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Deanship of Scientific Research

Which factors can contribute to making the tourism and hospitality SMEs resilient enough to bounce back in the post-crisis times?

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Abstract

Objectives: The resilience of tourism and hospitality businesses has gained growing momentum. However, there is a scarcity of research on how small and medium enterprises (SMEs) in this sector respond to crises and the key characteristics of businesses that survive. This study aims to examine the resilience of tourism and hospitality SMEs, focusing on how they survived crises, their key characteristics, and the strategies they adopted.

Methods: The study uses a qualitative approach, based on data collected from owners and managers of various tourism and hospitality SMEs in Petra, Jordan.

Results: The findings indicate that SMEs primarily employed cost-cutting strategies to mitigate the negative impacts of the crisis. Additionally, factors such as a strong financial structure, owner determination, good governance, and social solidarity were critical in enhancing SMEs' resilience.

Conclusions: This investigation sheds light on the challenges faced by tourism and hospitality SMEs in developing countries with limited resources. It offers a nuanced understanding of how SMEs in destinations that are highly dependent on tourism cope with crises and suggests future strategies to be implemented based on lessons learned from the crisis.

Keywords: Crisis, Resilience, Coping strategies, Small and medium enterprises, Tourism and hospitality, Petra.

العوامل المؤثّرة في تعزيز قدرة المؤسَّسات الصغيرة والمتوسطة في قطاع السياحة والضيافة على الصمود والاستمرار في فترات ما بعد الأزمات

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ملخّص

الأهداف: تجد المؤسسات في قطاع السياحة والضيافة إهتماماً بارزاً من الباحثين خلال الأزمات نظراً لطبيعة التحديّات التي تواجهها هذه المؤسسات. وينصب التركيز بشكل أكبر على مؤسسات السياحة والضيافة الصغيرة والمتوسطة التي تتميز بكونها أكثر عُرضة للآثار المدمّرة وغير المتوقعة للأزمات والكوارث. لذا، تبحث في كيفية صمود هذه المنشآت خلال الأزمة والعوامل والخصائص التي عززّت من صمودها، وتعرُّف الاستراتيجيات التي التي جرى اتباعها في التعامل مع الأزمة.

المنهجية: تعتمد هذه الدراسة على المنهج النوعي في البحث عبر إجراء المقابلات مع عدد من أصحاب ومدراء المنشآت السياحية الصغيرة والمتوسطة في مدينة البترا.

النتائج: خلصت الدراسة إلى التحديات المالية والاعتماد الكبير على السياحة كمصدر رئيس للدخل هي من أكبر التحديات التي واجهتها المؤسسات السياحية الصغيرة والمتوسطة. ومن أجل مواجهة هذه التحديات فقد عمدت هذه المؤسسات إلى خفض التكاليف عبر اللجوء إلى تخفيض الرواتب والقيام بعمليات تسريح للعاملين خلال الأزمة. من جهة أخرى، وجدت الدراسة أن البُنية المالية القوية، وروح التصميم لدى أصحاب المنشآت، والإدارة الحصيفة، والتضامن والتكافل الاجتماعي كانت خصائص رئيسية قادت هذه المؤسسات للصمود في مواجهة الأزمة. علاوة على ذلك، أظهرت الدراسة أن الأزمة أسهمت في دفع المؤسسات السياحية إلى التفكير في استراتيجيات تجنبها الوقوع في أخطاء مشابهة عند مواجهة الأزمات المستقبلية، وعلى رأس ذلك أهمية إنشاء صندوق طوارئ للأزمات، والتركيز على تعزيز الإداء والكفاءة والإنتاجية في مؤسساتهم، والحرص بشكل أكبر على التخطيط، وتبني استراتيجية تنويع الاستثمارات لإحتواء وتقليل مخاطر الأزمات.

الخلاصة: رسمت الدراسة صورة للتحديات التي تواجه المؤسسات السياحية الصغيرة والمتوسطة خصوصا في الدول النامية التي تعاني ضعف الموارد، وناقشت أبرز الإستراتيجيات المتبعة في التعامل مع الأزمات خصوصا في الوجهات التي تعتمد بشكل مفرط على السياحة، وقد تضمنت الدراسة جملة من التوصيات للمؤسسات السياحية الصغيرة والمتوسطة ولأصحاب القرار.

الكلمات المفتاحيَّة: الأزمة، الصمود، استراتيجيات التكيُّف، المؤسسات الصغيرة والمتوسطة، السياحة والضيافة، البترا.

Introduction

Disasters and crises such as hurricanes, earthquakes, volcanoes, floods, transportation accidents, terrorist attacks, wars, political and economic crises, and pandemics could paralyze human activities in the places where they occur, especially when considering their frequency, complexity, and affect (Berbekova et al., 2021; Vargas-Sánchez, 2018; Eshghi & Larson, 2008). In this vein, tourism and hospitality are among the most affected sectors by the natural and man-made crises (Park et al., 2022; Berbekova et al., 2021; Melián-Alzola et al., 2020). Traditionally, the negative consequences of these crises were felt within a specific destination, country, or region where the crisis occurs (Lim & Won, 2020). Frequently, the destinations with over-dependence on tourism as a source of revenue are hit more by the crises (Soliku et al., 2021). Yet, this was not the case with the Covid-19 outbreak in 2020 that has hampered tourism on the global level for around two years. National and international transportation restrictions, flight cancelation, and health and safety concerns and procedures implemented worldwide have caused a clear fluctuation of tourists' numbers and a severe damage to the tourist destinations and their surrounding local communities (Park et al., 2022; Arbulú et al., 2021).

The crisis literature has discussed challenges that the tourism industry faces during the crises and how owners and managers manage to make their businesses survive and recover. In particular, the response to the decline in revenues during the crises has been always of great importance in the tourism and hospitality fields (Estiri et al., 2022). For instance, according to Li et al. (2021), restaurants were forced to close or reduce the serving capacity during Covid-19, leading many of them to implement innovative activities such as using robots and multi-digital marketing and sales channels. Moreover, the shifts in demand have forced businesses to adjust their products and change strategies accordingly in order to survive (Wan et al., 2022).

The tourism literature has widely emphasized the necessity of having a strong resilience in the tourist destinations and the tourism-related businesses to be able to respond to the crises and disasters (Bethune et al., 2022). During Covid-19, several studies have investigated resilience in the tourism industry. For example, Aigbedo (2021) shed the light on the hospitality industry supply chain arguing that large businesses are likely to be more resilient as they can better diversify their operations in different geographic regions around the globe. Li et al. (2021) explored how innovative strategies were adopted by Chinese restaurants to be resilient during the crisis. Cheng and Kao (2022) found that employee job stress during the crises can be alleviated when organization is resilient, leading to more job satisfaction and better performance in the work environment. Han et al. (2022) suggested that relying on the emotional coping strategies and psychological resilience is beneficial in order to alleviate the negative impact of the perceived risk on travel intentions. Importantly, although all tourism and hospitality businesses are prone to the negative consequences of these disasters, small to medium-sized enterprises (SMEs) are particularly deemed to be more vulnerable when facing these crises. Although the SMEs comprises a sizable portion of the industry, little is known about their resilience. Thus, more investigations are still needed to address the challenges that SMEs encounter, especially in destinations where there is over-dependence on tourism.

Businesses' performance and efficiency in responding to the crises are mostly affected by their structural characteristics and managerial decisions. According to Okumus and Karamustafa (2005), the business response to a crisis is determined by several factors such as local culture, economic structure of the country, and the knowledge and managerial skills that the involved people have. Biggs et al. (2015) have asserted that enterprises' resilience is imputed to certain characteristics such as human resources, financial capital, support from local authorities and NGOs, and entrepreneurs' lifestyle values. Kim et al. (2021) have found that operational features such as delivery, discounts, and service type along with business brand were determinant in enhancing the resilience of small and medium sized restaurants through improving their financial performance. Yet, the characteristics of resilient SMEs are still under-researched. The multi-faceted nature of resilience requires an in-depth investigation to the various factors that help the business be able to respond effectively to the crisis. In particular, the characteristics of these businesses that have managed to survive in the face of adversity and how both internal and external environments contributed to the business resilience, are all still to be examined.

Furthermore, the effects that crises may have on SMEs' structure and their future strategies have been discussed by a few researchers. In their study, Okumus and Karamustafa (2005) assure the importance of the proactive approach through

learning to alleviate crisis consequences. However, the researchers warn that small and medium sized family-oriented tourism businesses are usually not adopting this approach. Similarly, Bhaskara and Filimonau (2021) assert that chain-affiliated businesses are more keen to have systematic planning to withstand future crises while independent enterprises, including SMEs, rely on traditional actions and practices obtained from past experiences. However, despite the harm caused, crises could offer opportunities to the destinations and businesses in terms of launching new products, penetrating different markets, and adopting new managerial approaches that can contain costs (Okumus & Karamustafa, 2005). For example, the food market in China has witnessed reshaping process of businesses during the pandemic through adopting technological advancements in producing, marketing, and delivery of food (Li et al., 2021). Moreover, considering that local people are less reluctant to visit destinations inside the country during a crisis, businesses can resort to develop new products that meet domestic tourist needs to reduce the loss caused by the decline of international tourism markets (Arbulú et al., 2021).

Considering that studies on SMEs resilience in the tourism and hospitality fields are still limited (e.g., Pham et al., 2021; Badoc-Gonzales et al., 2021; Sobaih et al., 2021; Fang et al., 2020), the current study aims to empirically examine the factors and characteristics that foster SMEs' resilience during turbulent times, along with the identification of business strategies and actions taken to mitigate the negative impacts on their performance. With field data obtained from owners and managers of tourism and hospitality SMEs, this study contributes to literature on the uniqueness of resilience and success factors of SMEs, while also offering managers in the industry grounded guidance for future decisions during a crisis.

Literature Review

Crisis management in the tourism industry

Crisis management has gained increasing popularity in tourism research due to the vulnerability of this industry (Berbekova et al., 2021). Crisis is defined as an unexpected event ascribed to external and internal factors of an organization that can cause harm to people, disrupt business operations, or lead to image damage and financial loss (Okumus & Karamustafa, 2005; Kash & Darling, 1998).

Crises could negatively affect routine functions and operations in the tourism industry or tourist destinations (Berbekova et al., 2021). The complexity of tourism industry imputed to inter-sectoral linkages that tourism has with other industries along with the increasing influence of digital platforms and social media channels in diffusing negative news about events occur, impose more pressure on businesses and tourist destination decision makers to take serious and quick actions when handling the crisis (Berbekova et al., 2021).

Taking into account the nature of crisis, the management schemes should focus on building resilience that maintain balance between local communities, economy, and environment (Cartier & Taylor, 2020). According to Vargas-Sánchez (2018) crisis management goes through different phases, including: the identification of potential risk factors, classifications of risks in terms of urgency, monitoring, readiness (planning), and taking actions (response). Henderson (2008) confirmed that crisis management planning is crucial considering the necessity of considering the experiences gained from the past disasters and crises when planning for the future. Paraskevas and Quek (2019) asserted that the lessons learned are the core of crisis management as they provide rich feedback on the factors that led to the crisis and the response made to manage the risks proactively and reactively. The acknowledgment of the possibility of a crisis is particularly important. Kash and Darling (1998) claimefocus d that failure in responding to a crisis is often imputed to ignoring the possibility of crisis occurring, confirming the necessity of proactive strategies, good preparation, and timely intervention in mitigating the damage caused by the crisis. In the case of the SMEs that are more vulnerable for crisis, the failure to understand their effective preparedness for crises may lead to implement inadequate strategies (Badoc-Gonzales et al., 2021). Thus, Jiang et al., (2021) suggested that a dynamic resilience process should be aligned with all stages of the crisis in order to enhance business adaptive capacity in handling disruptive changes, while Cartier and Taylor (2020) emphasized the role of communicating crisis management plans and procedures as a key factor in fostering resilience.

Developing resilience in SMEs:

Tourism vulnerability has long been researched (Paraskevas, & Quek 2019; Henderson, 2008). Tourism and hospitality businesses are particularly sensitive to the crises that are believed to threaten tourist's safety, thus for them, being resilient is essential for survival. Researchers are increasingly discussing how resilience can help mitigate negative consequences of crises on vulnerable tourism businesses and destinations (Berbekova et al., 2021). Researchers have addressed resilience in different tourism and hospitality contexts, including domestic tourism (Arbulú et al., 2021; Barbhuiya & Chatterjee, 2020), marine tourism (Biggs et al., 2015), hotels (Cheng & Kao, 2022; Melián-Alzola et al., 2020), restaurants (Li et al., 2021; Yeon et al., 2021), casinos (Yeon et al., 2021), tourist bazaars (Haddoud et al., 2022), and airlines (Jang et al., 2021). Moreover, the stream of research has discussed resilience from different perspectives, including destination (Jayasinghe et al., 2022; Pyke et al., 2021; Soliku et al., 2021), organizational (Cheng & Kao, 2022; Bhaskara & Filimonau 2021; Jiang et al., 2021; Jang, Park, & Choi, 2021; Barbhuiya & Chatterjee, 2020), psychological (Han et al., 2022), financial (Wieczorek-Kosmala, 2022), and employee resilience (Senbeto & Hon, 2021). Resilience has been defined by Scholten et al., (2019) as the ability of a business to proactively prepare, respond, and recover from any sort of disruption. Thus, resilience is associated with the capacity of a business to respond to "significant changes and to cope with unexpected dangers" that a business might face (Ritter & Pedersen, 2020). However, resilience should not be only connected to the extreme events, instead, it has to be part of the business continuous planning process that can respond to both gradual changes and extreme events and involve self-organizing, learning, and the ability to cope with crises (Prayag, 2018).

The characteristics of tourism and hospitality SMEs render them be more vulnerable. For example, these businesses sometimes lack the preparedness for unexpected crises as well as the guidance and knowledge on how to behave during the difficult times, which may result in being less resilient (Jayasinghe et al., 2022; Pyke et al., 2021). This could be imputed to the limited assets and shortage in financial resources, informal human resources practices resulting in difficulties in recruiting and maintaining qualified people, and the absence of a long-run planning (Pham et al., 2021; Sobaih et al., 2021). According to Pyke et al. (2021), the insufficient financial reserves, over-reliance on personal liability, and low margin profits, are all factors that make SMEs be more vulnerable. In their study on the Balinese businesses, Bhaskara and Filimonau (2021) underlined the crucial role of finance deficit as a contributing factor in the failure to plan efficiently for disasters. This is aligned with the study of Jang et al. (2021), which confirmed the better abilities of larger tourism enterprises to be resilient due to the abundance of resources they possess.

The nuanced understanding of the SMEs' internal environment helps analyze the factors that lead to business resilience. Organizations have different dynamic capabilities levels, which affect their capacity to adjust their resources, adapt to challenging situations, and tackle disruptions (Wieczorek-Kosmala, 2022). For instance, the needed time to recover as well as the costs that a business might incur depend on how efficient the business is when planning for crises (Bethune et al., 2022).

In this respect, learning is deemed to be effective in enhancing business resilience through developing mechanisms to conduct internal analysis for the organizational behaviors towards the past experiences and adapts new routines (Scholten et al., 2019). According to Paraskevas and Quek (2019), risk intelligence through having a situational awareness is a fundamental component in enhancing the resilience of organization. Relatedly, Bethune et al., (2022) suggested that having a smart system with well-collected data could help businesses be ready with quick response strategies and actions to affront disasters, while also reduce the loss when a delay in taking the necessary measures happens. Some businesses may take long time to put plans in action for recovery along with the difficulties to create an effective learning process from past crises for both organizations and individuals (Bhaskara & Filimonau, 2021; Prayag, 2018). Sobaih et al., (2021) assure that SMEs that have established resilience plans are more capable of possessing adaptive resilience when crisis occurs as they will be able to define adequate actions and priorities quickly, develop the organizational structure accordingly, and eventually lead to more sustainable development. Yet, this is an uneasy task for SMEs, taking into account the complex nature of crises and sometimes the lack of access to the needed information in order to take effective actions (Estiri et al., 2022)

The availability of resources could hinder SMEs from responding appropriately during the crises. Through their integrated capitals framework, Beninger and Francis (2022) suggested nine types of resources that can support business resilience, namely: human, financial, social, cultural, physical, natural, political, public, and health. Such resources may make large businesses be more prepared and resilient, and therefore, less negatively affected when compared to SMEs (Jayasinghe et al., 2022).

Sheppard and Williams (2016) have explored the individual characteristics (i.e., motivational characteristics, cognitive and behavioral capabilities, and emotional and physical wellbeing) that can enhance resilience of tourism-focused communities. Moreover, business resilience is positively affected by elements such as psychological resilience, optimism, efficacy, and hope that owners and managers have (Fang et al., 2020). According to Haddoud et al., (2022), entrepreneurs possessing personal characteristics such as high extraversion and openness to experience and change are more able to build networks that enhance their business resilience. In this vein, leadership is crucial in enhancing business resilience. Pyke et al. (2021) underlined the role of "empathetic leadership" in supporting small businesses' employees during crisis times. According to Melián-Alzola et al., (2020), managers and owners need to be ready not only to react when crisis occurs, but to proactively take actions against the expected challenges. Biggs et al., (2015) have assured the role of owners' lifestyles and social values in affronting crises in SMEs. For instance, owners and operators in small family-oriented enterprises are usually more attached to their business with few boundaries between personal and work spaces, thus, they are emotionally reluctant to overlook their businesses in crisis times (Getz & Carlsen, 2005). Moreover, Prayag et al., (2020) asserted that psychological capital of owners and managers can shape their strategies in coping with crises through having better awareness for the faced challenges and being able to develop networks and take the necessary decisions promptly.

Furthermore, the adaptive capacity is also required along with strategic planning to diversify the tourism products and the targeted markets in order to enhance resilience (Lim & Won, 2020). In SMEs, changing operational characteristics of their products can effectively lead to better financial performance during the crises (Kim et al., 2021). In addition, using innovative strategies can strengthen business resilience through adopting technological tools such as robots, apps, and e-commerce in the product life-cycle when producing, marketing, and dealing with the related third parties (Li et al., 2021; Pyke et al., 2021). Technology can be also employed to have a nuanced analysis for new trends in tourist behaviors to enrich the co-created tourist experiences (Melián-Alzola et al., 2020). According to Wan et al., (2022), innovating products and adopting digital tools when planning, booking, and delivering tourism experiences are all required to address the new trends in the tourism markets.

On the other hand, adopting social responsibility approaches in some tourism and hospitality businesses can mitigate the adverse impacts of crises. For instance, Yeon et al., (2021) found that implementing corporate social responsibility in some restaurant operations has led to more job satisfaction and commitment among employees to their firms and reduced costs needed for recruitment and training which, eventually, enhanced restaurants resilience. Torres and Augusto (2021) argued that resilience to the external shocks is highly enhanced when organization pays attention to the social issues along with Chief Executive Officers (CEO) having power, freedom, and the support from stakeholders to take decisions in the case of urgency. However, they alluded to the importance of having slack resources that can be employed and utilized in handling social issues during the crisis (Torres & Augusto, 2021) which might be a barrier for SMEs. Wieczorek-Kosmala (2022) confirmed that cash-driven resilience is affected by the business size, and eventually the capabilities to withstand the crisis.

Resilience can be also ascribed to the external environment in which enterprises operate. Sharma, Thomas, and Paul (2021) proposed a framework for resilience that is based on various pillars, including governmental response, market players, innovators, employees and local communities.

Consequently, businesses need to strengthen the relationships with the main players to foster their ability to recover. For instance, governmental support through implementing polices in favor of businesses is crucial to ensure their stability in the turbulent times (Estiri et al., 2022; Sheppard & Williams, 2016; Biggs et al., 2015). Considering the nature of SMEs, government interventions in the crisis times have to address human resources capabilities, give incentives for SMEs to

promote sustainable practices, and enhance SMEs' economic performance and competitiveness through implementing product development schemes (Badoc-Gonzales et al., 2021; Sobaih et al., 2021). Yet, in many countries, SMEs faced difficulties in having access to government support. For instance, Soliku et al., (2021) found that major part of government support in Ghana during the crisis was allocated to the large-scale businesses rather than the SMEs.

In crisis context, having business dynamic capabilities through innovation to deal with the disruptive changes is of great importance (Jiang et al., 2021). Thus, actions should be also made to support business preparedness and recovery plans through enhancing the organizational learning on disasters and engaging employees in customized trainings (Bhaskara & Filimonau, 2021). In this respect, Wan et al., (2022) underscore the fundamental role of good governance through creating public-private partnerships to enhance businesses' ability to recover from a crisis.

Finally, strengthening the connectedness and collaboration with other stakeholders (e.g., providers, partners, and intermediaries) and monitoring changes in the competing enterprises can enhance the business performance and mitigate the consequences in difficult times (Pyke et al., 2021; Melián-Alzola et al., 2020). For instance, building the so-called "social networks" is beneficial for SMEs as it offers an access to the necessary resources needed for short-term survival and long-term recovery (Pham et al., 2021).

The Case of Petra*:*

Being designated as a UNESCO World Heritage Site, Petra, the iconic destination of tourism industry in Jordan, attracts many tourists from all over the world. In 2007, the city was announced as one of the New Seven Wonders of the World, and since then the city's popularity as a cultural and heritage tourist destination increased significantly over the years. To accommodate tourists, the city encompasses the core tourism and hospitality activities that are mostly categorized as small and medium size businesses. Table 1 below shows the make up of these businesses and the number of employees who work for them.

Table (1) Tourism and Hospitality Businesses in Petra, Jordan

Activity	Number	No of Employees
Hotels	59	1216
Tourist restaurants	7	39
Tourist camps	6	36
Sovenirs and handicraft shops	41	47
Tour operators	29	127

(Source: Petra Development and Tourism Region Authority-PDTRA, 2022)

The tourism and hospitality businesses in Petra faced several crises, including Covid-19. In a study conducted by the Ministry of Planning and Irada Program (2020) on the negative impacts of Covid-19 crisis on SMEs in Jordan, it was found that 41% of tourism and hospitality SMEs were completely closed for business, while 59% witnessed a sharp drop in their revenues. At the national level, the crisis led to the temporary or permanent closure of over 100 tour operators, 800 restaurants and cafes, and approximately 80% of hotels (1-3 star hotels in particular), resulting in the layoff of over 14,000 of their employees (Jordan Strategy Forum, 2021), Petra is believed to be the most acutely affected tourist destination in Jordan. Several factors contribute to that case, including: being overly dependent on tourism as a source of revenues and direct and indirect employment for local communities (Orbaşlı & Cesaro, 2020), and, primarily focusing on the recruitment of international tourists (around 85.4% in the first half of 2022) rather than locals (Ministry of Tourism and Antiquities, 2022). This renders local people and businesses operating in Petra, SMEs in particular, to be highly prone to the negative consequences of the crises that are perceived to put tourists' safety at risk, especially when considering the location of Jordan in the middle of a turbulent region and unstable environment, (Orbaşlı & Cesaro, 2020).

Methodology

Considering the scarcity of research that investigate how tourism and hospitality SMEs behave during a crisis, and given the exploratory nature of this study, a qualitative approach was used. According to Creswell (2007), qualitative research is more recommended when the researcher wants to deeply explore the informants' experiences and have a detailed and rich understanding of the investigated issue. In-depth interviews were conducted with managers and owners of tourism and hospitality SMEs in Petra, Jordan. the focus of the interviews revolved around three main goals: how tourism and hospitality SMEs react during a crisis, the characteristics of the resilient businesses that survived the crisis, and how the crisis affected the business structure and its strategies for possible crises in the future.

The authors reached out to the owners and managers from different tourism and hospitality sectors (e.g., hotels, restaurants, tourist camps, souvenirs and handicraft shops, and tour operators). Thirty-four people were contacted by phone, WhatsApp, or in person, with 24 potential participants who accepted the invitation for an interview. Seven participants preferred to be interviewed via online meeting platforms (i.e., ZOOM) while the rest were interviewed face-to-face. With a total of 24 in-depth interviews, an adequate level of saturation had been reached, nullifying the need for additional interviews that may not yield useful information (Guest et al., 2006).

A series of open-ended questions were prepared and critically reviewed by four academic expert researchers. Based on the expert feedback, minor changes were made to the interview protocol. A pilot test was conducted with three respondents from the targeted business population in the city, Petra. Overall, both experts and respondents found that questions are well-developed and fit the variables under investigation. Each interview included two sections: the first part was allocated to the open-ended questions that address the challenges that tourism and hospitality SMEs in Petra faced during the crisis, their coping strategies, weakness/strength points that led them to success/failure in responding to crisis, and their future strategies to face similar events. The second portion of the interview gathered the demographic data of the respondents and the organizational characteristics of their businesses, including the type and size of the operation.

Interviews were conducted in the informants' native language (i.e., Arabic) over two months from 13 March to 7 May, 2022. The interviews were recorded with the consent of the participants, with an average length of 28 minutes. The thematic analysis was data-driven, employing an inductive approach to code the data using the six-phase process (Braun & Clarke, 2006). For efficient use of time, the initial phases were conducted in Arabic. According to the model developed by Esfehani and Walters (2018), going through the raw data in the source language during the first three phases of thematic analysis may help researchers have better level of familiarity while reducing mistakes and distortion of ideas that might occur when text is translated. This approach has been employed in tourism and hospitality research (Alrawadieh et al., 2020). The interviews were verbatim transcribed in the source language (Arabic) and any gestures or emotional expressions were taken into consideration. The authors read the interview transcripts several times to get familiar with data and make any refinements to transcript when needed. Then, the authors read and reread the text to gain more familiarity and get immersed in the content. Numerous notes were taken in Arabic and initial codes and potential themes were identified. Later, English was used when the basic themes were developed, and during the writing-up of the thematic analysis report.

Findings and Discussion:

Table 2 shows the demographic profile of interviewed informants. All participants were male. The average age was around 40 years old. Around half (58%) of the informants hold an undergraduate degree or a post-graduate degree. The participants represented several tourism and hospitality businesses in Petra, including hotels (7), tour operators (5), souvenir shops (5), restaurants (4), and tourist camps (3).

Table 2: Descriptive profile of participants

No	Age	Education	Position	Type
P1	51	BA	Manager	Hotel
P2	35	High School	Manager	Tourist Camp
P3	60	High School	Owner	Tour Operator
P4	39	BA	Manager	Tour Operator
P5	32	High School	Manager	Tourist Camp
P6	50	BA	Owner	Tourist Camp
P7	48	High School	Owner	Souvenir Shop
P8	46	Ph.D.	Owner	Restaurant
P9	58	High School	Owner	Tour Operator
P10	41	High School	Manager	Restaurant
P11	29	BA	Operation Assistant Manager	Tour Operator
P12	36	High school	Assistant Manager	Souvenir Shop
P13	40	High school	Manager	Restaurant
P14	34	BA	Owner	Souvenir Shop
P15	18	High school	Assistant Manager	Restaurant
P16	34	Master's degree	Owner	Souvenir Shop
P17	45	BA	Owner	Souvenir Shop
P18	44	BA	Manager	Hotel
P19	28	BA	Executive Manager	Tour Operator
P20	38	Master's degree	Owner	Hotel
P21	29	BA	Manager	Hotel
P22	36	Master's degree	Manager	Hotel
P23	45	High school	Owner	Hotel
P24	39	BA	HR Manager	Hotel

Petra during the crisis: a situational analysis

The crisis has paralyzed SMEs in Petra due to its over-dependence on the international tourism. In their study, Soliku et al., (2021), confirmed that destinations with over-reliance on tourism are more to be bit by a crisis. P16 mentioned:

"Tourism is main source of income in Petra even for those who are not directly involved in tourism like groceries, fruit and vegetables markets, taxi drivers, and other small businesses in the streets that benefit from the walk-in visitors".

Although the pandemic was not the first crisis to hit tourism in Petra, as the lack of political stability in the Middle East region has historically the significant impact of the tourism industry in Jordan, the majority of informants (n=18) agreed that COVID-19 was different from the past crises. According to the informants, this is imputed to the fact that the pandemic had stopped the entire tourism activities for a long time while they used to witness just a decrease in the number of international arrivals in the past. P8 mentioned:

"We lived other experiences including the Gulf Wars and the Arab Spring Revolutions […], this crisis is different because in the past we never had zero in the occupancy rates".

The majority admitted that they did not learn from the past crises. These results confirm Okumus and Karamustafa (2005) findings that allude to the lack of proactive approach through learning to withstand crises among SMEs. Moreover, the nature of crises and the unexpected conditions to which SMEs are exposed render these businesses sometimes unable to benefit from the past events when taking decisions (Estiri et al, 2022). However, for a few number of informants, the previous lessons were beneficial in withstanding the crisis. For instance, five of the informants had established emergency funds for crisis times, while another informant (P23) explained how the previous crises changed his practices by recruiting people on temporary-based contracts that can be annually renewed instead of the permanent ones to avoid any legal restrictions when deciding to lay off workers.

The pandemic impacted all tourism and hospitality sectors, yet the extent to which they were affected was not the same. According to the informants, hotels were the most hit by the crisis (n=17), followed by restaurants (n=8), souvenir shops (n=4), tour guides (n=3), tour operators (n=2), and people offering horseback riding (n=1). This is imputed to the higher running costs incurred by hotels and restaurants due to the number of employees and maintenance costs compared to the other businesses. Other informants suggested that employees were the real victims during the crisis. For instance, P1 mentioned:

"The psychological health of employees in tourism and hospitality businesses was profoundly affected, […] employees started to panic, no one knew when to be fired. Feeling insecure caused anxiety and depression. Later, when businesses started closing, employees were left alone without being able to make living or cover their unaffordable debts".

Government support for SMEs during the turbulent times is essential to ensure their stability (Sheppard & Williams, 2016; Biggs et al., 2015), thus, to face the crisis, the Jordanian government announced the state of emergency (Defense Law) and took several actions to combat the spread of the virus and support the most vulnerable groups and businesses through waving fees and providing some loan packages. However, the government was severely criticized by the majority of informants (n=18) for not being efficient in handling the crisis. For instance, P21 confirmed that government support for the tourism sector was nominal and the bureaucratic procedures were so complicated and not helpful for SMEs. In their study findings, Soliku et al., (2021) alluded to the barriers that prevent SMEs from accessing the government support during the crisis compared to the large-scale businesses.

The Social Security Corporation (SSC) also launched different social support programs that allowed for businesses and employees to benefit from cash payments and withdrawal of their savings and Unemployment Insurance Fund. Although half of the informants (n=10) expressed their gratitude to the SSC performance during the crisis in terms of supporting SMEs in retaining their employees and helping them to pay their monthly stipends, other informants (n=12) were not satisfied with the SSC measures. This was attributed to the rules followed by SSC in determining the beneficiaries who are eligible for support. For instance, P8 and P6 mentioned that none of their employees benefitted from SSC because they were expatriates. While P9 noted that he was not subscribed to SSC before the crisis, thus, he was excluded.

Challenges SMEs faced during the crisis

The over-reliance on international tourism along with the length of crisis that lasted for around one year and a half made most SMEs in Petra face many difficulties while struggling to survive. The financial problems were prevalent due to the drastic drop in demand, which was caused by the global lockdowns combined with the weak financial structure of these SMEs. These findings are aligned with what Pyke et al. (2021) revealed regarding the role of insufficient financial resources in increasing SMEs vulnerability. According to several informants (n=7), the lack of cash flows was a serious challenge to many tourism and hospitality SMEs in Petra. The majority of informants (n=17) were unable to pay the workers' monthly salaries during the crisis, while others alluded to some problems related to the running costs, such as utility bills (n=11), annual licensing fees (n=5), SSC subscriptions and government taxes (n=4), and the cost of regular technical maintenance

(e.g. hydraulic service system) to retain the facilities in a functional state (n=4).

The personal and bank loans lent before the crisis and the reported defaults were another important challenge to several informant (n=8). Indeed, the pre-crisis boom in the number of arrivals to Petra encouraged local investors to spend their savings and obtain loans from the national banks to renovate their old facilities or start new business ventures (e.g. hotels, tourist camps, restaurants, ...etc.). However, later when the pandemic occurred, these locals found themselves paralyzed and unable to repay the borrowed amounts to the lenders. P2 noted:

"We invested a huge amount of money in developing our old tourist camp, and we established another luxurious one that costed a lot of money just five months prior to the crisis. […] Just think of what happens to luxurious tents and bubble rooms when they are not used for a long time. We spent all savings that we had and we borrowed money to be prepared to the following season when the unexpected crisis just ruined everything".

The high demand that preceded the crisis made many providers ask customers (mostly international tour operators) to pay a deposit 3-6 months in advance before confirming any reservation (4 informants). Later, the cancellations of flights and reservations rendered these providers be indebted to the customers and at the same time incapable of repaying them back. in other words, the deposits and the delays in paying the receivables were a problem for both customers and providers.

The rental amounts that businesses were requested to pay monthly for the landlords were also a concern for half of the informants (n=12), especially that many of them fell behind on their rent. The drastic drop in income due the lockdowns made the tenants negotiate with the landlords to get rent forgiveness, reductions, or payment postponement; however, not all tenants were successful in their endeavors. P17 mentioned:

"I was lucky because the landlord was my neighbor, thus, he did not ask me to pay the rent during the crisis […]. But once I returned to work again, we sat to discuss the unpaid amounts […] and after a long negotiation he accepted to forgive 50% of amount".

Working in a well-known destination that is attracting tourists from all over the world, people in Petra were targeting tourism as the main source of income. This is a double-edged sword as it may prove to be a tricky situation, particularly during a crisis. In this vein, several informants (n=8) were disappointed for putting all eggs in one basket (i.e., tourism), which resulted in not having any other source of income to make living. Thus, it was challenging for the people to manage to cover both personal and business expenses. For instance, P4 commented:

"What happened is a disaster because we are relying completely on tourism, we don't have another source of income that we can resort to when tourism stops. You will be forced to lay off your employees, you have other expenses such as utility bills, rent, annual licensing fees that you have to pay whether you work or not".

Laying off employees to contain costs was also raised as a challenge by one quarter of informants who were worried about losing their qualified and well-trained employees, which could be destructive on the long-run. According to informants, this would label tourism as an insecure sector and negatively impact employees' loyalty and trust towards their employers. In their study Yeon, Song et al., (2021) suggested that businesses consider future costs that will be incurred when recruiting and training new employees.

SMEs' Coping strategies

Being different in terms of length, impacts, and measures taken by the governments globally, the pandemic pushed

SMEs to adopt quick strategies in an attempt to mitigate the negative consequences as much as possible. The actions taken were mainly focusing on cutting the running costs. Thus, at the early stage of the crisis, most businesses (17 informants) resorted cut employees' pay in order to face revenue losses and cash flow problems. Some businesses took advantage of SSC programs (e.g., Tadamun and Estidama) that were supporting the employees' wages.

In the course of time, SMEs realized that the pandemic will take longer, possibly leading to draining any liquidity they may have. To deal with this, more than half of the informants admitted to rely on laying off employees to cut costs, yet, each business was dealing with layoffs in its own way. For instance, two informants (P1 & P8) mentioned that they dismissed only the expatriates and kept the local workers, while informant (P18) alluded to firing all but few employees from security, maintenance, and housekeeping department.

On the other hand, less than half of the respondents assured that they had chosen to keep their employees despite the sharp drop in the revenues. The drives behind adopting such a strategy varied from business to another. For some businesses, keeping employees was part of the organization's social responsibility towards them and to enhance the job security. This goes in line with Torres and Augusto (2021) findings that suggested that through implementing social responsibility, organizations pay more attention to social issues which, eventually, affects the way they respond to the external shocks. P6 commented:

"I am sure that our strategy to keep was not correct, but we had no other options. How can you fire someone while you know that he has family and children to feed? It is really hard!".

For others, avoiding layoffs reflected the organization's long-term sustainable strategies through retaining the skilled employees who were trained by organization over several years. According to these businesses, the future cost resulted from dismissing these experienced people will exceed the short-term financial losses. Moreover, through implementing such strategy, businesses aimed to ensure their readiness to resume their functions when the crisis is over. P9 elaborated:

"When you have employees who have been working with you for a long time and who know how to deal with your partners and customers outside, you will not be able to replace them with new employees and start training them everything from the scratch. The new employees might even ruin your business, thus, it is better to sacrifice a bit with your current employees rather than losing the whole business in the future".

However, there were several informants (n=8) who decided to temporarily shut down their businesses as they could not afford to cover the operating costs. Such strategy resulted in a mass layoff in an attempt by owners reduce the labor costs and to maintain the liquidity for covering their own personal needs.

Finally, other solutions were raised by some SMEs in their endeavors to withstand the crisis. For instance, six informants relied on the loans taken from the lenders. In addition, P5 mentioned that there were owners who were forced to sell part of their properties to face liquidity problems, while P20 alluded to the creativity as a great path to find an out-of-box solution in responding to the crisis, elaborating that:

"Personally, I made an entire structural transformation for my business by jumping to invest in a different sector. I shut down the small hotel I have, then I used the remaining liquidity in opening a hardware and building materials store and I transferred all my employees to the new business".

Characteristics of resilient SMEs

Although the crisis hit all SMEs in Petra aggressively, some succeeded to be resilient while others failed. The characteristics that featured the resilient SMEs and the internal and external factors that fueled and strengthened their

response to the crisis were diverse.

The financial structure of business was among the most determinant factors. Almost half of informants agreed that businesses with strong capital structure were more resilient and more capable of funding their operations during the crisis. Moreover, those who owned their facilities were stronger in tackling the crisis as they did not face problems related to rental or leasing payments. The wise financial management practices were also raised by some informants (n=5) as a path to withstand crisis. For instance, P3 asserted that his strategy prior to the crisis in avoiding loans and covering any payments on monthly basis without delays was fruitful. In addition, according to two thirds of informants, savings were crucial in sustaining their businesses during the uncertain times. Melián-Alzola et al. (2020) asserted that managers and owners need to proactively take actions against the expected challenges. The abundant revenues generated in the three years prior (i.e., 2017-2019) to the crisis were helpful in accumulating owners' savings. Yet, this was not the case for some businessmen who used to be extravagant and dissipated all gained revenues without taking into accounts the volatile nature of tourism specially in an unstable region like the Middle East that was always prone to drastic crises. Thus, the reserves rendered the resilient businesses be able to cover the urgent needs in the early stage of crisis; however, the long duration of crisis pushed SMEs to adopt other solutions to deal with financial shortages. P4 elaborated on this:

"I had small savings that I used during the crisis carefully. I tried to keep the balance between the personal and business expenses […], I did my best to make the business survive the crisis and to mitigate the negative consequences as much as I can […], if the pandemic had lasted longer, I would not have continued because you use the amount of money that you saved, once finished, you will stop".

The role played by the owners was also important in enhancing their business endeavors to survive. Several informants (n=4) alluded to the courage, spirit, patience, perseverance, and determination that helped them endure. The drives behind this were threefold: 1) the reputation their businesses developed in the course of time that cannot be easily sacrificed, 2) the fact that tourism is the main source of income for them, thus, giving up was a risky decision for the long-run, 3) the considerable investments made to establish these businesses and the inability to sell these investments without incurring great losses. According to Biggs et al. (2015), owners' lifestyles and social values are crucial in shaping SMEs' response to crises. In addition, the strong attachment that SMEs' owners have towards their businesses renders them emotionally unwilling to give up in the crisis times (Getz & Carlsen, 2005). P6 mentioned:

"We resisted because tourism is our field that we had worked in for a long time. You cannot get rid of your investments and destroy everything in one day".

The social solidarity contributed to the resilience of some businesses. For instance, the family-oriented nature of some SMEs in Petra had motivated owners to be stronger in combatting the negative consequences of pandemic as many of their employees were family members whose income heavily relied on working in these businesses. On the other hand, the social solidarity prevented some SMEs from laying off employees as a measure for cost reduction. Although this strategy reflected the social responsibility of these SMEs towards employees, it was, in return, beneficial for the businesses themselves because it enabled them to resume working immediately after easing the lockdowns and travel restrictions measures worldwide. In addition, almost a third of informants asserted that social solidarity made some landlords consider the cash flow problems that SMEs faced, thus, some landlords were supportive through forgiving, reducing, or postponing rent payments.

SMEs' learnt lessons and future strategies:

It is widely agreed that resilience is a tool to measure the responsiveness system and the performance efficiency against external threats (Bakas, 2017). The resilience can also inspire entrepreneurs to restructure their businesses and to explore

the potential techniques to be adopted in the similar future crises. The devastating impacts of crisis inspired SMEs to adopt new strategies in an attempt to enhance their resilience in the future. These strategies were based on a profound evaluation for businesses' performance and the drawbacks witnessed during the pandemic.

The overwhelming majority of informants alluded to the necessity of having an emergency fund on the national level to help tourism and hospitality businesses better respond to crises. According to the informants, the government is blamed for not taking the lead in establishing the fund in which all relevant stakeholders should contribute including the government, SSC, Jordan Tourism Board, and the private sector. However, around two thirds of informants stressed the intention to launch their own emergency funds where they can allocate a portion of their revenues to cover the running costs during potential crises in the future. This is aligned with the call by Torres and Augusto (2021) for businesses to keep resources that can be employed during crisis times. P2 noted:

"We have now a vision for the future […], we will save some money in "an emergency and risk fund" to be used when facing similar crises and cover our expenses and make living specially that we are not working in the government to get regular salaries during the crises, and our income depends completely on tourism".

Furthermore, taking into account that costs were among the main challenges affronted by SMEs, these businesses pinpointed cost reduction as a business priority in future. According to one third of informants, reducing the number of employees is expected to improve their response to the crises. However, this should not be at the expense of service quality, hence, the informants revealed their plans to enhance productivity, efficiency, performance, and time management in their businesses' work environment. On the other hand, three informants admitted that they are planning to reduce costs through offering low-quality products due to the expected changes in tourism markets that are targeting Jordan. Other two informants from the souvenir shops expressed their intention to reduce the unnecessary purchases in the future for the products that are more prone to spoilage. In addition, some businesses plan to launch their solar energy projects to reduce the unaffordable utility bills. P23 commented:

"I am planning to reduce the employees because the costs derived from salaries payments are high, thus, it is better to recruit less people and use them efficiently. […] I will also pay more attention to energy consumption, I will install the solar energy system to save our business's resources".

According to one third of informants, the crisis has also demonstrated to them the importance of planning before starting any business; thus, they asserted that will rely more on the feasibility studies to evaluate the expected opportunities and threats in running any project. The catastrophic impacts of the crisis caused a great shock to the SMEs' owners and rendered tourism be seen as untrusted and insecure industry. Thus, almost half of informants revealed their future plans to diversify their income sources through investing in alternative projects outside the tourism and hospitality sector. The tendency to venture in other fields than tourism is attributed to the damage that tourism and hospitality businesses had to incur compared to businesses in other fields. P4 noted:

"The crisis gave us lessons on how to pay attention for everything. We learnt to plan for the future and have the strategies ready in order to protect the business when similar crises happen. I am personally thinking of investing in an alternative project whether through opening grocery store, buying a truck and renting it out, or anything else that generate income in the difficult times. It is a must to diversify the income sources that is why I am planning to start a project outside the tourism field".

Finally, some informants admitted that the crisis was beneficial and encouraged SMEs to take actions in making changes to improving the work environment. For instance, the high dependence on technology and the adoption of applications and

platforms during crisis motivated businesses to rely more on technological advances in their operations. They also suggested that their marketing strategies, communication channels with customers, and service delivery are expected to witness changes in the post-pandemic era. According to Wan et al., (2022), digital tools need to be more adopted to address the new trends in the tourism markets.

Conclusion and implications

With the widespread of Covid-19 that has resulted in paralyzing tourism and hospitality sectors worldwide, considerable theoretical and empirical contributions addressing crisis management and business resilience in the tourism and hospitality industry were added to the body of knowledge (e.g., Haddoud et al, 2022; Sobaih et al., 2021; Pham et al., 2021). Despite the increase in the studies that investigated the impacts of crises on SMEs, the way tourism and hospitality SMEs reacted to the crises, the characteristics that shaped their resilience in responding to the crises, and the changes to the business structure and future strategies are still under-researched. Drawing on a qualitative approach using data collected through 24 semi-structured interviews with owners and managers from different tourism and hospitality SMEs in Petra, this study is expected to enrich the body of knowledge through giving considerable insights on SMEs coping strategies during the crises and the factors that enhance SMEs' resilience. The study sheds the light on how future strategies and new practices are adopted based on what SMEs experienced and learnt during the crisis.

Theoretical implications

The current investigation has theoretical contributions. First, it depicts the challenges that tourism and hospitality SMEs encountered in developing countries featured of limited resources. Second, it gives a nuance understanding of how SMEs face adverse impacts of crises in a destination crystalized of being over-dependent on tourism, thus, the characteristics of these SMEs that rendered them be more resilient were in depth explored. Third, the study highlights the future strategies to be implemented by SMEs based on the lessons learnt from the crisis, in doing this, the study responds to Berbekova et al., (2021) call for more researches on how to convert crises into opportunities.

Practical implications

The financial structure of SMEs and the ability to cover the running costs was among the main factors in enhancing their endeavors to survive. Some elements such as capital and liquidity were essential in strengthening their response, yet, this was mostly attributed to the wise financial management prior to the crisis itself, confirming the role of planning in shaping business resilience in the difficult times. Indeed, Bethune et al., (2022) suggested that both planning and adaptive capacity are crucial in determining the resilience of a business in crisis times. In addition, the study confirmed the importance of good governance in enhancing SMEs resilience, including SMEs' competences and skills to forecast, plan, and react efficiently to the crises. Thus, considering the drawbacks noted in this regard, it is deemed to be beneficial to design and implement training programs for SMEs' owners, managers, and employees on how to better plan for future crises. Moreover, stories of success and failure, challenges, and strategies adopted in affronting the crisis should be shared as examples as this is expected to foster the learning approach of these SMEs.

Moreover, owners' role was also crucial in combatting the crisis through exerting all necessary efforts to defend their investments to which they are strongly attached, taking into account that tourism is their main source of income. The long-term vision helped some informants challenge themselves to survive. However, the lack of an emergency fund that supports businesses in their endeavors to survive was one of the noted weaknesses. Evidently, the government should work on establishing the emergency fund in partnership with all relevant stakeholders from the public and private sector, and it might be appropriate to allocate a portion of Petra entrance fees for affronting these potential risks. On the other hand, owners need to establish their own emergency funds to support any deficit in covering the running costs during crises. Owners are also invited to diversify their projects inside and outside the tourism industry. For instance, tailoring products that aim to target the domestic markets could help in alleviating the damage caused by the drop in the number of

international tourists.

Social solidarity was helpful in mitigating the negative impacts of the crisis on employees. The study presented some examples of how some SMEs avoided laying off workers despite the sharp decline in the generated revenues. Thus, an awareness campaign should be conducted to encourage SMEs to adopt social responsibility in their business strategies through highlighting the advantages related to such approach. For example, SMEs should be advised that keeping employees during the crises can not only enhance their commitment and loyalty to their businesses, but enable these businesses to resume their functions immediately once the crisis is over without facing serious shortages in well-trained and skilled human resources.

The study revealed that government failed to support SMEs. Thus, the government is invited to conduct comprehensive review for all actions taken during the pandemic in order to improve its response to the future crises. The government should benefit from the best practices in supporting the SMEs implemented by foreign countries specially those having similar economic structure.

In addition, it was noticed that informants who failed to benefit from SSC programs were mostly unsubscribed to SSC. Thus, it is imperative to force all SMEs in tourism and hospitality to subscribe to SSC as this will help protect the covered employees and enable them make living during the crisis.

Finally, the growing reliance on technology in almost all business worldwide during the pandemic requires more efforts to be exerted in adopting technological advances in tourism and hospitality SMEs in Jordan. It would be of a great importance that relevant stakeholders take actions to benefit from technology and start training businesses' employees on how to implement these technological advances in their operations.

Limitation and areas of future research

Although the current investigation contributed markedly to the body of knowledge concerning SMEs' resilience during the crisis, it is not without limitations. The study was conducted with a focus on the sever Covid-19, which was perceived by study informants to be different from the previous crises in nature and impacts. Furthermore, the context of the study was over-dependent on tourism resulting in increasing the affronted challenges by these SMEs. Moreover, although it is deemed sufficient, the sample size was relatively small due to the number of businesses running in the small city of Petra. Thus, further efforts should be made in different contexts and with larger samples before findings to be more widely generalized. In addition, further studies are suggested on how SMEs resilience is shaped according to the nature of crisis and the environment in which the businesses are operated. Moreover, future studies can compare the resilience of businesses from different sectors (e.g. hotels versus restaurants) as their strategies to respond may vary.

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