

SMALL AND MEDIUM ENTERPRISES SURVIVAL STRATEGIES IN AFRICA: A CASE OF GENERAL AUTOSPARES DEALERSHIPS IN MANSA'S CENTRAL BUSINESS DISTRICT (Paper ID:CFP/1160/2019)

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Abstract: *The existence of SMEs particularly general Autospares shops in an economy is vital for sustainable economic growth and development. However, SMEs are failing at a very high rate because they lack strategies to sustain themselves in a competitive environment. Regardless of this high rate of failure of SMEs, a number of them in Zambia have continued to be successful. The study used a qualitative case study to investigate the survival strategies employed by SMEs in Mansa's Central Business District engaged in the general Autospares dealership business in the period 2013 to 2017. The study employed semi-structured interviews, focus group discussion and field observation to investigate the specific objectives of the study. The data was collected using convenience sampling for the Autospares owners and purposive sampling for key informants. The information collected was analysed using descriptive analysis with pie charts, bar charts, thematic and content analysis was also used. The findings of the study were that Autospares dealership involved both informal and formal SMEs. The study further unearthed the fact that these SMEs from the informal sector within the CBD are not registered and have divergent survival interest. Furthermore, the study shows that the main players in the operation and survival of general Autospares SMEs are Mansa Municipal Council, Zambia Revenue Authority and Patents and Companies Registration Agency. The other important actor is Luapula Chamber of Commerce and Trade that provides training skills on financial empowerment and capacity building to affiliated SMEs. Regarding survival strategies of the SMEs the study had three main emerging themes. These were cost leadership, differentiation and customer focus or orientation. The general Autospares SMEs in Mansa adopted strategies that led to lower procurement costs, running costs and personal expenses drawn from business resources. In terms of differentiation these SMEs became market leaders by coming up with unique services to attract more customers, which included credit facilities, computerised services and complementary services. These attempts towards differentiation led to the SMEs maintaining a relatively large market share in the Autospares market. Regarding customer orientation, these SMEs adopted strategies that considered the needs of the customers such as fulfilment of special orders, ensuring quality goods and services and engaging in continuous market scanning. The study concludes that despite the obvious lack of knowledge and skills in professional marketing and business management, the SMEs managed to devise efficient survival strategies that were similar to those devised by companies that are run by trained marketers. The study recommends deliberate policy implementation regarding capacity building among SMEs in Zambia particularly in the area of business training and other such programs. This would be significant in enhancement strategy formulation skills currently being exhibited by SMEs that are merely based on intuition and personal experience. Thus the study recommends the creation of new working spaces by actors to allow for genuine collaboration to ensure synchronized and inclusive growth. The study further recommends that policy makers put in place measures to integrate SME initiatives and SME led multi-stakeholder collaborations an alternative intervention for effective policy framework.*

Keywords: *Small and Medium Enterprises (SMEs), Survival, Strategy, Autospares*

INTRODUCTION

1.1 Background

Small and Medium Enterprises (SMEs) have been found to be the backbone of most economies in the world (Akaeze, 2016). The term SME has been used to refer to smaller sized businesses that operate at small scale. Furthermore, it must be indicated that this definition of SMEs tends to vary depending on the country context, author and region (Ayaggari et al, 2003), whatever the case, there still seems to be similarities in the way that SMEs are defined. In the United States of America (USA) and Canada for instance, SMEs are defined based on their annual turnover and number of paid employees (Akaeze, 2016; Koyagiolo, 2016). In Zambian context, SMEs defines small businesses as those that have a minimum of K80, 000 to maximum K800, 000 as annual turnovers (Ministry of Commerce Trade and Industry, 2008).

SMEs have developed over a long period of time, dating as far back as the 19th Century, where Christopoulos and Tsionas (2004) indicate that during this time SMEs controlled the economies of global giants such as the USA and European countries. However, the impact of globalization has resulted in intense and aggressive competition which has increased customer demand, and shorter product life cycles (Tuanmat and Smith, 2011). As a result, supervisors of small firms have opted to operate in increasingly competitive environments, regardless of the liability of inadequate resources for competing and the inability to pursue a competitive advantage (Armstrong, 2013). In addition, although large competitive businesses already have grown, small firms on the other hand struggle to balance their survival with growth. However, small scale enterprises have gained center-stage in the debate on sustainable economic growth mainly due to the influence that their existence has on key aspects of economic growth (Mokhtar, 2013).

SMEs have been reported to immensely contribute to wealth and employment creation (Tshikhudo, Aigbavboa and Thwalo, 2015). For instance, in the United States of America (USA), out of every three jobs that are created, two are by SMEs, plus they contribute 39% of GDP (Ho and Barnes, 2013:64). Similarly, in Nigeria about 70 to 80% of daily necessities are provided by SMES which contributes to significant poverty reduction (Iorun, 2014:255). In addition, Fatoki and Odeyemi (2010:125) indicate that 56% of private sector employment and 36% GDP contribution arises from SMEs. Akin to Mwaanga and Moonga (2016) SME sector has been the backbone of the Zambian economy since the ardent of privatization. Their study points out that the main reason for this is because people no longer depend on government for daily survival. According to Zambia Business Survey (2010) out of 4.1 million employed Zambians, 88% work for informal SMEs enterprises with less than five employees. Further most of these microenterprises are owner operated businesses with no paid employees and resemble home based income-generating activities rather than clearly structured businesses.

However, despite huge contribution made by SMEs to the GDP and other macro-economic indicators, SMEs tend to fail or go out of business at very high rates world-over. Whereas large business ventures have a near 100% survival rate, small businesses have a low survival rate (Chen and Chen, 2013). Akin to Akaeze (2016:1) reports 75% failure rate for SMEs in the USA. Suffice to mention that Small business owners experience challenging times to improve the economy (Geho and Frakes, 2013). Lack of education, training, and support required for the identification and use of business skills contribute to incompetence and eventual small business failures. However, regardless of the difficulties faced by many SMEs in Zambia, others have managed to thrive in the same conditions that others fail. It is for this reason that this paper attempts to investigate

the strategies that successful SMEs put in place to remain in sustainable business. From the perspective of Feinberg (2013), researchers have considered the increasingly important role of competition on small firm survival

In Zambia, SMEs have been receiving attention from government for over 35 years now (Nuwagaba, 2015:146). This was first through the Small Industries Act of 1981 which resulted in the establishment of the Small Industries Development Organization (SIDO). This policy provided a framework for the formation, organization and administration of SMEs in Zambia. The current policy on SME growth in the country operates under the auspices of National Socio-Economic Development agenda that is the Seventh National Development Plan, the Poverty Reduction Strategy Paper and the Vision 2030. In order to facilitate the growth of SMEs in the country the policy provides for initiatives by government and other stakeholders to address and mitigate constraints to enterprise growth. In addition, the current policy emphasizes a regulatory framework that fosters growth in employment creation through a thriving SME sector.

1.2 Statement of the problem

The existence of SMEs particularly Autospares shops in an economy is vital for sustainable economic growth and development. However, these businesses have been reported to fail at a very high rate world over because they lack strategies to sustain themselves in a competitive environment (Akaeze, 2016; Nuwagaba, 2015). Despite this high rate of failure of SMEs, a number of them in Zambia have continued to be successful. Inadequacies in effective understanding of SME survival strategies continue to limit innovations meant to increase access to growth and expansion of many SMEs in Zambia and Mansa in particular. The strategies that these successful SMEs have put in place need to be investigated, so that other existing and future SMEs may take a leaf from

what the successful SMEs have been doing. Thus, it is the intention of this study to explore the strategies that owners of small Autospares business in Mansa Central Business District have put in place in order for them to succeed in a competitive environment.

1.3 Objectives of the Study

To examine the survival strategies employed by SMEs in Mansa's Central Business District engaged in the Autospares Dealership business in the period 2013 to 2017.

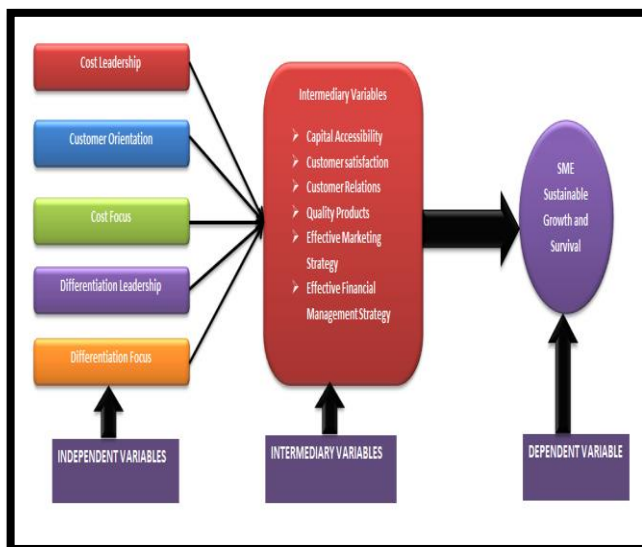
- i. To find out the nature of SMEs General Autospares dealership business in Mansa Central Business District
- ii. To identify main players and their roles in the operation and survival of General Autospares SMEs dealers in Mansa Central Business District.
- iii. To investigate survival strategies used by SME Autospares dealerships in Mansa CBD

1.4 Theoretical Framework / Model

This study was conceptualized through the lenses of Michael Porter's Theory of Generic strategies of competitive advantage. In Porter's view organizations can gain competitive advantage by positioning themselves in such a way that they outperform their competitors. This is mainly by exploiting certain factors (such as cost leadership, cost focus, differentiation leadership and differentiation focus) which are in their favour (Porter, 1985). Porter considers the competitiveness of a business as being anchored on its ability to develop cost advantage and differentiation. He defines cost advantage as being the ability of a business to provide the same quality and standard of a product at a lower cost than competitors. In the same vein, Stutz and Warf (2007) explain that economies of scale may arise from the benefits of leveraging large economies of scale. The second part of the theory of competitive advantage anchors on differentiation of a firm's product as earlier

noted. This is where the characteristics or attributes of a product are tailored to provide unique and better experience to the consumer as they seek to satisfy their wants and needs. This will make the product more preferable to other products. In relation to the survival of SMEs, the theory of competitive advantage is directly applicable. This is based on the assumption that those SMEs that have been able to survive beyond the first three years of start-up phase have been able to manipulate certain factors to create competitive advantage leading to sustainable management and growth of their individual business.

Figure 1.1 Interaction of Research Variables Based on Micheal Porter’s Theory of Competitive Advantage – Generic Strategies only



Source: Adapted from Porter (1985)

1.5 Literature Review

Nature of SME Operation

The nature of SME operation relates mainly to the characteristics that SMEs in different parts of the world possess in terms of their scale of operation, daily business practices and type of business unit establishment. Suhaimi et al (2016) focuses on looking at nature of SMEs based on whether they operate in formal or

informal sectors of the economy. This study therefore reports that SMEs in Malaysia exist in both informal and formal sectors. It focused on identifying the strengths and weaknesses of SMEs in the informal sector of the Malaysian economy. The study revealed that SMEs that operate in the informal sector tend to be highly unregulated, untaxed and in most cases tend to violate a number of legal requirements for running business in Malaysia (Suhaimi et al, 2016). They were also labour intensive and used adaptive technology and skills that they had developed outside of the formal sector (Suhaimi et al, 2016). Similarly, in the USA for instance Lum (2017) discovered that SMEs in the food and beverage sector use strategies such as application of owners’ past business management skills, providing quality goods and services and constantly scanning the market for new opportunities. This also involves SMEs carrying out careful analysis of those new opportunities in terms of risk, cost and benefit before venturing into them.

In Nigeria, Abdullahi et al (2015) found that SMEs in Nigeria were run by chief executives or owners that were in most cases known by all of the employees in the firms because they were part of day-to-day running of the firms with little or not adequate specialist support. Further, the SMEs in Nigeria are also loosely structured and the line between the management and ownership of the business is very blurred. Similar to the case in Malaysia, SMEs in Nigeria operate in many fields or sectors of the economy. Abdullahi et al (2015) cites that SMEs operates in sectors such as the Agriculture sector, food processing and other related sectors. In all these sectors SMEs in Nigeria maintain their loose structure that is inclined more to the informal sector than the formal.

Most micro small and medium enterprises (MSMEs) are further characterized by the use of low level technology and are oriented towards local and less affluent market segments less affluent market segments such as agriculture

products, grocery and other artefacts. as per the findings of Nuwagaba (2015). In addition, the majority of the SMEs in South Africa operate in the informal sector as well and there are about 700,000 such business which contribute and their contribution ranges between 16 to 40 percent of the country's Gross National Product (Thamas, 1989). The SMEs have played and continues to play a bigger role in the social economic development of the country. From previous studies by Kromberg (2005) on South African SMEs, it was found out that they contribute 30 percent to Gross National Product considering SMEs that are registered with the government, though the percentage could be higher if you consider SMEs that could be operating but not formally registered because of fear to pay state taxes (Skinner, 2006).

Most businesses in Zambia are small with features of sole proprietors and in some cases employing a few people and the incomes generated are primarily for looking after their homes (Government of the Republic of Zambia, 2011). The majority of SMEs in Zambia accounting over 90 percent operate in the informal sector (Government of the Republic of Zambia, 2011). This seriously affects the economy, for example missing revenues in taxes and it was also difficult to determine their contribution effectively to Gross Domestic Product (GDP), and jobs creation Nuwagaba 2015). In addition, SMEs sector in Zambia has all sorts of business enterprises who deal in traditional manufacturing industrial sectors who produce for domestic consumption and the surplus for sale. Most businesses are small with features of sole proprietors and in some cases employing a few people and the incomes generated are primarily for looking after their homes. **Players and Actors in SME Operation and Survival**

Actors play an important role in the operation of SMEs as they perform different but complimentary activities and they also control resources. The roles include financial support,

regulatory roles, market availability and production of raw materials, environmental health, registration functions and value addition of raw material. Further, actors perform other roles such as acts of transformation, transaction and communication (Hakansson, 1987). In addition, the dependence on relationships among activities of firms is one of the preconditions for actors to engage in networking activities. Since no business is an island, each actor is fundamentally embedded in a web of more or less strong, trust based, lasting relationships (Hakansson and Snehota, 1989). In addition, the relationships also act as 'building blocks' of bonds among actors. Cromie, et al. (1993) argue that this phenomenon helps in increasing the flow of relevant information and other related resources to the focal actor, and further reduces uncertainty and opportunistic behaviours among actors. For example, one of SME characteristics is that they are inherently flexible, able to satisfy client requirements by employing complementary activities of other small or large firms (Bryson, Wood and Keeble, 1993).

In many countries of the world, studies have been carried out to find out or establish the extent to which these actors have been beneficial to the SMEs, particularly in terms of the role they play and impact they have on SME growth and development. In the United States of America for instance, the federal government has put in place a body called the Small Business Administration (SBA) which performs a number of functions related to SME support and promotion (Koyagialo, 2016). Some of the functions of the SBA include supporting SMEs through various policies and programmes, giving technical assistance and giving loans to SMEs (Koyagialo, 2016). These programmes include those that facilitate small business creation and also expansion. Similarly, in a quantitative study conducted by Gu, Karoly and Zissmopoulos (2008) which set out to find out the effects of small business assistance programs in the USA. The study revealed that

SMEs attracted millions of dollars in business training and technical assistance through the SBA. It found that through continued supply of these services SMEs in the USA had achieved significant growth and development despite a number still failing to sustain themselves (Gu, Karoly and Zissmopoulos, 2008). Therefore, there was a strong positive relationship between the business assistance of the SBA and the performance (survival) of SMEs in the USA.

Similarly, in Nigeria a number of bodies have been established by the federal government to govern the various affairs of general business existence in the country. For instance, Effiom and Edet (2018) argues SMEs in Nigeria have a number of bodies that regulate their operations just as any other business units that are established in the country, however the study indicates that because most SMEs operate in the informal sector, they have fewer regulatory requirements to fulfil. Despite this as SMEs grow larger in size they get to answer to a number of bodies such as the Standards Organisation of Nigeria (SON), National Agency for Food, Drug Administration and Control (NAFDAC), Corporate Affairs Commission, and tax authorities (Effiom and Edet, 2018). This study further revealed that these institutional frameworks often set stringent and in most cases out dated requirements for businesses to follow and as such have potential to limit growth in the sector. Despite there being a myriad of bodies regulating SME operation in Nigeria, (Oduyoye, Adebola and Binuyo (2013) argues that the Nigerian, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) equivalent of the SBA in the USA is responsible for a number of activities just as the SBA is in USA.

In addition, Oduyoye, Adebola and Binuyo (2013) conducted a two pronged survey particularly to evaluate the impact of business support activities of SMEDAN on SME survival in Nigeria. In this paper, 135 SMEs out of the

targeted 140 responded to the questionnaires in Ogun state. The study revealed that these SMEs had received services from SMEDAN through Business Support Centres (BSCs) and Industrial Parks established by SMEDAN. Some of the promotional activities in the BSCs included advisory services, internet and website facilities, market information, business consultancy and collating business plans and prototype. In addition to this were programs to implement capacity building, give advice on regulatory and standardization frameworks and collate relevant business information. Apart from this the study found that SMEDAN would also provide Business Development Services (BDS) through duly appointed service providers.

Literature available in Zambia has focused on generally looking at the role of organisations such as the Zambia Development Agency (ZDA) and other bodies such as the Entrepreneurs Financial Centre (EFC) in SME establishment. According to Kambone (2017) the ZDA is responsible for the supply of services similar to its counterpart international organization such as the SBA and SMEDAN. This study was quantitative in nature and focused partly on finding out which government agencies support SME development in Zambia. According to the findings in this study Kambone (2017) found that agencies such as the Patents and Registration Agency (PACRA) were at the helm of SME establishment in Kasama. Additionally, the study found that a number of both private and public owned financial institutions were offering financing to SMES in Kasama to aid in their development. The study was however silent on how the activities of the ZDA impacted the life of the SMEs and whether or not there was any positive impact on them.

Similarly, a study by Nuwagaba (2015) on SMEs in Zambia which centred on uncovering the environment in which SMEs operate found that the ZDA in Zambia, was mandated to play a critical role in the life of SMEs in the country. One of the critical roles was ensuring that SMES

have access to strategic partnerships with different SME development organisations. Despite the ZDA being mandated to promote SME development in Zambia, Nuwagaba (2015) found that there was not adequate documentation on the activities and so it was difficult to clearly portray their contribution to economic development in the country. In addition, Zambia Development Agency is responsible to monitoring the activities of SMEs in the country and is responsible for their development; it is responsible for programs like establishing strategic partnerships with different SME development organizations and building their capacity so as to improve their operational proficiency (IFAD, 2013). There seems to be no clarity on SMEs operations in the country and with no adequate documentation on their activities, it would be difficult to clearly portray their contribution to the country's economic development.

In addition to the ZDA, the study by Nuwagaba (2015) highlighted the Entrepreneurs Financial Centre (EFC) as being another critical player in the life of SME development in Zambia. The EFC was formed as a player to provide funding for SMEs in Zambia. Throughout the establishment of EFC, a provision was made with the core function to enable micro small entrepreneurs to have access to business infrastructure, accessibility to micro financing, improve production services. The legislation provided for all these with the view that efficiency and effectiveness of SMEs will improve and this would mean increased employment, increased household income etc. so as to help the poor out of poverty (Nuwagaba, 2015)). Apart from the ZDA and EFC being identified as key players in survival of SMEs in Zambia, the study by Nuwagaba was silent on any other bodies that interacted with SMEs and had potential to contribute to SME growth and development. This creates a gap for the current study to find out if there are any other bodies apart from those highlighted in the two studies that have impact of SME operation and survival.

Survival Strategies of SMEs

Praag (2003) defines SME survival in terms of their ability to avoid involuntary business exit. In the same vein, authors such as Akaeze (2016) and Koyagialo (2016) have defined SME survival as the ability for them to remain in business for longer than five years without closing down. The assumption is that once the business passes the five-year mark, chances of it developing resilience and other strategies are higher and they are likely to remain a going concern for a foreseeable future. Thus, for a business to pursue its objectives of growth and profitability (in a competitive business environment) it must be able to develop strategies or ways that can help sustain it as a going concern in a foreseeable future. Strategy formulation therefore relies strongly on the business being able to adapt to its environment.

In addition, Gure and Karugu (2018) indicate a great need for businesses to put in place strategies to cushion them from the uncertainty that exists in the unpredictable business environment in which they operate. As explained by Singh and Deshmukh (2008) successful firms tend to put innovation and relationship management with the target market and suppliers, effective organization and networking as priority one strategies for sustainable business operation. This means that the standard created by largescale competitors who are in most cases the best must act as a plumb line through which SME products and services are measured. If the quality and standard being offered by the SMEs fall far below the industry standard, then they must work to improve continuously until they achieve a competitive standard. Failure to do so has potential to land the SMEs in dire straits market wise.

Every business exists to make profit and or create wealth therefore; businesses cannot run monopolies without competition. Competitive advantage is therefore the position of greater

gain or benefit that a firm holds relative to its competitors. Porter defines it as the value a firm creates for its buyers which exceeds the cost of creating it. In short, competitive advantage is the value created at lower cost than that which buyers pay for it and appreciate it. Josiah and Nyagara (2015) define it as the ability of a firm to create superior performance and stay ahead of competitors in order to ensure market leadership in the chosen industry. In the same vein, Njuguna (2015) refers to competitive advantage as being simply the position a firm occupies relative to its competitors in the eyes of the target market, based on an interplay between cost, differentiation and scope of a firm's activities (Porter, 1985). In addition,

As such, Porter (1985:1) indicates that "competition is at the core of success or failure of firms". Further, Porter (1985) explains that a firm is faced with two options, which include analysing industry and competitors that is in terms of long-term profitability and competitive position. He further asserts that depending on the situation an industry can be more profitable despite being in a less attractive industry or having a weak position in the industry. This means that when firms learn to compete favourably they tend to score success in their business operation. Learning to compete favourably in a highly competitive business environment or industry is the key for sustainable survival of firms. In short, firms that go out of business do so because they fail to find ways or strategies to sustain themselves in the midst of competition (Akaeze, 2016). It is for this reason that firms today have evolved into learning organisations where they constantly seek to learn new ways to do business or meet customer needs in their target market.

Njuguna (2015) further explains that firms gain competitive advantage when they are able to leverage successfully the generic strategies in their favour against their competitors. This means that if they have cost advantage they work hard to ensure that they sustain it and

remain cost leaders in the industry. A good example of this is Walmart that boasts of lowest prices in their industry and thus have sustained competitive advantage over competitors in this regard (Njuguna, Ochieng and Odida, 2015). In addition to this, firms can differentiate product and service offerings by uniquely positioning themselves on the market to their advantage. As customers perceive their services or products as unique, this tends to give them competitive advantage, a good example of this is Starbucks (Kotler and Armstrong, 2010).

A number of studies have been carried out to uncover information on how SMEs would over apply Porter's generic strategies in order to achieve sustainable business operation. Findings of these studies have shown that differentiation, cost leadership and focus have all been applied in varying degrees. For instance, in the study by Zapletalova (2017) carried out on SMEs in Czech Republic findings showed that SMEs were able to successfully venture into foreign markets and achieve sustainable growth by application of Porter's competitive strategies. According to this research, competitive strategy played a key role in the internationalization process of the SMEs involved. Furthermore, Zapletalova (2017) indicates that the SMEs involved all the three generic strategies proposed by Porter (1985) in their own respect and were able to reap benefits of doing so. Through statistical analyses, the study established that the SMEs involved use for their first entry to the international market primarily the differentiation focus strategy (Zapletalova, 2017). Further, Zapletalova (2017) indicates that the SMEs were able to come up with new productive processes and innovative products and services which in turn differentiated their products on the international markets. The long term effect of this differentiation ended up being sustained competitive advantage and profitability in the international market.

Similarly, Florido, Adame and Tagle (2014) revealed that SMEs in Mexico utilised effective marketing recipes to remain afloat and viable. The study discovered that the SMEs in Mexico that took this approach were able to sustain their business through economic recession times. The study argues that the SME owners or entrepreneurs studied in this respect were able to gain understanding of the essential characteristics of effective marketing of goods and services and thus succeeded in remaining in business. It established that for the SMEs in Mexico that took part in this study, financial management affected liquidity levels in the business and it was possible to see its effects on increased SME performance (Florido, Adame and Tagle, 2014).

Further, in a detailed review of the study conducted by Akaeze (2016), the researcher discovered that his approach was slightly different in that he targeted SMEs in a specific market. This study was focused on SMEs engaged in auto-dealership business in the New York City. Akaeze (2016) set out to understand what causes some SMEs in this business to flourish whilst others do not. He conducted semi-structured interviews to find out the strategies that SMEs in this form of business were employing to remain in business.



Figure 2: Summary of Survival Strategies Employed by Auto-dealership SMEs in New York

Further, part of the goal of this study was to discover why some SMEs succeeded beyond 5 years and why others failed. This is similar to the findings by Tell (2012) who indicated that there was growing concern to discover why some SMEs are able to succeed in the same environment in which others fail. The findings in Akaeze (2016) study showed that some SMEs were able to find the best-fit strategy that was able to work for them and felt that others could learn from them. The findings of this research revealed that the success factors of SME auto-dealership businesses were centred on six major themes as illustrated in figure 2. As shown in the figure above, Akaeze found that SMEs that invested in human capital and put customer satisfaction at the top of their agenda were more likely to survive beyond five years. In addition to that were the issues of effective supervision of the human capital element, aggressive marketing, business knowledge and a genuine commitment on the part of the entrepreneur. He concluded that SMEs that adopted these measures would be more likely to succeed.

Studies based on the African SME perspective have also revealed much the same scenario as at global level. For example, Kadiri (2012) indicates that 60 percent of jobs in Nigeria were attributable to SME employment creation. On the flip side, the failure rate of SMEs in Africa has also been just as high as at global level. Iorun (2014:256) in reference to failure rate of SMEs in Nigeria indicates that “no sooner are they established that they fold up mostly within the first few years of operation”. Further, the researcher notes these as being financial constraints, lack of infrastructural facilities, poor management and low entrepreneurial skill base to mention a few. However, the puzzling issue is how some SMEs are still able to thrive amidst these challenges. In addition, Iorun (2014) revealed that through a positivist approach where three hypotheses were tested

with regard to strategies that SMEs employ. On the contrary, it was found that “Creativity is not a strategy for the survival of small and medium enterprises in Benue State”; “High risk taking is not responsible for the survival of small and medium enterprises in Benue State” and “The identification of areas of opportunity for business operation is not a strategy for the survival of small and medium enterprises in Benue State” (Iorun, 2014:259).

Further, Donkor, Donkor and Kwarteng (2018), used a quantitative exploratory survey to investigate the impact of strategic planning on performance or survival of SMEs in Ghana. The study set out to discover the implications of Strategic planning of SME performance, particularly in the presence of market dynamism. In respect of this objective, the study found that strategic planning was a critical characteristic in the existence of superior firms (Donkor, Donkor and Kwarteng, 2018). Meaning that without strategic planning, firms are likely to perform less efficiently than those that include it as part of their business practice. According to this study few SMEs in Ghana adopted strategic planning as their main survival strategy. This included both short and long-term planning for the future business operations of the SMEs involved in the study. The study revealed that SMEs that adopted strategic planning as a survival strategy recorded better performance than those that did not. In a separate study conducted by Chea (2008), on survival strategies of women-owned SMEs in Ghana, findings showed the use of innovation as the major survival strategy. In addition to this was the fact that these SMEs took time to also engage in business planning and developed strong social networks. Further, these SMEs also had developed business resilience through support from family and spouses and also invested in professional development.

Similarly, the study conducted on the survival strategies of SMEs in Zimbabwe revealed a number of attempts at survival by the SMEs

engaged in the Retail Hardware business in Shurugwi, Zimbabwe (Manhiwa, Mapetere and Mhonde, 2016). According to this study, SMEs in this sector of business attempted to apply cost reduction, product diversification and flexible payment terms (credit facilities) to customers. In addition to this they used pricing strategies, collaboration and buyer-supplier relationship. They also included networking and market segmentation on their profile of strategies. Akin to this was the use of strategic partnership, internationalisation, compliance, temporary closures and promotions (Manhiwa, Mapetere and Mhonde, 2016:77). The study however reveals that the most common strategy used by this class of SMEs was that of collaboration and the alternative survival strategy of temporary closure. It however, indicates that despite all these efforts, the SMEs in this sector of the economy in Zimbabwe still failed to successfully implement these strategies due to the overbearing impact of the economy at the time of the study. They continued to experience decreased profits, low performance low turnover and a lack of business networks to support SME growth in the country. Thus the study concluded that “The strategies used yielded negative results and are not effective.” (Manhiwa, Mapetere and Mhonde, 2016:77).

In the case of Zambia, Nuwagaba (2015:146) carried out a mixed method research study which focused on “understanding the state SMEs sector in Zambia and how they contribute to the country’s economic development”. It outlined the need for strategies to be put in place at national level by government and other stakeholders. It was centred on the activities of the Entrepreneurs Financial Centre (EFC) and how their contribution aided in easing access to finance of SMEs in the country. In its findings the study revealed that the existence of SMEs in Zambia was vital for economic growth. It further outlined the fact that the Zambian government had put in place measures to promote SME growth through organisations such as the Zambia Development Agency and

the Entrepreneurs Financial Centre. However, this study remained silent on what strategies SMEs can do on their own to boost their performance and adapt in difficult economic times.

Majority of the studies that have been carried out in Zambia have focused on the factors that influence the failure of SMEs. For instance, the study by Mwaanga and Moonga (2016) centred on what factors influenced failure of SMEs in Kabwe district. The study made brief mention of the strategies put in place by the Ministry of Commerce Trade and Industry through the Zambia Development Agency programmes. This included the issues of capacity building, creating an enabling environment and improving access to finance by SMEs. These strategies were general from a macro (national) point of view. The study did not specify how individual entrepreneurs running SMEs would strategize in order to remain in business profitably. This study simply identified the key issues that lead to high number of SMEs failing to continue and did not shed much light on what SMEs in Kabwe are doing to remain in operation. Mwanza (2009) however a number of strategies employed by SMEs engaged in the Mining Sector through the International Finance Corporation (IFC) of the World Bank Group. These strategies were developed as a result of the IFC Smart Lessons forum on Zambian SMEs engaged in the mining sector. The study revealed that despite the sudden swings in commodity prices and downsizing of operations by mining companies, it was still possible for SMEs in the sector to thrive. The study suggested a number of strategies for SME survival. Firstly, was the issue of diversification of operation and markets. This refers to SMEs broadening their market to include not only mining clients but other clients in other sectors in need of input. Mwanza indicates that this will reduce of the effects of losing business each time the mining market becomes unstable.

In addition to that strategy, Mwanza (2009) suggests the creation of smart partnerships with donors and corporate bodies such as the Citizen Economic Empowerment Commission (CEEC). The study suggests that this would build the capacity of the SMEs in the sector. Another strategy suggested by Mwanza involves engaging multiple cooperating partners in cushioning the impact of downturns in commodity prices. The study proposes partnerships with organizations such as the International Financing Corporation (IFC), a member of the World Bank Group (Mwanza, 2009:1). This would create linkages with such organizations that would help the SMEs avoid total collapse and in turn retain few jobs. An example of an IFC funded program given in the study was that of the Dukon Paint, a paint manufacturer given a contract by a mining partner who was awarded a contract to supply paint and increase their volume of production (Mwanza, 2009:4).

1.6 Establishment of the gap and Personal critique summary

The existence of SMEs particularly Autospares shops in an economy is vital for sustainable economic growth and development. However, these businesses have been reported to fail at a very high rate world over because they lack strategies to sustain themselves in a competitive environment (Akaeze, 2016; Nuwagaba, 2015). Despite this high rate of failure of SMEs, a number of them in Zambia have continued to be successful. Inadequacies in effective understanding of SME survival strategies continue to limit innovations meant to increase access to growth and expansion of many SMEs in Zambia and Mansa in particular. This situation calls for systematic investigation into current SME approaches or strategies for sustainable business operation. The strategies that these successful SMEs have put in place need to be identified, so that other existing and future SMEs may take a leaf from what the successful SMEs have been doing. This will

help them adopt and devise ways to avert the effects of the constraints in the sector. If this is not done the sector will continue to perform below its potential. Thus, it is the intention of this study to explore the strategies that owners of small Autospares business in Mansa Central Business District have put in place in order for them to succeed in a competitive environment.

2. METHODOLOGY/RESEARCH DESIGN

2.1 Project Design / Approach

The philosophical stand point of the research was based on the interpretivist approach, building on the principles of the social-constructivist theory (Denzin and Lincoln, 2003). This is aimed at developing knowledge from the individual SMEs' experiences. Therefore, the study is designed as a descriptive and interpretive inquiry analysed through qualitative methods. The study seeks to identify the strategies in line with entrepreneurial survival. The research adopted a case study based on a number of methods of data collection which enabled in-depth study of survival strategies put in place by general Autospares SMEs in Mansa. The selection of case study was driven by the nature of research objectives. A qualitative approach was used in this study, which entails that attention was on observation and interpretation of a situational reality. This approach helped the researcher get better understanding of the dynamics involved in successfully running a general Autospares SME in Luapula province and Mansa in particular.

A case study is an intensive or in-depth study of a few units with multiple variables (Cope, 2014). Lindvall (2007) refers to a case study as a detailed analysis of an individual case. In the same vein, Yin (2009:18) defines a case study as "an empirical inquiry that investigates a contemporary phenomenon within its real-life context". The goal of case studies is to help the researcher get as complete a picture as possible of the situation (Jacobsen, 2002). The advantage

of a case study is that "it can close in on real life situations and test views directly in relation to phenomena as they unfold in practice" (Flyvbjerg, 2006:235). This in the researcher's view is critical identifying the survival strategies that are emerging in the daily running of businesses in Mansa. It will enable the researcher find information that they did not anticipate, that would not otherwise surface in other methods for instance surveys (Jacobsen, 2009). Apart from that, case study approach is suitable for this study because of its ability to provide further understanding and experience on the part of the researcher and its ability to improve humanistic understanding of the dynamics of successful management of SMEs in Mansa (Cope, 2015).

2.2 Sampling procedure

This research used purposive sampling and convenience sampling methods. Both these methods are non-probability sampling method used in qualitative research designs such as this one (Neumann, 2011:269). Purposive sampling is a form of non-probability sampling method where participants to a qualitative study are chosen based on the experience and ingenuity of the researcher (Welman, Kruger and Mitchell, 2009). Here, the researcher selects participants that he or she feels will be most representative of the entire relevant population (Welman, Kruger and Mitchell, 2009). In other word, the researcher used personal judgement, based on their previous experience in research on who would best be suited to be included in the given study. Thus, purposive sampling methods give chance to those that the researcher feels will give the best responses or participation. The study also utilized convenience sampling method to select participants in the research. Convenience sampling according to (Welman, Kruger and Mitchell, 2009) is also called haphazard sampling. This is because it does not follow a systematic approach when selecting participants to a given study. It involves selecting participants based on how easy it is for the researcher to have access to the subjects to

(Welman, Kruger and Mitchell, 2009). This could be based on who is closest to the researcher or how available they may be to be interviewed.

2.3 Target populations and Sample size

Mansa CBD has 40 General Autospares SMEs running. Out of this number the study found that only 38 had been in existence during the period under review (2013 to 2017). This study therefore targeted those 38 as its population. These SMEs were found to be owned by Zambian citizens aged between 21 years to 60 years. In terms of gender, the study did not discriminate and regardless of the gender of the General Autospares owner, the study considered them part of the target population (provided that they had passed the five-year mark in existence). Therefore, population of this study includes all the SMEs that are located in Mansa's CBD and have been running business operations in the period under review (2013-2017). Further, SMEs that had opted to sell specialized spare parts as registered dealers for specific motor vehicle manufacturers were not included in the study, this is because the study was interested in general dealers in the Autospares business.

The study also targeted a number of key informants that were deemed necessary in establishing the nature of operation, existence and survival of SMEs in Mansa. This therefore included the local chambers of commerce, traders' associations and other relevant bodies that handle SME issues in the district such as the Mansa Municipal Council, the Zambia Revenue Authority (ZRA), Luapula Chambers of Commerce, Trade and Industry (LCCTI) and other government agencies such as the Patents and Registration Agency (PACRA).

2.4 Data Collection Procedure

The interviews conducted in this case were loosely structured with the researcher having developed a guide. Semi-Structured interviews are interviews where the researcher develops an interview guide, covering desired topics (Jonker

and Pennink, 2010). However, during the conversation with the respondent, they allow trajectories to occur in order for them to gain deeper understanding of the topic. This method is suitable for qualitative studies like the current study. The interviews conducted in this study were loosely structured with four main themes guiding the conversations with participants. These thematic areas included questions regarding the particulars of the business and the owner, for instance the length of doing business and business structure, overall nature of the business, SME interaction with players and actors in regulation of SMEs in Mansa and also the existing survival strategies that they may have put in place. Data obtained through this method was recorded through the use of voice recorders and hand-written notes by the researcher. The study conducted a focus group discussion, a method of inquiry for gathering data that is not easy to obtain using individual interviews (Welman, Kruger and Mitchell (2009). Further, focus group discussions are aimed at investigating opinions in a non-threatening environment (Kruger and Casey, 2000). Welman, Kruger and Mitchell (2009:201) explain that "Focus group discussions are described as group in-depth interviews". They further indicate that group in-depth interviews are designed to help the researcher gather information that cannot easily be collected through individual interviews.

2.5 Data analysis techniques

The process of data analysis, as described by Neuman (2011) is a way of systematically organizing, integrating and examining data to search for patterns and relationships. The researcher used a question-by-question unit of analysis to show how all the respondents who responded to each question. Further, the researcher read text data word by word in order to derive codes, common themes and derive narratives. This was done in view of the suggestion by Hsieh and Shannon (2005:1279) "there is need to highlight the exact words from the text that appear to capture key

ideas from which codes can be consequential”. Text data was understood following three research objectives which the empirical study seek to answer and explain respectively. Draper (2004) agree that categories are the themes or concepts that emerge from the text data themselves rather than an imposition of predefined coding categories. This shows the constructivist nature of text data analysis, which is in cycle with the conceptual framework that drives this study. Observation data was essentially analyzed for themes in order to build up a picture of the phenomenon observed. Information obtained concerning the three objectives that the research sought to achieve was analyzed using descriptions, themes and narratives. Further, in analyzing types of water sources and sanitation services.

3. RESULTS AND DISCUSSION

3.1. Results / Research findings

Exploring nature of General Autospare SME businesses in Mansa

The study found that General Autospare SMEs in Mansa are quite common in the CBD. This was attributed to the increase in the number of second-hand automobiles on the market by one of the participants to the study. This trend was also recorded in the study by Davis and Kahn (2010) that indicates that there had been an unprecedented increase in the number of used cars being imported into Sub-Saharan African countries in recent years. As is explained by Essoh (2013) the increase in second-hand reconditioned vehicles has a direct impact on the demand for spare parts. The study gathers that this is due to increased need to repair them and keep them in working condition. The study therefore stresses that the increase in the number of auto-shops in Mansa can to a certain extent be attributed to the increase of second-hand vehicles on the market. This is not to say that brand new vehicles would not need repair but the number of second-hand vehicles on the Zambian roads far outnumbers the brand new as suggested below:

“I chose to enter this business particularly because I saw that the number of motor vehicles in the town was increasing. Because most of these vehicles are second-hand vehicles brought in from Japan, I knew that chances of them needing spare parts were high. I therefore thought of capitalising on this business opportunity.”

(Interview, General Autospare SME owner, 12 February, 2019)

Additionally, the study showed that entrepreneurs engaged in this sector of the economy perceived an increase in demand for Autospare and this is what spiked their interest in venturing into the business. This aligns itself to the study by Davis and Kahn (2010) who indicate an increase in shipping of used cars to Sub-Saharan Africa and the consequent increase in need for auto parts to service older models of motor vehicles (Essoh, 2013). The study therefore sees a relationship between the findings of these studies with the perceived increase in demand for older model auto parts in Mansa. The claim by this class of SMEs that there has been an increase in demand for spare parts for older models in Mansa and Zambia in general can be substantiated by the studies conducted by Davis and Kahn (2010) and Essoh (2013), including also the study by Ukpebor (2012).

Majority of the respondents indicated that Autospare were run by individuals that had left employment and used part of their benefits to start-up small shops in the Autospare dealership subsector. From this it was noticed that most of these SMEs had limited sources capital and was a factor in them having small to medium scale of operation. Furthermore, there is another aspect that was uncovered in the analysis of the situation of SMEs in Mansa doing this class of business (General Autospare dealerships) was the fact that majority of them

were run by individuals that had left employment and used part of their benefits to start-up small shops in the Autospares dealership subsector. From this it was noticed that most of these SMEs had limited sources capital and was a factor in them having small to medium scale of operation as indicated below:

“I lost employment in 1994 after Mansa Batteries was closed down. I began doing this Autospares business two year later after I got my separation package. I have grown to have 23 employees and two branches. My shop is one of the oldest Autospares shops in Mansa and so I have a lot of clients that I have maintained over the years.”

(Interview, General Autospares SME owner, 18 February, 2019)

In order to further understand the nature of the General Autospares SME business in Mansa, the study sought to uncover the operation hours under which these businesses operated. Findings revealed that these SMEs operated in a similar way to other forms of businesses. Their operation days were normally from Monday to Saturday, except for those with religious inclination that did not allow them to work on Saturdays. In order to make six working days, such businesses opened on Sunday from 08:00 hours up to 14:00 hours.

“I normally open my shop around 08:00 hours and close around 17:30 hours from Monday to Friday. My shop is open from 08:00 hours on Saturdays up to around 14:00 hours. I normally have to attend church meetings in the afternoon so I give my shop keeper the half of the day off.”

(Interview, General Autospares SME owner, 7 February, 2019)

“My business is registered as a sole trader with PACRA. I used my savings to start the business and also got a loan from a Microfinancing institution against my

payslip as a government worker. I normally just file in annual returns with PACRA and ZRA and also with the council I normally have to pay for various charges and licenses for me to operate without problems.”

(Interview, General Autospares SME owner, 16 February, 2019)

The study therefore stresses that because the way in which these SMEs conduct business is standard; they meet the general expectations of customers in terms of how businesses should operate. This is despite most of them running informal business operations. However, following the status quo has potential to limit innovation. As is the case with the SMEs interviewed in the study by Koyagiolo (2016), where they developed new ways of doing business as a form of business innovation, which in this case proved to be a critical success factor.

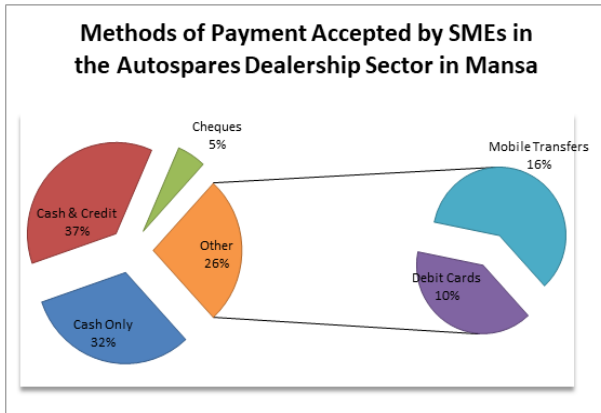
“My business is registered as a sole trader with PACRA. I used my savings to start the business and also got a loan from a Microfinancing institution against my payslip as a government worker. I normally just file in annual returns with PACRA and ZRA and also with the council I normally have to pay for various charges and licenses for me to operate without problems.”

(Interview, General Autospares SME owner, 16 February, 2019)

Methods of Payment Accepted by SMEs in the Autospares Dealership Sector in Mansa

The study showed a number of methods of payments for sale of goods accepted by this class of SMEs in Mansa. The results revealed that these SMEs made sales on cash, credit and other bases as shown in figure 3. Further, majority of the sales were a combination of cash and credit bases. However, what came out was that the credit facility was reserved for only a selected few customers who were deemed credit worthy by the proprietors. As seen in the figure 3, 32% of the 19 SMEs that to part in this study

opted to sell strictly on cash basis which meant that they only accept cash transactions, no cheques or credit were entertained by these businesses.



(Source: Field Data 2019)

Therefore, the study concludes that most of these SMEs that participated in the study are still using manual means to transact and indicates more reliance or inclination to traditional means of doing business. This data shows a slight variation from what was found by Yaacob and Radzi (2015) which revealed the use of technology as a survival strategy for SMEs in Malaysia proved to be a critical success factor. These Malaysian SMEs found use of technology in their operations including processing transactions as a critical success factor and thus utilised it to the full. However, the SMEs in the current study seem to be less inclined to utilise technology in their daily transactions.

In addition to method of payment are the issues of store layout. The researcher observed non the shops belonging to participants in this study used self-service approach as adopted by some largescale auto spares shops. They rather used over-the-counter-service. In a separate interview, a participant explained the following:

I sell both on cash and credit in order to maintain business with my regular clients. For example, majority of my clients are government employees, and these people normally have money at the month end. So if

they have a problem during the month with their cars, I supply them spare parts on credit and receive payment at the month end. This has helped me maintain them as clients.”

(Interview, General Autospares SME owner, 14 February, 2019)

The study further revealed that a number of participants had a considerable number of clients coming from outside Mansa but from within Luapula province. One of the participants noted that:

“I have a good number of clients coming from towns like Nchelenge, Samfya and Kawambwa because they do not normally find Honda and Volvo spare parts in those towns. So they travel to Mansa to buy from me. This has given me more clients than my competitors in the town. Others do not travel physically but send money via mobile money transactions and we put the spare parts on busses or trucks going to other districts in Luapula. This also gives us more customers.”

(Interview, General Autospares SME owner, 14 February, 2019)

Technique of Sales and General Shop Outline

In trying to understand the nature of the General Autospares SMEs business environment, the study observed that most of the shops offer over the counter sales service. The shops were relatively small with very few staff employed to perform duties such as sales, stores management, marketing and cleaning. They were mostly very low skilled workers who were given training on the job.

In line with general shop layout and method of sales some of the participants indicated the following:

“We sell over the counter to our customers. This is because of the nature of the business we do so we can’t offer self-service. Besides

our shop is too small to have space of self-service so we opt to use over-the counter service.”

(Interview, General Autospares SME owner, 14 February, 2019)

“It is easier to arrange the shop the way it is and allow customers to mention to us the goods that they want then we give them the goods. This method of sales has several advantages. Firstly, it is more efficient in terms of service of customers as we are able to quickly located the goods in our store room at the back and give our customers. In addition to that, it increases security of our goods than if we were to allow customers to pick goods for themselves.

(Interview, General Autospares SME owner, 14 February, 2019)

Players and Actors in Regulation of SMEs in Mansa

The study revealed that SMEs in the district were regulated by the same bodies that regulated other forms of businesses. These included statutory bodies such as Mansa Municipal Council, the Patents and Company Registration Office (PACRA) and Zambia Revenue Authority (ZRA). These bodies acted based on the statutory instruments that governed their operations. The council collects levy and regulates general operation of business in the district. A large number of the respondents explained that apart from receiving various forms of licences from the Mansa Municipal Council, they also had to register with PACRA for business name and ZRA for tax clearance. In addition to this, the role of PACRA was confirmed to be in line with the Zambian law. The research data revealed that PACRA and SMEs in Mansa was not different from its interaction with any other forms of business as suggested below:

Our role as PACRA is confined to the Companies Act Cap 388 of the Laws of

Zambia, Business Names Act 16 of 2011, Patents Act 400, Trade Marks Act 401 and Registration of Designs 402 of the laws of Zambia. We interact with SMEs on annual basis but also make house calls where we follow up defaulting clients.

(Interview, PACRA Mansa Official, 14 February, 2019)

This implies that the main mandate of PACRA is therefore, to register the SMEs just as we do any other business based on the Act of Parliament upon which it has been established as an institution. In terms of helping SMEs to survive, PACRA only plays a role to encourage SMEs to comply with regulations to avoid de-registration. PACRA ensures that business names of these SMEs are registered and also that they file in their annual returns. Apart from that they conduct sensitisation campaigns to business owners including SMEs on the requirements for continued existence as registered companies. The ZRA ensures tax compliance of these SMEs and also follows up any defaulting SMEs. The study however revealed that the most crucial agency that is supposed to aid in sustainable development of SMEs in Mansa was not present in the district at the time data collection. As mentioned by Nuwagaba (2015), the Zambia Development Agency (ZDA) is responsible for monitoring the activities of SMEs in the country in order to ensure that they are able to remain in sustainable business. They need to work closely with SMEs to build capacity and help them build proficiency.

“I pay monthly levies to the council for my stand here and also have to pay for fire certificate and other permits for trading to the council. I also had to register a business name with PACRA and also for tax clearance to ZRA which began by obtaining a Tax Payers Identification Number from them. I normally pay ZRA once a year depending on the profit that I have made.”

(Interview, General Autospares SME owner, 15 February, 2019)

However, the research data revealed that there is no ZDA office in Mansa District. This in the opinion of the researcher poses serious challenges in handling issues related to SME growth in the district. These agencies cannot do what ZDA can. They have limited influence on issues of capacity building; they are also unable to follow up SME owners that are struggling and those that may require their services desperately. This is unlike the case in the USA where Koyagialo (2016) indicates that the SBA (ZDA's equivalent in that country) has been close to SMEs in the country and has been providing services to boost their chances of survival in multiple locations in the country that are easily accessible to them.

“There used to be a ZDA office in town, however, after the officer responsible got a job opportunity elsewhere, the agency has not yet set up a new office. We are still to see the agency set up offices in Mansa.”

(Interview, Mansa Municipal Council Official, 14 February, 2019)

Apart from the statutory bodies mentioned, the study also shows that the local chamber of commerce dubbed the LCCT was involved in the survival of its member SMEs that had opted to do the General Autospares dealership business. In the interview, the official interviewed revealed that through partnerships with each other SMEs that were part of LCCT were able to access soft loans from within the organization. In addition to this the LCCT helped member acquire financing through the CEEC and also helped in building capacity of the member SMEs by way of workshops and business management training. Despite these facilities being available within the LCCT, it was discovered that only 3 out of the total number of General Autospares SMEs in Mansa had registered to be part of the LCCT. This meant that the activities of LCCT to boost

survival of SMEs in Mansa were not reaching majority of this class of SMES.

“As chairperson of LCCT I have had some considerable level of experience dealing with SMEs in Mansa. I myself own a medium sized business though not in the Autospares sector. We as LCCT have about three members engaged in the Autospares dealership business. Our experience is that majority of SMEs in Mansa have not registered themselves with the LCCT and as such have been missing out on capacity building activities that we have rolled out. For our members we provide free business management consultancy, workshops and also provide in-house micro financing for our colleagues that may be in financial crisis. So whether they are running General Autospares or any other form of business, we will come in to help finance them when they are in dire straits.

(Interview, LCCT official 14 February, 2019)

Exploring Survival Strategies of General Autospares SME Dealerships in Mansa's CBD

Cost Leadership Strategies

According to Porter, businesses can adopt cost leadership. These strategies are where a business endeavours to supply its goods and services in a specific market at lower cost than its competitors. In line with these two strategies, the study found that General Autospares SME dealerships in Mansa had adopted and implemented some strategies that could be classified under this group of the generic strategies. These are presented as follows:

Buying Goods from Abroad

The findings revealed that the General Autospares dealers in Mansa have adopted the buying of goods from foreign countries as a survival strategy; to reduce buying costs and lower selling prices. These strategies lead directly to relatively lower selling prices that

benefit their customers. In this case, the SME owners explained that when they buy goods from abroad they were able to buy in larger quantities at lower prices. In most cases they indicated larger discounts when they bought from source.

“I have been in business since 2007 and I have seen a lot of Auto shops close down. This is because these businesses failed to understand the economy of Mansa. People here don't have a lot of money, so if you want to succeed in business, you must bring them quality goods at a lower price. I have achieved this by buying most of my goods from reliable sources in Dar-es-salaam.”

(Interview, General Autospares SME owner, 10 February, 2019)

This is in line with Porter's theory of competitive advantage, particularly the Cost Leadership strategy which indicates that by reducing the cost of business, larger economies of scale can lead to lower selling prices. When this is achieved, businesses can develop cost advantage over their competitors (Porter, 1985; Stutz and Warf, 2007; Tanwar, 2013). The benefits of cost advantage are critical in increasing patronage to a business and also maintaining good will. It must therefore be stressed by this study that the fact that some of the SMES in this class of business in Mansa have developed cost advantage over their competitors they have continued to run their business successfully for longer periods.

Buying Goods from within the country

The findings further indicate that some other SME owners opted to buy goods from nearer locations like Lusaka and the Copper belt. They claimed that it was cheaper in certain circumstances for example depending on the way the Kwacha was fairing against the dollar it would be better to buy from nearer locations. This gave them the ability to meet increasing demand and not have stock-out costs. This can

be closely linked to the assertion by Porter (1985) who indicates that through lowering the cost of doing business; enterprises can gain competitive advantage over others and thus hope to create sustainable business existence. This study therefore argues that by taking advantage of lower prices in Lusaka and the Copperbelt, General Autospares SMEs in Mansa have created for themselves a platform to sustain their business operations in situations where this practice is favourable. This strategy is applied in situations where the market conditions favour it and therefore indicates that like the SMEs in the study by Akaeze (2016) and Iorun (2014) these SMEs in Mansa have been able to create value for their customer at a lower cost than that of their counterparts and this has aided in their survival.

Making Orders without Physical Movement

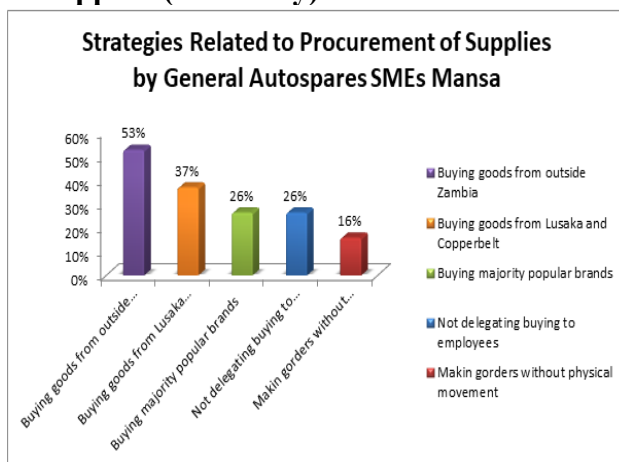
In line with the above interview it is clear to see that the emergence of technology as a tool for business has reached some of the General Autospares dealers in Mansa. It further indicates that they have embraced this technology and applied it to lowering the cost of doing business. This situation is not unique to the SMEs in Mansa; this is because of the fact that Kagechu (2013) captured SMEs in Kenya as having been able to survive through using technology to their advantage. This is so because the SME owner can buy goods more cheaply by ensuring that they reach their doorstep without them having to spend more on transport and lodging for the individuals making purchases. This strategy therefore still points to Porter's theory of competitive advantage which indicates that as businesses lower the cost of doing business chances of greater business success arise (Njuguna, 2015).

Avoiding Delegation of Procurement of Supplies to Employees

The research results indicated that it was cheaper for them to buy the goods themselves than to delegate the duty to their employees. This was both in terms of lowering buying costs

and also ensuring quality of goods procured. Further, by avoiding these costs, the SMEs in this line of business have developed more efficient ways to ensure that goods come to their shops with minimal cost of procurement. There are costs that come from hiring or engaging other people to do any activity for a business, such as procurement of supplies. In this case delegation of procurement duties by General Autospares SME owners to their employees may lead to incurring costs such as transport, lodging and other logistical costs. This is in line with assertions by Porter (1985) that indicate firms that pursue cost advantage or cost leadership strategies are normally concerned with cost reduction and increase of economies of scale. This implies that they will go to greater lengths to ensure that all running costs are brought to the bare minimum and thus gain competitive advantage in the long-run. Emphasis by such firms lies on ensuring that they gain competitive advantage by lowering the cost of doing business.

Figure 5: Strategies related to procurement of Supplies (Summary)



Source: Field Data (2019)

Limiting Running Costs by Avoiding Abrupt Expansion and Employing Few Workers

The research results indicated that majority of the SMEs maintained only one shop in the slowly expanding CBD and this gave them a chance to target the same customers at a lower

cost than if they had two outlets. This strategy is best suited to the Mansa situation where the market area is small and opening a second branch may mean redistributing the existing market share to two different shops. This cost orientation or cost focus is in line Porter (1985) and Stutz and Warf (2007) that indicate that a business that maintains cost focus have potential to grow its competitive advantage in the market. Additionally, this strategy was recorded to be an effective strategy in Nigeria where Ifekwem and Adedamola (2016) indicate in their study that by negotiating and ensuring lower rentals for their shops, SMEs in Lagos were able to lower running costs and ensure sustainable business operation. It was concluded that lowering rentals was a viable business survival strategy.

“Since my business is small, I may overstretch my resources if I open another shop prematurely. Keeping only one shop in Mansa is good for me because I already have good location and a lot of regular customers in this same shop. If I go and open a shop at United Bus Market for instance, it will be the same customers coming there, I will not necessarily increase my market share. In fact, I may just end up having more costs like rentals and salaries for my workers. So it is more beneficial for me to just have one shop.”

(Focus Group Discussion, General Autospares SME owner, 9 February, 2019)

Unlike the case in Akaeze (2016) where SMEs employed specialized staff to boost the profile of the Human Capital in the business, the case that was found in Mansa showed that General Autospares SMEs did not choose to employ skilled personnel. Due to the prevailing market conditions it was cheaper to employ school leavers and other non-skilled personnel and also not to over employ. In this case a lesser skilled person would prove cheaper for the SMEs to employ. This may be attributed to the fact that most of these SME owners did the major part of the running of the businesses themselves. It

therefore was cheaper for them to employ up to two employees at most 50 in the case of the medium scale enterprises as a cost saving measure.

“Keeping a limited number of employees is beneficial for our business especially that I and my wife find ourselves doing most of the work ourselves. So there is no point in spending more by employing more workers. The two that we have working in both our shops are enough for the moment,”

(Interview, General Autospares SME owner, 9 February, 2019)

Adjustment of Personal Lifestyle to Reduce of Drawings in the Business

Research results revealed that the level of revenue raised by SMEs in Mansa is not enough to sustain extravagant lifestyles and so limiting their spending to bare necessities is a critical success strategy. This is similar to the findings by Moktar (2013) who reveals that SME owners in Malaysia opted to adjust personal lifestyles in order to grow their businesses. The study indicates that with turned out to be a viable business strategy for these SMEs as the benefits of adjusting personal lifestyle when doing business tend to reduce the level of drawings made by the owners from the business coffers. Conversely, this research revealed that General Autospares dealers in Mansa have also adopted this strategy as have the SMES interviewed by Moktar (2013). They indicated that living extravagant lifestyle was not possible on revenues that come from small shops like the ones they had and so they ensured that they lived comfortable but simple lifestyles.

Limiting Running Costs by Engaging Family Members to Run the Auto shops

In a bid to further reduce running costs, some of the SME owners interviewed indicated that they opted to use family members as sales staff. This required them to just meet their daily needs and give them a bit of pocket money instead of

paying a regular salary. In short, the avoidance of permanent employees relieves the business of the costs that come with employing full-time employees. This is not like the case in the United States where emphasis on employing qualified staff to do the business proved to be a critical success factor in the SMEs engaged in the automotive industry (Akaeze, 2016). In addition to this, the fact that SMEs in Mansa are able to use unskilled family members differs from the situation captured in the study by Tshikhudo, Aigbavboa and Thwala (2015) which emphasized that SMEs in South Africa survived because they were able to employ skilled and highly trained staff. In this regard one of the participants was captured as follows:

“For me, I reduce on costs by using most of the dependants and my children to help do some work in the business. Because I also offer repair services, I have trained my children and nephews to work in the workshop and also help in sales.”

(Interview, General Autospares SME owner, 20 February, 2019)

Limiting Running Costs: Avoidance of Dependency on Auto shop and Single Source of Income

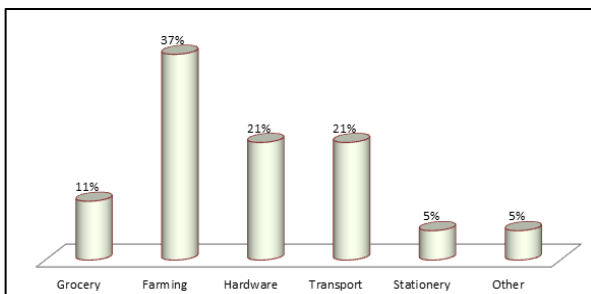
The study revealed that some of the General Autospares SMEs had invested in other forms of business to help supplement revenues from the Autospares shops. The most prominent supplementary businesses included farming, hardware and transport. From the data presented, farming was most common due to the availability of land that the SME owners had easy access to. The data indicates that these firms would invest in the annual farming season and mainly grew maize and cassava which was sold to the Food Reserve Agency and other companies such as millers upon harvest. The group of SMEs that dealt in both Autospares and other forms of businesses explained that it was easy to have a large market especially when the shops were located side by side. In explaining

alternative sources of business revenue one participant said:

“You cannot survive on only the income of one small shop in Mansa. So I decided to open up a Hardware store right next to my Autospares shop so that I can have more income. This has really helped me not to depend so much on the sale of Autospares. In fact, the same clients that come in to buy hardware products in the hardware shop are the ones that are already my customers for Autospares. This is a good business survival tactic for us as a business as it has ensured more income for us as a family.

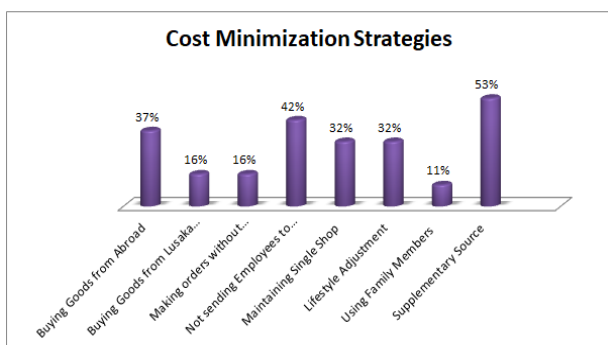
(Interview, General Autospares SME owner, 18 February, 2019)

Figure 6: Supplementary Sources of Revenue for General Autospares SMEs in Mansa CBD



Source: Field Data (2019)

Figure 7: Summary of Cost Minimization Strategies by General Autospares SMEs in Mansa CBD



Source: Field Data (2019)

Differentiation Strategies

The study found that there were attempts by some of the participants to differentiate their products and services in order to capture larger market share and possibly increase sales and goodwill. The study therefore recognizes this as an authentic way of differentiating a firm and it's effective in positioning them on the market (Njuguna, Ochieng and Odida, 2015). In this regard a number of sub-themes emerged as captured in the following paragraphs:

Auto-repair Services and Free Consultation Services

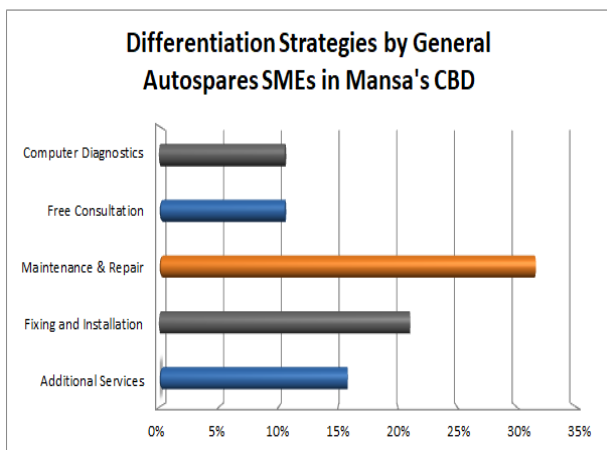
The findings of the research indicated that General Autospares SMEs in Mansa used to increase their chances of survival by offering additional services such as fixing of the spare parts once customers bought them. Instead of the customers going to look for a mechanic, some of the Autospares SMEs in Mansa included an extra but not exorbitant fee for fixing of the new parts and also installation of car accessories and other parts. This is a way of differentiating their product offering and according to the participants interviewed it has effectively contributed to them growing and maintaining the market share. The study therefore recognizes this as an authentic way of differentiating a firm and it's effective in positioning them on the market (Njuguna, Ochieng and Odida, 2015).

“I am not just an owner of an Autospares shop; I am actually a trained mechanic from Mansa Trades Training Institute. So when I could not find a job I managed to find capital to open up this shop. I then thought of using my expertise in mechanics to start fixing my clients vehicles. So now my business offers mechanics, auto-electrical repair services and also spare parts for my clients.”

(Interview, General Autospares SME owner, 18 February, 2019)

The study therefore argues that this differentiation was in line with Porter's theory of competitive advantage which asserts that as businesses differentiate their products and services, they give customers what they are not able to find anywhere else and as such become a preferred entity to do business with (Porter, 1985; Stutz and Warf, 2007). In this case, the study stresses this as being a critical success strategy for SMEs in Mansa.

Figure 8: Summary of Differentiation Strategies by General Autospares SMEs in Mansa CBD



Source: Field Data (2019)

Strategies Emerging from Focus Group Discussion

The study uncovered a number of customer focus strategies, this class of SMEs came up with some strategies that were in line with customer orientation. Diversification and differentiation of product and service offerings to customers is an application of Porter's differentiation strategy. Differentiation involves coming up with products or services that the industry perceives as unique (Tanwar, 2013) this enables businesses to gain competitive advantage. Focus group information revealed that by adding complementary services such as free consultation, SMEs engaged in General

Autospares business in Mansa are able to give services that are unique to them and by so doing draw customers to their shops. The fact that customers can be told by the Autospares dealers exactly what is wrong with their vehicle and also be provided with appropriate advice on how to go about fixing their motor vehicles provides customers with a one-stop kind of service as suggested below:

"We have some customers who make special orders for vehicles that are not common in Mansa. These parts are usually sold at higher prices as they come with additional price and this gives us constant customers and is good for business."

(Focus Group Discussion Contribution by General Autospares SME owner, 16th March, 2019)

Customer Orientation Strategies

The findings indicated that since owners were in close contact with their customers, they understood perfectly what the needs were and also helped them buy the right quality of goods. Such close contact between customers and suppliers (the Autospares SMEs) cannot exist in cases of large scale Autospares dealerships. The impersonal approach taken by larger operators in this line of business creates a gap upon which the SMEs are able to draw competitive advantage. Thus buying goods that customers want leads to customer satisfaction as shown in the study by Akaeze (2016) who indicates that the Auto-dealerships in New York adopted a similar strategy where they ensured customer satisfaction. Having regular and dependable customers has therefore helped some of the SMEs in this sector to continue to sustain themselves on the market and also helped them to continue to survive the threats found in a competitive environment. This strategy was also employed by SMEs in South Africa, in the study by Tshikhudo, Aigbavboar and Thwala (2015) who indicated that SMEs in the construction sector survived by fulfilling special orders from

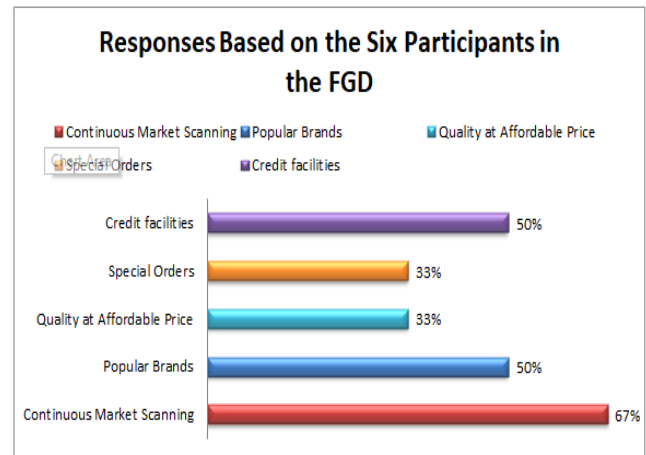
clients. By doing so they were able to grow their share of the market in an environment dominated by the South African government in this regard.

In addition, the study therefore stresses that without provision of quality, customer satisfaction is not possible, the fact that the SMEs that have survived in the Autospares business in Mansa in the period under review (2013 – 2017) have partly succeeded to maintain their customer base in a sustainable manner through provision of good quality products and services at affordable prices. According to Porter (1985) customer satisfaction falls under customer focus which leads to customers appreciating the value crated by the business and thus translates into competitive advantage for the respective businesses (10)

Continuous Market Scanning and Assessment

The investment in continuous market scanning is not a strategy that is unique to the SMEs in Mansa. In fact, it is common in most parts of the world as a survival strategy. For instance, in the study by Lum (2017) SMEs in the USA were found to be investing heavily in continuous market scanning as a survival strategy and it proved to be a critical success factor in that situation. Not only in the USA was this recorded as an effective survival strategy, but also in South Africa where SMEs engaged in the construction industry were recorded as partly having succeeded due to investment in continuous market scanning (Fakoti and Odeyemi, 2010).

Figure 10: Customer Orientation Survival Strategies based of Focus Group Discussion



Source: Field Data (2019)

Recommendations

SME regulation requires a multi-faceted approach from players to enable them operate collaboratively so as to ensure sustainable growth of the SME sector. There is need therefore, for players to create new working spaces so as to ensure synchronized and inclusive growth of General Autospares SME's dealerships. The creation of one-stop offices where all the players are found in one place has the potential to reduce the time needed for SMEs to make necessary registration and returns. This would go a long way in increasing efficiency in the operations of SMEs as they would spend less time moving from office to office and more time to work toward making their businesses more successful.

The study recommends an integration of more key-stakeholder focused approach to policy formulation where the SMEs themselves are given a platform where their views can be brought into consideration. This is when coming up with structures and plans to support SME growth in the country. Measures must be taken to integrate SME initiatives while regulating their operation. This will create a platform on which the SMEs themselves can become key

stakeholders and have a place where their voice as key drivers of economic growth can be heard. Attention must therefore, be paid to the need to create participatory mechanisms where players and SMEs can collaborate to ensure sustainable growth of the sector.

The study further suggests that more opportunities for SME led multi-stakeholder collaboration as an alternative intervention of effective policy framework are created. This will promote integration of SME survival strategies into the existing policy framework, from which other stakeholders can draw convergence towards effective facilitation for meaningful and sustainable growth in the sector. The study also suggests the creation of training and support programmes for all forms of SMEs in the area of marketing and business management in rural provinces like Luapula where there is potential for growth in the sector. This is in line with the already existing policy framework that mandates the ZDA to build capacity in the SME sector in order to grow the sector sustainably (Nuwagaba 2015). This is important because, as capacity is built, the SMEs will grow more sustainably as they will be able to utilize more formal ways of developing business strategy and apply these to growth in all spheres of their operation.

3.2. Discussion and Interpretation of Findings

Interpretation of research findings and explanation for the findings obtained

Key project findings must be compared with other local or international research findings
Comparison between the research findings generated in the project undertaken and the findings that other researchers produced.
Implications, Lessons learned and Recommendations

CONCLUSIONS

This paper indicates that most SMEs Autospares in Mansa operates in both formal and informal sector. Those in the formal sector pay levies to the local authority or operate in the make-shift market located in the CBD. The study therefore concludes that not all SMEs in this sub-sector are fully registered and this implies a loose structure in their operations including minimal requirements for one to set-up shop in the General Autospares business. The study further concludes that because of their varying nature of establishment and operation, these SMEs may need to employ survival strategies that are more tailor-made to fit their business profile. With regard to players, the study revealed that multiple key players are involved in the regulation of SMEs in general, whose responsibilities are different but complementary. Their roles are mainly acted out based on their respective statutory instruments. These bodies include Mansa Municipal Council, whose role is mainly to license and provide other services with regard to running of SMEs in the CBD. Furthermore, the study revealed that though ZDA was the key player in ensuring growth of SMEs it had no office in Mansa. The study concludes that General Autospares SMEs in Mansa are currently interacting with multiple statutory bodies for regulatory purposes. However, the only body that is formed with a representation from SMEs is the Luapula Chamber of Commerce and Trade that provides facilities tailored to support survival of their members.

This study has indicated a good number of strategies ranging from minimization of drawings and overall running costs to inventing additional sources of revenue to boost existing business in the Autospares dealership sector. The study therefore, showed that these individuals running General Autospares dealerships in Mansa use personal experience and instinct to come up with survival strategies. Despite the lack of knowledge and skills in professional marketing and business

management, the study shows that proprietors of this class of SMEs managed to devise efficient ways to lower costs (cost leadership), differentiate their products and focus on customer orientation in the running of their business. By utilizing cheaper sources of goods such as from major cities in Zambia where buying prices are low and also abroad where they have managed to take advantage of economies of scale that may arise.

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