

Empowerment Setbacks and Coping Strategies in the COVID-19 Crisis of Female Food Vendors in Tanzania

John R. P. Mwakyusa¹, Severine S. Kessy² and David P. Rwehikiza³

^{1,3}Department of Marketing, ²Department of General Management
University of Dar es Salaam- Business School

*Author corresponding Email: qusa5@yahoo.com

DOI: <https://doi.org/10.61538/pajbm.v8i1.1500>

Abstract

The Government of Tanzania has established a conducive environment for gender equity, as reflected in the Millennium Development Goals (MDGs). Female food vendors operating in Tanzania's urban settings face multifaceted socio-economic and cultural challenges, with these factors significantly influencing how they are perceived and treated within their communities. This, in turn, can impact their ability to negotiate and make decisions in business settings, particularly during epidemics. However, the Covid-19 pandemic exacerbated the challenges. This study delved into the effects of COVID-19 on food vending businesses and coping mechanisms amidst its raging consequences. The study sequentially employed qualitative and quantitative approaches to gather data from female food vendors using in-depth interviews and questionnaires. Of all the collected questionnaires, 304 were sufficient for descriptive and paired t-test analyses. Thematic analysis was applied to qualitative data. The findings underscore the significant adverse impact of the COVID-19 pandemic on the business performance of female food vendors. Indicators such as the number of employees, average daily sales, average daily profit, and daily working capital exhibited statistically significant declines during the pandemic compared to pre-pandemic levels. Coping strategies employed by female food vendors included strict adherence to COVID-19 protocols, workforce reductions, trimming daily allowances for assistants, cutting down on working capital, streamlining food items on the menu, and avoiding expensive menu options. The study highlights the negative impact of the pandemic on business performance, emphasizing the need for government intervention through subsidies, especially during pandemics. Additionally, the study recommends business formalisation to access subsidies and micro-credits better. Following the analysis, the study offered detailed policy recommendations to address specific issues identified during the research. Additionally, suggestions for further studies are presented, indicating potential avenues for future research to deepen the understanding of the subject matter.

Keywords: Women Empowerment, Covid-19, Female Food Vendors

INTRODUCTION

In Tanzania, as in many other societies, females play a crucial role in contributing to family livelihoods. Many Tanzanian women engage in entrepreneurial activities, and according to Nziku (2012), these endeavors contribute not only to the family income but also to the local and national economies. The researcher opines that to make businesswomen more aware of their outstanding contribution to economic development, they must stimulate, support and sustain their entrepreneurial dreams and efforts. Female entrepreneurs in developing countries have become a key focus of development policy and empowerment programs because of their importance in fueling economic growth and reducing poverty (Langevang et al., 2018). Interestingly, while men and women play substantial roles in Tanzania's economy, women are more active than men in the informal sector, specifically in food vending, constituting around 50.6% of the active working population (Hansen et al., 2018). The extant literature reveals that despite women's importance to any country's economy, they are usually facing a plethora of gender-related barriers to sustaining and growing their businesses emanating from business environment hurdles (Kessy, 2014; Mboma et al., 2012; Rutashobya et al., 2009). In an attempt to mitigate gender-based challenges, the Government of Tanzania has been at the forefront of creating a favorable legal framework and conducive political context for gender equity and equality as reflected in the Millennium Development Goals (MDGs), especially MDG3 which is related to women, empowerment (WorldBank, 2017). It is also highlighted that in the 2016 World Economic Forum Global Gender Gap Report Tanzania was ranked number one globally, out of 115 countries, in terms of women's economic participation (WorldBank, 2017).

Despite Government efforts, the COVID-19 pandemic worsened the situation of female entrepreneurs operating in the food vending business, leading to a drastic economic downturn (UNDP, 2020). Notable shocks in Tanzania resulting from the pandemic were experienced in hospitality, manufacturing, agricultural goods, logistics and transport, financial services, and other services. Female food vendors (FFVs) were equally affected since their operations depended on the performance of other businesses in the country (Mboma *et al.*, 2012). Tanzania was one of the few countries in East Africa that still needed to institute lockdown strategies. Nevertheless, there are mitigation strategies undertaken by the government and private sector that directly or indirectly affect the food vendors in Tanzania. Such measures included closing schools, colleges, universities, workshops, and conferences and banning all entertainment activities, whereas some private firms have

adopted working-from-home strategies. The government also encouraged the application of personal hygiene, social distancing, and wearing protective facial masks where appropriate. All these measures affected food vendors' customers. To the extent that this is true, some firm managers, at times, managed to navigate through such business hurdles (Hansen *et al.*, 2018; Langevang *et al.*, 2018). At this juncture, the extent of the Covid-19 effects and their coping strategies in this pandemic remains unclear.

Several organizational theorists have tried to illuminate the phenomenon to respond to this question. On the one hand, advocates for Institutional theory argue that the business environment influences the behavior of firm managers and the firm's characteristics, scale, and outcomes (Welter & Smallbone, 2011). In the context of institutional theory, the study of women in the informal sector involved the synthesis of the cognitive, normative, and regulatory barriers that imbue stability and significance into social behavior (Scott, 2001). This study specifically aims to understand the complex effects of the COVID-19 pandemic on women's roles and status within the informal sector. Drawing on institutional theory, this study explores the COVID-19 pandemic impacts on female food vendors (FFVs) and their coping strategies in the same crisis. Little is known, as most of the studies (Dickens *et al.*, 2019; He & Harris, 2020; Pediatr *et al.*, 2020; Tull *et al.*, 2020) on the phenomenon have not paid a particular focus on Tanzania and specifically on female food vendors (FFVs). He and Harris (2020) investigated the impact of the COVID-19 pandemic on corporate social responsibility and marketing philosophy. In addition, those focused on Tanzania have paid attention to macro perspectives rather than at the firm level. For instance, UNDP (2020) focused on the sectors in Tanzania that have been adversely affected. These sectors include tourism, transport and logistics, and financial services. Mduma (2020) examined the Bankers' perceptions of the COVID-19 pandemic. Even the existing studies (Mboma *et al.*, 2012; Milanzi, 2011) on the sub-sector have primarily focused on general challenges facing female food vendors. There is, therefore, a research gap on how COVID-19 impacted the performance of female food vendors' businesses and what coping strategies were adopted. Undertaking this study will bridge this gap and add to the body of knowledge of existing literature. Specifically, the study focused on the following: (i) *To explore the COVID-19 impacts on female food vendors (FFVs) business performance and welfare and (ii) To explore the coping strategies of FFVs during the COVID-19 pandemic.*

METHODS

This exploratory study involved highly focused in-depth interviews and a survey. In-depth interviews with 27 and 19 female food vendors in Dar es

Salaam and Dodoma were conducted between March and June 2021 respectively. The qualitative sample size was reached after achieving theoretical saturation. Researchers targeted female food vendors with at least five years of business experience to ensure a transparent and reproducible in-depth interview sampling strategy. Most of the interviews conducted lasted for a period between 50-80 minutes on average. To ensure validity, results were validated by sending the transcripts back to the management of the food parlors visited. The researchers ensured the credibility of the findings by conducting interviews with the respondents. Researchers built rapport and familiarization with the interviewees to ease access to credible information, as advocated by Robson (2002). This was conducted through clear communication of the study's purpose, obtaining informed consent, and active listening. Expressing gratitude for participants' contributions helped to enhance trust and foster fruitful collaborations.

After preliminary data analysis from in-depth interviews, a survey questionnaire was developed. The questionnaire was pre-tested, and refined for clarity and relevance to a sample of 20 respondents in Dar es Salaam Region. Feedback from the pilot study helped to enhance clarity and remove vagueness of the questions. Thereafter, the questionnaire was administered to 350 female food vendors in Dar es Salaam, Mbeya, Arusha, Dodoma, and Mwanza Regions. A sample size of 350 participants was determined using Krejcie and Morgan's formula (Bukhari, 2021). Quantitative research requires a large sample to produce statistically precise quantitative estimates (Gentles *et al.*, 2015). The survey was conducted between November 2021- April 2022. A sampling frame constituted a complete list of eligible enterprises from different food vendor associations. Five years in business was used as a criterion to be shortlisted as it ensured that all surveyed food vendors had experience in the business before, during, and after the COVID-19 pandemic. Descriptive analysis and Paired Sample T-Tests were used to analyse quantitative data.

FINDINGS

Socio-Demographic Profile of the Surveyed Female Food Vendors (FFVs)

Respondents were asked to indicate their socio-demographic characteristics. Specifically, the characteristics were age, marital status, and education level, as indicated in Table 1. The findings revealed that most (36.5%) of female food vendors (FFVs) were married, 29.6% were single, 15.1% were separated from their spouses, and 8.6% were widows. The findings further signify that more than three-quarters (79.9%) of the respondents were in the 20-40 age

bracket, followed by 11.2% aged between 41-50 years. Meanwhile, only 3.6% of the respondents were below 20 years old. In other words, many female food vendors (FFVs) were comprised of young adults and middle-aged females.

Table 1: Socio-Demographic Profile of the Surveyed Female Food Vendors (FFVs)

		Frequency(n=304)	Percent (%)
<i>Marital Status</i>	Single	90	29.6
	Married	111	36.5
	Separated	46	15.1
	Widow	26	8.6
	Cohabiting	31	10.2
<i>Age</i>	Below 20 years	11	3.6
	20-30 years	135	44.4
	31-40 years	108	35.5
	41-50 years	34	11.2
	51-60 years	10	3.3
	Above 60 years	6	2.0
<i>Education</i>	Not educated	18	5.9
	Primary education	53	17.4
	Vocational training	42	13.8
	Ordinary level	142	46.7
	Advanced level	15	4.9
	Diploma	21	6.9
	Bachelor degree	11	3.6
	Master (MA)	2	0.7

Source: Field data (2021)

Profile of a Food Vending Business (FVB)

To understand the characteristics of the food vending businesses, female food vendors (FFVs) were asked about their business age, source of startup capital, business status, and types of meals served. Their responses are presented in Table 2. The findings indicated that most food vending businesses (46.1%) began operations between 2 and 5 years. Slightly under a third of the businesses began 5-10 years earlier, while 5.3% started over 10 years ago, and 18.1% started below two years. The primary source of startup capital was personal savings, followed by accessing loans from SACCOS (28.6%). Food vending businesses (FVB) are characterized by informality as most businesses are not registered, and only 13.2% stated they were registered. It is also worth noting that 16.4% of the surveyed businesses did not indicate their business status. It is safe to presume that they were also not registered. According to De Soto (1989), most informal businesses do not formalize owing to high costs such as taxes, fees and other payments. This informal nature of the female food vending businesses made it hard to facilitate government intervention during the pandemic. The survey was also

conducted in five cities in the country. A third (33.2%) of the food vending businesses were surveyed in Dar es Salaam, while the rest were almost evenly distributed in Mwanza (16.4%), Dodoma (16.4), Mbeya (16.8%) and Arusha (17.1%).

Table 2: Profile of a Food Vending Business

		Frequency(n=304)	Percent (%)
Business Age	Below 2 years	55	18.1
	2-5 years	140	46.1
	5-10 years	93	30.6
	Above 10 years	16	5.3
Source Capital	Startup Personal Finance	109	35.9
	Family inheritance	13	4.3
	Loans from relatives	37	12.2
	Loan from MFIs	28	9.2
	Loans from commercial banks	10	3.3
	Sponsor	20	6.6
	Loan from SACCOS	87	28.6
Business Status	Registered	40	13.2
	Not registered	214	70.4
Missing	90	50	16.4
Types of Meals	Breakfast	32	10.5
	Lunch	230	75.7
	Dinner	42	13.8
Business Location	Arusha	52	17.1
	Dar es Salaam	101	33.2
	Dodoma	50	16.4
	Mbeya	51	16.8
	Mwanza	50	16.4

Source: Field data (2021)

General Effects of COVID-19 on Female Food Vending Businesses

Female vendors were asked to express their agreement or disagreement on the effects that COVID-19 had on their business. The study revealed that respondents strongly agreed that a reduction in the number of customers (98.0%), increased running costs (92.4%), and increased costs of foodstuffs (86.5%) were the top three effects. While Tanzania imposed less strict COVID-19 containment measures, it still closed schools, colleges and universities, recreational facilities, transportation facilities, and shopping centres (Cities Alliance, 2020; WFP, 2020), albeit just for a while. While the Government lifted the ban after a couple of months, customers' apprehension towards accessing meals served by female food vendors (FFVs) in inherently congested areas and marketplaces continued unabated. The female food vendors also noted increased running costs as they were forced to boil hand-washing water and buy washing soaps, sanitizers, and masks to comply with

the COVID-19 era protocols. The FFVs also noted that the reduction in the customers was attributed to customers fearing contracting Coronavirus from the vendors (67.4%) and fear of infections amongst customers (78.3%). These findings are corroborated by the findings of (Mburu, 2020), who found out that the risk of infection is high among people who live in congested areas, shared amenities, and are practically unable to practice social distancing. Respondents' responses regarding the effects of COVID-19 on family relationships were evenly poised at 39.5% for those who strongly agreed and 38.2% for those who strongly disagreed.

Table 3: Effects of COVID-19 on Female Food Vending Businesses

No.	Negative effects	A	NAND	D	Mean	SD
i.	Reducing the number of customers	98%	2%	0%	1.02	0.139
ii.	Stigma from customers	67.4%	23.4%	9.2%	1.42	0.655
iii.	Fear of infection from customers	77.0%	16.4%	6.6%	1.30	0.584
iv.	Fear among customers	78.3%	15.5%	6.3%	1.28	0.572
v.	Difficulties in loan repayment	73.7%	14.8%	11.5%	1.38	0.683
vi.	Customers' Inability to pay	57.2%	24.3%	18.4%	1.61	0.780
vii.	Increased running costs	92.4%	6.3%	1.3%	1.09	0.328
viii.	Family discords	39.5%	22.4%	38.2%	1.99	0.882
ix.	Increased costs of foodstuffs	86.5%	7.9%	5.6%	1.19	0.517
x	Lack of socialization between neighbors	77.0%	11.5%	11.5%	1.35	0.677

Source: Field data (2021)

Specific Effects of COVID-19 on Female Food Vendors' Business Performance

The study's first objective was to assess the impact of Covid 19 on female food vendors' business performance. Four indicators of business performance, which are the number of employees, average sales per day, average profit per day, and daily working capital, were considered for the analysis. In this case, a paired sample t-test was used to analyse. Table 4 shows descriptive statistics for the four indicators. As indicated in Table 1, it was established that there was a decrease in the number of employees from before ($M = 3.55$; $SD = 3.534$) to ($M = 2.38$; $SD = 2.706$) during Covid-19.

On the other hand, the daily average sales of the business (in Tanzania Shillings) before ($M = 119539.74$, $SD = 179664.143$) to during ($M = 87283.11$, $SD = 125599.465$). Concerning average profit per day before and during COVID-19, there was an average of 60984.44, a standard deviation of 73006.752, an average of 43048.68, and a standard deviation of 53570.98, respectively. The findings on daily working capital before and after COVID-19 showed that there was a decrease in the working capital before ($M = 186103.33$, $SD = 218683.548$) to ($M = 133681$, $SD = 170384.607$) after. The

overall results indicated a change in the assessed indicators of business performance. In this case, there is a decrease in all these variables during COVID-19.

Table 4: Paired Samples Statistics

Paired Samples Statistics		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Number of employees before Corona	3.55	304	3.534	0.203
	Number of employees during Corona	2.38	304	2.706	0.155
Pair 2	Daily average sales before Corona	119539.74	302	179664.143	10338.51
	Daily average sales during Corona	87283.11	302	125599.465	7227.437
Pair 3	Average profit per day before Corona	60984.44	302	73006.752	4201.066
	Average profit per day during Corona	43048.68	302	53570.98	3082.663
Pair 4	Daily working capital before Corona	186103.33	300	218683.548	12625.701
	Daily working capital during Corona	133681	300	170384.607	9837.16

Source: Field data (2021)

The testing results presented in Table 5 indicate that all indicators assessed were significant at a 5% significance level. The results on the number of employees showed that the p-value is 0.000, which is less than the 0.05 cut-off point. The mean decrease in the number of employees was 1.174 with a 95% confidence interval. These results are statistically significant, and it can be concluded that there was a significant difference in the number of employees before and during the COVID-19 pandemic. Because the mean value during the COVID-19 pandemic is less than the mean value before the COVID-19 pandemic, it is clear that the COVID-19 pandemic had reduced the number of employees among female food vendors. The results on daily average sales before and during the COVID-19 pandemic were also significant, with $P = 0.000$, which is less than 0.05(two-tailed). The mean decrease in the daily average sales was 32256.623, with a 95% confidence interval ranging from 22055.044 to 42458.201. In this case, the mean value during the COVID-19 pandemic was less than the mean value before the COVID-19 pandemic; it is clear that there was a decline in daily average sales due to the COVID-19 pandemic.

Furthermore, the average profit per day was assessed, and the results showed that there was a mean decrease in the average profit per day, which was Tanzanian shillings 17935.762 with a 95% confidence interval ranging from 14589.978 to 21281.545. These results are significant, with $P = 0.000$, less than 0.05(two-tailed). The last item examined was the daily working capital. As indicated in Table 5, the results on working capital per day show that the p-value is 0.000, less than the 0.05 cut-off point. The mean decrease in the working capital was 52422.333 with a 95% confidence interval. These results are statistically significant, and it can be concluded that there is a significant difference of 52422.333 before and during the COVID-19 pandemic.

Table 5: Paired Sample t-Test

		Paired Differences					t	df	Sig.
		Mean	Std. Dev.	Std. Error Mean	95% CI of the Difference				
					Lower	Upper			
Pair 1	Number of employees before CORONA Number of employees during CORONA	1.174	1.548	0.089	1	1.349	13.23	303	.000
Pair 2	Daily average sales before Corona Daily average sales during the Corona	32256.62	90089.255	5184.054	22055.044	42458.201	6.222	301	.000
Pair 3	Average profit per day before Corona Average profit per day during Corona	17935.76	29546.323	1700.2	14589.978	21281.545	10.549	301	.000
Pair 4	Daily working capital before Corona Daily working capital during Corona	52422.33	114753.32	6625.286	39384.236	65460.43	7.912	299	.000

Source: Field data (2023)

Further assessment of the impact of COVID-19 on female food vendors' business performance was done by assessing whether they closed their businesses. Results, as indicated in Table 6, indicated that 66.1% of the respondents closed their businesses during COVID-19, while 33.9% did not close their businesses. The percentage of female food vendors who closed their businesses indicates that the pandemic hurted the overall performance of female food vendors.

Table 6: Impact on Closing Businesses During CORONA

Responses	Frequency	Per cent
Yes	201	66.1
No	103	33.9
Total	304	100.0

Source: Field data (2021)

Food Vendors Coping Strategies During Covid-19 Epidemic

Generally, the findings showed that the surveyed and interviewed respondents agreed that at least they adopted some coping strategies during COVID-19. These strategies differed from one respondent to another. However, most (90.1%) of the respondents agreed to COVID-19 protocols. In line with this finding, it was also revealed during the interviews that local government authorities emphasized that food vendors comply with COVID-19 guidelines during COVID-19. This was observed when visiting three Buguruni, Magomeni, and Dodoma food parlors stand.

“...I remember we were told that for us to continue operating the business we are supposed to wear masks, wash hands with soap and maintain environment sanitation. ...” (A FFV at Buguruni, Ilala, Dar es Salaam)

The results also indicated that 78% of the respondents had reduced the working capital or funds in circulation. The interviewees disclosed that they were not sure of the future of the business; hence, there was no likelihood of continuing to invest in the business.

She said,

“...it is much better you spend your savings on your family rather than continuing to invest in the business because it is not predictable you invest TZS 34,000 at the end of the end, you get 21,000 while there is food left and you have not paid the wages for the workers....”

Other strategies included reducing the daily allowances to laborers and reducing their number. During the interviews, the number of laborers was reduced from three to one, whereas some were reduced from two, leaving the owner operating alone. Other respondents (68.8%) indicated that they reduced some food items on their menu list. The interviews showed that they reduced expensive items like chicken or fish and remained with basic

foodstuffs like rice, beans, and beef. Others indicated that they could only focus on selling tea and could not sell lunch as there were no customers.

Furthermore, the findings revealed that 64.1% closed the business, and 65.5% adopted a proactive selling strategy. Instead of waiting for the customers to come to their premises, they delivered meals to customers' offices and working places. Because customers were very few during the pandemic due to restrictions of movements and crowding at eating places, strategic food vendors had to walk around the workplaces to generate orders and deliver. During the interview, some participants stated;

'..... we are two attendants and customers are nowhere to be seen, and some are avoiding crowds Remember, at the end of the day, we are supposed to pay allowances. What do you do... Just follow where they are in their workplace....' (FFV at Dodoma Stand, Dodoma Municipal, May 2021).

On the welfare side, there were very few coping strategies, specifically regarding reducing food items at home. Only 39.1% of the surveyed respondents indicated that they reduced food items at home during the COVID-19 pandemic. During the interview, the participants indicated that home was given priority number one; therefore, if food remained unconsumed during business hours, it was taken at home for family consumption. Others indicated that it was better for them to close the business rather than for their families' missing meals.

Table 6: Food Vendors Coping Strategies during the Covid-19 Epidemic

No.	Coping Strategy	A	NAND	D	Mean	SD
i	Borrowing from financial institutions	63.2%	12.9%	23.8%	1.60	0.847
ii	Credit purchase of foodstuffs	33.6%	35.9%	30.6%	1.97	0.802
iii	Reduction in assistants' daily allowances	73.4%	12.2%	14.5%	1.41	0.730
iv	Reduction in the number of assistants	73.4%	9.9%	16.8%	1.43	0.764
v	Reduction of the working capital	78.0%	13.2%	8.9%	1.31	0.627
vi	Closure of the food vending business (FVB)	64.1%	17.8%	18.1%	1.54	0.782
vii	Start other businesses to supplement incomes	48.0%	18.1%	33.9%	1.86	0.895
viii	Reducing food items sold	68.8%	21.7%	9.5%	1.41	0.659
ix	Reducing some food items at home	39.1%	26.3%	34.5%	1.95	0.859
x	Direct delivery of meals to customers	65.5%	20.4%	14.1%	1.49	0.731
xi	Adhere to all COVID protocols	90.1%	7.9%	2.0%	1.12	0.380

Source: Field data (2021)

DISCUSSION

This study was conducted to provide empirical evidence about empowerment setbacks and coping strategies in the COVID-19 crisis of female food

vendors in Tanzania. The pandemic exacerbated empowerment challenges for women who are in historically disadvantaged positions, particularly in developing countries like Tanzania. Women, who already faced systemic disadvantages, experienced further setbacks in their efforts to make ends meet. The additional hurdles imposed by the pandemic deepened existing inequalities, highlighting the urgent need for targeted interventions and policy measures.

The findings concluded that the female food vendors' businesses faced declining average sales, profits, and working capital. These findings are similar to findings by Apedo-Amah et al (2020) and Al-Awadhi et al. (2020) who also found widespread and negative impact of the covid-19 on sales revenues. Furthermore, the FFV terminated contracts with some of their assistants owing to declining customers and increased running costs. This situation was equally reported by Beland et al. (2020) who found out that COVID-19 increased the unemployment rate and resulted into employers reduction in working hours owing to declining businesses. The increase in running costs was due to rising prices of foodstuffs and the implementation of COVID-19 protocols to make their workplaces safe. These measures included buying toilet soaps, sanitizers, face masks, and boiling hand-washing water. It is invariably known that reducing costs increases business profits when prices and ultimate sales remain constant.

As mentioned in other sources, Mbunge et al. (2020) emphasized the importance of social distancing and self-isolation in mitigating the spread of COVID-19 in Africa. Making appropriate social distancing arrangements for customers visiting the female food vendors' businesses had an intention of attracting customers. However, self-imposed lockdowns affected business because some customers were not interested in visiting crowded markets anymore as they feared contracting the virus. To make sure that they can put meals on the table, female food vendors had to devise various strategies.

This study found the top five coping strategies during the COVID-19 epidemic to circumnavigate their challenges. While these strategies came with unintended consequences of increased costs, FFVs had no options but to adopt them. First, there were deliberate efforts to adhere to most Covid-19 protocols. As per the findings of Zeb and colleagues (2021), street food vendors must diligently adhere to appropriate sanitization practices to instill trust and confidence in their customers. Widespread news of the deaths reported across the globe necessitated or forced vendors to spare nothing to protect their customers if they were to survive amidst the scathing financial

challenges that they faced. The second strategy was a reduction of the working capital. The strategy was so adopted because of declining daily sales and a reduction in the number of food items they could and were willing to sell to the customers. The working capital was reduced to offset what Munishi, Kirumirah, and Lwoga (2021) noted as a significant loss resulting from the rotting of perishable goods. To that end, they reduced the amount of stock they purchased. The third strategy was the reduction in the number of assistants that they were helping in delivering services to customers. In some instances, it was noted that the assistants were willing to continue to work despite the declining business and accepted fewer daily subsistence allowances (DSAs).

Examining the three main components of institutional theory—regulative, normative, and cognitive—in the context of female food vendors operating in Tanzania during the COVID-19 pandemic reveals significant challenges and opportunities. The first two aspects of the theory were deemed more relevant in discussing the findings. According to the institutional theory, female food vendors in Tanzania faced challenges due to enforcing lockdowns and social distancing measures as regulatory responses to the pandemic. These measures limited their ability to conduct business as usual, impacting their income and livelihoods. Compliance with these regulations became a crucial aspect of their operations, posing constraints and opportunities for adaptation. Likewise, Female food vendors operated within normative structures that traditionally defined gender roles in Tanzania. The pandemic disrupted these norms as women faced increased responsibilities as breadwinners and caregivers in the context of economic and social uncertainties. Norms around the role of women in business and society underwent shifts, challenging existing expectations.

Policy implications

The study suggests several policy implications that could address the identified challenges. The line ministry handling women's welfare could enact policies on support programs developed for female food vendors, acknowledging specific difficulties they face during such calamities. This might include financial assistance, access to healthcare resources, and training programs to enhance their resilience and basic understanding of psychologically preparing for such eventualities. In addition to targeted incentive packages, policymakers should implement policies addressing mental health challenges stemming from the pandemic. This can involve establishing and promoting mental health support initiatives, including

counselling services, to assist individuals in coping with the unexpected consequences of the prolonged pandemic.

RECOMMENDATIONS

The findings revealed that female food vendors were resilient and adopted varied strategies to cope with their business and health challenges during COVID-19 to make ends meet. Women have demonstrated during the pandemic that they are a force to reckon with. After a review of the literature, drawing from the findings of this study, researchers are making a couple of recommendations.

During pandemics or other similar occurrences like COVID-19 that disrupt female food vending businesses, it is highly recommended that the government, through the Prime Minister's Office – Labor, Youth, Employment and Persons with Disabilities, should collaborate with other stakeholders such as the National Economic Empowerment Council and commercial banks and extend social and economic stimulus packages to the most affected members of society. This is important because owing to female food vendors' informality nature, they are often not paid adequate attention despite being the unsung breadwinners of most households in urban areas. However, any government intervention to support female food vendors must be de-linked from registration requirements, as very few vendors are registered. The suggestion is made as Tanzania is one of the fourteen African countries that have not introduced social safety measures (IGC, 2020). Instead, the government implemented several fiscal and monetary policy measures that prevented the economy from plunging into recession during the 2020 and 2021 pandemic periods (World Bank, 2021). This study found that over 52% of these females were either single mothers, separated from their spouses, or widowed.

While the study has found out that the FFVs adhered to most of the COVID-19 protocols, researchers opine that the adherence was at extra costs to the vendors who were already affected socially, economically, and psychologically. Lockdowns and implementation of social distancing intensified isolation, altering family dynamics and causing anxiety for working members—families mourning loved ones faced further challenges without usual support. Widespread job loss and income insecurity created financial strain, leading to unspoken discord among spouses where husbands spent most of their time at home while wives worked to earn a living. The surge in stress, anxiety, and grief, along with disruptions to children's education, has exacerbated a mental health crisis. These challenges highlight

the necessity for a comprehensive support measures for families enduring the pandemic's impacts. Thus, researchers recommend that the local government authorities, in collaboration with other health stakeholders, ensure affordable access to Personal Protective Equipment (PPE) to the vendors. This recommendation is made against the backdrop that COVID-19 protocols should help informal food traders instead of persecuting them (Resnick, 2020).

Fear of contracting the Coronavirus and having no reliable and affordable access to health services was quite traumatizing to the female food vendors. Thus, the researchers recommend that the government enact a universal health insurance scheme regulation as a matter of urgency. Munishi *et al.* (2021) note that most street vendors lack access to health insurance. The enactment will ensure that the once-excluded groups from health insurance schemes are adequately covered and receive the pertinent coverage. A combination of these recommendations to the government and, ultimately, the female food vendors (FFVs) themselves must be well integrated to address pandemic issues positively.

SUGGESTIONS FOR FURTHER STUDIES

Researchers recommend further exploration of the perceived long-term effects of COVID-19 beyond the end of the pandemic. Specifically, extending the study to include insights from male food vendors and stay-at-home male spouses would provide valuable observations, enhancing our understanding of their unique challenges.

Declaration of conflict of interest: *The authors wish to declare no conflict of interest concerning this study.*

Acknowledgements: *We thank the University of Dar es Salaam for its financial support, which made this research possible.*

REFERENCES

- Al-Awadhi, A. M., Alsaifi, K., Al-Awadhi, A., & Alhammadi, S. (2020). Death and Contagious Infectious Diseases: Impact of the COVID-19 Virus on Stock Market Returns. *Journal of Behavioral and Experimental Finance*, 27(September), 100326.
- Apedo-Amah, M. C., Avdiu, B., Cirera, X., Cruz, M., Davies, E., Grover, A., Iacovone, L., et al. (2020). Unmasking the Impact of COVID-19 on Businesses : Firm Level Evidence from across the World. World Bank, Washington, DC.

- Béland, L.-P., Brodeur, A., & Wright, T. (2020). The short-term economic consequences of COVID-19: exposure to disease, remote work and government response. IZA Discussion Paper Series (13159).
- Bukhari, S.A.R. (2021). Sample size determination using Krejcie and Morgan table.
<https://www.researchgate.net/publication/349118299>.<https://doi.org/10.13140/RG.2.2.11445.19687>.
- COVID-19 in Tanzania: Is business as usual response enough? | International Growth Centre (theigc.org).
- Cope, J., & Watts, G. (2000). Learning by doing: An Exploration of Experience, Critical Incidences and Reflection in Entrepreneurial Learning. *Journal of Entrepreneurial Behaviour and Research*, 6(3), 23-28.
- Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Approaches* (3rd ed.). London: SAGE Publishers.
- Dickens, B. L., Koo, J. R., Wilder-smith, A., & Cook, A. R. (2019). Institutional, not home-based, isolation could contain the COVID-19 outbreak. A COVID-19 Conference at AIDS 2020: Virtual, 395(10236), 1541–1542. [https://doi.org/10.1016/S0140-6736\(20\)31016-3](https://doi.org/10.1016/S0140-6736(20)31016-3).
- Easterby-Smith, M., Lyles, M. A., & Peteraf, M. A. (2009). Dynamic capabilities: Current debates and future directions. *British Journal of Management*, 20(8).18-23.
- Hansen, M., Langevang, T., Rutashobya, L., & Charles, G. (2018). Coping with the African Business Environment: Enterprise Strategy in Response to Institutional Uncertainty in Tanzania. *Journal of African Business*, 19(1) 1–26.
- He, H., & Harris, L. (2020). The impact of the COVID-19 pandemic on corporate social responsibility and marketing philosophy. *Journal of Business Research*, 116(May), 176–182.
- Hitt, M., Nixon, R., Hoskisson, R., & Kochhar, R. (1999). Corporate Entrepreneurship and Cross-Functional Fertilisation: Activation, Process, and Disintegration of a New Product Design Team. *Entrepreneurship Theory and Practice Journal*, 23(3), 145–167.
- Kessy, S. (2009). Microfinance and enterprises performance in Tanzania: Does gender matter. *Repositioning African business and development for the 21st century*, 125-131.
- Langevang, T., Hansen, M., & Rutashobya, L. (2018). Navigating institutional complexities: The response strategies of Tanzanian female entrepreneurs. *International Journal of Gender and Entrepreneurship*, 10(4), 224–242.

- Mboma, L., Philemon, R., Mwaipopo, R., & Rwehikiza, D. (2012). Challenges facing Women Entrepreneurs in Tanzania: A case of “Mama Lishe” in Dar es Salaam. International Conference on Globalization and Internationalization.
- Mbunge, E., Fashoto, S. G., Akinuwesi, B., Gurajena, C., & Metfula, A. (2020, November 30). Challenges of Social Distancing and Self-Isolation during COVID-19 Pandemic in Africa: A Critical Review. Available at SSRN: <https://ssrn.com/abstract=3740202> or <http://dx.doi.org/10.2139/ssrn.3740202>.
- Milanzi, A. H. (2011). The Contribution of Mama Lishe Activities towards Household Poverty Alleviation in Morogoro Municipality Tanzania. Mzumbe Univerisity.
- Miles, M., & Huberman, A. (1984). Qualitative data analysis: A sourcebook of new methods. New-bury Park CA: Sage.
- Munishi, E.J; Kirumirah, H. M; & Lwoga, E.T (2021). Covid-19 and Urban-Based Informal Vendors in Global South: A Review of Associated Livelihood Threats and Policy Implications. *African Journal of Applied Research*, 7(2),88-107
- Neuman, W. L. (2005). Social Research Methods. London: Pearson.
- Nordqvist, M. (2005). *Understanding the role of ownership in strategizing: A study of family firms* (Doctoral dissertation, Internationella Handelshögskolan).
- Nziku, D. M. (2012). Tanzanian education and entrepreneurial influence among females. *JWEE*, (1-2), 52–73.
- Pediatr, W. J., Child, L., & Health, A. (2020). Correspondence COVID-19 in young made vulnerable in the. A COVID-19 Conference at AIDS 2020: *Virtual*, 1481–1482.
- Robson, C. (2002). Real World Research. Oxford, UK: Blackwell Publishing.
- Rutashobya, L., Allan, I., & Nilsson, K. (2009). Gender, Social Networks, and Entrepreneurial Outcomes in Tanzania. *Journal of African Business*, 10(1), 67–83.
- Saunders, M., Thornhill, A., & Lewis, P. (2010). Research Methods for Business Studies (3rd ed.). Pearson Education.
- Stake, R. (2008). Qualitative case studies. In N. K. Denzin & Y. S. Lincoln (Eds.), *Stages of qualitative inquiry* (3rd ed.). Thousand Oaks: Sage.
- Tull, M. T., Edmonds, K. A., Scamaldo, K. M., Richmond, J. R., Rose, J. P., & Gratz, K. L. (2020). Psychological Outcomes Associated with Stay-at-Home Orders and the Perceived Impact of COVID-19 on Daily Life. *Psychiatry Research*, 289, 1130-1138.
- UNDP. (2020). Rapid Socio-Economic Impact Assessment of COVID-19 in Tanzania. Available

at<https://www.undp.org/sites/g/files/zskgke326/files/migration/africa/dc58bdfe22e4d5f5b2639ee6b2aea5b6575f19298cce88d24bd0b50d6351425.pdf>.

- Welter, F., & Smallbone, D. (2011). Institutional perspectives on entrepreneurial behaviour in challenging environments. *Journal of Small Business Management*, 49(1), 107–125.
- World Bank. (2017). Tanzania Gender and Economic Growth Assessment. Available at <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/160731468117544950/tanzania-gender-and-economic-growth-assessment>.
- Yin, R. (2013). Case Study Research: Design and Methods. In *Essential guide to qualitative methods in organisational research*, (Vol.5), Sage.
- Zeb, S., Hussain, S. S., Javed, A., & Wu, Y.-C. J. (2021). COVID-19 and a way forward for restaurants and street food vendors. *Cogent Business & Management*, 8(1), 21-28.