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## **COVID-19 Pandemic and Family Business Coping Strategies in Tanzania**

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### **Abstract**

*Covid19 pandemic affected businesses in many parts of the world including Tanzania. The disaster reduced the number of customers and negatively affected the business' supply chain which led to limited availability of supplies, high cost of running businesses, and bad enough the closure and retardation of many core family businesses. Thus, the purpose of this study was to investigate family business coping strategies amidst COVID 19 pandemic in Tanzania. A case study approach was adopted in this study. The target population was family business owners in Sinza, Dar es Salaam. Data were collected through face-to-face interviews with heads and members of family businesses. Data were analysed thematically by using MAXQDA software. The study's findings revealed that during COVID-19 period, many families were forced to think aloud on alternative sources of generating revenues which contributed to self-sufficiency, servicing loan facilities, and retaining connection with customers. The coping strategies were new product development, market development, usage of social media and cost minimization. The study concludes that the pandemic had immediate and long-term negative effects to the survival of family businesses in Tanzania. To ensure the sustainability of family businesses, the study provides several recommendations. Family business must think outside the box and identify potential new sources of revenue that align with their core competencies. In addition, family businesses must be innovative and adaptive to digital/online means of conducting business*



operations. For cost optimization, family businesses must be helped to optimize their costs by identifying areas where expenses can be reduced without compromising quality or customer experience. Furthermore, instead of reducing employee wages, family business must focus on engaging and motivating employees to be more productive and efficient. Finally, it is important to assist family businesses in making informed decisions about their operations by assessing the performance of different business units.

**Keywords:** Family business, COVID 19-pandemic, Revenue streams, Coping strategies

## 1.0 Introduction

The outbreak of the Corona Virus disease in 2019 (COVID-19) had negative impacts to the economy, politics, health, culture, and social-life of people in many parts of the world (WHO, 2020). Considering its consequences, the World Health Organization (WHO) declared the outbreak to be a Public Health Emergency of International Concern on 30/01/2020 and recognized it as a pandemic on 03/11/2020. The number of people diagnosed with COVID-19 worldwide crossed the one million mark on 04/02/2020; the case fatality rate (CFR) across 204 countries and territories was 5.2% (Dudel *et al.*, 2020; World Health Organization, 2022). The pandemic had some noticeable effects in many areas, including negative effects to small businesses whereby business operations failed due to lack of customers, reduced employment, reduced spending, plant closure, lack of finance resources, travel restrictions, limited sales volume and high cost of doing business and low-profit levels (Bartik *et al.*, 2020; KPMG, 2020; UNCTAD, 2019).

Given the impact of the COVID 19 pandemic, family businesses were forced to look for new ways to ensure sustainability of their revenue streams. According to United Nations Environment Programme (UNEP, 2021) in a period of uncertainty, there is no incentive like survival, which implies that smart businesses will profit from world transformative changes by proactively changing the way they conduct business. The approach is affirmed by Calabro *et al.* (2021) who declared that one of the alternatives to the impact of COVID-19 to family businesses and legacy was to transform into other businesses of demand during the pandemic. Accordingly, Faherty *et al.* (2021) showed that there were a number of ways where family businesses responded to the pandemic, including diversification into new markets and launching new products. Moreover, Basco (2021) found that family businesses demonstrated a resilient mindset and commitment to the future in their approach to overcome the pandemic.

Likewise, the pandemic called for alternative sources of income. The International Labour Organization (2020) advised that to ensure temporary relief from the pandemic, provision of financial support, searching of markets for short-lived products and undertaking long-term diversification measures were key. The advice concurs with KPMG (2021) who found that family businesses were starting to reshape their businesses based on what was in front of them by exploring a wider range of markets and making sure their products are relevant in the new reality, diversifying their wealth while maintaining and growing the family business.

Equally, Matajira (2021) studying how family business survived the crisis, found that efforts to survive resulted in the realization that more family involvement and input was needed by combining the efforts of both younger generations and older family members. In fact, the pandemic increased work commitment to family business employees and employers (McDowell, 2021). Employees showed loyalty and dedication to their organization and acted as ambassadors for their company throughout the pandemic. That means the pandemic has led to huge changes in work routines and employee patterns. According to Eckey and Memmel (2022) family involvement in the business enhances the potential for resilience in such firms in the period of disasters.

For instance, in Nigeria, Benue State, literature shows that there are both negative and significant effects of COVID-19 on the survival strategies of small business owners (Dane *et al.*, 2022). Furthermore, COVID-19 enables small business owners to adopt survival strategies such as curtailment investment, and two-pronged strategies. The negative impact of COVID-19 was reduced employment among small businesses, reduced spending, plant closures, lack of innovation,

very weak growth in terms of branches, lack of resources to purchase necessary raw materials, curtailment of assets, poor development of products. The negative effects were also found in many previous studies (Bartika *et al.*, 2020; KPMG, 2020; United Nations Conference on Trade and Development, 2022; Dane *et al.*, 2022) recommended that small businesses adopt survival strategies during the COVID-19 such as downsizing strategies in terms of job cuts, reduction of expenses (additional costs or overheads) and closing of other branches of business.

Examining how tour, porters and guides survived during the COVID-19 pandemic, Kabonda (2021), declared that the pandemic had many negative impacts including a reduction in individual and family income caused by the decrease in the number of visitors due to COVID-19 pandemic. The study found that the means for survival took various forms including increased personal savings, use of gifts and grants, subsistence allowances from their employers and engaging in other income-generating activities such as subsistence small-scale farming, sedentary livestock keeping, seeking for alternative employment, and engaging in small business and entrepreneurship. These survival strategies were also highlighted in a study by George (2021) who found that COVID-19 forced family members to look for new sources of revenue including making and selling face masks and liquid soaps, herbal products, and healthy food that boost the human body's immunity such as lemon, peppers, and tamarind. The studies underscored the role of planning among business owners as the means to be well prepared to cope up with the negative economic impacts that will be caused by any other disasters to the industry in future.

Despite of the fact that there are handful of studies on how small businesses survived during and after the pandemic (Calabro *et al.*, 2021; Dane *et al.*, 2022; Faherty *et al.*, 2021; McDowell, 2021) there is no conclusive set of strategies which family businesses can use in the time of disasters. In addition, since the outbreak of COVID-19 in Tanzania, there is scanty evidence from studies that looked at family business survival strategies while coping with the pandemic. Studies on COVID-19 do exist in Tanzania but they focused on the tourism sector survival strategies (George, 2021; Henseler *et al.*, 2022; Kabonda, 2021; Mwamwaja & Mlozi, 2020). This poses a danger of survival strategies generalizability in other types of businesses. Moreover, even though similar studies have been done in countries other than Tanzania, due to different social, economic, political and technological orientations between countries, it is implausible to transfer the strategies identified in other places in a different business environment, and type into Tanzania context.

The dearth of information on how family businesses in Tanzania developed new revenue streams to cope with the impact of the COVID -19 pandemic, is regrettable because such information would be essential in future for minimizing the vulnerability of such businesses in the period of disasters and uncertainty. This study, therefore, attempted to contribute to the knowledge base by exploring the sources of new revenue streams of family businesses during and after the COVID-19 pandemic.

## **2.0 Methodology**

The study was conducted in Sinza, Ubungo District Dar-es-salaam Tanzania. The area was selected since it contains more businesses than other areas of the city (Shangwe, 2019). An exploratory case study design was used to achieve the research's main purpose. The study's target population was family businesses operating in the Ubungo district. The sample size for the study was 20 respondents who were family businesses performing retail businesses, especially selling cloth (10), shoes (6), and hair-dressing saloons (4). The sample was enough as per the suggestions of Saunder *et al.* (2012) who argued that the sample size for a qualitative study ranging from 5-25 respondents can provide the required results. Purposive sampling was employed in the study to get respondents with enough information regarding the family business affected by pandemic and their coping strategies. Again, snowballing techniques was used to get more family business affected by the pandemic as they were difficulties to identify. Hence the first affected family provided the researcher with contacts of other family businesses affected by COVID-19. Structured interviews were employed to collect data from managers of the business and heads of the family. All information were recorded in a voice recorder and notebook.

Data from the interview's transcripts were analyzed thematically. As part of the data analysis process the interviews were transcribed, followed by typing up of detailed field notes in the Microsoft Word page, familiarization with the data and reading and re-reading of the data as preparatory stages for exporting the data into MAXQDA. During this stage, the responses of each interviewee were recorded and saved in an organized folder. The folder was named by using the name and the type of business for every person interviewed. To start the analysis, the "Open New Project" option was clicked and new MAXQDA project was created, allowing to perform all data analysis activities. Once the project was created it was saved on the desktop for easy access. Then documents were imported into the "Document System" window, where all files were conveniently managed for analysis. Initial codes and sub-codes were generated initial codes based on the key issues explored in the study and the responses from the interview transcripts.

The tasks mentioned above, involved working with code system and document browser windows. The process included segmenting the text and applying codes to the relevant parts by simply dragging and dropping the code over the highlighted text. Later, thematic coding took place where codes were organized into potential themes and all the data related to each potential theme was put together. After a thorough analysis, the themes were carefully reviewed, refined, and given appropriate names. As Creswell (2006) suggests, these themes represent significant findings in qualitative studies and are commonly used to structure the findings section of research report. To access the responses from each participant and identify common themes, "Retrieve Segment" feature was activated. Additionally, the "interactive quote matrix" command was used to compare the responses. The data was then saved as Microsoft Word documents, extracted, and presented in the form of a report with text, addressing the key research questions of this study. In addition, all ethical protocols were adhered including obtaining research clearance before the start of data collection.

### **3.0 Findings and Discussion**

#### **3.1 Demographic characteristics of respondents**

Table 1 presents the demographic characteristics of respondents included in the analysis as follows:

**Table 1: Demographic characteristics of respondents included in analysis**

Demographic Information		Frequency (20)	Percent (%)
Gender	Males	12	60
	Females	08	40
Age (years)	18 – 25	02	10
	26 – 35	07	35
	36 – 45	05	25
	Above 45	06	30
Position	Employee	02	10
	Manager	01	5
	Ass. head of business	05	25
Work Experience	Head of business	12	60
	0 – 3	02	10
	4 – 7	03	15
	8 – 10	11	55
	Over 11	04	20

**Gender of respondents:** The study involved both males and females, where 16 males (80%) and four (4) females (20%) participated in the study. Age of Respondents was also considered as a demographic factor whereby there were two (2) respondents aged between 18 – 25, equivalent to 10%, and 7 respondents aged between 26 – 35, equivalent to 35%, and 5 respondents aged between 36 – 45, equivalent to 25%, and lastly above 45 years equivalent to 30%. Hence the majority of the respondents were aged between 26 – 35 years.

**Position of respondents:** Another demographic feature was the position of respondents in the family business. There were two (2) employees which is equivalent to 10%, and only one (1) manager which is equivalent to 5%, and five (5) assistant heads of the family business which is equivalent to 25%, and lastly 12 heads of the family business which is equivalent to 60%. Hence the majority of the respondents were the heads of the family business.

**Work experience:** Similarly, the work experience of respondents in a family business was considered, whereby there were two (2) respondents with work experience of below three (3) years which is equivalent to 10%, and three (3) respondents with work experience between 4 – 7 years which is equivalent to 15%, and 11 respondents with work experience between 8 – 11 years which is equivalent to 55% and lastly four (4) respondents with experience of more than 11 years which are equivalent to 20%. Hence the respondents with work experience of between 8 – 11 years make up the majority of the respondents.

### 3.2 Family businesses coping strategies

The main motive of this study was to investigate family business coping strategies during the COVID-19 pandemic. Thus, the authors sought information on how family businesses generated revenues during the pandemic. Respondents had different responses as presented in the preceding sub-themes.

#### 3.2.1 Introduction of new products/diversification

Findings revealed that the introduction of new products was essential in ensuring that there are new sources of revenues due to the decrease in the number of customers as a result of COVID - 19 pandemic. Respondents revealed that most of the family businesses were negatively affected, hence families were struggling to survive, thus they had to transform into other businesses to maintain their daily living standards. Family businesses identified commodities that were of demand during the pandemic which included face masks, examination gloves, non-contact thermometers, hand sanitiser, shoe and hair covers, liquid soap, fast food delivery and home delivery of devices.

Several representatives of the family business said:

*"The number of customers has decreased significantly due to COVID-19 which has made many customers avoid unnecessary movements, the few available had limited requirements, so we have to sell what was in high demand to stay in business". In addition, this was necessary as the landlord was pushing us every month to pay their rent, and school fees obligations were as usual"* (Interviews, Sinza, June 2022).

Other respondents said:

*"Our business almost died until we started selling water buckets, hand sanitizers and face masks to have some money to maintain our standard of living." Though the pandemic negatively affected our routine businesses, it gave us opportunity for coming up with new products"* (Interviews June 2022).

Similar findings were revealed in a study conducted by Calabro *et al.* (2021) who studied how family businesses are overcoming COVID-19. They found that transforming into other businesses of demand during the pandemic was an alternative means to respond to the impact that COVID-19 had on family business and legacy. They further explored that streamlining of business operations, implementing new financial measures, creating new products, exploring new markets and adopting to new technological solutions were key approaches in ensuring sustainability of family businesses.

Moreover, Faherty *et al.* (2021) revealed similar findings and proved that diversification into new markets and launching of new products were used as key responses toward the pandemic. Therefore, findings of this study provide a reflection that introduction of new products was key for sustainability of family businesses in Tanzania, considering that prior study in the country focused on the impact of COVID-19 to the tourism sector rather to family businesses (George, 2021; Henseler, *et al.*, 2022; Kabonda, 2021; Mwamwaja & Mlozi, 2020).

### **3.2.2 Searching of new markets**

The study also revealed that the new sources of revenues were generated by transforming into new markets. One head of a family business was quoted saying:

*"During the pandemic, we had to find new markets whereby we were forced to take clothes out of shops and sell them in various regions. In some regions the products were sold at higher prices but in many places the products were sold at lower prices. Moving to new markets led to high cost of operating business. We are happy and thankful that all family members worked together with high degree of commitment. The money obtained from this business enabled us to pay rents, service loans and even fees for our children"* (Interview, June 2022).

The respondent view is supported by Faherty *et al.* (2021) who showed that family businesses responded to the pandemic in different ways where some diversified into new markets, while others launched new products.

Meanwhile, Basco (2021) found that family businesses demonstrated a resilient mindset and commitment to the future in their approach to overcoming the pandemic. By their very existence, they have demonstrated the ability to overcome significant obstacles and evolve to meet often changing markets and demands while honoring past heritage and preserving core family values. KPMG (2021) found that family businesses were starting to reshape their businesses based on what was in front of them by exploring a wider range of markets and make sure their products are relevant in the new reality, diversifying their wealth while maintaining and growing the family business.

Though, introducing new markets was one of the approaches in coping with the pandemic, however, findings of this study revealed that moving into new markets was associated with challenges such as high cost to family business operations.

### **3.2.3. Use of social media to sell products Online**

The study also revealed that the pandemic forced the respondents to adopt new technologies for continuous generation of income for their business and family survival, whereby many family businesses had to adopt digital means that could enable business operations with no need to meet with customers physically. One of the members of the family businesses was quoted as follows:

*"We didn't know how to promote our business through social media and we thought it was only for huge business, but due to the pandemic we were forced to get as close as possible to customers, so we had to create WhatsApp groups where we promoted our business and informed customers about new products"* (Interview, June 2022).

Another respondent said:

*"One day when I was on the Instagram, I found a number of sellers displaying their products and asked buyers to choose with free delivery services. After seeing this, I asked my friend to open Instagram account for me where I displayed various gowns that were never sold for months. Just after posting the gowns, I started receiving calls from different individuals and I sold 50 gowns in a week"* (Interview, June 2022).

Likewise, [Hu](#) (2022), argues that digital technologies and communication enhanced existing assets and capabilities, creating new customer value during the COVID-19 outbreak. The pandemic increased the relevance of social media as an effective tool for the provision of updated information and training. Equally, [Hu et al.](#) (2023) affirmed that adopting social media platforms and integrating them within marketing strategies during COVID-19 was one of the fundamental approaches toward ensuring business survival during the pandemic.

### **3.2.4 Cost reduction**

Findings revealed that family businesses for the sake of maintaining any generated revenues, must cut some of the expenses. The respondents had different responses as hereunder presented:

*"The outbreak of COVID- 19 forced us to reduce the cost of running a business by reducing employee wages, closing a business, cutting expenses, reducing assets, initiate new product development and innovation"* (Interview, June 2022).

Another family member asserted:

*"We cut staff to reduce the business's cost and closed two of our branches to save capital as we were paying rent and had no customers"* (Interview, June 2022).

The respondents' actions were in line with those found by [Dan et al.](#) (2022) whereby due to COVID-19 small business survival in Nigeria adopted survival strategies such as curtailment strategies, investment strategies and two-pronged strategies. They further revealed that the negative impact of the pandemic has resulted in reduced employment for small businesses, reduced spending, plant closures, lack of innovation, very weak growth in terms of branches, lack of resources to purchase the necessary raw materials, curtailment of assets and poor product development. [Arosha et al.](#) (2021) presented similar view as they argue that during the pandemic, there were concurrent needs for cost reductions to survive the financial difficulties, companies were forced to make difficult decisions such as retrenchments and layoffs. Likewise, [Mwita](#) (2020) found out that number of employee recruitment and selection activities drastically decreased due to COVID-19.

### **3.2.5 Strengthening customer relationship**

Family businesses had to create closeness with customers to retain them for long survival by creating a database of information about each customer to increase personalization and inform them about any changes. Several members of family business said:

*"We started collecting information about all customers after the transaction and we use this information to inform them when we introduce new products. The pandemic has changed how we do business, because few people keep moving around; so, having communication data base*

*makes us inform them about new products, and sometimes we deliver goods to their convenient places" (Interview, June 2022).*

Afaq *et al.* (2023) revealed that customer engagement significantly impacts improved customer service. Although the pandemic extensively impacted the customers and were initially hesitant to visit hotels, Customer Relationship Management (CRM) proved to be a powerful tool to gain back customer trust during the shadows of COVID-19. Similar findings are also revealed by Chaudhuri *et al.* (2023) who recommended adopting CRM technology to manage customer relations for family business during crises.

Another respondent said:

*"During COVID-19 very few customers could make physical visit. Since we were not used to keeping customer contacts and make regular communications it was hard to find them. However, as we discovered that it was important to have their information; we saw the impacts on sales of products" (Interview, June 2022).*

Since no similar study has been conducted in Tanzania to justify customer relationship approaches during COVID-19, this study sets a foundation that, strengthening customer relationship during the pandemic is one of the key strategies to cope with the pandemic and ensure family business sustainability in Tanzania.

#### **4.0 Conclusion and Recommendations**

The findings of this study reveal that for family business to survive they had to find out new revenue streams and hence various approaches to ensure family business sustainability including adapting digital/online means of business operations. The study concludes that the pandemic had immediate and long-term negative effects to the survival of family businesses in Tanzania. Major lessons drawn from this study is that strengthening customer relationship during the pandemic is one of the key strategies to cope with the pandemic and ensure family business sustainability in Tanzania.

Based on the findings of the study, the following recommendations are suggested to ensure the sustainability of family businesses. Firstly, family business must continue to explore new revenue streams. This requires encouraging family businesses to think outside the box and identify potential new sources of revenue that align with their core competencies, for example, by diversifying their product or service offerings, exploring untapped markets, or even considering strategic partnerships. Secondly, family business must be innovative and adapt to digital means of conducting business operations. This might involve investing in technology, such as e-commerce platforms or online marketing strategies, to reach a wider customer base and enhance operational efficiency. Thirdly, for cost optimization family businesses must be helped to optimize their costs by identifying areas where expenses can be reduced without compromising on quality or customer experience. This may involve renegotiating supplier contracts, implementing energy-saving measures, or exploring more cost-effective ways of delivering products or services. Fourthly, instead of reducing employee wages, family business must focus on engaging and motivating employees to be more productive and efficient. They must encourage a culture of open communication and involvement, where employees feel empowered to contribute their ideas and suggestions for improving business operations. Finally, it is important to assist family businesses in making informed decisions about their operations by assessing the performance of different business units, to ascertain their profitability or considering closing down nonperforming ventures.

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