“New Frontiers for SMEs: Local and Global Engagement”

16th International Conference on African Entrepreneurship & Small Business

(ICAESB 2016)

Organized by

UNIVERSITY OF DAR ES SALAAM BUSINESS SCHOOL
(UDBS)

ABSTRACTS

11th - 12th August, 2016

Venue: University of Dar es Salaam Business School, Dar es Salaam Tanzania

ICAESB 2016 is proudly sponsored by:

“University of Dare es Salaam Business School”
Message from the Dean

The International Conference on African Entrepreneurship and Small Business Development (ICAESB) is an annual event of the University of Dar es Salaam Business School (UDBS). The conference provides a unique international forum and an opportunity for researchers, policy makers and business managers to exchange views, share experiences, and disseminate research findings and practical lessons in the areas of small and medium enterprises (SMEs) and entrepreneurship development.

Given the importance of SMEs in developing countries, a thorough and update knowledge of the factors shaping SMEs sustainability and their consequences is of utmost importance for policy, business management, and economic growth of countries in general. This has compelled the University of Dar-es-Salaam Business School to annually organize the International Conference on African Entrepreneurship and Small Business Development (ICAESB) whose themes have been changing to reflect the needs of the moment.

The growth of SMEs both in quality and quantity is inevitable. With stiff competition both locally and globally, SMEs need to have strategies and tactics for growth in domestic and global markets especially for those SMEs in developing countries. The importance of SMEs growth in developing countries has compelled the University of Dar es Salaam Business School to come up with the main theme of “New Frontiers for SMEs: Local and Global Engagement” for its 16th ICAESB.

Lastly, I wish to acknowledge and appreciate, on behalf of the University of Dar-es-Salaam, the generous support we received from Sida Programme, who have continued to support this research findings dissemination endeavor. I acknowledge their dedication and commitment to see to it that the private sector-the engine of growth- is thriving. I would like to remind policy makers and business practitioners that they should not leave these research findings to collect dust. Findings and statistics presented should inform business decisions and policy making. Our role as researchers is to research and disseminate. We do our part in expectations that each party will perform its roles as expected.

Dr. Ulingeta O.L. Mbamba

Dean,
University Of Dar-Es-Salaam Business School
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Rural electrification as Key to Rural SME’s Development. Myth or reality? The owner’s views. The case of Uganda

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The Role of Entrepreneurial Attributes in Sustainable Informal Sector Development in Tanzania: A survey of Informal Businesses in Dar es salaam

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Leadership Orientation a Missing Ingredient to Women Empowerment in Tanzania

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The Influence of Perceived Trust on rural consumer’s mobile payment services adoption: An understanding of moderation effects of gender and age

Juma James Masele and Eliezer Taluka
University of Dar es Salaam Business School

ICAESB 2016 Conference Committee

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This study investigates the public-private dialogue initiatives for business environment reforms in the tourism and hospitality sector in Tanzania. The ethnography research method was considered appropriate; whereby a descriptive-qualitative method through document review was followed by in-depth interviews (n = 29) with a study’s participants in their real-life environment. The findings reveal a number of PPD platforms for various actors in the value chain, inter alia Tourism Facilitation Committee, Technical Advisory Committee, Tanzania National Business Council and the Public Private Partnership in Tourism under MNRT. The registered success stories from the PPD initiatives include reduced rates of fees and taxes, initiated capacity building programs, improved infrastructure, improved safety and security to tourists, development and roll out of the International Marketing Strategy, development of the Tourism Task Force Report, and conservation of tourism assets. To some platforms, the key success factors include the readiness to act; relationship built on trust, respect and transparency; frequencies or time-to-time dialogues; capacity building through training on how and why PPD initiatives. Some of the challenges facing the PPD initiatives consist of limited capacity of PSOs to engage with the state due to limited financial and human resources; public sector does not perceive the value of PPDs; poor planning coupled with lack of transparency and mistrust between the private and public sector actors on key issues. Therefore, there is a strong need to have harmonized, well planned and monitored PPDs with wider representations which highly consider credible champions and sustainable partnerships built on trust and transparency as input to the sectoral development and inclusive economic growth. It is essential for public and private sectors to work in partnership so that each understands the other’s issues and develops true mutual trust so they can work together and arrive at viable potential solutions to problems – they also must work transparently such that there is trust between the sectors, which does not seem to exist now. Managerial and policy implications are also given at the end.

Keywords: Public-Private Dialogue (PPD), tourism and hospitality, business environment

Using the World Bank Enterprise Surveys panel data for the East African Community, this paper analyzes the influence of ethnic origin of entrepreneurs on internationalization, export performance, innovation, and firm performance. Using traditional probit and OLS estimation techniques in combination with matching strategies to account for selection and nonlinearity, we show that the African Indian background of the entrepreneur is a conditional predictor for international activity. In addition, we show that the effect of exporting in terms of innovation and
growth is stronger for indigenous entrepreneurs when compared to African Indian entrepreneurs. Hence, we conclude that learning by exporting in recent times is larger for indigenous entrepreneurs.

Key Words: Internationalization, Innovation, Diaspora, East Africa.

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<td>Karel van Hoestenberghe, Ingrid Wakkee, Ernest Mwasalwiba</td>
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<td>Corresponding author: Karel van Hoestenberghe at <a href="mailto:info@hoestenberghe.nl">info@hoestenberghe.nl</a></td>
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We provide further thinking on new entrepreneurship by young educated Tanzanians. Starting from a historical overview explaining the actual situation in entrepreneurial expertise and skills, we review traditional explanations why it is difficult for young educated Tanzanians to succeed as a new entrepreneur. A suspicious financial sector, weak government policies, corruption, insufficient infrastructure and unaffordable energy: all these factors offer partial explanations. They may be incomplete, however. In looking for deeper reasons why training at universities and colleges does not sufficiently result in many successful new entrepreneurial ventures we consult the capability approach and the literature on social capital. What and where are the real, genuine opportunities available to young educated Tanzanians to realize entrepreneurial functionings? Is it possible that some vested interests inhibit new entrepreneurship? To what extent is the graduation of new SMEs into established corporations difficult because of vested interests? Such questions are explored through qualitative interviews. Depending on the findings, we discuss policy implications, for example the need for adequate training and counselling paving the road to more success in entrepreneurship by young educated Tanzanians.

Keywords: entrepreneurship, capabilities, training.

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The financial reporting regimes currently in force have been largely regarded as inappropriate for micro entities given their profiles, and so does the associated low compliance rates. Building on this premise this study attempts to substantiate the perceptions of micro entities (supply side) and of the users (demand side) over the usefulness and applicability of financial reports and whether these perceptions would necessitate the need for the new Micro entities’ Reporting Regime. Based on the mini-interviews and field survey of 141 micro entities and 39 users the study reveals over 60% of micro entities do not prepare comprehensive financial reports in accordance with existing reporting regimes. Of those which managed to have partial to full records, external influence by users and regulators were the driving force as opposed to voluntary compliance. Inadequate financial literacy (73% of the cases), minimal perceived benefits and compliance costs were key reasons why financial reports were not prepared. There were also claims that some of the current financial reporting standards are not relevant for the micro entities in Tanzania. On the other hand users such as banks and non-bank financial institutions place low reliance on the financial reports prepared by micro entities. It is therefore pertinent to note that if NBAA is to enhance the financial reporting compliance by micro entities; a revised, simplified, and a relevant financial reporting regime will be been inevitable for these entities.

Keywords. Financial reporting, Micro business, change, Tanzania
This study examines the role of informal maize milling in employment creation for the youths in Zambia. It takes a value chain approach by looking at how informal maize milling contributes to increased linkages with smallholder farmers, increased markets for maize traders leading to competitive markets and boosts for the manufacturing sector. The overall objective of this study is to enhance our understanding of the role that informal maize millers play in creating employment opportunities for the youths in rural Zambia. This study employed both qualitative and quantitative data collection methods. The qualitative data was drawn from the research that was conducted between March and April 2016 in Lusaka. Key informant interviews, interviews with hammer millers, observations and documents review were some of the data collection strategies used. The data was analysed using thematic analysis. Furthermore, the study used quantitative data from the 2012 and 2015 rural agricultural and Livelihood surveys. This was done by generating simple descriptive statistics from the raw data sets for the two surveys using Statistical Package for Social Scientists (SPSS). The study found that a well-functioning informal maize milling sector leads to proper linkages between the smallholder farmers and maize markets, a boost in the manufacturing sector through production of hammer mills as demand increases. Informal maize milling is key to employment creation in Zambia. Government policy should see how this sector can be natured to realise its potential. The role of informal milling in creating employment opportunities for the youth cannot be over emphasized. Its potential is huge and need to be natured for it to be realised.

Key Words: Employment, youth and informal sector

This paper investigates sustainability Managers perception on effectiveness of regulators in enforcing sustainability approach in Agricultural enterprises in Kenya. The study relates to eight case study conducted within the flower industry where in depth interviews were done. The main unit of enquiry were sustainability managers, a section of regulators and industry sustainability auditors. Collected data was qualitatively analyzed using pattern matching technique. Findings revealed that all the sustainability managers interviewed felt that regulators have not been effective in enforcing sustainability approach in the industry i.e. citing poor policy framework and focus on licensing instead of enforcement. This situation suggests ineffective enforcement as well as a hindrance towards sustainable development in general. However, the players believe that the government could improve the situation through building capacity of regulators among other measures. In view of the aforesaid, the paper reveals a need to consider establishment of strong industry regulation that focus on sustainability approach. The papertherefore recommends use of
multi stakeholder engagement in this process in order to enhance adoption of sustainability approach in Kenya’s Agricultural enterprise sub-sector.

**Key words:** Sustainability entrepreneurship, sustainability regulation, effectiveness of regulation

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### Topic

| Testing the impact of perceived benefits, subjective norm, social influence, and lifestyle on the adoption of Internet banking |
|---|---|
| **Author(s)** | Victor Lyimo, University of Dar es Salaam Business School  
Dev Jani, University of Dar es Salaam Business School |

The introduction and continuous improvement of Internet banking by many commercial banks necessitates an understanding of the factors influencing customer’s adoption of Internet banking. Despite the presence of several researches on factors influencing the adoption of Internet banking, very few have incorporated social factors. This study aimed at testing the influence of subjective norm, social influence, lifestyle, and perceived benefit as well as exploring the influence of demographic variables on the adoption of Internet banking. Using a structured questionnaire, convenient sample of bank customers of two Tanzanian major commercial banks were approached to fill in the questionnaires. A total of 400 responses including 200 who are using Internet banking and 200 who have not adopted the use of Internet banking were obtained and used for descriptive and inferential analyses. About 70% indicated to have started using Internet banking within the last 2 years; the frequency of Internet banking for those who are using was high with 26% and 27% indicating to use on weekly and daily basis respectively. Using binary logistic regression, model Chi-Square (149.766) was significant with Cox and Snell’s and Nagelkerke R² of .312 and .416 respectively. The estimated model's percentage of correct assignment on top of the baseline was 23%. The results indicate complexity, perceived benefits, and social influence to contribute positively in the adoption of Internet banking. The results indicate subjective norm to have a significant negative effect while lifestyle not to contribute to the adoption of Internet banking. With respect to demographic factors, the results indicate the probability of adopting Internet banking is higher for males and tends to decrease as age increases. The finding provides practical implications to commercial banks on how to promote Internet banking effectively and efficiently. Theoretically, the study incorporates and integrates variables into the common models used to explain Internet adoption.

**Keywords:** Internet banking, social factors, perceived benefit, adoption

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### Topic

| Usefulness of Electronic Banking to SME’s: Evidence from Mamalishe Business at Kinondoni district |
|---|---|
| **Author(s)** | Alice Emil Kaale  
Ulingeta O.L. Mbamba |

The purpose of this study was to determine the usefulness of electronic banking to micro enterprises a case of Mama-lishe at Kinondoni District in the United Republic of Tanzania. The specific objectives were focussing on electronic banking enhancement of job performance, electronic banking facilitation growth of business, electronic banking reduce barriers to financial access; and also assessment of the extent to which electronic banking facilitate savings. The study was exploratory in nature of research. It further applied random sampling as technique to acquire study sample units whereby a sample of 150 mamalishe and their customers who experienced mamalishe services was used to derive study survey statistics, questionnaire tool was used as a means of collecting primary data from the sample space and university of Dar-es-salaam
main library was used for collecting secondary data. Canonical Correlation Analysis technique was applied to determine association between independent variable (Electronic Banking usefulness) and dependent (Job performance, Growth of business, Reduces barriers to financial access and facilitates savings) variable with a significance level that is explained by the model shared variance of a third and a canonical correlation of 0.55358 and Eigen value of the canonical root 0.44187 implying a positive association between the variables. The study findings explained by model significance are in recommendation of adopting and adapting electronic banking in the micro enterprise (mamalishe) as it aids in Business growth, Increase Job performance, Increased Savings and reduces barriers to finance. Also embrace the technology due to other benefits.

**Keywords**: E-banking, SMEs, Usefulness

<table>
<thead>
<tr>
<th>Topic</th>
<th>The effectiveness of sanctions in distribution channels</th>
</tr>
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</table>
| Author (s) | Gladness Salema  
University of Dar es Salaam Business School |

The thrust of this study was to examine the factors which influence distributor delivery performance in the petroleum industry in a dyadic relationship. A survey of 120 transport managers and drivers from two petroleum marketing companies was carried out. Data collection used a semi structured questionnaire, followed by multiple regression analysis. The empirical findings show that sanctions have a more significant positive effect on distributor delivery performance in outsourced delivery than in own delivery mode. Therefore to ensure effective distributor delivery performance in out sourced conditions sanctions should be emphasized.

**Key words**: distributor delivery performance, sanctions

<table>
<thead>
<tr>
<th>Topic</th>
<th>Title: Analysis on the Use of Mediating and Moderating Variables in Management Accounting System (MAS): Evidence from the Literature Survey</th>
</tr>
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</table>
| Author (s) | Riziki M. Nyello, Nuru Kaluhya Henry Chalu, Ernest Kitindi, Geoffrey Kingazi  
University of Dar es Salaam Business School |

The study intended to examine the nature of relationship of the variables studied in the management accounting literature and the types of data analysis techniques used to examine different types of moderation and mediation effects. To accomplish the stated objectives, the study first begins with the conceptualization of the nature of relationship between the research variables and clearly explaining their differences. The study also reviewed 87 management accounting journal articles from 38 Journals that were published in between 2003 and 2015. The Journal articles were also categorized into four (4) groups, namely the ones that focused on management control, cost accounting, intellectual resource management and ‘others’, and they were analysed using the descriptive statistics i.e. percentages. The findings revealed that majority of reviewed Journal articles focused on the direct relationship among the research variables. The relatively few studies extensively focused on the mediation effect and moderation effect among variables. In addition, the hierarchical regression analysis, SEM including PLS, multiple regression, and OLS are the widely data analysis techniques used in analyzing different types of mediation and moderation effects with little attention on the measurement error bias. Therefore the study argues for the future management accounting literature to focus on the mediated-moderation effect and moderated-mediation effect while considering the measurement error bias.
**Key words:** Management Accounting, Mediation, Moderation, Moderated - Mediation and Mediated - Moderation

<table>
<thead>
<tr>
<th>Topic</th>
<th>Socioeconomic Determinants of Farmers Membership of Cooperative Societies in Anambra State, Nigeria</th>
</tr>
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| Author(s) | Anigbogu, Theresa Ukamaka (Ph.D)  
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Moses C. Olise, mchigbata@yahoo.com  
Okoli, Ikechukwu Moses, ikeemosokoli@yahoo.com  
Nnamdi Azikiwe University (NAU), Awka, Nigeria |

Farmers membership of cooperative societies avails them the opportunity of getting a strong bargaining power for loans and other services; a favourable atmosphere for a more effective government aid scheme; provision of services for members at highly reduced costs; mobilization of funds for farm business. Despite the roles and accruable benefits to farmers for belonging to cooperative societies, the farmers have not been able to embrace the organizational form and make it work for them. This study therefore examines socioeconomic factors that determine farmers membership of cooperative societies in Anambra state using regression model of the Ordinary Least Square (OLS). Findings revealed that Age, Marital Status, Educational qualification, Farm size, Family Size, Subsidized Input Supply, Increased Income and Collective Bargaining are significant determinant of farmers membership of cooperative societies. The study therefore recommends that the ministry in charge of cooperative should endeavour to carry a public enlightenment campaign on cooperative education to the farmers since the farmers age, marital status, educational qualification, farm size, family size, subsidized input supply, increased income and collective bargaining are significant determinant of farmers membership of cooperative societies. This will enable potential members learn and understand the structural and functional characteristics of cooperative.

**Key words:** Cooperative Societies, Regression Model, Farmers Membership

<table>
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<tr>
<th>Topic</th>
<th>Risks Associated With Informal Financial Service Providers Affect Smes In Remote Areas</th>
</tr>
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</table>
| Author(s) | N.Viswanadham, Lecturer, School of Business Studies and Economics, The University of Dodoma,  
viswanadh214@gmail.com, Cont. No: +255672219356 |

The study specifically focused on the risks associated with informal financial service providers for SMEs in remote areas. The study adopted cross sectional design so as to get in depth data. Access to financial services varies from developed countries, emerging powers, upper middle income countries and developing countries. In Tanzania there is rapid growth of the financial sector both formal and informal groups but yet there are great challenges in providing those services in terms of adequate range of safety, convenient and affordable to the vulnerable groups. Entrepreneurs can face burden regulation and corrupt procedures that essentially make it too costly to incorporate legally, forcing many small and startup enterprises to remain in the informal or extra-legal sector. Banks are the main financial source for external finance to SMEs. Furthermore banks are more engaged in relationship lending whereas the large commercial banks have a comparative advantage at financing SMEs through arm’s length lending technologies (credit scoring, fixed asset lending, factoring, asset based lending etc.) The study found that formal
financial service providers did not penetrate well in the remote areas, and the services were not convincing to have access due to the complicated bank regulations. The study recommends that the government should impose policy to subsidize the commercial banks should serve remote SMEs, likewise informal financial services should not be isolated, but need to be empowered in terms of capacity building and financial support as well as regular supervision from the Bank of Tanzania.

Key words: Financial risk, Remote area financing, financial service providers.

<table>
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<tr>
<th>Topic</th>
<th>Rural electrification as Key to Rural SME’s Development. Myth or reality? The owner’s views. The case of Uganda</th>
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| Author (s) | Arthur Nuwagaba & Sarah Nabacwa  
Mbarara University of Science & Technology  
E-mail: snabacwa@must.ac.ug, E-mail: anuwagaba@must.ac.ug |

The Ugandan Economy is a power driven economy. This means that the economy is majorly dependent on electricity and fuel for almost all activities. Electricity is almost used in all industries be it big or small. Electricity is used by SME’s especially in Welding, Milling, Milk processing industries, Saloons, Small shops, small eating places to mention but a few. Against this background, and cognizant of the fact that most of these SME’s rely on electricity for their operations, the government of Uganda initiated rural electrification program intended to provide rural areas with Electricity. This was received with enthusiasm as these SME’s saw this as an opportunity for them to flourish and grow. Using a sample of 120 purposively selected SME’s, the researchers sought to find out whether rural electrification actually enables SME’s to develop. The study was majorly qualitative since it sought to obtain respondents views, opinions, attitudes and perceptions of rural electrification on SME’s. Focus group discussions and key informant interviews were used to obtain Data. The data was analyzed qualitatively by transcribing the views of the respondents. Results show that whereas majority of the respondents (95%) agreed that Electricity contributes significantly to SME development, their views were that high installation costs, high energy bills, corruption and bribery by the utility company staff, suspicion of inaccurate billing units (Meters) , beaucracy in installing electricity and inaccessibility of service centers has not curtailed the growth of SME’s. From their views, it can thus be concluded that Rural electrification towards rural SME development is more mythical than real.

Keywords. SME’s, Rural Electrification, Electricity, growth, Umeme, myth

<table>
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<tr>
<th>Topic</th>
<th>Entrepreneurial attributes and informal tourism sector development: a gender perspective</th>
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</table>
| Author (s) | Nelly Maliva  
University of Dar es salaam Business School, Dar es salaam, Tanzania  
nmaliva@yahoo.co.uk |

This paper explores the way different strategies that women use to negotiate with the environment in order to work in tourism industry shape their entrepreneurial traits. It uses the African socio-cultural environment framework (Rutashobya and Nehimbi, 1999), to show that women are not only ‘pushed’ and ‘pulled’ by the environment but they can also ‘push’ and ‘pull’ the environment in order to achieve their goals in lives. Their entrepreneurial traits are shaped by their ability to view the environment and be able to choose either to accept as it is or challenge it and find their own ways. Furthermore, the paper uses post-structuralism approach to show that the choices that women made contribute to construct the environment that they face. The
research were conducted in Zanzibar in order to capture the richness of the context in terms of growing informal business especially in culture tourism as well as the traditions, which are informed by Swahili culture. The research employed interpretivism paradigm to capture women’s experiences through their life histories. In depth-interviews were conducted to 28 women who were selected purposively. The findings of the research revealed the entrepreneurial traits for women are shaped by their attempt to influence and be influenced by their religion, marriages, family, and education amongst other aspects of socio-cultural environment. Women have been able to either to find the type of the business that enables them to cope with the environment. Some women do home based activities, mainly production of handcrafts and cosmetics. Nearly all women in this group they do so because they want to comply with their traditions. Some other women do public based activities, mainly selling products direct to the tourists in shops and vending in beach and areas along the hotels. This group of women want to get more benefits so they negotiate with the environment by adjusting their households’ roles. The practical implication of this study is the need design programs that will expose women to the environment that will enable them to view the environment, make their choices and develop their entrepreneurial tendencies.

Key words. push and pull influences, socio-cultural environment, entrepreneurial traits, home based, public based

<table>
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<tr>
<th>Topic</th>
<th>The Role of Entrepreneurial Attributes in Sustainable Informal Sector Development in Tanzania: A survey of Informal Businesses in Dar es salaam</th>
</tr>
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</table>
| Author (s) | Mr. Daudi Kitomo, Mr. Benignus A. Otmar, and Mr. Daudi A. Katopola  
National Institute of Transport  
Dar es Salaam, Tanzania  
Corresponding Author: Email: davidkitomo@yahoo.com |

This study was carried to determine the role of entrepreneurial attributes in sustainable informal sector development in Tanzania. The study was confined in Dar es salaam. The objectives included; to determine the extent of opportunity perception capability among informal business operators; to explore “proactiveness” behavior among the informal sector operators; to establish the individual-related capabilities that lack among the operators; and to measure the extent of innovativeness among the operators. The study used a sample survey design and random sampling where data were collected using questionnaires from 175 respondents. Data were analyzed using descriptive statistics, correlation, and Chi-Square. Findings indicate that majority of the informal sector operators (54%) are female. More than 62% are in their early adult hood and majority them are secondary school leavers (32.1%). The findings further revealed that the extent of opportunity perception capability among the operators is high (Mean = 4.17). However, “proactiveness” behavior and the extent of innovativeness remain to be low. The study also found out that start-up and risk management skills were key factors lacking in most of them. The study recommends higher learning institutions to play active role in training the operators, particularly in areas of innovation and risk management.

Key words. Entrepreneurial attributes, Proactiveness, Opportunity perception
Women constitute more than 50 percent of the world population hence their full participation in the development programmes could contribute significantly to world economic growth. Recognizing the importance of women participation in development programmes countries worldwide including Tanzania have ushered programmes geared to empowering women economically, politically and socially. Tanzania has signed many treaties which are geared to bringing gender equality and ending women discrimination in all spheres of life. More specifically the government is committed to achieving gender equality. According to the World Bank statistics Tanzania has achieved 36 percent of women representation in decision making. While there is still a gap to achieve the intended gender parity in political spheres it is important to understand how women are faring as leaders. This study therefore, assesses barriers and challenges facing low cadre women leaders. The study involved 125 women leaders of VICOBA Conservation agriculture, natural resources and land use groups in Mtwara and Lindi. Overall, the results reveal lack of leadership skills as a fundamental skill and knowledge gap among women group leaders. The study recommends leadership orientation capacity building programmes to low cadre women leaders to enhance knowledge and leadership skills for them to be able to effectively assume their leadership position and roles in groups.

**Key words:** Leadership, Women empowerment and Gender

This paper presents findings of the study that aimed at providing insights about the impact of BDS in promotion of women entrepreneurs to grow businesses in Tanzania. It specifically presents the motives and types of BDS in the development of women MSEs, assessment of women’s awareness of the BDS and benefits/impacts arising from their use and finally the extent to which BDS assist women MSEs to formalize and grow their businesses. Based on interviews conducted to 5 BDS providers and women owned MSEs it was revealed that most of women entrepreneurs in the study were not adequately aware of the existence of BDS. For those who had received and used BDS, they were generally satisfied with their benefits and they continue using the services. Entrepreneurship and business management training, advisory and consultancy services and business information were found to be mostly used by WOE s. Furthermore, the findings show that BDS assisted MSEs in formalizing their businesses, increased business management and technology capacity, market coverage and contributed to different levels of growth such as value of assets, level of sales, increased market coverage, number of employees and profitability. It is suggested that given the impact, there is a need for
government, BDS providers and other stakeholders to create awareness to MSEs for the availability and use of BDSs. BDS should provide demand driven services in order to improve the quality, sustainability and development of the women MSEs. Government and donor community should advocate for business environment reforms that lowers the barriers to BDS providers for them to operate in a conducive and affordable way. The paper calls for BDS providers to tailor-made and focus on demand driven in a holistic and participatory way than they are currently doing.

**Key terms:** Women, entrepreneurship, Business development services

<table>
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<tr>
<th>Topic</th>
<th>Dynamics of Structural Networks of Women-Owned Firms</th>
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<tr>
<td>Author (s)</td>
<td>Abel Habtemariam Tedla  &lt;br/&gt; Eritrean Centre for Organisational Excellence, Eritrea</td>
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In light of the scarcity of literature on the dynamics of networks of women-owned firms in emerging economies, the purpose of this paper is to discuss on the dynamics of structural networks of women entrepreneurs. The research was primarily explanatory where hypotheses have been tested using paired samples t-test. The source of data was mainly a survey conducted on a sample of 356 women-owned firms in Eritrea selected through single stage stratified probabilistic design. Results show that strong and homophilous ties reduce whereas weak and diverse networks increase in importance when moving along the business lifecycle. Yet the strong and homophilous ties were predominant throughout the business lifecycle, which is contrary to previous studies in the developed countries. Furthermore, the rate of change at the later stages was less than the early stages of the business. Therefore, the dynamics of structural networks is context specific and in an unfriendly business environment and where socio-cultural influence is significant, the strong ties which are less diverse are dominant. In contrast to previous studies, this study provides evidence that the strong and homophilous ties are dominant throughout the business lifecycle in the Eritrean context.

**Keywords:** Women entrepreneurs, networks, Eritrea.

<table>
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<tr>
<th>Topic</th>
<th>Quality Standards and Export Performance of Tanzania SMEs Empirical and Conceptual Model Development</th>
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<td>Author (s)</td>
<td>Mbura O.K.  &lt;br/&gt; University of Dar es Salaam Business School, <a href="mailto:mburaoo@yahoo.com">mburaoo@yahoo.com</a></td>
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The paper sought to propose a conceptual framework to examine the effectiveness of quality standards on export performance of Tanzania food. The paper is built on the premises that investment in the development of Food products that meet international standards has core contribution towards enhanced competitiveness. The paper specifically has the objectives to examine the influence of product quality, quality Management and compliance costs on export performance of SMEs. Through extensive review of various empirical studies conducted through the world and Tanzania the paper provides conceptual guiding framework to establish the influence of various attributes related to product quality, quality management and compliance costs on SMEs food related firms on export performance. These are proceeded by a theoretical perspective that stipulate that Legal context on Tanzania food standards particularly digested through The Tanzania food, drugs and cosmetics Act, No 1 of 2003, The Standards Act, No.2 of 2009 and The fair competition Act, No. 8 of 2003. Moreover much more enlightening theories of a Resource-based view (RBV), Core Competency Theory and Quality attributes are applied in the context of SMEs in the food industry. The paper recommends a conceptual framework that will guide future studies in the area of quality standards and export performance of Tanzania SMEs.

**Keywords.** SMEs, quality, performance, model
### Determinants of Tourist Satisfaction in Tanzania Hotels

**Author(s)**
Sheila Mwasha, Juliana Wilbard, and Dev Jani  
*University of Dar es Salaam Business School, dev@udbs.udsm.ac.tz*

The increase in number of tourist in Tanzania implies a need to increase in supply of accommodation facilities. To be competitive, both hotels and the country at large need to ensure their guests are satisfied. The purpose of this paper is to present results of an investigation of the determinants of tourist satisfaction in Tanzania hotels. It aimed to achieve this through a cross-sectional survey of five touristic hotels in Tanzania. A convenient sample of 140 hotel guests in Dar es Salaam was used as an investigation to test four hypotheses of employee quality, room quality, food quality and quality of facilities leading to outcome of guest satisfaction. Using regression analysis, findings showed that employee quality and facilities are significantly influence guest satisfaction. The work recommends that hotels in Tanzania must learn from this work and be aware of factors that determine tourist satisfaction.

**Keywords.** Tourist, satisfaction, Hotel, Tanzania

### The Influence of Utilitarian, Hedonic and Social Values on Patron Satisfaction with their Shopping Experience in Mega Supermarkets: A Case of Tanzania

**Author(s)**
Mary Msimbira & Dev Jani  
*University of Dar es Salaam Business School*

Experience of the shopping malls in developing countries like Tanzania is a recent phenomenon. Studies elsewhere indicate shopping mall patrons’ satisfaction to be influenced by utilitarian, hedonic and social values; it was necessary to test the impact of these antecedents of patrons’ satisfaction in a country like Tanzania. This preliminary study used structured questionnaire that were distributed to 50 patrons of a mega supermarket in Dar es Salaam. The questionnaire items were subjected to reliability tests with all the constructs attaining the minimum for exploratory study of .60 Cronbach alphas. Using multiple linear regression, the results indicate only utilitarian, particularly saving money dimension to have a significant influence on patrons’ satisfaction. The descriptive results indicate more than half (59%) do shop in mega supermarkets as they perceive it to be money saving strategy. 81% of the patrons visit the malls for shopping; and about 42% to patron the malls alone with the main product being purchased being clothing (61%). Visitation frequencies to the malls were 31% and 23% on weekly and monthly basis. It appears that in less developed countries, shopping malls are less used as leisure centres unlike in developed countries. The results offers several practical implications not only to mega supermarkets but also to Small and Medium sized Enterprises’ offering same or similar products that are offered by mega supermarkets. Theoretically, the results indicate the antecedents of patrons’ satisfaction with mega supermarkets to have differential effect depending on contexts.

**Keywords.** Shopping mall, patrons, value, less developed countries

### Psychological Determinants Of Voluntary Tax Compliance Among Small And Medium Taxpayers In Tanzania

**Author(s)**
Henry Chalu, Oliva Touwa and Deogratius N. Mahangila  
*University of Dar es Salaam Business School*

Small and Medium Enterprises are significant in taxpayer pools of many tax authorities. However, large taxpayers emphatically outweigh Small and Medium Enterprises’ contribution
towards tax revenues mainly because of unsatisfactory voluntary tax compliance. The aim of the study was to assess the influence of attitude, motivation and equity of tax system on voluntary tax compliance among small and medium taxpayers. 320 Small and Medium taxpayers were systematic sampled and surveyed in Kilimanjaro Tanzania. Data collected were analysed using Ordinary Least Square regression to test the relationship between psychological factors and voluntary tax compliance. The findings indicated that attitude toward tax compliance and voluntary tax compliance were not related significantly ($\beta = -0.034$; $t$-value $= -0.73$; and p-value $= 0.4680$). While, both motivation ($\beta = 0.127$; $t$-value $= 3.78$; and p-value $= 0.000$) and equity of tax system ($\beta = 0.173$; $t$-value $= 3.33$; and p-value $= 0.000$) have significant associations with voluntary tax compliance among small and medium taxpayers. The government should also make the taxpayer feel and understand that they are not paying unfair share of tax. Tax authority should have a comprehensive plan of nurturing and enhancing personal norms, which will make taxpayers to pay willingly more than they are doing today. Little attention has been given to psychological determinants of voluntary tax compliance in developing countries including in Tanzania. This study adds to literature by filling this research gap.

**Keywords.** Tax, SMEs, Psychology

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### Assessing Tourism Destination Kenya (TDK) Branding and Its Image

**Author(s)**: Joan J. W. Gathungu, George M. Lindi and John R. Philemon  
University of Dar es Salaam Business School

Tourism is Kenya’s highest contributors to the economy from direct and indirect earnings. Despite its place, it faces many challenges especially destination image related. To remain competitive, Tourism destination Kenya (TDK) may employ deliberate branding strategy aimed at enhancing its image. This study sought to examine the relationship between branding strategy and the destination’s image. To achieve this objective, the study employed cross-sectional survey targeting population of international consuming tourists (ICT). Data were collected using self-administered questionnaires from 1474 ICT and was analyzed using factor analysis and multiple regressions. From the findings it was concluded that the branding strategy employed has a significant influence on the brand image of TDK to international tourists. The study identified three distinct categories of brand image attributes namely: visibility in the global scene; development of infrastructure; and impressions on TDK. The study strongly recommends that TDK might consider spending less on global advertising campaigns and projecting images on the media as piecemeal branding strategies for a more holistic branding strategy. To select the desired images, focus groups with ICT, local communities, tourist businesses and DMO should be held after every two years in close consultation with regional tourist players. A close working relationship be forged through a standing committee comprising tourism, security and planning officers. These officers should be mandated with a range of tasks from marketing, planning, destination development, tourism policy, security for TDK. The study suggests that a longitudinal analysis could provide more lessons for the branding strategy of TDK since the study focused on data from tourists visiting tourism destination Kenya at a period in time. The main contribution of this study is that it provides a framework for branding TDK filling in the gap from lack of previous studies on the same in branding Kenya.

**Key Words:** Destination, Branding, Image, TDK
<table>
<thead>
<tr>
<th>Topic</th>
<th>Strategic Capabilities and Success of Food Processing Firms in Tanzania</th>
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</table>
| Author(s) | Esther Ishengoma, Goodluck Charles and Lettice Rutashobya  
University of Dar es Salaam Business School |

**Purpose**- To establish strategic capabilities of food processing firms, and determine the extent to which firm-specific capabilities influence/differentiate the level of firm success.

**Design/methodology/approach**- Descriptive analyses and multinomial regression models were applied on survey data from randomly selected 105 food processing firms to establish strategic capabilities of firms with different degrees of success and assess capabilities which distinguished successful from less successful firms.

**Findings**- The results reveal that all firms shared common views on the five highest ranked strategic capabilities (viz., leadership and vision of owner-manager, superior technology, highly skilled and specialised employees, easy access to capital, and sustained growth in market demand) irrespective of their differences in degree of success. However, the ranking and levels of importance of the strategic capabilities differed among firms with different degrees of success. In this case, the results indicate that owner-manager or the most responsible person’s experience, tertiary education, employees’ competency, access to capital from local banks and superior technology were significant capabilities which distinguished successful from low performing firms.

**Practical implications**- Low performing firms can draw a lesson from successful firms on the strategic capabilities they need to develop in order to become successful. Policy makers should facilitate less successful firms to develop, retain and sustain strategic capabilities which drive success of the firms.

**Research limitations/implications**- Although the study findings are limited to food processing firms in Tanzania, they could also be applicable to other countries in Sub-Saharan Africa with similar business context.

**Originality/value**- Few empirical studies linking strategic capabilities with degrees of firms’ success in emerging economies do exist.

**Keywords**- strategic capabilities, success, food processors, Tanzania.

<table>
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<tr>
<th>Topic</th>
<th>Promoting Locally Made Products Through Use of Mobile Phone: A Case of Msmes In Ilala And Kinondoni Municipalities-Dar Es Salaam.</th>
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| Author(s) | Antonia J. Shayo and Juma James Masele  
University of Dar es Salaam Business School |

The study sought to determine the MSMEs usage of mobile phone in promoting their locally made products. The study was conducted in Kinondoni and Ilala municipals in Dar es Salaam with specific focus on determining the usage of mobile phone technology in promoting MSMEs locally made products in Tanzania; evaluating the extent of application of mobile phone by MSMEs dealing with locally made products in Tanzania and establishing MSMEs perception towards the usage of mobile phone in promoting their products. A total of 100 MSMEs dealing with locally made products were involved in the study as respondents on issues related to types of mobile phone used, their extent of usage, factors influencing usage as conceptualized by the
study to include performance expectancy, effort expectancy, social influences, facilitating condition, individual characteristics, motivation in the utilization and finally the enhancement of local products promotion. Findings indicate that all the respondents own mobile phones with 64% owning smart phones and the remaining 26% owning ordinary phones (phones without internet capability). The mobile phones were mainly used for calling and texting. Few also used the mobile phones for doing transactions. Respondents owning smart phones acknowledged that the numerous capabilities and features that enable them connect to the internet. Respondents with Smartphones enjoyed services such sharing of information using social medias through whatsapps, facebook, Instagram and others. However, there were mixed responses whether MSMEs dealing with locally made products used mobile phone for promoting their business. Few agreed but some though aware, were not. Those few who were using mobile phones for promotion purposes, declared that mobile phone simplified their works especially in pressing orders and contacting customers regarding their targeted products. Pictures of the products could be sent and selection be made online. They also sent and received pictures, video and audio. Besides, internet enabled mobile phones had advantage to access other people’s website, order their supplies online, instant communication with potential buyers/sellers on their local supplies and many more. The study recommends for MSMEs to make use of internet enabled mobile phones in order to take advantages therein including promotion of their products. The government need to take a lead in providing facilitating conditions to support use of internet enabled mobile phones. Vendors have to improve the mobile phones ease of use such that a wide population makes advantage of mobile phones.

Keywords: MSMEs, locally made products, promotion, mobile phones

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<tr>
<th>Topic</th>
<th>The Influence of Perceived Trust on rural consumer's mobile payment services adoption: An understanding of moderation effects of gender and age.</th>
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| Author (s) | Juma James Masele and Eliezer Taluka  
University of Dar es Salaam Business School |

Mobile Payment Services has potential to increase financial inclusiveness by extending access to financial services to rural consumers, where access to traditional financial facilities including Automated Teller Machines (ATMs), bank branches and other financial institution is limited. In Tanzania most mobile network operators and financial institutions have incorporated mobile payment services as one of their core functions to enable consumer to consumer, consumer to business, consumer to government and business to governments’ financial transactions.

Despite aforementioned potential of mobile payment services perceived uncertainties present one of the causes of low consumer’s mobile payment services adoption in rural areas. However the extent of influence perceived trust exerts on rural consumer’s mobile payment services adoption in Tanzania was not made clear. This paper reveals this gap.

A survey was conducted in Pwani region to collect data which was coded in GNU PSPP 0.10 and thereafter imported into SmartPLS v3.2.4. Partial-Least Square Structure Equation Modeling (PLS-SEM) analysis was conducted using SmartPLS v3.2.4 to test established research model which involved two constructs and two moderators: perceived trusts constructs which is moderated by age and gender and behavioral intention constructs adopted from UTAUT (Unified Theory of Acceptance and Use of Technology).

The analysis revealed that perceived trust strongly and positively influences adoption of mobile payments services in rural areas and the association is significantly moderated by gender and age.
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