholly pre-recorded? Or is it a mix? Even though it's a technical question, [it asks] how much this festival is about community and connection. Because [if] it's entirely pre-recorded, and it's like a broadcast, and it's like, you know, instead of going to Netflix…. That's a little bit less about people connecting. What people tell us about the festival that's special to them. I think a lot of it is about connections…. And so, figuring out how to preserve like that sense of connection, even though we are very disconnected…

They looked what others were doing, chatted with others, and volunteered at other events to learn more.

> 'And I was like, 'Oh, this would be a really good way for me to a just like, attend this cool retreat, but we get a little bit more insight into the other side, and like, how are they facilitating community?'''

Research was very difficult for small organizations to accomplish. Some, like Margaret, missed the mark when they referenced their larger peers and tried to use their techniques. At the same time, others, like Elizabeth, connected their vision to their research program, ensuring that their goals would be met. As Elizabeth said, solving problems required more than technical solutions. It required an understanding of what technology was available, and an understanding of how to apply it to the organization.

Proposition #4

The visioning process employed by small organizations to navigate the pandemic seemed to come from the owners and managers of the small organizations who participated in this research and was not often inclusive of all the voices in their organization, contrary to the expectation set by Millett (2006). That is not to say that there was no process of reflecting on the fundamental purpose and goals of the organization, just that it did not include the whole organization. With that said, though visioning was not participatory, such may have been a function of the time constraints and unique environment in which small organizations found themselves during the pandemic, not necessarily a desire to be exclusive. Proposition six will explore in greater depth the challenges and adaptations required to work from home in a new environment, including disconnection from teammates.

For all the challenges experienced while visioning, it did lead to some breakthroughs that enabled a better response. In the case of Karl, visioning allowed him to finally get started on moving his operation to service an online market, something that he had known needed to be done but that he had not started until the pandemic forced his hand. In the case of Elizabeth's arts festival, she kept returning to the themes of community and sought to ensure that the ways in which she modified the experience were complimentary with that. Emily could recalibrate her entire business model to match her goals to her organization's vision more closely. Visioning was the mechanism through which she aligned their pandemic response with what they valued. It also allowed small organizations to stretch their capacity and do research, looking around to see what their peers were trying and applying that learning in a whole new way, intending to preserve themselves.

Loans, Grants, and Aid

Proposition #5: Small organizations will use a mixture of loans and grants to enact their visioning agenda

With the goals defined, the research conducted, and the way forward laid out: organizations could then take the next step of actioning their plan. Indeed, many participants noted their need for aid and that without some intervention, many would have been forced to close or lay off staff, let alone engage in innovation. With that said, there were many challenges associated with acquiring aid, from complicated processes to changing rules – all of which occurred within the already strenuous context of a pandemic.

The Need

Arty, the business continuity consultant, echoed Runyan (2006) when he expressed how small organizations struggle for cash. There was not enough money on hand for all but the most prominent organization to stay open through a disaster on the time scale of COVID-19. Continuing to sell products, keep people employed, and offering necessary services demanded a generous, swift, comprehensive aid package. The Paycheck Protection Loan program, Economic Injury Disaster Loan, and standard SBA lending programs made available through the CARES Act and reinforced by the American Rescue Plan (U.S. Small Business Administration, n.d.b) were essential to preserving these organizations.

> "How do we, how do we stay afloat? I think you saw a lot of businesses who were small, who… just started or didn't have the financial abilities or the money on hand to be able to ride this wave out. I mean, you see it with big companies, right? They don't have a lot of cash on hand. And so when that, that that profit, or that, that income stops, what happens?"

Most organizations interviewed noted that they were having some trouble staying open because of money issues. At the beginning of the pandemic, entire revenue streams that had previously appeared resilient and strong dried up. Even when organizations kept costs low, for example, by leveraging the support of volunteers, a lack of cash seriously complicated efforts to provide services. As Jackie, who ran a charity focused on helping seniors, noted that donations had dried up, and there were no other sources of revenue available to shore up finances.

> "Um, when you're a non-profit, you worry about money. Yeah, we worry about the older folks and the people we serve. And wanting them to be safe and feeling like they're still connected and socially engaged, and not isolated are all key things that we worry about. We're not seeing the donations that we normally would see in our midyear campaign. Uhm, so it's thousands of dollars less than it would normally be, so that's a little surprising."

In her second interview, Jackie elaborated that the bank account dropped below $7,000 in late 2020, nearly putting the organization out of operation. Only by hiring a grant writing professional were they able to stay afloat. The challenges of accessing grant money will be discussed below, but it was essential despite how challenging it was to receive aid. It is not an overstatement to say that aid ensured the survival of thousands of small organizations, like Jackie's, allowing them to continue providing services – which in this case, included supporting older adults.

> "It was the most nerve-wracking year from a finance perspective because our checking account went down to slightly above $7,000. So, it was nerve-wracking. And it was even more nerve-wracking that we hired a professional grant writer who knew where to go, where to ask people for intros. And I saw that money going out the door, and my heart was breaking. And then, the week after Christmas, the skies opened, and we received several grants and that saved us."

Sasha, the restaurant owner, further illustrated the importance of loans, grants, and aid, when she explained that her income had dropped 72% year-over-year in April

2020. As a result, she put together a comprehensive package of aid applications to stay afloat – using several sources in concert to pay rent, pay employees, and avoid shutting down. Even then, the aid allowed her only to tread water and purchase protective equipment for her employees – not necessarily excel or enact her visioning agenda. For her, even with the aid, she was eyeing an exit if the pandemic continued rather than continue to hemorrhage money.

> "Hospitality has been hit hard. We were down 72% from the previous April. [Since then] we're doing a little bit more business every day. Or each week, which is good… Luckily, my team is happy to work through this. They feel safe and comfortable doing it. We did get a Paycheck Protection Plan loan, which was fabulous. We would not be open if we did not, so the assistance has been remarkable. I mean, that helped with your payroll and rent and utilities. And that allowed us to get in our orders and to continue. So that was a significant, significant help. You hear all these huge numbers, we didn't get a huge number, but we got something… So, we have that available and applied for the HELP loan. And that's covering. I just got our first one for August, and that's another 1% interest that's covering our rent… There's the concern that we could be shut down again, that we could run out of money. We're not in that situation right now. If things are going the way they are, and we change nothing… We're fine for quite some time. But we will be losing money every month. And at some point, you can't lose any more money. So, um, I mean, I think we're in a good place."

One small organization's owner described a dire situation where she could not secure enough aid and therefore had to engage in serious cost-cutting measures that impacted their family and put their financial security at risk. They had to put their only employee, a relative, on unemployment to cut costs, even though that relative then "volunteered." During her first interview, the participant noted that if their financial situation did not improve, they would go on unemployment herself. While, fortunately, their financial situation was rectified by the second interview, the experience speaks to the importance of visioning. They noted that their top priority

was the product. Covering costs took precedence over all other factors, including income. While this may not appear sustainable, it articulates the value that owners put on their small organizations.

> "We got [a grant] from the government. I don't even know what it was. Other than that, and then the [municipal fund], people have been holding small fundraisers for us, you [know] on Facebook, [for their] birthday. [Like], I'm going to donate and share this with people who donate to this charity. They are, you know, a $100 here and there… So yeah, money is just the biggest thing. We've had a lot of bills recently, and my [relative has] been on unemployment for a while now, just because [I] can't afford to pay [them]. [If things do not improve], I'm probably going to have to go on it."

It was not uncommon to hear that money became tight during the pandemic, especially when speaking with non-profit organizations. Even with government provided aid, some small organizations found that they still needed to find innovative ways to bring in money. Where Jackie doubled down on grants, Faizal took a different approach. When the number of people willing to donate dropped significantly, he engaged in informal research to discover what others were doing and applied innovative practices to solve his money problems. Specifically, he heard radio ads that encouraged him to donate to NPR and PBS, which noted that a generous contributor would match his donation. Thinking it would work for him, he tried it out. By copying the fundraising practices of large organizations, he discovered a significant and sustainable source of capital that he can continue to deploy after the pandemic.

> "[I spend] a lot of time listening to NPR and PBS in the car. And the NPR fundraising [is often] on, right. So, you know, I was fortunate that I had learned how they [fundraise], for example, through the matching if you can see how they leveraged their [donations]. Historically we have not done matching gifts at all, right? [But I've learned that] it's critical that we line up that initial matching gift first, because hypothetically speaking, say is just me, and you and one other person and I say, look, we're having a fundraiser, we'll start at $10,000. And there are crickets. Now, think of that when I say, look, we will start with $10,000. But we have someone who's going to give us $10,000 if we

> were able to get one other person to say $10,000. And even if that was not a bit of a stretch, where, like, two people commit $5000 each to match up to $10,000. Don't let us leave this $10,000 on the table. Right. So, you know us a little bit of psychology, but learning from mediums that have been doing it for a long time, right. And radio and television like you see the fundraising campaign that PBS and NPR do… So, I mean then the other thing is very likely that we have not done was not focused even at the very granular level even $5 can help, even $10 can help you know. This time we doubled down to expand the base right and said, look, you know, give anything and again, this is a lesson from NPR, right, you want to increase the membership number. Obviously, you know, with that, the amount of donations will come. So, we focused on even like, look, even at the hundred-dollar level, we spend a lot of time that you know, it might be $100 for you, but it means a lot to us."

Participants frequently spoke about revenue, that is, money coming in, but rarely about cash on hand. The business continuity section argued that having cash on hand would be a powerful capacity for resilience, but that does not seem to be how small organizations were structured. Rather than stockpiling savings, they depended on fresh dollars coming in the door, which were spent rapidly on essential items. Thus, the need for loans, grants, and aid is twofold: supplementing revenue and empowering innovation.

Challenges

The difficulty of accessing aid programs, especially early in the pandemic, is well documented. Duchin et al. (2022) note that the most impactful variable affecting success in receiving aid was a pre-existing relationship with a bank. These relationships meant that organizations owned by women belonging to a racial minority received 50% less aid than their white male counterparts (Atkins et al., 2021). Unfortunately, the design of this research program, which leveraged a convenience sample snowballed from an original sample of people who had University of Delaware email addresses, was unable to conclusively test or understand the racial or gendered

dimensions of aid. Nevertheless, several challenges were uncovered by speaking to people in significant depth, including a lack of access to the application, confusing rules, and competing with larger organizations.

The second round of Payroll Protection Program loans and Economic Disaster Assistance Loans was easier to access. This section thus is broken in two. The first part describes the challenges associated with getting the first round of support, while the second part describes the process of getting support in 2021.

In the first set of interviews, Will, who worked at a church, described having to stay on the phone for a total of 16 hours to speak with someone and sort out the confusing application for a Paycheck Protection Program loan worth $30,000. While, thankfully, someone on his team was able to stay on the phone for that long, it is unreasonable to expect other organizations to do the same.

> "The church got a PPP we applied for, and, you know, our head trustee stayed on the phone on hold with the government for like eight hours twice. And we get to get our application in, and it paid off, and they gave us, I don't know, $30,000 to pay our employees who are still working during the pandemic, so that's helped us."

Carey, who owned an activity center for youth, used local support programs to help her navigate the process – and even then, it was not easy. As the local support team, who worked for the Small Business Administration, noted, the application process was arduous and challenging. Fundamentally, it seems that there was not enough information and or support to navigate the process smoothly.

> "I'm confused, and I mean, yeah, it's pretty difficult. Like I work with the Economic Development Center out of Georgetown, and my point of contact is tearing his hair out too. He's like 'they keep changing. I'm sorry. You're not the only one. I'm hearing this from everyone,' and he's very conciliatory, but it's been difficult for all. I give credit to the SBA regional staff for Delaware that they do hold these calls every day because they allow people to ask questions.

> The questions are always the same. It's always rooted in confusion. ‘What is this even?’ ‘How do I do it?’”

Additionally, Carey had some fear about filling out the forms wrong, getting too much in aid, or not using the aid properly. Because the rules were not very clear, she thought it might be possible that her tax burden for the year might be so high as to be financially ruinous. In hindsight, while the program was more flexible, forgiving, and generous than she had expected (U. S. Small Business Administration, n.d), that was unclear at the beginning of the pandemic and affected her decision-making process, adding stress during an already stressful time.

> “One of the things that they might do is if you made more money in 2020, if you got a PPP and it's forgiven, and then you end up making more money in 2020, you should be taxed for that. Sort of a recapture for the government of these funds... Well then, I don't want the loan because I won't be able to handle the tax, right? That kind of stuff. It's driving decisions. It's exhausting.”

While nobody in the sample discussed returning the loan themselves, Sasha mentioned that she knew some people thinking about returning their aid as not to incur the wrath of an auditor. With difficult-to-understand processes and an opaque application procedure, there was a perceived risk of having to pay back an inordinate amount of money for a small mistake – a risk that was too high for some.

> “Who knows if we will or not, but you also hear that they're coming out with new criteria, or maybe they'll just get rid of it if you have a really low number? But the original amount, when it was unsure what was going to happen, a lot of people returned the loans because the amount that we would have to pay back per month if we didn't qualify was astronomical. So, it was almost another rent payment, which is significantly high. And what they were telling us, they weren't sure in the beginning if it was going to be you hit all the criteria, and it gets forgiven, or you hit 99% and none of us forgiven. So, there was a lot of uncertainty.”

Larger organizations hoovering up limited Payroll Protection Program loans early in the pandemic has been well documented (Hansen, 2020). In addition, the

program's structure contributed to a perception of the program being rigged, that small organizations were on their own, or that nobody cared about them. As Bryan, who ran a conflict management business, noted, he felt that his bad experience trying to get aid was exacerbated by competing with large organizations.

> "You know, anybody that's trying to grow a business, hears all the news about these large companies that are signing up for $10,000,000 loans and then blocking the rest of the small businesses out. Because we don't know how to move this process forward quickly enough, and that's what happened to us. Like my accountant couldn't get it, wouldn't get it through my bank application wouldn't upload because everybody was doing it simultaneously. Then when she finally was able to get it up, it was too late, and there was no money available, so she found another way to apply. So, we're hoping that might maybe do something, but like I said, we don't know, and the likelihood of it happening is minimal. So, for me, it's just frustrating because that's the kind of stuff that if the government actually gave a damn about us, that's what they would be doing, but they don't care about us."

As Beverly, who owned a general store, summarized, small organizations needed to hustle. It was so easy to "miss the boat" and lose out on much-needed aid. Only by working all the available channels could a small organization access the things to which they were entitled.

> "With these aid programs, if you're not on them, and you're not, you know, figuring it out early on, then you've missed the boat because there are so many people that have taken advantage of them, partly because of the way that they've been structured by our government, that people that had lawyers or accountants that they could, or the bank, we've been so lucky that we had a great relationship with our local small-town bank. And they were right there with us."

Specific types of organizations, especially those with unique structures or who operated in specialized industries, found additional difficulty acquiring aid. For example, Bob, who owned the insurance brokerage, could not get a loan because he worked for himself, and there were shallow caps on what a person working for

themselves could get from any program. Indeed, he had to finance much of his COVID-19 response using higher interest debt than what was available to those using government programs.

> "I was really pissed because I couldn't get one of these disaster loans. If I can get, you know, if I can get $10,000 at 1%, you know, is better than me paying off my credit cards, you know, charging me 15% and then I'll pay, you know, it's easier to pay the government back for 1%. And then I found out as I go, I can only get $1,000 it's like, well, I mean, $1,000 is, you know, a lot of money, but it's like, that's not going to help. $10,000, you know, barely helps."

At the same time, Alvie ran several Airbnb listings which incurred severe costs during a pandemic but did not qualify for aid because they used a specific labor structure.

> "[I investigated] that small business disaster assistance loan, which as an Airbnb, rental property, you qualify as a small business owner for that. But you were supposed to be able to get like a $10,000 grant for any money that you lost that did not have to be repaid. That's what it was supposed to be… [But I couldn't use] a lot of those programs because I don't have any payroll, and you have to use 70% of that towards your payroll, and I don't have payroll."

When discussing aid, participants continuously noted that their relationship with a bank was crucial in acquiring support. Because the process of applying for a Payroll Protection Program loan, an Economic Injury Disaster Loan, or other Small Business Administration loan was blind to the nature of the organization, everyone was in competition with each other. This competition meant that organizations with different structures had to contort themselves to meet the requirements and get aid, a finding like what Chamlee-Wright and Storr (2009) found in post-Katrina New Orleans. Beverley, who owned a store, and Faizal, who ran a faith-based organization, explained their experiences similarly. Though their organizations operate in entirely different ways, each used their relationship with a bank to get special access to

information and support that might not have been available to them if they did not already have an established relationship. This relationship allowed them to overcome hurdles that might otherwise have been placed in their way.

> Beverly: "Well, we had a couple inherent advantages in that I had an existing relationship with the bank that is already a very active SBA lender. And my relationship with the bank was that I already had SBA loans. So that gave me a huge advantage. [For people who did not have a] relationship with the SBA and therefore didn't know the right people to get things done, those people were really up a creek.

> Faizal: "We got a lot of help from TD Bank. That's our key bank. You know, the banker involved was very helpfully in walking us through. [They asked us] 'Hey, how many people do you have? How many part-time, how many full-time?' Those were very clear. We were able to navigate it without too much stress."

The process to access aid through the Paycheck Protection Program in 2021 was much improved. Some participants, like Karl, who owned a snack food manufacturing business, continued to rely on their relationship with a bank to gain expedient access to PPP money. The bank, more familiar with the process of earning a PPP loan, was able to create an online portal where applicants could provide the required information. Thus, while Karl had an easy time getting his money the first time, he had an even easier time in 2021.

> "But the second round was so expedient it was crazy. Our bank was one of the first to offer. They had an open portal where you could apply for a second round. So I applied for the funds. I put my application in on a Tuesday. The money was in my account the following Monday."

In addition to banks, other stakeholders in the business could be engaged if they had the expertise. Olivia, who owned the coffee shop, noted that she used her accountant to apply for PPP. Having had a relationship with the accountant, she trusted them to apply for the loan. Notably, she separated the financial aspects of

running her business from other critical functions. Where she described herself as good at some things, including managing staff, making delicious drinks, and ensuring customers felt welcome, filling out forms was not her expertise.

> "I'm very good at saying what I am good at and what I'm not good at. I am confident in my ability in some things and clueless at others. So, I asked my accountant to apply for the first PPP loan because the necessary information needed things [I did not know about]. I'm aware of this business, but there are things I know I should pay people to do because I wouldn't have done it the right way, or I wouldn't have done it well. So, my accountant did the PPP application and the SBA application for me about that expertise and using it."

There is a tension between Olivia's experience and what Atkins et al. (2021) found regarding severely depressed participation rates among people of color. When Atkins et al. (2021) reviewed the first round of aid, they noted that minority-owned small organizations that were struggling the most did not have the same organizational structure as their white counterparts. That is, they had lower access to financial professionals. So, while Olivia might have been able to focus on the things that she is good at, that is not always true. While no participants who were visible minorities mentioned having a difficult time accessing the second round of aid, this would be a valuable avenue of analysis for future research.

In addition to acquiring new loans, grants, and aid, participants who received PPP money in 2020 were eligible for loan forgiveness. This process seemed fairly streamlined for organizations that fit a specific mold, but there were some hurdles. For example, according to the Small Business Administration, all participants needed to do was prove that they had not laid off or cut the salaries of their staff and spent 60% of their aid on payroll costs (Small Business Administration, 2021). Karl described the process as providing his loan holder with documentation that he already had, including

payroll records, and then receiving a cheque for the percentage of the loan that was discharged because he followed the rules.

> "[Forgiveness] was very simple. Basically, PPP funds were designed to maintain your payroll during the crisis. So, at the time, when they opened the portal to apply for forgiveness, all we were required to provide was our payroll records, which showed that we actually did issue paychecks and maintained the payroll that was in the amount, at least in the amount, if not more than the amount of the original PPP load which our case it was. And okay, boom, you get your money."

As he noted, there was a simple check and to prove that employees were paid. If a small organization could prove this, which was easy, they could get their forgiveness.

> "But they didn't want you to fire everybody and pocket the money because that would have triggered you having to pay the loan back."

However, it was unclear to several participants how their unique situation would be accommodated. For example, Carey, who had wound down her business by the second round of interviews, was worried if she would be held personally liable for the forgivable loans that she took out before closing.

> "I'm hoping somewhere along the way, the government realizes I'm not the only business that picked out that loan and then had still closed the doors because the pandemic stretched on for a whole year."

Proposition #5

In their research, Atinks et al. (2021) noted a drop in sales revenue of 72% year-over-year. While the scope of their study focused on businesses, not organizations, such data reinforces an argument that small organizations needed significant help to make it through the pandemic. Without innovative programs like

the Paycheck Protection Program or Economic Disaster Assistance Loan, which are markedly different approaches to response than are typically enacted, failure would have been assured. During the first phase of the program, the average loan size of $106,542, given at a 1% interest rate over a term of two to five years, and forgiven if 60% of the loan principal is spent on retaining staff (Small Business Administration, 2020), it was an entirely new paradigm of post-disaster support for small organizations. Further, it existed in addition to other supportive programs for small organizations that are often rolled out during a disaster. Taking the old with the new means that a small organization can get a loan from the Paycheck Protection Program while also accessing less-generous capital traditionally offered.

Granja et al. (2020) note, and their findings were supported here, that there were significant problems with the first round of loans that stem from banks being given essential roles in the administration process and difficulty understanding the technical nuance of the programs. While they were accessible to those with existing, sophisticated relationships with their bank, such a relationship cannot be assumed (Duchin et al., 2022). If an organization lacked a relationship with their bank, they likely faced increased difficulty securing a loan, often borrowing smaller amounts. Strikingly, minority and female-owned businesses received loans 50% lower than their white male counterparts (Atkins et al., 2021).

While some of these issues were resolved for the second round of loans, grants, and aid in 2021, the program continued to service some users, meeting their needs capably, while not quite meeting the needs of all users. Those without access to financial professionals were still cast adrift, as were those who had lingering questions about their eligibility for forgiveness, perhaps because they closed shop.

Small organizations used their loans, grants, and aid to enact their visioning agenda and stave off disaster. It was a critical component that allowed them to enact their visioning agenda and innovate through the pandemic instead of simply putting their organization on ice (Thompson, 2020).

Work from Home

Proposition #6: Working from home presented novel challenges and opportunities.

There was a particular irony that although the idea of working from home in its current form had existed since the early '90s (Wilkes et al., 1994), there had been little scholarly examination of the topic. Much of what had been produced came from businesses that sold telework solutions (IBM, 2014), and their focus has been on convenience. The COVID-19 pandemic, which has required more employees than ever to work from home, served as a natural experiment to explore issues and opportunities related to working remotely, coming to understand new nuance that did not exist prior. Through interviews with the owners, managers, and employees of small organizations, this study explored how an organization can become an extension of family life, where taking care of the vulnerable is balanced with productive tasks. At the same time, meetings became quicker and easier – leading to unprecedented gains in productivity. New feelings of detachment could develop as individuals lost their connection to peers, hurting motivation. Finally, some organizations reported engaging in layoffs and restructuring to accommodate the new world of work.

The Organization Becomes an Extension of Home Life

Working from home meant that challenges that could previously be managed by hiring support or leaving the house were now front and center. For example, family

members with a significant disability who required full-time care may have previously received their care from a licensed professional or day program, but now needed to have that care provided by family members. Agatha, who owned the bakery, spoke to this, as she has an adult child with autism. While at the same time trying to run a business, she also needed to take care of him because he could not go out to his day program. This has meant that she and her husband needed to work opposite shifts, adding immense stress to their relationship and making it difficult to run the business.

> "I have [an adult] son, and he is mentally disabled. And since March, he has had no program. This is somebody that you cannot leave alone. He needs constant care, which has been a big struggle for [my husband] and me because we're trying to do all of the things we have to do as a business under COVID. So, the stress level is huge. And his life has changed, and this is somebody that can't read, can't write, can't communicate, and all he's doing is waiting for his bus every day to pick him up. But guess what, it's not coming. So, you know, that is a component that I don't think customers always think about. You know, we have lives. We have children. We have, you know, needs. But, unfortunately, sometimes, as a business owner, it's looked at like none of this happens, that Agatha never makes a mistake. So, you know, my husband and I changed a little bit where he came in earlier. And then he comes home, and then I come in, and we're kind of playing tag team, and then we're asking for some help from relatives and friends and siblings. So that [our son] is getting out into the community a little bit. And that has been my hardest struggle."

With schools having gone remote, participants like Sasha described sharing the only computer in the house between several people. Everyone in the house together has made for an awkward situation where each person could only do their work during certain hours, while others waited. Additionally, Sasha described the need to prioritize her children's time at the computer because it is the only way they could socialize – further delaying her work.

> "[A big problem has] been sharing my work computer. My children were set up for school… If I have them that day, and I need to do work on my

> computer… I'll push my work off until later when they're asleep or at a different time because there's so little social interaction right now."

The interface between household and organization was more significant in 2021 during the second round of interviews. This is likely because the new norms that governed family life changed slowly over the year. Where people who participated in an interview in 2020 might have been making do with an uncomfortable situation, the years-long duration of the pandemic eventually forced a reconning wherein new ways of working had to be developed.

Sometimes, this was a positive development. Kelly, who started a mask non-profit, mentioned that the move to a virtual workspace meant that she could spend more time with her daughter. As a single parent, she had previously been forced to prioritize her career or prioritize the care of her daughter, whereas later in the pandemic her daughter came first. Additionally, by working from home with no opportunity for travel, she was able to take on new opportunities.

> "And when you have like a young kid and a family you must take care of, it's a lot harder to travel to places to participate in programs. So, that one of the limiting factors for me because when I got married and had my daughter, I couldn't just leave like I typically would and fly to other parts of the country to participate in a program or funding opportunity. I just couldn't do that. I had to limit my travel to driving distance... And I would have to take my daughter with me... And so, thanks for the pandemic, I didn't have to worry about that. And so, I think that was very, very helpful."

This newfound time together allowed Kelly to understand her daughter in an entirely new way and become a better parent. She had more time to talk to her daughter and found out entirely new things that they could do together. In this process, she also worked with her ex-husband more to co-parent in new ways. While she very

much appreciated this newfound relationship, as she notes, it would never have happened without the pandemic and the opportunity to stay closer to home.

> "I've needed to up my parenting skills in ways that I would never have dreamed. And that has meant that my ex and I need to have more honest conversations more often. And about her, for her benefit, for our daughter's benefit. And so that has pushed that relationship forward, which needed to happen."

As well, Hannah, who owned the cat café, mentioned that she was able to spend more time with her husband because of the reduced amount of time that they were both out of the house.

> "My husband and I were talking a couple of months ago, just like how different our lives are, you know, we have more time at home together, we never had time at home because he's a fitness trainer, and he is gone in the morning from 4:30 in the morning, he gets home around like 10:45. And he used to have to go back in the evening from like 5:30 to 8:30. And I would never see him because I worked in the middle of the day, and then I would teach at night. So, it's been a big transition for sure. But it's great."

Unfortunately, sometimes, being at home was a negative development. During her first interview, Carey mentioned that her son was having significant issues at school because of the remote program he was taking. Where she previously had support from the school, she found that she had to take more of the work on herself to keep his grades up. Keeping his attention on his schoolwork instead of video games was taking a significant amount of her time, which could have been otherwise spent on her struggling business, which had become the only source of income for the family.

> "Parenting has been a challenge. I have two children. One is a 12th grader, and she's okay. She took some of the hardest classes I've ever seen, and she did fine. But my sixth grader is the bigger challenge. He has ADHD. He has a plan with the school about all kinds of accommodations and stuff, but they're just

> overwhelmed with a lot of things, and they can't. They can't follow it very well… He's absolutely behind his reading levels. His math has stayed strong, but the absence of social interactions with kids like that is tough. He's gaming, you know, 12 hours a day. I mean, it's just with him. It's been particularly hard. So not only is the business falling apart, and my husband lost his job, and you know, with him, I have to go into his classes, get his weekly assignments. Go through them with them and double-check to see if he's done them. Most of the time, he hasn't. It's, I mean, it's like a second full-time job."

New Efficiency

While some lamented combining their work and personal lives, during the first phase of interviews, other participants were intrigued by the idea of working from home. Note that intrigued is not unambiguously positive. Some participants described simultaneous feelings of positivity and negativity around their new work from home lifestyles. For example, Betty, who ran the consultancy, commented that she loved how her commute had been eliminated and that she did not need to travel hours to meet with stakeholders. Instead, she could simply log onto a Zoom call. At the same time, she noted that this was not as effective or empowering as her previous methods and required significant innovation to collaborate.

> "I was working a lot at home before the pandemic hit. So, I was commuting a lot, maybe sometimes twice a week. On the other hand, most of my actual work in terms of writing or researching took place from my home, so I've been used to that. Except I used to go out and take breaks a little more often and go to the gym. However, I was supposed to be traveling quite a bit this spring and summer with in-person interviews and a workshop, which I designed, and that took a big turn of events because my grant started in March. I managed to get one trip into my site. But of course, that's all moved on to online, so that was a huge challenge. At the very beginning, it was a big disappointment because [the programming] took so much time designing what we were going to do and reaching into my stakeholders because it was a co-production of this workshop. So, I had to quickly recover from that and just say march on, and we have done some really interesting things but not as interesting, of course, as in person."

Though a person cannot do quite the same activities when working online, Rob, who ran a bicycling non-profit organization, was specifically complimentary about the ease of use that new technology like Zoom brought to video conferencing. Where his previous encounters with telework presented a setup process was more laborious, there were not as many features, and the video was low resolution and jittery; now, it was easy to get online and see people in high definition.

> "People made the transition [to virtual meetings] very quickly. That was something I knew a lot about because my job before I retired was facilitating online meetings at the school where I used to work. Those were really rough and very difficult. But the polish of the latest software [is high]. I wouldn't have believed it six months ago that people would be so comfortable with it in a couple of months. [I worried] that people would find it awkward and difficult to warm up to."

Kelly, who started the non-profit to sew masks early in the pandemic, found that virtual meetings were great for ensuring that more stakeholder voices were heard but that each meeting required a little more structure to get things done. She had to be deliberate to ensure that people were seen on a more individual human level instead of just to complete tasks.

> "You know, it's hard as we all have so many ideas and fears and worries and ways that we want to save the world in our little corner of it, and everybody wants to be heard. And it's a tricky time to say what you need to say to feel like you're being heard while also giving other people the gift of hearing them. So Zoom meetings, I find, are working best when there are clear goals. [They go] best when there's a clear leader of the conversation with some freedom for people to express just how they're doing. You know, it's that different benefit, the balance of humanity and professionalism."

By the second round of interviews, participants noted how prevalent work from home had become, normalizing it. Many participants who discussed working from home expressed that they could make the situation part of their workflow.

Sometimes they saw it as a positive, sometimes this was negative, and sometimes it was unimportant.

Maureen, who ran the museum, was thrilled to find that she could meet with her volunteers more often now that they were familiar with Zoom. Previously, a significant drive was needed to meet, and so she could not connect with her team to ask quick questions or solve small problems.

> "Like I have one volunteer who is [a great distance away]. And now he's able to help me anytime he wants, that's [saving] about an hour and a half or two hour [drive]... And through Zoom, he's able to call in anytime. So, he has free time if I ask him to have a meeting."

This contrasts with Amira, who had healthcare startup, and who had trouble connecting with her team. Specifically, she found that her workers would quit when they did not connect with the organization because there was nothing but remote work. As she noted, the people she wanted to hire wanted to work with each other and physically interact with the product. However, when they could not experience work that way, they became less interested in the job altogether.

> "We couldn't meet in person like we typically do. And that was an issue because I know it just didn't seem as personal as our usual meetings. I don't know how to explain that. But it was a bit different. We had someone fall off, and I just haven't heard back from them. I don't know why. But I have a feeling probably working remotely and not meeting in person might have been an issue because they were engineering students [and] they were looking to develop and work hand to hand on projects. And so that was a challenge and something that we just couldn't, we couldn't do."

Framed in the language of social capital (Meyer, 2018), remote work was good for creating bridges and linkages between distant parties. However, it was not good at creating bonding between those who worked together regularly.

Interestingly, participants like Sasha, who owned a restaurant, got around this by framing their work from home as a distinct enterprise. Rather than trying to connect with her team and build bonds between them, she devolved much responsibility to her managers and allowed them to have more control over the day-to-day operation of her store. Then, while they were doing that work and excelling at it, she put her head down and got administrative work done. Dutcher (2012) emphasized that administrative work is the best sort of work to do remotely, so it is not a surprise to see this be reflected by participants forced to work from home because of the pandemic.

> "I do more administrative work. I do a lot more of my emails late at night, and I've done more of that now. So, I'm more focused sometimes at work, and sometimes I'm more focused at home. It depends on what else is going on."

New Feelings of Detachment

Understandably, feelings of productivity and detachment seemed to go hand in hand and contributed to people's complex feelings toward their new working situation. Often, a loss of personal interaction between colleagues led to a loss of motivation to do work more broadly. For example, Bryan, who owned a conflict management business, said he felt a little lost early in the pandemic. Previously, he would have been able to network and socialize, which he enjoyed and provided a tangible benefit to the organization. In the pandemic, he could no longer build relationships.

> "I can't do what I know I'm good at, which is networking. I can do one-on-one networking in a small group, working and building relationships over time, and the one thing that I know I can do well I can't do. There are no events... And you know, I could call [colleagues], which I probably will. But I'm not comfortable with making a call or sending an email. So that's kind of where I'm floating around this a little bit, I don't know what to do, so I think what it comes down to. I don't know how to get past this wall. And I have to figure it out."

Feeling detached and alienated seemed to create a loss of motivation in several participants. To counter this, new models of interaction had to be developed in real-time and with very little training in the subject. For example, Melinda, who managed an ice cream parlor, sought to motivate her employees by employing positive messages. She noted mixed success in this endeavor, partly because she felt unmotivated herself.

> "As far as motivating my employees, that's different from what I think of myself. I've got to motivate employees, whether it just says 'Hey, post something positive today or hey let's try to get this done this week and let's work together or let's have a happy hour and get together.' It's a lot easier, I think too, to motivate other people than to motivate in your household because why do you want to get up at 6:00 AM if your kids are not waking up until 7:30 or so?"

An essential component to managing employees was engaging them. Unfortunately, especially early in the pandemic, some workers could not engage because they did not know how. Irma, who ran the market, mentioned that she was having extra difficulty reaching her team of older adults who were not very computer literate.

> "A percentage of [online engagement] works. But let's look at the population that we can't reach and look at the elderly... And they're not comfortable with that. So, it's even challenging with them on a conference call. We asked them to go on mute. They're all talking, and you'll say star six. Take yourself out, often put yourself on mute, and they don't understand that."

Irma noted explicitly that the transition to a scheduled virtual environment was especially difficult for hard-to-reach employees. Where the in-person work paradigm allowed them to do phone calls and stop by desks, everything needed to become scheduled in a remote environment.

> "I think that for a lot of people, they're working more, but it's our only way to work now because somebody can't walk into your office. You can pick up the

> phone and call them or you know, it's a different kind of thing. All the meetings have to be scheduled, and you have to say, yeah, I'm going to come and then show up. And you don't, you don't have that much time to choose from where or when to [to have the meeting]. And then you're planning meetings with other people."

It is easy to characterize a new feeling of detachment as unimportant or tangential to the core function of a small organization. However, buy-in from the people who do the work was critical. If they were detached, the organization could not function. In her second interview, Lilly expressed how food pantry she worked with had experienced this. The pandemic distorted how volunteers felt toward her organization and diminished their willingness to engage. Because they no longer felt a connection with the organization, they were less likely to show up for their shifts. Detachment eventually got so bad that one day, nobody showed up at all.

> "Before that pandemic, it was routine because the same volunteers would be the Monday person, the Tuesday person, and they would come in every week, and you would know they were coming in. But when the pandemic happened, you have no idea how many people are going to show up. So sometimes it's like, oh my god, I don't know how we're going to serve all these people, we have like two volunteers. And there was even one day, there was just one day, but it was a very bad day. No volunteers showed up at all."

Speaking to Bryan in 2020 or Lilly in 2021 offers interesting insight into how participants experienced detachment over time. Where Bryan was brainstorming ways to connect with peers, Lilly was experiencing the disengagement that came with an entire year of pandemic stress. Future research would do well to understand the ways that working from home continues to shape employment.

Workload

During the first round of interviews, only one participant mentioned not having enough work available for their team. By contrast, five participants spoke at length

about having too much work, with many more mentioning how busy they were. If Melinda's experience as the manager of an ice cream parlor was any indication, the opposite problem was also possible. Especially when using grants and aid like the Payroll Protection Program, there would have been a significant amount of slack labor available for work that was going unused.

> "There are eight or nine full-time managers or full-time employees here, so we have all those full-time people trying to work from home, whereas half probably have plenty of work to do, the other half - it's a struggle to find things to do because their production is based on producing food… So, without operating and making those products, they can't do 85% of their job…And 50% of us have children as well, so it's very hard to expect someone to put 40 hours of work that… really doesn't 100% have to be done."

That is not to say that participants were untruthful in their interviews. It may be that the nature of the organization puts excess demand on workers to perform at a high level. High performance was undoubtedly demonstrated by Lilly, who managed the food pantry. With food insecurity increasing during the pandemic (Niles et al., 2020) and many free school meal programs for young people becoming less available (Parnham et al., 2020), more people needed to use food banks and the services her organization provided. Further, this new demand is unpredictable and, as she notes, difficult to staff.

> "I can kind of prepare for [a big surge of demand], but then there's also like, I don't know how many people are even going to come, it varies a lot. Um, some days we'll have, like on the lower end would be like 35 people or 35 families. But a record would be like 120. And we're only open for three hours every day...And so it could be very slow, or it could be very busy, things like that, I have to adapt to pretty quickly [based] on however many volunteers we have. I never know how many people will come in to help. And like I said, there are only four paid employees…. We rely extremely heavily on volunteers."

As the pandemic wore on, it became clear that workloads had changed. Perhaps because the move to work from home was not participatory (O'Brien & Meadows, 2000), participants described significant mismatches between their available time and the amount of work that they were expected to do. Interestingly, all participants mentioned that their assigned tasks were being completed. However, they often found that there was not enough work to fill the day. As a result, some took additional breaks, the most extreme example being from one participant who added video gaming and drinking vodka to their routine.

> "Just yesterday, I was writing, and I got tired. So I went to the bathroom, then I came downstairs, poured a vodka, and went and played a video game for half an hour, and drank my drink. Then I came back to work. And I felt better. So, you know, it's, it's a very different way of working, that you can't do if you're driving around number one, you can't pull up, go to your bar and get a drink."

Connecting with previous sections on bonding social capital at work, often where participants found extra time because they no longer socialized with their peers. As physically moving to meet people became impossible, that time was freed up but not necessarily replaced with more productive output. Instead, entire sections of a person's job description were simply dropped. As Amira, who owned the startup, noted, one of her key employees stopped performing sales tasks.

> "[This senior employee] usually travels to different places to meet with [clients] or attend at community events, couldn't do that. Because of the COVID situation. So, nobody was traveling anywhere to meet in person. So, we weren't even marketing or selling or promoting our product."

Importantly, Amira's employee was not shirking their responsibilities – rather, the circumstances of the pandemic made routine operations difficult or impossible. Jackie, who ran the non-profit supporting the elderly, expanded on the idea of changing routines by noting that the pandemic created a new paradigm of worker

expectations. It became impossible to impose a strict corporate mentality. Her workers pushed back when she wanted specific reports to be run or tasks to be completed. To remedy this, she needed to sit down and collaborate with them to discover what was essential and then redesign the job around their needs. Especially in a remote environment, guiding from on high is unworkable. Collaboration was key (Martinez-Sanchez et al., 2008). And, importantly, collaborating to find a new pandemic-appropriate job description did not necessarily include performing all of what were previously understood to be necessary tasks.

> "But you go in as a corporate mentality. And you say, okay, this needs to be done. And we need to do this on a weekly basis. And we need to keep track of this. And I had two volunteers over the course of, you know, maybe the first few months who said to me, if you make me do that, I'll quit. It feels too much like work. So, I learned something very quickly that just because I managed a lot of people in my career and was in charge, I wasn't in charge here. At least you can't behave that way. So, I think that's where it came from. You must engage volunteers in a way that makes it feel good for them. If you don't do that, then you're not going to be successful."

Indeed, while some managers lamented the fact that their employees were no longer working in the same way they had pre-pandemic, others collaborated to solve problems. Jackie should be seen as a model manager for identifying a problem and talking to the people who were experiencing the problem, to collaboratively solve it.

Layoffs and Restructuring

Incredibly novel and innovative, the Payroll Protection Program was very successful for participants of this research. It provided small organizations with the cash they needed to keep their team employed, funding up to 90% of staff costs (U.S. Small Business Administration, 2021b). No participant who earned a PPP loan

described having to lay off staff for cost reasons during the first round of interviews, with only Emily describing having to lay off people from her seasonal landscaping business at the end of their work season in the second round of interviews. However, several participants noted that they were looking to downsize their staff because their visioning process had helped them understand a new direction in which they wanted to take the business. For example, when asked why he decided to lay off some staff and keep others, Vinny replied that they determined who was critical to the organization's continued success and kept them. People who could apply for grants or network with similar agencies were seen as critical to the organization's future, and so they were kept while others, who no longer fit the new direction, were let go.

> "We kept individuals on that were important enough… and we did not want to give them a reason to look elsewhere because they're critical to their continuing operations. Not to say that some are more important than others or embarrass anyone, but that was why we did it. There were some things that we could continue to do which, you know, submitting applications for grants or [building] projections and getting involved in larger organizations or looking to try to understand when you're ready to go."

Several participants also noted that employees took it upon themselves to leave their organization. For example, Amanda, who owned a store, described a frustrating process of navigating fraudulent employee unemployment claims for the first time. It was challenging and frustrating, partly because of the relationship that had been damaged between her and the employee she had previously worked with closely and because there was no knowledge of the unemployment process.

> "I'm just trying to do the right thing, do the right thing from a legal perspective or moral perspective, from a support-your-community perspective, from a protect-your-family-perspective. I just finished a reply to the unemployment division for the state for an employee that has submitted a claim for unemployment that I am rebutting. We've never had a claim of unemployment in the nearly 30 years that the store has been in operation until this crisis has

> happened. We hire people part-time, and there are no guaranteed hours, though we try. Some employees we had for years. We're very flexible. But it's always kind of been understood that this is your retirement job, or this is your get out and socialize job. I feel like I've had no guidance… what to do regarding unemployment. Do you want my employees to qualify for unemployment? Do I have to, you know, how's that going to affect me from a business perspective in terms of my reputation with the state or what it will cost me for them to claim unemployment? Is it right for them to claim unemployment when they are in a risk factor that means that they shouldn't be working anyway. Just what are the parameters?"

While most organizations in the sample received a Payroll Protection Program loan, some could not secure funding. Sometimes, participants described being unable to navigate the process, or, having just started their organization, could not qualify for the aid they required. When that happened, some took drastic action to try and remain in business. One participant described being so tight on money at the family business that they needed to put family members on unemployment while keeping them working to stay afloat.

> "So yeah, money, money is just the biggest thing. We've had a lot of bills recently, and my [family member] has been on unemployment, just because they can't afford to pay [themselves], I'm probably going to have to go on it."

Thankfully, that participant reported hiring back their family member during the second interview. However, the experience demonstrates the importance of loans, grants, and aid which allowed organizations to hold onto jobs while enacting the visioning agenda.

Proposition #6

When rolled out deliberately, a work from home program should consult workers in different sections of the organization to understand their workflow and understand how operations might be workable in a remote environment (Wilkes et al., 1994). For example, employees performing specific tasks, particularly those that were

routine or clerical, were more likely to find success in working from home. On the other hand, those who do creative work that requires collaboration have rarely been as successful away from the office (Dutcher, 2012).

Alas, there was no time or opportunity to roll out a deliberate, thoughtful work from home strategy during the COVID-19 pandemic. Instead, organizations had to implement complex changes to their fundamental operating structures rapidly. In the case of participants like Sasha, who was still sharing a computer with her children in August 2020, there was no ability to equip themselves with the essentials required for remote work.

There were serious consequences to working from home. Participants noted that they did not have enough work to do and developed feelings of detachment from their employer. While Emily described laying off staff, other participants noted how tight money had gotten and needed to engage in creative practices to keep going.

Credit should again be given to the Paycheck Protection Program. Though it was not entirely comprehensive and still had gaps, it had tremendous value. Just as loans, grants, and aid frequently offered small organizations the breathing room they required to enact their visioning agenda, pandemic-specific aid also offered them the opportunity to redefine their working relationship with staff. It allowed them to hastily implement a work from home program that was not orchestrated or organized. Moreover, in most cases, it allowed them the budget to accommodate workers who were not as productive as they had been and managers who did not have enough work to give their subordinates.

As the second round of interviews demonstrates, small organizations have used the pandemic to experiment with new ways of working. Some of these have been

successful in that many participants continued to report additional productivity. Others were more benign. Some participants reported new feelings of detachment among their team, even as they could bridge communication with those far away whom they would not have engaged in a face-to-face pre-pandemic world. Considering that new ways of working were thrust on organizations at the beginning of the pandemic, and participants noted many novel challenges and opportunities, and should be commended for working through an adverse climate.

Upskilling Employees

Proposition #7: Small organizations invested in upskilling employees.

Participants indicated that the loans, grants, and aid they had received, especially from the Paycheck Protection Program, allowed them to keep their staff on the payroll (Small Business Administration, 2020). To make the best use of this spare time, it was thought that small organizations and employees would seek out additional training that built job-related skills and education that would empower them to understand the world better (Garavan, 1997). In speaking with members of these small organizations, interestingly, most of the employer-directed training and education was presented as having occurred during the first wave of interviews. Yet, at the same time, the owners, managers, and employees themselves discussed how they were taking additional training and educational courses to improve themselves during the second interview. The difference in how education and training were sought may speak to the fact that employers were looking for things that their employees could do early in the pandemic, while the employees became more empowered as time went on, reflecting on their positions and seeking to improve their ability to execute their current job or find a new position.

Employer-Directed Training

Building on their just-in-time preparedness for the pandemic, several participants noted that they immediately provided their employees with training on what they could do to stay safe. Indeed, participants often reported that their early training efforts focused on extending existing capacities to create pandemic preparedness. A focus on safety was seen especially in foodservice organizations which were already mandated to meet a high standard of food safety, for they do not want to have their customers get sick. For example, in his first interview, Karl, the snack food manufacturer, reported providing his employees with extended hygiene and personal protective equipment training.

> "We immediately went into the mode of 'What can we do better in terms of protecting our employees?' Uh, luckily from the standpoint of just personal hygiene, because we already worked in a food manufacturing environment, we already were utilizing a lot of personal protection. All the employees were already wearing gloves. We already had in place handwashing and sanitizing protocols in our facility that are part of our daily routine. In a lot of cases [employees] were already wearing head coverings. Not masks per se but face coverings. If they had facial hair so this idea of having to wear additional protective equipment was easy in easy transition."

Such investments proved valuable in protecting employees. Karl shared in his second interview that, until Christmas, none of the staff contracted or spread COVID-19. While it is impossible to say whether the reason for that is high-quality training, it seems that there is a correlation.

> "Our luck ran out the last week of December when the first employee came and reported that he had tested positive. He called us from home, and he had tested positive, and that resulted in the first wave of company-wide testing."

The manager of an ice cream parlor, Melinda, described the most comprehensive on-the-fly curriculum developed in the early pandemic, as she offered training and education that provided employees with job applicable skills (Garavan,

1997). Significantly, early in the pandemic, she leveraged several free resources that were useful and needed. For instance, her organization ramped up employment in the summer with students required to take ServSafe, a food safety certification. Usually, the cost of this program is between $15 and $179 per employee, depending on the package purchased (ServSafe.com, n.d.), but it was offered for free early in the pandemic – a significant cost saving. Additionally, she had the management team share any beneficial personal development or leadership courses they were taking and enjoyed with the broader staff.

> "ServSafe is a food-safe food handling certification. They offered it free. All of our student employees require it, so we asked them to do that. Everything in our world is food safety because we're under a high level of sanitation requirements. With the FDA, any kind of training that we can do is beneficial, so there's been a lot of those different courses offered for free. And just a lot of personal development and leadership things, leadership seminars and courses have been offered for free."

In the same way that just-in-time preparedness was largely improvised, Melinda notes that her training efforts were also improvised and straddle the training/education divide (Garavan, 1997). She combined the required skills that her employees need to get through a deliberate curriculum with clear objectives with a more ad-hoc leadership training curriculum. As the pandemic wore on, this sort of experimentation fell to the side as managers began to emphasize more straightforward and more routine forms of training, like the beginning of shift meetings.

Beginning-of-shift meetings were especially popular in the foodservice industry where team members were already familiar with the format. Where pre-pandemic, they would meet at the beginning of their shift to talk about the new specials, they were now also learning about the rapid changes that were being

implemented in the name of safety. Chef Dana described this in detail during his interview in April 2021.

> "Yes, before opening at both of my locations, I had a staff meeting, going over all the new changes. Basically, letting everybody know everything that we know up until this point…. We went over all the new protocols, all of the new procedures, what we were doing, how we were doing it, and obviously why we were doing it at both locations… And too, you know, with the gloves. You know how to the proper way of taking them off your hands. There was a lot to learn, and a lot of changes were difficult. I've been operating one business for almost 20 years and the other for over 15 years. So, everything that we know needed to be erased from our mind because it was no longer that way."

The second-round interviews demonstrated just how routine some of the radical adaptations taken earlier in the pandemic had become. Training shifted from finding work for people to empowering them to do their job safely. Sasha, who owned a restaurant, echoed and elaborated on what Chef Dana had started in a separate interview when she said that her meetings were being used to pass on developments in how to work during COVID.

> "I mean, the servers get pre-shifted every day on whether it's specials or things that are happening, so it just became kind of worked into day-to-day operations you know, signs go up, emails go out. So, you're forwarding different information that the government sent, or sharing things they know, that you don't. But it's not a set that would force you to have formal sit-down training."

It does not seem that employer-directed training was of significant interest to the small organizations interviewed for this dissertation. Though it was hypothesized that they would have additional labor, it does not seem to be the case that they used the time to impart directly applicable skills on their employees.

Employer-Directed Education

Building a program of education to keep employees occupied and help them understand their world was thought to be essential to the owners and managers of small organizations, but it was not easy to understand what content to provide. In the early pandemic, building a curriculum from scratch during a crisis meant that clear objectives could not be determined or implemented thoughtfully. Generally, "leadership" was a takeaway that was often sought, but during the first round of interviews, there was very little depth. As Melinda noted, much of the online content they provided to employees were YouTube videos that emphasized motivation and resources built from the libraries managers had built for themselves.

> "We are getting very creative with different projects and doing a lot of online teaching—online learning. So, either doing a lot of seminars or creating videos that were uploaded to YouTube channels or creating a Creamery channel of different videos… A couple of my managers have done a lot as far as different motivational and leadership things as far as finding. I relied on them to find resources to help people, [like] the seven essentials that every manager should have. There's a lot out there right now, and it's those organizations offering things for free now, which normally you would have to pay. Because they must do it online because their events or whatever are canceled, so, it's been a lot of people are releasing that those items and webinars for free."

Keep in mind that the first round of interviews occurred around the same time as protests surrounding the killing of George Floyd on May 25, 2020 (Bryson Taylor, 2021). So, although significant events were happening in the United States, the education to better understand them was not being presented to employees by their employers. Acosta and Ackerman-Barger (2017) hypothesize that a lack of employer support for education and discussion around race in the workplace may stem from a lack of understanding or discomfort about the topic that begins with the management. Indeed, a lack of understanding and discomfort on topics of race seems plausible, but additional research is required to understand how to explore issues of race in an

education program at the workplace. It seems like a glaring miscalculation, perhaps that can be chalked up to the early pandemic being such a time of turmoil, to not provide employees with a greater understanding of their social world.

There was no employer-directed education discussed during the second round of interviews. Even a year after the wide-spread protests and national discussions around the Black Lives Matter movement were rekindled following the police killing of George Floyd (The Economist, 2020c), there was no workplace sponsored discussion of it in this sample. Importantly, this activity may exist elsewhere, but was not found here due to to the demographics of the sample and the locations of participants.

Self-Directed Training

There were many new tools required to be used to work through the pandemic, and participants consistently noted a need for new training on how to use them. Connie, who ran the charter school, expressed significant barriers to achieving technical competency with new tools that had to be introduced and applied immediately. She mentioned specifically one online platform that supports student learning. At the beginning of the pandemic, few of the teachers understood how it worked and were frustrated with the platform. She also admits to not offering enough support from the administration, meaning that the teachers needed to direct their efforts themselves, self-organizing and find support among each other.

> "If I had known, like all this a few months ago, I think that we would have done a little bit of a better job. We did a disservice to our faculty because there wasn't a lot of good training. So, having all these new people learning all [the platform] and some things didn't work, and then not being happy… So, the [teachers began to] help each other and support each other. Like, who's good at

> this, versus who maybe has been in the classroom longer and knows [other things]. So, they're finding people's strengths."

Surprisingly, there was little discussion of employees seeking out their enhanced technical understanding in the first round of interviews beyond Connie. It might be that they did not think the work they had done to understand new tools like Zoom qualified as training. Training was not mentioned explicitly in the first interview guide, and the way the question was written in the second interview guide made the process seem formal. It might have been perceived that the informal discussions between staff and the informal asking of questions were not perceived as training.

Self-directed training was not a popular topic during the second-round interviews either. The most notable quote came from Elizabeth, who discussed training as a component of her visioning. In the throes of COVID, she had to put on an arts festival, which meant that it had to be virtual. Not knowing much about virtual conferences, she attended an online retreat to understand how they did things, take those lessons learned, and apply them to her role.

> "I think last time I spoke about volunteering to be a monitor for an online retreat. That was a type of training. I would say, learning about online gatherings, online spaces, monitoring, helping to keep online spaces safe for people."

Just as they might not want to spend their own money to acquire skills that were only beneficial to their employers pre-COVID, this seems to be true in the world-with-COVID, at least through early 2021. Conversely, once the metaphorical dust had settled by the second round of interviews, participants had become much more interested in directing their education.

Self-Directed Education

Perhaps because they were so focused on necessities earlier in the pandemic, no participant expressed having engaged in self-directed education during the first round of interviews. However, Vinny, who ran the sports complex, previewed content from the second round of interviews when he noted that a few of his employees had quit to move in other directions.

> "I would say the most difficult thing that we're seeing [when] getting started again is a few of the employees have decided to move on. You know, this is kind of an awakening moment, and you know, they are taking stock of what they've been doing and what they want to do, and say, you know, some challenges associated with that."

By March 2021, when second-round interviews began, the story had shifted entirely. Many participants noted that they had taken significant steps to understand their world better and learn about new things by that time. Specifically, several participants went back to school for an entirely new credential that they argued would provide them with the skills necessary to achieve their goals. For example, Carey, who owned an activity center that was winding down, decided to seek a Doctor of Business Administration to learn more about running a business and pivot to a new endeavor. She had applied to a local university and then found that when everything else was going poorly with her business that it must be, as she called it, God's plan for her.

> "In March, I thought, this just feels bad. And so, I need a backup plan. Then I got accepted to… [the] doctoral program, which was going to be a long-term backup plan. I didn't know if I'd be accepted. I had no idea. But they, they took me in. And so, we started in January. So, I knew leaving the business behind a little bit. I knew I was going to have a full plate. So, it was kind of like, okay, maybe, maybe this is God's plan for me to be doing something else."

Carey later explained that she was using her time at a local university to develop the skills that would allow her to launch a new venture with her husband. He had also been laid off from his job providing diversity and inclusion training, so they set the stage to work together.

> "At the same time, when my husband was let go, we started talking about what do we do? You know, we both are talented people, like we can figure this out, what are we going to do? And so, we started a second business…which is a diversity and inclusion-based business. So, consulting and things like that. We have been building out a product for that business [now] than I'm in my doctoral program."

Similarly, when engaging in his visioning process, Brian contemplated using a hefty $180,000 loan that he received with a 3.75% interest rate over 30 years to return to school, again for a Doctor of Business Administration. He eventually decided to spend the money pivoting his product line but felt that he could have instead used the time back in class to reflect on his ideas and pivot more drastically.

> "But I don't have my Ph.D. yet. And I've been thinking about using someone's money to do that. I just found that [a local university] has this program for a DBA, which is a doctorate in Business Administration. And it's for an executive. So, it's a shorter program. And its people already with a master's degree which I have. And so, I was thinking, because one of my challenges I'm finding is that I need more evidence from the background to support the things that I'm teaching, and I don't, I'm finding it works when I apply it with my students or my clients. But I'd like to write more about it to promote the concept. And I think that doing that kind of a program would work. And I'm thinking about doing that and digging more into the science of it."

It appeared that the owners and managers of small organizations were not interested in providing hands-on technical skills to their employees that exceeded what would normally have been provided in a quick pre-shift meeting. Rather, they were

more interested in earning credentials for themselves that would more significantly power their move toward their vision.

Proposition #7

When developing an entirely new paradigm of work from home during the pandemic, several participating organizations and individuals noted that they did not have enough work to do. Proposition #7 builds on this to argue that training and education were powerful tools that employees could use to spend their time building their skills and getting themselves and their organizations ready to reopen in some fashion. Especially as time wore on, some owners of small organizations sought to gain additional education that would empower their pivots to new, novel business opportunities. While training and education were not prominent features of the pandemic response, they were not necessarily bad ideas. A new education on essential concepts of the day, like racial justice, gained urgent importance in the spring and summer of 2020. Likewise, training to navigate new software like Zoom became necessary. Nevertheless, where "Zoom 101" might have been taught in a formal or structured way pre-pandemic, it became more ad-hoc, with employees meeting with each other to provide technical support and answer questions.

Training and education appeared to be a one-way flow. Employees expected formal training to come from their managers, while managers sought out their education. A lack of pre-developed content speaks to the importance of having a ready-to-go curriculum of training that can be deployed early in a disaster to make the process of uncovering what people should know easier. There simply was not enough time, attention, or situational awareness available to thoughtfully or comprehensively scour learning resources to find what worked best. Instead, employers like Melinda

passed along YouTube videos that they thought were interesting and useful. While this worked fine for COVID-19, future disasters might benefit from a more thoughtful approach.

For example, MOOCs, Massive Open Online Courses, might be a direction to explore during the response and recovery of future disasters. Coursera, edX, Udacity, and the like offer training and education programs to provide learners with various skills. In some cases, courses were highly technical and can be used to fulfill a training need. Udacity (n.d.), for example, offers many courses on computer programming that would undoubtedly have opened new doors for automation and advanced computing. Other programs were more comprehensive and can scaffold into a master's degree at participating institutions (edX, n.d.). A curated list of programs available to employees who want to enhance their skills and prepare for later recovery stages could be incredibly useful. It would ensure a higher level of quality than passing around YouTube videos and ensure that employees learn skills that can help the organization thrive.

New Relationships with Peers

Proposition #8: COVID-19 presented small organizations with an opportunity to redefine the relationships they had with other professional entities.

The small organizations in scope for this dissertation were unlikely to have more than a month or so of savings to continue their operations, relying on constant revenue to stay afloat – a finding supported by Graham (2007). As a result, they needed to rely on their relationships with landlords, peers, and government to navigate the pandemic out of economic necessity.

New Relationships with Landlords

Perhaps the most significant and challenging relationship small organizations had to navigate during the pandemic was their landlords. Unlike the Temporary Rental Assistance Program (U.S. Department of the Treasury, 2021), available for individuals who paid rent, there was no equivalent support for small organizations that rented their space. Though they could undoubtedly apply their other loans, grants, and aid monies to pay rent, the pandemic presented many competing priorities.

For some participants, holding a lease became untenable during the pandemic. In Carey's case, the business model of bringing people into a physical space to engage in activities, even with masks on, was not working. There were not enough customers coming into the building to pay rent. As part of trying to pivot to a virtual experience or one offered in small group settings, she tried to break the lease using a clause in the contract that should have allowed her to do so. Instead, her landlord sued her and presented the dilemma of taking the case to court or paying a fine. She eventually paid the fine.

> “So, by August, I’m like, oh, my gosh, the writing’s on the wall. This is not good. I probably could make it through January, maybe. So, I wrote to the landlord. And I said, look, here’s everything. I laid everything out. Here’s where we’re at, here’s what we’re earning. Here are some options. Can we do a revenue share, can we do you know, can you defer some rent? Let’s talk. He completely ignored me. For 45 days, a couple of follow-ups, like did you get it? Can you just call me because it’s, you know, dire? And so, finally, he responded with a letter from an attorney. That was a demand for payment. So, no discussion. That was disheartening to get just a cold letter from an attorney with a red demand. You know, there is no acknowledgment of the force majeure clause, and I [cited] news articles, and government regulation, stopping business from paying. So hence, there’s not only the force majeure [but also what] the emergency order was doing.
>
> "At that point, it was gut-wrenching because I knew I could fight him in court and win. And that would drain all the cash that I had left. I wouldn’t be able to function after that. And he, I think, knew that, which left me with only the

> option to leave the business. So, in talking to the attorney, she said, you know, this is really because I put a quarter-million dollars into the business and [spent] a substantial amount of money improving his property. And she said, well, that's, that's unjust enrichment. And I said, okay, so I'm willing to take that to civil court. She said that only works if he turns around and rents it for more money. Okay, I guess we must wait, then we'll wait. And so, I told him, I cannot leave in 15 days you kidding me? That's absurd and insulting. And so, we ended up exiting by October 30 from that physical space."

The experience of redefining and working on new relationships with landlords was very personal. Because there were no special COVID-19 legal protections for businesses when negotiating on rent, the experience of small organizations seems to have depended on whom their owners and managers were working with. For example, Bob, who owned an insurance brokerage and several rental properties, noted that he has had experience being the landlord for small businesses, and sometimes, those businesses have faced disasters caused by other hazards like fire. For Bob, his experience with disaster made him a more flexible landlord who was willing to forego payments from his leases for a short time to help support his tenant's long term.

> "We own a property, commercial restaurant property. And, you know, they said, we're not going to be able to pay rent for, you know, April. Okay, well, hopefully, they'll be able to open and, get back on track in May, but, we also have a building that we rent to a masseuse., I mean, she's, she's been closed, she can't pay rent. She doesn't know when she's going to be open. So, we've taken some short-term financial hits, but like, when we've had fires and earthquakes where there have been businesses that have had to shut down. So, the concern is: will people come back and support these businesses once they open up, and will they be able to make their rental obligations?"

It might seem odd to put landlords in the same category as peers and governments as "peers," but Jenni, who ran a non-profit that tries to get young women into a STEM field, demonstrated why they deserve such a privileged position. For many organizations, a physical presence is significant. Jenni's product involved "getting 40 girls with power tools into a tiny room", which required a place to go. The

amount of work and reflection required to pivot away from that and into a virtual model was tremendous. In addition, so many moving parts were accessible by having a central location to go that it is more difficult to engage without a physical presence. While Jenni did pivot away from having a physical presence, it was difficult and likely resulted in a less effective program that she was eager to discard and return to in-person work.

> "I think the risk of spreading is pretty high with us, which is also why I'm focused this summer on getting a virtual version of the program running, which we're planning on offering until probably around January or February. Just because our medical center partners, I mean, we're plunking down it read all the Mayo Clinic's a lot of the Shriners hospitals, a lot of the big academic centers there. They're not going to want to stay with 40 girls and power tools and a tiny room until after the vaccine is launched. I mean, the company's interesting, because you've got executive directors and engineers. We run everything in the background and do all the logistics, and then you know, the surgeon, we bring them out. They say hello to the girls, show all their fancy surgeries, and then go away. We clean up and run everything else. So, the surgeon possibly won't be able to enter and exit the stage quite as readily as we've had in the past for a little bit. But I'm hopeful that we'll be able to continue delivering on our mission and then get back to business as normal."

New Relationships with Other Organizations

Jackie's non-profit that supports seniors to get the necessities they need found significant opportunities to develop new partnerships with like-minded organizations, who, together, could be counted on to grow the scale of impact that she was able to have. She credits an emergent group with doing the legwork required to connect stakeholders. In addition, she used connections built because of their Facebook group to find other organizations able to help her meet her organization's mandate.

> "Someone convened a group [withing the school district]. We formed partnerships with so many different non-profits and business owners who just wanted to help who may not have run their own business. So, the hospitals

> joined, the teachers from the school district joined, and businesses [like a home construction company]. They joined because they could do things. They had trucks they could deliver food to at-risk people for example. So, we identified with that group of folks who were serving at-risk families [because] that you hear this on the news that weren't getting food. The kids aren't eating because they're not in school, basically. So that was a priority with the older adults, you know? So, the vulnerable populations were being served by this group. That's got probably 40 partners that are participating in Zoom meetings Tuesdays and Fridays each week. And then there's a spin-off group from that, that's just primarily dealing with food."

Happily, during her second interview, Jackie noted that the group had lasted the entire year and had become instrumental in connecting people with the services they need. Though it was an emergent organization, the partnerships it created eventually became instrumental to providing, for example, nutrition to people in assisted living facilities. As she elaborated, it allowed connections to be made and form a "mesh" that could provide more comprehensive services to clients.

> "I mentioned to you last time [emergent group focused on] COVID. We have created a subgroup…. So that group has been working on getting cards to hospitals, to patients that, you know, have been hospitalized. I mean, nutrition folks put something on every tray, and they take it to the room, doing the same thing for assisted living facilities, calling for a consensus, making sure everybody gets a meal, so nobody's forgotten. Those are things that we have community folks do. [Like] I'm thinking about the lady who lives across the way because she makes cards. So, we had kids, and after school programs or remote programs, so you're helping the older adult, avoid social isolation, you're giving purpose to people who have a craft who want to share it, and kids who are trying to, you know, who love to draw and color. So, you've sort of created this mesh."

Networking tools like Facebook could also be used on the individual level to meet personal needs instead of working toward an organization's mandate. May, who wound down her independent handcraft jewelry store early in the pandemic, also noted that the partnerships she had begun to develop by engaging with peers and customers on platforms like Facebook helped find new work. Where she began engaging with

them for one purpose, she quickly pivoted when new opportunities kept presenting themselves that were more interesting than what she had initially expected. Where she initially wanted to sell jewelry, she found herself using her connections to meet with people supporting the community. Impressed by their work, she began to support them on a volunteer basis. These groups eventually led to a new job that supported her in winding down the jewelry business.

> "I had very quickly become involved with this Facebook group…. It was like a Facebook group of volunteers from different community organizations and private citizens like me. So, I posted a Google document that I had created, collecting information from reliable sources like the governor's website, CDC, etc…And then the admins had asked me to come in as an admin. And I was like, 'Well, I mean, I don't know what you want me to do, but, sure, whatever.'…. And, you know, I don't wish that we were in this situation at all, but I'm, you know, for how terrible it's been, for so many people. So, I'm glad that something good is coming out of it and at the very least, my job in this program can help people. Also, on the side, I've made some connections with people that I would never have made connections with, either as a result of this job, volunteer work or as part of a couple of groups making masks for healthcare workers and the community at large. And just like you know, helping connect people with different Facebook groups [and sharing] community resources."

Brenda, who ran a cultural center, noted that existing networks could also help pivot to accommodate the demands of the pandemic. She ended up relying heavily on her partners, the United Way, with whom she had a previous relationship and who were stepping up their efforts in a way that she found valuable. Because they had dedicated themselves to connecting people, she was able to work more closely with similar organizations, which enhanced her ability to create new partnerships with agencies supporting causes like homelessness.

> "We're also part of that the United Way community. They're like a lot of non-profits, but they had sort of created this giant, like task force kind of thing. I filled out a lot of this stuff online, you know, the survey they wanted, surveys

> of how non-profits are, anticipating the impacts and coping, and so on. We, and all our partner organizations, [are] very much in touch with each other and all of the other communities. And that's one of the reasons when we did our work together to get the PPE that was a rapid response situation. We just said, 'Okay, who in our community needs help?' So good examples, are the homeless and firehouses. Like these are people need these things, so we wanted to identify in our community, our neighbors, you know, the frontline people who would need PPE, and that's when one of the things is that being part of a bigger community is a very important thing to us."

A significant theme of the second interviews were of suppliers and supply shortages. Note that these interviews took place in the first half of 2021 before the supply shortages of later 2021 would come into full effect. Already there were distortions in the market. Some of these were from suppliers going out of business and making previously available supplies unavailable. Chef Dana noted that his catering company could not get some boutique items because the people who provided them had gone out of business. He had not known because he had not required the parts that they provide for some time but was genuinely saddened both that he could not get his item and that a peer could not make it through the pandemic.

> "Some of our suppliers are just out of business. And you don't realize it because you haven't had to use them in a little while. But certain projects come in, and things have loosened up just a little bit. So, you're reaching out and saying, hey, I need this, or I need that. And you're like, what's the trouble with their phone number. And then you go to the website, you're like, what's going on with the website? And then it clicks. You're like, oh, my God, they didn't survive COVID."

Another theme was of items becoming impossible to find or access. Amanda noted this at her shop. One of her favorite manufacturers of a product she sold was still able to meet their production quotas, but she learned that acquiring the boxes to ship them in had become impossible, so nobody got their merchandise.

> "If you are a puzzler, Ravensburger is a brand that you know very well, and it is probably the largest puzzle brand in the world, and they're made in

> Germany. Unfortunately, they were one of the brands that did not handle the pandemic well. Nobody got their puzzles. Though they could spit out puzzles, when it came to boxing them in the brown boxes and getting them on trucks and getting them out of the factory, the back end of their factory was not set up to be able to do so at an increased demand rate."

Participants also noted that even if their suppliers could package their goods, shipping them had become difficult. Maureen, who ran a museum, discussed pivoting to shop on Amazon because her regular suppliers were unable to fulfill her orders at affordable rates. While she felt terrible about relying on Amazon, but they were the only ones who could help her stay on track.

> "We tend to use small non-profits or small businesses. But, I'm trying to shy away from getting massive orders from my usual places. And that's because their shipping is a little bit too extreme. And their shipping only goes up now because of the weird crap that was going on with the United States Postal Service. So, I've been finding things in bulk in other places like Amazon because I have a Prime account.. And I hate using Amazon because it's such a big corporation. But they make things so convenient. Like I ordered something over the weekend from Amazon for the gift shop because we had run out of rocks."

Maureen continued to say that she knew some of her suppliers had closed, and while that is sad, she is also struggling to run a business and could not wait weeks for gift shop souvenirs to arrive.

> "Because of the pandemic, some of [our suppliers] have closed or they're not doing well. Or they're about to close and liquidate all their supplies. So, I'm not hearing from my usual suppliers. It used to be like clockwork, every month, I would get a phone call from a unique crafting company, and I think they're still up. They just don't have the person that calls anymore. That's what I'm assuming. But we just can't. I don't want to. There are two things going on with this. I don't want to wait a couple of weeks for my stuff to get to me."

New Relationships with Government

Government agencies, especially Health and Human Services Agencies at the state level and the Small Business Administration at the federal level were credited specifically and repeatedly by participants as being supportive of small organizations. Though there were other agencies and levels of government who engaged with and supported small organizations, participants noted that they felt more seen by these two entities because of ongoing communication. Health and Human Services organizations repeatedly reached out, and the Small Business Administration, though overwhelmed and often the target of derision, hosted daily conference calls. As Brenda, who ran the cultural center, noted, Health and Human Services reached out and provided essential information in the languages they operate: English and Mandarin. They could then use that information to pass on to their members in a culturally relevant way that supported the organization to care for its people and the Department of Health and Human Services to get needed data about COVID-19.

> "[They] called us. I can't remember the exact date. But it was early, you know. And they said, if you have any questions, please let us know. Also, here's some information, in English and Chinese. So, we said absolutely. We'll post it. We sent those out to our membership, you know, our mailing list membership base."

Carey, who owned an activity center, elaborated that she had a hard stop on our first interview because she needed to attend the Small Business Administration conference call, something she never misses. While the process was confusing and the information often incorrect, it was the best content that she had available to her. The calls allowed her to make sense of the pandemic by developing the best possible understanding of what was happening, even if it was not perfect information (Stern, 2013).

> "Every single day, Monday through Friday from 10:00 to 3:00. There is a SBA phone call that happens. There's a state call…. This guy has been with the SBA for 35 years. The reason I get on them every day is that the information changes. And over time, and so they had been waiting for guidance. They finally got some guidance that made things different, so early on, they advised applying for [aid]. [They said] 'In three days, you'll get your 10 Grand.' And well, that's not really what's going to happen. [Even though] like that's literally written in the law. But you know they just allow you to ask all the questions that are on your mind, and even so, I listen because some people have questions."

Preposition #8

Compare and contrast the experience of Carey, whose landlord was inflexible and sued her, and Bob, who as a landlord offered tremendous flexibility. The experience of how each participant navigated their relationships with their peers fundamentally changed how they navigated the pandemic. While this dissertation lacks insight into the experience of Bob's tenant, Carey's landlord was credited with her business having to be taken out of the retail setting and remade to be mobile. Carey described the reimagined as a mobile experience as unworkable and ultimately wound the organization down, as discussed in Proposition #9.

Supply chain disruption is a significant risk to organizations afflicted by other natural hazards (Lockamy, 2013 & Zhang et al., 2009). While the ecosystem of products sold by small organizations continued to function normally, which is unusual for a disaster (Dietch & Corey, 2011), services such as a location to do business were much more impacted. Carey's frustration with her landlord is warranted. Organizations in a community must work together to apply their visioning agendas and support each other (Sheth, 2020).

Conversely, some partnerships worked, and that enhanced the quality of services. Jackie and May found that their networks and the people they knew were

instrumental in their response to COVID-19. A Facebook group allowed Jackie to meet her mandate of supporting the community. For example, the group provided access to free food delivery and information about the pandemic. Without it, she would not have been able to provide her clients with basic needs. Without the connections she found in the Facebook group, she would have been unable to meet her vision of supporting older adults age with dignity. Crick and Crick (2020) hypothesized that the only way through the pandemic would be to collaborate, and indeed, the most successful organizations worked together.

Social networks among small organizations seem to serve as a foundation of resilience. Sometimes, these were existing private structures, as in Brenda, who found that the United Way to be delivering value to its members in new ways. Other times, the Small Business Administration stepped up and offered frequent calls to support concerned small organizations in their journey to, ironically, navigate the difficult bureaucracy of the Small Business Administration, a governmental entity. As Carey noted, government agencies were essential to sharing information with constituents, taking on an entirely new role for themselves.

Winding Down

Proposition #9: Some organizations closed because of the pandemic.

The tally of small organizations that failed because of the pandemic is currently unknown and will likely remain unknown for some time. The Federal Reserve estimated that 200,000 small businesses failed because of the pandemic, in addition to the 7.5% of businesses that annually fail (Crane et al., 2021). Because closure is a normal part of the small organizational lifestyle (Headd, 2003), there were two reasons that an organization might want to wind down because of COVID-19:

voluntarily or by being forced to do so. In regular times, a business might voluntarily close to avoid debt or to allow the owners to retire (Ucnasaran et al., 2013), and indeed that remained true during the pandemic as well – sometimes people wanted out or were in a comfortable financial position and did not want to risk losses. At the same time, it might become true that the market becomes no longer interested in the product or service being sold, and the organization is forced to shutter because of failure.

Voluntary Exit

Nancy, who owned a dog daycare, found that nobody wanted to send their dogs to stay with her in early 2020 because they were not traveling themselves. She did not see the travel industry rebounding for some time, and so began the process of voluntarily closing her business early in the pandemic. For her, letting go of the daycare would allow her to find another job that could carry her for a few years until retirement. That is not to say the transition would be easy, but she could conceptualize the move and start to act on it early.

> "I'm five years out from retirement. So, I think if I had to retire now, I would find other employment part-time or something, and I would still be okay. Um? And so, I think about that a little bit. It's just such an odd concept, to change our way of life so drastically."

May built on Nancy's comments to describe why someone might want to change their life so drastically. Having owned a handcrafted jewelry store saw the pandemic as the writing on the wall for her shop. The business had been trending downward before COVID-19 arrived in the United States, and the model of having to attend farmers' markets throughout the region was not very lucrative, so she decided to close when the lockdowns began. As discussed previously, May's transition had her

use her extensive network to connect with new people and eventually find a job helping support the pandemic. Because it was a voluntary exit, she had more choices available to her than if she were to have run out of money and needed to find a job immediately.

> "I was a solopreneur, if you will. It was a very small business selling fair trade handmade jewelry and accessories. Before this pandemic, I was doing mobile events like festivals [across the region]. I did some stuff online as well. But I had already thought about, you know, kind of moving away from that. And I, after this last holiday season, the last event that I did for the season was a huge disappointment and I'm not you know, I'm not one to let any single event dictate my decisions, but I mean, it was just kind of like a nail in the coffin. So, after that I had decided I wanted to start looking [for a new job] ... You know, there were several reasons from finances, to stability, to mental health, and everything it was just a lot to be the sole person responsible for that, you know."

May expressed that she then used the social network she had developed on Facebook during the pandemic discussed above to get herself another job. She thus became the owner of one of the many organizations that closed but did not fail during a given year (Marshall & Schrank, 2014), using the opportunity presented by COVID-19 to meet strategic goals. By voluntarily exiting the organization, she explored other more lucrative opportunities (Ucbasaran et al., 2013) that better align with her long-term vision of what she wants for her professional life. Though there might have been some financial costs to leaving the jewelry business behind, she described that her choice lessened the social and psychological costs.

Largely, participants who had to close their business were unwilling to participate in the second round of interviews. However, Maureen, who ran the museum, provided insight into her thought process about what she might like to do next and, as the owner of the museum, what that might mean for her organization. She indicated that she had been with the organization for 15 years and that the pandemic

had demonstrated her organization to be in a weak position that she is uninterested in bolstering.

> “I gotta do something else with my life, not just this museum. Don’t get me wrong. I love this place. And I’ve been here for 15 years. But if we go through another stage of the plague is what I’ve been calling it this entire time for play. I gotta figure out what my next move is if we can’t be sustainable because we’ve limped along through 2020.”

She added that she does not know what she wanted to do instead of running a museum, but saw her girlfriend execute a big career pivot and was hoping for inspiration to understand what she might want to do next. Interestingly, Maureen identified additional education as likely being essential to her pivot. This mirrors what participants said in the upskilling section, where they were willing to invest significant dollars into school to gain the skills required to do the work they wanted to do.

> "Well, my girlfriend about a year ago, she had this going into middle-aged epiphany because she’s turning 40 this year. And she was like, ‘Wow, I’ve got to do something different. So now she’s back at school, and she’s learning how to do cybersecurity. At some point, she’s going to be an ethical hacker essentially. You know, doing it for the right reasons, but still hacking, legally. And, for me, I haven’t gotten that two o’clock in the morning epiphany yet. I just know I should be looking for something to either help here in the same vein or do something completely different. I don’t know. I haven’t had that. Oh shit. What am I doing with my life? I guess I have a year. So, she had the epiphany at 39; I’m now 39. So anytime now I can have in the middle of the night. I’m waiting for divine intervention."

As Maureen described, the process of finding inspiration is essential. Small organizations need to pivot before they are forced to close in a forced exit.

Forced Exit

In a similar position to May, Carey expressed during her first interview that her business was at significant risk and that she had some red lines that she would not cross and would close before reaching them. Specifically, she was unwilling to risk her children's college funds in pursuit of her dream.

> "The business is a concern. If we can't get it to break even by the end of the year, I'll have another few months before my lease term hits a point where I can gracefully start to exit. So that's on my mind. The kids are far enough away from going to college, so from a school perspective for them, we'll figure that out. But the business has the potential to cost us a lot of personal family money. So, I've got personal guarantees, a lot of things, so that drives a lot of my behavior. And knowing the kids will go to college eventually, I gotta figure out how to be able to pay for that."

Unfortunately, the situation did not improve, and so when Carey was interviewed again in March 2021, she noted that the business had closed. She and her husband had begun collaborating on another endeavor after he was laid off. She expressed that, although a tragedy, a parent's death left her with a little bit of inheritance money that she could use to fund the businesses and keep her children's college funding available. Because she found a unique source of money, the risk of losing her children's college fund was unlikely to come to fruition. In shuttering her business, she experienced much less social and psychological costs of failure (Ucbasaran et al., 2013) than she might have otherwise if not for being forced out.

> "I'm just a girl that was following a passion project that didn't work out because oh, yeah, pandemic. But I don't know. It's still very difficult. I still get phone calls from people saying, are you open? What are your hours right now? And then when I tell them we had to close, it's like heartbreak city. I mean, the community, I think, felt a great loss. There's not a lot to do with kids down here."

In another example of a forced exit, Connie ran a private school that was struggling before the pandemic began and was pushed to bankruptcy by dwindling students and the additional cost associated with moving online and buying personal protective equipment for those in the school. Interestingly, they were able to sell the school, merge with a charter school company and reopen under new management in the fall of 2021, retaining her and several of her staff.

> "We're a unusual place because, as of June 30 [the private] school no longer existed. June was really about having teachers come back and clean out their things. I was hired by the [charter network] to be the principal or the dean for the elementary school. So, my role only changed slightly, from being private to now we're public charter… For me, it was closing out a school with the board, like all the behind-the-scenes stuff, all the financials and transferring means over, and things like that. For the teachers, it was now an interview process; there were no guarantees they were going to get rehired. I mean, that was not up to me. I would hire everyone if I could have… In private school, you don't have all the same credentials. So we had to do a big interview process, which we started really in May."

Proposition #9

It was clearly preferable to be in the position of closing the business voluntarily before it was required to mitigate losses. Closing by choice reduced the toll that leaving an organization behind would inevitably cost. This is in line with Headd (2003), who normalized business closure as an inevitable point in the process of ownership. Some people, like May, closed their shop to move on to greener pastures. Voluntary exit is preferable to a forced exit where, in the case of Carey, the business was closed because it was no longer reasonable to keep it open. She had to give up on her dream because of a deteriorated relationship with her landlord and a wish to preserve her family's financial situation.

In his study of small businesses in Louisiana after Hurricane Katrina, Runyan (2006) noted that small organizations fell into a debt trap wherein they took out massive, personally guaranteed loans to subsidize their organization, only to have it fail, and then need to enter bankruptcy. Able to hold onto only $13,650 in cash and a small amount in retirement savings (Rao, 2019), bankruptcy means that the owners of small organizations experience tremendous financial, social, and psychological damages when disaster strikes. Again, credit should be given to the loans, grants, and aid made available to small organizations in the pandemic. In the cases where it was not enough to spare an organization, it allowed the owners to wind operations down with more dignity than they would have otherwise. Specifically benefiting small organizations, the Economic Disaster Injury Loan program required collateral in the form of business assets, but it did not require personal guarantees in the same way that a bank loan or traditional Small Business Administration Loan would (2021a). The Paycheck Protection Program offered preferable terms (Small Business Administration 2021b), allowing small organizations to discharge their loan if they spent at least 60% of the principle on payroll costs.

External Adaptation

Research Question #3: How did the owners, managers, and employees of small organizations adapt their products, services, and offerings to support their communities through the COVID-19 pandemic?

The most publicly visible symbol of the pandemic, external adaptation, included the ways that small organizations changed how they interacted with their communities and the stakeholders who work outside of their doors. It explored how the organization leveraged its location at the center of the community to create change,

supporting response and recovery. It included exploring how that privileged position can be used to create bonding, bridging, and linking social capital. Though expected, philanthropy was not exhibited frequently by small organizations who were expected to use it to guide community life. The final preposition explored how new products and services brought to bear during the pandemic allowed organizations to make it through by providing novel solutions.

A Central Location in the Community

Proposition #10: COVID-19 presented small organizations with an opportunity to redefine the relationships that they had with their community.

The small organizations interviewed for this project often expressed that part of the reason for their continued effort was the relationship that they had with their community. For example, Sasha, who owned the restaurant, expressed that she felt a two-way, push and pull relationship with the community and had an obligation to stay open. In her eyes, the community had invested in her, allowing her to grow from just a few seats to 130 over 20 years, and she owed them something back. Repaying that debt took the form of moving to an all-carry out option and continuing to provide food even when revenues were down 73% year-over-year in April 2020 – a stressful scenario from which she could have walked away.

> "I think, because it's my business, I think we do a good job. But because we've been doing that so long, we're so consistent people know that. We've been here for 20 years. We've adapted, and we started with 20 seats. Now we have 130. We started at half the size, and we've expanded, we put on the deck, we've added the bar, we've increased the bar size. When we started the restaurant, I was 23. So, we started small. We weren't a big restaurant that had all this money. So, we would make a small change, then we'd do a little bit more. So, we've always adapted, and I think that we will be fine because of that. But I mean that the fear is that there will be no businesses anymore. You

> drive by buildings, and they're empty. They've been empty for half a year at this point. And luckily, people are still comfortable getting food."

Similarly, the arts festival that Elizabeth managed also felt a connection to their community. Having held the festival there for ten years, there was an obligation to highlight features of the city that would have been on display during an in-person festival. Indeed, extra emphasis on the city was given because of the online format. Elizabeth and her team spent significant time and resources to bring specific destinations to life, building new connections with partners and seeking to bring the city to life in a virtual context.

> "One thing that we were also trying to do since it was entirely virtual, and normally it's held… downtown…. We wanted to find a way to represent Newark [the community] as our festival home. So, we were planning this celebration…and, like, our branding was like the… skyline and all this stuff, and it wasn't happening in [there] anymore. But we wanted to, like honor [the city]and try to have newer creatives, you know, working on the festival, as well, to whatever extent we could.

They tried to highlight the community in other creative ways throughout programming.

Parallels can be made as well to the visioning that organizations did. Often, their work was done in a way that enhanced the ability to live in their community. They saw gaps in service, and they engaged in entrepreneurship to fill them even before the pandemic.

Balancing Health and Business Needs

Complicating the reopening process, several participants reported feeling that they wanted to reengage with the community but were scared about what doing so might mean to their health, their customer's health, and the safety of their employees. Compared to other disasters which might cause physical damage, the risk presented by

COVID-19 was ongoing and spread through droplets that could linger in the air. During her second interview, Amanda, who owned a store also expressed that the balance between safety and business was hard to find. Often, vacationers would visit and pretend to have left the pandemic behind, forgoing a mask and acting unsafely. Amanda reported that governments of all levels needed to provide support in the form of mask mandates to legally shield businesses from customers who might otherwise be belligerent. Indeed, that was the highest priority that she needed from her local government.

> "The mask mandate had the support of the local government and the state government, so the law was on our side. I have to say that [the state] and our town have made life so much better and easier because we have signage in the downtown area that says that masks are required. And people are very good about doing it. It's pretty much the out of towners that could be the problem because being a beach and resort vacation area.... They want to get away from the pandemic… [and] then that is reminding them of it or requiring them to be safe. Because we want to be kept safe because we live here, and we don't want to take it home to our families."

As difficult as was to maintain safety and remain open, it was essential for the communities in which small organizations are situated that they remain—both the organization and the community benefit. Patricia, who ran the market, mentioned that the reopening of their facility was bringing much excitement back to people's lives.

> "And we're open again, which is great. Just for pickup, but there's like an excitement with that reopening. The market has this history in [our community]. You know, it's been very difficult to go to a market"

Indeed, small organizations were at the centers of their community, offering opportunities to create social capital (Meyer, 2018).

Social Capital

There are three types of social capital: bonding, bridging, and linking. Bonding social capital includes those close-knit relationships, such as family and close friends, that offer solidarity (Meyer, 2018). Had this dissertation focused on a disaster caused by a different hazard like a tornado or hurricane, it is possible that there would be more instances of bonding social capital to note within small organizations (Kweit & Kweit, 2004). However, with everyone forced to be at home, there were few opportunities to facilitate those close-knit relationships within the space of the business. Only those organizations that provided products or services that could support people from doing the work at home successfully supported the creation of bonding social capital.

Among the successful at creating and maintaining bonding among her customers was Amanda, who owned a general store in one half of her store space, while her husband operated a game store in the other half. Note that it was not any changes that they made to their internal or external operations that fostered success, but rather, the type of product they provide. Where a hurricane might have forced a coffee shop or restaurant into the position of hosting events that fostered connection, the pandemic demanded social distance. With people forced to be home with their families, the game store did well because it provided an activity that could create a connection.

> "There is a shortage of puzzles in the world right now. Everybody has been looking for them or buying them. And so, [we're] dealing with not being able to get certain brands that people want or certain images that people want. And then just people who, surprisingly, have the goal to come in and say, "Well, I've tried to get it [at] Kmart or tried to get it at Walmart. I've tried to get it at Target. I've tried to get it online, and they're charging so much, or I can't get it.' So, now they've come to the neighborhood store that's been here for [decades] and want us to have it or to source it from them. And it just creates a

> little [tension] because they should have come to us to begin with, as opposed to being the fallback, but I mean, that's the nature of it. You can't compete with the big box stores with a small business. So, we try to be provided the superior customer service or the in-store experience."

Bridging capital connects those who were different from each other or who were external to their community and provide access to more diverse resources (Meyer, 2018). Jackie, who ran a non-profit supporting the elderly demonstrated the importance and need of bridging social capital in her community when she said that her organization has gone from fielding 40 calls per month pre-pandemic to more than 900 through 2020. With her elderly clients unable to leave the house, there came a huge demand for additional support in the form of letter writing and phone calls. In part because she was uncomfortable with external advertising, this surge in interest took her by surprise. By the second interview, Jackie noted that although her organization has been struggling financially, they have been so inundated with calls that they have been unable to recruit new members.

> "We usually get about 30 or 40 calls a month, but from April through June, we've had close to 900 calls… So, I think we might ramp that up and let people know what we were doing to help the community during this time and share some of the nice gratitude that our members and volunteers have shared with us in the form of cards and things like that. Yeah, I'm not a big fan of tooting our own horn. And I didn't think to do that. Maybe I missed an opportunity. We might have to ramp up that public image of the fact that we have been here all along. It might get people to think about us."

Especially in a work from home environment, there was much more bridging being done than just between organizations and customers. Employees and volunteers who spent significant time and energy to advance the causes they cared about also need to connect. Kelly's upstart mask non-profit developed special processes to make sure that her team was connected. They would have a scheduled team Zoom meeting

where key details could be reviewed, and people could meet each other. Part of the genius about a call like that is that it is tied to the organization's business objectives. Rather than simply being a social event, it was critical to their function and therefore much more valuable.

> "We have biweekly meetings. They can last up to two hours. Because we're looking at our people power, who's coming, who's going, who's still on contract, who's off-contract, who's off-contract but still volunteering? Who's on vacation this week? It's about just looking at who is fleshing out our teams. What our product looks like, how are we going to organize it? Is the spreadsheet working? Does Bob still feel okay about everybody coming into his garage all the time and doing pickups from his porch? And how is that working? And gosh, we need backup drivers because the team drivers can't do all the driving. So okay, so at our next staff meeting, we have to ask for backup drivers, and people raise their hands immediately."

Outside of the organizations, especially with the broader emphasis on small organizations instead of small businesses, there was an interest in continuing to provide the product because it served a significant community need. Religious organizations especially expressed this. Speaking in May 2020, Faizal articulated the excitement around his mosque reopening with strict COVID-safety protocols, rather than parishioners having to worship by themselves. While his membership could continue to meet the demands of their faith, doing so isolated at home meant that the crucial social aspect was missing. As he articulated, people do not go to the mosque just to worship. They do so to form bridges between each other. Indeed, he expressed that the experience of being a Muslim is a combination of worship and social capital generation.

> "Yeah, I think you know, after 9 or 10 weeks, I think people were still very emotional when they went back. Right? You know, religion is one of those things that you feel very passionate about, right. So, I think the enthusiasm was very high just to go back at the same time. The other component we can

> replicate right now is obviously in addition to it being a religious event. It also is a social event because religion by itself is social. Right? So, people, obviously, before the pandemic, you know, before the prayers, after the prayers, people would get together, ask each other how they're doing, how their families are doing."

Importantly, in some jurisdictions, faith organizations were given extraordinary leeway to reopen earlier than other types of organizations and with fewer restrictions on their capacity. This did seem to allow additional freedom to offer social capital-building experiences. By contrast, other organizations like Evelyn's dance studio, which also exist to serve as locations where bridging social capitals could be built, were much more limited in their abilities. As she noted, it took great effort to replace her usual large summer dance party with something that would be COVID-safe. Where there would typically be 100 people and snacks, this time, she had to break the large group down into six smaller ones and only allow them to come in and compete for 45 minutes. Instead of offering time to mix, mingle, and snack, they would need to leave right after so the staff could sanitize, and the next group could enter. Moreover, students were only allowed to dance with two partners, further reducing their social experience to ensure safety.

> "Just this last Saturday, we had an in-studio event. Usually, in the summertime, we have something called the spotlight ball, and we would have about 100 people attend. There would be four hours of dancing, and we would have a whole big spread of finger food, and it's a great event. But, of course, we couldn't have that at this time. So, what we did is we revised it so that we had, I think, six shifts of people. They came in for 45 minutes. Then we had 15 minutes to sanitize. Students did solos and heats but could only dance with two different people. So, in the first half, they would dance with one, then go and wash their hands, and then dance with the other. Normally at this kind of event, every student would dance with multiple people because it's not the best thing for their education for them to enjoy dancing with just one person."

Finally, linking social capital includes connections with individuals in power that provide opportunities that neither bonding nor bridging can provide to people far

outside an individual's network (Meyer, 2018). The classic example of this is sales, and participants mentioned having difficulty forming the sales relationships they used to rely on to grow their business. Bryan, who eventually executed a pivot away from in-person consulting to an app, mentioned that his entire business model rested on networking and developing relationships with new people. However, when the pandemic hit, and he could no longer go for coffee with prospects, he could not grow his network. He elaborated that to remain successful, he would need to develop a new set of skills that allowed him to keep himself in the marketplace through new products like podcasts that he thought would serve a similar function as his sales process.

> "COVID is just piling shit on top of shit. So, my stress level is quite high, frankly. Part of this is the fact that I can't do what I know I'm good at, which is networking. I can do one-on-one networking in a small group, and I can build relationships over time which is the one thing that I know I can do well. Now I can't do it. And I know I need to do more videos and that kind of stuff and more podcasts, but I've never done that. I don't have the skill set. Like I don't know even how to make a podcast … And if I were a little more. I don't know what it is. I guess that's as a salesperson, not a salesy person. To build a network relationship, you must show up, and you must be showing up for a long time. It's months and years."

Indeed, participants mentioned how difficult it would be to move novel projects forward without the relationships that normally underpinned linked social capital. For example, Rob, who ran the bicycling non-profit, did not see a version of the future where his organization would do much work. Before the pandemic, they were able to rely on people attending large community information sessions and mingling. Now, without those sessions, he did not expect there to be interest in bicycling infrastructure. He elaborated that the consequence of community members not getting together to discuss infrastructure would mean that development in his town would continue at an uneven pace without the input of its residents. He said the

development is not necessarily bad, but it was not necessarily reflective of his goals or objectives.

> "I think that we will have a difficult time getting going because we won't have anything that's very visible. Before the pandemic, we had these wonderful planning meetings where we invited people to talk about what was important for them in the future. I was shocked at how many people showed up. It was interesting going to those meetings and sitting with others at the table talking about education, and infrastructure, and the economics of what businesses we want to have in town. It was very empowering for the folks that were there. And I thought that they engendered a lot of interest. And we're not going to be able to do those kinds of things for probably the next year… I think that planned development [nearby], will change our town economically. It's going to bring in new businesses and bring them into the city rather than the area, which has been the area of business growth in the past ten years…. It's probably going to be more crowded than I like… but we knew that moving back here, but I think that some of the things that we won't be able to do are get in on the planning."

Proposition #10

In their book, *Community Revival in the Wake of Disaster,* Storr et al. (2015) describe small businesses as being at the center of community recovery. Indeed, their argument is so forceful that it prompted the creation of proposition #10 specifically and helped define this dissertation more broadly. The fact that small organizations played such a small role in the community response and recovery from COVID-19 speaks to the unique features of this disaster. Whereas Hurricane Katarina and Hurricane Sandy, under examination by Storr et al. (2015), featured tremendous physical damage that required partnership and neighborly engagement to overcome, that was not the case here. The pandemic offered unique as a hazard in that caused no physical damage but prevented people from engaging in community life. While there has been some opportunity to move personal, organizational, and community life into the virtual setting, this did not always work seamlessly. Restaurants like Sasha's

pivoted and developed new solutions to keep themselves open and their staff employed, but the customer experience was radically altered. Pandemic adaptations actively diminished the importance of the physical location of the business. Elizabeth's arts festival emphasized the beauty of their community to a virtual audience, but by not bringing people to the city, the limits of what a virtual arts festival could do were quickly made clear.

That is not to say that the community/organizational interface became a lost avenue of exploration. If anything, it articulates the value of business continuity as entrepreneurship. Small organizations have needed to experiment and reinvent themselves, including through their products, to stay relevant. They have needed to make profound changes in how they work. Else they would have had to close.

Philanthropy

Proposition #11: Small organizations engaged in philanthropy to be creative and advance the causes about which they cared.

McKnight and Linneluecke (2016) placed corporate philanthropy at the center of their theoretical framework, listing it as equally important to business continuity and the development of new products and services. Perhaps it is because the focus here is on small organizations, but the interviews conducted for this product did not bear out the proposition that philanthropy was a large part of small organizational recovery from COVID-19. Only a few participants spoke about making donations during the first phase of interviews, though this might have been partly because their level of giving was not explicitly asked. When participants did note their giving, they rarely distinguished between the donations they made personally and those made on behalf of their organization. During the second round of interviews, which included a

question on donations, participants seemed to resent the question, which asked about the philanthropy they had performed. Indeed, a first-time participant, Vanna, who owned both a daycare and a separate activity facility, was made uncomfortable about a question asking if she had donated anything.

> "Financial? Absolutely not, because I'm not in the situation to do that. I can barely make it on my own right now. So financially, I haven't been able to give back to the community in that way. But, you know, it's almost a loaded question because the community needs things like care for their children [and I provide that]. So, you know, I guess it all depends how you look at it, you know, the glass half empty, or the glass half full? So yeah, I mean, I do offer my services to the community."

Hannah elaborated that because she owned an organization that provides a social good, she did not feel responsible for engaging in philanthropy. The way she engaged customers and other stakeholders was enough community value that, when combined with her small savings account, justified not engaging in philanthropy.

> "One of the biggest things that we provide for the community is a safe space. I pride ourselves on being an inclusive environment where anyone can come in. So, for example, we've offered opportunities... Like, [one group,] they have a special needs individual, and she's going to come out, and she's going to spend a couple of hours with us and just do a couple of things around the cafe. And then she's going to come with her support staff, and then they're, you know, we write up an evaluation, and then she can go out and get a job."

Thus, because of the perspective presented by Vanna and Hannah, this section is briefer than expected and discusses the little bit of content on monetary contributions made and on the donations of existing or adapted products. Though there were some examples of giving on behalf of small organizations, at least in the case of COVID-19, there were fewer large-scale donations of time, money, or in-kind goods

to resolve problems in the community than could have been expected by Lähdesmäki and Takala (2012) or McKnight and Linnenluecke (2016).

Monetary Contributions

Nancy, who owned a dog daycare, expressed her inability to access previously essential services like massages and haircuts early in the pandemic, meaning that she had extra cash in her bank account. Seeing that the professionals she had previously frequented, like hairdressers and massage therapists were suffering, she continued to pay them even though services were not being rendered. Her goal was to ensure that the places she enjoyed visiting would continue to be there after the pandemic eased up. Interestingly, she mentioned that she did not see this sort of philanthropy as being sustainable. When we spoke in April 2020, there were no certainties about when organizations would be able to reopen for face-to-face customer interaction or what that interaction would look like, if it happened at all. Though preserving the vibrancy of her community was important to her, she could not have kept the support continuing for long.

> "So, there are [certain things] like I can't get my massage. Well, that's 100 bucks a month. I can't get my haircut that's $50 a month, so I end up sending that money to the food bank. Or like this month, I sent $100 to my massage therapist because she can't work anymore, and I don't know what her situation is, so I said, please accept this if you need it. If you feel it in your heart to pass it to someone else you know who might need it, do that. And so I feel like, you know, passing money along will help everybody. So I feel like what I can do now is I can give money, but I don't feel like I want to do more until we have a better idea of. I don't want to put myself in jeopardy."

Speaking after the first round of stimulus cheques had been distributed, Will mentioned that because he did not need his, he funneled it back into the organization he cares about most, the church on whose board he sits. A significant distinction

between Nancy and Will is that, while Nancy is several years from retirement, Will is retired and works at the church on a volunteer basis. Thus, his charitable giving is not dependent on economic concerns like profitability (Crampton & Patten, 2008), but rather, the place he cares most about.

> "Well, we did get a stimulus check, which we didn't need. So, we kind of we just made a diversion of a few extra funds to the church."

While both Will and Nancy were generous with their giving, no participants mentioned leveraging the size or scope of their small organization to provide monetary services to support community organizations during the first interview. Through 2020, considerations were made on the individual level, not the organizational level. During the second round of interviewing, Olivia, who owned the coffee shop, summarized her position on philanthropy well. Where she would previously have supported someone who asked for a donation, she had to refocus on keeping her employees paid and business open. There was not anything left in the pot for philanthropy, even if it had been something considered essential before the pandemic.

> "I think yeah, in general, we've really, and I've kind of toned down on it lately, just because of staffing and kind of like the uncertainty of sending people out into the world to deal with customers. But the first years we were open, we would participate in literally every community-based thing that we were invited to do. So, any sort of like 5k, where they wanted us to serve coffee, any sort of like little league sponsorship, farmers market, anything that anyone reached out to me and said, hey, I would like for you to serve coffee here, or will you buy a $50 advertisement in our booklet. So, anything that I felt like was a community-driven request, I would say yes to it. Because that's what I think small businesses should do."

Donations of Existing or Adapted Products

While donations of money were scarce, more common were donations of products that the organization provided. Both Agatha, who owned the bakery, and

Carey, who owned the activity center, explained that they had given away products because they saw a need (Lähdesmäki, & Takala, 2012). However, in fulfilling that need, they provided a product that could help customers, and especially their customer's kids, get through the boredom and drudgery of the pandemic with activities.

In the case of Agatha, she distributed cake baking kits for free when donations had been made or at cost when they had not been. For her, it was about maintaining her bakery as a center for bonding social capital to be exchanged (Meyer, 2018). Since people had to be shuttered in their homes without much contact, she wanted to provide an accessible product to bond families together.

> "Well, I'll tell you, the doughnut drive exceeded our expectations, and you know, the kids they exceeded our expectations and then we decided to focus on you know, while one may be home with their family and let's just say it's a family of four or five, six, eight, the larger parties were no longer taking place, but somebody still wanted something for their birthday. So, we got like two or $300 in donations, and they wanted to donate a kid's kit to a family in need. And that was bringing the community together. And multiple people came and picked up the kids, and they said, thank you. We have no money. We haven't received unemployment yet. Thank you for making my kids have a happy day."

Carey took things a step further. Although the philanthropy program that she started to give away products was begun because she was heartbroken to see kids who had to cancel their birthday parties, it became explicitly strategic. Her donations of adapted products were essential to her more general pivot toward mobile activities, an avenue she would develop further after losing her physical space. She used the opportunity provided to give away novel or newly developed programming to see how they would be received, which she then used to inform her subsequent efforts to provide pandemic-safe activities—a test of how the product would do in the market.

Delivering products to people's homes made her ask what worked best, what required staff support, and what could be put together easily? She could donate and then iterate on what products could be set up easiest by parents or were most fun at home. She could then sell them as part of her general product portfolio.

> "What I've done, what's interesting, is that I had several birthday parties that canceled, and it was just heartbreaking cases. There was one kid, he's like six years old. And [because of COVID] he can't have his party with his friends and dissect frogs like he was going to. So, for those kids, we refunded the money, and then I went. I put all my little carry-outs together and, took them to their houses, and dropped them off on their front doorstep…Kids needed boredom busters, you know. We always have issues with making [home kits] work. So, we give you a kit and recipe, and you put that all together. You can build a catapult. You can build a model of the solar system. There are some wooden fidgets you put together. There are several things. And so, how does that compare to the in-class experience, or in building experience? Um, when they would come in, [well,]I had to recraft the instructions. I have staff, and the staff's job is to answer questions and help you and kind of mainly help you avoid the traps that you fall into, so I had to redo all the instructions for all of those so that it was more self-sufficient. Your mom could help if needed. The other thing is that I pulled off my Field Trip Menu. Some of these things work better when you have a team of three or four people, and you have some space when you're sitting at a table you don't always have that luxury."

Surprisingly, Carey was able to use a philanthropic program to spur product innovation. She was able to test new ideas by giving them away for free. If they worked, she could incorporate them into her general product portfolio.

Proposition #11

McKnight and Linneluecke (2016) argued that philanthropy was essential to the recovery of an organization experiencing a disaster, allowing it to support community recovery, and in turn, guide community life to support internal recovery. They built their argument on Crampton and Patten (2008), who found that large organizations who experienced 9/11 predicated their giving on how well the business

had been doing before the disaster; and Muller and Whietman (2008), who argued that geography was the most critical variable in determining to give since those organizations who were nearest to the disaster would be able to see problems and seek to solve them. While the COVID-19 pandemic has been indiscriminate in its geographic effect and impacted everyone, and there were undoubtedly some organizations in the sample who were operating profitably before, and during the pandemic, this dissertation did not find evidence to prove the proposition that small organizations engage in philanthropy to advance the causes about which they care.

The reason for this is, perhaps, size. Small organizations were, by definition, smaller than their larger peers. Even those with some financial reserves do not have the same capacity to put their name on an extensive social program. However, small organizations have proven themselves not to be aloof or inept. Though they have less ability to dictate their circumstances, several did use the changing context presented by COVID-19 to engage in rapid innovation and entrepreneurship (Amabile, 1997) that allows them to navigate a crisis. In the case of Carey, she was able to use philanthropy to introduce new products to the market with low risk, giving them away for free to help young people stave off boredom and test out new ideas.

Another possibility is that participants like Nancy and Will felt that philanthropy is done personally, not through the organization. Both donated their earnings to causes they cared about, but they did not route those funds through their organization. In understanding internal reflection, this dissertation argued that the organization had become an extension of home life. Perhaps a similar muddling of personal and professional identities was expressed here.

New Products and Services

Proposition #12: Small organizations developed new products and services as they came to understand new needs in their community.

Essential components of their community, small organizations were essential to the response to COVID-19 and its recovery. The goal of business continuity as entrepreneurship is to examine the organization in a way that understands how it adapted itself to meet new internal and external needs. Each component of the theoretical framework, every research question, and all the propositions have sought to advance a cohesive argument as to how such innovation happens. Developing a novel external-facing product is the ultimate expression of this when viewed from outside of the business. Making something new takes a combination of risk perception informed by heuristics, the articulation of a vision for the organization, the use of loans, grants, and aid to bring that vision to life, and then creating space for employees and customers to experience the innovation.

Significant Changes to the Market

The pandemic shifted what the needs of the market were. What was attractive to consumers in January 2020 was very different from what was interesting later in the year. Hannah reflected this, noting that the Chamber of Commerce in her community had found a 59% decrease in foot traffic in December 2020. This is like Sasha's 72% decline in sales in April 2020. That is, between six-in-ten and seven-in-ten former or potential customers had decided to stay home instead of going out and spending money. Worse, Hannah's community is designed around a vibrant shopping sector, with locally made artisanal products being built and sold in the same place. As a result, the entire local economy depended on foot traffic.

> "[The community association] sent out an email to all the merchants a couple of months ago that said that just around our town, 59% of people who used to shop and kind of are no longer going out shopping. So, it's not just us, it's everybody."

Though many participants described being affected, the most drastic changes discussed by participants were among those who were minor players in large markets. Bob's insurance brokerage was the most visible example of this, but other participants who owned rental properties or required the physical presence of their customers were also affected. As Bob noted, the pandemic had done significant damage to the insurance industry, with significant litigation happening over whether the pandemic could be considered a "disaster" and thus qualify for business interruption insurance (Scism, 2020). Though, as a broker, he does not have any influence over the content of the policy, the specific way a policy is underwritten, or what qualifies as a disaster, he is on the front lines. When people were calling him to ensure that they were covered by a pandemic, he could only refer to their contract, which rarely had a pandemic clause.

> "I have a small insurance brokerage. I deal with small businesses, general line, property, automobile insurance, and life insurance. But my focus is small business insurance. And for the longest time, the phone was ringing off the hook when everybody was calling when businesses started to shut down. But because this is not considered a natural disaster in most cases, there's no coverage for businesses that are shutting down or have been shut down. So, it'll be interesting to see what happens because we've been collecting a premium for this for all these years, [and customer's see the pandemic as] just like a fire or hurricane, [whereas the insurance company sees it as] similar to war which wouldn't be covered in [a] policy."

While Bob was not available for a second interview, other participants noted that regardless of the sector in which their organization operated, it was essential to have flexibility when redefining their portfolio (Blank & Dorf, 2012). For example, Margaret aligned with her vision of creating a place that tells the story of her town at

her museum and invested heavily in an app that would allow visitors to have an augmented reality experience within their museum and throughout their entire town. With people uninterested in visiting small spaces because of changes to the market, she pivoted to provide something new.

> "[One of the] things that we'd never done before was that we created several online exhibits. We used an app [as well]."

Conversely, some organizations offered products of little interest pre-pandemic but were found to have a new value, offering new opportunities. Such was the case for Arty, the business continuity consultant. In his case, business continuity went from a niche product compared to insurance to something that had demonstrated value. As a result, immediately during the pandemic, he could make a more forceful argument for his product than ever before. Indeed, he compared the new opportunity he saw to the position that anti-terrorism organizations found themselves after 9/11. In that context, they could frame their products and services as the critical hazard and sell force protection solutions, which gave a false sense of security and took money away from other types of preparedness. Because he believes in the product he sells, Arty sees the pandemic as an opportunity to create preparedness in the business continuity space because everyone sees it as providing new value.

> "Sometimes], I liken business continuity planning to, you know, used car sales or insurance sales. It's like, 'Well, I don't need this premium policy, why don't I get just what I need, right? Give me enough that I can say I put a good effort in.'… And in that post 9/11 environment, everything was anti-terrorism focused. Everyone always would go to "terrorist attack," right? And, while that has been socialized a lot in our environment, it's not necessarily the most likely scenario. We haven't traditionally given much attention to [other] things."

It became incumbent on the owners, managers, and employees to sense how the market had shifted and capitalized. At a time when there were significant

reductions in the number of customers available, it was challenging to stay afloat, let alone adopt. Moreover, many organizations said they were at the mercy of larger forces like the insurance or real estate market, which dictated poor terms. Thus, adapting the portfolio demanded a significant understanding of the market and some creative thinking.

Adapting the Portfolio

Many participants detailed how they had adapted their portfolio to meet a pandemic need. Sometimes this was small or designed to exploit a loophole. For example, one of Beverley's neighbors started offering hand sanitizer at their art gallery to become an essential business.

> "We have an art gallery that opened up, even though they're on a closure order and justified opening up because they now sell hand sanitizer. And so that makes them in essence an essential business."

Nevertheless, more frequently, participants shared stories of how they had created something entirely new. In a great example, Kelly was the production manager at a local theatre company. She saw that she and her colleagues would be out of work for a long time and sought to mitigate the damage that prolonged unemployment would cause. She leveraged her network and relationships to start a mask company that would apply her and her colleague's skills at sewing to make masks. Indeed, as she says explicitly, her skills made her "uniquely qualified to help." A combination of being laid off and having the skills to make masks meant that there were few better positioned to do the work.

> "I worked [with a theater group] in production management. And through that, I'm on a national listserv basically, of production managers. So, when this started back in March, there were a lot of different emails about ways that people involved in the theater were perhaps uniquely qualified to help because

> we weren't on the front lines. But we had a lot of tools in our homes just by nature of what we did. So, I reached out to [my network] to see if [they] knew of anybody…who could recommend if, at the time, all the different things we saw about homemade masks were useful for people."

It might have been evident that people who can sew could make masks. What separated Kelly from her colleagues and potential competitors was that she took action to develop an emergent organization. Instead of simply sewing a few masks by herself, she collaborated with a larger institute to secure some funding and reached out to her network to eventually employ 50 people in manufacturing and distributing masks. Her unique entrepreneurial insight allowed her to, as she noted in her second interview, eventually build more than 33,000 masks and face shields.

> "And in the meantime, many of my co-workers had already started making masks as volunteers. Because, well, mostly because people were reaching out to them because they knew they had the sewing skills and the tools in their homes to do it. And basically, that turned into [a related organization] funding us to have materials. So, in the end, we've had people cutting, stitching, driving, and just helping to organize 50 people involved in making cloth face and masks plastic face shields. All from their homes."

> "And through the course of that time, we got over 33,000 individual masks and shields out…. And the majority of those were connections that we made remotely through cold calls and cold emails and people trusting us that we weren't kidding them, that we had masks and shields we could give them if they wanted it, if they could get them from us. And then the largest, the largest recipient of that was schools, non-profits, and healthcare."

"Entrepreneurial insight," the term used to describe Kelly's ability to create an emergent organization, deserves elaboration. Though she did have a critical insight, the need for masks and the ability to make them gave her a substantial competitive advantage (Blank & Dorf, 2012), but it is not the whole story. Rather than having inspiration strike mystically, Kelly simply leveraged her existing skills in collaboration and bringing people together to perform a new task. Where previously she would have to coordinate the efforts of different teams to work together and put on

a show, she now applied the same skills to develop a life-saving product. She adapted to the new context.

> “Theater is all collaboration. So that’s part of how we were able to do this. The theater has different departments with very different skills, who all work towards a unified goal to put on a show. But everybody’s working either individually or as part of a small team. So, you know, you have one group working on costumes, one working on props, one on lights, one on sounds, one on managing rehearsals and actors time, but they’re all working together to meet what the director and the artistic director are trying to achieve with a particular show. So, we’re kind of uniquely situated for that kind of thinking.”

The final key to Kelly's success was her ability to make relationships with other organizations to advance her mask work. In addition to funding from the [related organization], she also worked to make connections around the state. As she described, her team ended up with a significant distribution bottleneck. Individual people only wanted a few masks each, which meant significant labor to ship a small number of items to many people. She overcame this obstacle by partnering with the state libraries. As a result, they could take large orders at critical locations throughout the state, meaning that workers who wanted to distribute masks in remote towns only needed to travel to the town's library instead of driving around unfamiliar neighborhoods. Moreover, when at the library, they could use the washrooms and Wi-Fi, keeping them connected and working.

> "We were looking to get items further [throughout the state], knowing that we could not drive that far and that those folks wouldn’t be able to drive up to us. And so, we wanted to be able to find an easy midway point where we could schedule a handoff. But to do that, we would need a spot where we can park for two hours with a van, access Wi-FI, and use a bathroom. And rest stops weren’t going to work for that. And so, this person is like, ‘I’m a librarian. I have a network of libraries. Tell me where you want to go, and I can make it happen.’’

When she explained that her customers "literally could not steal from here," Lilly, who managed a food pantry, was connecting her adaptations to her vision for the organization. Where her pre-pandemic experience had shown that people were uncomfortable picking out food items for themselves, never wanting to take too much or something too nice, COVID-19 offered an opportunity to redefine the way that the product is distributed in a way that was more kind and dignified. Out of necessity, because they could not bring people into the food pantry, the staff needed to craft boxes of pre-packaged foods that could be placed in customer cars in a drive through style. In making each box, they could ensure that people got an appropriate balance of food, more equitably distributing nutrition.

> "People used to say like, 'Well, you know, I can't take this from you, or I don't deserve this.' And I'm like, 'Yes, you literally can take it, you know.' Like, I told people every day like you literally cannot steal from here. It's a food pantry. But now, we're just giving people stuff, and they don't get to pick it out. So, it's kind of like, that whole process is cut out. I think it's also, in some ways, it's better for our customers. Now when they come, it's kind of just like us putting stuff in their car and leaving, and it's nice for them because they don't have to see anybody."

Lilly identified a quest to develop equity in her work. For her, it is crucial not just to provide food to people but also to provide nutrition that considers their specific circumstances. Where previously there had been quotas on the number of items that individuals, families, and households could take per visit, which would be verified by reviewing individuals' identification, that was no longer the case. Because of the pandemic, she no longer needed to keep track of who was taking what, their household size, or even note their address. As a result, she could battle food insecurity, her passion, in an entirely new way. As a trans woman, she felt more able to serve different family types and living arrangements without applying a "heteronormative"

standard of what a family might look like. As she noted, many people experiencing food insecurity do not fit into standard living arrangements. Some do not have the proper identification, while others came from places like halfway houses, meaning that there might be 15 people at the same address who were experiencing food insecurity. It did not make very much sense to only offer food to the first of these 15 who arrived at the pantry.

> "They had a very heteronormative view of how to calculate family size and stuff like that. They expected people to be married, have kids, and live under the same roof, which is odd. Because that's just not how many people are. Anyone can experience food insecurity and not live with their blood relatives. [Pre-COVID] we had to sign people in using an ID. So that's the other thing that I don't like. Everyone had have an ID. Especially right now, it's very difficult to get one if you've lost yours. Um, but anyway, so when people come, they had to sign in using their ID. It was by address essentially. So, for instance, say that I lived in an apartment with three other people, and I was experiencing food insecurity. And then maybe two of my roommates aren't, but then another one also is, but we're both responsible for our own food. So, um, they could only give us one person's worth of food because we both live at the same address if that makes sense. Like they expect that if you live at the same address, then that means that's your family. [We] ran into a lot of issues, especially with things like halfway houses. So, you could have like 10 or 15 people all responsible for their own food and the food maybe for their families as well living in a halfway house together. But because the address is the same, you're supposed to give them one family's worth of food, which makes no fucking sense."

Taken together, Lilly hoped that the pantry would continue to use the adaptations that they had begun during the pandemic even after vaccines became available. For her, it was a better way of doing business. She streamlined processes and provided a better customer experience, cutting away what she saw as bureaucratic fat that did not add value.

> "I think it's going to be operating this way for a long time. I don't think that I'll be having clients come back in, at least for like a year or so, really until there's a vaccine and until we can expect that everyone's gotten it."

> "So, I don't know exactly where the future is headed. But I think the pandemic version of the pantry sounds a lot better than how it used to be. I've been able to bypass certain things that used to be considered [necessary]. I've been able to be like, well, it's a pandemic, so I can give you this food, which for me is awesome because I don't give a shit about any of the bureaucratic nonsense. I don't care what your addresses you know."

In terms of creating new value, the pandemic exposed new ways of working and new products that were not necessarily viable before. Several of the foodservice organizations in the sample specifically spoke to this. For example, though it would have been odd prior to the pandemic to go to a restaurant get a bunch of raw food with instructions on how to cook it, such a product became very popular. Agatha, who owned the bakery, explained this in significant depth. She found that families were looking for an opportunity to do activities together, and they liked the idea of cooking as a group. Providing a take-and-bake kit allowed her to earn some money while also providing a much-needed product.

> "In April, when we were having a very hard time. Someone mentioned an idea to me, and we decided to make these kids kits for Easter. In each kit, you got six cupcakes, six cookies, and little holiday decorations. We made so many of them, and we only charged $25, which was less than we knew it was worth. But we also knew that people needed to do something with their kids. And we couldn't even make these kits fast enough. And those kits did very well for us that we did graduation kids and birthday kids. We sold over 400 Easter kids during April. And that helped us tremendously."

Take and bake kits also served as a place to begin planning for the longer term. Where they had been initiated to fill a budget gap and provide some family fun, Agatha realized that she would be able to parlay them into something more. Through the summer of 2020, when it became possible to invite people back into her storefront, she added on a class session where young people could come and learn how to use their bake kit to its greatest capacity. Always keeping safety in the front of her mind,

she was able to offer a unique experience that she might never have thought to develop without the pandemic.

> "My priority is that people need to be safe. This COVID is for real. Many people have died. But we learned how to socially distance and wear masks, so the coffee shop had to rethink strategy. And so, we brought an instructor in. So, the kids are very hands-on. They're doing it. And it's just been so well received. So, we got that idea in the coffee shop based on what we did in April here and we just took it to a different level. There are maybe six kids in a class. They will have their own space. We're teaching them how to make cupcakes, how to ice cookies, we're teaching them how to make cakes."

Further sweetening the business value of this new offering is that when the students were in class, their parents were often looking for something to do. Agatha began offering special baked goods and coffees that parents and grandparents could enjoy while their kids were learning. She attributed this combination of new lines of business to an improving financial situation necessary to make it through COVID-19.

> "Yes, and then the other thing is that while the parents are waiting for their children, maybe they're going to get a cup of coffee, or an iced coffee, or a smoothie. And then we have outdoor seating as well. We bought umbrellas so it's very nice and it's very comfortable. And it's bringing people to our little coffee shop that might not have come if they didn't bring their child, their grandchild, you know, whatever it might be to the class. So that was the thinking as well. And then we thought to take some unique bakery products and make them exclusive to us… So, we're seeing improvement, which is wonderful."

Proposition #12

The title of this dissertation, "Business Continuity as Entrepreneurship," sometimes encourages readers to think that the focus will be on developing new products and services. While that is an integral part of entrepreneurship, it is only one more extensive and comprehensive strategy component (Blank & Dorf, 2012). It requires many significant changes to make it through the pandemic, reflected in the

new products and services on offer. To be successful, participants need to connect their new ways of working with other parts of the process, including visioning. Only by developing new products and services in line with their goals and vision will they have success overcoming, say, a 50% decrease in foot traffic. Simply offering hand sanitizer as a backdoor to keeping an art gallery open will not work. Instead, the process of identifying community needs and responding with an innovative product is exactly what worked well.

CONCLUSION

This dissertation began with the quote "please scream inside your heart," advice given to riders of roller coasters at Japan's Fuji-Q Amusement Park. While Fuji-Q is not a small organization, their advice resonates with the experience of owners, managers, and employees who have had to navigate the pandemic. To make it through COVID-19, they have had to engage in activities that would have made little sense in January 2020. Yet, terrified of the consequences for them, their families, their employees, and their customers, they had no option but to experience this disaster blow by blow.

Thankfully, many of the organizations in this sample have been able to keep their doors open. Overcoming their lack of business continuity preparedness, they engaged in internal reflection and external adaptation that allowed them to continue. This is important, as even though the pandemic has forced us to change the way we interact, we still did so in a way that was facilitated and moderated by small organizations (Putnam, 2001). Moreover, the United States developed an entirely new paradigm of support in its Payroll Protection Program and Economic Injury Disaster Loan program (Small Business Administration, 2021), demonstrating the importance of small organizations' in providing jobs (Graham, 2007). As they do through disasters caused by many types of hazards – small organizations continued to serve as the foundation of their communities through response and recovery (Storr et al., 2015).

Without a guide or template, small organizations engaged in entrepreneurship (Amabile, 1997). Yes, this included those who have developed entirely new solutions

to meet customer needs, here included in the external adaptation section, but it encompassed even more who did the creative work to reimagine what their organization *means*. It included those who came to an understanding, often from scratch, of their organizational value and then found ways to protect it just-in-time through measures of business continuity. Moreover, it involved those who re-envisioned their processes and procedures through internal reflection – coming to think about what they want out of their organization in an entirely new way.

Research Questions and Propositions

Three research questions organized this dissertation, with three to six propositions supporting each of them. They are answered here to articulate how small organizations engaged in specific activities to work through the pandemic.

Research Question #1: How did the owners, managers, and employees of small organizations use business continuity techniques to preserve their value through the COVID-19 pandemic?

Business continuity as entrepreneurship looks very different than the systematic process used by large organizations to protect their business processes or IT infrastructure (Herbane et al., 2004). In place of a planning document or exercise guidelines, improvisation became key (Kendra & Wachtendorf, 2003; Wachtendorf, 2004). With that said, it is not that small organizations were unprepared. Rather, their preparedness took the form of resilience and specific capacities that allowed them to adapt and overcome the challenges posed by the pandemic. Their experience with disaster, investments made pre-disaster, and a willingness to experiment proved helpful in navigating this crisis. Though defined by uncertainty, participants in this

research program offered powerful insight into how they survived the pandemic through early 2021.

Proposition #1: Few small organizations had business continuity plans; fewer still had a pandemic annex.

This proposition was proven true. Looking at risk as the likelihood of a hazard multiplied by the consequence of a disaster (Coppola, 2015), it did not make sense for many of the small organizations interviewed here to prepare for a pandemic with a business continuity plan (Watkins et al., 2007). There was too much else happening in their lives and their work to focus on getting ready for COVID-19. This lack of preparedness was not necessarily a bad thing since it would have been impossible to predict the exact specifications of the novel coronavirus, which required specific actions to be taken to reduce the spread. However, lacking attunement to the risk posed by the pandemic meant that actions were often taken only when necessary, leading to additional confusion and difficulty.

Proposition #2: Small organizations had existing capacities that formed the foundations of their resilience.

This proposition was proven true. Experience with other types of disaster often allowed participants to access a heuristic-based risk analysis (Tversky & Kahneman, 1974) and frame their thinking to sense the impending danger of COVID-19. Though experience with disaster did not encourage the development of a business continuity plan, it did create resilience in participants and their organizations, allowing them to navigate this disaster more easily.

Equally, experiences that taught participants how to use the tools that would become commonplace during the pandemic were incredibly valuable. For example,

understanding Zoom, Facebook Live, or an e-commerce platform at the beginning of the pandemic offered a significant advantage to those organizations seeking to define their remote-work experience. In addition, having cash on hand, whether saved explicitly for a 'rainy day' or to meet another goal, allowed participants significant flexibility. So too did an extensive Rolodex of clients with whom the organization had a relationship and who were invested in the organization's success.

Proposition #3: Business continuity took place just-in-time as businesses adapted to the new context.

This proposition was proven true. Because there was little explicit preparedness done to manage the pandemic, action often happened just-in-time. The most successful participants developed a situational awareness based on their relationships wither others who had seen the pandemic up close, through variables that included a connection to people in China or working in healthcare which allowed for a more sophisticated understanding of the disease. Once situational awareness was acquired, small organizations could adapt their processes to leverage their existing capabilities in new ways. Especially during the early pandemic, when little was known about COVID-19, this included work with symbolic value rather than actual mitigation, like using Lysol wipes on all the surfaces.

Research Question #2: How did the owners, managers, and employees of small organizations reflect on their internal processes to change the way they did their work during the COVID- 19 pandemic?

The business continuity work done by small organizations offered them a platform to begin engaging in internal reflection and external adaptation. Perhaps the most crucial piece of work done to engage in business continuity as entrepreneurship

was to understand the vision and goals. It was understanding the purpose of the organization that allowed participants to define their response in a way that created new value for them and their organization. They could then, more confidently, access loans, grants, and aid that allowed them to reach new heights and try new things. Taken together, a well-articulated vision could be paired with an influx of cash to support working from home and forging new connections with peers.

Proposition #4: Small organizations used visioning techniques to understand their purpose and set goals to navigate the pandemic.

This proposition was proven true. Though it was not often participatory (Millett, 2006) and crafted by an elite group within an organization, vision planning was the process of articulating goals. More than simply defining the day-to-day deliverables required to run an organization, participants discussed striving to achieve great heights through their work, doing things like "touching lives" and "connecting others." They were then able to achieve these goals by researching and looking around to see what others were doing, to enhance their capacities. Participants discussed transforming their entire business model, refocusing on the things that were most important to them, and cutting the fat.

Proposition #5: Small organizations used a mixture of loans, grants, and aid to enact their visioning agenda.

This proposition was proven true. In the same way that capital becomes scarce during disasters caused by physical hazards (Runyan, 2006), small organizations trying to work through the pandemic needed money. Thankfully, unprecedented programs like the Payroll Protection Program were crafted in record time by policymakers in to save jobs and organizations. While there were many challenges

associated with accessing this money (Atkins et al., 2021), and distribution was by no means equitable, it did empower recipients to not just to keep their doors open – but to try new things. Moreover, when paired with a process of vision planning, this aid supported the process of business continuity as entrepreneurship.

Proposition #6: Working from home presented novel challenges and opportunities.

This proposition was proven true. With social distancing forcing people to work from home on a scale that had never been imagined, let alone tried, there were many challenges and opportunities. Working from home seemed to be very disruptive in early 2020, but participants reported having found workarounds by early 2021. Often, the most significant issues came from family members who required additional help. Participants who had young families or family members with disabilities discussed spending significant amounts of their workday doing emotional labor.

Whether or not the experience of working from home was as practical as working from the office can still be debated. It seemed that remote work was great at creating bridges and linkages between teams and organizations, but it did little to bond team members to each other (Meyer, 2018). Although participants celebrated the opportunity to log onto a Zoom call and host meetings with people who were far away, they also reported feeling more isolated from their peers.

Proposition #7: Small organizations invested in upskilling employees.

This proposition was proven false. It was thought that although the Payroll Protection Program would save jobs, working from home would mean that employees would have little to do. With their spare time, it was thought, they could work on acquiring skills that would provide their organization with new capacities. This did not happen. Generally, employees were uninterested in acquiring new technical skills or

understanding on behalf of their employer. At the same time, owners and managers used their extra time to educate themselves through formal credentials at accredited universities. To be clear, the loans, grants, and aid made available to small organizations were important, and essential to their survival, but not applied to specifically upskill employees.

Proposition #8: COVID-19 presented small organizations with an opportunity to redefine the relationships they had with other professional entities.

This proposition was proven true. Relationships with landlords, other organizations, and the government were essential to making it through the pandemic. When working with landlords, having someone who was flexible and allowed for missed payments was critical to success. Conversely, those who required their tenants to pay up or get out had the power to put small organizations out of business. Several participants also noted that their relationships with other organizations were critical to their success. Being able to band together and share resources allowed participants to access support they would otherwise be unable to.

Proposition #9: Some small organizations closed because of the pandemic.

This proposition was proven true. Sometimes, the owners of small organizations closed shop because they were already looking for an exit and saw the pandemic as an opportunity to cut their losses and get out. Others, unfortunately, were pushed to the limit before moving on. They had to sacrifice their organization to ensure that their family could pay bills and be set up for their children's future.

Research Question #3: How did the owners, managers, and employees of small organizations adapt their products, services, and offerings to support their communities through the COVID-19 pandemic?

Where internal reflection focused on how small organizations used loans, grants, and aid to update their internal processes and meet their new vision, external adaptation focused on understanding how small organizations worked with their communities to create new value. Leveraging their position as places where social capital is exchanged, they proved to be a critical component of recovery (Storr, 2015). While it was thought that they would engage in philanthropy to guide community life, this was not the case. Rather they focused on adapting their portfolio of offerings to serve new value and meet new needs.

Proposition #10: COVID-19 presented small organizations with an opportunity to redefine the relationships that they had with their community.

This proposition was proven true. Small organizations remained at the center of their communities, with people continuing to rely on them for critical services. Although restaurants moved from dine-in to take-out, and while the experience of visiting a favorite store was different, the outcomes were similar. As they experimented and reinvented themselves, small organizations stayed true to their mandate to provide services that their community needed.

Proposition #11: Small organizations engaged in philanthropy to be creative and advance the causes about which they cared.

This proposition was proven false. Indeed, participants expressed feeling significant discomfort when they were asked how they had donated cash, goods, or services to causes that they cared about on behalf of their organization. When they did donate something, it was for a purpose – to provide families with something to do or to make a child's birthday party a little bit more special, but it was a rare occasion. More often, especially early in the pandemic, participants mentioned that their

philanthropy was personal. For example, they would pass along a few dollars to their hairdresser or church, places they cared about personally, to ensure that those places would be able to reopen. Because philanthropy is such a standard action taken to respond to other disasters (McKnight & Linnenlucke, 2016), it is hypothesized that small organizations lack the size and scale of their large counterparts who could initiate a more vigorous program.

Proposition #12: Small organizations developed new products and services as they came to understand new needs in their community.

This proposition was proven true. Small organizations developed new products and services to meet new community needs during the pandemic to overcome significant adversity. They engaged in entrepreneurship (Amabile, 1997; Blank & Dorf, 2012) to apply their creativity and knowledge about local needs. They added to their portfolios to meet significant market changes in ways aligned with their vision for the organization. In this way, the pandemic served as an opportunity to take a step back, reflect on their organization, and deliver new value. More than just the most public-facing component of business continuity as entrepreneurship, new products and services developed during the pandemic serve as symbols of all the work done behind the scenes that allowed small organizations to support their communities through a deadly pandemic.

Key Takeaways

This dissertation includes a central goal: to use disaster science and business continuity approaches to posit actionable content that supports small organizations to prepare for, respond to, and recover from disaster. This goal was defined early in the proposal process, when reviewing research like Lee (2019). Although much of the

existing research employs advanced methodological approaches and generate significant findings, study results are not always helpful to those experiencing a disaster-related disruption. For instance, knowing how an organization's location, age, industry, and owner characteristics affect outcomes in recovery is interesting and valuable for those seeking to support organizations or anticipate challenges, but it does little for the organization itself as it struggles to survive a global pandemic.

Seeking to remedy this, the approach taken here examined the experience of owning, managing, or working at a small organization through the pandemic, allowing for novel insight to be developed. Interviews were designed to meet organizations where they were at, conceptualizing them as unprepared but resilient, and allowing the analysis to be based on experience rather than ideal types. Three propositions stand out for their applicability: just-in-time preparedness, visioning, and loans, grants, and aid.

The exploration of just-in-time preparedness was inspired by the "Waffle House Index" used by FEMA to understand at-a-glance the status of a locality affected by disaster (Doie et al., 2019). Seeking to understand why the Waffle House is so successful, this dissertation explored how principles of the *Storm Playbook* (2019), a store-level business continuity, can be applied in ways that empower small organizations to prepare just-in-time. It was found that developing and using situational awareness, as it developed, allowed organizations to lean on their capacities and begin adapting existing processes to the new context. Participants like Karl, who ran a snack food manufacturer, could pivot their already robust culture of cleanliness, required for food production, to include more handwashing, sanitization, and mask wearing. He was able to extend his existing ways of working to meet new demands

imposed by the virus. Such rapid adaptations have almost certainly happened as organizations prepared for other disasters, but the literature has not fully addressed them, preferring to think about preparedness more formally (Herbane, 2010). Researchers should examine the crisis management literature, which offers a theoretical foundation to review just-in-time preparedness through sensemaking, meaning-making, and decision making (Stern, 2013). This research should be designed to inform the work of those who create templates and guides, such as the U.S. Small Business Administration (n.d), the Federal Emergency Management Agency (2014), or the Insurance Institute for Busines and Home Safety (2013). They should be supported to bolster their existing materials with those that allow an organization to lean on its existing capacities and adapt its ways of working to overcome an impending disaster. Moreover, it should empower small organizations using business continuity guides to move through the process of defining objectives and creating a vision.

Previously lacking from the disaster literature was a discussion of vision as defined by Millett (2006), where an organization understands its purpose, defines goals for recovery, and formulates a plan to achieve those goals. Likely, this is due to a focus on preparedness. For example, Botha and Von Solms (2004) note that organizations should work to complete a business impact analysis, implement a plan, and test it – all work that small organizations must do before a disaster. However, they do not take the next step of explaining what an organization should do when afflicted by a pandemic. Theoretically, the plan is perfect and ready to go, but the discrepancy between planning and success after disaster indicates that organizations need more than a business continuity plan (Dahlhamer, 1998). After getting ready just-in-time,

small organizations need to reflect on what they did before the disaster and reimagine ways to continue providing those services. Jackie, who ran the non-profit organization supporting older adults, articulated how to do this. Where pre-pandemic, she connected older adults to their community by offering rides to the store, or home visits, COVID-19 made such work impossible. So, she went back to basics and understood that her goal was connection. As a result, she was able to pivot the product portfolio to offer new ways of connecting, including writing cards and making phone calls. Importantly, this is an approach that many small organizations afflicted by a disaster caused by a variety of hazards could engage with few barriers. As evidenced by study participants Agatha and Elizabeth, a vision statement does not need to be something written for a press release. Lucas (1998) notes that a vision does not have to be formal. Articulating a general sense of what the owners and managers value and why is essential is enough to begin a pivot that realigns the processes and products of an organization with its new context.

Jackie also mentioned that in late 2020, her organization's bank account fell below $7,000. Although there were challenges getting the aid promised by the federal government (Atkins et al., 2021), we can credit innovations like the Payroll Protection Program with preserving many small organizations, allowing them the space to prepare just-in-time and enact their visioning agenda. This contrasts with the standard Small Business Administration aid program made available after disasters caused by other hazards (SCORE, 2019). Using that program, organizations can receive up to $200,000 at interest rates of up to 8% amortized over 30 years. Unfortunately, it explicitly forbids innovation, allowing only for the repair or replacement of damaged property. Perhaps because of the strings attached or the high interest rate, Dahlhamer

and Tierney (1998) found that this added debt was a burden that few small businesses could handle, eventually contributing to their closure.

The support of policymakers who developed novel aid programs was essential to the success of numerous small organizations during the pandemic. These novel programs have worked so well that they should be leveraged to support other organizations recovering from future disasters, including wildfires and hurricanes. We should see them as falling within a tradition of supporting small organizations through disaster defined by 'entrepreneurial policy' (Anderson, 2015), that is, of using public policy tools to experiment and try new things. For example, where previous policy entrepreneurs tried and failed to develop tax-free Opportunity Zones in the aftermath of 9/11 and Hurricane Katrina (Gotham & Greenberg), there now exists an opportunity and precedent to offer direct support to small organizations in need. On the front lines of a crisis, small organizations can most understand their own needs and the needs of their community. The direct aid that was made available in response to COVID-19 enabled internal reflection and external adaptation. Direct aid in the aftermath of the next terrorist attack, hurricane, or another calamity - especially if it were quickly dispersed and equitably accessed – could support organizations in adapting to their new context without taking on the burden of unsustainable debt (Runyan, 2006).

Next Steps

The theoretical framework underpinning business continuity as entrepreneurship has proven adept at understanding the ways that small organizations made it through the COVID-19 pandemic. It may be a powerful tool that can help small organizations to understand their capabilities, update their ways of working, and meet new community needs.

Efforts that support organizational preparedness could consider how to best use these findings to develop materials that enhance the resilience of small organizations. For example, how might small organizations in communities recovering from a typhoon connect their capacities to their vision and create new value? How do organizations experiment and adapt their processes to meet new needs just-in-time as they see disaster on the horizon?

In considering this second question, there was an interesting comment made by a participant who represented a large organization in the first round of interviews as part of the Disaster Research Center's Community Impacts and Adaptation to Crisis Project. While the interview was excluded from this study of small organizations, it pointed to an interesting action taken by organizations. For this participant, experimenting with work from home began before lockdowns commenced. The participant's boss had a situational awareness that allowed them to anticipate the impending lockdowns before they were required. The boss encouraged her team to take the office supplies they needed at the end of the workday and then tried to work from home for a day. If they needed adapters or additional monitors, the participant would order them. If they needed help with the VPN, tech support was standing by. The goal was to recreate the office's productivity at home, which, importantly, required investing in a remote worker's home setup. Investing in employees is critical. Simply sending them home and expecting them to be productive while sitting on the couch with their laptops was unreasonable. If they used two monitors before, the boss anticipated that they should be provided with similar technology.

> "My boss said that if you feel comfortable with it, you can start working from home tomorrow. So, we had a test, so the first day half of our staff went home, [and] we did a test at to ensure they could [do their work]. The other half [worked from home] on Thursday, and then we had everybody come back

> Friday for half a day in the morning. Then we had a huddle to make sure everybody was good. Make sure there wasn't anything anyone needed. Make sure everyone knew how to use the programs they needed to work with, like Skype, Zoom, Microsoft, and the VPN. We had a couple of people who needed adapters and those types of things [so we purchased them]."

The participant reported that this experimentation worked. Though there were some glitches, they were quickly resolved, and by the following Monday, everyone was able to do their work from home. The participant noted that having the equipment to do work and being able to do work were different things. Experimentation is disruptive, and it forced people to learn new processes which were inherently productivity sapping.

> "It seemed like the testing worked… [But] without any precedent for this type of thing, you're kind of taking a shot in the dark and trying to make some assumptions. On top of your regular workload, we still must prepare every month and financials, and we still must prepare quarterly projections and all those types of things that we don't have a basis for, so they can be difficult in that aspect. You're charting out into unknown waters. There's no structure."

It is yet unknown if this approach would have worked for the other organizations in this sample. However, their experience of seeing pandemic lockdowns coming and then trying to do something about them by trying new things is noteworthy. It is also in line with prior work. Research by Wolbers et al. (2018) noted the benefits of seizing opportunities by allowing those with specific talents or expertise assume new responsibilities when disaster strikes. Findings from this study, and the experience of this participant from the large organization, suggest that small organizations should encourage the talents of their management and staff and give them the flexibility to try new things that, in a pre-pandemic context, might have been seen as odd or unworkable.

As a community of researchers interested in resilience, we should seek to understand more about experimentation. Future research should examine how

organizations of all scales and sizes engage with hazards of all types to overcome hurdles and create value for their community. But we should not stop at just-in-time preparedness. We should take the concept of business continuity as entrepreneurship further and ask how organizations engage in visioning, and how aid programs can support them. We should seek to leverage the theoretical framework presented here to understand how small organizations create meaning within their employees, customers, and community at large – exploring how different stakeholders place value on different tasks and visions for recovery, and how they seek to achieve those goals.

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Appendix

A COMMUNITY IMPACTS AND ADAPTATION TO CRISIS PROJECT INFORMED CONSENT

TO BE READ AT THE START OF THE INTERVIEW
Thank you for agreeing to participate in this effort to learn more about community impacts and adaption during the COVID-19 crisis. I will be sharing with you some information about your participation before we begin and will be recording from this point on. Do I have your permission to record?

IF NO: At this time, we are only conducting interviews we can record. If you don't want to proceed, I can take down your name and contact you later. Would you like me to do that, or would you like to proceed with me recording? IF NO, AND THEY ARE WILLING TO GIVE THEIR NAME, TAKE DOWN THEIR FULL CONTACT INFORMATION TO CONTACT THEM LATER.

IF YES: Thank you. I've just hit record and the rest of our conversation will be recorded over the University of Delaware's ZOOM account, converted to a file over the cloud or downloaded to a personal computer, and uploaded to a shared drive. A transcription of our conversation will be generated. The files will be stored indefinitely at the Disaster Research Center.

I have some additional information to provide before I ask for your consent to participate. It will take a few minutes.

We are conducting a study of community impact and adaptation to the COVID-19 crisis. This study will involve speaking to people about their experiences. The study is being run through the Disaster Research Center at the University of Delaware. We hope to speak with as many people as possible. Your participation is voluntary. You can end your participation any time during the interview. You will not be penalized and doing so will not impact your relationship to the University of Delaware. Interviews will last between 20 minutes and 2 hours long, depending on how long you want to speak. We can also end the conversation at any time and schedule a follow up ZOOM call if you have more to say and want to divide the time.

At the end of the interview you will have two options.

First, you can choose to have your interview and the recording considered as an oral history. Although ongoing, this will be an event of historical interest. As an oral history, it will be publicly available through the Disaster Research Center, clips may be posted and shared, and it will contribute to the broader community understanding of what happened. Those who participate in these efforts will see the value of contributing to the historical record. It will still be used in our research study, but your name and participation would not be confidential and would be associated with the material you provide.

Alternatively, you can choose to have your interview and the recording considered as research data. Although your participation will still not be confidential, as research data, it will only be available to the research team and for research with permission by the directors of the Disaster Research Center. Your name will not be identified with the information you provide. We will use pseudonyms or generally refer to your community role or occupation. That said, be mindful that for some people, their activities may be quite specific and others may be able to identify them even if their name is not used, for example, if they work in a particular role at the University of Delaware or for a state agency, among others, or if they have openly described their activities to others in a similar way.

At the end of our interview, I will ask you if you wish to have the conversation considered as an oral history or as research data.

If you have questions about the study, you can contact the principal investigators, Tricia Wachtendorf or James Kendra, at 302-831-6618. Their email is also on the Disaster Research Center website. This research study has been reviewed and approved by the University of Delaware Institutional Review Board. If you have any questions or concerns about your rights as a research participant, you may contact the UD IRB at (302) 831-2137. I can give the email address at any time as well (hsrb-research@udel.edu).

Do I have your permission to continue?

B COMMUNITY IMPACTS AND ADAPTATION TO CRISIS PROJECT INTERVIEW GUIDE

Thank you. Today's date is _____.
Can you start off by stating your name, and the city and state in which you live?

1. A lot has gone on over the past few months, having to do with COVID-19 or the Coronavirus. Can you start off by telling me a little about what is going on in your life *right now*?

   Thank you for that. I'll come back to a lot of those issues, just to explore them further and give an opportunity for you to share other things that come to mind. If I ask a question and we've already covered it, that's ok. Sometimes people remember more things as we talk, so I'll ask those questions again anyway.

   Let's go back to earlier in the year.

2. Can you share little about what was going in your life, or your work, back in February before things started changing dramatically in the US? Tell me a little about what was routine back then.

3. What was happening in your life and work roughly end of February and early March, before the first positive case in Delaware March 11. What decisions were you considering?"

4. The first presumptive positive case in Delaware was announced on March 11. What were the impacts on you, your household, and your work right after that, in middle to late March?

5. Over the next few months a great deal happened in Delaware. Additional presumptive positive cases were announced, many places moved to remote work, close, or limited on-site activity. Tell me about your experiences during this time period. [Probe for decisions, protective actions, impacts, changes in routines, etc.]

6. At the end of May, and beginning June 1, a lot of changes began occurring in Delaware, including the reopening certain activities. Tell me about how things are changing for you and your household now, if at all, and the decisions you are making.

7. Tell me more about some of the decisions you've been making – those that you haven't talked about already – and what influenced those decisions. What you are considering in how you make those decisions.

8. How have some of the measures that are being implemented impacted your life, and those in your household or organization? That could be formal measures like state shelter-in-place orders, or things like family, social or work activities being canceled.

This is very helpful. I want to return to some of these issues and chat about them in a little more detail.

9. Tell us about guidance you have received related to COVID-19, as well as guidance on what to do in your own work or day-to-day activities? How useful has that guidance been and why?

10. What information and sources have you trusted and why? Has that changed as the situation has unfolded?

11. What are some of the ways you've been using to communicate or stay in touch with others? How has that been working for you?

Thanks. I have a few questions about concerns, challenges, and adapting to the situation.

12. Tell me about the key concerns you have right now? What are you worried about?

13. What are the challenges you and those in your household are facing right now?

14. Are there any *other* challenges you've experienced over these months that you haven't mentioned? It could be financial, access to certain things, ways you have been treated by others. It could be pressures, issues related to information, isolation, health, work, or any number of other things, big or small.

15. What are you hearing about challenges others in similar circumstances are facing?

16. What have you been doing to adapt? Tell me about some of the ways you might have had to improvise to manage or have things go more smoothly, things you've done to cope, and how they are working out for you.

    I have just a few more questions. I appreciate all this information.

17. What kinds of things have you been doing to help others during this time?

18. Are there any things that others have done that have been helpful to you?

19. Have you received any other kinds of assistance during this time? Either from government, your work, businesses, community groups, friends, or others? If so, can you tell me about it and how it has or hasn't been helpful?

20. Is there anything else that you want to add?

21. Do you mind if we check in with you again at a future time, to see how things have changed or unfolded?

TO BE READ AT THE END OF THE INTERVIEW

We have reached the end of the interview. Thank you so much for participating. I noted earlier that at the end of our interview, I would ask you if you wish to have the conversation considered as an oral history or as research data. I can state again the difference, if you like.

Do you wish to have the conversation considered as an oral history or as research data?

Thank you. Remember that if you have any questions, you can contact the directors of the Disaster Research Center or the University of Delaware's institutional review board for human subject research. Did you need me to give that contact information to you again?

Thank you. Be well and stay healthy.

C MARCH 2021 FOLLOWUP

TO BE READ AT THE START OF THE INTERVIEW
Thank you for agreeing to participate in this effort to learn more about organizational adaptation to the COVID-19 crisis. I will be sharing with you some information about your participation before we begin and will be recording from this point on. Do I have your permission to record?

IF NO: At this time, we are only conducting interviews we can record. If you don't want to proceed, I can take down your name and contact you at a later date. Would you like me to do that, or would you like to proceed with me recording? IF NO, AND THEY ARE WILLING TO GIVE THEIR NAME, TAKE DOWN THEIR FULL CONTACT INFORMATION TO CONTACT THEM LATER.

IF YES: Thank you. I've just hit record and the rest of our conversation will be recorded over the University of Delaware's Zoom account, converted to a file over the cloud, and then it will generate a transcription of our conversation as well. The files will be stored indefinitely at the Disaster Research Center.

I have some additional information to provide before I ask for your consent to participate. It will take a few minutes.

We are conducting a study of organizational adaptation to the COVID-19 crisis. This study will involve speaking to people about their experiences operating small organizations through this pandemic. The study is being run through the Disaster Research Center at the University of Delaware. Your participation is voluntary. You can end your participation any time during the interview. You will not be penalized and doing so will not impact your relationship to me, the University of Delaware, or anyone else. Interviews will take about 45 minutes to one hour, depending on how long you want to speak. We can also end the conversation at any time and schedule a follow up Zoom call, if you have more to say and want to divide the time.

At the end of the interview, you will have a couple of options.

First, you can choose to have your interview and the recording considered as an oral history. Although ongoing, this will be an event of historical interest. As an oral history, it will be publicly available through the Disaster Research Center, clips may be posted and shared, and it will contribute to the broader community understanding of what happened. Those who participate in these efforts will see the value of contributing to the historical record. It will still be used in our research study, but your name and participation would not be confidential and would be associated with the material you provide.

Alternatively, you can choose to have your interview and the recording considered as research data. Although your participation will still not be confidential, as research data, it will only be available to the research team and for research with permission by the directors of the Disaster Research Center. Your name will not be identified with the information you provide. We will use pseudonyms or generally refer to your community role or occupation. That said, be mindful that for some people, their activities may be quite specific and others may be able to identify them even if their name is not used, for example, if they work in a particular role at the University of Delaware or for a state agency, among others, or if they have openly described their activities to others in a similar way.

At the end of our interview, I will ask you if you wish to have the conversation considered as an oral history or as research data.

If you have questions about the study, you can contact my advisor, Tricia Wachtendorf at 302-831-6618. Her email is also on the Disaster Research Center website. This research study has been reviewed and approved by the University of Delaware Institutional Review Board. If you have any questions or concerns about your rights as a research participant, you may contact the UD IRB at (302) 831-2137 or hsrb-research@udel.edu.

Do I have your permission to continue?

D MARCH 2021 INTERVIEW GUIDE

Thank you. Today's date is

Can you start by stating your name, and the city and state in which you live?

1) A lot has gone on since we last spoke. Can you tell me what have the last few months been like at your organization?

This first section here asks about your organization's business continuity

2) What preparedness did your organization have prior to COVID-19?
    a. How did you participate in developing preparedness materials?
    b. What content was included to prepare for a pandemic?
    c. What were your policies related to employee illness?

3) What steps has your organization taken to reopen during the last year?
    a. Have you needed to close and reopen multiple times?
    b. What has the process of reopening been?

This next section asks about how your organization's internal processes have changed.

4) Many organizations moved to work from home or remote work to manage the effects of the pandemic. Did your organization engage in work from home or remote work?
    a. What was that process like for you personally?
    b. What was that process like for the organization?

5) Did your organization apply for a Paycheck Protection Program loan, Small Business Administration Loan, or other type of aid?
    a. Can you take me through the application process?
    b. How did you use your Paycheck Protection Program loan? If you did not use your loan, why not?

6) Did you offer any training to your employees during the pandemic?
    a. What skills did you focus on?
    b. Why did you focus on those specific skills?
    c. Where did you get content from?

7) What are your relationships with suppliers like now? Have they changed as part of your response to COVID-19?
    a. What is the cause of changes to your relationships with suppliers?
    b. Do you think these changes will persist through the pandemic?

This next section asks about how your organization adapted to meet the community's needs during the pandemic.

8) What changes did you make to your products, portfolio, or services during the pandemic?

9) In what ways did the interaction between your organization and the community change because of COVID-19?

10) What kinds of support did your organization provide to the community? That could be financial, labor, or any other type of support.

Excellent. We're just into the final couple of questions here.

11) Hindsight is 2020: looking back, how would you have prepared for COVID-19?
    a. What would you have wanted to know?
    b. What would have made you more able to adapt to the pandemic?

12) We've covered a lot, but I want to know, what else would you like to share? What experiences have been essential to your navigating this pandemic?