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Exploring the challenges and future development prospects of Micro and Small Enterprises (MSEs): The case of “Temeke” District in Tanzania

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DECLARATION

I, Hawa Madiwa, I hereby declare that the content of this work is my original work, and to the best of my knowledge it has not been presented elsewhere for Diploma, degree or professional award in any academic institution or university. The sources used or quoted have been cited and acknowledge my means of comprehensive reference list.

Signature -----

Date -----

ABSTRACT

The concept of entrepreneurship has become a very important agenda because it touches the life of the majority poor and promotes national and global economy at large. Most of the poor depend on this sector to run their life, including food, shelter, medication and so forth. The life of the Tanzanian is not assured or covered in any national health scheme

Getting involved in Micro -small enterprises (MSEs) in Tanzania is not uncommon because many Tanzanians are not in the formal employment system, and this is not because they have no education, because even people with higher education have no jobs. The unemployment rate is still high in Tanzania.

MSEs sector is plagued by many challenges, including capital, inadequate business training, infrastructure, and bureaucratic issues from among government officers. Small traders have been harassed all the time in their area and sometimes have been chased from their business area. Apart from harassment, access to credit is another issue for them to move forward. And that forced them to rely on families for economic and living support of which neither is guaranteed because most of these families are poor. Again, MSEs under supervision are gaining knowledge and skills, which lead to more possibilities in term of the local and international market

The behavior of the city authorities of disregarding the MSEs and look down on them as poor people of less value has reduced their motivation resulting in loss of purpose and direction.

Competitions among micro-small enterprises (MSEs) and Small-Medium Enterprise (SMEs) is another challenge observed. The medium sector is performing well due to many factors, including big capital, access to loan, the location of their business, and they have varieties of goods compare to micro-enterprises. Widespread corruption and thrust formations on several levels hamper independent companies' development by destroying the free local and East African market and resulting in dysfunctional market mechanisms.

Overall, MSEs is an area with many challenges. That's why it is suggested that the government develop different policies instead of using the same approach while they are in two different sectors. Suppose the government does not formulate a separate policy between small traders (MSEs) and medium traders SMEs. In that case, the micro sector will continue to lag regarding progression and development, while medium and macro enterprises will benefit from the many opportunities and accessibilities.

DEDICATION

This work is dedicated to my beloved daughter Elida-Reidun Sandstø who has been an angel singing on my ear's day and nights. Second dedication goes to my mother Elida J. Mmbaga who did not deny me the opportunity to come into this world but brought me up and took me to school to protect me from poverty and learn to seize opportunities.

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ABBREVIATIONS

MKUKUTA-	The national strategy for poverty reduction
MSEs	Micro-Small Enterprises
NSIC	National Small Industry Co-operation
NBS	National Bureau of Statistic
SACCOS	Savings and Credit Cooperative Societies
SIDO	Small industry Development Organization
URT	United Republic of Tanzania Report
PRIDE	Promotion of Rural Initiative and Development Enterprises

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1.0 INTRODUCTION

Chapter one gives an overview of the structure of this study. First, the study's background is provided before introducing the study's problem statement, purpose, and objective. Later the research questions, are presented followed by a discussion about the significance of the study. The limitation of the study is outlined and described. Theories explained and discussed, assumptions of the study and discussions of the conceptual framework. The chapter ends by giving a brief description of the structure adopted in this study.

1.1 Background of the study

1.1.1 Micro and small entrepreneur's concept worldwide

The concept of economic development and growth started during Britain's industrial revolutions in the late eighteenth Century (Mathias 1973). Micro and small enterprises (MSEs) were acknowledged as key issues of the market economy and the country's development. Furthermore, in discussing the global economy, the private sectors such as micro, small, medium, and macro enterprises must be at the forefront. As Author Yoshino revealed in his article, these are the important sectors that act as an engine for global economic growth (Yoshino 2011). He added that these are the driving force instrument behind entrepreneurship and very innovative in bringing about economic competition and development in the world (Yoshino *ibid*).

In 1960 the concepts of entrepreneurship started to be well known in the West. Western and Asian countries decided to reverse the implementation by joined force and formulating economic policies. That unity was called the organization for economic co-operation and development (OECD), apart from providing practical support to enterprises on the implementation. Again, some of the OECD members were Australia, Austria, France, Germany, Belgium, the USA, Norway, Japan, China and others. The OECD's main goal was to examine the member's countries' economic situation and empower local sectors. To boost the global economy as well as employing the people from the member states. Again, the countries agreed to encourage domestic firms and research organizations to underpin nation and region competition (Oldenziel & Wilde-Ramsing 2010). However, the achievement of objectives seemed to be hampered by some factors, including the lack of information and knowledge about the potential partners in business state and laws in labour mobility. According to the OECD report (2011) revealed that there are some challenging factors

in some other countries, such as capital, capacity to adopt new technologies due to unskilled labour, network, and infrastructures were also among the practical challenges.

1.1.2 Developing nations and micro-sectors

In developing countries, there are significant efforts to increase the number of small-scale businesses to accelerate economic growth and improve income generation. Policymakers and business stakeholders have been very interested in investing in micro and small business to boost economic development. However, these sectors have had so many challenges that some donors have lost interest in some decade to invest in this area due to the discouragement from developing countries and their government policies (McPherson 1996). Economic stakeholders' main goals will remain to boost these sectors because they acknowledged that this is an important economic growth engine in any country. As the author said, "the paucity of information regarding the ways in which MSEs grow and change over time has become glaring" (Oldenziel & Wilde-Ramsing 2010. p.1). According to Opondo's findings (2005), implementing these efforts will improve economic growth, reduce social inequalities, and eventually reduce poverty levels in developing nations.

Micro-small enterprises (MSEs) in developing nations are a crucial sector that includes many people out of the formal job. The world bank agenda is to encourage the business investors to support the poor producers in the distribution with growth scheme. Again, the world bank believes that these people stand as an engine for gross domestic product and economic development of the nation (McPherson 1996).

1.1.3 Tanzania and Micro-small enterprises (MSEs)

Tanzania is among the largest countries in East Africa, which was estimated to have 45 million people, according to population housing census (PHC 2012) and United of Tanzania Report (URT 2016).

The Tanzanian government began to promote the small enterprise sector in 1966 by forming the National Small Industries Corporation (NSIC) under the National Development Corporation (NDC). The NSIC primary mission was to establish a micro-enterprises cluster where small-scale traders received training. In 1973 the government succeeded in establishing the Small Industry Development Corporation (SIDO), which in addition to coordinating and promoting, also offered various services to small businesses (OECD, 2011). All these efforts would have been futile if other business stakeholders like development partners, donors and NGOs, did not put many steps for the policy to operate well. As Stevenson & St-Onge (2005) pointed out that

all these stakeholders during a long period have given input to authorities that make regulations and policies regarding development. The aim has been to encourage education and build up competence and financial opportunities for people in the grass root. The intention has been to enable businesses to become profitable. The authors concluded that “It would appear that an inventory of this past and current MSME development initiatives have not been compiled, nor has there been a systematic effort to learn lessons from project assessments. This has limited the exchange of "good practice" models and approaches" (Stevenson & St-Onge 2005.p.16).

Table 1: Categories of SMEs in Tanzania: Source: MSMEs policy (2003). p.3

Category	Employees	Capital investment in machinery (Tshs.)
Micro enterprise	1- 4	Up to 5 million
Small enterprises	5 - 49	Bove 5 to 200 million
Medium enterprise	50 - 99	Above 200 to 800 million
Large enterprise	100 ⁺	Above 800 million

The Micro and Small Enterprises (MSEs) in Tanzania has played a significant role in employment and income generation for most indigenous people. MSEs usually start as informal businesses but gradually grow, and some of them become big enterprises forming formal companies. According to the National Based Survey Report (NBSR) of 2012, more than 3 million small businesses operating in Tanzania are engaged in the trade and service sector. The report revealed that a significant number, almost 84%, work in the informal sector. Besides, these MSEs contribute to economic growth and development that increases per capita income. According to the report, women participation in the informal sector is estimated at 54.3% (NBSR 2012). That means there is no significant gap among genders. Women are also active, and they can generate income through the micro sector. The report advised the business stakeholders to invest more in this sector to boost women and families' development in general.

The importance of entrepreneurial education for the development of businesses has been highlighted, and it is acknowledged that it impacts business performance (Tambwe 2015). The author argues that educating entrepreneurs imparts knowledge on producing quality products and gives them the skills to make unique products that attract customers. Yes, it is a vital sector in human life, and the mechanisms discussed by various authors to address MSEs problems to

have a prospect for future development is a question to be investigated. This is the area that needs to be addressed, and the hope is that it will contribute to the entrepreneurship field's existing knowledge.

Rwamtoga's research done in Tanzania on the effect of entrepreneurship education on entrepreneurship development suggested that "through learning and getting new knowledge in entrepreneurship development it will motivate the students to engage themselves in entrepreneurship activities" (2011. p.vii)

1.2 Problem statement

Being micro and small enterprises (MSEs) supervised by NGOs is different from being without any supervision. Currently, MSEs face challenges of being over monitored/controlled by the NGOs and not being monitored/controlled by the NGOs. This area has not been adequately covered and researched. It might be that certain NGOs might use MSEs for their benefits and personal gain instead of helping them. NGOs are important in supporting micro-small enterprises in different ways, such as planning their business and providing education resources (Dahan et al. 2010). Training and education are important arenas because it motivates the enterprises in Tanzania to perform much better than without (Rwamtoga 2011). Without entrepreneurship support, the chances of failure are high. MSE's phenomenon is an area where the researchers should raise a concern about and researching more.

The Micro, small and medium enterprises Tanzanian's policy (MSMEs) of 2003, which is under review, acknowledges that, for a long time, Tanzania has not had a specific policy focusing on micro and small enterprise issues, also medium enterprises. The established projects lacked coordination and were poorly aimed at supporting the sectors with limited resources. "This has resulted in several gaps leading to inability to address the core constraints inhibiting the growth of the sector" (MSMEs Policy 2003. p.11).

1.3 Purpose of the study

The study's general purpose was to explore the prevailing situation and contributions of micro and small enterprises on poverty reduction and discuss the challenges and benefits of doing such businesses.

1.4 Objectives of the study

The following are the specific objectives of the study

1. To explore the challenge being faced by MSEs in Temeke municipality
2. To assess the validity of MSEs related to the improvement of economic wellbeing and development
3. To identify the benefits associated with the economic wellbeing and development of small enterprise in Temeke municipality

1.5 Research questions

Bryman (2016) states that the research questions directly explain what a researcher is interested in researching and finding out in-depth about it.

The following are the key research questions.

1. What are the problems of micro and small (MSEs) enterprises in Temeke?
2. Do MSEs enterprises affect the quality of life of the entrepreneurs in Temeke?
3. What are the advantages of being MSEs in Temeke?

1.6 Significance of the study

The study is important for showing the number of Micro and small enterprises (MSEs) and their dependents for their livelihood in the region. In Temeke municipality, every enterprise has two to five dependents who must take care of them. Maziku et al. (2014), in their findings, revealed that almost 78% of small and micro enterprises have 2-4 dependents that can be children, or parents or other members of the family. This study gives a current overview of Tanzania's small business situation on what to improve, for example, on policies, local market, infrastructures, and loan issues.

This study gives an insight into enterprises in developing nations. The method used in this study includes semi-structured interviews with key informants; the selected literature provides a clear understanding of the problems that restrict the growth and development of MSEs to move forward and proceed successfully and how meaningful solutions can be implemented.

Furthermore, the study focuses on the challenges that hamper people from engaging in small business in the area of Temeke-Dar es Salaam in Tanzania. The research findings obtained from this study can be one way to highlight the need for other researchers to initiate a large-scale research project in this area.

1.7 Limitations

The inadequate fund was one of the most critical challenges throughout the data collection process. The study was a self-financed fund from Norway to Tanzania. Due to limited funding, the study organized only into two meetings instead of four to both groups, which could probably help obtain more information. The time frame was another challenge. The data was collected in 2016 while organizing the data, and writing the thesis was done between the year 2019 and 2020. This unusually long process was due to the unstable health of the investigator. This study involved a total of 12 participants due to operational and logistic challenges, including travel restrictions due to COVID-19. An increase in the sample size would likely increase the reliability of the sample, which means the same results can be maintained when the same sample size is tested again using the same method/instrument (Bryman 2012).

Study sampling was also a challenge; initially, the study aimed at interviewing 20 participants. However, only 12 participants were interviewed due to the participants' time limit and unwillingness. Of the 12 participants, 7 were women from a private organization called Equal Opportunity for all Trust Fund (EOTF), and 5 were men who were under self-supervision.

1.8 Theoretical framework

This study is guided by human capital, social capital and the finance gap theories as its theoretical framework.

1.8.1 The theory of human capital

The theory was chosen because people's knowledge and skills are the keys to development in any quality performance. The idea of human capital was well defined by leading economics scholars such as Shultz (1961), Mincer (1962), Becker (1964) and Romer (1986). They reveal that human capital is connected to employment. That means the employment level is different between people with knowledge and people without it (Becker et al. 1990). Professor Gary S. Becker, born in 1902 and died in 1998, is among the pioneer economists. He received the Nobel Prize 1979/1992 due to his excellent economic development and microeconomic analysis to a wide range of human behavior and interaction, especially in developing nations (Krasniqi &

Topxhiu 2016). In his works, Becker argues that human capital is about knowledge and skills and time management, health keeping, and life expectancy.

The human capital theory has been defined differently depending on the period and field of study. Some economic scholars have described the theory of human capital as investment in people with a return, in the sense that the knowledge and training that a human being acquires is a product of deliberate investment that yields returns (Nafukho et al. 2004). The theory is often discussed to increase productivity in economic development from the micro-level of the economy. All scholars insist on investing in human as a commodity for future development. The employment issue is also connected to human capital; As Krasniqi & Topxhiu (2016) wrote in their journal that, the higher the educated level, the lower the unemployment rate. This can be the message to people who want to invest in small business, policymakers and those governments who face unemployment, especially in developing nations, including Tanzania.

Nafukho et al. (2004) wrote that "the main outcome from investment in people is the change that is manifested at the individual level in the form of improved performance, and at the organizational level in the form of improved productivity and profitability or at the societal level in the form of returns that benefit the entire society" (p.549).

Putting human capital at the forefront of policy is of crucial importance to the business at the microeconomic level. Enterprises need to acquire regular skills and knowledge on how to perform their business (De la Fuente & Ciccone 2003). De la Fuente and Ciccone (2003) add that, apart from skills and knowledge, human beings also need to maintain their health to perform and be active in the business. Again, life expectancy affects enterprises, which means that the more the person is in a healthy condition, the more the business will progress.

There is a link between human capital and human resource development. Both are concerned with helping humans develop their skills, ability, and knowledge which help in career development, whether in small or big business. (De la Fuente & Ciccone 2003). Human capital investment can influence individual earning and increase well-being, considering that human is an essential commodity in performing that business. Indeed, there is a need to invest in education and training for small enterprises to improve product and organization quality in general.

1.8.2 Social capital theory

The social capital theory was chosen because society itself is a capital. In terms of people and customers, in any business to grow it depends on number of customers around. As Dubos (2017) described, social capital as investment in social relation. The flow of information and business opportunities depending on people who engaged in specific networking.

Social capital theory and concepts have been the most exciting area of study for some social scientists. Many researchers have shed light on the connection between social capital as an asset in network structure, relation, and SMEs' performance. The social capital pioneers such as Coleman & Midgley wrote that capital is an investment; hence, investing in social capital requires time and ability, individual action to access the resources, services, and availability of opportunity (Midgley & Livermore, 1998). Social capital is defined as mutual aids among families to overcome the problem of business capital. The Author meant that some small enterprises have no ability to meet the requirement to access the fund from financial institutions, but if they have friends and families from the local community, the contribution of money can solve the capital problem (Lukiyanto & Wijayaningtyas 2020).

In business, the entrepreneurs must create a networking relation that can help to facilitate its progress. "Social capital among the members of an organization enhances their ability in sharing knowledge and transferring ideas among each other. Moreover, social capital improves the ability of businesses in gathering resources that could improve their performance" (Agyapong et al. 2017.p.34).

The theoretical framework of social capital can be seen also in terms of *value*, *attitude* and *belief*. During the research process in Tanzania, the data through interview showed how in some societies, a man is considered the owner of a business. At the same time, a woman must stay home taking care of children. However, in other societies, people engage in business because they couldn't manage to get a formal job, so they see enterprises as a last resort, not a job (Tundui & Tundui 2014). In some cases, this can be why an MSEs is not growing, they don't take their business seriously as they would in the case of a formal job.

1.8.3 Finance gap theory

Finance is the key to run any business, So the financial gap between the micro and small enterprises (MSEs) and financial institutions is one of the challenges in Tanzania.

Bolton (1971) states that there are two aspects in explaining the finance theory: the knowledge gap and the other one is the supply gap. The author pointed out that MSEs have problems satisfying loan requirement from banks or other financial institutions. Financial institutions do not understand Micro-level enterprises' journey and their business in terms of profit and financial stability. As such, MSEs fail to secure loans from external financiers and are forced to raise their capital through friends and family or personal saving. One reason for this supply gap is that these external financiers do not understand the enterprises and their business. In order to secure funding, the MSEs must have to either provide a guarantee that the loan will be paid or provide other assets that will cover back the funds. Therefore, the only possible way for MSEs to raise funds through personal savings, friends, and family members.

1.9 Assumption of the study

This study was undertaken based on the assumption that the Tanzania government has encouraged citizens to establish self-employment in the informal sector rather than wait for blue-colour jobs from the government. All people, including those who completed formal education at colleges and those that never been to school. The assumption was that although career in the formal system possibilities is very few, people can create their own business. Regardless of the business's size, what mattered is that it is a way to create opportunities for the unemployed and alleviate poverty. A report of the united republic of Tanzania (URT) acknowledged that Small enterprises contributed a lot to the country's economy, though more time and effort need to be invested in this sector, taking into account that it involves many people little income. (URT 2016)

1.10 Conceptual framework

Different researchers worldwide have defined the term Micro and Small Enterprises (MSEs) based on different perspectives. This variation is due to different settings, economic environment, and methodological approach (Opondo 2012). Micro Small and Medium Enterprises (MSMEs) in Tanzania is discussed under the small and medium enterprises policy of 2003. Small enterprises in Tanzania's policy meaning both the micro and small level. There are approximately 2,685,404 middle, small, and micro enterprises in the country including manufacturing, mining, commerce, and services enterprises (MSMEs policy, 2003). In Tanzania micro enterprises are defined as those businesses that have between 1-4 people. In most cases these are family members and with capital below \$2200 (MSME policy, 2003). For

small scale enterprises, the number of people is between 5-49 people and generally with a capital of above \$ 2500,

This study focuses on micro and small-scale enterprises limited in Temeke municipality in Dar-es-Salaam, Tanzania. Micro enterprises are businesses where people engage in tailoring, small shops and food sale in Temeke District in Dar-es-Salaam. Small-scale enterprise were groups of women from the non-governmental organization called Equal Opportunity for all Trust Fund (EOTF) in Temeke engaging in product packaging, clothing, and tablemats production.

1.10.1 Micro, Small and Medium enterprises development policy in Tanzania (MSMEs) (2003), which is under review

Micro, small, and medium enterprises main objectives are to transform the existing agriculturally based economy to a semi-industrialized one by 2025. Its strategic target is to boost the development of the micro and small enterprises Sector (MSMEs 2003). The policy acknowledged that informal business activities had generated income and jobs. Hence, the economy will continue growing, and poverty will be eventually reduced. Through this policy, the Tanzanian government believes that through this policy $\frac{3}{4}$ of the gross domestic product will be generated from micro-level.

Apart from all the above rationale for the policy, there are also some constraints; people are running the business and doing marketing lack sufficient training, the technology development is poor, and lack of information makes them stagnant. Other challenges are poor infrastructure and limited access to financial resources. Furthermore, there is no umbrella association micro and small, which could help them advocate for their business issues (MSMEs policy 2003).

According to Tanzania's Bureau of Statistics Report (NBSR,2012), Tanzania is estimated to have 53.47 million people, a poverty rate of 65.6% and a per-capita income of 1.760 Tanzania shillings per day which is almost half a dollar. The unemployment rate is said to be 11.7%. However, the standard of living is still lacking. Most Tanzanian cannot afford basic needs like food, shelter, water, and medical health. Economic growth is 6.7%, but the nation's economic growth does not reflect poor Tanzanians' real-life (Man & Snape, 2008). That is why some researchers in Tanzania (Man & Snape, 2008; Mfaume & Leonards, 2004) have advocated that micro and small enterprises should be included in the government's agenda. The purpose of this is to enable unemployed people to run businesses and get support from the government. In this way, they will have the means to generate income, reduce poverty, and improve their economic well-being.

1.11 Thesis Structure

Chapter one: background, aims, purpose and objectives have been highlighted in the statement of the problem in this study.

Chapter two: provides extensive reviewed literature on which the study is founded.

Chapter three: methodological aspects followed, and the reasons for specific choices are discussed.

Chapter four: the findings from the field through as primary data are presented and discussed.

Chapter five: presents general interpretations and discussions of the results of the findings and the reviewed literature.

Chapter six: gives a summary of the findings, conclusions, and suggestions for further research.

2.0 LITERATURE REVIEW

The chapter presents the literature review about the challenges of engaging in micro and small enterprises and its advantages in improving economic well-being and development. The chapter has been arranged into ten main themes, namely.

- ❖ Entrepreneurship training and education to MSEs
- ❖ Income generation and poverty reduction
- ❖ Business registration
- ❖ Access to loan and government support to entrepreneurs
- ❖ Access to credit in Tanzania
- ❖ Self-Motivation in doing business
- ❖ Survival of business and life improvement
- ❖ Network opportunity
- ❖ Demanding for the commodities offered
- ❖ Female customers and enterprise perspectives, and the chapter ends with the summary.

2.1 The challenges of entrepreneurship training and education to MSEs

According to Rwamtoga (2011), many researchers have been busy writing about how SMEs get loan, entrepreneurship career, and how the training and education are given to MSEs. Still, the effect of entrepreneurship training on individual achievement is not adequately researched. The author pointed out that entrepreneurship education to MSEs is so important, but again, it has to reflect the well-being and development of business. The author meant it might be that the impact of training and education must be a very crucial point.

The consideration is that most small traders engaging in business but lack sufficient knowledge. Though I would say that I agree with Author's on training issues lead to expansion of the scope of business inside the country and enable one to adapt to the local and regional market.

Tambwe (2015) researched training and education and how it impacts the small traders` well-being and development. The findings revealed that managerial skills must play a major role in mature business in any business performance and growth. More than 94% of Tanzanian enterprises need structural business skills (Tambwe *ibid*). Thus, organizational business skills are essential in bringing about one's own development and business development at large. The two authors also discuss related to the importance of education and training to small traders. Human capital helps MSE's ability to upgrade and progress; the more the knowledge and skills

acquired by an individual, the higher the opportunities to explore its business opportunities and outside the country (Yahya & Mutarubukwa 2015). It is probably a significant relationship between entrepreneurship innovativeness, awareness, growth of business and education. It is undeniable that the issue of entrepreneurship education is a huge treasure in the development of micro, small enterprises worldwide.

2.2 Income generation and poverty reduction in Tanzania

Micro, small enterprises (MSEs) activities contribute to poverty reduction and income generation in Tanzania. The United Republic of Tanzania report (URT 2016) described that Women in Tanzania and Africa in general play a significant role in the family's well-being and social development. URT is the report described; 90% of women in Tanzania are the ones who take care of the rest of the family. Considering that more than 60% of the people who engage in small business are those who are unable to get formal work, many of these are retired people, and in most cases, women (Tundui 2012). Without entrepreneurship support, the chances of failure are high. The MSE's phenomenon is an area that many researchers have expressed their concern for further research.

There are several challenges facing MSEs: poor infrastructure, training, inadequate supply of inputs, local markets, and limited loans from financial institutions (Lyons & Titus 2010). For instance, for small enterprises to get a bank loan, they must present some fixed investments like firms, houses or guarantors who own enough money. This requirement locks out many small enterprises due to insufficient capital (Man et al. 2008).

Income poverty is still a national challenge in Tanzania. Furthermore, micro, small and medium entrepreneurship seem not to be prioritized by the government to uplift the lives of marginalized groups such as women. In Tanzania, as in any developing nation, it is an indisputable fact that poverty reduction is heavily dependent on business enterprises in income generation. A challenge for small enterprises is that they are not formal; they lack technical issues like education, capital, and good infrastructure.

2.3 Business Registration

Registration of the business was marked as a great challenge also among micro and small enterprises. In these cases, it wasn't easy to get an operating license for the type of enterprise they wished to engage in, said the authors. However, registration of business was necessary for getting funding from the government. Although the business was operated well, the business

owner was unwilling to seek an operating license. Most MSEs run their business without, though a slight part of some small traders, 10% in 2014, were interested in having a license. The reason behind this might be uncertainty about the length of engagement, high tariff and registration fee, the bureaucracy of municipality and unattainable requirements (Chimucheka & Mandipaka 2005).

The survey was done in two African countries, namely, Niger and Swaziland, by McPherson & Liedholm (1996). It revealed that although both nations have a good reputation for supporting micro and small enterprises, they were still relatively troubled by the laws and regulatory environment for conducting that business. The descriptive findings showed that a significant number of people working in food retailing and woodworks did not register their firm, though it was required by the government to do so. About 50% of the respondents were non-registered enterprises. They claimed that their country's registration was not real or serious; others reported that they did not know whether registration was important.

According to the researchers, less than 20% of non-registered respondent were willing to register their business and have an operating license, but they believed that the registration process is too complicated, time-consuming, and costly. "Thus, it would seem that lack of information rather than high cost was the prime stated reason for the lack of registration" (Mcpherson & Liedholm 1996. p.482). The researchers discussed the relationship between unregistered business and the growth of the business and concluded that there was no significant relationship. The differences were only based on the size of the firm/business and its location. The customers are also interested in the quality of the products and their accessibility but not whether the enterprise was registered.

There is, of course, the advantage of registering the business. In addition to the fact that this adds to the government's revenue, it also acts as a security in getting loans from financial institutions. Again, the small enterprises' training program would rather opt for the firm or business that is registered, registered (Mcpherson & Liedholm 1996).

The National-based survey report in Tanzania NBSR (2012) revealed that 96.1% of the SMEs were not registered, and entrepreneurs lack confidence in authorities, thus paving the way for corrupt practice. That was almost eight years ago; the percentages might be smaller today as more entrepreneurs are registered now because of the policy of the new president in Tanzania. Registration is crucial because the government can have small traders' statistic, so it becomes

possible to address their problems and needs. Therefore, the idea of loyalty and punctuality in business are two essential ingredients in business

2.4. Access to loan and government support to entrepreneurs

2.4.1 Government support

Altenburg & Meyer-Stamer (1999) data revealed that subsidies were given to reduce the burden among enterprises in various projects. The consequences were that small enterprises groups sometimes became too independent of public supports. They could conduct their business through other microenterprises' cooperation to identify their common problems and present them to the government as a group.

According to the study of Chimucheka & Mandipaka (2015), who researched in South Africa about women entrepreneurship, their research revealed that the government is supporting MSEs though it was not adequate. Again, some of the people were not aware of the available support. Also, 23% of women did not know the government's grant; about 77% received the grants once; however, the grants were inadequate (Chimucheka & Mandipaka 2015). According to Mfaume & Leonards (2004), who researched Tanzania, it seems evident that the group of micro-enterprises who got support performed better than those without the grants/money support.

2.4.2 Access to Credit in Tanzania

Kuzilwa (2005) reported that access to credit seems productive for those working in informal sectors in Tanzania. The process of supporting micro and small enterprises (MSEs) through credit has been practising in Tanzania and most developing countries (Chimucheka & Mandipaka 2015; Hedbrandh 2015; Babajide 2012). If the main role of MSEs is to create job opportunities and alleviate poverty, then financing this cluster can be highly important. Still, there must be some commitments in both investing and contribution with their own money and a payback plan for the loan granted. However, many researchers fail to associate its effectiveness in prospect and future development.

The Small and Medium Enterprises Policy (MSMEs 2003) data showed that an estimated 1.7 million business done in Tanzania could employ more than 3 million people. "Finance through credit has been observed to be one of the important determinants of small business of MSEs support institutions have mushroomed in Tanzania since the onset of economic reforms in the mid- 1980s, extending credit to MSEs, filling the gap left by commercial banks. Despite the

relatively long experience with funding micro and small enterprises in Tanzania, little research has been conducted to assess the effect of such funding on the business" (Kuzilwa 2005.p.131).

2.5 Self-Motivation in doing business

According to Isaga (2019), business motivation can be categorized as push and pull factors. People do business in Tanzania simply because they need to get necessities such as shelter, clothes, and food. Also, they are unable to be employed in the formal sectors (push factor). On the other side of pull factors for people who are employed in the formal sector could be the need to start small projects to run and fulfil their needs and interest (Isaga 2019). Inheritance and imitating business skills from the family are observed among Tanzania respondents (Treiche 2005; Tundui 2012). It would have been a great way of earning more money if the business was well organized and supervised by the state. Women entrepreneurs wish to expand their business and increase their income, but lack of government support is a substantial challenge (Kuzilwa 2005).

In a study titled *A comparison of small business owners' motivations in Africa*, Benzing & Chu (2009) discussed some motives that drive micro-enterprises to do business. One is an innate personality, i.e. that a person wants to achieve something even if it is difficult but want to prove it. With this motive, entrepreneurs are willing to take the risk because they desire to make changes in their business and life in general. However, other researchers believe that situational factors (push and pull) are more important because they influence policymakers. According to the researchers, the following are push factors; unemployment and retrenchment, low pay job with little upward mobility, increased wealth and avoiding being supervised by bosses. The desire to be one's own boss, increase wealth, change lifestyle, and sometimes use persons' experience and knowledge into practice were the pull factors (Kuratko et al. 1997).

According to Adom & Williams (2012), research revealed that men and women have different motives, which drives them to be entrepreneurs. The women are motivated to engage in business because it is their way of surviving compared to men, whose majority work in the formal sectors. Women declared that informal business is necessary and an opportunity to earn money and sustain their life. However, some have argued that it will depend on the economic status and job availability (Adom & Williams 2012). Though sometimes thinking that job opportunities and financial situation are relating phenomena, that is not always the case and can mislead society's perception, as Power (Power 2020) pointed out.

Eijdenberg (2016) reported that the motive of necessity is significant among those reporting successes on their business. Also, opportunity factors are even more critical than necessity. Doing business because of interest and desire is more useful than engaging in business because there are no other alternatives.

2.6 Capacity building of entrepreneurs

According to Man et al. (2008) proposed that business organization knowledge is an essential key issue that needs to be in place for a business to grow bigger. To know how to organize the business, one must have knowledge and skills in that specification.

Altenburg & Meyer-Stamer (1999) found that MSEs in the informal sector is the most crucial type of industrial activity. Training course for those engaged in businesses is of the most important, regular farm advisory visits, production of quality products and service instead of business culture based upon imitation from the family. Imitation culture makes people more reluctant and impairs innovative skills and ideas. Advertisement and searching of customers are not critical; the business's reputation is the only thing that can create customers from all over to go to the business centre to buy. The majority of the business are done mainly for a daily basis of survival. The authors have gone deep on this by saying that sometimes it is tough for entrepreneurs in this category to have further progress. The reason is low skills and low investment resulting in a too narrow potentiality (Altenburg & Meyer-Stamer 1999).

According to Chimucheka & Mandipaka (2015), small enterprises lack skills, knowledge, and resentment among employees in the firm. Progressiveness and activeness are also problematic in the micro-level sector. Some small businesses had acquired new business skills; however, they were not active in engaging in business schools or attending business seminar courses; this also was due to a lack of education and confidence.

Isaacs et al. (2007) has pointed out that taking into consideration that being a business person requires innovative ideas and skills to bring up a business opportunity into potentially high growth. It is not always easy to succeed due to the unstable environment and other complexities; in that essence, entrepreneurship education, training and experience is on the crucial top point. The findings showed that there were inadequate resources on training educators in some of the schools in South Africa, "better entrepreneurship education could make a significant contribution to job creation and ultimately to poverty alleviation" (Isaacs et al. 2007.p.613)

In the article written by Kuzilwa (2005) titled *The Role of Credit for Small Business Success in Tanzania*, data reveal different education levels for entrepreneurs with their business. About 34% of the enterprise's owners had primary school education (for seven years of schooling), while 31% were secondary education (4 years of education). However, 74% of the sample interviewed had received entrepreneurship training on business conducted by small industry domestic organizations (SIDO). They were trained in different categories such as business plans, marketing, package of the products, price setting, etc. The result showed that an entrepreneur who got the training and attending business seminars were more likely to succeed. For any business to be productive and competitive in the market, knowledge is the key to stimulating business growth (Kuzilwa 2005). Decision making and financial management courses are more important to micro and small business people who work in the informal sector. Some researchers in Tanzania (Kadete 2014) had suggestions on adequate training, education, and entrepreneurial skills to build capacity for MSEs. Eijdenberg (2016) suggests that women in business are more likely to report success and profit if they embrace business management skills and knowledge.

2.7 Survival of business and life improvement

According to Tundui & Tundui (2014), any business's growth and survival can be measured through profitability; I would say that it is quite unsure for a person to quantify and tell how much the earning/benefit is. Instead, the person can say qualitatively that the business is payable, and it has a profit.

Altenburg & Meyer-Stamer (1999) micro and small-scale enterprise are self-employed businesses, informal and mostly sustain people temporarily. If the firm is not growing and graduates from one stage to another, for instance, from micro to macro enterprises, that is only business meant to sustain the family living (Kuzilwa 2005). Environmental challenges restrict SMEs. Additional challenges are competition among sellers and growth in government laws. However, Marivate (2014) findings reveal that most of the entrepreneurs in Africa do not last long in their businesses due to the lack of entrepreneurship skills. This could have been done by stakeholders and non-governmental organizations interested in investing in this sector.

According to Richardson et al. (2004), the data collected revealed that women-owned many businesses compared with men. Among 59 women, 46% had more than one business. Richardson et al. (2004) wrote that women could send children to school through their business money. However, among the 70 women interviewed, 54% answered that they took care of their

children, but they had other dependents in their households to take care of. This means that most of the enterprises in Tanzania lived in the extended family and their daily survival depends on these informal projects.

Maziku et al. (2014) were interested in knowing how social-cultural factors can affect the business to grow and sustainability. The study revealed that most MSEs are incapable of moving forward and growing bigger because of little support from family and ethnicity issues. People in Tanzania have different opinions on how to run a business; the study was done in the urban city Dodoma (the capital city of Tanzania). The majority of the respondents said that age, ethnicity, religion attitude, lifestyles and associate factors are the major problems toward successes among people in Tanzania (Eijdenberg 2016).

2.8 Network opportunity

Mugo (2016) wrote a report about Kenyan's Micro and small enterprises' challenges in accessing the East African Market. The findings are that market-related information still relies on private and physical contact. In East African countries, including Tanzania, there is a big problem of insufficient market information for business people. It would have been helpfully that the trade union could coordinate the various actors in the market and give the players the necessary supportive services. However, this is indeed possible if there are a government's trade laws and policies in practice. The government can help the small traders with the standard price on their products, quality and quantity required in the market.

Some authors pointed out poor road infrastructures and transport means as a big problem for business in East Africa (Salami & Brixiova 2010; Limao & Venables 2001; Olvera et al., 2003). As discussed by the authors, infrastructure is also problematic to some MSE in developing nations. The research done in South Africa revealed that almost 62% of the respondent's business were poorly located. In the area, there was no transport, telecommunication, or electricity (Chimucheka & Mandipaka 2015)

2.9 Demanding for the commodities offered and customers

Not everyone can be a good entrepreneur, which means to be good in business. One must know a lot regarding commodities procedure, local marketing, demanding commodities produced and price. The micro and small enterprises must know how they can create demand for their products, the innovative ideas of commodities offered and see if it is needed in the market. These are among the crucial things in business (Chimucheka & Mandipaka 2015).

Customers always want to buy quality products but also access the products from a safe environment. Sometimes, the local market location is not accessible, in the sense that customers' security is not guaranteed. Security during shopping is another challenge that makes most small traders, especially Micro business, lose customers (URT 2016).

2.10 Women and enterprise perspectives

Man et al. (2008) in the article “Women's Enterprises in Latin America”, exploration of Current Knowledge statistics reveal that women enterprises generate income which boosts economic growth in Latin America and the Caribbean. However, they were no statistical literature that could quantify to what extent the enterprises contributed to the national economy. "However, there was a positive and stronger relationship between women participation in business ownership and GDP growth, which could explain up to 19% of a country's economic growth" (pp.i.2008). Again, in term of entrepreneurship at all levels (micro, small and macro), the business owned by women in Latin America were between a quarter and third the rest were held by men (Man et al. 2008)

In Tanzania, some studies show that the contributions of women in the informal sectors and economic growth of the country, in general, were higher than men (Rutashobya 2001; Nchimbi, 2002). However, no studies showed how much women can contribute to the nation's gross domestic product (GDP) and what strategies women could employ to grow better and beyond their engagement. The question can be the role of government, private sectors, and other non-governmental organizations in facilitating women's upward mobility in doing business in Tanzania. These are some of the areas which many researchers would focus on researching. Considering that women are higher in numbers compared to men in Tanzania from Tanzania burial of statistic (NBSR 2012).

The Author, Liedholm & Mead (2013), in the article named *Small enterprises and economic development*, the data revealed that women are the once who own and engage in micro and small business in Africa compare to men. Through micro business, women have met their basic needs to generate their income and welfare at large. The authors added that, through small businesswomen, they had been respected in society as people who can bring big changes in societies.

According to Stevenson & St-Onge (2005). There are different programs and projects implemented by the international labour organization (ILO) to support the growth-oriented women entrepreneurs in Tanzania. The primary purpose is to create job opportunity and

capacity building in business. The data reveal that most gender-related problems among the few discussed were trust from suppliers, which means that most suppliers would rather deal with men in making any business decision.

Lack of assert properties, discouragement from family, especially husbands, when want to establish businesses, again, lack of confidence in women by bank offices and social restriction regarding networking is another problem (Stevenson & St-Onge 2005).

2.11 MSEs Policy Development in Tanzania which is under review

Small and micro enterprises policy of 2003, abbreviated as MSMEs, is cut across all business issues, yet some of the policy issues have not yet implemented up now. As I said earlier in the study session background, the policy was formulated a long time ago. Still, it came into practice in 2003, and it was approved by the parliament on 11 February 2003 and officially launched on 27 August 2003, but now it is under review.

Stevenson& St-Onge (2005) described that the main objectives of establishing the policy are to have the guidelines to be followed as a framework to improve the physical infrastructure at the business areas. To enable small enterprises to have access to loan and fund on doing their business. The most important was to include women in this sector, considering that the majority of women were locked behind in the formal education system. However, the ideas have not yet succeeded and has been hampered by many factors including "cultural, socio-economic and operational barriers that limit their ability and capacity to take their enterprises to the next stage of development" p.15.

2.12 Chapter summary

The reviewed literature has laid down based on the study's main objectives to explore the challenges and prospects. There are many challenges facing enterprises in Africa, particular Tanzania in the registration issue: Most small businesses are not registered; hence tax is not payable, and the government benefited less from small enterprises. Less follow-up from the ministries authorities is also a challenge; perhaps this could help increase the national revenues.

Though in Tanzania, less access to loan from financial institutions is not a big problem because they always get help from small loan institutions like village Community Banks (VICOBA), Promotion of Rural Initiative and Development enterprises (PRIDE), and Saving and Credit Cooperative Societies (SACCOS) as loan institutions in Tanzania. Low level of education, training and skills on how to do business, some of the stakeholders and Tanzania's government

seem to intervene on this problem more effectively than before. Some of the enterprises are attending seminars, though not regularly and not guaranteed. Most businesses are not sustainable; this is due to poor infrastructures, quality of the product produced, access to the market and little motivation from small enterprises.

Gender profile seems to be an issue in most African countries because women are getting less support to suppliers and business partners compared to men. In Tanzania looks difficult in the sense of security of their business. A woman is at a higher risk of being robbed because money-transactions is done through cash transfer, not electronic/net banking.

Policy development is one of the prospects that some governments in Africa become interested in this cluster of MSEs, so more effort is expected to be done. Tanzania government is protecting the small and micro enterprises by promoting good infrastructures and is recognized under the supervision of President- John Pombe Magufuli from the year (2015-2025)

3.0 MATERIALS & METHODS.

In this chapter, the methods were presented, and materials were used in carrying out this study; the major themes highlighted as follows: The study location/site where the research conducted was outlined. Research design, population, sampling, and sampling procedures adopted. How data were collected and done was outlined, research instruments used to collect data presented. The findings' trustworthiness was explained, the logistic and ethical consideration was drafted, and the chapter ended by giving the chapter summary.

3.1 Study sites

This study was conducted in Temeke district, located at Dar es Salaam city, Tanzania. Temeke district is estimated to have a population of 1.4 million people, Chang'ombe ward consists of 19,302, while Mbagala ward comprised of 26 047 people (URT 2016). The respondents were all from Temeke but different wards. Seven (7) females the same as 0.0005% of the total population from Chang'ombe wards, where Equal Opportunity For all Trust Fund (EOFT) is located. An investigator has been living in this district for more than ten years; that was the reason the district was chosen as the study site. The other respondent, five (5) males same as 0.0004% of the general population of the Mbagala ward.

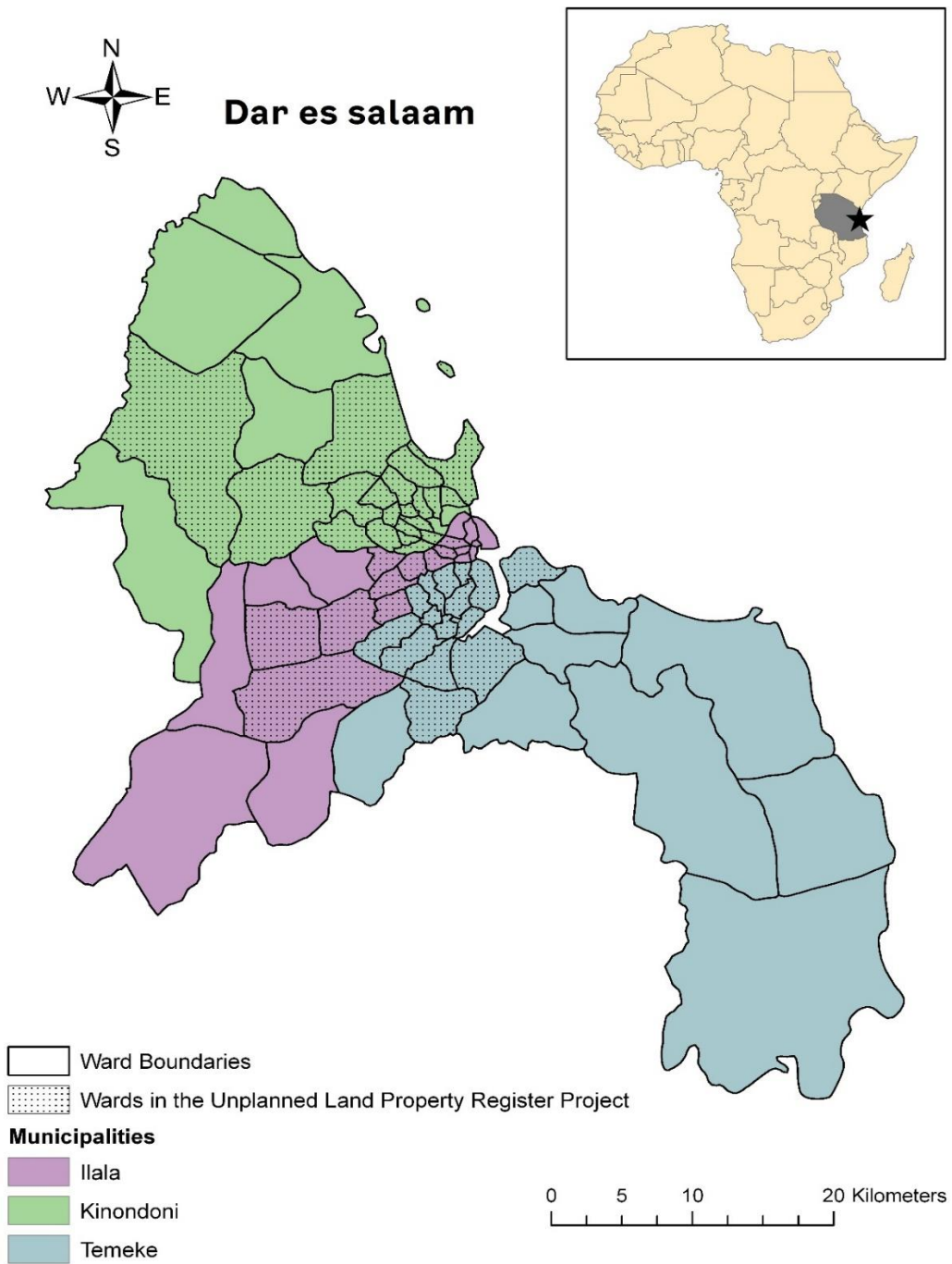


Figure 1a. A map of Dar es Salaam and its municipalities. Penrose et al. (2015)

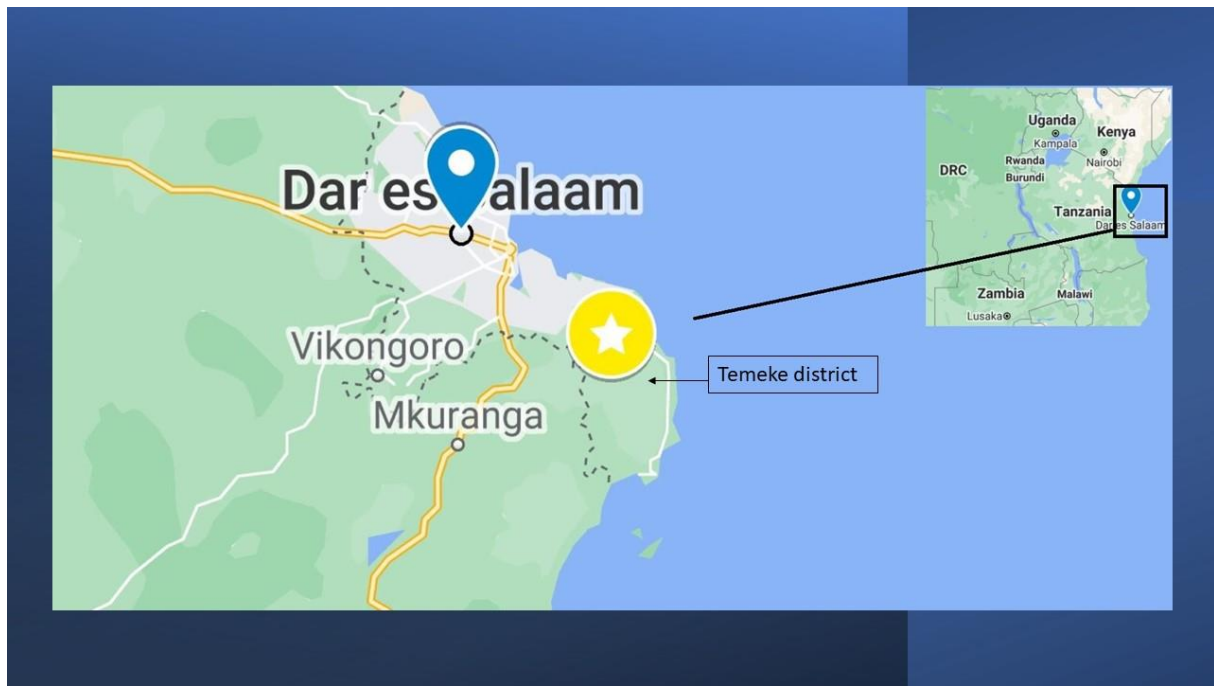


Figure 1b.A map of Tanzania - Dar es Salaam. Temeke district is indicated by yellow circle (star). Source: google maps

3.2 Research paradigm and research design

3.2.1 Research paradigm

The research environment for this study was in two wards within Temeke District. Even though the focus in this geographical location focused only on small and micro traders, how they conducted their businesses differed. As such, a social constructivism research paradigm seems led the most appropriate thing in this study (Hennink & Bailey 2020)

Any researcher and research participants perceive their social and cultural environment differently and approach it from different angles. Magillvy & Thomas revealed that "personal perspectives, seen through the lens of cultural, experimental, environmental and other contextual influences" (2011. p.152).

An individual can give the meaning of the concepts/set of ideas or activities from the environmental belonging and believes (Bailey et al. 2011). The way of interpreting something comes from the specific environmental context.

Olson Weaver (2006. p.460) pointed out that "paradigms are a comparison of small business owners' motivations in Africa patterns of beliefs and practices that regulate inquiry within a discipline by providing lenses, frames, and processes through which the investigation is

accomplished". In any research type, whether qualitative or quantitative, the philosophical basis is important. It shows the connection in which the knowledge was grasped, and methodologies used to pursue that knowledge body.

In this study, the interpretive paradigm acknowledges people's perceptions and understanding of entrepreneurship concepts at small-scale enterprises. Hennink & Bailey (2020) Acknowledges that the interpretive paradigm recognizes that any phenomena' reality is due to human interaction. Whether a business or any activity, people's way of doing something is the experience gained from social, cultural, or personal contexts. Hesse-biber & Leavy (2011. p.17) pointed out that social reality can only be understood from the "perspective of those enmeshed within it". It means that the business model can be different from society to society depending on how the social actions within the context in which people live.

3.2.2 Research design

The research design is a strategy used in choosing methods and techniques for doing research. This can allow having a broader understanding of the research problems. The overall strategy chosen can help the study to integrate the topic coherently and logically. In the end, the data collected must be unbiased and neutral, the design must be reliable for the expected results, and the questionnaires must be valid and accurate (Bryman 2016).

As a qualitative research method, both primary and secondary were adopted to accomplish the study. Secondary data were gathered through literature review and primary data from the field of study. Exploratory and descriptive case study was chosen to allow to understand the general situation of micro and small enterprises (MSEs)- in Temeke, specifically on the challenges and prospects for future development. The descriptive case study allows the investigator to describe the theme and provide an in-depth understanding of the matter investigated. Berg& Lune (2012) described qualitative research to gain a more profound knowledge of a given phenomenon and specific context, for example, *what* type of business they engaged in? *Why* such a category of business? *How* do they manage to do their business? However, it may become a trick in generalizing the findings on a broader population.

Bryman (2004) describes research techniques as crucial to other researchers interested in qualitative research. The case study to women working at the non-governmental organization (EOTF), whereby semi-structured interview and focus interview were used. Five (5) men from Mbagala mission were interviewed individually and followed the same voice recording procedures.

In studying a small group of women under management, and other men who are not under management supervision, make the comparative description. The study aimed to identify the different challenges among them and prospects in enterprises concept. Yin (2014) demonstrates the case study method as a research method that allows the researcher to focus on certain social phenomena deeply and more relevant. "Yet, there are some suggestions about how to bind a case, for example by time and place, time and activity and by definition and context" (Clarke 2013. p.153).

3.2.1 Target population and sampling design

The study target population was 22 participants, the 12 women enterprises under the supervision of a non-government organization called Equal opportunity for all Trust Fund (EOTF). The women produced and sold table mats, baskets, cashew nuts and honey from Chang'ombe ward at Maduka mawili area. The other 10 were men and worked as food vendors, tailors, and kiosks at the Mbagala mission area in Temeke municipality

All the participants were doing business on the micro-level scale. Among these women, five (5) are teachers from a government school, two (2) working in private sectors five (5) were unemployed. At least all women have accomplished a secondary education level. They usually attending formal training on how to do business; they know how to pack their products and the market possibilities. Ten (10) men from Mbagala Mission four (4) are tailors, four (4) were food vendors, and two (2) were kiosk's sellers. They hold a primary school level. They do business under their supervision. They had never had business training, and they do not know how to get those opportunities.

The rationale of the twenty-two-target population in both wards was the availability of resources, such as funds and time. In the interviewing session, the respondent had to have some money on the study's budget. To have a higher target population would have been difficult in the whole process of this study.

The tables below illustrate the target participants and their occupations from two wards.

Table 2. Female occupations, age and marital status-Chang'ombe maduka mawili. Source: Hawa Madiwa

Occupation	Total number	Age (Years)	Marital Status
Teachers in Public sector	5	30-40	4-Married, 1-unmarried
Employed in private sector	2	28-40	1-Married, 1-Unmarried
No occupation	5	30-45	1-Married, 4 -unmarried

Table 3: Male Occupations and Marital Status- Mbagala mission. Source: Hawa Madiwa

Occupation	Total number	Age	Marital Status
Tailor	4	35- 50	4-married
Food venders	4	30-35	2-married, 2-unmarried
Small kiosk owns	2	30-45	2-married

The tables above show that most men are engaging in business up to the age of 50 years, while women of the age of 50 are not more in this micro sector. Maybe they are interested at the macro level like medium enterprises rather than micro and small. Also, most women at MSE are not married; from the table above, there were only six (6) women out of twelve (12) while married men were eight (8) out of ten (10). This might be due to Tanzanian culture, that a man is the one who marries and pay the dowery while women must wait for being proposed and married.

3.2.2 Sampling techniques

The sample is the part of the targeted population that matter in the study. However, the researcher would instead choose the sample size, which is manageable regarding time and resources availability (money). The more the sample size increases, the likely sampling errors will be decreased (Bryman 2016). The sample of 12 respondents was drawn from the local entrepreneurs in two wards, namely, Changombe manuka mawili and Mbagala mission.

Purposive and snowball as a form of sampling ware used to get the sample size. Purposive sampling is a non-probability sampling that means the study will have a participant who understands the phenomena being investigated and can provide the required information

(Creswell 2007; Denscombe 2007; Bryman 2016). Hence this is the sample case that is relevant in answering the research questions. The aim was to sample participant in a strategic way to get accurate information on the research questions. In this sampling procedure, the researcher is interested in having key informants who "have experienced the phenomena and can purposefully inform and understand the research problem and central phenomena in the study" (Cresswell 2007. p.300).

Naderifar & Ghaljaie (2017) defines snowball sampling as a tool that enables the researcher to reach the targeted participants. An investigator initially uses a small group of people because he/she knows them and that they are relevant to provide useful information in answering the research questions. Through these few people, they can suggest other people who can give helpful information.

3.3 Sampling strategy

Purposive sampling or judgment sampling under nonprobability sampling was opted for because of inadequate resources, time, and workforce. The sampling strategy gives a wide range by doing a comparative analysis to compare the study sample comprised of two groups. As Etikan et al. (2016) define purposive sampling, the researcher can only choose the participants based on their quality. Apart from the fact that it is commonly used in qualitative research, "the strategy involves identifying and selecting individuals or groups of individuals that are proficient and well-informed with a phenomenon of interest in addition to knowledge and experience" (Etikan et al.2016. p.3).

Table 4: Gender issue to both participants in Two wards. Source: Hawa Madiwa

Group	Gender	Participants	Age	wards	Population in the wards
1	Women	12	30-45	Chang`ombe	19,302
2	Men	10	25-40	Mbagala	26,047

The table above shows that Mbagala Ward has many people compare to Chang'ombe. This is the fact that Life is cheaper in Mbagala ward than Temeke

Equal opportunity for all trust funds (EOTF) Organization was chosen because it helps women who are doing business at the micro-level. Among other task done by this no-organization is empowerment through skills and knowledge. EOTF is sponsored by the former first lady of

Tanzania, Anna Mkapa, from 1995-2005. Also, EOTF was chosen because it is allocated in Temeke Municipal.

Snowball sampling was employed to determine other vital informants who are working as tailors, food sellers or running small shops.

3.3.1 Research participants

At the stage of engagement of the research process were only seven females, the same as (0.036%) of the total population of 19,302 who were ready to participate in the research from Chang'ombe ward. The participants were five (5) primary teachers holding a certificate of education training, and the other 2 were only completed a secondary education level.

Five (5) males, same as (0.019%) from the total population of 26,047 in Mbagala Ward. Both were from Mbagala Mission area, holding a primary education level. So, the research participants/key informants were 12 in the study. Many researchers have been asked how many participants are necessary for doing qualitative research? That will depend on many things such as funds as a resource, time. What does the investigator intend for, how much detail of data will be collected from each individual? It will also depend on the willingness/interest of participants to participate in the study (Major & Baden 2013).

3.4 Research instruments

Since the study interested in exploring the information within the small sample size selected and presenting, the participant observation, individual interview, and group interview were useful. All these instruments were stimulated by a recording device (as a voice note) and taking notes.

3.4.1 Individual interview

An interview is face-to-face dialog or conversations, which was used in addition to other instruments. The semi-structured interview mainly was used in this study. An investigator wanted the interviewees freely to discuss and be open about their business situations. During the interview session, During the interview session, the diversity of different cultural backgrounds was respected and observed (Williamson 2013). The set of interview questions guides for an interview were prepared before hands, and it was not asked questions in ascending or descending order. Still, questions were asked depending on adequate information obtained in previous questions.

The method was highly used with men at the Mbagala area, where the sample size was only 5 key participants. Two men were tailors, two men were food vendors, and one man was a kiosk owner who was selling different type of product. The individual session with each group took 30-45 minutes the voice note was made in addition to take notes.

3.4.2 Group interview

The Semi-structured interview under the group interview session was flexible and asked systematically and consistently. It enables to have an expansive room for more exciting and valuable questions (Cresswell 2007). The semi-structured interview was developed for different participants of the study as a mode of data collection. There were a series of questions in the form of the interview guide, but it is in the variation due to the question type.

The semi-structure interview as a group interview was beneficial to seven women at EOTF in the sense that the discussion was easy and manageable. A part of the fact that this method is useful because it provides more room to obtain information in answering the research question. Again, this method was adopted in the study simply because it helped explore more details about the whole situation of micro and small enterprises under the EOTF organization (Bryman, 2012; Cresswell, 2007; Denscombe, 2007). Having a small sample in structured interviews is helpful because every key participant can develop more information. It must be transcribed and that is time-consuming (Denscombe, 2007. p.122) cited in Creswell states that “for a phenomenological study, the process of collecting information involves primarily in-depth interviews” [...] including 7 women as one group, Denscombe (2007) argues that group interviews are important as it stimulate participants who are shy to talk.

3.4.5 Observation

Another instrument that used in the study was the observation. The rationale was that it was an easy method to carry out through the natural environment; the researcher uses eyes direct to observe the whole situation. Again, this study's technique was trustworthy because it led to understanding the business situation in a broader perspective. Lindor & Lindor (2011) describes observation as a fundamental way of getting information. He added by saying that observation does not mean only to observe the phenomenon in the field but also to understand it profoundly and get useful information for answering the research questions.

The investigator observed the activities undertaken in the area one day before the interview session; though an investigator has been living in that area for ten years, she has also been

among the customers of MSEs in the ward of Mbagala Mission. Through direct observation, an investigator observed all the activities and the interaction between the sellers and the receiver.

3.5 Pilot study

As Hassan et al. (2006) described a pilot study as the pre-study to test the research procedures, instruments, and sample recruitment to be ready for a follow-up study. The pilot study is one of the crucial parts of the research process aimed at check-up of research protocols and data collection techniques in preparing research projects (Yin 2012). As Van Teijlingen & Hundley (2001) wrote in their publication named the *importance of pilot study*, that pilot study is crucial in a good study design but is not a guarantee that the study will be a hundred percent success, but it increases the chance of success in the main study.

One day, an investigator went to the study area before the interview session to speak with key participants about the study agreement and commitment. Its implication to the respondents is that they take the study very serious and must be prepared well. Besides, the researcher can conduct a pilot study just to identify the problems and difficulties. So, the area of study was confirmed and other procedures regarding the place where the interview will be conducted were also settled before the interview day.

Semi-structured interview guides were checked one day before the interview session. Good arrangement and agreement (time) with key participants who were ready for the study project was done over a period of two days. One day to women under non-organization Chang`ombe Maduka and the other day to male at Mbagala mission. Travel issues on the side of the investigator to assure the arrival on time was well-organized. So, the groundwork in a research project was well planned and well observed

3.6 Data collection procedures/methods

The data was collected in November 2016 at Temeke municipality. The language used was Kiswahili, because most of the key participants could not communicate in English. Then afterwards, the investigator must translate to the English Language. Data collection for this project was done in two phases. The group interview done with women at Equal Opportunity for all Trust Fund (EOTF); the session was guided by an interviews guide which was prepared beforehand. This made the interviews more specific, also, an individual interview with the leader of EOTF was also done separately. Out of 12 female participants, only seven were able to attend the session. Concerning the 2nd group (male) individual interview was used also.

Hence the investigator travelled to Chang`ombe Maduka area as arranged by the management of EOTF. Due to the problems of transport and ques, the investigator arrived so early at the place to avoid the morning transport ques. The interview guide was developed beforehand. The respondents were so active and made the interview more effective, and they were willing to give their understanding of what they are doing. They were indeed able to tell about their business future prospects. The focused interview and other discussion were done within 2 hours.

Phase two of data collection was conducted through an interview with a male at Mbagala Mission, with five men, who met in the same place.45 minutes were spent to food vendors, 45 minutes with two tailors, and 30 minutes with one kiosk owner. The total time was two hours. Some questions had to be pulled out based on the interview guide.

3.7 Data analysis process

The general meaning of doing the analysis is to examine and interpret carefully and in detail the collected information or data to identify ideas, biases, patterns, themes, and meanings (Berg & Lune 2012).

The recorded audio interview was analyzed descriptively and transcribed word-for-word, letter-for-letter into transcripts under the theme related to the research objectives and questions. These transcripts, together with the field notes, was then classified and structured through thematic analysis. As Bryman (2008) described, thematic analysis entails extraction of themes forms one's data that are then used to answer the research questions guided by the literature review and the adopted theory and conceptual framework.

The data was transcribed the same day to prepare the data for further analysis and enable the investigator to remember what said in the conversation. All the information in the record device and notes were in the Swahili language. To ensure the trustworthy of data collection, the investigator was reading the transcribed data in front of critical participants and confirm whether the information is true as provided during the interview. Little amendments were made. The investigator tried to read the data collected repeatedly to maintain the main theme running through, which meant that the investigator has to judge what level of details to choose. The fact was that not all the information given by respondents must be picked and used in the study. Denscombe (2007. p. 287) argue that “.... explanation of the data should emerge from a careful and meticulous reading of the data”.

3.8 Trustworthiness

Trustworthiness is the degree of confidence in data, basically on the method used, and interpretation as the way to assess the quality of the study has been more famous and used by the pioneers in qualitative research (Bryman 2016). As identified by the authors Lincoln & Guba (1985), naturalistic research's trustworthiness mostly depends on credibility, transferability, dependability, and conformability as four criteria of plausibility or trustworthiness.

Credibility involves the firm belief in the findings, meaning that the worthiness of the information gathered is more important than the amount of the data collected. Authors Lincoln & Guba (1987) argued that the findings' accuracy can be assessed through triangulation of method or data. In this study, the investigator used different informants to collect data and a variety of methods. The authors also pointed out that the credibility of the finding can be measured through how long time used by the researcher to know the respondent and do the research. The investigator of this study knew the key informants because she used to live in Temeke for ten years.

Transferability means to what extent the study's findings can be transferred to another research contexts or population, and the reader of the research mostly does this. Based on this study, the investigator is not interested in transferring the findings and the methods of this study to another context/population but instead would like to understand the situation of informal enterprises and the participants involved in the study.

Dependability is the way another upcoming researcher can use the research findings. The investigator was able to research context and make minor amendments during the interview session while the research was going on. To understand the appropriate methods and their effectiveness in this study was the more significant insurance of dependability. And if the investigator would like to repeat the topic, it will get similar results.

Confirmability, as explained by Lincoln & Guba (1985), can be measured by observing the research findings supported by data. This can show if the researcher was objectivist or biased during the study. Consequently, Confirmability has been achieved throughout the study in that the researcher read the interview transcript guide and information collected during the session to see if were right and correct. The participants were completely satisfied on the information given about the situation on their business.

3.9 Logistic and Ethical considerations

This research was conducted by following the research ethics manners. Understanding of consent, the issue of deception, confidentiality, honesty and accountability during the study were closely observed and considered. Logistic to access the organization by sending the application letter of researching the EOTF was followed. As Bryman (2012) said, confidentiality during the interview session is highly important. The interviewees were informed that their participation was entirely voluntary and allowed to drop out during the session if they saw that the information required is threatening their lives. Before starting an interview, a brief introduction about the study was given, informing the respondents that the study is for research purposes. Their identity and information given will be kept anonymous, which encouraged them to speak and feel free. In addition, during the interview, the investigator was just as a participant and this enabled them to speak openly, in the sense that we were talking as a family, which was to avoid worries among participants.

Integrity and respect were also on the pick; the investigator was patient during the session to allow the respondents to speak. Give time to elaborate on their thoughts without interference was the key issue during the study process.

3.10 Chapter summary

The methodological aspect of the study was discussed in this chapter. A qualitative case study was used through exploring the case and examine the theme which was investigated. Through exploration, the investigator understood deeply on MSEs challenges. The participants from non-governmental Organization and the other participants were purposefully selected to acquire the relevant information. Data collection was done by using literature review, face to face interview and semi-structured interview specific on focus group interview to maximize the validity of the research findings. Lastly, the ethical consideration was also considered throughout the research process.

4.0 PRESENTATION OF FINDINGS

In this chapter, the study presents the findings regarding the challenges of micro and small enterprises (MSEs) in Temeke municipality. This study's findings are based on the interview with small enterprises women who are under the supervision of a non-governmental organization (NGOs) called Equal Opportunities for all Trust Fund (EOTF) and men who under self-supervision from Mbagala mission areas. The concentration is mainly on the themes that are related to overall aims and the general purpose of the study, as it is explained earlier in chapter one; to explore the general situation and the contributions of micro and small enterprises in poverty reduction and to discuss the challenges and benefits of doing such business under management and those who are not. The themes were as follows.

- ❖ Business type, materials, and products.
- ❖ The role of government/non-governmental organization in supporting the enterprises
- ❖ The motivation for doing business.
- ❖ Business rules and regulation.
- ❖ Business type training and accessibility of local markets (internal market and external market).
- ❖ Business profitability.
- ❖ Gender and business.

In this section, the abbreviation was used for women from EOTF abbreviation (F); the name of women was marked anonymous (1-7). Men from Maduka mawili are marked with abbreviation (M), and they were given the numbers (1-5) for anonymity purpose.

4.1 Type of business and availability of product/ material-Mbagala District.



Figure 2. Food Vendor in Mbagala Mission (Photo: Hawa Madiwa)



Figure 3. Tailor at work in Mbagala (Photo: Hawa Madiwa)

4.1.1 Type of business and products produced

Different types of business were established in Temeke municipality that depended on customers' needs/demands. This led to the formation of unique strategies and ways of running their business. Food vendors retailers are the type of business conducted mainly by women, though some men between the age of 30 to 50 are also engaging. Food on sale is primarily from energy-dense ingredients rich in carbohydrates, such as Ugali, rice which served with meat, fish and beans. There is also deep-fried food as chips with egg and chips with meat. The food with grains, tubers, proteins and vegetables are rarely sold. The main reasons include consumer preferences, cost of ingredients, and lack of nutritional and cooking knowledge. A man who was a food seller described that:

“Consumers mostly choose ugali (Maize meals), rice, beans, chicken, fish, meat, chapatti, doughnuts, and black tea. The variety of food choice depends on cost and food habits, less on nutritional value” (M.3).

It is a tradition for Tanzanians who work at an informal job to eat their lunch in the local and small restaurants while performing their daily informal duties. Therefore, selling food around the local area is primarily a suitable business type in the local area. A man described that:

“consumers are largely urban low- and middle-income male workers and students. Though 75 percent of male workers around the local market in Mbagala Mission were found to buy street food every day” (M.4).

Though the business environment at Mbagala market where the business was taken, is not clean enough.

There are several local tailors in Temeke, though some professional tailors and designers are also available. The local tailors are not so experienced but are once dominated in the ward Mbagala Mission. Cotton, silicon, Textron are some of the materials used for designing the customers clothes. A man tailor said that:

“Most of the residents living in this ward like to have new dress/clothes, especially in different seasons; for example, the family prefers to wear designed new clothes to celebrate New Year, Eid, Easter and Christmas. Other celebrations like local wedding, baptism and other celebrations for Muslim families are also marketing season for us as tailors. Therefore, we are so fully booked in all these periods, in addition to other tenders like school uniforms” (M.2).

Owning a small kiosk is among small business performed by much Micro and Small entrepreneurship in Temeke. It sells various products, including food products such as rice, sugar, maize powder, cooking oil. One kiosk owner said that:

“It is the payable business. Although it has some challenges, including the rapid rise of the product price in the local market, commodities like rice, are costly. For instant, I buy rice for Tanzania Shillings (Tsh)- 2000, which is the same as (0.8\$) per kilogram, and I sell for Tsh.2300(1\$), so the profit is only Tsh.300(0.13\$) per kilogram” (M.1).



Figure 4. The owner of a small kiosk at Mbagala Mission. (Photo. Hawa Madiwa)



Figure 5: Examples of table mats made by small enterprises in Tanzania; Source: Ugabs (2021)

4.1.2 Availability of products

Doing business is one thing, but the availability of materials and products is another important issue among small traders (MSEs). Micro enterprises under supervision are not stressing much on how to find raw materials and products. It is a particular organization responsible for finding raw materials for manufacturing the product like tablemats and doormats. NGOs have invested in different regions, especially in rural areas, to import materials from rural to urban.

“The main goal for EOTF is to empower poor women who are interested and willing to participate in local enterprises. To join in the group, one must send an application because there are so many women interested in joining the EOTF organization. Most of the women are from rural area. We are living in urban (Temeke) because we have families, and some of us are employed. We have relatives who are working as farmers in the countryside, so it becomes easy to EOTF to get connected to the products like honey, cashew nut direct from the farmers in rural” (F.4)

Food vendors, tailors and kiosk owners usually are struggling to find products/materials which fit their businesses. As the way of getting products like cotton materials for tailors, kiosk owners also are looking for quality and affordable products for selling; the product is purchased from the local shops and markets within Temeke district and other neighbor`s districts. The same to food vendors, are also struggling to get a quality product like rice, sugar, and beans to satisfy their customers:

“Vendors source their ingredients mainly from local markets, wholesale markets, and retail shops. A few of the source directly from the local farmers or their plots. Water used for the dilution of fruit juices is mainly sourced from deep wells and tap water. Indeed, food vendors like other -entrepreneurship in Temeke have been the way of reducing poverty and creating income in Temeke” (M.3).

4.2 Micro and Small enterprises MSEs Concepts

Participants had the same understanding of the concept of entrepreneurship. However, it varied on the objectives of being an entrepreneur or doing business. Besides, understanding the meaning of something depends on individuals and their own social and cultural understanding. However, enough exposure to and integration in another society might explain the importance of a particular phenomenon.

“The concept of entrepreneurship is slightly broader, but to make it short, it is an act of doing some business that gives profit in the end. You select the business that you are interested in, manageable, and easy to be performed in addition to other tasks, such as family issues or your formal job” (F.6).

“Entrepreneurship is an act of doing any business that can provide you with an income, in the sense that the money can enable you to meet the daily basic needs such as foods, clothes and shelter. No matter how big or small the business is, the main goal is to sustain your life and that of your family. The other goal is to alleviate poverty and live a decent life” (M.3).

These were just a few comments on understanding the entrepreneur`s concepts from women and men. Unlike the fact that business is the way to earn money and sustain their living, Miro enterprises should know that business is more than making money. Still, other factors such as customers satisfaction, punctuality, trust, quality of the product, competition could also include.

4.3 The role of government/non-governmental organization (NGOs) in supporting the enterprises in Temeke

It is said that the government is willing to help the small enterprises if they will join and be in a defined group of business with the same goals. Mr President's speeches are continually encouraging the MSEs to join the group and apply for the loan from Small industries development organization (SIDO) and other financial institutions.

"I am the president of the poor; I will make sure I am standing with the poor people, whom majority voted for me, I will protect all enterprises whose life depends on the small business especially the poor. Our government motor is to work hard and is willing to give loans to people who joined the group. It won't be easy to give a loan on an individual basis. Try to be in the group of at least 5 people who trust each other, have the spirit of working together and alleviate poverty" (President, 24.08.2020 gave a speech) in Temeke Dar-es-Salaam

The above is a joint statement from the president when meeting small businesses in Tanzania; he tries to encourage them to work hard and engage in the informal sectors and states that they can also get help from the state. However, the extent to which the loan is given to the small enterprises and how it helps the poor growth is an area that needs more research.

The Equal Opportunity for all Trust Funds (EOTF) has been among the big supporters of women enterprises, especially those with low income in Tanzania. Its primary mission is to help women enterprises in rural and urban areas by giving them skills and knowledge on how to conduct a small business. Also, assisting enterprises in accessing the national and international market.

"We are grateful for the support we get from Mama Anna Mkapa, the wife of the 3rd president of the united republic of Tanzania the late president "Benjamin William Mkapa". The big support is on making our products and producing the quality materials for making it, for example, for the basket and table mats. In addition, we learn how to pack the products such as cashews and honey in the special box with quality cover on top. We got trained from different business expertise from Dar-es-Salaam and the EOTF organization always covers the cost for the courses. Accessibility to the market is also one of the advantages we get from this organization. Some micro-enterprises have matured now, and able to establish their own business and to proceed empowering others" (F.1-7).

4.4 Family and individual support

It's a fact that most micro and small businesses are facing a big challenge in getting a loan from financial institutions, as outlined in the literature reviews in chapter two. To start a business, one must have their fund or getting fund from the family. However, the capital to start a business depend on the type of business. People who like to establish a small kiosk in Tanzania will first hire the place, and the house owner needs at least the rent of six months (200\$-300\$), which must be paid beforehand. Few small traders can afford to rent the house. Food vendors sell their food around the street and local market and pay 20,000Tsh which is the same as 9 \$ per year to the municipality as licensing fees.

“Everyone would like to start a business, but the big challenge is where to get capital. It has been difficult to my side when I got an idea of starting a small kiosk; one challenge was capital. I had only 100 dollars, which is 230,000 Tanzanian shillings. I was required to pay for the rent of six months (to the house owner) which cost almost 130 dollars; on top of that, I must have money for buying products for selling which did cost at least 200 dollars in total. I was supposed to have at least a dollar 350 in total to start my business. So, I got the rest of the money from my family members. It took me one year to get 1500 dollar as borrowing capital to start a business” (M.1).

4.5 Inspiration and motivation for starting a business

Entrepreneurial motivation (EM) is a crucial aspect of entrepreneurial drive, and aspiration and EM are a central part of all entrepreneurial activities. Every person engaged in business wishes to earn a profit and be better off in living. What drives an entrepreneur to take the risk of investing the money and time while they don't know if the business will work out? Being an entrepreneur is mostly viewed as a career with a lot of challenges in everyday life. That is why many people prefer being an employee of someone else. However, the motives of being self-employed, self-organizer and manager of your own business seem to be interesting to some people who like to be independent.

To have any business achievement, one must have the ability to handle frustrations, anxious and unpleasant stimuli that can induce changes in behavior through negativity. The question was posed to women under EOTF, about what motives drive them to engage in business. The answer was as follows.

“I got the impetus to engage in small business after I completed my ordinary education as the results for exams were not good for me to continue with advanced education. From that

time, the quick solution that came to my mind was to engage in the informal sector, taking into consideration that I saw successful women who were able to send their kids to school and cover their daily expenses through being entrepreneurs”. (F.1).

“I became motivated to engage in this group of women under EOTF by seeing my sister, who has been under this organization for two years before starting her own business. My sister was not a successful person, but through EOTF, she got the skills, business networking, and meet customers and sponsors. Apart from having my formal job as a primary teacher, this job makes me more social, integrative, and I learn a lot through meeting other people. For example, we use to attend international market “saba-saba”, which is done at 07.07 and “nane-nane” which is conducted at 08.08 every year in Tanzania. We sell our products, we meet international business people, and establish business contacts” (F.2).

“The momentum of starting this business of selling food was due to the living status I had after the death of my mother when I was seven years. My uncle lived with me, and he sent me to primary school. After completing elementary school, I could not manage to continue with further studies due to many factors. I became motivated to start a local restaurant from our local market, of which I thank my uncle for capital support. It is a good business, now I have kids and a wife, and we all depend of this business. My plan is to expand it to become a big restaurant. There are a lot of challenges, however, there is no life without challenges” (M.2).

“I like being a businessman; that’s why I did not like to be in school. I can tell you I started this business of tailoring when I was illiterate; a friend helped me write some customers’ measurements. Now, I am so expert on writing and read. My business is going well, but the challenge is that I need fund to expand the business to grow bigger. I like my office and customers, though sometimes it becomes problematic if their clothes are not finished on time, and that happen because of unstable electricity we have had in Temeke district for such a long time” (M.5).

4.6 Business rules and regulations

In Tanzania, some rules and regulations guide MSEs; for example, the MSMEs policy of 2003 gives guidelines to people who want to start a business. However, sometimes, implementation is complex due to corruption and bureaucracy issues. Since the new president John Pombe Magufuli took office in 2015, the small business sector has been given high priority and regulations favorable to entrepreneurs were introduced. For instance, micro and small entrepreneurs only must pay 20,000 Shillings, which equals 9 dollars per year, compared to previous years when they were required to pay the same amount in a month. In addition, they

can conduct their business everywhere, not necessarily in the Temeke district. Earlier they have been evicted from their working places without prior notice.

The entrepreneurs were charged money every day. But now, this sector's situation has improved and grown better than before, men-enterprises also acknowledged this through an interview in Temeke area. One man said,

“Business challenges are currently not a major problem compared to the past five years. To conduct business in this area we were charged 1000 Shillings every day (0.4 USA dollar) or 20,000(9 dollars) per months. We had paid for so long, but again, there were no betterment for entrepreneurs because the police center deported us from our business area. They claimed it is not allowed to conduct any business in that area because of its proximity to the main road. This is the easiest area for meeting customers; customers are not coming into the hidden area for security reasons. But now we thank our current president Hon. John Pombe Magufuli has issued the order to all municipalities to stop deporting small entrepreneurs from their area. And that all business owners are required to pay only 20,000 (9dollar) per year and get identification cards, and that allows us to do business freely at any area” (M.3).

The interview with men in Temeke showed a positive response to the business regulations and guidelines. They said that there is no worry about doing business in any area, considering that one has paid the fees per year and hold an identification card as valid entrepreneurs. As for the women at Maduka mawili, this was not a problem because the organization handles all the procedures on registrations.

4.7 Training, profits, and local market issues

In a speech given by the minister of industry and trade, *Honorable Innocent Bashugwa*, which was read in the parliament in March 2020, the ministry acknowledged that the micro and small enterprises had contributed a lot to the economy of the nation (Report /2019/2020). One contribution is that many Tanzanians have been able to get a job currently in 2019/2020. This sector employs more than 8 million Tanzanians. These jobs have enabled people to increase their income and solve their social and economic challenges. Participants have revealed this by saying that.

“There are many advantages of engaging and acting as an entrepreneur in Temeke. As a woman, I get money to send children to colleges, and I can manage to handle the monthly bills such as electricity and water” (F.7). I built my house by using the money from my business

as a kiosk seller, though it took me more than ten years to accomplish the whole house. Small business is payable if you have a big capital. I have five children, I got their school fees from my business, and as I speak to you now, the more aged child is at the university. What is required is to work hard and sometimes to accept the business risk (M .1).

To work at micro and small sector in Temeke may seem like a good idea. However, it looks like they work just for survival. There is no sustainable development in this sector because even though they could grow to higher levels like macro enterprises, they do not. Most participants can live and pay their bills. They can handle basic needs such as food, shelter, and education. It is strange when interviewee said that their business could grow if they could have big capital. While the government said that they help them to get loans and that they can grow bigger. One interviewee added that the government helps small enterprises, though only for those who work in groups. Nevertheless, getting fund from SIDO remains a challenge.

4.7.1 Training and knowledge on small business

The report given in March 2020 by Hon. Minister of trade and business in the parliament says that the government is willing to increase effort and energy at micro, small and medium sector by strengthening technology centers TDCs (technology development centers) and SIDO (small industry development organization) and by giving training to enterprises all over the country. Furthermore, the government has put more money at NEDF (National Entrepreneurship Fund) by providing training for those who need knowledge on, e.g., how to pack their products and other business skills.

“There is no business training that I used to have until now. We learn how to conduct business through the experience of friends and relatives. For instance, to own a store, I only need to consider customers' availability in that area. However, I would like to get more skills and knowledge on how to improve my business” (M.3).

Knowledge can be acquired in a different way, not necessarily to the teacher to impact knowledge to students. Micro traders could get knowledge through books and journals on how to improve their activities, but as reported earlier, most food vendors and kiosk owners do not have enough education. Most of them are in primary school, while others had never been to school.

4.7.2 Local and International Market

Women entrepreneurship from EOFT sell their product through Tanzanians local markets and the international market. Equal opportunity for all trust fund in collaboration with the Tanzanian government also sells their products outside Africa. The recent budget report of the Ministry of

Industry and Trade in Tanzania was presented in the parliament in March 2020. It states that the Ministry in collaboration with Business Registration and Licensing Agency has made an information Portal for business people who want to export and import. The portal gives traders important advice on how to obtain licenses and permits to export and import products. The system also contains information related to the market procedures for farming and agricultural products such honey, meat, cashew nuts and others (MITR, 2020).

4.8 The possibility of being funded by financial institutions

The procedures of getting a loan from financial institutions since 2015 have become much better compared to the previous years. In a speech by the minister of industry and business in 2020, he remarked that the ministry has signed an agreement between Small Industry Development Organization (SIDO), Vocation Educational and Training Authority (VETA), Azania Bank, National Social Security Fund (NSSF) and The National economic empowerment (NEEC) to establish credit programs for entrepreneurs served by SIDO and VETA graduates through the Azania bank. The agreement held under the facilitation council's co-ordination provides SIDO and VETA an opportunity to send entrepreneurs and graduates to the Azania bank to apply for a loan from 8 million Tanzania shilling to 500 million (3600-220,000 US dollars ministry of Industry and trade Report (MITR 2020).

According to Tundui & Tundui (2013) Promotion of Rural Initiative and Development Enterprises (PRIDE) in Tanzania has adopted parts of the Grameen methodology. Giving the loan requires the MSEs to establish a group of at least five people. An MSE can form a Market Enterprise Committees (MEC), that is a cooperation of 50 clients. There is a requirement that participants must save at least 1500 Tsh/ 1.45 \$ weekly in six weeks before loan is paid out. If additional loans are needed the clients must have saved at least 25% of the loan amount applied for. The condition for receiving an additional loan is still a saving of 1500 Tsh/ 1.45\$ a week. “The forced savings are used to cover defaults and provide the basis for the Group guarantee. In the case of loan delinquency, the delinquent amount must be recovered from the client's savings; otherwise, the solidarity group must make up the missed Payment”. p.24

A possibility for micro and small entrepreneurs to get a loan; the government has a strong will to boost these sectors for the development of the nation's economy. However, this does not apply to these men at Temeke because they are not in any business organization. They work individually. A man who was interviewed had this to say:

“I financed my business, I never get assistance from the government, and I am independent. Getting a business fund from SIDO is demanding a lot of things, first, the business must be co-business with other entrepreneurs. But still, there is no guarantee” (M.3).

4.9 Attitude toward gender and business

In the micro and small sector, businesswomen are the ones who seem to be involved in higher percentages. The interview with EOTF women showed that their husbands were employed in the government as teachers, police, and private sectors. At the same time, the wives of the men at Mbagala ward were also entrepreneurs in one way or another while simultaneously taking care of their children.

“My husband is working as a security guide in one company. He doesn’t like to be involved in any business matters, but he allows me to engage in this business group. In the beginning, it was difficult to convince my husband that I want to do business as an additional career. Because he was still thinking about who will take care of our children. But we have a babysitter who is looking after children (F.2).

The childcare issues seem to be left to women. That was revealed in both interviews with men and women. This was disclosed first in an interview with men in Mbagala mission, that apart from the fact that their wives are free to do business, taking care of the child during the daytime is also on their hand. Their main role(wives) were not to provide school fees, but to make sure children are safe. They could send to kindergarten, but they must pay the fees and it is uncommon to people with low earning.

“My wife is also engaged in business in the area around our home. However, it is a tiny business, only in the size of 1 dollar as a capital. This is because she also must look after our young children when I am at the business place” (M.1.)

5.0 GENERAL INTERPRETATION AND DISCUSSION OF THE FINDINGS

The chapter has been organized into themes that directly answer the research questions so that 5.1 is answering research question one, 5.2 is sought to answer the research question two and research question three has responded to in section 5.3.

5.1 Challenges to micro and small enterprises in Temeke

Business challenges are so many in any projects in any country. A lot of issues and problems breathing at the throat of the MSEs sector. According to the findings from literature and interview, here are some of the problems facing small entrepreneurs in Tanzania and Temeke in particular:

5.1.1 Lack of business education and training

Education and skills in business is a very important aspect of any enterprises for future development. We live in knowledge societies, and the knowledge we have helps to progress on what we are doing and enhance business effectiveness. Some of the researcher's findings show that most successful MSEs are those who got training in business. It is argued and indeed concluded that to invest in any business without business skills and knowledge on the specific business is like putting the seeds in the ground without knowing if the plant will grow or not. However, some researchers revealed that some of the MSEs have been doing business for many years without any knowledge or skills. They engaged in business because they have been doing business, so they want to imitate the family. Hence, the lack of formal entrepreneurial training and business experience limit many business performances (Tambwe 2015).

Despite this emphasis on the importance of education and business skills, the Tanzania government seems not to invest enough knowledge and skills in this vital sector. It might be too small budget for investing, considering that other sectors need to be considered, such as the health sector. Mnenwa & Maliti (2008) data revealed that at least 80% of micro and small enterprises have insufficient business training, which could help enterprises to move forward in the development.

Chimucheka & Mandipaka (2015) As pointed out, skills and knowledge are the key to success in any sector, not only micro and small. They added that "If MSMEs are equipped with the right entrepreneurial or managerial competencies, they are most likely to succeed" (p.312).

Setting, designing up a business, taking on a financial risk in the hope of profit indeed is the process where it is needed to have a managerial skill to pursue it. The 65% of the information

found through an interview the participants said that their business skills were acquired through imitation of family and friend.

“We learn about business through friends and family. We had never received any training or business seminars from the government or any stakeholders. We wish to acquire Entrepreneurial knowledge and competencies even now” (M.5).

5.1.2 Credit issue

Borrowing money from financial institutions has been a big challenge among micro and small enterprises in Tanzania. To acquire loans and another type of credit that must be repaid in the future with interest was not possible among the 5 participants in Mbagala ward. This is since their business is small and runs under little capital.

Credit issue has been discussed as an essential arena for the MSEs sector's growth that it requires to stimulate the project profitability. Any business objectives are to grow and be stable in paying the employees and paying the monthly rent. Accessibility of money from the bank is of crucial point (Kira & He 2012). However, the argument given by the authors is challenged by Kuzilwa (2005) who wrote a journal about the role of credit for small business success in Tanzania and came out with an argumentation that, it is not only the lack of credit as a big challenge among enterprises in Tanzania but also poor infrastructures, bureaucracy and also the competition between micro and small scale producers. Kuzilwa added that infrastructures, especially the area for conducting those businesses, are not a standard quality that would attract customers to come and purchase.

According to Kuzilwa (2005), despite all the discussions about the importance of funding to small sectors in Tanzania, there is still little research conducted to assess such funding's effectiveness on businesses. There are still many MSEs who support the small sector in Tanzania since the onset of economic reforms in the 1980s, but the question is where those money goes and is the real reach to the small sectors. The corruption and bureaucratic issues are associated with unsuccessfully on any petty trade in Tanzania and Africa in general. The journey to MSEs to successfully and reach their destination is still a long process. However, most of Tanzania has hope with the current president (John Magufuli) against corruption in the government.

5.1.3 Access to the local and international market

Marketing and information are an important aspect which consists of knowledge and marketing strategies. Micro and small business in Temeke were focusing on the local environment for

doing their business. The possibility to access the national and international market to 5 of the interviewed participants in Mbagala ward seems like not an important issue. Food vendors and tailors only need the area where they can meet their daily customers. Contrary to Women under EOTF who depend on national and international markets to sell products (honey, cashew nut and table mats). The ministry of trade and business in Tanzania, through the marketing sector, said that it would implement the following objects: To continue to improve the business environment in the country, connecting all entrepreneurs and traders with the domestic and foreign market, strengthening the market information collection system and prepare and review various policies, laws and regulations (MSMEs policy 2003). However, all these good sentences from the ministry are not well implemented. As Kazimoto (2014) quoted Fariza (2012) wrote a suggestion that the Tanzania government should upgrade the excellent environment for MSEs to be conducive to national and international growth for their future development.

5.1.4 Competition among Micro and small-scale producers

Small and Medium Enterprises (SME's) are a big sector and doing better in business than micro-enterprises (MEs) in Tanzania. Admassie & Matambalya (2002) described that, for any enterprises, the main challenge is to successfully invest an input such as labour, capital, and technology, enhancing maximum output. Most micro-enterprises conducting their business in the local environment with comparatively fewer resources, and their local environment are less supportive due to social and economic factors.

The micro enterprise's location is not fitting the competition in business because of their business environment. It is argued that "home-based location limit access to raw material and market because contacts with suppliers and customers are minimized" (Tundui & Tundui 2014. p.1). However, a part of the environment wishes their business is operated and is not reachable and accessible. Still, they are not creditable, and mostly they do not follow business rules. This was well said by the food vender at Mbagala Mission who said that:

"Our capital is too small compared to small and medium enterprises; in addition, most of us operate our business without a license. However, some of us are paying the tariff of Tsh.1,000per month (0.5\$). Our business environment is not friendly; we normally get customers from our area, which led us to be fewer competitors to small and macro sectors. We do our business for daily survival, but macro enterprises do their business for future prospect" (M.5).

The different authors and the interview discussion show that the difference between the Micro sector and medium is basically on the competition about capital, location, and less improvement of technical efficiency. However, some authors argued that all these factors happen in both sector micro and medium enterprises (Admassie & Matambalya 2002).

5.1.5 Gender and social-cultural issues

The business challenges for women seem to be a problem in Temeke because of other family responsibilities. Responsibility, like taking care of the child, rearing a child, and becoming an entrepreneur, has not been accessible. As Rotashobya (2001) argues that many poverty policies reflect how to eradicate poverty through women empowerment. This seems unlikely in Tanzania because society looked at them as responsible for taking care of the children and family in general. The author revealed that “A number of constraints that suggest an antecedent gender-role influence which has conditioned women to adopt house-hold-centered rather than business-centered strategies” p.22.

Furthermore, the interview done with enterprises at Temeke missions revealed that their wives were not doing business, and others who were doing business were just at the micro-level around their home places. The argument was that women are fully responsible for looking after children, and Men are the ones who must be looking after the economy and income of the family. Notwithstanding the government and human rights stakeholders speak about workplace equality, the problems need much effort from the government and society even though women themselves need to stand still and advocate the right to education and work.

Empowering women in education, employment, and business is like empowering the whole family because a woman is the one who is taking care of the entire family in Tanzania. Even though women are trying to compete in business, from the interview and literatures it seems men are most wages earners than women in all sectors of entrepreneurship in Tanzania. Though women nowadays try to find their way with the greater intensive than before into income generation, their prospect for future development is undefined. It can be not easy to discuss women in business in Tanzania before examining the effect of informal sectors in general.

Again, talking about business, whether a woman or a man, the education issues need to be put on most. Both genders need to be educated in social policies, human rights, and gender

responsibilities. Everyone has the right to work, do business and on top of that, the responsibility of taking care of the children and family is cut across both men and women.

5.2. Improving the quality of life due to business

The definition of quality of life depends on the interpretation of the individual himself/herself or the way the community interprets it from the context in which they live. Although the major aspect of quality of life is the state of a person, it is happy and calm. As Rapley (2003) described that “Quality of life is a subjective evaluation which is embedded in a cultural, social and environmental context, quality of life cannot simply be equated with the term health status, life satisfaction, mental state of wellbeing. Rather it is a multidimensional concept” (p.1170). Rapley’s idea seems to be the same as Walton (1973) described the meaning of quality of life as more than satisfaction. He meant that you could have all the things consisting of good life, but satisfaction and happiness might not be to that person. An entrepreneur can have access to selling his products and getting profits, but the business is with too much stress, which can be costly individually and business to grow.

From the field of study, the business place was quite unclean, restricting other customers from eating the food. Taking into consideration that environmental hygiene is an individual matter and not authority issues. Many vendors operating in local premises/local markets throw waste in trash receptacles, but many still throw garbage in open gutters and streets.

The main reasons for street food contamination include an unsanitary environment; poor food handling with dirty containers; unprotected display and exposition to dust; car fumes, flies from waste; service with hands; inadequate dishwashing. Many vendors never attended food safety training of which could be usefully in performing their business safely with adequate hygienic standard. Currently, there is no specific policy for a street vendor or any subsection within a policy of 2003 which stipulated about follow up and treatment of food vendors in Tanzania.

Here is the picture of the meal, which is almost ready to be served to customers.



Figure 6: The food vendor is preparing the food for selling (Photo: Hawa Madiwa)

According to an interview done with women under EOTF, the information revealed that the participants were happy with their business. Their husband and family were satisfied with business in terms of achievements. They said that the business enables them to handle their daily expenses. However, some of the women were government employees as teachers. It is unclear how much percentage of their living expenses depend on the money from their business. All in all, the quality of life is also depending on an individual's happiness.

If MSEs is happy and comfortable in the business and can have a standard of life such as a house, food, education, and others, that is excellent. Power (2020) added that “quality of life is

the quality of social and physical (bond human-made and natural) environment in which people pursue the gratification of their want and needs” (p.3).

Micro and small enterprises would consider life to be quality if the question of financial security, health, and safety is optimized. Whether small or bigger, any business requires financial security in terms of cash or any asset if it wants to have a loan from the financial institutions. But again, the health of an individual is determining the progress and continuation of the business, if an entrepreneur, especially at the micro-level of which cannot hire a person if he/she are only 1 up to two, her health must be the most important factor in the success of the business. Safety is a critical challenge to business in Tanzania, considering that money transaction is not done in an electronic system, it is only hand cash. Most micro-enterprises conduct their business in risk environment, of which their money and assets are of high risk.

As Outwater et al. (2015) reveal that, youth unemployment in Dar es salaam city has been a problem for all people and small enterprises. It's common to witness community violence and crime, such as robbing, fighting, burning, and killing by thieves in big cities like Dar es salaam.

5.3 The advantages of being an entrepreneur in Temeke municipality

5.3.1 Employment creation

According to Admassie & Matambalya (2002) Micro and small enterprises (MSEs) are a crucial sector because they offer employment opportunities, especially to those without high education levels in Tanzania. Authors reported that the MSEs are important to unskilled people and skilled. During the study interview conducted in Temeke, women under EOTF declared that: Primary and secondary teachers' salary is too small. A secondary teacher holding a two years diploma after high school is earning between \$250-300\$. It is difficult to live and depend on the monthly salary in Temeke, especially for single mothers.

According to Admassie & Matambalya (2002), the micro and small enterprises sector is not given the same priority as other Tanzania sectors. The author adds that the Tanzanian government's support for this sector does not match with its usefulness. If much effort had been invested in this sector, it could reduce poverty and create employment opportunities and development. The authors' main argument is that investing in local business requires readily available material within the country. These resources, like cashew nuts, materials for sewing baskets and table mats are always available. As opposed to materials required for macro enterprises such as cars and machinery imported from abroad.

A male who was a food vendor said that small business is payable if a seller is smart because

“Each vendor serves on average 168 people per day. The rent for the premise’s ranges between 10,000 and 20,000 TSh / month (4.5 and 9.0 \$); the cost to buy ingredients is 25,000-34,000 TSh / day (11-15\$). Daily net profit is 5,000-20,000 TSh (3-9\$) 50% of vendors earn 10,000-15,000 TSh). There are higher profits in the city Centre, but more competition. (M.3)

Eijdenberg (2016) argues that creating employment will depend on entrepreneurial motivation and orientation. The government can support entrepreneurs, but still, people need to be motivated and oriented toward business. The author adds that age and experience are also essential. The more time a person uses in doing business, the bigger the chance of creating more enterprises for others. However, I will add that government support will still be needed to provide initial crucial support like good infrastructures because there is no business progress if there is no guaranteed electricity and water. Dr John Pombe Magufuli, the current president, has improved infrastructures and other sectors a lot compared to 10 years ago. Now there are adequate roads, stable water supply and a possibility of loan for people of Temeke. However, access to reliable electricity is still a problem in Dar es Salaam. One of the tailors in Temeke depends on electricity to perform his duties, and during an interview, he said:

“Electricity is a major challenge for me to do this business. The electricity goes off two times a day, and there is no information from the Tanzania Electric Supply Company Limited (TANESCO) about how long the problem will exist. Sometimes I have orders from my customers, such as their wedding clothes which must be finished on time, and you find the electricity is not stable. This is among the big challenges to all of us here in Temeke, and sometimes I think about closing this business” (M.1).

5.3.2 Poverty reduction

According to Treichel (2005), the poverty reduction policy in Tanzania initiated in 1995 has paved the way for economic reforms and macroeconomic stabilization. Here the poverty concept is understood as absolute poverty, where a person cannot meet his basic needs such as food, shelter, and house. Tanzania has made major improvements in poverty reduction, though many Tanzanians are under the poverty line (Treichel 2005; Diao et al. 2020). Authors data revealed that Tanzania's economy is proliferating, and the annual gross domestic product was 6.5%. The question is how GDP reflects the life standard of the poor.

Treichel (2005) described that Tanzania appears to be on the right track to meet the millennium development goals (MDG) targets for reducing income poverty`. Given that Treichel

comments were made fifteen years ago, I argue that there is further progress, and the target of reducing poverty has been achieved to some extent (World Bank Report 2019).

The World Bank's 2019 report declared that Tanzania is progressing in improving its citizens' livelihood, though the high population is undermining the effort to reduce poverty. "Poverty declined more slowly than the population grew so that the absolute number of poor people remained stagnant" (World Bank Report 2019.p. 24). Information collected from the interview revealed a similar trend as those in the World Bank's report. For instance, micro and small enterprises rarely progress or grow from micro to macro level despite many years of operation.

Nkonoki (2010) suggests that the Tanzanian government aims to reduce poverty through micro and small enterprises. Still, things like corruption, lack of proper business plan and the bureaucratic process can limit the achievement's success. However, the more significant challenge seems to be in the commercial laws. These are unfriendly to small enterprises, and a larger extent favors the big enterprises. According to Mramba (2015), several micro and small-scale entrepreneurs have complained of harassment and fines for years. The reason behind is that enterprises operate their business in an area that is not recognized by the state. The informal sectors could considerably contribute if formal policy and regulation were free and fair.

Engaging in small business sectors is crucial to many Tanzanians' livelihoods, especially those with less education and low income. The people in power have not taken into serious consideration the light of MSEs. A revealing example is that there is no detail in the 1995 poverty reduction policy on how small enterprises would be included in Tanzania development strategies (Diao 2020). Recently, however, through the Ministry of Industry and Trade, the country has outlined that it will prioritize the micro sector through different ways, such as searching for international markets and helping them get loans.

5.3.3 Livelihood and social stability

Securing the necessities of life and having a stable income for their short- and long-term plans varies widely among different small entrepreneurs. This study revealed this during an interview with the respondents. Women enterprises who were under the supervision of EOTF seemed to have stable incomes. Probably because most of them had formal work in addition to earning incomes through making baskets, table mats and honey processing. During the interviews, they pointed out government infrastructures and international marketing as an essential factor.

On the other hand, the male entrepreneurs seemed to be unsatisfied with the environment surrounding their business. Their major complaint is that the Ministry of Industry and Trade

does not really recognize them as an important group. This was also discussed by Diao et al. (2020), who remarked that enterprises in this sector are taken as unproductive employers, poor people and even the ministry does not know much about micro and small enterprises. For instance, most of the activities depend on electricity which the government doesn't consider a priority. It would have been smart if the government could invest in MSEs by establishing good infrastructure, giving education and training and reducing bureaucratic issues in government institutions, where entrepreneurs need help (Nkonoki 2010).

5.3.4 Policy discussion

There are policy issues regarding the matter of livelihood and poverty reduction. If the government wants to help most of the poor in this sector, it should set specific objectives. They are writing the policy document without showing an implementation method to attain that specific goal, it appears unwise. Diao et al. (2020) state that “If the goal is to grow MSMEs with the potential to contribute to the productive employment, policies must be targeted at the most promising firms” (p.1). Micro, small, and medium enterprises are discussed in one policy document and treated as similar, although they are entirely different. A food vendor who is doing business with a capital of five dollars and medium enterprises whose income is above three thousand dollars are very different. Policies that treat these as if they are similar creates difficulties, especially during its implementation. Micro, small, and medium enterprises are completely different in their business level and maturity.

Based on the interview, women seemed to be satisfied and happy, but men enterprises were dissatisfied. For the latter, their standard of living is unguaranteed, in the sense that their life is uninsured if they get sick. On the side of men interviewed, the business will be active if the owner is healthy, but the business must be closed otherwise. Enterprises that run their business on their own are not stable and ensured. I agree with Diao et al. (2020) statement that “MSMEs policy in Tanzania is not well designed, because the people at the top do not care about the Micro small and medium enterprises” (p.61).

In their recent article *Economic Transformation in Africa from the Bottom-up New Evidence from Tanzania*, Diao et al. 2020 discuss the MSMEs Tanzania Policy's weakness. The discourse of the authors is about other projects initiated in Tanzania to uplift the small enterprises' livelihood, but the challenge comes on the side of ministry leaders. Poor coordination and evaluation in terms of their impact of the project on MSMEs. In most cases, the document shows output; for example, how many training sessions are conducted and lack essential discussion on how the project will be implemented and succeed.

As shown in this study, it is essential to consider the policy and how this affects the everyday life of micro and small entrepreneurs in Tanzania. During interview with the food vendors, tailors, and small kiosk owners, a man said that:

“Despite all the challenges but doing business is better than nothing. However, the money obtained from our business is only for the daily survival” (M.4).

5.3.5 Provision of good and services

Micro and small enterprises in Temeke-Dar-es-Salaam offer goods and services through quality and durability. The products produced by the women under the EOTF are well organized and packed, making it easier to access and attract customers in national and international markets. In contrast, for the men at Mbagala mission, where food is sold to local people, the quality is often lower and often perishable. Therefore, if the Tanzanian policy was to help micro-scale enterprises, this could be one of the targeted issues.

Kazimoto (2014) wrote an article where he assessed the challenges facing small and medium enterprises towards international marketing standards in Tanzania. The findings revealed that, apart from the quality of the product, which normally depends on the entrepreneur's skills and knowledge, there is a problem of advertisement and to use modern technologies in business.

5.3.6 Economic diversity

Some researchers' findings revealed that Tanzania's economic growth is taking off compared to ten years ago, leading to improved livelihood among Tanzanians. This variation is simply observed through life standard, infrastructures, and other small projects (Diao et al.2020). In contrast, many small enterprises do not progress and have been doing the same business for ongoing years. Dependent families were also observed as a problem. Most families have more than five children, and the whole family depends on the small business to survive; for example, health insurance and other expenses are the big challenges to people who are not employed in public sectors (World Bank report 2019). Investing more in the health sector would have helped small enterprises whose performance depends on their health.

Some of the enterprises in this study were only using local markets and some were exporting the goods to international markets. The enterprises are differing and as such besides main industries constituted an example of economic diversity, which is good for the country's economy. Although there may not exist a very conscious economic diversification strategy by the authorities, economic diversification is a huge benefit MSEs is giving the local regions like Temeke and the nation as a whole. As Diao and others said, in times of recession and

uncertainty a diversified economy is securing workplaces and a stable GDP (2020). The economy of a region will be less sensitive to a specific major industry, market, or price on raw materials. This is also true if the economic diversity means that more goods are produced locally reducing the need for import.

The different enterprises are dependent of each other and the flexibility and innovativeness increases. MSEs are small units and therefor flexible, they can rapidly adapt to changes in demands and customer needs. The sum of independent and innovative brain capacity that adds up is huge. Even corruption is reduced by a greater economic diversity as the nation's and regions economy is not so dependent on a few big enterprises often controlled by global and foreign interests. With increased economic diversity and MSEs, a wider part of the population can get formal and informal work, like women, minority groups and people with low education. As people enter the low threshold businesses, they can start developing their skills and as such economic diversity serves as a springboard for the individual careers.

6.0 SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATION FOR FURTHER STUDY

The introduction of this chapter presented a summary of the study's key findings—conclusions are drawn from the findings regarding challenges and the importance of being small entrepreneurs. The chapter ends with possible suggestions to the government, Non-Government Organization (NGOs) and other people interested in researching the same topic in Tanzania.

6.1 Summary, findings, and conclusion

This study sought to explore the challenges and benefits of micro and small enterprises in Temeke-Dar es Salaam-Tanzania. The study aimed to find out the problems facing MSEs and assessing the validity of Micro and small enterprises related to the improvement of economic well-being and development. Twelve participants were interviewed; among them were seven females, who were under the supervision of the organization called EOTF, and the other five were male who was not under any supervision. The primary purpose was to assess their performances and knowledge of their business. The findings showed that:

Most of the participants understand the meaning and expectations of the entrepreneurship concept in a different way. The most significant differences were on the aims and future expectations. Females under supervision seem to have a more expectations for the future, which means how they will survive if the business will not be successful. Some of these women were employed and were very organized in doing business. That was probably because they were under supervision. Male from Mbagala ward seems to do business only to sustain their life, for the time being, not thinking about the future of their business in case of economic crisis. Although, it is hard to say that, women under supervision are highly successful from the Organization. But they were happier and fuller of hope.

Lack of business training was observed as a critical challenge, especially to the side of Male. Countries that empower their people in terms of training and knowledge are better positioned to benefit from the changing global economy as said by many authors in Tanzania. Again, this helps in bringing more people faster out of poverty. A new policy is required in Tanzania. It should focus more on developing human capital rather than politics.

The findings also showed that the country need to reform trade and business policy. The things stipulated in the policy document does not reflect reality. The policy state that the government

will help entrepreneurship by providing funding and loans but does not show how it will be implemented. During the interview, the participants revealed that their business was not insured. In addition, the women who were under the organization needed more support from the government in terms of guaranteed stable electricity, market possibilities and the condition of the roads.

Poor infrastructure seems to be a big challenge. The argument here is that poor infrastructure may discourage relatively affluent shoppers, and it is a fact that customers will instead go and shop in a safe and accessible area. Again, these areas are reserved for medium enterprises like supermarkets and shopping centers. This has an indirect impact on micro-traders, restricting them to the MSEs with low incomes.

The policies developed to stimulate MSEs should consider the surroundings and the business goals. The wealth of the area, infrastructure, location, and culture are essential factors in this study.

6.2 Recommendations to the Government, NGOs and to the other researchers

Recommendation for further research study: This was a small exploratory case study involving only twelve participants in the field. It could be important to have research participants who could better view entrepreneurship's actual situation in Tanzania. Nevertheless, Tanzania's government should consider that, Micro, Small Enterprises (MSEs) contributes to the economy in poor developing countries; MSEs should be viewed as something positive and not undermined.

For many families, this is the only income they can get. It gives people a vision and a goal and stimulates innovation. Many of these small businesses serve as suppliers to more prominent companies, and they are also retailers of goods produced by bigger firms. Therefore, they are essential pieces in the economic system and help the countries raise their living standards. MSEs, therefore, need to be stimulated by the central government and not faced with opposition. Big rigid companies have long turnaround times contrary to MSEs, which have a high level of flexibility and ability to adapt fast to changing economic realities. That will secure sustainable growth in the future.

Considering that enterprises help in dealing with extreme poverty, other economic stakeholders would have been on the front line to support MSEs. The government can do its part but need

support from other investors. There is a need for more NGOs like Equal Opportunity for all Trust Funds (EOTF) in helping micro traders in Temeke municipality for men also.

I would recommend other researchers to study more about this sector and particularly take into account that not only more dependable and used to safety net nuclear and extended family, but Micro trade promote the nation and boost the national and global economy.

7.0 APPENDICES

Attachment of an interview guides

- 1 What type of business are you engaging in? and where do you get /buy materials /products for your business?
- 2 What does entrepreneurship mean to you?
- 3 Where did you get capital for starting a business?
- 4 Is there any benefit of engaging in your business?
- 5 Are there any challenges coming from the business? What are they?
- 6 Are there any family contributions to your business?
- 7 Can you tell anything about the government/NGOs support for your business?
- 8 How does the government/NGOs benefit from your business?
- 9 What are your business's expectations in the near future?
- 10 What are the things you would like to change in your business to boost success?
- 11 Is there any relation between your business and credit institutions?
- 12 If you could get an opportunity to talk to the minister of industry and trade, what would you tell him?

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