



## **THE ROLE OF ICT BUSINESS INFRASTRUCTURE IN THE PROVISION OF BUSINESS DEVELOPMENT SERVICES TO TANZANIAN SMALL AND MEDIUM ENTERPRISES**

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### **ABSTRACT**

**Purpose:** The study intends to investigate the usage of ICT infrastructures in the provision of Business Development Services to SMEs in Tanzania. Specifically, the paper ascertains constraints to accessing ICT Business infrastructures by SMEs and proposes strategies for improving access.

**Design/Methodology/ Approach:** The study used a mixed method approach, with purposive and simple random sampling, to recruit 28 entrepreneurs and two officials from TANTRADE and BRELA. To collect data, a Likert scale questionnaire with 32 statements was used, and the data was later analyzed using SPSS, where mean and standard deviation were obtained, as well as Cronbach Alpha for content validity.

**Findings:** ICT has increased the value and nature of business operations by SMEs in Tanzania through an increase in the number of customers, increasing sales and reducing costs of operation among others. Also, factors limiting ICT usage have been identified to be, a lack of ICT skills by users, Lack of enough investment in ICT infrastructures by stakeholders and other reasons such as security concerns that entrepreneurs are not sure of their privacy and trust in the internet which was accompanied with high charges of the internet to users.

**Research Limitation:** This study primarily focused on SMEs in Dar es Salaam's urban settings, specifically in the Ilala municipal council.

**Practical Implication:** Improving SMEs' use of ICT will result in increased sales and profitability, as well as improved entrepreneur livelihoods and contributions to national development.

**Social Implication:** The study recommends policy options for improving BDS-related constraints among SMEs, such as improving ICT infrastructure and improving ICT knowledge and skills among users, which will improve local and international business for SMEs.

**Originality / Value/ Novelty:** Given that earlier studies on BDS did not offer comprehensive solutions for SMEs to access Business Development Services and Support, this study also contributes to more innovative and inclusive strategies for empowering urban SMEs. Despite the fact that some of these studies are quantitative, others have only focused on officially recognized businesses, leaving the vast majority of SMEs unattended.

**Keywords:** *Access. BDS. urban-based. SMEs. Tanzania*



## **1.0: INTRODUCTION**

Business development services are non-financial services and products provided to entrepreneurs at various stages of their business needs. These services are primarily aimed at skill transfer or expert advice, as well as training in entrepreneurship and business management, to name a few (Kirumirah, Munishi, & Kajubili, 2021; ILO 2015). Internationally, the field of business support has expanded in tandem with the process of SME development.

Business development services (BDS) are important because they can help entrepreneurs run their businesses more effectively. They are also seen as an important component of government and non-government efforts to create a more hospitable environment for micro and small businesses to thrive (Kirumirah, et al., 2021; Mengstie, 2016). Access to the market, product branding, business formalization, and financial services are examples of such services. ICT has become an important tool in ensuring the availability of business development services (BDS) among SMEs. Indeed, ICT infrastructure facilitates the availability and accessibility of computer equipment, supplies, and services, as well as telecommunications, multimedia, broadcasting, and content, all of which are required for business development. (Kirumirah, et al., 2021; Mengstie, 2016, Munishi, 2022). Furthermore, ICT enables SMEs to participate in the global digital economy, gain access to new markets, supply new products and services, add value to products, change company business processes, increase business performance and productivity, provide the ability to employ new business outlets and maintain competitiveness edge (Apulu, 2012, Ashrafi & Murtarza, 2010). In addition to that, the United Nations emphasizes that the use of ICT enables SMEs to participate in the knowledge economy and provides numerous opportunities to reduce social and economic inequalities, which will assist SMEs in achieving broader development goals.

Recognizing the critical role that ICT infrastructure plays for SMEs, various efforts have been made by both the public and private sectors to introduce ICT business development infrastructure for SMEs in Tanzania. These include, but are not limited to, the adoption of a National ICT policy in 2016, the construction of a National Fibre Optic Cable network known as the National ICT Broadband Backbone (NICTBB), and the goal of making ICT-related services, particularly the Internet, affordable and easily accessible to all Tanzanians. (UNCTAD, 2018; URT 2018).

The existence of various institutions in Tanzania, such as the Business Registrations and Licensing Agency (BRELA), TANTRADE, Tanzania Investment Centre (TIC), and Tanzania Private Sector Foundation (TPSF), makes the use of ICT infrastructures to support SMEs activities possible. Specifically, BRELA has been able to effectively fulfill its main objectives, which include the registration of Companies, Business Names, Trade Marks, and Service Marks, the granting of Patents, and the issuance of Industrial and Group 'A' Business Licenses, through the Online Registration System (ORS) (Nyaisa, 2021). In addition to ORS, the government has introduced the ICT-based Business portal and Business map through TANTRADE in collaboration with the International Trade Centre (ITC), which are critical in connecting Tanzanian SMEs to the global trade help desk. This has made it possible for SMEs to access markets and marketing data that are essential for import and export procedures (Munishi, 2022, UTR 2018).

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On the basis of the aforementioned context, it can be said that ICT infrastructures are essential for providing SMEs with pertinent business development services and thereby supporting business in the nation. Mohsin (2022) claims that 39% of small and medium-sized businesses use social media and internet services as part of their marketing strategy, though little is known in the context of Tanzania. In order to better understand how small and medium-sized businesses in Ilala, Tanzania, use ICT infrastructure for business development services, this study will look into how they do so. Analyse the barriers that prevent Ilala's small and medium-sized businesses from using ICT business development infrastructure and make suggestions for how to enable them to utilize the already-existing ICT business infrastructure to access business development services.

The study's conclusions will generally be helpful to decision-makers and various stakeholders in the fields of ICT Business Infrastructure, Business Development Services, and Small and Medium Enterprise (SMEs). This is crucial because Business Development Services (BDSs) are essential for enhancing start-up SMEs' access to financing, as well as for generating employment, reducing poverty, and ensuring long-term economic development (Mazania & Fatoki, 2011).

## **2.0: LITERATURE REVIEW**

### **2.1. Theoretical Literature**

The theory that guides the study is based on the Diffusion of Innovation.

In 2003, Rogers made changes to the Diffusion of Innovation (DOI) Theory. It is based on how a concept or product gains acceptance and diffuses (or spreads) across a specific population or social system. The five categories in the theory are laggards, innovators, early adopters, early majority, and late majority. Different adapter categories are targeted using these categories. Early adopters are thought leaders who are extremely at ease and open to embracing new concepts. The innovators are the ones who want to try the innovation first. The early majority, who are rarely leaders but do adopt new ideas before the average person, the late majority is skeptical of change and will only adopt an innovation after it has been tried by the early majority. The theory is pertinent to this study because SMEs are always the early majority who adopt ideas before the average person and because ICT is an idea that SMEs are expected to adopt for business facilitation.

### **2.2 Empirical literature**

The International Labour Organization categorizes business development support services and support into three stages, the most crucial of which are those needed during the business idea generation stage and consist of general entrepreneurship education, training on creating appropriate business ideas, and business formalization skills. Second, those necessary for starting a business, include creating a business plan, having management support, keeping proper records, keeping one's family and business separate, and finding financing sources (ILO, 2015). This level also calls for assistance with business formalization, company name or business name registration, TIN, business licenses, and permits (ibid). Support in terms of insurance, costs, and pricing, to name a few. Support for branding and packaging intellectual property rights, such as patents, copyrights, and trade and service marks, comes in third (ILO, 2015).



Here, a focus on international markets is placed alongside intellectual property-based licensing and franchising (ILO, 2015). Only a small number of studies have specifically examined how ICT infrastructures relate to SMEs' access to BDS. First of all, (Apulu, 2012) noted that inadequate ICT infrastructures were one of the barriers preventing SMEs from using BDS through this infrastructure and that this makes it harder for SMEs to compete successfully in global markets. Furthermore, it appears that a lack of knowledge about the existence of various ICT business infrastructures is another barrier to accessing ICT business infrastructure in search of BDS. Despite significant investments being made in ICT business infrastructures and the role they play in facilitating SMEs' access to business development services (BDS), some literature, particularly in Tanzania, confirms that SMEs are still unaware of these infrastructures and thus are unable to use them to access BDS information. In order for SMEs to effectively access and utilize the infrastructure, this literature advises that more awareness and sensitization campaigns should be launched (Nyaisa, 2021; Mengstie, B 2016).

ICT security concerns, on the other hand, are listed as one of the things that prevent SMEs from using different business ICT services. While accessing insecure public networks with their ICT devices, such as computers and mobile phones, where they have stored their personal and organizational information, SMEs may be the target of cyberattacks as either individuals or organizations when using ICT infrastructures (OECD, 2018). These studies suggest dealing with ICT security threats in order to increase user trust and confidence when using ICT facilities to access BDS (Pillay 2016; Sianjase, & Libati, 2016).

Another barrier is that the SMEs lack the financial resources to purchase ICT-related equipment and services, such as computers and internet access, which would make it easier for them to access and use ICT infrastructure to find business development services. Therefore, it is advised that SMEs be given financial support through loan programs and other arrangements so that they can use infrastructure and acquire services. (Pillay 2016; Sianjase, & Libati, 2016).

Another group of studies in some African countries, including Zambia and South Africa, have shown that the lack of business and ICT skills among SMEs, or rather businesspeople, is one of the barriers to accessing and effectively utilizing knowledge and skills through the ICT infrastructure (OECD, 2018). Indeed, these studies indicate that the level of education of SMEs and the adoption of ICT, particularly for general-use ICT and production-integrating ICT, are significantly and favourably correlated (Pillay, 2016). These studies also urge SMEs to receive training on how to use ICT tools and access the internet so they can use their existing ICT business infrastructure to access BDS (Pillay 2016; Sianjase, & Libati, 2016; OECD, 2018).

Another line of research asserts that SMEs are unable to use social media, such as email and websites, Facebook pages, Instagram, Twitter, and WhatsApp, and as a result are unable to access a variety of online business-related information. This is partially caused by a lack of knowledge about social media, as well as a technical and financial inability to use tools like the internet, computers, and mobile phone networks (Munishi, 2022).



The literature mentioned above offers some insight into how business ICT infrastructure affects SMEs' access to BDS. But the situation among SMEs in Tanzania is not adequately covered in the literature. The proposed study will focus on Tanzania, more specifically the BRELLA ORS, the trade portal, and the business map that are all kept up by TANTRADE.

### **3.0: METHODOLOGY**

The study was conducted in Ilala Municipal, Dar es Salaam, Tanzania, because it has the highest concentration of businesses, including small and medium-sized enterprises (SMEs), and it is the centre of all significant economic activity. Dar es Salaam is divided into five municipal districts: Ilala, Temeke, Kinondoni, Kigamboni, and Ubungo (DCC, 2017). The Ilala municipal was included in the study as the primary area with a SME platform.

The research was conducted using a parallel convergent mixed design. Both qualitative and quantitative methods were used to better understand how ICT infrastructure contributes to business development services. Due to their complementarity in terms of their strengths and weaknesses, we decided to combine qualitative and quantitative methods (Creswell, 2014).

The study's sample size was 30 people, two from TANTRADE and BRELA and 28 from selected SMEs. A sample size calculator was used to obtain the sample (Creative Research Systems, 1982). Purposive sampling was used for the key informants' respondents who we knew could provide the necessary information, For the remaining SME representatives, simple random sampling was used. In this study, the questionnaire was the primary data collection tool. The questionnaire had 17 statements with a 5-point Likert scale Munishi's (2022), Likert scale survey was modified to ensure content validity. Three issues were considered: the role of ICT in BDS, factors limiting SMEs' use of ICT in BDS, and strategies for enabling small and medium-sized businesses to access Business development services via existing ICT Business infrastructure. Table 1 displays a description of each issue, a corresponding sample statement, and Cronbach's Alpha. All statements in these factors were graded on a 5-point scale, with 5 representing strong agreement and 1 representing strong disagreement (Mazana, Suero Montero & Olifage, 2019). Table1. The description of the scale items and sample items was adapted from Munishi (2022).





Table 1: Description of the scale items and sample item

| items  | Description   | Cronbach's Alpha |
|--|---|------------------|
| Role of ICT in BDS   | A Likert scale with five statements was adopted from Munishi (2022). It was intended to assess the role of ICT in business development services. Sample statement “ <i>increasing customer base</i> ”   | 0.531            |
| factors preventing your SMEs from adopting and using ICT                                     | A Likert scale with seven statements was adopted from Munishi (2022). It was meant to identify factors limiting ICT adoption and usage. Sample statement “ <i>uncertainty about internet security</i> ” | 0.732            |
| Strategies for enabling small and medium enterprises to access Business development services | A Likert scale with five statements was adopted from Munishi (2022). It was meant to address strategies for enabling SMEs to access BDS   | 0.779            |

### **Procedure and ethics**

The research permission was obtained from the institutions where the data was collected. Prior to beginning data collection, participants' consent was obtained. Participants were given written and verbal explanations of the study's objectives and methodology. Complete anonymity and voluntary participation were promised to every participant.

The quantifiable portion of the questionnaire was analyzed using a quantitative method. Descriptive analysis was carried out using SPSS version 25.0. Using data from closed-ended item responses, information was categorized and entered into the SPSS software.

To obtain variables for the ensuing analysis, mean scores were computed for each of the three objective statements. The study's first research goal looks at the function of ICT infrastructure in SMEs for business development. In order to analyze participant responses, descriptive statistics like mean and standard deviation were used. The second research question looked into the factors preventing your SMEs from adopting and using ICT. Descriptive statistics like percentages mean and standard deviation was applied to achieve this goal. Strategies for making business development services more accessible to small and medium-sized businesses. The analysis was performed manually and went through several stages.

### **FINDINGS AND DISCUSSION**

The findings on demographic composition, as shown in table 2, revealed that males own approximately 60% of the available small and medium enterprises in Ilala municipal, while women own 40% of the available small and medium enterprises. Furthermore, the age presentation revealed that those engaged in this type of entrepreneurship are between the ages of 30-39, followed by those between the ages of 20 and 29, who have joined the business after completing

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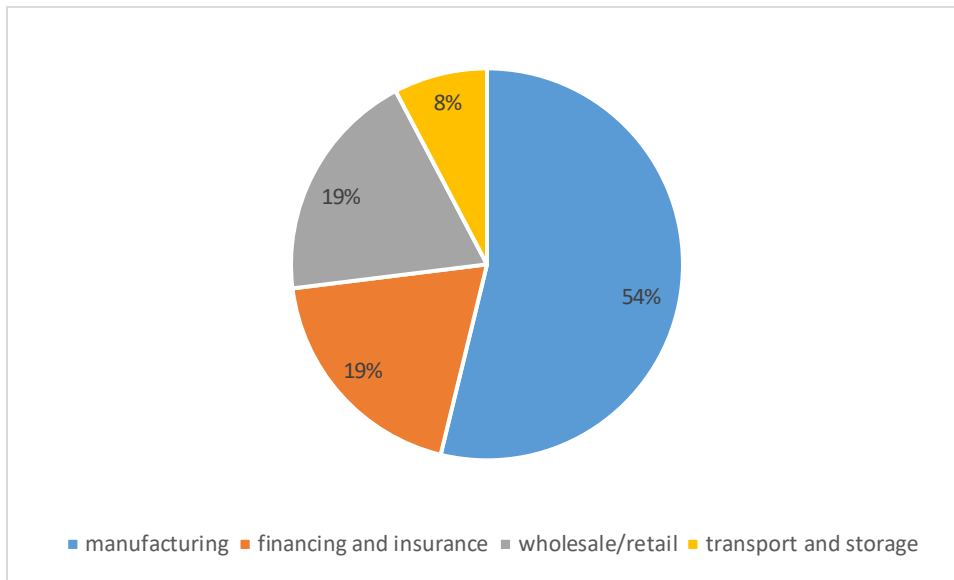
their formal education. The other group consisted of youths aged 18-27, with only 3.3% representing the age group 40-49. Furthermore, the findings show that 26.7 percent of small and medium entrepreneurs have a college degree, 43.3% have completed tertiary education, 26.7% have completed high school, and 3.3% have completed primary education.

The percentages of educated entrepreneurs, particularly those with a bachelor's degree and tertiary education, have been trained by using computers in their course of education, demonstrating that they have a good understanding of ICT and are now taking advantage of entrepreneurship opportunities that exist in society. These findings are supported by the study conducted by Pillary (2016) which acknowledges the adoption of ICT by SMEs is significantly and favourably correlated with their level of education, particularly when it comes to ICT for general use and ICT that integrates into production.

*Table 2: Demographic pattern of medium entrepreneurs In Ilala (n=30)*

|           |                  | Frequency | Percentage |
|-----------|------------------|-----------|------------|
| Gender    | Male             | 18        | 60         |
|           | Female           | 12        | 40         |
| Age       | 20-29            | 11        | 36.7       |
|           | 30-39            | 18        | 60.0       |
|           | 40-49            | 1         | 3.3        |
| Education | high school      | 8         | 26.7       |
|           | Tertiary College | 13        | 43.3       |
|           | Bachelor         | 8         | 26.7       |
|           | primary          | 1         | 3.3        |
|           | Total            | 30        | 100.0      |

The study findings on the nature and type of business that were undertaken revealed that manufacturing led the way with 54% of urban-based enterprises, followed by other sectors such as financing and insurance, wholesale and retail, transport and storage, and food import and export.



*Figure 1: Type of business owned by entrepreneur*  
 Source: field data, 2022

According to the field findings, 80% of the entrepreneurs employed fewer than ten people, while 20% employed between 10-49 people as shown in table 3. This indicates that there is still a gap in the private sector's employment provision. Concerning the level of awareness and utilization of ICT infrastructure among employees in the sampled SMEs, findings show that many employees are aware of the importance of ICT in running the business; however, the majority lacks sufficient knowledge on the best way to deploy technology in business activities; thus, there is a need for capacity building among SMEs regarding the awareness and utilization of ICT business development services (BDS) infrastructures to enhance their competitiveness. These findings back up previous research (Kirumirah, et al., 2021; Mengstie, 2016) which purported that, business development services (BDS) are important because they can assist entrepreneurs to run their businesses more effectively through the more enabling environment for micro and small enterprises to flourish.

*Table3: Number of persons engaged in your firm*

|       |             | Frequency | Percentage | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|------------|---------------|--------------------|
| Valid | less than10 | 24        | 80.0       | 80.0          | 80.0               |
|       | 10-49       | 6         | 20.0       | 20.0          | 100.0              |
|       | Total       | 30        | 100.0      | 100.0         |                    |

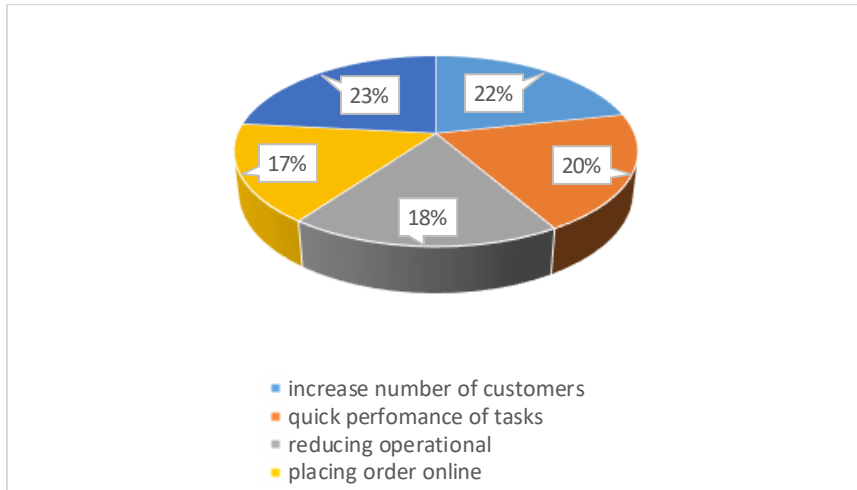
*The use of ICT Infrastructure for Business Development services among small and medium enterprises in Ilala*

The results indicate that ICT has played a significant role in changing the business environment in many countries Tanzania being one of them. Such roles include increasing efficiency, simplifying tasks, increasing customer base, and online ordering from suppliers among others. The figure





below depicts the extent to which ICT has played a role in making sure that small and medium enterprises excel in their business whether locally or internationally.



*Figure 2: The role of ICT BDS in Small and Medium Enterprises*  
 Source: Field data, October 2022

### Factors limiting the ICT usage by SME's

The insight into the perceived extent of ICT usage by small and medium enterprises and different indicative perception standing points are presented in Table 4. The findings proved that the IT skill level was too low to match the speed of change in technology. The results support the literature by (OECD 2018), on low levels of skills in utilization and access to business development infrastructure. Moreover, despite the role played by ICT in trading activities still security concerns have taken a big proportion of responses from the population. The results are supported by the literature by (Pillay 2016; Sianjase, & Libati, 2016) with similar results on security concerns that reduce the confidence of users in ICT services. Also, other factors and reasons that limit ICT usage included; internet costs being too high, the expense of ICT services, and uncertainty about internet security.

*Table 4: Factors limiting ICT adoption and usage for your company*

|       |   | Frequency | Percentage | Valid Percent | Cumulative Percentage |
|-------|---|-----------|------------|---------------|-----------------------|
| Valid | Lack of awareness about the benefits of ICT | 2         | 6.7        | 6.7           | 6.7                   |
|       | Employees' IT skills level is too low       | 8         | 26.7       | 26.7          | 33.3                  |
|       | Security concerns                           | 8         | 26.7       | 26.7          | 60.0                  |
|       | ICT is too expensive                        | 3         | 10.0       | 10.0          | 70.0                  |



|   |    |       |       |       |
|---|----|-------|-------|-------|
| ICT applications not tailored to the way we do business | 1  | 3.3   | 3.3   | 73.3  |
| Uncertainty about Internet security                     | 3  | 10.0  | 10.0  | 83.3  |
| Internet cost is too high                               | 5  | 16.7  | 16.7  | 100.0 |
| Total   | 30 | 100.0 | 100.0 |       |

Source: Field data, October 2022

***Strategies for enabling small and medium enterprises to access Business development services through the existing ICT Business infrastructure in Tanzania***

Most of the service provider needs to be emphasized by using various strategies for users to understand its benefit. Offering ICT adoption training and consulting services, increasing public awareness of the benefits of using ICT, investing in ICT infrastructure, Trust, confidentiality, and consumer safety and creating the appropriate legal and regulatory framework to ensure security are all methods used by SMEs to promote the adoption and usage of ICT business development services. In general, all these strategies can be summarized in table 5.

Table 5: Strategies used to ensure ICT usage by the SMEs

|   | N  | Minimum | Maximum | Mean   | Std. Deviation |
|---|----|---------|---------|--------|----------------|
| Investing in ICT infrastructure   | 30 | 4.00    | 5.00    | 4.2000 | .40684         |
| Building the right legal and regulatory framework to ensure security, trust, privacy, and consumer protection | 30 | 2.00    | 5.00    | 4.3000 | .65126         |
| Providing tax incentives for enabling tools e.g. the Internet   | 30 | 2.00    | 5.00    | 4.6333 | .66868         |
| Providing more awareness of the benefits of using ICT   | 30 | 4.00    | 5.00    | 4.2667 | .44978         |
| Providing ICT adoption training and consulting services   | 30 | 4.00    | 5.00    | 4.7000 | .46609         |
| Valid N (list wise)   | 30 |         |         |        |                |

Source: Field data, October 2022



## **CONCLUSION**

The conclusion is based on the findings of the study. The study managed to address the three specific objectives clearly. The role of ICT has been observed in business through an increase in the number of customers, increase sales, reducing costs of operation among others. However, on factors limiting ICT usage, lack of ICT skills by users has been found to be the main problem encountered by most SMEs, Lack of enough investment in ICT infrastructures by stakeholders and other reasons such as security concerns that entrepreneurs are not sure of their privacy and trust in the internet which was accompanied with high charges of the internet to users.

## **Recommendations**

The following are the recommendations for the improvement of ICT usage by SMEs; Increasing awareness level on the benefit of using ICT in business development services (BDS) for the betterment of future business performance. This is very crucial in the current business operations as many ventures trade locally and internationally has decided to use ICT business infrastructure as a cheap way to register and operate other business activities. This has reduced unnecessary costs and time loss when dealing with issues that require immediate attention. Also, strengthening cyber laws and taking appropriate measures for individuals with cybercrimes creates confidence in entrepreneurs regarding the safety of their business, financial data, and others that require privacy.

Increasing training and insisting on the usage of ICT infrastructures can be well undertaken by the collaboration of both stakeholders who are willing to support the government's efforts to reduce unintended bureaucracy and complicated formalities and improve Tanzania's business environment and thereby encourage many investors in Tanzania's Business sector.

Strengthening ICT curricula at higher learning and tertiary education may enhance the adoption and usage of ICT business infrastructures and promote the business sector in the country.

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