

**AN INVESTIGATION INTO THE SURVIVAL STRATEGIES OF SMALL
AND MEDIUM ENTERPRISES AMIDST THE COVID-19 PANDEMIC IN
OHANGWENA REGION, NAMIBIA**

A THESIS SUBMITTED IN PARTIAL FULFILMENT

OF

THE REQUIREMENTS

FOR

THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION

OF

THE UNIVERSITY OF NAMIBIA

BY

VISTORINA HAIPA

201160064

OCTOBER 2022

**SUPERVISOR: DR ALPHONCE T. SHIRI (MIDLANDS STATE
UNIVERSITY)**

DECLARATION

I, Vistorina Haipa, hereby declare that this thesis is my own work written in my own words, and that where I have drawn on the ideas or words of others; these have been acknowledged. I also would like to declare that this thesis has not been previously submitted for any Degree or Examination in other Universities.



October 2022

(Student's signature)

ABSTRACT

The study revealed that many Ohangwena Region (Namibia) SMEs business owners *devised* many ways to remain afloat in our businesses such as advertising through Facebook, WhatsApp, Tik Tok and others. It was further noted that they resorted for grouping into smaller groups and asking for one transporter to carry their stock from Windhoek. As a survival strategy. This served them transport costs, Covid-19 protocol clearances as well as funds for accommodation and refreshments to and from Windhoek. It was also discovered that networking with other competitors, e-marketing, consulting business gurus, cutting down the staff, introducing short working hours as well as down-sizing their operations ensured their survival during the pandemic. However, despite the strategies employed, it was discovered in the data that some SMEs found it difficult for their businesses to stay afloat. Thus, it impacts on transactions in the market. Various elements affected included restaurants, markets, shopping centres, online transportation and SMEs. It was therefore advised that businesses, particularly such negatively impacted SMEs should explore the use of network communication platforms such as Facebook and WhatsApp, if they are to overcome the supply chain disruption challenges caused by COVID-19.

Contents

APPROVAL FORM	ii
DEDICATION	Error! Bookmark not defined.
To my loving and supportive family, I am grateful.	Error! Bookmark not defined.
ACKNOWLEDGEMENTS	Error! Bookmark not defined.
ABSTRACT	
LIST OF ABBREVIATIONS AND/ OR ACRONYMS	9
CHAPTER ONE	10
THE RESEARCH PROBLEM	Error! Bookmark not defined.
1.1 Introduction	Error! Bookmark not defined.
1.2 Background of the study	Error! Bookmark not defined.
1.3 Statement of the problem	Error! Bookmark not defined.
1.4 Research objectives.....	Error! Bookmark not defined.
1.4.1 Sub objectives:	Error! Bookmark not defined.
1.5 Significance of the study.....	Error! Bookmark not defined.
1.6 Limitations of the study	Error! Bookmark not defined.
1.7 Delimitations of the study	Error! Bookmark not defined.
1.8 Summary	Error! Bookmark not defined.
CHAPTER TWO	Error! Bookmark not defined.
LITERATURE REVIEW AND THEORETICAL FRAMEWORK	Error! Bookmark not defined.
2.1 Introduction.....	Error! Bookmark not defined.
2.2 Theoretical Framework	Error! Bookmark not defined.
2.3 SMEs unpacked	Error! Bookmark not defined.
2.4 SMEs in Namibia contextualized.....	Error! Bookmark not defined.
2.4.1 The plight of SMEs in the face of COVID-19	Error! Bookmark not defined.
2.5. Leveraging business resources to ensure SMEs survival amidst COVID-19	Error! Bookmark not defined.
2.5.1 Consulting financial experts.....	Error! Bookmark not defined.
2.5.2 Networking and seeking external support.....	Error! Bookmark not defined.
2.5.3 Restructuring a business that plans to restructure is more likely to source externally provided consultancies	Error! Bookmark not defined.
2.6 Summary	Error! Bookmark not defined.
CHAPTER THREE	Error! Bookmark not defined.
RESEARCH METHODOLOGY	Error! Bookmark not defined.

3.1 Introduction.....	Error! Bookmark not defined.
3.2 Research design	Error! Bookmark not defined.
3.2.1 Case Study	Error! Bookmark not defined.
3.3 Research Paradigms	Error! Bookmark not defined.
3.3.1 The quantitative research paradigm	Error! Bookmark not defined.
3.3.2 The qualitative research paradigm	Error! Bookmark not defined.
3.3.3 Justification of research design	Error! Bookmark not defined.
3.4 Population of the study	Error! Bookmark not defined.
3.4.1 The sample of the study	Error! Bookmark not defined.
3.5 Research instrument.....	Error! Bookmark not defined.
3.5. 1 Semi-structured interviews	Error! Bookmark not defined.
3.6 Data Collection Procedure	Error! Bookmark not defined.
3.7 Data analysis	Error! Bookmark not defined.
3.8 Research Ethics.....	Error! Bookmark not defined.
3.9 Summary	Error! Bookmark not defined.
CHAPTER FOUR.....	Error! Bookmark not defined.
DATA PRESENTATION AND DISCUSSION.....	Error! Bookmark not defined.
4.1 INTRODUCTION	Error! Bookmark not defined.
4.2.1 Response rate	Error! Bookmark not defined.
4.2.1 Thematic analysis steps taken.....	Error! Bookmark not defined.
4.2.2 Presentation of themes	Error! Bookmark not defined.
Sub-theme 1.1 Effect of lockdown restrictions on business resources ...	Error! Bookmark not defined.
Sub-theme 1.2 Strategies used by business to keep generating income in the COVID-19	Error! Bookmark not defined.
Sub-theme 1.3 Sustaining customers in the COVID-19 Pandemic..	Error! Bookmark not defined.
Sub-theme 1.4 Resource Challenges (procuring resources) during the pandemic....	Error! Bookmark not defined.
Sub-theme 1.5 Strategies that businesses could employ during a crisis (To remain competitive)	Error! Bookmark not defined.
Sub-theme 2.1. Dealing with (supply) delays during the pandemic.	Error! Bookmark not defined.
Sub-theme 3.1. Support from government.....	Error! Bookmark not defined.
Sub-theme 3.2: Support from government.....	Error! Bookmark not defined.
Sub-theme 3.3: Strategies the government could put in place to help SMEs	Error! Bookmark not defined.
4.4 Summary	Error! Bookmark not defined.

CHAPTER 5	Error! Bookmark not defined.
SUMMARY, CONCLUSION AND RECOMMENDATIONS	Error! Bookmark not defined.
5.1 Introduction	Error! Bookmark not defined.
5.2 Summary	Error! Bookmark not defined.
5.2.1 Main objective	Error! Bookmark not defined.
5.2.2 Sub objectives:	Error! Bookmark not defined.
5.3 Recommendations	Error! Bookmark not defined.
5.3.1 Recommendations to the wider business community	Error! Bookmark not defined.
5.3.2 <i>Recommendations to SMEs owners</i>	Error! Bookmark not defined.
5.4 Conclusions	Error! Bookmark not defined.
REFERENCES	65
APPENDICES	84

LIST OF ABBREVIATIONS AND/OR ACRONYMS

GDP: Gross Domestic Product

RBT: Resource based theory

SMEs: Small to Medium sized Enterprises

USA: United States of America

DEDICATION

I dedicate this thesis to my loving and supportive family members; I am grateful for all your contributions during my study.

ACKNOWLEDGEMENTS

I am thankful to The Creator of the heavens and earth for a purpose of life, a sound mind, good health, wisdom and understanding in trying and dark moments of life. Once again to The Almighty, I appreciate you for keeping me strong

My sincere gratitude goes to my academic Supervisor Dr Alphonse T. Shiri for the guidance, mentorship and instruction, even the future seemed opaque. You afforded me undivided attention in my study, in your already busy schedule. Thank you so much! Tangi Unene!

My special thanks to all the participants for the co-operation, willingness and support that they accorded me during the data collection stage. This study would not have been possible without your contributions in the form of providing answers to the research questions.

To the lecturers of UNAM and the Class of 2019, we shared a common vision, common destiny, common goal and pursued a common future. Once more your determination, encouragement, sense of collegiality and philosophy for life motivated me. I salute you all!!!

Finally, my outmost special thanks to my critical reader, husband Tomas Kalimbo for excellent work. Your support was a blessing to me even during your busy schedules,

you always made time to go through my writings. Thank you very much for the special role that you played from the start of this course up to the end.

CHAPTER ONE

INTRODUCTION

1.1 BACKKGROUND OF THE STUDY

The invasion of our society by the COVID-19 pandemic caused untold and unquantifiable damage though massive job cuts, excessive losses in profits and the total demise of most businesses (an estimated 75%, went out of business) (World Bank, 2020). In the same wave-length it was observed that most thriving businesses were reduced to operate in a survival mode and the unlucky ones auctioned their properties to pay off the retrenched employees and fight other legal suits (World Bank, 2020). It was also noted that there were long awaited delays in the logistics and transportation areas, limited cash flows, low commodity supply as well as inflated expenses relating to the storage and freight due to the COVID-19 related expenses and logistics (World Bank, 2020). It became clear that the survival of SMEs under the pandemic came under threat and innovative ways had to be devised in order to escape extinction.

The challenges encountered by SMEs as result of the pandemic came to be understood under the buyer-supplier relationship model by Narasimhan and Mahapatra (2019) who acknowledged that in times of financial, political, health or natural crises, businesses are negatively impacted. They further remark that there is hope for survival out of this lock-in-situation (pandemic ridden) and the redemption comes through cultivating and enhancing buyer-supplier relationships. According to Narasimhan and Mahapatra (2009) to survive from a pandemic, product innovation within the process of product manufacturing is key and as a result specialised product will turn the current

market scenario as a whole. They further advised that if businesses are to survive and prosper, managers must become more astute at selecting new product winners and at effectively managing the new product process from product idea through to launch. They must pool resources in groups and hire vast storage facilities in order to cut short, freight charges and avoid stock shortages. That is having a single storage facility serves the best interests of SMEs and helps them to stay alive.

It is against the informed context that the purpose of SMEs on the African continent was to empower the grassroots business people, the common man on the street and the marginalized. This was substantiated by World Bank (2018) which posited that SMEs the world over and in Africa, contribute to the national economy in various ways, such as employment creation, adding to the gross domestic product of the country and assisting in the realisation of the government's 2030 vision agenda. However, the advent of the pandemic is dealing a severe blow to the survival, sustainability and progress of most SMEs, internationally, continentally and nationally (Mbeki, 2020). Furthermore, it was established that though Small and Medium Enterprises (SMEs) are fast becoming important for the creation and development of a modern, dynamic and knowledge-based economy, they face some challenges (COVID-19) included in their operations (World Bank, 2018).

Ohangwena Region is home to subsistence farmers, small scale traders and other retailers selling their wares for survival. Some of the business owners ply in the trade of clothes which they either import from Angola or get them from overseas markets through the Walvis Bay port. Over 85 percent of such businesses did not survive the harsh conditions which came as a result of Covid-19 or Covid-19 related restrictions. However there are about 15 percent of the businesses that were suffocated by acute

short supplies, restrictions and sharp increases in transport costs but they soldiered on. However, the strategies which they employed become of keen interest in the current study.

1.3 STATEMENT OF THE PROBLEM

Many economic blue-prints or antidotes were suggested by government ministries and agencies to cushion business from many crises but very few anticipated crisis like Covid-19 pandemic which drowned businesses for over two years. Therefore the researcher acknowledges that the problem of Covid-19 was unique and had serious repercussions to small scale business in Ohangwena Region. Therefore, the strategies which these businesses employed in order to remain in existence become the point of interrogation in the study.

1.4 RESEARCH OBJECTIVES

The study sought to explore survival strategies for small enterprises in Eenhana, during the COVID-19 pandemic. In order to achieve this main objective, the following sub objectives were formulated:

1.4.1 Sub objectives:

1. To determine how Ohangwena Region SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst the COVID-19 pandemic
2. To determine strategies adopted by Ohangwena Region SMEs to deal with supply chain disruptions during the pandemic

3. To recommend the kind of support required for Ohangwena Region SMEs to remain operational amidst the pandemic

1.5 SIGNIFICANCE OF THE STUDY

Firstly, this study should contribute to literature on survival strategies for businesses amidst a crisis. Secondly, the study should potentially suggest possible best strategies for overcoming the challenges presented by COVID-19. This study provides recommendations to business owners and prospective business people on how they can prepare their resources to attain competitive advantage as well as keep them afloat during the pandemic. Moreover, the study should be significant to the government and policy makers since it provides useful recommendations on support that is needed for businesses, particularly the SMEs during a pandemic such as the COVID-19.

The study is therefore significant because it will allow the government to understand the support of SMEs that needs to be satisfied so that they do not lose their resources in times of uncertainty. In the same token, this study is significant to SMEs in Namibia due to the fact that it highlights how SMEs can leverage their business resources to attain financial advantage.

1.5 LIMITATIONS OF THE STUDY

The first limitation is that of the time frame given to conduct and complete this research, given the fact that this study was conducted in a duration of less than 4 months. The time limited the researcher from conducting a comprehensive study. To mitigate the above limitation, the researcher committed her leisure time as well as her family time for the cause of the study.

Furthermore, it is possible that some SMEs- may not entirely be at liberty to reveal how their businesses are affected by COVID-19 as this is a traumatising situation which they have not experienced before. It was therefore important for the researcher to be empathetic and flexible in working with participating SMEs and ensure that they understood the purpose of the study and its intention to do no harm. Another limitation that was foreseen was the language barrier as some SME owners were not comfortable with communicating in English. However, this was resolved when the researcher engaged these specific participants in their local language (Oshiwambo). Interview questions were also translated for them to fully understand what they were being asked.

1.6 DELIMITATIONS OF THE STUDY

As earlier indicated, the focal point of interrogation in the current study was to explore the survival strategies of SMEs during the COVID-19 pandemic in Eenhana only. SMEs operating in different parts of Namibia were not part of this study. The data generated by this study and its findings could therefore not be generalised.

1.7 SUMMARY

The chapter provides an overview of the study by giving the context and the background information about the survival strategies of SMEs amidst the COVID-19 pandemic. The chapter further outlines the research problem and research objectives. Finally, this chapter explained the significance of the study, study limitation and delimitation before this summary. The next chapter reviews literature, both local and international, on the impact of COVID-19 on businesses as well as on survival strategies for SMEs during the pandemic.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

In the chapter the researcher defined the scope of SMEs, ways of leveraging business resources to ensure SMEs survival, dealing with supply chain disruption during a crisis, detailed on the supply chain models as well as the role of the government in supporting SMEs.

2.1.1 THEORETICAL FRAMEWORK

This study is informed by the Resource Based Theory (RBT). According to Hitt, Xu and Carnes (2015) Resource Based Theory (RBT) started in the field of economics and it is a leading paradigm in strategic management. Hitt, *et al.*, (2015) further added that RBT built upon a notion that businesses need unique resources that others cannot get to gain economical advantage. However, in order to sustain that benefit over time, the resources must also be challenging to imitate and non-substitutable by other business's resources. Also, McConnel (2011) demonstrate that the RBT advocates that tactical resources are a necessity to support the businesses market resistance and its capability to recognize and take advantage of the opportunity. Both authors on this theory indicated that the RBT has the capacity to analyze the resources of a business for economic gain, both within and across obliging partnerships, such as supply chain. This theory speaks to this study because it stressed that businesses are capable to generate and sustain competitive gains thorough the innovative use of resources in times of uncertainty such as the COVID stricken situation that we are witnessing

As I discussed in previous sections, the world is faced with the COVID-19 pandemic,

causing a lot of uncertainty in business operation especially SMEs. This theory plays a significant role in determining how SMEs gain competitive advantages of their resources during COVID-19 disruptions. Also, the resource-based theory holds the view that the ability of a business to develop distinct capabilities enhances its ability to adapt to the changing environment and improve its survival prospects (Esteve, & Manez, 2008). The central argument is that businesses embody varied resources and expertise which if put to better use can help the business to attain financial benefits in any situation. This may be true for SMEs in Ohangwena Region who are faced with the challenges of limited resources and financial losses due to lockdowns that was imposed to limit people's movement.

As the theory holds the views that firms embody diverse bundles of assets and competences to attain competitive gain which in turn results to greater performance, the task of entrepreneurs is to mobilize their resources carefully so that they able adapt to an inconsistent competitive situation (Coleman, Cotei, & Farhat, 2013). This requires reconfiguring current resources packages and obtaining new resources and abilities as required (Fitriasari, 2020). In this regard, the role of the entrepreneur is vigorous rather than fixed in nature and capacity to adjust to changing environments to develop, acquire and assemble resources in a way that the business will achieve competitive gain and in turn maximize the chance to survive despite COVID-19 uncertainties.

Given the views above, this study will apply the RBT to explore how SME entrepreneur develop their resources to gain competitive advantages amidst the pandemic. It should be noted that RBT stresses on the ability of a business's means and abilities to support a maintainable viable benefit is vital to the time frame of a business's tactical development procedure. However, as argued, the role of SMEs

(entrepreneurs) should be to adapt to the changing business environment by reconfiguring existing resources and acquiring new ones (Coleman, Cotei, & Farhat, 2013).

RBT is not only concerned with the business's stock utilization but also with the growth of the business's resource base (Grant, 2001). This is supported by Sansa (2020) who argues that RBT comprises replacement investment to uphold the businesses stock of capitals and to amplify resources in order to reinforce and spread conditions of competitive benefits as well as widen the businesses' tactical opportunity set. Likewise, Barney (2012) claims that with the RBT, the resources and abilities of a business are the fundamental concerns in formulating its tactic they are the main constants upon which a business can create its identity, frame its approach, and they are the prime bases of the business's profitability. Sustaining benefit which is the objective of the RBT in the face of rivalry and emerging customer desires also necessitates that businesses continuously advance their resource bases.

Despite the fact that RBT gained popularity in the field of economics as well as due to its focus on strengthening the business focus to progress separate skills in order to adjust to the changing competitive setting by means of their scarce, valuable and unique resources (Bhattacharyya & Jha, 2015), there are some critiques associated with the RBT such as limited applicability (Anderson, 2012). In addition, Anderson (2012) claim that the RBT only applies to big businesses with noteworthy market influence adding that it lacks significant professional implications. Similarly, Kraaijenbrink, Spender and Groen (2009) also found that RBT involves an unlimited regress-a business that has the greater competence to improve structures that improved innovate products will in due course exceed the business that has the finest product innovation volume currently. Their arguments are pointing to a lack of consistency in

using RBT. RBT is further criticized for having clung to an unsuitably slight neoclassical efficient rationality and has thus reduced its prospects for making advance progress (Wernerfelt, 2002).

Though the RBT is criticized in that way, it is still useful in the sense that, according to Grant (2000, p. 133), it advocates for the understanding of the correlation between resources, competences, competitive advantage and profitability-in particular an understanding of the methods over which competitive benefit can be sustained actively in any situation. Moreover, despite the criticism, this theory is ideal for this study because it (RBT) seeks to elucidate the internal sources of a business's continued competitive advantage which is the bottom line of firms' survival more especially when businesses are faced with disruption such as COVID-19 (Barney, 2012). The RBT application to this study helps in explaining that the resources and capabilities of SMEs are the primary and dominant considerations in formulating their approach to overcome any turbulences upon which they can institute their distinctiveness. It is for the above attributes that the RBT was the most ideal theory to frame this study and help in drawing conclusion between its principles and the study findings.

2.2 SMES DEFINED

A single definition of the term SME is not possible. As argued, there is no common acceptable definition of SMEs (Samuel, 2017). Many countries developed their definition looking at different factors to determine whether or not a business qualifies to be referred to as an SME or not. Factors used in defining SMEs include amount of capital invested, size, number of employees, level of technology and form of business ownership. For example, in United State, SMEs are defined as a separate business entity organised with its branches or subsidiaries, if any including cooperative

enterprises, managed by one owner or more, (Rajagopal, Magwentshu, & Kalidas, 2020, p. 2.). On the other hand, many African countries define SMEs as businesses that range from very small micro-firms, run by one or two persons and very slow growth or no growth, earning millions of dollars and majority employing as many as 250 employees (Fjose, Grunfeld, & Green, 2010, p. 5).

Although there is no common acceptable definition of SMEs, Samuel (2017) posit an agreed definition from numerous researches which defines SMEs as businesses with less than 250 employees although very small businesses may have less than 50 employees while micro-enterprises have between 5 and 10 workers (p.2). Both definitions reviewed are not far from the definition of SMEs that the researcher came across in Namibian literature. In Namibia, SMEs are defined in terms of sales turnover, number of employees and capital outlay. Ogbokor and Ngeendepi (2012) define SMEs in a Namibia context as any enterprise with an annual sales turnover of less than one million Namibians dollar, less than ten employees and a capital outlay not exceeding five hundred thousand Namibians dollars per annum. For the purpose of this study, the researcher will stick to the definition of SMEs as defined by Ogbokor and Ngeendepi, 2012 because this is a Namibian study and it involved Namibian SMEs.

2.3 LEVERAGING BUSINESS RESOURCES TO ENSURE SME SURVIVAL AMIDST COVID-19

A crisis situation is often unfavourable to the productivity of any business. Similarly, the outbreak of the COVID-19 pandemic has negatively impacted business operations worldwide. Small businesses in particular, are finding it hard to sustain their productivity due to reduction or loss of revenue. Some small businesses are even forced to lay off some of their employees as a result (Coleman, Cotei, & Farhat, 2013).

Financial, physical and human resources are considered to be the fundamental resources that are critical to the survival of the business (Fitriasari, 2020) which will be discussed later in this section. Similarly, it is argued that firms with such critical resources are more likely to grow and survive in a crisis situation (Ahmed, 2020). However, this will depend on the firm's ability to leverage and innovatively position and mobilize such resources to attain its competitive advantage (Veselovska, 2020).

Although crises such as the COVID-19 pandemic incline to bring profound reservations in business operations, and as a consequence, no organisation irrespective of its magnitude or strength is resilient from it (Sarpong, 2018), SMEs suffer more because they typically have inadequate cash reserve, smaller client bases, and less capacity to manage commercial pressures (Rajagopal, Magwentshu, & Kalidas 2020). Echoing the same sentiment is Jose, *et al.* (2020, p. 3) who argues that small firms are more vulnerable to crisis events due to lower levels of preparedness, resource constraints, relatively weak market position and higher dependence on government and local agencies. It is therefore evident in the literature that SMEs are faced with challenges to leverage their resources amidst COVID-19 pandemic.

Leveraging business resources amidst COVID-19 pandemic has strongly become a necessity during this trying time for SMEs. Not only because it will enable businesses in particular SMEs to attain competitive advantage, but also to ensure business sustainability. As Al-Mansour and Al-Ajmi (2020) writes, "in order to respond to the unexpected economic recession, businesses must reform their current strategies to effectively use their resources to respond to the implication of COVID-19 in order to attain competitive advantages (p. 664). Likewise, Jakhongirov (2020) urges that SMEs need to reform their strategies and devise relevant plans to different scales and with

regard to various aspects to avoid revenues loss, putting their sustainability in question, with many being left on the brink of survival (p. 3).

Since the outbreak of COVID-19, one of the key aspects that business owners need to take control of is business resources. According to Bhasin (2019) businesses resources are divided into three categories, namely, physical, human and financial resources. Business resources are very key to businesses in terms of productivity. They are the driving strength of business success. Physical resources are tangible assets which a business use to generate value offering and value proposition to its customers (Bhasin, 2019). Furthermore, they are important for the functioning of the organization since without things such as equipment, buildings and inventory it will be challenging for a business to function (ibid).

Although SMEs are reported to have been faced with a decline of sales during the COVID-19 pandemic due to inadequate resources (Julius, Nuugulu, & Julius, 2020), Bullough and Renko (2018) stressed that business need to updates itself with the modern possessions in order to function competently, more so during a crisis. Business resources are the enabling factors to product or service delivery hence a need to ensure that they are well maintained. Apart from physical resources, human resources are equally the most critical business assets. Samuel (2017) opines that human resources are important for the functioning of the organisation without which the activities of the organisation will come to stand still. Echoing the same sentiment is Bullough and Renko (2018) who posit that human resources are important in industries which provide services since a great deal of creativity and knowledge is required in those domains.

It is therefore imperative even during this pandemic that SME owners ensure that these resources are well taken care of regardless of what the business is going through. Last but equally important, is the financial resources. This according to Samuel (2017) includes cash or credit along with the ability to have options of stock plans for the employees in an organisation. Even though the financial resources is as well amongst the most critical business resources, SMEs are reported to have lost their financial resources due to the COVID-19 pandemic (Julius, Nuugulu, & Julius, 2020). When firms are losing finances especially during the pandemic, it would mean that the firms will not make profit which is the main objective of the existence of any business. It is undoubtedly therefore a fact that every business survival depends on profit which can be used to replace resources.

While some authors (such as Samuel, 2017, & Bhasin, 2019) support the need for SMEs to leverage their business resources to generate and protect their income, Abdullah (2010) maintained that the success of a business does not necessary lies in their resources, but rather on how it can strategize and respond swiftly to change in a competitive environment. This is to say no matter how resourceful the business is, it will still fail if it fails to strategize to respond to its modest market. Furthermore, Abdullah (2010) stressed that if a business is not adapting to the ever-changing environment and be efficient in responding to it, it will simply not likely to survive. This is so despite the vast level of resources it has (ibid).

It is therefore evident in this argument that the success of any business depends, to a large extent, on effective strategies that it adopts in response to a change in the business environment. Although there is arguably no a formula to business success, not even during COVID-19 pandemic, adopting good strategies can help the business to remain operational and competitive in any circumstance. Liu *et al.* (2021) argued that

businesses with favourable means are more likely to survive and grow, unlike businesses with more financial difficulties. This is supported by Fitriasaki (2020) who commented that firm survival and growth depend on how they leverage their bundle of organisational resources and competencies. Also, Dineros and Dipasupil (2020) pointed out that firms with valuable resources are more likely to grow and survive. It is thus evident from literature that indeed business resources plays a vital role in business survival and success in a crisis situation.

To conclude this section, it is arguable that despite what businesses are going through during this pandemic, it is crucial that SMEs strive to remain competitive to win the market and remain sustainable. Amongst other strategies, this can be achieved by applying different theories, achieve competitive advantages through innovation of new products/ services, adding value to the current products, identifying new market trends. It is also imperative that business owners should look for new business opportunities especially where customers seemed to be underserved. Efforts are needed for businesses resources to be used to innovate new products/ services that are in demand during COVID-19. To this end, the study will explore to what extent business resources can be used to gain amidst COVID-19. To this effect, this study will unpack more on to how business particularly the SMEs leverage their most critical resources discussed above to survive COVID-19 pandemic.

Despite the fact that different authors such as Fitriasaki (2020); Dineros and Dipasupil (2020) as well as Abdullah (2010) support the leveraging of business resources to survive and ensure financial stability during the COVID-19 pandemic, it is still not known how businesses especially SMEs protected and use their resources to ensure their survival during COVID-19 crisis. More on that question will be answered from the data. Besides, the study will further explore how SMEs dealt with supply chain

disruption during the COVID crisis. Henceforth, the researcher review the literature on this key aspect of business survival in the next section.

2.4 DEALING WITH SUPPLY CHAIN DISRUPTION DURING A CRISIS

One of the major setbacks being experienced by most businesses including SMEs, as a result of the COVID crisis is a disruption in supply chain. According to Dodd (2020) supply chain disruption is an interruption in the movement of goods and their distribution to customers, making products not to be available where needed due to the breakdown. A supply chain is also referred to as an unintended and unanticipated incident that ends up disrupting the usual flow of goods and material within the supply network (Nel, De Goede, & Niemann, 2018, p. 2). Disruption of any kind has the potential to cause disturbance or complications that interject an activity or process. Moreover, it is argued that supply chain disruption can be devastating to the efficiency and profitability of business (Marley, Ward, & Hill, 2014).

The outbreak of COVID-19 has led to fundamental changes in the global and domestic supply chain. This is mainly due to the changes in operating capacities and measures implemented to curb the further spread of COVID-19 (Ahmed, 2020). Furthermore, AL Mansour and Al Ajman (2020) argue that COVID-19 ambiguity has adversely inclined business normal way of functioning leaving business operations suspended. Consumer buying power is said to have been reduced as people mostly stayed indoors due to lockdowns. Consumers also radically shifted their shopping conducts to online buying and delivery options (Mollenkopf & Ozanne, 2020). This mainly benefited well-resourced businesses, with the capacity to trade online. SMEs are considered as one of the engines of economic growth, sustainability and industrial expansion of a nation, yet their existence has continued to be threatened by COVID-19 disruptions

(2019, p. 552). As claimed, SMEs are the most threatened and disadvantaged businesses by COVID-19 regulations such as lockdowns because they do not have sufficient resources and capacity to switch to online trading, to survive the crisis and that they heavily rely on the velocity of income generated from the sale of their goods (Fitriasari, 2020, p. 53).

In Namibia, SMEs play an important role in the economy and employ an estimated 33.3% (NSA, 2019) of the Namibia population. However, the COVID-19 outbreak has negatively affected them because they have less capacity to manage COVID-19 pressure. Many SME employees are reported to have lost their jobs and income due to COVID-19 regulations (Julius, Nuugulu & Julius, 2019). Disruptions experienced by SMEs in Namibia as a result of COVID-19 include disruption in logistics, restrictions on labour mobility, declines in market order, the ban on the sale of alcohol, lockdowns to limit peoples' movements, loss of business trading hours, closing of borders, as well as suspension on some business activities such as gambling and curfew (Julius, Nuugulu & Julius, 2020).

However not all businesses are negatively affected by COVID-19. Some businesses are reported to have remarkably increased their sales volume during the current COVID-19 crisis (Al Mansour & Al Ajmi, 2020).

As discussed earlier, the sudden shift in the supply chain has caused a change in the demand of goods and services due to COVID-19 regulation as customers' movements were limited. Business survival therefore depends on employing strategies focused on efficient operations and responding rapidly to supply chain disruptions (Veselovska, 2020). COVID-19. Supporting the same argument is Mollenkopf and Ozanne (2020) who stress that disruption in the supply chain and sudden changes in the consumers'

behaviours suggests the need for renewed attention to innovative strategies in the underlying processes of supply chain. Furthermore, Bullough and Renko (p. 145, 2018) suggest that businesses, particularly SMEs should explore the use of network communication platforms such as Facebook and WhatsApp, if they are to overcome the supply chain disruption challenges caused by COVID-19. It is evident in literature that the emerging of online marketing allow SMEs to access new business opportunities one way of overcoming COVID-19 challenges. Little is however documented on how SMEs can respond to supply chain disruption during a crisis like COVID-19, particularly in the Namibian context.

In spite of the above background, it is important to understand that supply chain disruptions due to COVID-19 cannot be managed by people and indeed by companies alone. In support of this statement Al Mansour and Al Ajmi (2020) opines that society and business depend on each other to grow and endure life in its numerous guises. Engagement of businesses in societal activities might keep businesses alive in the midst of COVID-19 disruption. Also, Xu, et al (2020) maintained that businesses need to demonstrate care and sympathy of their management by helping the government through its campaigns that aims at educating society on the importance of adhering to COVID-19 protocols.

Forming more collaborative approaches in which all industries are seen as associates rather than individuals with different objectives have potential to overcome COVID-19 disruptions and generally make SMEs a more successful sector. Dodd (2020) shares the same views with Xu *et al.* Dodd (2020) lamented that COVID-19 has created a new set of challenges to which supply chain organisations have to adapt their own supply replenishment process, their order fulfilment process and hire new employees to be trained for instance on order picking and home delivery through appropriate

avenues (p. 19). Similarly, Hobbs (2020) suggests that to control the influence of such a crisis on the individual supply chain, the effective management must too rapidly implement applicable procedures to ensure constant supply chain assessment and the progress of targeted measures to mitigate supply chain risks (p.5). Both points are emphasising on the need for businesses affected by COVID-19 to explore measures which they can employ in order to potentially minimise the impact of COVID-19 disruptions.

Even though the emphasis on managing supply chain disruption is stressing on the need for businesses to adopt new delivery strategies of goods and services, it is not yet known whether Namibian SMEs adopted the same strategies as suggested by the international literature. Hence, this is one of the aspects which this study sought to explore.

Moreover, while previous authors pointed out that the COVID-19 crisis can be managed when the business work in collaboration with its society (AL-Mansour & AL-Ajmi, 2020; Xu et al, 2020, Doddo, 2020) Ivanov (2020) have a different sentiment. Ivanov (2020) attributes that in managing a crisis, business need to re-examine their strategies from three standpoints: financial commitment, forming cross-functions teams and connecting with their supply chains as well as investigating incorporate social responsibility and doubling down efforts with regard to partnership (p.1).

Even though COVID-19 seems to cause a lot of disruptions as per literature, leading to loss of revenue for some businesses, this is not the case with some businesses. On this Chuu (20 11, p. 497) opined that some companies were able to adopt their supply

chains to modified circumstances such as supply chain resilience, in the early stages of the COVID-19 crisis in a way that even led to an increase in their incomes.

As Chuu (2011) pointed out the need for supply chain resilience to overcome disruptions, it should be noted that formulating workable solutions to supply chain disruptions needs to be the starting point. In addition, Golgeci and Ponamarov (2013) assert that supply chain resilience can be viewed as a firm's vigorous competence of recuperating from supply chain disruption since almost every supply chain faces some disruptions of varying severity and categories (p.606). Developing efficient supply chains that are flexible and resilient can be considered as the stepping stone to adjusting to conditions in an unanticipated situation (Datta & Christopher, 2010). On the other hand, as Chuu (2011) argued, the resilience of supply chain throughout the COVID-19 crisis however remains to be tested (2011, p. 497) to determine whether different approaches have been created to make supply chain more resilient and adjustable to the new conditions. To find out more on this question, this study will explore strategies employed by SMEs to ensure resiliency in supply chain amidst COVID-19 and whether or not these strategies were viable.

2.5 SUPPLY CHAIN MODEL USED DURING THE COVID-19 ERA

The models presented are modified versions to support real-time scenarios in SCM, keeping in mind all the attributes taken into consideration.

2.5.1 Buyer - Supplier Relationships Model / The Social Exchange theory (Narasimhan and Mahapatra, 2009)

This theory determines and analyzes the important aspects of the relationships between the buyer and the supplier. The concept of lock-in-situation and the social

exchange theory is also critically viewed through the context of buyer-supplier relationships. According to Narasimhan and Mahapatra (2009), social exchange theory is used to gain a better understanding of the relationship between a buyer and a supplier that is characterized by lock-in situations. Product innovation within the process of product manufacturing at which the product has to be differentiated from the other products. A specialized product will turn the current market scenario as a whole. Also, innovation of a new product helps in the buyer freeing from the lock-in-situation with the supplier. According to Cooper (1987), if businesses are to survive and prosper, managers must become more astute at selecting new product winners, and at effectively managing the new product process from product idea through to launch. Estimation of market share can be done by a variety of different methods. A frequently used method of locating a single facility is being discussed in the literature review part of this unit by taking into account the competitive interaction design framework models.

2.5.2 The Market Integrated Distribution Model

Integrated marketing is defined as a strategy aimed at unifying different marketing methods such as mass marketing, one-to-one marketing and direct marketing. The main aim of the model is to make all aspects of marketing communication such as advertising, sales promotion, public relations, direct marketing, personal selling, online communications and social media work together as a unified force, rather than permitting each to work in isolation, which in turn maximizes their cost effectiveness. In a real-time scenario where the facilities, product families and market zones may/may not be exactly specified (quantity), hence business owners arrive at a conclusion to estimate the market share and to reach the most optimal solution based

on the network design of the problem. In most businesses in Adrica and further afield in Europe, this was done, so as to minimize cost (or maximize the profit) by providing the customer the right goods, in the right quantity, at the right place and at the right time. Quite a number of businesses have sailed through tough and difficult terrains throughout the adoption of the market integrated distribution model

2.5.3 The Multi-agent Model (Bond & Gasser, 1998)

Knowledge-based multi-agent systems have been found useful in many applications related to manufacturing including scheduling, vehicle routing, and enterprise modeling. The use of the model can be extended to the domain of supply chain management. It enabled business people to identify different agents in the supply chain and provide each agent with an ability to utilize a subset of control elements. The control elements in turn proved to be of help in decision making at the agent level by utilizing various policies (derived from analytical models such as inventory policies, just-in-time release, and routing algorithms) for demand, supply, information, and materials control within the supply chain. For example, a manufacturing agent is different from a distribution agent or a transportation agent. Specialized agents correspond to structural elements identified in the supply chain library that are involved with production and transportation of products within the supply chain. Different agents in the chain communicate with each other through messages.

In essence incoming messages are selected by each agent based on an event selection mechanism such as first come, first served (FCFS). Each message type has a message handler or a script that determines how the message will be processed. The message handler is parametrized by the control policies that are used by the agent. For example,

the message handler corresponding to a request for goods message performs the following actions. Mostly the following steps were followed:

1. Check if the product is available in stock. If that is the case, then the demand is satisfied and inventory on hand is updated, else the demand is backlogged and the status of backlogged demand is updated.
2. The inventory control policy (e.g., a base-stock policy) is invoked.
3. The inventory control policy generates a request for goods message for the supplier of the product based on inventory on hand and backlogged demand. It may utilize supplier capacity information based on agreements for information sharing with the supplier.

2.6 THE ROLE OF THE GOVERNMENT IN SUPPORTING SMES TO SURVIVE THE PANDEMIC

The outbreak of COVID-19 has not only impacted SMEs but also the Namibian economy as a whole, given that SMEs promote job creation and economic growth in any country. Globally, it is argued that SMEs are one of the key drivers in the socio-economic growth of a country as they ensure the establishment and development of permanent new jobs and serve as a warranty of the population's earnings (Razumovskala, Yuzvovich, Kniazeva, Kilmenko & Shelyakin, 2020, p. 3). Also, in Africa, SMEs have been considered as one of the engines of financial progress, sustainability and industrial growth of a nation, however their existence level has been extremely affected by COVID-19 pandemic (Abebisi, & Bakare, 2019). Likewise, in Namibia, SMEs plays an immense role in economy and employ an estimated 20% of the country's workforce, and contributed approximately 12% to the country's GDP (NSA, 2017) (Julius, Nuugulu, & Julius, 2020).

Different views emerged from literature clearly posits the importance of SMEs on the country's economy. It cannot not be overemphasised enough that although SMEs are independently small in scope and in monetary power, they jointly create a significant part of GDP as they are universally categorised as the backbone of all economies (Abebisi & Bakare, 2019; Nivetha, & Esudhamathi, 2021; & Liguorl, & Pittz, 2020). Given that background on the important roles played by SMEs, it is the government responsibility even during COVID-19 disruption to identify and bridge gaps in business enablement which could hinder SME growth through providing outsourcing support for back-office support (Rajagopal, Magwentshu, & Kalidas, 2020). Therefore, protecting SMEs during the pandemic is important as this protects people from job losses, provide safety nets for SMEs and most importantly, helps the country to remain resilient amidst the crisis (Fitriasari, 2020, p. 53).

Further, government is seen as the key player and an enabler for business growth in the SMEs ecosystem through the provision of targeted support. For this reason, government should implement measures to rescue businesses, including SMEs (Julius, Nuugulu and Julius, 2020). Supporting the same sentiment is Ahmed (2020) asserting that SMEs are the most defenceless sector when it comes to financial crisis as a consequence of COVID-19 because they greatly depend on the velocity of income earned from the sales of goods hence the need for the government to have policies that support SMEs to enable them to function competently and to have rules that lessen their administrative expenditures.

Sansa (2020) noted that in the context of COVID-19 pandemic, SMEs have been facing a market failure in demand for goods and services and production interruptions, hence privileged policies and agendas of government should be promptly conducted to assist SMEs to handle unexpected situations. On this argument it is clear that SMEs

have been affected immensely by COVID-19 disruptions they have been pleading to the government to support them in various ways including tax breaks, loans, social and financial assistance. According to Dineros and Dipasupil (2020) the government can support SMEs by working with businesses and sectors that are impacted by COVID-19 to improve resilience approaches and to aid them reimagine their industry models working onward.

Still on the role of government to support SMEs to survive the COVID-19 pandemic Liguori and Pittz (2020) recommends that the government should support SMEs by working to ascertain and bridge breaches in business which could impede SME development, while ensuring that SMEs holders are provided with the expertise and competences they want to reconstruct and develop their businesses after COVID-19 pandemic. Both views are not far from Hobbs (2020) who cited that the government should play a role in raising responsiveness between SMEs about the support such as financial that is available to help SMEs recover from the challenges they faced amidst COVID-19 pandemic. In agreement to government support is McConnel (2011) who stressed that the government support to SMEs facilitates organisations development and structural changes and mitigates internal conflicts eventually boosting growth prospects.

Given the emphasis on government role to support SMEs during COVID-19 pandemic, the findings of this study will potentially reveal whether Namibian SMEs, specifically those around Eenhana received any support from the government during the COVID-19 pandemic and to establish government's roles in comparison to those emerged in the literature. However, it should be noted that it is the responsibility of SMEs to take advantage of government rescue programs, assess their viability and

identify new opportunities to pursue growth (Nivetha & Esudhamathi, 2021) if they are to survive amidst the pandemic.

None the less, a study conducted in Pakistan revealed that SMEs achieve innovation, technology modification and technological expertise when they are supported by the government through funds (Huyen Le, & Nguyen, 2020). They further added that SMEs have been affected massively by the pandemic due to inherent constraint, and they have been trying hard to figure out how to get out of the disadvantageous situation and continue to operate their businesses (ibid). This suggests the need for SMEs to explore diverse opportunities to transform their operation towards sustainability rather than waiting for the government to do everything in its power to help SMEs to survive COVID-19 pandemic.

In other countries such as Nigeria, the government role in helping SMEs to survive the pandemic is minimal because their focus is more on finding cure for the deadly COVID-19. On this, Ahmed (2020) pointed out that support from the government to SMEs in Nigeria is minimal because the government is more anxious about the prevention and the treatment of the virus. Hence businesses including SMEs are advised to grow their own competencies to lean swiftly and develop innovative strategies that can address different challenges as a result of COVID-19. Arguably, a study conducted in Namibia on estimating the economic impact of COVID-19 revealed that due to the state of emergency that was declared and the consequent lockdowns that were implemented, the Namibian government is urged to redefine the rules and regulations of the state of emergency to ensure that SMEs and informal businesses do not suffer (Julius, Nuugulu, & Julius, 2020). They further recommend that the government introduce programs aiming at developing SMEs capacity to

diversify and start venturing into other products to aid them survive throughout or post the COVID-19 since SMEs are negatively impacted by COVID-19 disturbances (ibid).

Government's role during COVID-19 disruptions is viewed as an enabler of SMEs development notwithstanding what SMEs are confronted with (Rajagopal, Magwentshu, & Kalidas, 2020). Literature also suggests that government relief packages to businesses are playing an important role in supporting SMEs to survive amidst COVID (Jese, Cheny, Yubo & Wei, 2020). However, it emerged in some countries such as South Africa that COVID-19 has put a new burden on the government, compelling it to utilize its scarce funds on COVID prevention, at the expense of key business developmental projects.

2.7 SUMMARY

Literature has revealed different perceptions surrounding SME survival amidst COVID-19. Factors such as leveraging business resources to create resilience in order to sustain business resources; dealing with supply chain disruptions, which suggests a need for renewed attention alternative products and business modes such as online shopping, and lastly the role of the government in supporting SMEs were reviewed in this chapter. The next chapter presents the methodological components of the current study justifying the preferences made and detailing how the study was conducted.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter presents the methodological choices that were opted for in this study. It specifies research approaches used to explore the survival strategies of SMEs, amidst the COVID-19 pandemic in and around Eenhana town of the Ohangwena region. In addition to the research approaches, this chapter outlines the research design, methods, population, sampling, sample size, research instruments and how the data was analysed. This chapter ends with a brief discussion on ethics which the researcher considered during the data collection and analysis.

3.2 RESEARCH DESIGN

By way of definition, “De Vos (2012: 39) chronicled that, “a research design is a detailed blue-print on how the solutions to the problems will be found out. It is an overall plan designed to accrue answers to the questions under study and to deal with some of the difficulty phenomena encountered during the research process”. Furthermore, according to Saunders, Lewis and Thornhill (2019) research design is the plan of how the researcher intends to answer the research questions. The research design of a study gives clear guidelines, instructions and the plan of action in addressing the research problem. This enables the researcher to minimize errors and maximize the validity of the research (Babbie & Mouton, 2012). It is therefore a set of logical steps to be followed. This study adopted a case study research design because

it allowed the researcher to spend time in the study setting, administer questionnaires and hold interviews and draw observations personally in real time and space.

3.2.1 Case Study

This research was under the auspices of a case study and according to Bromley (1984) in (Creswell, 2016, p. 178), it is “an inquiry into a phenomenon or related events which seek to describe and explain a question of keen interest”. A case study has the ability to provide details (rich qualitative information), provides insight for further research and permit investigation into otherwise impractical situations. It was discovered that case studies are in-depth investigation of a single person, group, event or community as a method involve simply observing the biographical data and relates to events in the individual’s past (retrospective) as well as the significant events which are currently occurring in a person’s everyday life (Kane & Brun, 2007). It was further established that case studies have the capacity to shed light on aspects of human thinking and behaviour. In essence, a case study is suitable for an exploratory research, helps to generate new ideas, is an important way of illustrating theories and can help show how different aspects of a person’s life are related to each other (Cresswell, 2017). However, the downside of case studies is that it is expensive, time consuming and may not be replicated (Cresswell, 2016).

3.2.2 Justification for the research design

A case study research design was selected because a researcher is empowered to have a holistic understanding of the interactions and concepts within a given context, together with the interpretations from the phenomenon under consideration. It is also imperative to note that case studies are highly suitable, especially in cases where more than one account or version of the story has the capacity to capture multiple

perspectives of individuals affected by the phenomenon. In line with the above, case studies afforded the researcher an opportunity to develop a deeper understanding of the survival strategies of small and medium enterprises (smes) employed amidst the covid-19 pandemic. Further, allowed the researcher to be both an observer and a participant who can notice what was happening and relate to the phenomenon under study, as well as structure the research instruments, administer them and analyse the findings objectively (Cresswell, 2016). Through a case study design, the researcher was able to make sense of the qualitative data from the SME owners in Eenhana, draw observations as well as make recommendations with ease.

3.3 RESEARCH PARADIGMS

The discussions below elaborates the research paradigm as well as providing the justification on the choice of the paradigm used.

3.3.1 The qualitative research paradigm

In the qualitative research approach, the researcher seeks to get in-depth understanding of a situation by means of a strategy that is flexible (De Vos *et al.*, 2005). The qualitative researcher is more concerned with understanding the subjects by delving deeper into people's understanding, interpretations and motivations to tell how and why things happen as they do (Collis & Hussey, 2013). The qualitative approach to research is subjective in nature because the researcher gets involved in the matter at hand and interacts with subjects so that they can draw a conclusion (De Vos *et al.*, 2005). Data in qualitative research is drawn from people, organisations, published texts, the environment among other sources (Cooper & Schindler, 2014).

Data that leads to answers to the research question is collected. Emphasis here is on collecting the data that answers the research questions. Qualitative research is often

characterised by the use non-statistical methods and smaller samples which are often selected purposively (De Vos *et al.*, 2005). Information is qualitative in nature if it cannot be expressed in numbers or analysed by mathematical techniques. This study followed the qualitative approach and a case study strategy to gain an in-depth understanding of survival strategies for SMEs during the pandemic.

3.4 POPULATION OF THE STUDY

According to Creswell (2016, p.25), the term population means, “the total number of subjects or elements in the area of interest to the researcher for investigations”. That is, population implies the total aggregate of the people affected by phenomenon under consideration (Creswell, 2020). Furthermore, a study population is defined as the target of a complete unit of a case for specific population element that is relevant to the research (Zikmund & Babin, 2019). The population of this research comprised of 362 registered SMEs operating in and around Eenhana town of Ohangwena region at the time this study was conducted. The owners of the targeted SMEs formed up the unit of analysis for this study because they were responsible to ensure that their business survive amidst COVID-19 pandemic. Therefore, the SMEs that formed part of this population were those with less than 50 employees and they were 95 organizations. This selection was in accordance with the classification of SMEs from the Ministry of Industry, Trade and SME Development (MITSMED) and as per the SME’s definition on a study conducted in Namibia on investigating the challenges faced by SMEs in Namibia by Ogbokor and Ngeendepi (2022).

3.4.1 The sample of the study

It is impractical and inconceivable to carry out a study involving all the elements and/or people that are affected by a phenomenon, hence sampling. Therefore, a sample

represents a set of participants obtained from a wider population for the purposes of a survey. It should be bias-free and representative of the group that is informed of the subject matter under study (Cresswell, 2016). In light of the above, the nature of the phenomenon and the COVID-19 pandemic dictated that, the SME owners and employees be identified by purposive sampling. This entails deliberately handpicking the participants for participation in a study due to their proximity to the concept, experience in relation to the phenomenon, understanding of the phenomenon and the duties which they undertake on a daily basis (Cresswell, 2016).

The sample size of 15 SMEs was considered ideal for a qualitative case study research design to find out how people think and feel about the phenomenon being explored so that they provide data informing answers to the research questions. As argued, in a qualitative study, the researcher is free to use even a single participant or a small number of participants perceived and identified to give valuable information and responding to the research questions (Yin, 2011; Christensen & Johnson, 2012). Hence the researcher had chosen for a small sample size of research participants as earlier explained.

This study adopted a convenience sampling approach because the researcher had limited time to carry out the research. The researcher selected participants who potentially had knowledge and understanding of the topic and who were willing to share their views as this would be beneficial to the research. In addition, due to budgetary constraints, it was not possible for the researcher to use every participant of the study population.

3.5 RESEARCH INSTRUMENTS

Below is a discussion on the research instrument used to collect the data for this

qualitative research design. The justification of the selected research instrument is also provided.

3.5. 1 Semi-structured interviews

An interview is a properly guided dialogue involving the interviewer who poses questions pertinent to the study. It provides the interviewees with a golden opportunity to express conceptualisations, orientations, beliefs and perspectives with respect to the phenomenon under study. The main purpose of engaging in qualitative interviews was to vividly perceive the world through the lenses of the participants and relate to their social realities and knowledge (Kane and Brun, 2007). In equal measure, through semi-structured interviews, consensus is built, a peaceful exchange of opinion is ensured and an observation of non-verbal cues is carried out (Kane & Brun, 2007).

The interviewer can thoroughly probe the line of inquiry and get to understand the finer details pertaining to the matter under consideration. Furthermore, the open-ended questions on a semi-structured interview allow an uninterrupted and free-flowing discussion, therefore relevant to qualitative studies (Cohen, Manion & Morrison, 2018). Although conducting interviews consume time and it is an expensive research method, Gay, Mills, Airasian (2019) support the use of interviews by saying firstly, personal contact with study participants generates deeper understanding of the topic being explored and secondly, one can gain the perspectives from participants' voices, not from writing or reading. It is for those reasons that the researcher opted to use a semi structured interview (guide) to obtain and record the research data.

In the same token, through semi-structured interviews, one can deeply explore into the sensitive issues, benefit from gestures and non-verbal signs thereby capacitate the researcher to get relevant data for analysis. In other words, they are an efficient, cheap

and fast way of getting to know how people feel and what ideas do they conceive to be true (Christensen, Johnson and Turner, 2014). In respect to the above, they bear many advantages such as having the capacity to gather large chunks of relevant data. In other words, through semi-structured interviews, the researcher can accumulate varied details relating to the feelings, expectations, attitudes and world views held by the participants in line to a phenomenon under study (Christensen, 2015). It is therefore against this background that the researcher interviewed the SMEs owners operating in Eenhana Town in Ohangwena Region.

3.6 DATA COLLECTION PROCEDURE

To adequately gather data pertaining to the survival strategies adopted by Ohangwena Region SMEs to survive amidst Covid-19. Firstly, the researcher obtained ethical clearance from the University of Namibia and a permission from Eenhana town council. The researcher then selected participants and issued consent letters with detailed explanation on the purpose of the research as well as the participants' rights during the period of participating in the study. Having sought permission from the SME owners and employees operating in Eenhana town in the Ohangwena Region, the researcher asked for their contact details and then booked for a day when she paid a visit and explained to the selected participants the purpose of her study, why she thought they were useful in the study and she further explained the associated benefits, risks and rights (Cresswell, 2016). After that she booked for an appointed time when she could call them individually for 25 minutes to limit contact due to COVID-19 fears. The researcher called at the agreed time, gave clarity and explanations where the need arose. In respect to the above, the researcher looked for a quiet place where she held in-depth interviews telephonically in a dialogical, friendly and amicable atmosphere. During the telephone interview, the researcher did not impose herself,

employ threats and manipulative tactics but simply facilitated the interviews held face to face. Consequently, each interview session lasted for 25 minutes and during the interview process, the researcher took down the notes, noted the repetitions as well as cross checked for the answers. In other words, semi structured interviews. She also looked for a day when she went and observed how the day-to-day business operations went and noted.

3.7 DATA ANALYSIS

Step 1: The first step involved the researcher familiarizing with the noted down notes to share the perspectives of the interviewees with SMEs operating in Eenhana Town in Ohangwena Region. During the familiarization process, the researcher wrote down on a hard copy and the major recurring themes for reference during analysis.

Step 2: The data for this study were basically narratives hence the direct quotations were captured verbatim.

Step 3: At this point in time, the researcher merged the related literature with the data collected from the respondents. In case of similarities or differences with findings from prior studies, possible explanations were given by the researcher. Therefore, the chapter smoothly reconciled the reviewed literature and the responses from the participants paving way for an informed discussion

Stage 4: Having smoothly reconciled the data and the text responses were relevant, the researcher carefully discussed the study findings and summarized on the findings from the interviewees pertaining to the factors affecting the performance of SMEs operating in Eenhana Town in Ohangwena Region (Content Analysis).

3.8 RESEARCH ETHICS

Studies which involve human beings interacting and working with each other raise ethical concerns of safety, rights and freedom. It is therefore right to note that participants must be protected physically, emotionally, psychologically and mentally hence the need to uphold the research ethics in high regards (Creswell, 2016). By way of definition, Cohen and Manion (2014, p.36) remarked that, “ethics are moral and legal obligations which all human beings are entitled by virtue of being human. They affirm the dignity of human beings and seek to preserve the sanctity of humanity”. The nature of the research required the researcher to interact with the study’s participants hence the need for carefully adhering to ethical consideration in dealing with participants. It was for this reason that first before the process of collecting data, the researcher obtained a permission from the institution (UNAM) through the ethical clearance letter upon the approval on the research proposal by the UNAM research committee.

The researcher sought permission from Eenhana town council which is the research site of the study. The researcher provided formal consent to participants. This consent entails issues such as anonymity and confidential, rights of participants to withdraw from participating in the study at a given time they wish to do it. Data collected were handled with highest confidentiality and stored in a lockable safe and it would be discarded after five years. Participants through their informed consent were informed that they will be recorded and assured that data obtained from them would be accurately coded and anonymized to protect their identity and those of their businesses. It was made clear to the participants that any information or data obtained from them would not be given to anyone other than the institution should they need it as a proof that indeed the study was conducted. Participants were briefed about the purpose of the study and permission was sought from the participants for them to be recorded.

Further, participants were told that their choice to participate in this study was voluntary hence they had the right to withdraw to participate from the study if they wish to do so. With regards to confidentiality, participants were rest assured that their personal and business identities would not be revealed but rather the use of codes and pseudonyms would be used. Throughout the data collection process, the researcher applied the principle of beneficence that place emphasis on the researcher to minimize harm or accidents and maximize the benefits of respondents (Polit & Beck, 2012). In conformity with this, the researcher protected the participants' identity by using codes and pseudonyms.

3.9 SUMMARY

This chapter outlined the methodological aspects considered in the conduction of this study. The chapter begun with the research design, population, sampling and research instrument, the analysis of data procedures and finally, ethical considerations that were adhered to during the entire research process. The next chapter presents and discusses the results of the data as collected from the study participants.

CHAPTER FOUR

DATA PRESENTATION AND DISCUSSION

4.1 INTRODUCTION

The study sought to explore survival strategies of SMEs amidst COVID-19 pandemic in Eenhana town of Ohangwena Region.

Hence, this chapter presents and discuss the data obtained from the sample of 14 participants SMEs owners operating in Eenhana town of Ohangwena region in Namibia. The data presented in this chapter are those from the three main study objectives which are first, to determine how SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst VOVID-19 pandemic. Secondly the study sought to determine the strategies adapted by SMEs to deal with supply chain disruptions during the pandemic. The last objective aimed at establishing the kind of support required for SMEs to remain operational amidst the COVID-19 pandemic. This chapter also present information such as the study interview rate, the participants' biograph and that of their businesses, data presentations and discussion of the study results. The final section of this chapter is the conclusion.

4.2 RESPONSE RATE

Table 4.1: Response rate

Items	Appointment	Interviewed	Not interviewed
Interview	15	14	1

Percentages	14	93.33%	6.66%
-------------	----	--------	-------

The table above, shows the response rate of the study participants. A total number of 14 respondents represented 93.33% which is considered as a good representation of the study interviewed participant given the number of SMEs operating in Eenhana. Interview were scheduled in a flexible manner or rather that gave the respondents time to show up for the interview. Only one person representing 6.66% could not be interviewed due to poor internet connectivity after many attempts. However, the percentage of un- interviewed participants is relatively low which in no way affected the result/finding of the study, despite the fact that the researcher anticipated to contact an interview with all the study participants which form up a total of representation of 15 respondents. As indicated in the previous chapter, the following steps were taken to analyse the research data.

4.2 THEMATIC MODEL ANALYSIS

The current study on exploring into the survival strategies adopted by SMEs in the Eenhana town of Ohangwena Region was purely a qualitative study. This implied that the responses were words, narratives, statements sand descriptions hence the data were analysed through the content analysis model. This model allowed the researcher to thoroughly review the narratives given by the participants and immerse herself with the ideas conceived pertaining to the phenomenon under study. In this review, the researcher referred to the research topic and objectives to ensure that the data selected were relevant to the study. The following steps were observed:

Step 1: The first step involved the researcher familiarizing with the noted down notes to share the perspectives of the interviewees with SMEs operating in Eenhana Town

in Ohangwena Region. During the familiarization process, the researcher wrote down on a hard copy and the major recurring themes for reference during analysis.

Step 2: The data for this study were basically narratives hence the direct quotations were captured verbatim.

Step 3: At this point in time, the researcher merged the related literature with the data collected from the respondents. In case of similarities or differences with findings from prior studies, possible explanations were given by the researcher. Therefore, the chapter smoothly reconciled the reviewed literature and the responses from the participants paving way for an informed discussion

Stage 4: Having smoothly reconciled the data and the text responses were relevant, the researcher carefully discussed the study findings and summarized on the findings from the interviewees pertaining to the factors affecting the performance of SMEs operating in Eenhana Town in Ohangwena Region (Content Analysis).

Theme 1: To determine how SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst COVID-19 pandemic.

Sub-theme 1.1 Effect of lockdown restrictions on business resources

According to Al-Fadly (2020), many African governments introduced drastic measures to prevent the further spread of COVID-19 through several legislated actions that prohibited the normal functioning of society. The measures include wearing face masks, social distancing, staying at home and the ultimate lockdown of all movement. Most business had to close their shops resulting in many issues. Closing shops meant losing business and therefore losing revenue. No company would have been prepared for the COVID-19 pandemic irrespective

of size (Al-Fadly, 2020). Respondents were asked about the effect that the COVID-19 lockdown restrictions had on the business resources and this is how some of the respondents had to say:

Stock in my shop ran out and I had nowhere to buy. Soft and alcoholic drinks, household product all ran out (Participant 1).

Another respondent said that:

I specialize in setting up tents for wedding and do decorations. Business stopped completely because mass gatherings were not allowed during lockdown. Gatherings were restricted to ten persons only and then moved to twenty persons and later to fifty persons. In this devastating situation, no one will pay for a tent to accommodate very few people like that. I really lost a lot of income. (Participant 3)

I ran a restaurant selling cooked food, during lockdown my business was affected badly because it is not considered as providing essential services. (Participant 7)

Findings from the study revealed that the SMEs owners' interviewed were negatively affected by the lockdown restrictions introduced to curb the further spread of COVID-19. The findings align with findings by Ngoc et al, (2020) who mention that the impact of COVID-19 left scars and various elements affected are restaurants, markets, shopping centres and SMEs. Syriopoulos (2020) also mentions that the strategies taken by many governments to flatten the COVID-19 curve such as lockdowns, social distancing, stay-at-home orders, travel, and mobility restrictions resulted in the closure of many businesses and significantly decreased the demand for businesses that were allowed to continue to operate. SMEs were hurt during the lockdown period, they were

unable to offer services to their clientele, to pay salary to their employees and comply to commitment with their suppliers. Many small and medium sized enterprises went out of business. Both supply and demand side were affected and serious downsizing affected public finance caused by the reduction of tax revenues.

Sub-theme 1.2 Strategies used by business to keep generating income in the COVID-19

It was established that the challenges brought about by COVID-19 and the restrictions have forced businesses to come up with inventive ways of doing business in the COVID-19 pandemic environment. Government policies imposed included social distancing, physical distancing as well as limits travel. This had an impact on transactions in the market and various elements were affected such as shebeens, restaurants, markets and service providers such as caterers and wedding planners. Aladejebi (2020) notes that the challenges brought about by the COVID-19 pandemic have forced businesses to come up with new and innovative ways of doing business in the COVID-19 pandemic environment such as adopting or increasing the use of the internet for their operations and accepting mobile money for business transactions. Respondents made the following revelations of the strategies that kept the business running during the pandemic:

*We have devised many ways to remain afloat in our businesses such as advertising through Facebook, WhatsApp, tik tok and others.
(Participant, 2).*

The best way to remain standing was through grouping ourselves into smaller groups and ask for one transporter to carry our stock from

Windhoek. This served us transport costs, Covid-19 protocol clearances as well as accommodation and refreshments to and from Windhoek. (Participant 5)

It is tough to swim along the Covid-19 infested waters but we remained strong and thriving. My survival story is a combination of many things, that is, networking with other competitors, e-marketing, consulting business gurus, cutting down the staff, introducing short working hours as well as down-sizing our operations (Participant 14).

The findings from the study are similar to findings by Indriastuti and Faud (2020), that during the pandemic, some SMEs resorted to using social media to promote their products and render services. Social media has created wide platform for business marketing. Educational institutions of learning have equally benefited. SMEs displayed products or businesses and giving promotions. Big companies also promoted their brands more effectively through digital media to build online communities as a new way to build customer loyalty. Digital marketing provides tools for getting to know customers effectively, on a large scale and proactively developing and enhancing customer experiences. In addition, the owner can do a digital marketing analysis to find out a good performance. As the result, people in several regions have changed their shopping patterns and fulfilled their basic needs online. Indriastuti and Faud (2020) further comment that, however, due to the lack of resources and capability for remote learning, some academic institutions, especially business schools, were forced to suspend teaching and learning, while others attempted with degrees of success to migrate teaching, learning, and administration online.

One respondent on the strategies used by SMEs to continue generating income amidst the COVID-19 pandemic alluded:

Nothing. I did not get any income during the first and second lock down. I just closed my business since it was considered not offering essential services. I sell alcohol and soft drinks. (Participant 3).

Other participants on the same aspect recalled that:

We generated little income from tents and decoration since the suspension of mass gathering wedding celebration were also discouraged. As a result, only few guests showed up for events and we couldn't put up a big tent for few guests. (Participant 3)

This finding shows that the SMEs lost income during the lockdown.

As you know, saloons were closed and we only have to attend to our clients at their houses and sometimes we plait them at our own houses. However, we only do this to clients who resides within our towns. Apart from that, I started selling fruits and vegetables in our street to be able to get money to pay for my saloon rental fees. (Participant 9)

According to Indriastuti and Fuad (2020), due to the challenges prompted by the economic slowdown, there is a high probability that many of the SMEs that are integral to economic activities in Africa will have to downsize, suspend business, or face insolvency. Cath (2021) also mentions that the impact of coronavirus on the economy will left deep scars. It is therefore, important to assess the impact of COVID-19 outbreak on SMEs to assist policymakers and practitioners to streamline their strategies to help these businesses survive from the ongoing crisis. The closure of

businesses and disruption of national supply chains are having a significant impact on the retail and wholesale, transport, warehousing, and communications services. Therefore, findings from this study are similar to findings by Coleman *et al.* (2013) that during a crisis situation, such as COVID-19, the environment is not favourable for business and some businesses are forced to close and income is lost. Ahmed (2020) also says that financial and human resources are affected by the COVID-19 pandemic mentioning that lockdown restrictions affected SMEs more than it affected bigger businesses.

Sub-theme 1.3 Sustaining customers in the COVID-19 Pandemic

The study also revealed that there are various ways adopted by businesses in order to survive. In this regard, sustainability of a business is defined by Ngoc *et al.* (2021) as a firm's ability to effectively absorb, develop situation-specific responses to, and engage in transformative activities to take advantage of disruptive events that potentially threaten survival of a business. Respondents were asked to reveal the strategies that they used in order to keep customers and potentially finding new ones.

The respondents revealed that:

Customer's loyalty- Most of my customers came to visit my hair saloon that I started operating at home. Trust with my clients- despite the challenges of COVID-19 they continuously kept requesting for the service although not all of them (Participant, 8).

My business did not make any money. It remained closed until the regulation reviewed after a one-month period. (Participant, 5)

Promotion of products at the restaurant e.g., we mixed different

products and sell them at one price. This enabled us to generate better income because the price was really good for our customers and we delivered a lot at their door step. (Participant, 7)

I introduced WhatsApp group and also used other social media platforms, such as Facebook, Twitter and Instagram to share and inform customers about our products so that they book, or purchase while there are at the comfort of their home. (Participant, 11)

Flexibility- we were flexible to put up small tents that carry the number of guests allowed to attend events as per the COVID-19 regulation. This however led in to a decline in profit because the smaller the number of people, led to a small tent, few foods prepared for the guests, little decoration, less income (Participant, 13)

This finding is in line with findings by Aladejebi (2020) who writes that the various measures introduced disproportionately affected different SMEs were affected and had no means to cope with the restrictive measures. Government had shortcomings in the way lockdowns were enforced which were characterised by inadequate welfare and social protection in the face of strict lockdowns often violently enforced. There was also inadequate attention paid to the unique and special needs of informal populations, youths, women, the poor and other marginalized and hard-to-reach groups. According to Indriastuti and Fuad (2020), there has been an increase in social media usage and the internet during the lockdown. This came as a result of loneliness associated with lockdown and people ended up preferring social media over physical interaction. Consequently, people changed their shopping patterns and fulfilled their basic needs online. Innovative marketing, according to Larkina *et al.* (2018), is a determinant of the success of interactions with potential consumers. Creative marketing can also

respond to the changing speed of customer desires and market demands. The ability of marketing managers is needed to find innovations that can respond to changes in the rate of information technology and the tastes of new customers and ensure the ability of consumers to pay. E-business has become a necessity for dealing with the crisis caused by COVID-19.

Furthermore, Ivanov (2020) attributes that in managing a crisis, business need to re-examine their strategies from three standpoints: financial commitment, forming cross-functions teams and connecting with their supply chains as well as investigating incorporate social responsibility and doubling down efforts with regard to partnership. Moreover, while previous authors pointed out that the COVID-19 crisis can be managed when the business work in collaboration with its society (AL-Mansour & AL-Ajmi, 2020; Xu et al, 2020, Doddo, 2020). Business survival therefore depends on employing strategies focused on efficient operations and responding rapidly to supply chain disruptions (Veselovska, 2020). COVID-19. Supporting the same argument is Mollenkopf and Ozanne (2020) who stress that disruption in the supply chain and sudden changes in the consumers' behaviours suggests the need for renewed attention to innovative strategies in the underlying processes of supply chain

Sub-theme 1.4 Resource Challenges (procuring resources) during the pandemic

It was also established from the study that there are challenges encountered in the procurement of resources amidst the COVID-19 pandemic. The respondents had varied responses and this is what some respondents had to say.

Before COVID-19, customers use to gather and we use to receive lot of income from our customers. The profit was very good, we use to cover all our expenses. During the COVID-19, there were no sales

taking place at all due to the lock down. After the relaxation of the lock down regulation, we started getting very few customers. This had led to goods (drinks) getting expired due to loss in sales. (Participant,4)

Income is badly affected up to now. I am no longer getting what I supposed to get. Even the demand for goods decreased because many people lost their job and they did not have money. Some of those who use to be my loyal customers lost their job as a result of COVID-19 and this negatively affected my income. Also, some customers stopped buying my products because they have to use their hard-earned money to buy other necessity needed as a home remedy to cure COVID-19. This whole situation forced me to terminate job for my two employees who use to help me in my shop. I now do everything by myself. (Participant, 6).

The other interviewed respondent had this to say

The income flow decrease. Income generation declined due to COVID-19 regulations that required the business to close down. The restriction of mass gathering and suspension of events such as sports contribute to people staying more at home, hence income generation declined drastically. My business use to cater food during/ at workshops and conferences. Since the mass gathering came to stand still, workshops were suspended and this led to a decline in income. (Participant, 12).

The demand for my clothes reduced during COVID-19 comparing to how it was before. This is due to closed of boarder and restrictions in movement as well as by reducing the number of hours a business has to operate. (Participant, 8).

In relation to the above claims as given by the study participants, Csath, (2021) assert that the impact of coronavirus has left deep scars on economies and it is therefore important to empirically assess the impact of COVID-19 outbreak on SMEs. The closure of businesses and disruption of national supply chains are having a significant impact on the retail, wholesale, transport and services. This finding is in line with Csath (2021) who also points out the difficulties that were encountered in getting stock. SMEs are reported to have been faced with a decline of sales during the COVID-19 pandemic due to inadequate resources (Julius, Nuugulu, & Julius, 2020). It is therefore imperative even during this pandemic that SME owners ensure that these resources are well taken care of regardless of what the business is going through.

When firms are losing finances especially during the pandemic, it would mean that the firms will not make profit which is the main objective of the existence of any business. It is undoubtedly therefore a fact that every business survival depends on profit which can be used to replace resources.

Thus, it impacts on transactions in the market. Various elements affected are restaurants, markets, shopping centres, online transportation, and SMEs. As the result, people in several regions have changed their shopping patterns and fulfilled their basic needs online. Bullough and Renko (2018) stress the need for businesses to update itself with the modern technology in order to function appropriately, more so during a crisis. Dodd (2020) points out that COVID-19 has come with a new set of challenges and supply chain organisations have to adjust the way they do business such as the supply replenishment process, the order fulfilment process and hiring of new employees to be trained for instance on order picking and home delivery through appropriate avenues. Findings from the study support conclusions by Dodd (2020) that the way of doing

business has been changed because of the COVID-19 restrictions. Hobbs (2020) also emphasised the need for businesses affected by the COVID-19 restrictions to explore measures which they can employ in order to potentially minimise the impact of COVID-19 disruptions.

Literature also suggest that government relief packages to businesses are playing an important role in supporting SMEs to survive amidst COVID (Jese, Cheny, Yubo & Wei, 2020). However, it emerged in some countries such as South Africa that COVID-19 has put a new burden on the government, compelling that it to utilize its scarce funds on COVID prevention, at the expense of key business developmental projects.

However, it should be noted that it is the responsibility of SMEs to take advantage of government rescue programs, assess their viability and identify new opportunities to pursue growth (Nivetha & Esudhamathi, 2021) if they are to survive amidst the pandemic.

Sub-theme 1.5 Strategies that businesses could employ during a crisis (To remain competitive)

It was also found out that there are strategies to leverage the SMEs businesses from this current study. According to Buffington et al (2020), the recent events caused by the COVID-19 pandemic have shown that businesses need to adopt new business models to operate during this crisis. For example, some museums started offering online exhibitions, while musicians delivered concerts via online streams or recorded their performance as a way of operating during the crisis. The COVID-19 pandemic has pushed many businesses, including those within the creative industries, to operate rapidly and develop new, more resilient ways of functioning. In order for businesses and organisations to survive in times of crisis, the main component of every system

should be resilience (Buffington *et al.*, 2020). Respondents were asked about some of the recommendations that they thought could be put in place in order for them to remain competitive. The respondents had this to say.

The government was supposed to allow entrepreneurs with registered business who get their stock from South Africa to freely get their stock as long as they are vaccinated and tested negative. (Participant, 8)

Taking of risk-entrepreneurs need to think of another business idea that can bring income which is more needed during COVID-19 e.g., selling masks, hand sanitizers etc. Business needs to be flexible and respond to the plans in place to bounce back. (Participant, 10)

There should be a good commitment to between other businesses and suppliers.

Business should plan for uncertainty and Business should engage in marketing on social media. (Participant, 14)

According to Aladejebi (2020), the preventive measures that were put in place by most African countries such as the closing of national borders, and partial or complete lockdowns of the economies, which among other things led to the temporary closure of businesses, schools and social activities, affected their economies negatively in terms of lost productivity, value chain disruptions, decrease in consumer demand, and intra- and inter-regional trade. The finding is therefore in line with findings by Csath (2021). Furthermore, SMEs need to consider digitalization as part of the new normal: Digital marketing through social media like marketing products and services without a boarder. SMEs need to examine their expense lines to cut costs (Aladejebi, 2020). Business need to be flexible and respond to the plans in place to bounce back.

SME owners need to think outside the box and come up with innovations that can elevate their business and take the opportunity to educate themselves. Liguori and Pitz (2020) recommends that the government should support SMEs by working to ascertain and bridge breaches in business which could impede SME development, while ensuring that SMEs holders are provided with the expertise and competences they want to reconstruct and develop their businesses after COVID-19 pandemic. McConnel (2011) who stressed that the government support to SMEs facilitates organisations development and structural changes and mitigates internal conflicts eventually boosting growth prospects. However, it should be noted that it is the responsibility of SMEs to take advantage of government rescue programs, assess their viability and identify new opportunities to pursue growth (Nivetha & Esudhamathi, 2021) if they are to survive amidst the pandemic. Buffington (2020) also notes that the COVID-19 pandemic has changed the way businesses are maintained and run. This is because of the lockdown restrictions on business networks has created the demand for new business models. Investments are needed in the form of social networks and other new forms of flexible during the COVID-19 pandemic.

Theme 2: To determine strategies adopted by SMEs to deal with supply chain disruptions during the pandemic

Sub-theme 2.1. Dealing with (supply) delays during the pandemic.

One setback experienced by businesses, including SMEs, as a result of the COVID-19 crisis was the disruption in the supply of goods. A supply chain disruption is referred to as an unanticipated incident that disrupts the usual flow of goods and material within the supply network (Nel, De Goede, & Niemann, 2018). Respondents were asked about the disruptions they encountered and these were some of their responses;

'Delays in stock delivered-take a month but before COVID-19 my stock only takes a maximum of a week to arrive because I go there myself. Things just changed drastically during COVID-19. This caused some customers to run out of patience and give up on waiting. I tried finding an agent to help out to get my stock fast and sent it, but this was still challenging because some goods ordered were not in stock and the clothes that the person replaced with were not nice.' ((Participant, 8)

Another respondent reacted that;

'Tutorial-students were not paying, arguing that they cannot pay for online classes that requires them to use their own data. We managed to talk to the parents who are not up to date with their payment to find out how far they are in terms of paying although some don't pay in full and there was no guarantee on when they will pay.' (Participant, 2)

'Restaurant-delivering of stock from suppliers. The business had scarcity of some products and we could not deliver as expected by our customers. Delivery truck took long to deliver goods at the north because they use to spend many days on the road due to curfew. No movements were allowed as from 20hrs for the duration of two months.' (Participant, 7)

The responses show that all interviewed business owners were affected by the pandemic. Findings of this study support findings by Al Mansour and Al Ajman (2020) who state that COVID-19 has badly affected the business' normal way of functioning leaving many business operations suspended and consumer buying has been reduced as people mostly stayed indoors due to lockdowns. SMEs were, however, more

disadvantaged by COVID-19 regulations and lockdowns because they do not have sufficient resources and capacity to switch to online trading, to survive the crisis and that rely on income generated from the sale of their goods (Fitriasari, 2020). Julius, Nuugulu, & Julius, 2020 also mentioned that even though the financial resources are amongst the critical business resources, SMEs are reported to have lost their financial resources due to the COVID-19 pandemic. This is in line with the findings of the study that SMEs lost income due to delays caused by the effects of the pandemic.

Although there is arguably no formula to business success, not even during COVID-19 pandemic, adopting good strategies can help the business to remain operational and competitive in any circumstance. Liu et al (2021) argued that businesses with favourable means are more likely to survive and grow, unlike businesses with more financial difficulties.

Theme 3: To establish the kind of support required for SMEs to remain operational amidst the pandemic.

Sub-theme 3.1. Support from government

Protecting SMEs during the pandemic is important because by so doing you are protecting people from job losses, providing a safety net for SMEs and also helps the country to remain resilient amidst the crisis (Fitriasari, 2020). Abebisi and Bakare (2019) also emphasized that in Africa, SMEs are considered as one of the engines of financial progress, sustainability and industrial growth of a nation, however their existence level has been extremely affected by COVID-19 pandemic. Respondents were asked if they got any support the government during the pandemic. The respondents revealed the following: One respondent had this to say:

'Yes. My business received one 10 kg of maize. This was a once off'

donation from the government. We got this through the councillor's office as a relief from the government to supplement the income we lost in our business during COVID-19.' (Participant, 1)

'Not at all because the government only considers big company and SMEs were neglected. We tried to ask the government line ministry but up to know nothing received from them.' (Participant, 10)

'I did not receive anything. I applied for fund from the GIPF but they did not respond.' (Participant, 11)

These particular finding of this study is similar to findings by Ahmed (2020) who pointed out that support from the government to SMEs in some African countries is minimal because the government is more anxious about the prevention and the treatment of the virus. Businesses including SMEs are advised to grow their own competencies to lean swiftly and develop innovative strategies that can address different challenges as a result of COVID-19. Fitriasari (2020) also mentions that protecting SMEs during the pandemic is important as this protects people from job losses, provide safety nets for SMEs and most importantly, helps the country to remain resilient amidst the crisis. Given the background on the important roles played by SMEs, it is the government responsibility, even during COVID-19 disruptions, to identify and bridge gaps in business which could hinder SME growth through providing support for back-office support (Rajagopal, Magwentshu, & Kalidas, 2020). Aladejebi (2020), also notes that the lockdown also affected poor people who did not have the means to cope with the restrictive measures. Aladejebi (2020) further mentions that government assistance was marred with shortcomings in different

countries and these included inadequate welfare and protection from the strict lockdowns often violently enforced.

Furthermore, Bullough and Renko (p. 145, 2018) suggest that businesses, particularly SMEs should explore the use of network communication platforms such as Facebook and WhatsApp, if they are to overcome the supply chain disruption challenges caused by COVID-19. It is evident in literature that the emerging of online marketing allow SMEs to access new business opportunities one way of overcoming COVID-19 challenges.

Sub-theme 3.2: Support from government

According to Julius, Nuugulu and Julius (2020), in Namibia SMEs play an important role in the economy and employ an estimated 20% of the country's workforce, and contributed nearly 12% to the country's GDP (NSA, 2017). Respondents were asked about the kind of support that they would want to get from the government and this is what the respondents had to say. One of the respondents revealed that:

'Consultations could have been solicited with all affected people to understand the side off business people and how they can continue operating without contravening with COVID-19 regulations.'
(Participant, 2, 5 and 11)

'The government should consider small businesses that were shut down completely. The government could have as well implemented COVID-19 regulations that are not too strict and allow small businesses to operate in order to generate income.' (Participant, 4, 12, 13)

'SMEs are run based on their exposure and they needed to help them to

pay for their expenses. They supposed to consider the expenses of each business and pay them enough money to cater their expenses so that they keep running. Discuss with business people to establish the needed support to be given e.g., when it gave N\$750.00 all people could have been given because COVID-19 affected everyone.’ (Participant, 5)

The findings are in line with findings by Ahmed (2020) who asserts that SMEs need support from the government because of their vulnerability when it comes to financial crisis such as the consequence of COVID-19 because they greatly depend on the income earned from the sales of goods hence the need for the government to have policies that support SMEs to enable them to function competently and to have rules that lessen their administrative expenditures. Moreover, due to the lack of sufficient governmental support, most SMEs face financial decline and even go bankrupt. SMEs have limited capability and resources to recover from such crisis, especially those operating in developing countries.

They further added that SMEs have been affected massively by the pandemic due to inherent constraint, and they have been trying hard to figure out how to get out of the disadvantageous situation and continue to operate their businesses (ibid). This suggests the need for SMEs to explore diverse opportunities to transform their operation towards sustainability rather than waiting for the government to do everything in its power to help SMEs to survive COVID-19 pandemic.

Sub-theme 3.3: Strategies the government could put in place to help SMEs

According to Rajagopal *et al.* (2020), is the responsibility of the government, even during COVID-19, to identify and bridge gaps in the business environment which could hinder SME growth through providing support. SMEs were asked to about

strategies the government could employ to help them during such difficult times. The respondents had this to say:

The government could have implemented measures such as unemployment benefits, rent payment, mortgage relief, lump sum payment to all registered small business. (Participant 9)

Julius, Nuugulu and Julius (2020) conducted a study in Namibia to estimating the economic impact of COVID-19 and revealed that due to the state of emergency that was declared and the consequent lockdowns that were implemented, the Namibian government is encouraged to redefine the rules and regulations of the state of emergency to ensure that SMEs and informal businesses do not suffer. Further suggestions were made by Julius, Nuugulu and Julius (2020) that the government should introduce programs aiming at developing SMEs capacity to diversify and start venturing into other products to aid them survive throughout or post the COVID-19 since SMEs are negatively impacted by COVID-19 disturbances. Findings and suggestions from the study are in line with Julius, Nuugulu and Julius (2020).

Findings from the interviewees are in line with suggestions by Julius, Nuugulu and Julius (2020) that government is a key player in enabling business growth of SMEs by providing targeted support. Julius *et al.* (2020) further suggests that, government should implement measures to rescue businesses, including SMEs. Jese *et al.* (2020) also suggest that government relief packages to businesses play an important role in supporting SMEs to survive amidst COVID. However, it emerged in some countries such as South Africa that COVID-19 has put a new burden on the government, compelling that it to utilize its scarce funds on COVID prevention, at the expense of key business developmental projects. In other countries such as Nigeria, the

government role in helping SMEs to survive the pandemic is minimal because their focus is more on finding cure for the deadly COVID-19. On this, Ahmed (2020) pointed out that support from the government to SMEs in Nigeria is minimal because the government is more anxious about the prevention and the treatment of the virus.

According to Dineros and Dipasupil (2020) the government can support SMEs by working with businesses and sectors that are impacted by COVID-19 to improve resilience approaches and to aid them reimagine their industry models working onward. For this reason, government should implement measures to rescue businesses, including SMEs (Julius, Nuugulu and Julius, 2020). Given that background on the important roles played by SMEs, it is the government responsibility even during COVID-19 disruption to identify and bridge gaps in business enablement which could hinder SME growth through providing outsourcing support for back-office support (Rajagopal, Magwentshu, & Kalidas, 2020).

4.4 SUMMARY

The chapter presented and discussed the major findings of the study on SMEs in Namibia. The findings were centred on the findings made by interviews conducted. The findings were presented in the form of emerging themes that were discussed and evidence of direct citation was used to justify the findings as to conform to qualitative data analysis methodology. The following chapter presents conclusion and recommendation of the study.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter provides detail on the summary, the conclusions from findings and offer recommendations to inspire further research.

5.2 SUMMARY

The summary is presented under the following headings in order to provide a brief overview of this qualitative study.

5.2.1 Main objective

The main objective of this study was to explore survival strategies for small enterprises in Eenhana, during the COVID-19 pandemic. In order to achieve this main objectives, the following sub objectives were formulated:

5.2.2 Sub objectives:

1. To determine how SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst COVID-19 pandemic.
2. To determine strategies adopted by SMEs to deal with supply chain disruptions during the pandemic.

3. To establish the challenges affecting the performance of SMEs at in Eenhana Town in Ohangwena Region.

4. To establish the kind of support required for SMEs to remain operational amidst the pandemic.

5.2.2.1 Theme 1: To determine how SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst COVID-19 pandemic.

Findings from the study revealed that the SMEs owners' interviewed were negatively affected by the lockdown restrictions introduced to curb the further spread of COVID-19. It was further noted that the strategies taken by many governments to flatten the COVID-19 curve such as lockdowns, social distancing, stay-at-home orders, travel and mobility restrictions resulted in the closure of many businesses and significantly decreased the demand for businesses that were allowed to continue to operate. SMEs were hurt during the lockdown period, they were unable to offer services to their clientele, to pay salary to their employees and comply to commitment with their suppliers. Many small and medium sized enterprises went out of business under. Both supply and demand side were affected and serious downsizing affected public finance caused by the reduction of tax revenues.

It was also established that the challenges brought about by COVID-19 and the restrictions have forced businesses to come up with inventive ways of doing business in the COVID-19 pandemic environment. Government policies imposed included social distancing, physical distancing as well as limits travel. This had an impact on transactions in the market and various elements were affected such as shebeens,

restaurants, markets and service providers such as caterers and wedding planners. It was widely acknowledged that the challenges brought about by the COVID-19 pandemic forced businesses to come up with new and innovative ways of doing business in the COVID-19 pandemic environment such as adopting or increasing the use of the internet for their operations and accepting mobile money for business transactions. Hence some SMEs resorted to using social media to promote their products and render services. Social media created wide platform for business marketing. Educational institution of learning have equally benefited. SMEs displayed products or businesses and giving promotions. Big companies also promoted their brands more effectively through digital media to build online communities as a new way to build customer loyalty. Digital marketing provided tools for getting to know customers effectively, on a large scale and proactively developing and enhancing customer experiences. In addition, the owner could do a digital marketing analysis to find out a good performance. As the result, people in several regions have changed their shopping patterns and fulfilled their basic needs online.

Theme 2: To determine strategies adopted by SMEs to deal with supply chain disruptions during the pandemic

It was also found out that there are strategies to leverage the SMEs businesses from this current study. The recent events caused by the COVID-19 pandemic have shown that businesses need to adopt new business models to operate during this crisis. For example, some business owners were offering online exhibitions, while musicians delivered concerts via online streams or recorded their performance as a way of

operating during the crisis. The COVID-19 pandemic has pushed many businesses, including those within the creative industries, to operate rapidly and develop new, more resilient ways of functioning. In order for businesses and organisations to survive in times of crisis, the main component of every system should be resilience. Furthermore, it was noted that SMEs need to consider digitalization as part of the new normal; Digital marketing through social media like marketing products and services without a boarder. SMEs need to examine their expense lines to cut costs as well in order to survive.

Theme 3: To establish the kind of support required for SMEs to remain operational amidst the pandemic.

It was noted that protecting SMEs during the pandemic is important because by so doing you are protecting people from job losses, providing a safety net for SMEs and also helps the country to remain resilient amidst the crisis. Hence, SMEs were and still are considered as one of the engines of financial progress, sustainability and industrial growth of a nation, however their existence level has been extremely affected by COVID-19 pandemic. Therefore, businesses including SMEs are advised to grow their own competencies to lean swiftly and develop innovative strategies that can address different challenges as a result of COVID-19. Given the background on the important roles played by SMEs, it is the government responsibility, even during COVID-19 disruptions, to identify and bridge gaps in business which could hinder SME growth through providing support for back-office support.

It was also advised that businesses, particularly SMEs should explore the use of network communication platforms such as Facebook and WhatsApp, if they are to

overcome the supply chain disruption challenges caused by COVID-19. It is evident in literature that the emerging of online marketing allow SMEs to access new business opportunities one way of overcoming COVID-19 challenges. Furthermore, it was discovered that SMEs need support from the government because of their vulnerability when it comes to financial crisis such as the consequence of COVID-19 because they greatly depend on the income earned from the sales of goods hence the need for the government to have policies that support SMEs to enable them to function competently and to have rules that lessen their administrative expenditures. Moreover, due to the lack of sufficient governmental support, most SMEs face financial decline and even go bankrupt. SMEs have limited capability and resources to recover from such crisis, especially those operating in developing countries.

They further added that SMEs have been affected massively by the pandemic due to inherent constraint, and they have been trying hard to figure out how to get out of the disadvantageous situation and continue to operate their businesses. This suggests the need for SMEs to explore diverse opportunities to transform their operation towards sustainability rather than waiting for the government to do everything in its power to help SMEs to survive COVID-19 pandemic.

5.3 RECOMMENDATIONS

5.3.1 Recommendations to the wider business community

- The researcher advises the local business communities to partner up with the Government of the Republic of Namibia to source financial funds which will be used in the workshops, consultative forums, training, awareness campaigns and printing of related material for smoothrunning of SMEs and other upcoming businesses.

- Informed by the study findings, the researcher encourages the wider business community to embrace national economic programmes as they are meant to solve their local economic, social and even political problems.
- The local communities must welcome upcoming SMEs in their areas as credible service providers and not fly-by-night schemes.

5.3.2 Recommendations to SMEs owners

In line with the study findings, the researcher suggests the following to SMEs owners:

- The study encourages SMEs owners to familiarize themselves with business, economic and financial ethics and principles to enhance the way they run their businesses during the post COVID-19 pandemic.
- The researcher also suggests that SMEs should fight for space and engage actively in the policy formulation stages where they will express numerous ideas informed by their knowledge and experience.
- It is very essential for SMEs owners to understand the varied cultures and existential realities of the communities that they find themselves in, and attempt to share their ideas harmoniously.
- They should also hire competent personnel for their businesses to aid them strategies on effective business operations during world pandemics.

5.4 CONCLUSION

This chapter delved on the summary of the main findings obtained from the study. It also highlighted on the conclusions drawn and recommendations proposed to the community business members, SME owners and employees as well as the Ministry of Industrialisation Trade and SME Development.

REFERENCES

- Abebisi, P. & Bakare, F. (2019): *Advances in Business, Management and Entrepreneurship*, London Harvard.
- Ahmed, M.N. (2020): *The Biology of Entrepreneurship*, Oxford, Becker Press.
- Akgan, K. (2021): *Entrepreneurship in the wild*, London, Harvard.
- Alici, T. & Polat, B. (2020): *Entrepreneurship: Principles and Practice*, Pretoria, Kagiso.
- Anderson, G. (2012): *Just Business*, Ottawa, Gharab Press.
- Barney, I. (2012): *The Entrepreneurship of Resource-Based Theory*, London, Hack Press.
- Bhasin, M. (2019): *Advances in Pacific Basin Business, Economics and Finance*, Auckland, Duke Press.
- Bullough, H. & Renko, J. (2018): *Entrepreneurship in Education*, Auckland, Duke Press.
- Chuu, D.A. (2011): *Trailblazing in Entrepreneurship*, Lusaka, Mwaata Press.
- Dodd, T. (2020): *The Psychology of Money*, Harvard, Harvard University Press.
- Ejose, S. Grunfeld, L. A. & Green, C. (2010): *African Small to Medium Enterprises, Growth and Challenges*, Indiana, Perez Press.

- Esteve, O. & Manez, F. (2008): *Social Entrepreneurship in the water sector*, Oxford, McMillan Press.
- Firth, J.B. (2017): *Entrepreneurial You*, Ibadan, Okechukwu Press.
- Fitriasari, F. (2020): *Business model evolution: In search of Dynamic consistency*, New York, New York, University Press.
- Grant, W. (2000): *Starting a Business*, New York, Rutledge Press.
- Hobbs, D. (2020): *Illegal entrepreneurship, organized crime and social control*, New York, New York, University Press.
- Mbeki, G. (2017): *The Transformation Agenda in modern day South Africa*, Pretoria, Kagiso.
- Mbeki, G. (2019): *The Architects of Poverty*, Pretoria, Kagiso.
- McConnel, C.R. (2011): *Economics: Principles, problems and Policies*, New York, New York, University Press.
- Mollenkopf, D. & Ozanne, L. (2020): *Supply Chain and Logistics*, Michigan , Michigan University Press.
- Nuugulu, K. & Julius, B. (2019): *Entrepreneurs Creative Responses to Institutional Challenges*, New York, New York, University Press.
- Ogbokor, C.A & Ngeendepi, E.J. (2012): *Advances in Business Management*, Oxford, University Press.
- Samuel, S.S. (2017): *Impact of Entrepreneurial Leadership Styles on Organization Innovation*, New York, New York, Hopkins Press.

Sansa, L. (2020): *Push Yourself to Be Great*, New York, New York, University Press.

Sarpong, G.K. (2018): *Entrepreneurial Africa; The entrepreneurship Journal of Kindle Edition*, New York, New York, Heyns Press.

Williams & Schaefer (2020) *Entrepreneurship and Regional Development*, New York, New York, University Press.

World Bank (2018): *Doing Business*, Geneva, World Press.

Marley, K. A., Ward, P. T., & Hill, J. A. (2014). Mitigating supply chain disruptions—a normal accident perspective. *Supply Chain Management: an international journal*.

Ivanov, D. (2020). Predicting the impacts of epidemic outbreaks on global supply chains: A simulation-based analysis on the coronavirus outbreak (COVID-19/SARS-CoV-2) case. *Transportation Research Part E: Logistics and Transportation Review*, 136, 101922.

Datta, P. P., & Christopher, M. G. (2011). Information sharing and coordination mechanisms for managing uncertainty in supply chains: a simulation study. *International Journal of Production Research*, 49(3), 765-803.

Nel, J., De Goede, E., & Niemann, W. (2018). Supply chain disruptions: Insights from South African third-party logistics service providers and clients. *Journal of Transport and Supply Chain Management*, 12(1), 1-12.

Mollenkopf, Diane A., Lucie K. Ozanne, and Hannah J. Stolze. "A transformative supply chain response to COVID-19." *Journal of Service Management* (2020).

- Liguori, E. W., & Pittz, T. G. (2020). Strategies for small business: Surviving and thriving in the era of COVID-19. *Journal of the International Council for Small Business*, 1(2), 106-110.
- Akbay, C., Khalil, D. M., & Odel, N. M. (2021). The impact of COVID-19 on small businesses in the North of Iraq. *World Journal of Biology and Biotechnology*, 6(1), 21-23.
- Alici, A., & Polat, L. (2020). Economic Effect of Coronavirus (COVID-19) Outbreak on Airline Businesses. *Electronic Turkish Studies*, 15(6).
- Coleman, S., Cotei, C., & Farhat, J. (2013). A resource-based view of new firm survival: New perspectives on the role of industry and exit route. *Journal of Developmental Entrepreneurship*, 18(01), 1350002.
- Adebisi, S. A. (2019). Survival strategies and sustainability of small and medium enterprises in a volatile environment. In *Survival strategies and sustainability of small and medium enterprises in a volatile environment: Adebisi, Sunday Abayomi*.
- Rajagopal, A., Magwentshu, N., & Kalidas, S. (2020). How South African SMEs can survive and thrive post COVID-19. *Providing the Right Support to Enable SME Growth Now and Beyond the Crisis*.
- Verma, S., & Gustafsson, A. (2020). Investigating the emerging COVID-19 research trends in the field of business and management: A bibliometric analysis approach. *Journal of Business Research*, 118, 253-261.
- Itanyi, N., & Obuka, U. (2022). COVID-19 and Its Sweeping Effect on Businesses in Nigeria: Lessons for the Future. *Business Law Review*, 43(1).

- Julius, E., Nuugulu, S., & Julius, L. (2022). Forecasting the Economic Impacts of COVID-19: A Case for the Namibian Economy. In *COVID-19 and a World of Ad Hoc Geographies* (pp. 1445-1466). Springer, Cham.
- Nivetha, P., & Sudhamathi, S. (2021). Survival strategies for businesses during COVID-19 lockdown. *Shanlax International Journal of Management*, 8(3), 79-82.
- Liguori, E. W., & Pittz, T. G. (2020). Strategies for small business: Surviving and thriving in the era of COVID-19. *Journal of the International Council for Small Business*, 1(2), 106-110.
- Hitt, M. A., Xu, K., & Carnes, C. M. (2016). Resource based theory in operations management research. *Journal of operations management*, 41, 77-94.
- Esteve-Pérez, S., & Mañez-Castillejo, J. A. (2008). The resource-based theory of the firm and firm survival. *Small Business Economics*, 30(3), 231-249.
- Spender, J. C., Kraaijenbrink, J., & Groen, A. (2009). The resource-based view: a review and assessment of its critiques. *J Manag*, 36, 349-372.
- Wernerfelt, B. (2002). Why should the boss own the assets? *Journal of Economics & Management Strategy*, 11(3), 473-485.
- Ogbokor, C. A., & Ngeendepi, E. J. (2012). Investigating the challenges faced by SMEs in Namibia.
- Veselovská, L. (2020). Supply chain disruptions in the context of early stages of the global COVID-19 outbreak. *Problems and Perspectives in Management*, 18(2), 490-500.

- Jakhongirov, I. (2020). The Necessity of Introducing Innovations in The Agricultural Sector of The Republic of Uzbekistan. *The American Journal of Agriculture and Biomedical Engineering*, 2(08), 67-72.
- Renko, M., Bullough, A., & Saeed, S. (2021). How do resilience and self-efficacy relate to entrepreneurial intentions in countries with varying degrees of fragility? A six-country study. *International Small Business Journal*, 39(2), 130-156.
- Saunders, M., Lewis, P., & Thornhill, A. (2003). Research methods for business students. *Essex: Prentice Hall: Financial Times*.
- Mertens, D. M. (2010). Transformative mixed methods research. *Qualitative inquiry*, 16(6), 469-474.
- Creswell, J. W., & Poth, C. N. (2016). *Qualitative inquiry and research design: Choosing among five approaches*. Sage publications.
- Leedy, P. D., & Ormrod, J. E. (2005). *Practical research* (Vol. 108). Saddle River, NJ, USA: Pearson Custom.

7. APPENDICES

7.1 RESEARCH PERMISSION LETTER - NBS



25th November 2022

TO WHOM IT MAY CONCERN

Re: MBMS – Ms. Vistorina Haipa, Student No: 201160064

As part of our Master of Business Administration Programme, students are expected to submit a research report after completion of their course-work. They need to explore in detail, some concepts and issues pertaining Business Administration. To do that effectively, they need to conduct research and obtain practical examples.

Ms. Haipa has chosen your organisation to approach for information. It is against this background that I wish to kindly request you to assist **Ms. Haipa** with the information she requires. Accept our assurance that the data will be used for academic purposes only. A copy of the completed document will be available at the Namibia Business School for perusal. Her research synopsis indicates that her topic touches on “**An exprolation on the survival strategies used by Small and Medium Enterprises amidst COVID-19.**”.

Your kind assistance is highly appreciated

Yours sincerely

Dr Greenfield Mwakipesile
Head of Research
Namibia Business School
University of Namibia
Tel: +246 61 413 500
Fax: +246 61 413 512
Email: mwakipg@nbs.edu.na ; mwakipg@unam.na



7.2 RESEARCH PERMISSION LETTER

P O Box 15229
Oluno, Ondangwa
14 January 2022

Enq: V. Haipa
Cell: +264812987503
Email address: vistohaipa@gmail.com

To: The manager: Marketing and Economic Development
Eenhana Town Council
Ohangwena Region
Att: Mr. Muandingi K. P. N

RE: REQUEST FOR A RESEARCH SITE

I am Vistorina Haipa, a student at University of Namibia, studying towards a master's degree in the field of business management (management strategy). My research interest is based on exploring the survival strategies of SMEs in Eenhana, Ohangwena region amidst COVID-19. It is my desire to base my research in Eenhana because it is where there is an increase in SMEs and most importantly, it is where I based my research proposal as well as study piloting.

The duration for collecting data will be a one-week duration, which will start on 24-28 January 2022, should approval be granted. It is worth to mention that my programme to collect data will not disrupt any activities either for the targeted 15 SMEs or for the town council because convenient time and dates will be decided upon which will be ideal for the research participants. Since nobody knows when COVID-19 will end, this study will be of outmost important to SMEs owners' by helping them with survival strategies they can use to keep their business operating and succeed during pandemics such as the COVID-19.

It is my sincere hope that this request will receive your outmost attention and consideration thereof. Should you have any question regarding my request, please reach me at any of the contacts given above.

I am looking forward to your positive response.

Thanking you in anticipation

Sincerely yours



Vistorina Haipa (a researcher)

7.3 INFORMED CONSENT DOCUMENT

P O Box 15229
Oluno, Ondangwa
03 January 2022

Enq: V. Haipa
Cell: +264812987503
Email address: vistohaipa@gmail.com

Dear Mr. /Ms

Invitation to take part in a research study

I am Vistorina Haipa, a student at University of Namibia, studying towards a master’s degree in the field of business management (management strategy). My research interest is based on exploring the survival strategies of SMEs in Eenhana, Ohangwena region amidst COVID-19. It is my desire to base my research in Eenhana because it is where there is an increase in SMEs and most importantly, it is where I based my research proposal as well as study piloting.

The duration for collecting data will be a one-week duration, which will start on 24-28 January 2022, should approval be granted. It is worth to mention that my programme to collect data will not disrupt any activities either for the targeted 15 SMEs or for the town council because convenient time and dates will be decided upon which will be ideal for the research participants. Since nobody knows when COVID-19 will end, this study will be of outmost important to SMEs owners’ by helping them with survival strategies they can use to keep their business operating and succeed during pandemics such as the COVID-19. As a researcher, I undertake to uphold confidentiality with all the data you will contribute to this study and use that data for the study purpose only. Please note that you have the right to withdraw from the study at any time you may wish to do without any consequences.

It is for the given background that I am inviting you to be a participant of my study. Feel free to reach me out at a given contact information.

Yours faithfully

Vistorina Haipa

Declaration

I (Participant’s name) hereby confirm that I understand the content of this consent letter and the purpose of the research. I further understand that I have the right to withdraw from this study without any consequence. I am willing to participate in the study.

.....
Participant’s signature Date

7.4 DATA COLLECTION INSTRUMENT: INTERVIEW GUIDE

RESEARCH TOPIC: EXPLORING BUSINESS SURVIVAL STRATEGIES OF SMALL ENTERPRISES IN EENHANA, OHANGWENA REGION DURING COVID-19 PANDEMIC

Research Interview guide for participants

Research questions for every research objective

1. To determine how SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst COVID-19 pandemic.

- ✓ What resources do you have in your business which are/were negatively affected by COVID-19?
- ✓ Tell me the strategies you have used to keep your business resources generating income during the pandemic?
- ✓ What would you say are the factors enabled your business to win customer during the pandemic?
- ✓ Is there any changes/difference you observed with your business resources before and during COVID-19 in terms of income generating? Explain more.
- ✓ What recommendations do you have so that business continue to use their resources to survive and generating money, considering COVID-19 regulations set?

2. To determine strategies adopted by SMEs to deal with supply chain disruptions during the pandemic.

- What specific disruption (delays in supply) did you experience in your business due to COVID-19? How did you deal with these delays during COVID-19?
- Can you please share with me how you overcome supply chain disruption caused by COVID-19 regulations?
- Is there any difference you observed between the supply chain before and during COVID-19? Elaborate more.
- Are there some factors you can share with me which in your views contributes to supply chain disruption?
- What recommendation do you have to address supply chain disruption in any event of COVID-19?

3. To establish the kind of support required for SMEs to remain operational amidst the pandemic.

- Tell me if your business received any support from the government during COVID-19? Was the support sufficient?
- What kind of assistance did you anticipate to receive (from government or private institutions during COVID-19?
- In your views, what could the government do to ease the problem affecting businesses as a result of COVID-19?
- What do you think the government need to consider when giving support to SMEs during pandemics such as the COVID-19?

7.5 RAW DATA

RESEARCH TOPIC: EXPLORING BUSINESS SURVIVAL STRATEGIES OF SMALL ENTERPRISES IN EENHANA, OHANGWENA REGION DURING COVID-19 PANDEMIC

Research Interview guide for participants

Research questions for every research objective

1. To determine how SMEs positioned their most critical resources to attain competitive advantage and ensure their survival amidst COVID-19 pandemic.

- What resources do you have in your business which are/were negatively affected by COVID-19? **Effect of lockdown restrictions on business resources**
 - ✓ Stock (soft and alcoholic drinks,) household products, gambling machine, juke box,
 - ✓ Rendering of hair dressing services,
 - ✓ Setting up tents for wedding and do decoration,
 - ✓ Rendering services of tutorial learning.
 - ✓ Restaurant selling cooked food
 - ✓ Selling lady clothes.

- Tell me the strategies you have used to keep your business resources generating income during the pandemic? **Strategies used by business to keep generate income during COVID-19**
 - ✓ Nothing. I just closed my business since it was considered not offering essential services. I sell alcohol and soft drinks.
 - ✓ We switched to teach online since mass gathering were suspended.
 - ✓ Learners were paying for online lesson they were receiving. We suspended face-to-face learning and only attend to individual learners in a group of less than five students.
 - ✓ Look out for more than one reliable supplier.
 - ✓ Make sure the business has enough stock before major changes are introduced e.g., lock down

- ✓ We generated little income from tents and decoration since the suspension of mass gathering wedding celebration were also discouraged. As a result, only few guests showed up for events and we couldn't put up a big tent for few guests.
- ✓ As you know, saloons were closed and we only have to attend to our clients at their houses. We only do this to clients who resides within our town. Apart from that, I started selling fruits and vegetables in our street too be able to get money to pay for my rental fees.
- ✓ Limitation to travel to SA because of border closed.
- ✓ Since the border were closed to minimize intercrossing, I have nowhere to get my stock (clothes bale) because I get them from Angola.

What would you say are the factors enabled your business to win customer during the pandemic? **Sustaining customers in the COVID- 19 Pandemic**

- ✓ Customer's loyalty- Most of my customers came to visit my hair saloon that I started operating at home.
- ✓ Trust with my clients- despite the challenges of COVID-19 they continuously kept requesting for the service.
- ✓ My business did not make any money. It remained closed until the regulation reviewed after a one-month period.
- ✓ We charged students for every module they attended online. Though it was not easy due to misunderstanding of how online lessons work.
- ✓ Constant communication with customers, delivering all their needs and desire meals requested.
- ✓ Local delivery-offered local delivery when business was closed.
- ✓ Introduced WhatsApp group, use social media platform, establish face book and Instagram page to share and inform customers about our products so that they book, or purchase while there are at the comfort of their home.
- ✓ Introduced new affordable products and services. We started providing laundry services.
- ✓ Promotion of products at the restaurant e.g., we mixed different products and sell them at one price. This enabled us to generate better income because the price was really good for our customers and we delivered at a lot at their door

step.

- ✓ We pasted posters of our products on our social media page and customers were able to place their order or enquire more of our productivity.
- ✓ Flexibility- we were flexible took put up tents that carry the number of guests allowed to attend events as per the COVID-19 regulation. This however led in to a decline in profit because the smaller the number of people, led to a small tent, less food prepared for the guests, little decoration, less income.
- ✓ Introduced/develop solutions to customers' suggestions.
- ✓ I consulted someone in SA to help out with buying for me stock from my suppliers. The problem with this was that the person did not buy the exact clothes I ordered.
 - Are there any changes/differences you observed with your business resources before and during COVID-19 in terms of income generating? Explain more. **Resource challenges during the pandemic/ Challenges with procuring business resources during COVID-19**
- ✓ Yes. Before COVID-19, customers use to gather and we use to receive lot of income from our customers. The profit was very good and we use to cover all our expenses. During the COVID-19, there were no sales taking place at all due to the lock down. After the relaxation of the lock down regulation, we started getting very few customers. This had led to goods (drinks) getting expired due to loss in sales.
- ✓ Yes. The demand for my clothes reduced during COVID-19 comparing to how it was before. This is due to closed of boarder and restrictions in movement as well as by reducing the number of hours a business has to operate.
- ✓ Yes. The income flow decrease. Income generation declined due to COVID-19regulations that required the business to close down. The restriction of mass gathering and suspension of events such as sports contribute to people staying more at home, hence income generation declined drastically.
- ✓ Yes. My business use to cater food during/ at workshops and conferences. Since the mass gathering came to a standstill, workshops were suspended and this led to a decline in income.
- ✓ Income is badly affected up to now. I am no longer getting what I supposed to get. Even the demand for goods decreased because many people lost their job and they did not have money. Some of those who use to be my loyal customers

lost their job as a result of COVID-19 and this negatively affected my income. Also, some customers stopped buying my products because they have to use their hard earning money to buy other necessity needed as a home remedy to cure COVID-19.

- What recommendations do you have so that business continue to use their resources to survive and generating money, considering COVID-19 regulations set? **Strategies that businesses could employ during a crisis to remain competitive**
 - ✓ Business should collaborate with each other.
 - ✓ There should be a good commitment to between other businesses and suppliers.
 - ✓ Business should plan for uncertainty.
 - ✓ Business need to be flexible and respond to the plans in place to bounce back.
 - ✓ Business should engage in marketing on social media.
 - ✓ Taking of risk-entrepreneurs need to think of another business idea that can bring income which is more needed during COVID-19 e.g., selling masks, hand sanitizers etc.
 - ✓ The government supposed to allow entrepreneurs with registered business who get their stock from SA to freely get their stock as long as they are vaccinated and tested negative.

2. To determine strategies adopted by SMEs to deal with supply chain disruptions during the pandemic

- Are there some factors you can share with me which in your views contributes to supply chain disruption? **Causes of supply chain disruptions**
 - ✓ Lack of innovation and technology.
 - ✓ Lack of partnership with other businesses.
 - ✓ Poor communication with other businesses.
 - ✓ Limited number of suppliers in different sectors.
- What specific disruption (delays in supply) did you experience in your business due to COVID-19? How did you deal with this delay during COVID-19?
Dealing with supply delays during the pandemic
 - ✓ Delay in stock delivered-take a month but before COVID-19 my stock only

take a maximum of a week to arrive because I go there myself. Things just changed drastically during COVID-19. This caused some customers to run out of patience and give up on waiting. I tried finding an agent to help out to get my stock fast and sent it, but this was still challenging because some goods ordered were not in stock and the clothes that the person replaced with were not nice.

- ✓ Tutorial-students were not paying, echoing that they cannot pay for online classes that requires them to use their own data. We managed to talk to the parents who are not up to date with their payment to find out how far they are in terms of paying although some don't pay in full and there was no guarantee on when they will pay.
- ✓ Restaurant-delivering of stock from suppliers. The business had scarcity of some products and we could not deliver as expected by our customers. Delivery truck took long to deliver goods at the north because they use to spend many days on the road due to curfew. No movements were allowed as from 20h00 for the duration of two months.
- ✓ Bars were completely closed. Leading to some drinks reaching expiry dates. Also, other processed foods that were sold in the bars such as luncheon, beef, chakalaka etc. got expired.
- Can you please share with me how you overcome supply chain disruption caused by COVID-19 regulations? **Overcoming supply chain disruptions during COVID-19**
 - ✓ Communicated to other businesses and formed up partnership.
 - ✓ Developed a plan of how to bounce back, collaborated with various suppliers.
 - ✓ Collaborated with various transports/drivers on how they can remedy the delay they are faced with during the supplying process.
 - ✓ Find new suppliers. Transits to obtain stocks from local producers in order to avoid supply disruptions.
 - ✓ Timely communication with customers on the delay caused by supply.
- Is there any difference you observed between the supply chain before and during COVID-19? Elaborate more.
 - ✓ Yes. Before COVID-19 goods were supplied timely without any delay.
 - ✓ Stock of fresh products use to arrive in a good state. Not spoiled at all because there were no barriers experienced leading to goods getting

spoiled.

- ✓ Yes. The supply chain disruption caused delay in delivery, could not meet customers' expectations. Income generation declined.
- What recommendation do you have to address supply chain disruption in any event of COVID-19?
 - ✓ The government supposed to make regulations in favor of business people because they are the people bringing money to the country through paying of tax.
 - ✓ The boarder supposed to remain open for stock to be delivered on time.
 - ✓ Curfew / COVID-19 regulation that restrict people movement supposed not to be applicable to the logistics/to people delivering stocks.
 - ✓ The businesses should develop agile business supply chain, resilience and flexible supply chain.
 - ✓ Business need to plan for uncertainty likely to be caused by disruptions.
 - ✓ Business owners need to have response strategies in place.

3. To establish the kind of support required for SMEs to remain operational amidst the pandemic

- Tell me if your business received any support from the government during COVID-19? Was the support sufficient? **Support from government**
 - ✓ Yes. My business received one 10 kg of maize. This was a once off donation from the government. We got this through the councilor's office as a relief from the government to supplement the income we lost in our business during COVID-19.
 - ✓ No support received from the government.
 - ✓ Not at all because the government only consider big company and SMEs were neglected. We tried to ask the government line ministry but up to know nothing received from them.
 - ✓ I did not receive anything. I applied for fund from the GIPF but they did not respond
- What kind of assistance did you anticipate to receive (from government or private institutions during COVID-19)? **Support for SMEs from government**
 - ✓ Financial support was expected to finance operating costs such as water bills, rent and wages since the business closed down for a while due to COVID-19 regulations.

- ✓ Financial support because it is the only mean that can solve all COVID-19 challenges we are experiencing in our business.
- ✓ We expect the government to give more money income equivalent to what they use to generate monthly so that business owners will be able to pay up all their monthly costs.
- In your views, what could the government do to ease the problem affecting businesses as a result of COVID-19? **Strategies the government could employ to help SMEs**
- ✓ The government could have implemented fiscal measures such as unemployment benefits, rent payment, mortgage relief, lump sum payment to small business.
- ✓ To make COVID-19 regulations easy to all businesses irrespective of the size or the products they sell or rendered.
- ✓ Consultations could have been solicited with all affected people to understand the side off business people and how they can continue operating without contravening with COVID-19 regulations.
- What do you think the government need to consider when giving support to SMEs during pandemics such as the COVID-19?
- ✓ The government should consider small businesses that were shut down completely. The government could have as well implemented COVID-19 regulations that are not too strict and allow small businesses to operate in order to generate income.
- ✓ SMEs are run based on their exposure and they needed to help them to pay for their expenses. They supposed to consider the expenses of each business and pay them enough money to cater their expenses so that they keep running.
- ✓ Discuss with business people to establish the needed support to be given e.g., when it gave N\$750.00 all people could have been given because COVID-19 affected everyone.
- ✓ The government needed to supply all SMEs with sanitizers.
- ✓ The government supposed to provide workshops to SMEs owners on how to stop the spread of COVID-19.

APPENDIX 7.6: LANGUAGE EDITING CERTIFICATE



Mr. Shonhiwa Bakare

MBA, BSc Hons Soc | shonhiwabakare@gmail.com

CONTACT

PO Box 4244,
Vinetta, Swakopmund
Namibia

LANGUAGE & COPY-EDITING CERTIFICATE

28th October 2022

RE: LANGUAGE, COPYEDITING AND PROOFREADING OF VISTORINA HAIPA'S THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA

This certificate serves to confirm that I copyedited and proofread **VISTORINA HAIPA's** Thesis for the **MASTER OF BUSINESS ADMINISTRATION DEGREE** entitled: **AN EXPLORATION OF THE SURVIVAL STRATEGIES OF SMALL AND MEDIUM ENTERPRISES AMIDST THE COVID-19 PANDEMIC**

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I have edited many Postgraduate Diploma, and Masters' Thesis, Dissertations for students studying with universities in Namibia. I have also copy-edited company documents and publications for Non-Governmental Organisations (NGOs) around the Southern African region.

Please feel free to contact me should the need arise.

Yours Sincerely,

Mr. Shonhiwa Bakare



SKM Bakare



@shonhiwabakare



+264816495143











Shonhiwa Bakare

APPENDIX 7.7: SIMILARITY REPORT SUMMARY

Document Information

Analyzed document	VISTORINA HAIPA - Thesis for Examination final.docx (D151489308)
Submitted	2022-11-30 10:51:00
Submitted by	
Submitter email	vistohaipa@gmail.com
Similarity	9%
Analysis address	mwakipg.unam@analysis.arkund.com

Sources included in the report

SA	University of Namibia / Ndahambelela N. Hauwanga 02.08.22 Thesis.docx Document Ndahambelela N. Hauwanga 02.08.22 Thesis.docx (D142599259) Submitted by: onghelo@gmail.com Receiver: mwakipg.unam@analysis.arkund.com	 2
SA	University of Namibia / Ndapandula Mbangula 218201488.pdf Document Ndapandula Mbangula 218201488.pdf (D149482974) Submitted by: 218201488@students.unam.edu.na Receiver: moodle.unam@analysis.arkund.com	 3
SA	University of Namibia / Research Report Maria Shigwedha 200930621.pdf Document Research Report Maria Shigwedha 200930621.pdf (D120549022) Submitted by: shigwedhamaria@gmail.com Receiver: moodle.unam@analysis.arkund.com	 31
SA	University of Namibia / AN INVESTIGATION ON CHALLENGES INHITING SMALL MEDIUM ENTERPRISES IN ACCESSING CREDIT IN FINANCIAL INSTITUTIONS IN WINDHOEK.docx Document AN INVESTIGATION ON CHALLENGES INHITING SMALL MEDIUM ENTERPRISES IN ACCESSING CREDIT IN FINANCIAL INSTITUTIONS IN WINDHOEK.docx (D114042449) Submitted by: tmofuka@gmail.com Receiver: moodle.unam@analysis.arkund.com	 1
W	URL: https://www.researchgate.net/publication/342705694_Policy_related_factors_affecting_the_surviv... Fetched: 2020-12-11 20:25:35	 1
W	URL: https://www.researchgate.net/publication/360778150_Survival_strategies_of_SMEs_amidst_the_COVI... Fetched: 2022-11-08 15:55:58	 2
SA	University of Namibia / 2022 CHARLAYNE JACQUELYNNE UYS 201706933_Research Proposal.pdf Document 2022 CHARLAYNE JACQUELYNNE UYS 201706933_Research Proposal.pdf (D142098786) Submitted by: charlayne01@gmail.com Receiver: moodle.unam@analysis.arkund.com	 2
SA	University of Namibia / Assignment 2 -resubmission.docx Document Assignment 2 -resubmission.docx (D31092383) Submitted by: ksakeus@gmail.com Receiver: moodle.unam@analysis.arkund.com	 1