FACTORS AFFECTING SMALL AND MEDIUM ENTERPRISES (SMEs)
AT ILEMELA MUNICIPAL IN MWANZA CITY;
A CASE STUDY OF FISH TRADERS

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Reg. No; MBA/EXE/MZA/022/T.13

A Research Report Submitted to Mzumbe University in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Business Administration in Corporate Management (MBA-CM).

2015
CERTIFICATION

We the undersigned, certify that we have read and hereby and recommend for acceptance by the Mzumbe University, a thesis entitled “Factors Affecting Small and Medium Enterprises (SMEs) at Ilemela Municipal in Mwanza city; A case study of Fish Traders”. In partial fulfillment of the requirements for the award of the degree of Masters of Business Administration in Corporate Management.

Signature

__________________________

Major Supervisor

Signature

____________________________

Internal Examiner

Accepted for the Board of School of Business

Signature

___________________________________

SCHOOL BOARD
DECLARATION

I, the undersigned, declare that this dissertation is my own original work. It is submitted in partial fulfillment of the requirement for award of the degree of Masters of Business Administration in Corporate management at Mzumbe University-Tanzania.

Signature…………………………………….

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DEDICATION

This work is dedicated to my beloved family of Mr and Mrs Wilbard Shija for their strong moral, Prayer and financial support throughout my studies.
ACKNOWLEDGEMENTS

I thank the almighty God for enabling me to complete my thesis. The successfullness of my thesis is not my effort alone; there are individuals who in one way or another contributed very much in preparing this work. It is difficult to mention everyone whose efforts made this work successful. I am greatly indebted to my supervisor Dr Mshumbuzi Kato for his constructive criticism, comments and encouragement throughout the preparation of this work.

My sincere gratitude and appreciation also goes to Dr Wilhelm and other senior lecturers Mr. Tutuba. Without forgetting my classmates for good constructive comments and advice which made me reach my academic goal successfully. I wish to thank my Real wife Grace Pauline for her tolerance, support, constant advice and aspiration that helped me to gather the strength and confidence to complete this thesis. Unique appreciation goes to my employer (Ilemela municipal Director) for allowing me to proceed for further studies.

Distinguished appreciation goes to Kishari Enterprises, SIDO Mwanza Managements, Ilemela Trade Officers, Ilemela Community and development department, All Kirumba, Kayenze, Igombe, Mihama, Bwiru, Kigoto Fish Traders, Igombe anda Kayenze fisherman, Tanpearch, Mwanza Fisheries, Pavana SACCOS and Ilemela Fisheries Officers for allowing me to collect data from them. May GOD bless and protect you all.
ABSTRACT

Small and Medium Enterprises was ignored in Tanzania due to socialism policies which led to nationalism, but due to the increase of globalization and liberalization in the late 1980’s; private sector became crucial hence the emergence of SMEs. SMEs have been seen as a center for generating employment and income for the majority of Tanzanian although the sector are not doing well.

This study intends to find out factors affecting SMEs at Ilemela Municipal by using fish traders as a case study. The study is explorative, descriptive and qualitative in nature whereby qualitative approach and the case study design were applied in the study while semi structured interviews, focus group and observation were instruments used to collect information required from the Respondents.

Results indicated that, the most common factors affecting fish traders as Small and Media Enterprises (SMEs) at Ilemela Municipal in Mwanza City were lack of business skills, Lack of Capital, Poor Government support, lack of creative and innovative to fish traders, existing of traditional beliefs to fisherman in fishing activities, Disorganization, Excessive taxation, Bureaucratic in obtaining Government documents in some Government Authorities, the use of outdated technology in fishing activities, the use of poison in fishing activities, Globalization and Poor infrastructure.

The study recommends that, Government should improve the effectiveness of its support mechanisms and that attending business training, Making join venture, Partnership, record keeping, cash flow management and ignoring tradition believes are critical issue that should be done by Fish Trader to insure their Survival in the world of SMEs. These recommendations, if applied properly, will ensure Fishing businesses’ success at Ilemela in Mwanza City and the rest of Tanzania.
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</tr>
</thead>
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<td>Co-operative and Rural Development Bank</td>
</tr>
<tr>
<td>ERP</td>
<td>Economic Revival Programs</td>
</tr>
<tr>
<td>GDP</td>
<td>Growth Domestic Products</td>
</tr>
<tr>
<td>GOT</td>
<td>Government of Tanzania</td>
</tr>
<tr>
<td>MFI</td>
<td>Micro-finance Institutions</td>
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<tr>
<td>OECD</td>
<td>Organization for Economic Co-operation and Development</td>
</tr>
<tr>
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CHAPTER ONE
INTRODUCTION AND BACKGROUND INFORMATION

1.1 Introduction

This chapter intends to give background information of the problem, research objectives, research question, significance of the study and definition of key terms as used in this research.

1.2 Background of the problem

For years the government of Tanzania has been adopting various measures for economic development through fiscal and monetary policies. In the early of 1980’s, Tanzania’s economy was not doing well in many sectors including industries; by 1982 the recorded annual growth rate of GDP was 2%. To arrest this trend deliberate efforts have been taken to revise policies. These policies include Economic and Social Action Programmes or Economic Revival Programs I & II, (ERP-1989/90 and 1991/92), 2nd Union Development Plan 1992/93 and the Rolling and Forwarding Budget 1993/94 - 1995/96 (Ebert 1997).

Under these economic changes the government has initiated private sector development through liberalization of economy, hence the encouragement of private sector. These measures have brought a direct impact on SMEs development (Kirumba 1997). This was a move from the state controlled economy as initiated in the late 1960’s to the free market economy.

As supported by Ministry of Industry (2003) which asserts that Economic Reform Programmes implemented by the Tanzanian Government have been based on the philosophy that Tanzania is committed to a market economy whereby the private sector will take the lead in creating incomes, employment and growth. On the other hand, the State will be a producer of public goods, play a regulatory role to level the playing field
and create conducive environment for the private sector to take the lead in driving economic growth.

This philosophy is evident in almost all policy statements made since 1986 and in particular after 1996. The private sector has started playing an ever-increasing role in creating incomes and employment.

The SMEs contributes to the national and socio-economic development can be seen as follows; it generates income and employment, it is a major supplier of goods and services to the people, it contributes about 50% of industrial products, it is a main creator of new products, new services and new entrepreneurs, it contributes to job creation especially currently where formal employment is no longer in a position to absorb job-seekers. For instance in 1993, it was estimated that about 12% of the rural labor force was self-employed in the SME sector; while in urban areas it was estimated to be 34% (Kirumba 1997).

Kirumba (1997) argued that Small and Medium Enterprises (SMEs) account for a large share of the enterprises active in Tanzania. In fact Small and Medium Enterprises are the emerging private sector and do form the base for private sector-led growth. However the sector has not yet developed due to various bottlenecks such as weak financial infrastructure, poor communication and lack of entrepreneurship culture.

1.3 Statement of the problem

Small and Medium Enterprise is very important to both customers, owners, employees and the government while the owners are getting the profit, employees are getting employment, customers are getting services and goods of their interests and the government is earning tax.

As it is stated in the Tanzania’s SME policy of 2003; the sector is recognized in generating income, employment creation, poverty alleviation and a base for industrial
development. For instance the SME is estimated to generate about 3rd of GDP, employs 20% of labour force and has a great potential for further generation (URT 2003).

Despite of these advantages; SME sector is facing constraints which need to be addressed adequately, the need to be transformed into a vibrant and dynamic enterprises. Small and medium enterprises particularly fish traders do offer services and goods like any other enterprises in Ilemela municipal, however their services and goods is still insufficient due to multiple reasons which are not yet researched on. This study therefore, intends to find out the factors affecting Small and Medium Enterprises.

1.4 Research objectives

The objective of this study is to find out the factors affecting Fish traders as the small and medium enterprise at Ilemela Municipal in Mwanza city.

Specific objectives

a) To find out how the authority affects fish traders as Small and Medium Enterprises.

b) To find out how the infrastructure affects fish traders as Small and Medium Enterprises.

c) To find out how entrepreneurs contribute in affecting fish traders as SMEs.

d) To find out the contribution of education institutions in affecting fish traders as SMEs.

1.5 Research question

a) How the authority affects fish traders?

b) How the infrastructure affects fish traders?
c) How entrepreneurs contribute in affecting fish traders?

d) How education institutions affect fish traders?

1.6 Significance of the study

This study will be significant to the government, education stakeholders, students and future researchers.

To stakeholders

This study will help stakeholders such as economists, representatives (politicians) and administrators to know factors affecting fish traders, why the economy is stagnant or not improving as planned.

To traders

This study will help traders to be aware and conscious with the factors affecting them in their business and to find out the ways to minimize the problems.

To administrators

The study will help administrators to know the width and depth of the problem of factors affecting fish traders and be able to formulate policies, programs, laws and by-laws which will help to facilitate the growth of SMEs.

To future researchers: This study will be used by future researchers as a reference or literature review when caring their researches concerning SMEs, as it will be a crucial document in providing information related to the topic under study.
CHAPTER TWO
LITERATURE REVIEW

THEORETICAL LITERATURE REVIEW

2.1 The enterprise growth theory based on life cycle theory

In the late of 1980’s some foreign monographs begun to review the enterprise growth from the survival and development view of the living enterprise, which regarded the enterprise as a life body to dynamically evaluate the characters and counter measures in various stages of enterprise growth. If the ‘‘Enterprise Life Cycle’’ the enterprise was assimilated to the life body and life cycle theory through that as life body would go through the life course from born, growth to death, the enterprise would also experience the process from generation, growth, aging and death (Hanks et al 1994).

With the theory above it means the enterprise do grow up after being established, it mature and start providing services at the best level to its customers. Later it can die due to several circumstances.

2.2 The customer service theory

The theory of customer service is based on identifying and satisfying your customers’ needs and exceeding their expectations. A company must be totally committed to delivering consistently high standard of services to gain and retain customer loyalty (Yi 1990).

With that theory it means everyone from the management must be adjusted into what the customer desire. Creating a customer service culture within a company can help build success. That can attract customers to choose their firms as they get what they need. So customer satisfaction and loyalty are inextricably linked to the quality of customer service. With this theory it means SMEs can be affected by the market as customers tend to choose enterprises depending on goods and customer service.
2.3 The rational choice theory

It suggests that individuals are seen as motivated by the wants or goals that express their preferences. They act within specific, given constraints and on the basis of the information that they have about the condition under which they are acting. At its simplest the relationship between preferences and constraints can be seen in the purely technical terms of the relationship of means to an end (Coleman 1973 as quoted in Scott J, 2000)

With that theory it is clear that customers like other people are very rational in making decision or choice of what to do or to consume basing on their expectation and need. In that matter customers make choice basing on the information they have pertaining the enterprise concern. For instance environment, service and quality of goods are motivating determinant factors for selecting the enterprise. Being the case some of the SMEs have many customers hence they grow faster while others have very few and they are suffering.

2.4 EMPIRICAL LITERATURE

The SMEs nomenclature is used to mean small and medium enterprises. There is no universally accepted definition of SME. Different countries use various measures of size depending on their level of development. The commonly used yardsticks are total number of employees, total investment and sales turnover.

For instance in the context of Tanzania, Small enterprises are mostly formalized undertakings engaging between 5 and 49 employees or with capital investment from Tshs 5 million to Tshs 200 million. Medium enterprises employ between 50 and 99 people or use capital investment from Tshs.200 million to Tshs.800 million (URT 2002)

The contribution of SMEs to development
According to the Australian government (2011), SMEs contribute around 60% of Australia’s industrial value added in 2009-10. In OECD economies, over 95% of firms are SMEs and micro enterprises, accounting to some 55% of GDP.

In developing counties by contrast, over 90% of all firms outside the agricultural sector are SMEs or micro enterprises. These firms produce a considerable part of GDP in Morocco. For example 93% of industrial firms are SMEs accounting for 38% of production, 33% of investment and 30% of exports. The contributions of SMEs considerably higher in South Africa, the estimated 91% of formal business entities in South Africa that are SMEs contribute 52-57% to GDP. In Ghana SMEs are even more prominent in the local economy, contributing about 70% to Ghana’s GDP (Abor and Quartey 2010).

According to Fjose et al (2010); SMEs can in fact become the engine that sustain growth for long term development in developing countries. When growth becomes stronger; SMEs gradually assume a key in industrial development and restructuring, they can satisfy the increasing specialization and further more support larger enterprises with services and inputs.

Also SMEs are key providers of employment in such countries in Morocco for instance, SMEs accounts for 46% of employment; whereas in Bangladesh (here meaning enterprise with fewer than 100 employees) provide 58% of a total employment. In Ecuador, private companies with fewer than 50 employees account for 55% of employment.

SMEs also play an important part in sustaining the exports of countries in Asia, for example in India, 10 years period from 1998 to 2008, SMEs accounted for 38-40% of countries total exports also in China SMEs contributed 60% to the country’s exports (Tambunan 2009)

There has been general consensus on the importance of small and medium enterprises (SMEs) for the growth of economy. Asian development bank in their reports
development in Pakistan emphasize the key role of SMEs in generating employment and ensuring equitable distribution of income is also acknowledged. Furthermore according to the economic survey of Pakistan 2008-2009, there 3.2 million SMEs in Pakistan which constitute over 90% of all private enterprises in the industrial sector, employ nearly 78% of the non-Agricultural labour force, and contribute 30% to gross domestic product (GDP) (Almad, Nevove and Niang 2009)

In most other countries in the world SMEs represent the vast majority 99% of all enterprises (OEED 1990). The contribution of SMEs economic growth, job creation and innovation had been widely recognised (Anitha 2005) especially because of being dynamically efficient within their sector and achieving high allocative efficiency from social point of view SME do play a vital role for the growth and development of emerging economies (Bari, Cheema and Hague 2005)

2.5 Factors affecting SMEs

The role of the authority in affecting SMEs

Challenges for African SMEs; despite the importance of SMEs, barriers do exist for SMEs in Africa. Most notably, many African countries lack the governmental capacity necessary to the property support the development of local SMEs.

What is worse, it has been pointed out that some African Governments Impose harsh regulations on local SMEs. An example, in Ethiopia many local SMEs complain that regulation is too high that feel that it is too difficult to obtain a licence. (Kim, 2011).

Enaction of laws and regulations; some African governments have started to protect their industries by enacting new laws. For example the Nigerian government prohibits the import of fully manufactured products from China; in this way for example the government indirectly forced Chinese manufacturing companies to establish their factories in Nigeria and expect those companies to contribute to job creation and technology transfer (Kim, 2011).
The influence of infrastructure in affecting SMEs

Various initiatives towards improving the infrastructures especially roads do provide an added opportunity for SME service providers such as small industries development organization (SIDO).

Given the fact that Tanzania is endowed with abundant natural resources, the creation of enabling business environment will facilitate exploitation of these resources through SMEs. This is again an opportunity for SMEs development. (URT 2002)

The contribution of education institutions in affecting SMEs

Most people enter into small business because of lack of adequate education and difficulty of finding formal employment, so most of them are lacking entrepreneurial education and culture. Mfaume and Leonard (2004) reported the presence of very few who was formerly employed engages in small business due to various reasons including retrenchment. The findings revealed that majority enter into entrepreneurship and small business because they do not have adequate education background and therefore it is difficult for them to find alternative paid jobs.

The contribution of entrepreneurs in affecting SMEs

Entrepreneurs themselves have the high contribution in affecting SMEs. They need to be creative, self-disciplined at the same time following the government regulations. Mfaume and Leonard (2004) reported that in 1959, the Dar es Salaam Municipal Council deliberately decided to reduce the amount of trading licenses available. Illegal tapping of palm wine (Tembo) with its attendant evils of illegal selling of liquor is very prevalent in the neighborhood of Dar es Salaam. The illegal things done by entrepreneurs can affect SMEs as it makes stake holders and the society to loose trust in it.

For instance Mfaume and Leonard (2004) maintain that “drunkenness and hooliganism were, as a result, on the increase especially among the youths of the suburban areas who
patronized illegal ‘tembo’ clubs and ‘marjuana’ to a very large extent Municipal and district officials viewed unlicensed street trading as either a public health threat and/or an activity which undermined the licensed and controlled trade conducted in the official markets”.

To the other side traders or entrepreneurs need to be creative so that they can establish ventures with unique products and services. This will help them in competition as they will be showing the differences.

The influence of the market in affecting SMEs

Market orientation is a popular term used by marketers as indicator of the extent to which organization implements its marketing concept. A market-oriented organization has a superior capability in achieving higher profits compared to non-market oriented organization (Agarwal et al., 2003).

The link between market orientation and company performance is widely highlighted and contended that market orientation is important to firms because of its positive association with performance. Some studies find that market orientation associate positively with business performance (Pelham, 1996). On the other hand, several studies do not find significant direct effect or weak relationships between market orientation and business performance (Diamantopoulos & Hart, 1993).

Globalization and technology on SMEs

Globalization can be described as the ‘increasing interconnectedness of the world through flows of information, capital and people facilitated by trade and political openness as well as information technology (Gibbs et al 2003). Globalization provides as well as limitation for SMEs, Kraemer et al (2005) suggests some opportunities which include access to new markets that were previously closed due to cost, regulation or indirect barriers; the ability to tap resources such as labour, capital and knowledge on the
world wide basics and the opportunity to participate in global network that have become prevalent in many industries.

They further add challenges come from foreign competitors entering firms, domestic markets and from domestic competitors reducing their costs through global sourcing, moving production offshore or gaining economies of scale by expanding into new markets. In order to complete in global markets SMEs face serious challenges as these firms are less enabled in information technology.

The external environment in which organizations operate is complex and constantly changing; a significant characteristic of the external environment is competition (Wood et al., 2000). Organizations that recognize the presence and intensity of competition have a greater tendency to seek out information about customers for the purpose of evaluation and to use such information to their advantage (Slater and Narver, 1994).

Recognition of the threat from competition drives organizations to look to their customers for better ways to meet their needs, wants, and thereby enhances organizational performance (Wood and Bhuian, 1993). Accordingly, when competition is perceived as a threat by the organization, there is a greater tendency to adopt a market orientation (Wood et al., 2000). The perception of demand faced by the organization as under or over the capacity to serve also influences organizations’ search for information. Demand under the organization’s capacity to serve is a situation where the current demand for the organization’s goods/services is below the desired demand level; demand over the organization’s capacity to serve is where the current demand for the organization’s goods/services is above the desired demand level or, more particularly, above the level that can be served (Wood et al., 2000). In theory, organizations faced with either under or over demand situations tend to seek out information about customers and modify their market offerings based on consumer data in order to improve or rectify the situation (Bhuian, 1992).
2.6 KNOWLEDGE GAP

In the journal of Petro M (2014) argued that SMEs in Tanzania are key engine in delivering services, employment and poverty reduction among Tanzanians. It contributes to the generation of income and earnings of foreign currency to the economy of individual and the country at large. Though their contribution is very significant to the economy of the nation, yet they are still performing less than expected.

This study therefore, intended to find out the factors affecting SMEs specifically fish traders at Ilemela municipal in Mwanza city and that is the gap the researcher wants to fill.

2.7 CONCEPTUAL FRAME WORK

Figure 1. A conceptual frame work of factors affecting SMEs

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Extraneous variable</th>
<th>Dependent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Entrepreneurial education</td>
<td>- Laziness</td>
<td>- Failure of Small and Medium Enterprises</td>
</tr>
<tr>
<td>- Infrastructure</td>
<td>- Witchcraft</td>
<td></td>
</tr>
<tr>
<td>- Government policies and regulations</td>
<td>- Lack of entrepreneurial culture</td>
<td></td>
</tr>
<tr>
<td>- Capital</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Research study (2015)
In the conceptual framework depicted in the figure above; the failure of small and medium enterprises is hypothesized to be affected by different things. Factors defined as entrepreneurial education, infrastructure, government policies and regulations and capital may alter the sustainability of SMEs. However, this relationship may be modified by laziness of traders, witchcraft beliefs, and lack of entrepreneurial culture and discipline of traders.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter presents the research method and research design which were adopted in the study. It describes the research procedure in details and how the data was collected and treated in relation to research objectives of the study.

3.2 RESEARCH APPROACH

Basing on the nature of the research title, the study adopted the qualitative approach as one of the epistemological basis of knowledge in the process of the investigation. This is an integrated set of principles and general procedural guideline. Qualitative approach is concerned with developing explanations of social phenomenon. To learn about this phenomenon the inquire asks participants broad general questions, collects the detailed views of participants in the form of words or images and analyzes the information for description and themes. From this data the researcher interprets the meaning of information, drawing on personal reflections and past research. The final structure of the final report is flexible, and it displays the researcher’s biases and thoughts (Cresswell, 2007).

Thus the researcher used the qualitative research approach in data collection, analysis, interpretation and presentation with the aim to discover the social facts or rules that govern the society by explaining and predicting the relationship between independent and dependent variables. It involved the view that the social word should be studied in
its natural state, also the ideas and meanings are studied in situ, and the analysis was done through narrations.

3.3 RESEARCH DESIGN

A research design is a formal plan or structure for a research project that carries all elements in a research project. On the other hand, it is a logical and systematic plan prepared for directing a research study (Krishnaswami, 2003). In research, the research design always specifies the objectives of the study, the methodology and techniques to be adopted for achieving the objectives.

In this study the researcher used a case study design to collect analyze and interpret the observations. This is the way of selecting. A case study is an in-depth exploration of a bounded system, example an activity, event, process or an individual based on extensive data collection (Cresswell, 2007). In this study the researcher used case study research design in order to study the problem deeply and bring strong research report, also helped the researcher to closely examine the data within the specific context as case study in its true essence, explore and investigate real situation in the natural setting.

3.4 AREA OF STUDY

The area of study was Ilemela Municipal which is found in Mwanza city, it is among the seven district of Mwanza region excluding Geita which was the eighth but now is one of the Regions in Tanzania. Ilemela district is bordered with Nyamagana district at the north, in the East by Magu district, and in the west by the Mwanza Gulf of Lake Victoria. Ilemela district was selected due to the fact that it is essential area for the fish
traders and comprised small and medium enterprises as far as it is located at the shore of lake Victoria. Relevant information was easy to be obtained due to the fact that fish traders are accessible and easy to provide critical information on the factors that affect small and medium enterprises.

3.5 POPULATION OF THE STUDY

The term population in research is all the members of the target of the study such as people, things or institutions as defined by the aims and objectives of the study. On the other hand, population acts as a basis from which the sample or object for the study is drawn (Bryman, 2008). The target group of the study Consist 1050 people; including Ilemela fish traders, fish enterprise owners, Financial Institutions, fisheries Officers of Ilemela Municipal, Ilemela Trade Officers, fishermen, SIDO Management team in Mwanza as well as Ilemela Community and Social Development department. All these were involved as important respondents in the study. In brief, the study included these categories of the population because the researcher felt that they are diverse enough to provide meaningful information or data.

3.6 SAMPLE SIZE

A sample is sub group of larger population; sampling refers to the selection of a part of population to represent the whole population (Peil, 1995). Samples are selected because it is not possible at times to study the entered population due to various limiting factors such as lot of time, cost and other research resources (Mugenda and Mugenda; 1999).
The choice of methods to be used to determine sample depends on several factors such as nature and type of representativeness, how diverse target population and researchers’ preference.

Since the targeted population was diverse and had different identifiable strata, this researcher used Roscoe (1975) rules of thumb of greater than 30 and less than 500 respondents and purposive sampling was used by the researcher to select different numbers of respondents from each category, the most productive respondents based on the most people who deal with fish activities. That is sample size of 225 respondents were selected.

Details of each population category are given in table below:

<table>
<thead>
<tr>
<th>S/N</th>
<th>CATEGORY OF RESPONDENTS</th>
<th>SAMPLE SIZE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kirumba Fish Traders</td>
<td>36</td>
</tr>
<tr>
<td>2</td>
<td>Igombe Fish Traders</td>
<td>30</td>
</tr>
<tr>
<td>3</td>
<td>Kayenze Fish Traders</td>
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<tr>
<td>4</td>
<td>Mihama Fish Traders</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>Bwiru Fish Traders</td>
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<tr>
<td>6</td>
<td>Kigoto Fish Traders</td>
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</tr>
<tr>
<td>7</td>
<td>Ilemela Trade officers</td>
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</tr>
<tr>
<td>8</td>
<td>Ilemela Fisheries officers</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>SIDO Management team-Mwanza</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Name of Organization</td>
<td>Count</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------------------------------</td>
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</tr>
<tr>
<td>10</td>
<td>Ilemela Financial Institution</td>
<td>6</td>
</tr>
<tr>
<td>11</td>
<td>OMEGA Fisheries Management</td>
<td>2</td>
</tr>
<tr>
<td>13</td>
<td>Kishari Fish Enterprises management</td>
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</tr>
<tr>
<td>14</td>
<td>TANPEARCH Management</td>
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</tr>
<tr>
<td>15</td>
<td>Mwanza Fisheries Management</td>
<td>2</td>
</tr>
<tr>
<td>16</td>
<td>Ilemela Community and Social Development department</td>
<td>2</td>
</tr>
<tr>
<td>17</td>
<td>Kayenze and Igombe Fishermen</td>
<td>42</td>
</tr>
</tbody>
</table>

Source: Research study (2015)

**3.7 RESEARCH INSTRUMENTS**

In the study, the researcher used focus group discussion, semi structured interview and observation method in obtaining the primary data from the field.

**3.7.1 Focus group discussion**

Focus groups are a form of group interview use to generate discussion on a particular topic, in which there are several participants (in addition to the moderator of facilitator); there is an emphasis in the questioning on a fairly defined topic; and the emphasis is upon the interaction within the group and the joint construction of meaning (Bryman, 2008) also (Cresswell, 2007) defines the term focus group discussion as Is the process of collecting data through interviews with a group of people typically four to six.

Therefore in the study the researcher used focus group discussion where by the fish traders sat in different groups with the researcher discussing on the factors affecting small and medium enterprises in Ilemela districts and the discussion based on the
specific objectives. In the discussion the secretary recorded the discussion in the contemporaneous notes.

### 3.7.2. Semi Structured Interview

This is a written list of questions or topics that need to be covered by the interview (Kombo & Tromp, 2006, P.93). The semi structured interview was employed to Fish traders, fish enterprise owners, Ilemela fisheries officers, and Ilemela Trade officers, the technique was used because it is flexible and it consisted of open and closed ended questions. It was useful even in obtaining in deep information gathered by closed ended questions. The researcher was able to acquire complete and detailed understanding information on issue in this study also it helped the researcher to serve time in data gathering. The interview’s arguments were written in the interview schedule and recording.

### 3.7.3. Observation

Observation is a process of gathering open-ended, firsthand information by observing people and places at a research site (Cresswell, 2007) the researcher used participant observation which is defined as a process in which the researcher immerses him or herself in a social setting for an extended period on time, observing behavior, listening to what is said in conversation both between others and the field worker, and asking questions (Bryman, 2008) the researcher observed different activities done by fish traders, fisheries enterprises owners, Ilemela fisheries officers and Ilemela Trade Officers, the observation was on infrastructures, processes used to sell the fish, instruments which are used for fishing and legal document for fishing activities, where
different plates were taken by the researcher, the technique helped the researcher to obtain the real information on the factors which affects small and medium enterprises in Ilemela districts, observation was used as a means of data collection in the natural setting also served time for data collection.

3.8 DATA ANALYSIS

Qualitative data was coded and categorized. This assisted the researcher to extract common main ideas and present them in descriptive form in relation to the research objectives.

3.9 ETHICAL CONSIDERATION

In this research the consent of the respondents was observed in order to be interviewed. Confidentiality of the information given by the respondent was considered in the sense that the researcher could not reveal out the information which were provided by the respondents. Also the researcher ensured that research permits is obtained from responsible authorities.
CHAPTER FOUR
RESEARCH FINDINGS AND DATA ANALYSIS

4.1 INTRODUCTION

This part covers the findings, interpretation and analysis of data collected from the field. The part contains the analysis of interviews the data collected through the use of Focus group, semi structured interviews and observation on the factors affecting the fish traders in Ilemela Municipal. The analysis was made basing on objective of the study.

Qualitative data were collected through the use of semi structured interviews submitted to fish traders; interview was designed to collect data in order to meet specific research objectives of the study.

Objective one: Effects of the authority to fish traders

The researcher conducted a focus group discussion with fish traders of Ilemela district to the areas of Kirumba, Igombe, Kayenze, Mihama, Kigoto and Bwiru landing site where the respondents of key informants sat into four groups in total number of five participants discussing about the factors affecting fish traders at Ilemela municipal, and came out with the argument that fish traders are affected by over taxation from the government, bureaucratic in obtaining legal business documents for instance business license, fishing permit, poor infrastructures, lack of government support to fish traders example loans and the use of poor tools in fishing activities, also they declared that, themselves they are not creative and innovative enough to compete Internationally, they again added that the fishing industry is affected by poisonous.

The researcher conducted also semi structured interview in Ilemela municipal among fish traders and wanted to know for how long fish traders have been in this business, the interviewed fish traders reported that they have been conducting this business for some years, for example some of the fish traders said they have conducting this business not less than ten years and others reported five years and others more than fifteen years.
For instance this was quoted from R7 saying that;

“for sure we have many years in this business, ......it is more than ten years, others five years ..........and more than fifteen years”

20.05.201.10:17 am

Also the researcher wanted to know from fish traders why they are conducting this business and not other business, the interviewed fish trader majority of them reported that they have been engaging in this business for some years and therefore they have experience in this business. They continued saying that to start new business is somehow difficult that is why they prefer fish trading rather engaging in other business. This was reported by some fish traders as follows;

“we live depending on this work ..........it will be difficult to change this business and start another one ..........we have families and we are satisfied though the environment is not favorable”

20.05.2015. 10:32.am

Figure 2: Showing the researcher (black shirt) during the semi structured interview with Ilemela fish traders.

Source: research study (2015)
The interviewed government officials on SMEs development reported that, the sector is doing at least better, they continued saying that there are many SMEs registered and the government is receiving tax from the owners. Generally the sector is providing more employment for many people including women and men. This can be seen from the conversation between researcher and authority; For instance, respondent 6 were quoted saying that:-

“at least the environment is not bad, there is development of sector, people are getting employment and improving their life” 21.05.2015. 08.03am

Also the researcher wanted to know how the authority contributes in the development of SMEs; the interviewed authorities reported that the authority’s office somehow is doing better in ensuring SMEs are doing better. Interviewed officials reported to assist SME development as follows:-

Provision of seminars

This was identified by the interviewed authorities that the office is sometimes providing seminars to SMEs owners. This is done with the purpose of helping them on how to manage and run their business. Also they continued saying that seminars have been conducted by authorities in order to know the challenges facing SMEs. This was reported by respondents R3 as quoted saying that;

“There have been many seminars conducted for both business owners, so what we can say the authorities responsible have done better” 21.05.201.10;16 am

Loans

Moreover the interviewed respondents reported that the authority office is helping SMEs in creating conducive environment for the provision of loans. This is done by either
government or assisting SMEs to get loans from financial institutions. This was reported by one of the authority saying that;

“the government has helped traders in provision of loans and creating good environment for traders to be assisted by financial institutions, Some of groups has become successful to run their fish trade because of these loan, for instance Buswelu Womens Group, wasatu, jema women group, ibanda fish, uwasa, mkombozi, usamwa and kishari enterprises”

24.05.2015.12:18 am

Provision of education

The interviewed officials reported the provision of education to fish traders; they reported that the authority is providing education to small and medium traders. Most officials said education is provided most by preparing brochures, seminars and sometimes in collaboration with other sectors.

“at least the authority is making more effort in ensuring provision of education…….though more efforts is required”.This was reported by R1 and respondent (R)9 reported that “the authorities responsible are putting more effort in providing education to traders but the problem is fund”.02.06.2015 9.16 am

Apart from the efforts done by the government the researcher was interested to know what exactly are the factor affecting small and medium enterprises (SMEs) specially fish traders in Ilemela municipal, the interviewed respondents reported as follows;

Lack of business management skills

The interviewed respondents majority of them said that SMEs owners particularly small business lack management skills. The small business often lacks experience and expertise as a results failure of SMEs. This was supported by some of the respondents who reported that;
“it is true that to run this business some is difficult due to lack of management.....mmmmm experience has been a problem”.12.06 2015. 11:50 am

Location of markets

Moreover the interviewed respondents reported poor location of the business sites, for example the interviewed fish traders reported that some of the market places are located where it is difficult by many people. They continued blaming authority saying some places planned are remote with no good road and other means of infrastructure.

For sure this limit development of SMEs in Ilemela municipal; this was reported by several respondents who were interviewed by researcher. For instance one of the respondents who were quoted saying that;

“we have difficult situations, what I can say is that some of the selected business areas are difficult to reach and others are far for instance it is very difficult to reach at Mihama and Kigoto landing site because of the geographical location of the area.”09.07.2015. 09:12 am

Financial support

The interviewed government officials and fish traders reported that some of the SMEs lack financial support. They continued saying that small business and medium need to be financed, failure to finance the business films retards the development of SMEs.

This was reported by government official (R11) quoted saying:

“lack of capital has retarded the development of small business owners, sometimes they are lacking asserts and it has hindered the efforts of entrepreneurs”
Also R10 was quoted saying that “mmmmm... we normally hear that there is a budget but we do not know where it ends.....this is a big problem” 12.07.2015. 01:28pm

The researcher wanted to know if there is a policy or by laws regarding the development of SMEs, the interviewed officials reported as follows;

The interviewed officials on the policy regarding development of SMEs reported that the government has policy of 2003 which has structure built on several pillars, namely legal and regulatory framework, physical infrastructure, business development services, entrepreneurship development, business training and access to finance.

Figure 3: Showing researcher (green shirt) during the interview with Ilemela Municipal fisheries officers

Source: research study (2015)
They continued saying that these pillars has created a room for the growth of SMEs industry. For instance this was reported by government officials quoted saying;

“the government has enacted policy, though implementation is difficult....this is caused by some of the government officials and society in general )

On the other hand the researcher wanted to know the challenges facing SMEs in Ilemela municipal and the interviewed respondents both of them reported as follows;

Lack of capital

Among the interviewed fish traders reported lack of capital as the problem which have been facilitated by the authorities; they reported capital as a problem for sustainable development of SMEs, they blamed the authority for not creating good environment for getting loans; most of fish traders reported to get loans from different financial institutions were they pay very high interests of 20-22% in banks. When they go to other financial institutions they pay more than that, this makes them to fail to rise their capital hence they remain stagnant. As reported by respondent 26;

“There is no government assistance in obtaining loan from the Financial Institutions; for sure it is the problem”

Disorganization

Also the government officials reported that it has been difficult to organize and register SMEs so that they can be provided with cheap loans, the interviewed reported the lack of unity among fish traders, trust and failure to write business proposals; as respondent 5 quoted

“Fish traders are not trustful, we have been insisting them to form groups but they don’t comply, also lack of skills and knowledge of running business is the problem, this is because we provide loan to fish
traders but within a few years they undergo bankruptcy, Wadoki enterprises and Kayenze Environmental Cleaning group are the good example”

Over taxation

Concerning tax and permits, most of small fish traders reported the presence of many taxes which are in different forms, they said they pay tax for their vessels and fishing facilities, they pay tax at the coast and at the market. This makes SMEs to fail as they face the big load,

“How some of the fish traders said they have been taxed more on load and offload tax, at the market, and even their vessels are being taxed also transport permit fees)

Bureaucratic nature of authority

Moreover the government official are blamed for burning some nets; these nets are sold in legitimate shops while are illegal. When fish traders buy them they are burned by the responsible authority in which is regarded as illegal as they don’t meet the size required.
Figure 4: Showing the researcher (center) while observing the captured unallowed fishing nets. Left is a fishing officer and right is a police officer. The photo was taken at Igombe landing site.

Source: research study (2015)

This makes them to get loses hence the failure of their business after scoring losses. This was reported by different respondents follows;

For example R2 reported that “Some of the authorities do burn fishing net, clearly this is oppression” also Respondent R9 was quoted saying “sometimes officials are delaying to provide business license for us, it is caused by some government officials who receive corruption from the customers….this is oppressing us”.

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Physical infrastructure

On the other hand the interviewed respondents both fish traders and authority reported poor physical infrastructure hindering SMEs in Ilemela. They reported that presence of bad infrastructure hinders the growth of SMEs, fish traders face some challenges in transporting their products and even the environment in general is not conducive.

Figure 5: Showing some fish traders using poor transport tools like trolls which can access the place directly to load fish from boats as there are no favorable roads for trucks.

Source: research study (2015)
Therefore affects the growth of SMEs. For example this was revealed by respondent R7, R8, and R9 who said that;

“For sure the infrastructure is not good, even the environment is not favorable at all”

**Poor market**

Furthermore majority of the interviewed respondents reported poor market as one of the challenges facing SMEs sector, for example fish traders have no reliable market where they can sale their fish.

Figure 6: Showing the dirtiness of the area where fishes are prepared for sale. These photos were taken at Kirumba Landing site.

*Source: research study (2015)*
This was reported by fish traders blaming the authority that there are not creating good environment for their products, also the authority is blamed not creating market for fish traders. This was reported by some of fish traders who said that;

“Oh...... oh there are many problems; we have only Kirumba Market for fish activities, and real the government and authority need to assist us”.

_Lack of entrepreneurship skills_

Most of the authority reported that some of the SMEs owners are lacking entrepreneurship skills; the interviewed officials reported that lack of skills especially on how to manage business hinders the growth of SMEs. This was reported by respondent (R5 and R2) who said that;

“many trader’s institutions particularly fish traders have faced difficulties,........this is dangerous and that is why there is low development, most of them don’t have even Business license, we are trying to educate them on important of having business license but the comply is very few”

_Corruption_

They lamented on the existence of corruption among government officers who are given authority to supervise, because of the existence of bureaucracy in the government, for instance it can take very long time to get a simple permit. Though there some government officials who are not corrupt but others do ask something little to give permit to fish traders. This was reported by some of the fish traders who said that;

“it is difficult to get permit...there is a big chain to be given permit by government officials”.
Objective two: The influence of infrastructure in affecting the fish traders

Most of respondents recognized the significance of good infrastructure for the survival of SMEs, but they were sad with the presence of unpromising infrastructure around where there is running their business. This was reported by majority of respondents who said that politicians even government officials have been problem to us. This was quoted by some respondents saying that;

“mmmm.... Politicians and the government have been providing unpromising infrastructures to fish traders, up to now you can see the infrastructures are poor and this is dangerous to our businesses”.

The researcher wanted to know how the presence of infrastructure affects the fish traders, some of the information was provided by the interviewed respondents as follows;

Buildings

The interviewed respondents reported that buildings are poorly planned where they are conducting businesses. Market buildings are worse and dirty, this was reported by fish traders who said that;

“For sure this is not ok, we are paying tax but cleanness is not done, for sure you can go around and check in and out the environment is dirty”

The researcher observed poor and dirty buildings of markets, slums which are used guest houses for fish buyers or fishers customers.
Figure 7: Showing sun dried fish while not safely stored at Kirumba Market

Source: research study (2015) makes other customers not to go those markets while at the same time traders are selling fish at low price.

Presence of bad roads

Presence of bad roads was observed by the researcher, the researcher observed some cars and trucks facing challenges when going to beaches to load fish. Also the respondents reported the presence of bad roads which makes them to face difficulties when they are transferring fresh fishes. Roads are not reliable; they lead to accidents or spend much time traveling the short distance.

To the other side the government officials reported the presence of good roads which are reliable but they agreed with traders that some roads especially feeder roads and rural based areas like of Igombe are reliable. Most of these roads are under the Municipal Council and not TANROAD, officials reported that municipal do construct roads but it maintains some due the low fund. This becomes an obstacle to the growth of SMEs as it increases costs of travel, trucks breakdown and low number of customers as most them fail to reach the place; the researcher observed the good example of Mihama areas.
Lack of good market

Also most of fish traders reported the absence of good market places; small fish traders reported to fail to reach customers as there is no special market places for selling fish. And available places are not well organized or constructed to accommodate fish businesses; the researcher witnessed this when he observed fish traders at Buzuruga market selling fish without freezers, other are putting them on the earth’s surface without any protection.

The researcher observed some fishes down with flies; sands and the interviewed respondents said they get loss as their fish sometimes get contaminated with unwanted
materials. But other respondents said some of these fish are taken by café traders (Mama ntilie) and other traders where they fry them.

*Issue of power*

Concerning power majority of respondents especially who belong to medium enterprise reported to face the power challenge; there is no reliable electricity. Sometimes we use much costs to ran generators to frees fishes and sometimes they stop production to wait for electricity.

As respondent R4

“This is the problem......we are not sure of having reliable power.......  
It is a disturbance”

*Objective three: The contribution of entrepreneurs in affecting fish traders.*

On the other hand the researcher found it important by finding out the contribution of entrepreneurs in affecting SMEs, various information from the interviewed respondents were as follows;

*Laziness of entrepreneurs*

The interviewed respondents proved the existence of great effects of entrepreneurs in SMEs’ prosperity. It was reported that small entrepreneurs do not want to work; they are lazy they open their business so late and close so early. This makes SMEs to fail as the responsible ones are not serious. For example this was reported by majority of the respondents quoted saying that;

“Most of Tanzanians are lazy....... Aaah many traders do open their business late and close up early”

The researcher observed and witnessed many fish traders sitting and making their own stories without paying attention to the customers. This proved that most of fish traders
are lazy or they have negligence on business film. They do not care the customers hence making failure of SMEs.

Also the researcher observed some entrepreneurs and revealed that lack of creativity among them. It was proved by the researcher that some of the respondents tend to imitate what have done by their fellows, the lack of differences in goods and services jeopardize the survival of SMEs as entrepreneurs will be creating unnecessary competition.

Business discipline

Furthermore some fish traders especially small one, are ignorant and not well disciplined; they don’t care nor respect their customers. They have poor handling of customers which makes customers turn over, also fish traders especially fishermen are regarded as womanizers because of their habits. And some of the respondents said guest houses around the coast are for commercial sex not guests. This makes fish trading to be seen as bad business hence it is weakened SMEs and entrepreneur in general.

This was quoted said by respondent (R) 9….”mmmm….. Sometimes they lack discipline……. That is why customers do turn over…this is a big problem”

In addition to that the researcher observed the use of abusive language to their customers, this revealed that there is lack of discipline among fish traders and that is why customers are running away from them.

Poor belief

Bad enough 36 among 41 fishermen reported the existence of witch craft among the fishermen and traders. They said these people go to witch doctors to be enabled to fish many fishes and to get more customers. It was reported that other kill albinos and take some parts of the body to the witch doctor so that they can win or be competitive in this industry; this was reported mostly by small fish traders not to medium traders such as
fish processing industry owners. This makes SMEs to fail because it is given bad image hence negative perception in the society.

Furthermore the researcher found it important by asking the authority what are factors limiting your initiative of helping entrepreneurs, so the response provided by some of the authority and other respondents reported the following;

*Failure to grant credit*

The interviewed respondents reported that sometime fish traders are not trusted, because of various problems facing them they fail to bring back debts to financial institutions. This serious problem regarding the granting of credit.. It was reported by some of the authority that failure to grant credit has limited initiative of helping entrepreneurs. This can evidence from the conversation as reported by one of the authority;

*Training*

Most of the interviewed respondents from fish traders blamed government officials not providing education to them. They continued reporting that most of the government officials are reluctant in providing seminars. The same to officials reported that seminars are not provided in a way it is required due financial constraints. This was reported by one government official who was quoted saying that;

"Training is very important,. Nowadays it is difficult due to financial constraints..for instance you can prepare a budget for financing entrepreneurs about 60,000,000 = but we get less, like 15,000,000/= hence it results to failure”

The researcher also interested to know how globalization affects entrepreneur in their process of running their business; it was reported by some of the respondents saying that normally globalization is good and sometimes it is bad for traders. This can be revealed from one of the traders who said that;
“Competition is large because of Globalization, There are fish traders are coming from Demographic Republic of Congo, Kenya and Uganda, this competition affect us, because results in rising of fish price”

Presence of competition

Also the entrepreneur reported the way how globalization has created competition among society. They further added that presence of competition has lead failure of some of the SMEs which are delivering services at low quality.

Figure 9: Showing insecurely fish processing for sale at Kirumba market

Source: research study (2015)

Therefore some of the SMEs have affected in one way or another due to competition from other business. This was reported by entrepreneurs who said that;

“Globalization is good, Sometimes it is bad....business competition has made life difficult”
Technology

Among the interviewed reported lack of appropriate technology in business. They further continued saying with the increasing interconnectedness in society we fail to use modern equipment like computers and so on. Also others said business is managed better when at least some technology is used. Without any technology, it is difficult to reach suppliers and customers. This was reported by some of the respondents who argued that;

“We need modern equipment like computer in order to work well…it is very difficult to use and save our information….. This is because of globalization).

Quality of goods

Moreover due to the increased competition among the society the interviewed respondents both agreed that there is difference in the quality of goods and packaging. This difference was reported by some of the interviewees. With this makes some of the SMEs to suffer as they cannot compete in producing quality products.

Figure 10: Showing poor packaging process; small fishes are dumped on land and business traders have no special clothes to wear during the process of packaging at Kayenze

Source: research study (2015)
The researcher asked the interviewed respondents on to do in order to overcome factors affecting the development of SMEs. The entrepreneurs reported that for sure there are some initiatives taken within them, for example they reported that to have joined together in small groups of not less than ten people so that they can be loaned money from financial institutions. For example this was quoted from two respondents saying;

   Respondent R1 said “We have managed to join together so that we can be loaned easily” Then R2 “Entrepreneurs have shown good way especially on how to find fund”

Other respondents reported to increase quality products and ensure access to market of their goods. This was reported by many respondents who argued that quality products and access to market normally matters. They continued saying that presence of these will ensure survival of their business.

Also the government officials on other hand reported to create more opportunities for traders in ensuring they maintain competitive advantage of their goods. This was reported by one official who said that;

   “The government and its authority are doing better in creating opportunities and securing its internal market).

Objective four: contribution of education institutions in affecting fish traders as SMEs

The researcher visited the institution and wanted to know how institution has been providing education in Ilemela; the interviewed officers reported that the institution has been for many years.

Then the researcher interviewed officers of the municipal about the presence of institutions responsible for providing entrepreneurial education; they reported the presence of VETA only. When the researcher visited the Institution, he found that it is providing both formal and informal education; VETA do admit different students with
different qualification from standard seven and above. Its aim is to create student with the ability to create jobs and to be self-employed, there is no specific course for fish traders though entrepreneurship course is delivered.

Education which is given to students seems to fail as it is too theoretical. They suffer in streets as they face unanticipated challenges like lack of capital and creativity, many taxes and poor infrastructure which they fail to handle.

Furthermore interviewed officers were asked how do the institution help people who are street with less entrepreneurial education, the officers said they have been linked with other Non-governmental Organization in delivering education and sensitizing to attend various courses offered by VETA. Also with regards to the performance of students who are in streets the interviewed officers said to large extent we are not receiving complaints from the society, hopefully the performance is good.

Moreover the researcher wanted to know how the perception of the society towards the institution, the interviewed officers reported that the society is accepting the contribution of institution especially on delivering education to people. They continued saying that more professionals are provided by the institution and therefore this is beneficial to the society.

When asked how they prepare their students to cope with globalization in relation to science and technology, the interviewed officers reported that they are providing appropriate and relevant education to their students, this education is more practical and theoretical to students. They further said that the institution is buying teaching and learning resources, machines and other relevant materials to students. This is done so in order to equip students get relevant knowledge so that they cope with current situation.

To the side of medium enterprises; managers of fishing industries reported to be educated, and that education helps them in running their enterprises as good management and planning. This ensures their enterprises’ prosperity.
CHAPTER FIVE
DISCUSSION OF THE RESEARCH FINDINGS

5.1 Introduction

This part presents discussion of the findings basing on the research objectives of the study. Then it gives the conclusion and recommendations to solve the problem.

Objective one: Effects of the authority to fish traders

The researcher conducted interview in Ilemela municipal among fish traders and wanted to know for how long fish traders have been in this business, the interviewed fish traders reported that they have been conducting this business for some years, for example some of the fish traders said they have conducting this business not less than ten years and others reported five years and others more than fifteen years.

Also the researcher wanted to know from fish traders why they are conducting this business and not other business. They reported that they have been engaging in this business for some years and therefore they have experience in this business. They continued saying that to start new business is somehow difficult that is why they prefer fish trading rather engaging in other business.

The interviewed government officials on SMEs development reported that, the sector is doing at least better, they continued saying that there are many SMEs registered and the government is receiving tax from the owners. Generally the sector is providing more employment for many people including women and men.

This idea is supported by Buckley (1998), who recognizes the contribution of small businesses is the backbone of many economies across the globe. They create income among individuals and at nation in large.
Also the researcher wanted to know how the authority contributes in the development of SMEs; the interviewed authorities reported that the authority’s office somehow is doing better in ensuring SMEs are doing better. This was identified by the interviewed authorities that the office is sometimes providing seminars to SMEs owners. This is done with the purpose of helping them on how to manage and run their business.

Moreover the interviewed respondents reported that the authority office is helping SMEs in creating conducive environment for the provision of loans. This is done by either government or assisting SMEs to get loans from financial institutions.

The interviewed officials reported the provision of education to fish traders; they reported that the authority is providing education to small and medium traders. Most officials said education is provided most by preparing brochures, seminars and sometimes in collaboration with other sectors.

The interviewed respondents majority of them said that SMEs owners particularly small business lack management skills. The small business film often lacks experience and expertise as a results failure of SMEs.

Small businesses fail because they are not prepared to handle increased managerial demands. Small businesses with ten employees generally have virtual control over everyone and everything under them. But small businesses must rely on more sophisticated ways to plan and control their business once they grow (Siropolis, 1990).

Poor location of the business sites, for example the interviewed fish traders reported that some of the market places are located where it is difficult by many people. They continued blaming authority saying some markets are located in remote area where there are no good roads and other means of infrastructure.

This is supported by Pickle and Abrahamson (1990), who argue that it is not unusual for a small business owner to select a location based primarily on convenience or cost. A location
may be chosen because of the availability of a vacant building, proximity to the owner’s residence or low rent. One of the reasons why small businesses fail is because they select a site for their business without first making a thorough analysis of the overall location’s potential for the business’s survival and growth. Also Siropolis (1990), the importance of location is determined by the type of the business, proximity of the business to its customers, i.e. must customers travel to the business or must the business owner travel to the customers.

The interviewed government officials and fish traders reported that some of the SMEs lack financial support. They continued saying that small business and medium need to be financed, failure to finance the business films retards the development of SMEs.

This is supported by Keasey and Watson (1993) who believe that in terms of small business financing, a number of issues need to be considered if progress is to be made in understanding how financing issues affect the success/failure of these businesses. First, there is a need to understand how finance is provided and used in situations of low information concerning future business value. The problem is that the typical small business operates in a low information and highly uncertain environment. More specifically, there is a need to understand how banks or financial institutions offer finance and how investors decide to invest in new ventures when the information they have is highly imperfect and incomplete.

The researcher wanted to know if there is policy or by laws regarding the development of SMEs, the interviewed officials reported as follows;

The interviewed officials on the policy regarding development of SMEs reported that the government has policy of 2003 and by laws which has structure built on several pillars, namely legal and regulatory framework, physical infrastructure, business development services, entrepreneurship development, business training and access to finance. They continued saying that these pillars has created a room for the growth of SMEs industry.
Kim (2011) supported this by stating that laws and regulations have been enacted; some African governments have started to protect their industries by enacting new laws. For example the Nigerian government prohibits the import of fully manufactured products from China; in this way the government indirectly forced Chinese manufacturing companies to establish their factories in Nigeria and expect those companies to contribute to job creation and technology transfer.

On the other hand the researcher wanted to know the challenges facing SMEs in Ilemela municipal and the interviewed respondents both of them reported as follows;

Among the interviewed fish traders reported lack of capital as the problem which have been facilitated by the authorities; they reported capital as a problem for sustainable development of SMEs, they blamed the authority for not creating good environment for getting loans; most of timber traders reported to get loans from different financial institutions were they pay very high interests of 20-22% in banks. When they go to other financial institutions they pay more than that, this makes them to fail to rise their capital hence they remain stagnant.

Baltic (2004), argued that most small businesses suffer from a shortage of capital that mainly reflects defects in the supply of finance available to them through the market and in the methods of financing used. There are a number of reasons why financial markets do not work perfectly as far as small firms are concerned. For example, the main obstacles being faced currently in Russia are a lack of development of finance and credit services, reflecting poorly developed financial markets and a lack of knowledge on the part of small business managers of some of the contemporary methods of financing. Small firms face an underdeveloped commercial market for loan finance, combined with a lack of effective participation by government in supplying finance to small firms, either directly or indirectly by offering guarantees.

Also Murphy (1996), added that there is the question of whether the allegation is true that government has done little to support small business in South Africa. The nature of
government support has been the subject of much small business discourse. The accusation, which the government has been anxious to address, is that support has been piecemeal and has lacked coherence. It has also been argued that there has been limited financial support, a lack of coherence regarding policies and procedures and those multi-agency provisions have done little to help small businesses.

Also the government officials reported that it has been difficult to organize and register SMEs so that they can be provided with cheap loans, the interviewed reported the lack of unity among fish traders, trust and failure to write business proposals.

Concerning tax and permits, most of small fish traders reported the presence of many taxes which are in different forms, they said they pay tax for their vessels and fishing facilities, they pay tax at the coast and at the market. This makes SMEs to fail as they face the big load.

Bureaucratic nature of authority

This is supported by Kim (2011) who argued that, what is worse, it has been pointed out that some African Governments Impose harsh regulations on local SMEs. An example, in Ethiopia many local SMEs complain that regulation is too high that feel that it is too difficult to obtain a license.

Moreover the government official are blamed for banning some nets; these nets are sold in legitimate shops while are illegal. When fish traders buy them they are burned by the responsible authority in which is regarded as illegal as they don’t meet the size required. This makes them to get loses hence the failure of their business after scoring losses.

Mambula (2002) argued that reports from most small businesses firms studied in Nigeria failed because of lack of training and lack of acquired foreign capital to purchase machinery and small parts. The Nigerian government officials also frequently harassed firms by extorting money from the businesses.
On the other hand the interviewed respondents both fish traders and authority reported poor physical infrastructure hindering SMEs in Ilemela. They reported that presence of bad infrastructure hinders the growth of SMEs, fish traders face some challenges in transporting their products and even the environment in general is not conducive.

Mambula (2002), supported the idea above by saying other additional obstacles comprise poor infrastructure, including bad roads, inadequate water shortage, erratic electric supply, and poor telecommunication systems. Lack of these facilities cost most firms higher overheads because they are responsible for obtaining such facilities at their own expense.

Furthermore majority of the interviewed reported poor market as one of the challenges facing SMEs sector, for example fish traders have no reliable market where they can sale their goods. This was reported by fish traders blaming the authority that there are not creating good environment for their products, also the authority is blamed not creating market for fish traders.

Most of the authority reported that some of the SMEs owners are lacking entrepreneurship skills; the interviewed officials reported that lack of skills especially on how to manage business hinders the growth of SMEs.

They lamented on the existence of corruption among government officers who are given authority to supervise, because of the existence of bureaucracy in the government, for instance it can take very long time to get a simple permit. Though there some government officials who are not corrupt but others do ask something little to give permit to fish traders.

**Objective Two: The influence of infrastructure in affecting the fish traders**

Most of respondents recognized the significance of good infrastructure for the survival of SMEs, but they were sad with the presence of unpromising infrastructure around where there is running their business. This was reported by majority of respondents who
said that politicians even government officials have been problem to us. The researcher wanted to know how the presence of infrastructure affects the fish traders, some of the information was provided by the interviewed respondents as follows;

The results concur with literature in terms of small businesses not choosing suitable areas to run their business properly. Pickle and Abrahamson (1990) argued that small businesses fail because they select a site without first making a thorough analysis of the overall location’s potential for the business’s survival and growth.

The researcher observed poor and dirty buildings of markets, slums which are used guest houses for fish buyers or fishers customers. This makes other customers not to go those markets while at the same time traders are selling fish at low price.

Presence of bad roads was observed by the researcher, the researcher observed some cars and trucks facing challenges when going to beaches to load fish. Also the respondents reported the presence of bad roads which makes them to face difficulties when they are transferring fresh fishes. Roads are not reliable; they lead to accidents or spend much time traveling the short distance.

To the other side the government officials reported the presence of good roads which are reliable but they agreed with traders that some roads especially feeder roads and rural based areas like of Igombe are reliable. Most of these roads are under the Municipal Council and not TANROAD. Officials reported that municipal do construct roads but it maintains some due the low fund. This becomes an obstacle to the growth of SMEs as it increases costs of travel, trucks breakdown and low number of customers as most them fail to reach the place; the researcher observed the good example of Mihama areas.

Also most of fish traders reported the absence of good market places; small fish traders reported to fail to reach customers as there is no special market places for selling fish. And available places are not well organized or constructed to accommodate fish businesses; the researcher witnessed this when he observed fish traders at Buzuruga
market selling fish without freezers, other are putting them on the earth’s surface without any protection.

The researcher observed some fishes down with flies; sands and the interviewed respondents said they get loss as their fish sometimes get contaminated with unwanted materials. But other respondents said some of these fish are taken by Café cookers (mama ntilie) and other traders where they fry them.

Concerning power majority of respondents especially who belong to medium enterprise reported to face the power challenge; there is no reliable electricity. Sometimes we use much costs to run generators to free fishes and sometimes they stop production to wait for electricity.

The respondents complained that they were never given any notice regarding the shut-down of electricity, and to make matters worse, most micro-enterprises and small businesses have electricity problems because of the area in which they chose to operate their businesses. In addition, municipalities and government do not appear to take the problems with electricity seriously since they do not keep small business owners informed about the status of electricity operations.

**Objective three: The contribution of entrepreneurs in affecting fish traders as SMEs**

On the other hand the researcher found it important by finding out the contribution of entrepreneurs in affecting SMEs, various information from the interviewed respondents were as follows;

The interviewed respondents proved the existence of great effects of entrepreneurs in SMEs’ prosperity. It was reported that small entrepreneurs do not want to work; they are lazy they open their business so late and close so early. This makes SMEs to fail as the responsible ones are not serious.
The researcher observed and witnessed many fish traders sitting and making stories without paying attention to the customers. This proved that most of fish traders are lazy or they have negligence on business. They do not care the customers hence making failure of SMEs.

Also the researcher observed some entrepreneurs and revealed that lack of creativity among them. It was proved by the researcher that some of the respondents tend to imitate what have been done by their fellows, the lack of differences in goods and services jeopardize the survival of SMEs as entrepreneurs will be creating unnecessary competition.

Furthermore some fish traders especially small one, are ignorant and not well disciplined; they don’t care nor respect their customers. They have poor handling of customers which makes customers turn over, also fish traders especially fishermen are regarded as womanizers because of their habits. And some of the respondents said guest houses around the coast are for commercial sex not guests. This makes fish trading to be seen as bad business hence it is weakened SMEs and entrepreneur in general.

In addition to that the researcher observed the use of abusive language to their customers, this revealed that there is lack of discipline among fish traders and that is why customers are running away from them.

Bad enough most respondents reported the presence of witch craft among the fishermen and traders. They said these people go to witch doctors to be enabled to fish many fishes and to get more customers. It was reported that other kill albinos and take some parts of the body to the witch doctor so that they can win or be competitive in this industry; this was reported mostly by small fish traders and not medium traders such as fish processing industry owners. This makes SMEs to fail because it is given bad image hence negative perception in the society.

The interviewed respondents reported that sometime fish traders are not trusted, because of various problems facing them they fail to bring back debts to financial institutions.
This is a serious problem regarding the grant of credit. It was reported by some of the authority that failure to grant credit has limited initiative of helping entrepreneurs.

Most of the interviewed respondents from fish traders blamed government officials not providing education to them. They continued reporting that most of the government officials are reluctant in providing seminars. The same to officials reported that seminars are not provided in a way it is required due financial constraints.

Mambula (2002) argued that most small businesses from the 32 small firms studied in Nigeria failed because of lack of training and lack of acquired foreign capital to purchase machinery and small parts. Also Pickle and Abrahamson (1990) accept the issues of training those small business owners are not informed about the legal aspects concerning business and failure to do so can result in financial losses or even the failure of business.

On other hand the researcher was interested to know how globalization affects entrepreneur in their process of running their business; it was reported by some of the respondents saying that normally globalization is good and sometimes it is bad for traders. This can be revealed from one of the traders who said that;

Also the entrepreneur reported the way how globalization has created competition among society. They further added that presence of competition has lead failure of some of the SMEs which are delivering services at low quality. Therefore some of the SMEs have affected in one way or another due to competition from other business films.

Kraemer et al (2005) suggests some opportunities which include access to new markets that were previously closed due to cost, regulation or indirect barriers; the ability to tap resources such as labour, capital and knowledge on the world wide basics and the opportunity to participate in global network that have become prevalent in many industries.
They further add challenges come from foreign competitors entering firms, domestic markets and from domestic competitors reducing their costs through global sourcing, moving production offshore or gaining economies of scale by expanding into new markets.

Among of the interviewed reported lack of appropriate technology in business. They further continued saying with the increasing interconnectedness in society we fail to use modern equipment like computers and so on. Also others said business is managed better when at least some technology is used. Without any technology, it is difficult to reach suppliers and customers.

As pointed out by Keasey and Watson (1993), small businesses that do not use new technology are affected adversely by their lack of knowledge and the high opportunity cost of scarce management time in isolating the cash flows pertaining to their projects.

Moreover due to the increased competition among the society the interviewed respondents both agreed that there is difference in the quality of goods. This difference as reported by some of the interviewees is a result of globalization. With this makes some of the SMEs to suffer as they cannot compete in producing quality products.

The researcher asked the interviewed respondents on to do in order to overcome factors affecting the development of SMEs. The entrepreneurs reported that for sure there are some initiatives taken within them, for example they reported that to have joined together in small groups of not less than ten people so that they can be loaned money from financial institutions.

Other respondents reported to increase quality products and ensure access to market of their goods. This was reported by many respondents who argued that quality products and access to market normally matters. They continued saying that presence of these will ensure survival of their business.
Objective four: contribution of education institutions in affecting fish traders as SMEs.

The researcher visited the institution and wanted to for how institution has been providing education in Ilemela; the interviewed officers reported that the institution has been for many years.

Then the researcher interviewed officers of the municipal about the presence of institutions responsible for providing entrepreneurial education; they reported the presence of VETA only. When the researcher visited institution he found that it is providing both formal and informal education; VETA do admit different students with different qualification from standard seven and above. Its aim is to create student with the ability to create jobs and to be self-employed, there is no specific course for fish traders though entrepreneurship course is delivered.

Education which is given to students seems to fail as it is too theoretical, when they go to street they end looking for instead of creating their own ones. They suffer in streets as they face unanticipated challenges like lack of capital and creativity, many taxes and poor infrastructure which they fail to handle.

Furthermore interviewed officers were asked how do the institution help people who are in street with less entrepreneurial education, the officers said they have been linked with other Non-governmental Organization in delivering education and sensitizing to attend various courses offered by VETA. Also with regards to the performance of students who are in streets the interviewed officers said to large extent we are not receiving complaints from the society, hopefully the performance is good.

Moreover the researcher wanted to know how the perception of the society towards the institution. The interviewed officers reported that the society is accepting the contribution of institution especially on delivering education to people. They continued saying that more professionals are provided by the institution and therefore this is beneficial to the society.
When asked how they prepare their students to cope with globalization in relation to science and technology, the interviewed officers reported that they are providing appropriate and relevant education to their students, this education is more practical and theoretical to students. They further said that the institution is buying teaching and learning resources, machines and other relevant materials to students. This is done in order to equip students get relevant knowledge so that they cope with current situation.

5.2 Conclusions

The study aimed at finding out the factors affecting fish traders as the small and medium enterprise in Mwanza city particularly in Ilemela municipal. The findings revealed that fish traders have been conducting this business for some years and therefore they agreed that the sector is providing more employment for many people including women and men.

On other hand fish traders accept some of the initiatives taken by some of the authority in ensuring the survival of the industry, the findings revealed that government’s initiative towards SMEs is still very low due to some of workers failure to fulfill their responsibilities.

For instance it was reported by some respondents blaming government officials asking something else in order to deliver service to traders. Not only that the findings revealed the problem of infrastructure, technology, capital, training and globalization do affect the growth of SMEs. It was revealed that SMEs owners particularly small business lack management skills. The small business often lacks experience and expertise as a results failure of SMEs. Small businesses fail because they are not prepared to handle increased managerial demands as well as poor location of the business sites affects the sector.

The findings proved the existence of great effects of entrepreneurs in SMEs’ prosperity. It was revealed that small entrepreneurs do not want to work; they are lazy they open their business so late and close so early. This makes SMEs to fail as the responsible ones are not serious as poor handling of customers hence makes customers turn over.
Bad enough most respondents reported the presence of witchcraft among the fishermen and traders. They said these people go to witch doctors to be enabled to fish many fishes and to get more customers. It was reported that other kill albinos and take some parts of the body to the witch doctor so that they can win or be competitive in this industry; this was reported mostly by small fish traders not to medium traders such as fish processing industry owners. This makes SMEs to fail because it is given bad image hence negative perception in the society.

With regards to SMEs much effort is required to both governments, SMEs owners in collaboration with other stake holders to ensure the survival of the sector. Recognizing the contribution of SMEs in the economy of the country more education and appropriate policies and by laws need to be implemented and supervised effectively.

5.3 Recommendations

From the findings the researcher pointed some recommendations as far as the research topic is concerned; the following recommendations were outlined;

Government

There is a need for government to provide more proactive support to SMEs in their planning for internationalization, including support in identifying the most attractive, fast-growing internal and external markets.

Recognizing the contribution of SMEs in the economy there is a need of reformulating new policies, laws and by laws. This will help to reduce the challenges facing fish traders in the country.

The government should ensure more education is provided in collaboration with other Non-Governmental organization to SMEs owners. This will create awareness among traders and be able to run their business effectively.
Municipal authority.

Municipal authority should ensure good supervision of laws and by laws on their respective areas. This will create conducive between them and entrepreneurs

Also there is a need to develop knowledge and information resources to guide SMEs through respective department in order to ensure that challenges are addressed adequately.

Entrepreneurs

Build relationships with banks and other key financiers is very important in order to increase investment and trade. This requires entrepreneurs to maintain business ethics in creating opportunities for trading.

Provision of education seminars is very important to entrepreneurs, most of them they don’t have business education. Therefore it important for them to be given education by the government in collaboration with other non-governmental organizations.

The entrepreneurs should consider supportive networking opportunities that exist to build relationships with other professionals or to help connect SME clients with each other to create mutually supportive environments and information channels.

Educational institution

There is a need of more entrepreneur courses to be provided by many institutions to meet the current demand of the society. This will help people particularly young generation to employ themselves and reduce the current situation of unemployment.

Also there Government institutions should collaborate with society and other stakeholders to deliver skills required and education for entrepreneurs. This will rise up understanding of business skills among the fish traders.
5.4 To future researchers

The study was carried out in Mwanza city particularly in Ilemela municipal; it aimed at finding out the factors affecting fish traders as the small and medium enterprise in Mwanza city. In relation to that more studies need to be carried out especially by assessing alternative ways on competitiveness impacts of business among SMEs in the society.

Also more studies should be carried on by comparing one private sector to another so that effective ways of improving SMEs will be addressed effectively.
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Appendix (i)

An interview guide for government officers (Authority)

1. What is your comment on SMEs development in Ilemela municipal?
2. What is your offices’ contribution in development of SMEs?
3. What are policies or by laws have you established to favor the growth of SMEs?
4. What are factors limiting your initiative of helping entrepreneurs?
5. With your experience, what are factors affecting SMEs?
6. What do you do to overcome factors affecting the development of SMEs?
7. How globalization affects SMEs?
8. What do you do to help entrepreneurs to cope with rapid changing globalization?
Appendix (ii)

An interview guide for education institution administrators

1. For how long have your institution been providing education here in Ilemela?

2. What are qualifications to join here?

3. What kind of courses do you offer?

4. How the society perceives your institution?

5. How your institution helps those who are in street with less entrepreneurial education?

6. What is the performance of your students in after being in street?

7. What are you planning to do to help those who are out?

8. How do you prepare your students to cope with globalization in relation to science and technology?
Appendix (iii)

An interview guide for fish traders

1. For how long have you been in this business?
2. Why are you doing this business and not others?
3. What is the challenges facing SMEs?
4. May you tell me how the government helps you?
5. How the infrastructure affects your business?
6. You and your colleague; how are you contributing to the development of SMEs?
7. How having entrepreneurial education may help you in sustaining your business?
8. How lacking entrepreneurial education may affect you in sustaining your business?
9. How education institutions help you?
10. Who are your customers?
11. What challenge do you face in the market?
12. What should be done to solve the problems?