

**MOSHI CO-OPERATIVE UNIVERSITY**

**BUSINESS DYNAMICS AND LIVELIHOOD OUTCOMES OF  
MICRO AND SMALL ENTERPRISES OWNERS: EVIDENCE FROM  
TAILORING ENTITIES IN MOSHI MUNICIPALITY, TANZANIA**

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**BY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE AWARD OF MASTER OF BUSINESS  
MANAGEMENT OF MOSHI CO-OPERATIVE UNIVERSITY**

**NOVEMBER, 2022**

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I, **EVALINE JOSEPH MNKENI**, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other higher learning institution for a similar or any other academic award.

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**CERTIFICATION**

The undersigned certify that they have read and hereby recommend for acceptance by the Moshi Co-operative University a Dissertation titled “Business dynamics and livelihood outcomes of Micro and Small Enterprises’ owners: Evidence from Tailoring Entities in Moshi Municipality, Tanzania” in partial fulfilment of the requirements for the award of Master of Business Management of Moshi Co-operative University.

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## TABLE OF CONTENTS

DECLARATION AND COPYRIGHT .....	i
CERTIFICATION .....	ii
ACKNOWLEDGEMENTS .....	iii
TABLE OF CONTENTS .....	iv
LIST OF TABLES .....	vii
LIST OF ABBREVIATIONS AND/ OR ACRONYMS .....	viii
ABSTRACT .....	ix
CHAPTER ONE.....	1
INTRODUCTION .....	1
1.1 Background to the Study.....	1
1.2 Statement of the Problem.....	3
1.3 Research Objectives.....	5
1.3.1 Main research objective .....	5
1.3.2 Specific objectives .....	5
1.4 Research Hypotheses .....	5
1.5 Significance of the Study .....	5
CHAPTER TWO.....	7
LITERATURE REVIEW .....	7
2.1 Definition of the Key Terms .....	7
2.1.1 Competition.....	7
2.1.2 Access to Finance.....	7
2.1.3 Livelihood Outcomes .....	7
2.1.4 Tailoring Business.....	7
2.1.5 Micro and Small Enterprises .....	7
2.1.6 Business Dynamics .....	8
2.2 Theoretical Literature Review .....	8
2.2.1 The Porter’s Economic Theory .....	8

2.2.2 The Sustainable Livelihood Approach (SLA).....	9
2.3 Empirical Literature Review.....	10
2.3.1 Technology and Tailoring Business Owners Livelihood.....	10
2.3.2 Access to Finance and Tailoring Businesses Owners' Livelihood .....	11
2.3.3 Competition and Tailoring Business Owners Livelihood.....	12
2.4 Research Gap .....	14
2.5 Conceptual Framework.....	14
CHAPTER THREE .....	16
RESEARCH METHODOLOGY .....	16
3.1 Research Design .....	16
3.2 Geographical coverage .....	16
3.3 Population, Sample and Sampling strategies.....	16
3.3.1 Population .....	16
3.3.2 Sample Size.....	17
3.3.3 Sampling Procedures.....	17
3.4 Data and Data Collection Methods.....	18
3.4.1Types of Data and Sources.....	18
3.4. 2 Data Collection Methods.....	19
3.5 Validity and Reliability of data.....	19
3.5.1 Data Validity .....	19
3.5.2 Reliability of data.....	20
3.6 Data Analysis.....	20
3.7 Ethical Consideration.....	23
CHAPTER FOUR .....	24
FINDINGS AND DISCUSSION .....	24
4.0 Overview.....	24
4.1. Demographic Characteristics of Respondents .....	24

4.2 Effects of Technology on livelihood Outcome.....	26
4.3 Effect of Access to Finance on Livelihood Outcomes .....	30
4.4 The effect of Competition on Livelihood Outcomes .....	32
4.4.1 Pricing Competition .....	32
4.4.2 Standardised Products .....	34
4.4.3 Competition from Cheap Imports .....	35
4.4.4 Innovations.....	37
CHAPTER FIVE.....	42
SUMMARY, CONCLUSION AND RECOMMENDATIONS .....	42
5.1 Overview.....	42
5.2 Summary of the Major Findings.....	42
5.2.1 Effects of Technology on Livelihood Outcomes .....	42
5.2.2 Effects of Access to Finance on Livelihood Outcomes .....	43
5.2.3 Effects of Competition on Livelihood Outcomes .....	44
5.3 Conclusion .....	45
5.4 Recommendations.....	45
5.5 Areas for Further Studies.....	46
REFERENCES .....	47
APPENDICES .....	54



**LIST OF TABLES**

Table 1 : Reliability Test Results .....	20
Table 2 : Variables and unit of measurements .....	22
Table 3 : Demographic Characteristics of Respondents .....	25
Table 4 : Pearson's Correlations Results.....	26
Table 5 : Model summary.....	28
Table 6 : Technological factors .....	29
Table 7 : Model summary.....	30
Table 8 : Effects of Access to Finance .....	30
Table 9 : Pricing Competition .....	33
Table 10 : Product Competition .....	35
Table 11 : Competition from Cheap Imports .....	36
Table 12 : Competition from Innovations .....	37
Table 13 : Effects of competition .....	39

**LIST OF ABBREVIATIONS AND/ OR ACRONYMS**

<b>DFID:</b>	Department for International Development
<b>DRPS:</b>	Directorate of Research and Postgraduate Studies
<b>EU:</b>	European Union
<b>ICT:</b>	Information and Communication Technology
<b>ILO:</b>	International Labour Organization
<b>MBM:</b>	Master of Business Management
<b>MMC:</b>	Moshi Municipal Council
<b>MOCU:</b>	Moshi Cooperative University
<b>MSE:</b>	Micro and Small Enterprises
<b>RAS:</b>	Regional Administrative Secretary
<b>SACCOS:</b>	Saving and Credit Cooperative society
<b>SIDO:</b>	Small Industries Development Organisation
<b>SLA:</b>	Sustainable Livelihood Approach
<b>TIN:</b>	Tax Identification Number
<b>TRA:</b>	Tanzania Revenue Authority
<b>URT:</b>	United Republic of Tanzania
<b>USA:</b>	United States of America
<b>VICOBA:</b>	Village Community Banking

## ABSTRACT

This study is assessed business dynamics and livelihood outcomes of micro and small enterprises owners: evidence from tailoring entities in Moshi Municipality, Tanzania. One hundred and sixty five (165) tailoring businesses operating in Moshi Municipality were selected as a sample size. A descriptive research design was used with a mixed research approach where both quantitative and qualitative data were collected. Data was collected through self-administered questionnaires for 165 respondents as the sample size and 5 key informant interviews using a key informant interview guide. Quantitative data was summarised and being presented in tables, frequencies, mean scores and percentages tables. The study found that, technological factors such as cloth design and online promotion were statistically significant since  $p < 0.05$  influencing owners' livelihood outcome while advanced tailoring machines and rate of change of technology were not statistically significant on livelihood outcome since  $p > 0.05$ . The findings indicated that, four factors such as right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners' livelihood outcome since  $p < 0.05$ . Only one factors that is availability of access to capital was found not statistically significant influencing tailoring business owners' livelihood outcomes since not statistically significant since  $p > 0.05$ . Finally the study found that, cheap imports, second hand clothes, innovations and pricing were statistically significant influencing tailoring business owners' livelihood outcomes since the  $p < 0.05$  while standardised products was not statistically significant influencing livelihood outcomes in study area since  $p > 0.05$ . The study concluded that, technological factors, access to finance factors and competitive environment factors (cheap imports, second hand products, innovations and pricing) are significant factors influencing tailoring business owners' livelihood outcomes in the study area. The study recommends that, since technological factors such as advanced machines were not statistically significant in study area due to inability to access it, government through Ministry of Trade in collaboration with SIDO and Microfinances Institutions and other development stakeholders should build capacity to tailoring business owners to access advanced machines so as to improve their business performance which ultimately improves livelihood outcomes.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the Study

Throughout the world firms in various sectors of economies are facing dynamics which facilitates, obstruct and impede their operation (Zaki and Rashid, 2016; Klonaridis and De Klerk, 2017; Dvorsky *et al.*, 2018; Oláhet *et al.*, 2019). As a result these business environments hamper their operation and accomplishment of strategic objectives and goals for expansion (Meyer and Synodinos, 2019). Some of the factors that hinder the operations of companies around the world include limited access to finances, changes in the political and regulatory framework, fierce competition, dynamism in consumer needs and wants, managerial skills gaps, corporate governance challenges amongst others (Ribeiro-Soriano, 2017; Sadaf *et al.*, 2018; Meyer, 2018)

Micro and Small Enterprises (MSEs) in the tailoring industry are directly linked to clothing which is one of the basic requirements after food, shelter and education (Malembeka 2019). Consequently, it is commonly assumed that the clothing and apparel industry should constantly grow and expand as the population grows (Mahwera, 2019; Abernathy, 2015). Taking the premises from the law of demand and supply, as the population around the world rises, so should the demand for clothing and apparel products, which implies that the tailoring industry should be moving in the same direction and hence affect the livelihood of the owners too (Akoh, 2020; Zhao *et al.*, 2020; Strabhe, 2017). As a result of expansion in the demand for clothing products, there has been intense competition in the market which has troubled firms within the industry (Strabhe, 2017).

Countries such as France and Italy, MSEs tailoring companies had to go through an innovative process for them to operate and expand (Zhao *et al.*, 2020). These firms in the respective countries have continued to become creative in their operations in order to beat the wild competitive business environment which has been a common phenomenon (Akoh, 2020). To acquire a substantial market share which leads to revenue growth, profitability and sustainability of operations, tailoring companies around the world have had to differentiate their products, make them unique and

distinct and embrace state of the art in marketing and distribution channels so as to effect the owners' livelihood through increase in assets, activities and capabilities (Zhu *et al.*, 2021). Differentiation for tailoring companies seeks to match customer needs and wants through the provision of products that offer value and benefit to the consumer with different products (Su *et al.*, 2021).

Sub-Saharan Africa has had different features of being late in developing MSEs for tailoring in the past decades. Afterward, the tailoring industry trailed in its operations and expansion compared to other continents (Altenburg *et al.*, 2020). Huge developments in the tailoring industry though have been seen in the 21<sup>st</sup> century in terms of operation and expansion in Africa. Countries such as South Africa, Nigeria, and Ghana are prominent in the number of tailoring companies (Natrass, and Seekings, 2018). The continent has experienced substantial growth and expansion in the tailoring industry primarily driven by the demand for smart, innovative and exceptional dressing codes for the young population. Also, as the income levels for many economies in the African countries continue to improve, there has been an increase in the demand for tailored, unique and innovative dressing and outfit (Oza and Hill, 2017).

Livelihood outcomes in the tailoring businesses refers to individuals, households or groups efforts aiming at making a living or attempting to meet various needs while coping with uncertainties and responding to new opportunities (Zaman *et al.*, 2021; Dimaunahan, 2019). Livelihood include assets (natural, physical, human, financial and social), activities and capabilities that is access to assets mediated by institutions and social relations (Ogbu, 2020, Mchopaet *al.*, 2018) which together regulate the living gained by the individual or household touched by the business; thus influencing livelihood outcomes of the corresponding household or groups. For that matter, livelihood outcomes are explained to include increased income, improved well-being, reduced vulnerability to economic shocks, improved food security and more sustainable use of resources related to the normal life of people (Adego, 2021). In this study, livelihood outcomes will be explained to cover business and household assets ownership (house, land, tailoring machines) and total cash savings. Therefore, this study intends to assess the effects of business dynamics and livelihood outcomes of micro and small enterprises owners in Moshi Municipality, Tanzania. In this

study, it was hypothesised that tailoring business dynamics is not related to livelihood outcomes in the families of the business owners.

MSEs in the tailoring sector in Tanzania are labour intensive with potential for high value addition (Kapinga *et al.*, 2018). Tanzania has a growing demand for improving the industry with relatively low value addition, thereby creating better paying jobs and furthering the industrialisation process (Malembeka, 2019). Furthermore, to revolutionise the Tanzanian tailoring industry, technological progress and innovation is required. The sector still has unmet technology demand for the tailoring firms which are still operating with manual or semi-automatic machineries (Shepherd *et al.* 2021; Malembeka, 2019). Likewise, the main research and development activities are on the lower end of the technological ladder (Shepherd *et al.*, 2021; Kapinga, 2018).

Thus, the tailoring industry in Tanzania is limited in terms of size and the products it offers, and it lacks experience in manufacturing garments for export markets compared to many other African countries like Nigeria, Congo, Ghana, and Kenya a few to mention (Nyingo, 2020). In global perspective, Tanzania's clothing exports are modest but its exports of knitted clothing are growing as textile groups in the country invest in knitting capacities which leads to improve in owners' livelihood (Pasape, 2018; Nchalala *et al.*, 2022). Tanzania has also caught the eye of foreign investors and several Tanzanian tailoring companies have ambitious growth projects to make the sector a reality (Taifa and Lushaju, 2020).

## **1.2 Statement of the Problem**

Around the world, business dynamics in the tailoring industry has been a common phenomenon mentioned by scholars which affects livelihood of owners in terms of capabilities (Su *et al.*, 2021; Akoh, 2020). In the Africa context, the tailoring industry is even faced with more serious problems ranging from technological advancement, lack of capital and inadequate markets for the products (Altenburg *et al.*, 2020). As a result, some strategies like differentiation for tailoring companies which seeks to match customer needs and wants through the provision of products that offer value and benefit to the consumer with different products are used (Su *et al.*, 2021

From the fifth phase of the political regime in the year 2015, Tanzania announced her intentions of becoming an industrialised state. With the spirit of industrialisation,

Tanzania has been investing efforts on the improvement of small scale tailoring industries as an inclusive measure of ensuring everyone participates in the economic growth and as a life changing vehicle (Mayala, 2020). However, there is a very slow improvement of tailoring business owners' activities and capabilities that does not cope with the emerging business dynamics which might be attributed to factors such as low capital, unskilled managerial personnel, poor marketing strategies a few to mention hence poor livelihood outcomes (Mayala, 2020; Taifa and Lushaju, 2020; Mahwera, 2019). Some studies indicated that, tailoring industry has been growing in Tanzania even though statistical evidence of business growth and livelihood outcomes of the industry seem to be scanty (Nchalala *et al.*, 2022; Taifa and Lushaju, 2020; Malembeka, 2019). Tailors have been experiencing petty activities, low education, poor housing and inability to possess high value assets such as land, advanced production equipment and motor vehicles. Though, tailoring industry has been mentioned as an important contributor to the economic growth of the country through employment creation especially to youth and women (Malembeka, 2019).

Furthermore, studies in the tailoring industry such as Klonaridis and De Klerk (2017); Dvorsky *et al.* (2018); and Meyer and Synodinos (2019) focused on factors affecting growth of MSEs industries while Oláhet *al.* (2019), Nabiet *al.* (2018) Momani (2017) and Littlewood and Holt (2018) focused on impact of SMEs on owners' livelihood. Also, Ong'wen, (2017) focused on the external environment factors and internal factors. Yet, all these studies were done in other parts of the world which differs from tailoring entities particularly in Moshi Municipality, Tanzania. It is from this background that the current study sought to fill the gap that has been left out by the explained studies by assessing the business dynamics and livelihood outcomes of micro and small enterprise owners in Moshi Municipality, Tanzania.

## **1.3 Research Objectives**

### **1.3.1 Main research objective**

The main objective of the study was to assess business dynamics on livelihood outcomes of micro and small enterprises in Moshi Municipality, Tanzania.

### **1.3.2 Specific objectives**

Specifically this study aims to:

- i) Examine the effects of technology on livelihood of tailoring business owners' in Moshi Municipality.
- ii) Investigate the effect of access to finance on livelihood of tailoring business owners' in Moshi Municipality.
- iii) Determine the effect of competition on livelihood of tailoring business owners' in Moshi Municipality.

## **1.4 Research Hypotheses**

- i) HO<sub>1</sub>: Technology does not have significant effects on tailoring business owners' livelihood in Moshi Municipality.
- ii) HO<sub>2</sub>: Access to finance does not have significant effects on tailoring business owners' livelihood in Moshi Municipality.
- iii) HO<sub>3</sub>: Competition does not have significant effects on tailoring business owners' livelihood in Moshi Municipality.

## **1.5 Significance of the Study**

The findings of the study are directed to contribute to the body of knowledge in the field of tailoring business in the country and other countries with similar or related situations.

The findings of this study provide a point of reference for future researchers and academicians to benchmark with their findings.

Likewise, the findings of the study provide a deeper insight to the policy makers and tailoring business owners' livelihood and prospective investors in the tailoring industry. For that matter, the study is in line with the Tanzania Vision 2025 which



among other things put forward the development agenda for the country through industrialisation to enhance livelihood of Tanzanians.

Furthermore, since the study intended to assess business dynamics in relation to owners' livelihood, growth of tailoring industry within Moshi Municipality, the findings will help owners to overcome the challenges encountered in running and managing their tailoring businesses with intentions to grow and benefit them to improve their livelihood outcomes.

Equally important, this study is a partial requirement for the award of a Master Degree in Business Management (MBM) of the Moshi Co-operative University (MoCU).

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Definition of the Key Terms**

##### **2.1.1 Competition**

In this study, competition is defined as the state of sharing customers with other firms in the tailoring business.

##### **2.1.2 Access to Finance**

According to Bollaert (2021), access to finance is the ability of individuals or enterprises to obtain financial services, including credit, deposit, payment, insurance, and other risk management services. In this particular study, access to finance is defined as the ease of tailoring business owners to access funds in the form of credit facilities from financial institutions including microfinance institutions like the Savings and Credit Cooperative Societies (SACCOS) to enhance tailoring businesses so that in turn livelihood outcomes of business owners is improved.

##### **2.1.3 Livelihood Outcomes**

Livelihood outcomes refers to changes in one's life or society to include more income, increased well-being, reduced vulnerability, improved food security, more sustainable use of the natural resource base, and recovered human dignity, between which there may again also be conflicts (Blundo-Canto *et al.*, 2018). In this study, livelihood outcomes were used as positive impacts of tailoring entities to owners' life and their businesses to include assets, activities and capabilities.

##### **2.1.4 Tailoring Business**

Tailoring is the art of designing, cutting, fitting, and finishing clothes. The word tailor comes from the French *tailleur*, to cut (Salameh and Bass, 2019). In this study, tailoring business is referred to as the art of small and micro business operators to cut, fit and do finishing for clothes.

##### **2.1.5 Micro and Small Enterprises**

In the context of Tanzania a micro enterprise is defined as a firm with fewer than five employees and a number of machinery being less than 5 whereas a small firm is a firm with 5 to 49 employees with a number of machinery between 5 and 10 (URT,

2017). In this study, the definition of micro and small enterprises in Tanzania is adopted for the tailoring businesses in Moshi Municipality.

### **2.1.6 Business Dynamics**

Business dynamics are strategies for improving the accuracy, timeliness, coverage and integration of data that are used in construction of aggregate of economic activities (Ding *et al.*, 2019). Business dynamics are the means of characterising important aspects of a business and its current state of operations. Each element leading to a complete picture of a business in terms of its strengths, weaknesses, opportunities, threats and a sense for the likely trajectory of the business. In this study, three elements were looked upon to include technology, access to finance and competition on how it affects owners' livelihood in Moshi Municipality.

## **2.2 Theoretical Literature Review**

### **2.2.1 The Porter's Economic Theory**

The Porter's economic theory was advocated by Michael Porter (1979) which gives an understanding that for companies to be competitive, must constantly improve the operational effectiveness of their activities, while at the same time must seek tasteful and not imitative strategic positions. The theory suggests that countries can create new factor advantages for themselves, such as a strong technology industry, skilled labour, and country's economic support by the government. The Porter theory is represented by four points that represent four interrelated determinants that Porter theories as the deciding factors of national comparative economic advantage. The four factors include firm strategy, structure and rivalry; related supporting industries; demand conditions; and factor conditions. These can be termed as Porter's Five Forces model of business strategy. The implicit assumption underlying the Porter's theory is that firm competitiveness can be extended to country competitiveness.

Porter's theory has been criticised for its imperfect view as it neglects some issues also it has not been subjected to detailed empirical testing. The model's application is flawed especially due to lack of depth in culture, history and multinational activity. In this study the theory provides the economic reflections towards understanding the underlying factors influencing performance among MSEs in tailoring businesses aiming at improving owners' livelihoods.

### **2.2.2 The Sustainable Livelihood Approach (SLA)**

The SLA was developed by DFID (2001); the approach advocates (the assumptions) that, there are three insights into poverty underpinning this approach. The first is the realisation that while economic growth may be essential for poverty reduction, there is no an automatic relationship between the two since it all depends on the capabilities of the poor to take advantage of expanding economic opportunities as supported by Kunze *et al*, (2019). Secondly, there is the realisation that poverty as conceived by the poor themselves is not just a question of low income, but also it includes other dimensions such as bad health, illiteracy, lack of social services, etc., as well as a state of vulnerability and feelings of powerlessness in general. Finally, it is recognised that the poor themselves often know their situation and needs best and must therefore be involved in the design of policies and project intended to better their livelihood. Therefore, in understanding tailoring business owners' livelihood outcomes it is important to understand how micro and small enterprises utilise the livelihood capabilities and assets to achieve the desired livelihood outcomes in terms of sustainable use of resources, increased household income, reduced vulnerability, empowerment and ownership of household assets as qualified by DFID (2001). Thus, the study is focused on understanding how dynamics in tailoring businesses influence the livelihood outcomes of the business owners.

The two theories have been used together as each one of them serves a different purpose. The Porter's Economic Theory in this study the theory provides the economic reflections towards understanding the underlying factors influencing performance among MSEs in tailoring businesses aiming at improving owners' livelihoods while the SLA is used to understanding how dynamics in tailoring businesses influence the livelihood outcomes of the business owners in the study area.

## **2.3 Empirical Literature Review**

### **2.3.1 Technology and Tailoring Business Owners Livelihood**

Kimathet *et al.*, (2019) with an objective of exploring the general extended technology acceptance model for e-learning approach on student's usage intention on e-learning system at the University of Dar es Salaam using descriptive statistics. Using a sample size of 356 respondents he found that, acknowledge technological changes promote the automation of businesses. For example, the tailoring machine industry, technology may provide a flexible method of adapting to changing styles, fabrics and sizes although some important results have emerged as the development in fabric evaluation but still there are major obstacles present in the automation of the stitching fabrics. The search for improved competitiveness increases the rise of new methods in designing, quick response, quality and service and provides greater flexibility by motivating the investors in the sector.

Likewise, Atiase *et al.*, (2020) examined the emergence and strategy of tech hubs in Africa: implications for knowledge production and value creation using a sample of 703 respondents in selected countries in Africa; by using a correlation analysis they found that, apart from the cost and greater accessibility of the technology for tailoring, there is an overall impact on the clothing technology which strengthens the competitiveness of larger companies at the expense of micro and small scale firms. New technologies have brought significant change and enhanced economies of scales in the tailoring industry with an implication of livelihood outcomes. Design, cutting and marker making can be handled with the use of the most modern equipment to increase production and enhance revenue for the businesses and owners. In case of woollen goods, cutting can be integrated directly into the fabric quality control process. Sewing and related operations are framed into small units known as satellite units wherever the availability and cost of labour are more favourable.

Furthermore, Baba (2019) assessed the market drivers of tailoring industry technology using a sample size of 289 with a logistic regression model include the greater importance on the design, innovative fabrics, quick response, quality and flexibility. The study found that, retailing is more concentrated in the global fashion market which is an advantage to entrepreneurs venturing in the tailoring business

taking all other things constant. Mass merchandisers extend their involvement and relationships with supplier's right back to fabric, fibres and yarns as important raw materials in the production process. The trading house system binds the number of stages of clothing manufacturing together with retailing of the products. Currently such companies may use electronic data interchange as a core technology for building and managing their supply chains as also found by. The requirement for qualities such as sizing and fit, coloration, patterning establishes the interest in new fabric and garment styles. Further, this study acknowledge that, in Africa, countries like Nigeria, Ghana, South Africa and few others are moving fast to adopt the technology in the tailoring industry. In this study, measures of the level of technological change will be considered in terms of the currently used technologies that bring about greater benefits to the businesses and enhance owners' livelihood.

### **2.3.2 Access to Finance and Tailoring Businesses Owners' Livelihood**

Accessing and using the right amount of capital for growth and expansion has been a major challenge and problem for organisations worldwide. Daovisan and Chamaratana (2019) define capital or finance as the monetary resources that are used to fund the start-up, expansion or wealth generation for a firm. Based on that, no business can grow or exist without the obligatory resources in the form of capital. Thus, for an entity to achieve its set goals and objectives, it must have capital in its possession.

Likewise, Seet *et al*, (2018) analysed the association between access to finance and tailoring firm in Asia using a sample size of 800 respondents, with descriptive statistics, they found that, deficiency in capital and financial resources has remained a long standing encounter for many firms in Asia which at the end affects livelihood outcomes of the entrepreneurs in these businesses. Additionally, the most binding obstacle to growth and expansion of tailoring firms has been access to the necessary and requisite financial resources for them to sustain growth and impacts on owners' livelihoods. These suggestions are reinforced by poverty alleviation theory which hypothesises that low income individuals or the poor are often incapable to start and grow their businesses and enhance their livelihood due to deficiency of finances.

Wu *et al*, (2018) in their study using a case study of three (3) banks utilising a qualitative approach analysed the access to finance and firm growth noted that access

to the right amount of financial resources remains a major obstacle for tailoring firms in China. The study findings indicated that funding for tailoring businesses has remained to be the most outstanding and prevalent problem that continues to face the industry in China even though much more efforts are made by the government to support especially the micro and small entrepreneurs in the industry. The process of collecting, merging and gathering the right amount of financial resources has remained to be a major challenge for most firms even after they have been started and being in operation.

Likewise, Chowdhury (2018) analysed the effect of micro finance loans on youth and business development in Asia with a sample size of 367 respondents utilising a descriptive research approach and correlation coefficients as the analytical models found that, access to microfinance loans enhanced the growth of existing youth firms and individual businesses thereby replicating into their lives. Additionally, it led to the formation of new businesses around the big cities. Consequently, the study findings indicated that access to finance was a major limitation to growth of youth led businesses and their livelihoods. Though this study focused on youth led business, the findings resound with the purpose of this particular study. This study proposes that access to finance is a main difficulty to growth of tailoring industries in Tanzania as evidence indicates that growth of this industry may be not moving fast as expected so that business owners can benefit more.

### **2.3.3 Competition and Tailoring Business Owners Livelihood**

Jin and Shin (2020) with an objective of an analysis of the factors that influenced growth of retail tailoring industry using a desktop literature review research methodology for the period of 2009 to 2019. The study found that small tailoring businesses market in rural and urban centres in Nigeria and other third world countries in Africa, are affected by cheap imports especially in textile where second hand clothes are imported and become substitute products. Small business ventures in the tailoring sector are good examples that face stiff competition from these imported readymade garments and second hand clothes. A market share like that of tailoring and dress-making enterprises is drastically reduced by imported clothes despite being relatively and considerably small and affects the livelihood outcome of the business owners.

Likewise, Albaz *et al*, (2021) assessed the livelihood outcomes of tailoring business owners in Bangladesh using a sample size of 350 respondents and utilising a descriptive statistics found that, most small tailoring businesses in Bangladesh operating in both urban and rural areas have similar tailoring merchandise which can be produced and sold by essentially anyone and everyone. Thus, it is far much easier for fascinated players to venture into this kind of business with no problems. The small tailoring firms within a marketplace do not possess any outright advantage above the others because they trade in almost homogeneous products in terms of materials and design thereby reducing their livelihood outcomes through the businesses they do. In case one designs a different cloth look in a particular area or firm, very soon if not later he or she discovers some others have copied or produced products of the same quality and design. The businesses consequently engage in comparable types of trade which automatically, gradually precipitates into market shrinkage, losing the market share, reduced incomes and hence stagnated livelihood outcomes.

Furthermore, Akcigit and Ates (2021) analysed the competitive approaches embraced and its effect on growth of selected tailoring firms in Nigeria. Using a regression analytical model of over 100 firms in the industry, they found that high levels of competition, promoted investment in technological innovations as well as dynamism are among the competitive approaches used by the firms. Tailoring businesses are therefore required to innovate and adopt competitive strategies that allow them to acquire a competitive advantage. The study acknowledge that, competition was a key factor that predisposed growth and expansion of the tailoring and fashion industry resulting into betterment of the businesses and ultimately the owners in Nigeria.

Mohammed and Rugami (2019) with an objective of assessing competitive strategic management practices and performance of small and medium enterprises in Kenya: a case of Mombasa County using correlation analysis found that out of 280 firms used as a sample for the study, most small tailoring firms (61%) in Kenya fall precisely in perfectly competitive market structure. The prices are seriously determined by the forces of supply and demand which means that all sellers conform to a parallel price level margin. Under normal circumstances, the suppliers just settle for the price at which the commodity or service (like repair of a torn cloth) is already being offered



in the industry. A firm that is forceful enough to upsurge the price is likely to lose market share because the buyers can spontaneously and comfortably switch to the competitor (Isaboke, 2018). One key reason that most tailoring firms are not growing at a higher rate is because of increased rivalry that they meet in full swing upon setting up (Gakuya and Njue, 2018). This is also a case for Tanzania where substitute products from China and other countries around the world substitute or complement the tailoring products. This study intends to examine the effect of competition on livelihood outcomes of tailoring business owners in Moshi Municipality.

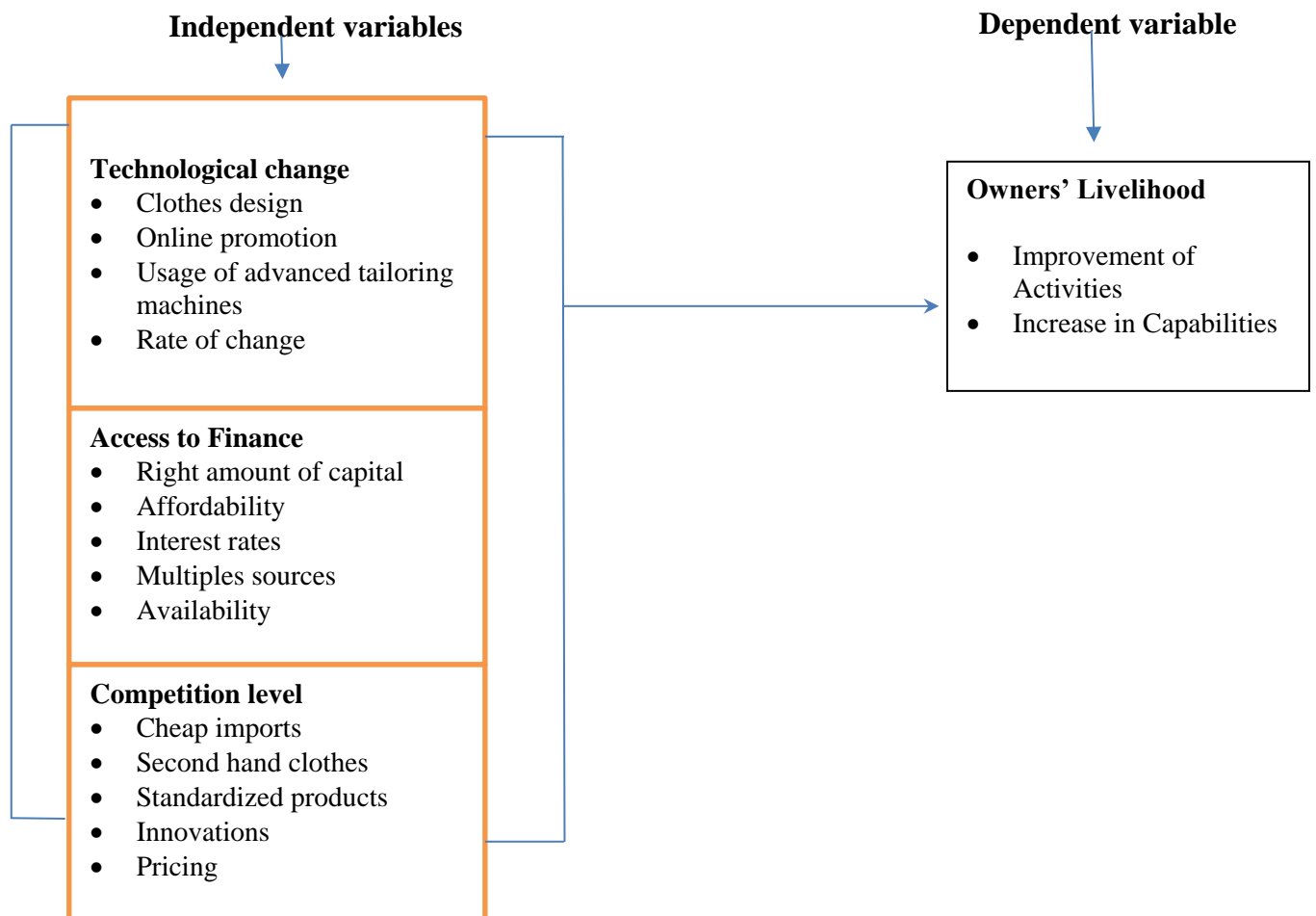
#### **2.4 Research Gap**

From the foregoing literature review, it is obvious that there are a number of business dynamics affecting growth of the tailoring industry and ultimately the livelihood outcomes of the business owners specifically in terms of assets, activities and capabilities (Akcigit and Ates, 2021; Gakuya and Njue, 2018; Isaboke, 2018). It is evident that micro and small tailoring business owners as a result of the dynamics in terms of competition, access to finance and technology is affecting operations of the firms (Albazet *al*, 2021; Jin and Shin 2020; Wu *et al*, (2018). Livelihood outcomes are made possible by favourable business environments that supports operations, growth and at the end of the day assets, activities and capability of the business and owners livelihood being improved. All the studies reviewed were done in other countries around the world and those done in Tanzania were not done in Moshi Municipality. This study was intended to fill a gap on business dynamics and livelihood outcomes of micro and small businesses in Moshi Municipality, Tanzania.

#### **2.5 Conceptual Framework**

Figure 1 provides the causal relationship between the independent variables and the dependent variables explaining the dynamics in the tailoring business in Moshi Municipality, Tanzania. These business dynamics are the effect of technology, access to finance and competition on tailoring business owners' livelihood outcomes. The three independent variables mentioned whenever they move to the positive direction, the resultant effects should be positive livelihood to the business owners in the study area. Independent variables were technological changes including clothes design, online promotion, usage of advanced tailoring machines and rate of change, access to finance such as right amount of capital, affordability, interest rates, multiples sources and availability and competitive factors like cheap imports, second hand clothes,

standardised products, innovations and pricing where all these were expected to influence livelihood outcome as a dependent variable which indicated with improvement of activities (productivity) and capabilities (ability to undertake their life necessities (education, health and basic needs)). The causal relationships of the variables are presented in Figure 1.



**Figure 1 : Conceptual Framework on Business Dynamics and Livelihood Outcomes**

**Source: Researcher's Own Construct (2022)**

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

This study adopted a descriptive research design with a mixed research approach where qualitative and quantitative data has been collected at the same time. Descriptive design provides accurate means of assessing information and helps in collecting uniform and comparable data that captures respondents' similarities and differences across the sampled organisations to enrich the study findings. This research design supported the study's desired objectivity as a large amount of data has been collected with ease from a variety of people (Cooper and Schindler, 2008). Also, the design supported the study's desired objectivity as a large amount of data was collected with ease from a variety of people (Cooper and Schindler, 2008). Moreover, mixed research was chosen for this study since it gives a detailed description of the dynamics of tailoring business and livelihood of business owners in the study area. The mixed research approach allows other researchers to verify the relevance of findings obtained (Makombe, 2017).

#### **3.2 Geographical coverage**

The study was conducted in Moshi Municipality in Kilimanjaro Region in the North Eastern Tanzania. As one drives from Moshi to Arusha and Dar es Salaam in a way could either expand the market base for quality tailoring business for tailors in Moshi municipality or closeness could intensify competition which is one of the business dynamics that was examined in this study. Compared to many other areas too, Moshi also is a tourist town which can attract some cloth designs for tourists. Furthermore, in Moshi municipality there is a big second hand clothes market called Memorial market (*Memoria*) which competes with the industry for the tailoring local firms on top of the newly imported clothes which affects performance negatively and ultimately affecting livelihood of owners in the study area.

#### **3.3 Population, Sample and Sampling strategies**

##### **3.3.1 Population**

The population size for the study was 281 tailoring businesses obtained from the Department of Finance and Trade of the Moshi municipality (2022). The population

included sole business operators but also those who have employed people to work for the businesses. The population under the study have similar characteristics that have been in the industry for more than one year and are registered by the Finance and Trade Department of the Moshi Municipal Council (MMC) as they have business license to operate and having a Tax Identification Number (TIN) from the Tanzania Revenue Authority (TRA) which is a requirement for obtaining a business licence.

### 3.3.2 Sample Size

This study involved a sample size based on the actual number of 281 business owners of the tailoring industry in Moshi municipality. The Yamane (1967) formula was used to calculate the sample size. The condition for this formula to be used is that the population should be small and known. The sample size calculation was done as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n - Sample size

N - Population

e - Margin of error

Substitution in the formula give:  $281/1 + 281 \times (0.05)^2 = 165$  respondents

Thus, at 95% confidence level, the sample size resulted in **165** respondents.

### 3.3.3 Sampling Procedures

One hundred and sixty five (165) tailoring businesses operating in Moshi municipality were selected as a sample size. After the sample size determination was done, a simple random sampling was used as a sampling technique for the study. The reason for the choice of the technique was that each member of the study to be selected entirely by chance and each one having an equal chance of selection (random selection). The simple random technique was used where a sample was chosen by a method involving an unpredictable component by taking a number of

independent observations from the same probability distribution, without bringing about real population. This is a basic sampling technique where a subject is selected (sample) from the entire population (Cooper and Schindler, 2003). One advantage of a simple random technique is that it frequently minimises the sampling error of the population. Furthermore the technique is free from sorting error, and it requires minimum advanced information of the population other than the frame. It is simple, and it is easy to interpret data collected using this method. Thus, it makes an accurate method of collecting data.

Quantitative data were collected by using a survey approach with a structured questionnaire in the study area where a total of 165 copies of the questionnaire were administered to tailoring business owners or managers. Furthermore, a total of 5 key informants were selected from the department of Finance and Trade of the Moshi Municipal Council. The head of department and other 4 members of the trade unit.

### **3.4 Data and Data Collection Methods**

#### **3.4.1 Types of Data and Sources**

##### **3.4.1.1 Quantitative Data**

Quantitative data were collected by using a survey approach with a structured questionnaire in the study area where a total of 281 copies of the questionnaire were administered to tailoring business owners or managers (those who manage the businesses on behalf of the owners).

##### **3.4.1.2 Qualitative Data**

A total of 5 key informants were selected from the department of Finance and Trade of the Moshi Municipal Council. This department is the one that offers the business licence for most businesses in the study area but also is the department responsible for business development strategies. The head of department and other 4 members of the trade unit were interviewed as the key informant.

### **3.4. 2 Data Collection Methods**

#### **3.4.2.1 Survey Method**

This study used a survey method for data collection for the micro and small tailoring businesses using a close-ended questionnaire as this type of questionnaire enhances the study to reside on both qualitative and quantitative data (Kothari, 2004). The type of questionnaire was also opted because it is easy to fill and does not put pressure on respondents. Further, some Likert Scale questions were used on five points for responses such as strongly disagree, Disagree, Neutral, Agree and Strongly Agree while the Binary Questions were used for the responses of Yes or No. The questionnaire for the survey was administered by the researcher and research assistants to the respondents in the study area by physical visit where the respondents operated the tailoring business.

#### **3.4.2.2 Key Informant Interview (KII)**

The study conducted key informant interviews to five individuals to include the head of department of the Finance and Trade and four (4) other members of the unit of Trade of the Moshi Municipal Council. The four members of the department of Finance and Trade were those dealing directly with business licensing and business development in the study area. An appointment was made first to each of the interviewee so that a convenient time is agreed upon before the real time of the interview. A key informant interview guide was used to collect opinions of the interviews. The interviewees were met in their respective offices in their convenient time confirmed for the interview. As the study adopted a concurrent research design, the key informant interviews was carried concurrently while the survey was proceeding. Each interview took 30 minutes to 45 minutes.

### **3.5 Validity and Reliability of data**

#### **3.5.1 Data Validity**

An instrument is said to be valid if it measures the concept that is supposed to measure (Mugenda and Mugenda, 2003). In this study, a content validity which refers to the extent to which the items on a test are fairly representative of the entire domain the test seeks to measure was used. Content validity was used due to its simplicity and intuitive nature of its basic idea which holds that, what a test seeks to

measure constitutes a content domain and the items on the test should be sampled from that domain in a way that it makes the test items representative of the entire area of study. To verify content validity, the questionnaire was tested through discussions with professional at the MOCU University but also enhanced through the literature. The proposed changes were evaluated and considered in adjusting the questionnaire to enhance its validity.

### 3.5.2 Reliability of data

A reliability test answers the consideration whether the procedures for data collection and analysis generates the same results on other occasions or other observers make similar observations and arrive at the same conclusions from the raw data (Smith *et al.*, 2002 & Saunders *et al.*, 2007). The size of a sample used for pilot testing varies depending on time, costs and practicality, but the same would tend to be 5 to 10 percent of the main survey (Cooper and Shindler, 2006). According to Cooper and Schindler (2006), the respondents in a pilot test do not have to be statistically selected when testing the validity and reliability of the instruments. In this study, reliability was tested using a duly completed questionnaire by fifteen (15) randomly selected respondents tested by using a Cronbach Alpha Coefficient (Cronbach, 1951). The advantage of using a Cronbach alpha coefficient is that, it provides a unique estimate of the internal consistency or reliability of a scale, rather than there being a range of possible reliabilities. An Alpha Coefficient of 0.731 obtained indicated a strong reliability for the study to proceed as it is considered to be enough especially in social sciences (Cronbach, 1951). Table 3.1 below show the results of the test.

**Table 1 : Reliability Test Results**

Variable	Respondents	$\alpha$ =Alpha	Comment
9 variables tested	15	0.731	Reliable

### 3.6 Data Analysis

Since, the mixture of quantitative and qualitative data was obtained in the course of data collection through a questionnaire and key informant interviews guide respectively, both quantitative and qualitative techniques for data analysis were used. The qualitative data was analysed through content analysis where themes were

developed to allow manageable and understandable context of the study issues. The procedures that were used for content analysis involved dividing the entire content collected into categories so that it can be managed better. The process involved selective reduction where the text collected was reduced to categories to enable focus to the categories for specific words and patterns that answer the questions intended. For this matter, according to KII guide (see appendix II), three questions were analysed such as question 2-4. The categories that made the themes were coded, cleaned then formulation of narrations was done for presentation.

Quantitative data were analysed where each objective analysed differently. A descriptive statistical analysis was done first and results being presented through frequency and percentage distribution tables whereby percentage and mean scores of distribution was used to explain the implications was used to analyse the relationship between independent variable and dependent variables.

Quantitative data were analysed objective wise where; objective one examined the effect of tailoring technology on livelihood of tailoring business owners and objective two investigated the effect of access to finance on livelihood of tailoring business owners' were analysed through a multiple linear regression model since the dependent variable was a continuous variable (owners' livelihood).

$$Y = \beta_0 + \beta_1X_1 + \beta_1X_2 + \beta_1X_3 + \dots (+ \varepsilon) \dots \dots \dots (iii)$$

Where:

Y is a dependent variable (livelihood outcomes) which was expected to be influenced by independent variables such as  $X_1$  = cloth design,  $X_2$  = online promotion,  $X_3$  = usage of advanced tailoring machines  $X_4$  = rate of change in technology,  $X_5$  = right amount;  $X_6$  = availability;  $X_7$  = affordability;  $X_8$  = multiple sources;  $X_9$  =interest rate.

Likewise, objective three determined the effect of competition on livelihood of tailoring business owners' was analysed through ordinal logistic regression since the dependent variable was ranked into three scale i.e. 1 = Low, 2 = Moderate, 3=High. Ordinal logistic regression was appropriate to ascertain the influence of each independent variable on tailoring owners' livelihood improvement.



Ordinal logistic regression equation;

Where;  $Logit[p(x)] = \log \left[ \frac{p(x)}{1-p(x)} \right] = \alpha + \beta_1 X_1 + \beta_2 X_2 +$

$\beta_3 X_3 \dots \dots \dots \varepsilon \dots \dots \dots 1$

Logistic regression involves fitting an equation of the following form to the data:

$Logit (pt) = \alpha + \beta_1 X_{1,t} + \beta_2 X_{2,t} + \beta_3 X_{3,t} \dots \dots \beta_p X_{p,t} +$

$\varepsilon \dots \dots \dots 2$

Whereby; Logit (Pi) = Y; represents the probability of livelihood outcome, coded as 1= Low, 2 = Moderate, 3 = High

$\alpha =$  Intercept

$\beta_1 - \beta_p =$  Regression coefficients

$X_{1,i} - X_{p,i} =$  Independent variables or predictor variables

e = Error term,

**Table 2 : Variables and unit of measurements**

Variables		Variables' definition and unit of measurements
<b>Dependent variable</b>		
Livelihood outcomes		1 = Low, 2 = Moderate, 3=High
<b>Independent variables</b>		
<b>X<sub>1</sub></b>	Cheap imports	1 = Very far, 2 = Far, 3=Close, 4= Very close
<b>X<sub>2</sub></b>	Second hand clothes	1 = strongly disagree, 2 = Disagree, 3= Agree, 4= Strongly agree
<b>X<sub>3</sub></b>	Standardised products	1 = strongly disagree, 2 = Disagree, 3= Agree, 4= Strongly agree
<b>X<sub>4</sub></b>	Innovations	1 = strongly disagree, 2 = Disagree, 3= Agree, 4= Strongly agree
<b>X<sub>5</sub></b>	Pricing	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>6</sub></b>	Cloth design	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>7</sub></b>	Online promotion	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>8</sub></b>	Usage of advanced tailoring machines	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>9</sub></b>	Rate of change in technology	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>10</sub></b>	Right amount	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>11</sub></b>	Availability	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>12</sub></b>	Affordability	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>13</sub></b>	Multiple sources	1 = Vey low, 2 = Low,3=Higher, 4= Very high
<b>X<sub>14</sub></b>	Interest rate	1 = Vey low, 2 = Low,3=Higher, 4= Very high

### **3.7 Ethical Consideration**

Following ethics for research, all the necessary approvals were obtained from the University through the Directorate of Research the Postgraduate Studies (DRPS) and the Regional Administrative Secretary (RAS) of the Kilimanjaro Region before obtaining data from the respondents; participants were under their own will to participate or withdraw from the study and; confidentiality was assurance for the participants' participation and data they provided. Additionally, the objectives of the study were well clarified to respondents and that data to be collected was only used for academic purposes. Likewise, during data analysis and report writing, the researcher used the data with integrity and reported the findings according to how the data results revealed. Furthermore, respondents' names were not disclosed during data analysis where codes were used instead of real names. This was also observed in the reporting of the findings where names were not mentioned too.

## **CHAPTER FOUR**

### **FINDINGS AND DISCUSSION**

#### **4.0 Overview**

This section presents data that was obtained in the course of the study, the data analysis and results obtained. Furthermore, findings and discussion is presented from one objective to the other. Deductions of meaningful explanations relating to the research findings are presented to put the direction of the findings.

#### **4.1. Demographic Characteristics of Respondents**

Table 3 presents the socio-demographic characteristics of the study respondents. A total of 165 respondents were reached in the tailoring business including owners and employees specifically the managers of the micro tailoring businesses in Moshi municipality. The findings in Table 3 indicates that, most of the respondents 55.8% were male and 44.2% of them were female. This means that, more than half of tailoring owners business are male compared to female. This could be due to the fact that, male tend to concentrate on this business since they are heads of the families, therefore, the business is directly affects owners livelihood outcomes.

Moreover, the findings in Table 3 show that, most of respondents were married 73.9% where unmarried (single, widowed/widower, divorced or separated) were 26.1% of them. This means that, almost two-third of the owners of the tailoring business are married which implies that married people due to huge number of dependants engages more in tailoring business so as to increase income which in return affects their livelihood outcomes compared to unmarried people.

furthermore, the findings indicates that, most of respondents 50.9% of them were holders of primary education, 27.5% of them were secondary education holders (ordinary level or advanced level), 18.2% were holders of intermediate education (certificate or diploma) where only 3% of them were bachelor degreeholders and none of them were postgraduate education holders (masters and PhD). This means that, majority of tailoring business owners are primary education leavers. This could be attributed to the nature of the business and social mindset of graduate that, tailoring business is for people with low level of education.

The findings in Table 3 shows that, most of respondents 44.8% had household size of 3-5 people followed by 29.7% of them who had household size of 6-8 peoples where as 19.4% of them had less than 3 people and only 6.1% of respondents had more than 9 people household size. This means that, respondents had average of 5 people in household thus, this might affect the tailors' livelihood outcome since it's huge enough to take care of. This might imply that, household size affects tailors' livelihood outcome.

**Table 3 : Demographic Characteristics of Respondents (n =165)**

<b>Categories</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>		
Male	92	55.8
Female	73	44.2
<b>Age (Years)</b>		
20-30	43	26.1
31-40	47	28.5
41-50	49	29.7
51-60	22	13.3
61 and above	04	2.4
<b>Experience (years)</b>		
1-5	26	15.8
6-10	42	25.5
11-15	51	30.9
> 15	46	27.9
<b>Education level (Years)</b>		
Primary education	84	50.9
Secondary education	46	27.9
Certificate/diploma	30	18.2
Bachelor Degree	05	03.0
Postgraduate education	00	00.0
<b>Marital status</b>		
Married	122	73.9
Unmarried	43	26.1
<b>Household size</b>		
< 3 people	32	19.4
3-5 people	74	44.8
6-8 people	49	29.7
9 people and above	10	06.1

Slightly more than one fourth 29.70% of the respondents were aged from 41-50 years; they were in their mature age and would possibly respond appropriately to the real business dynamics in the tailoring business as they have vast experience over the factors that affect their businesses taking all other things constant that they may have started the business in their young ages. A very small number of the

respondents 2.42% were more than 61 years of age. This latter group might comprise those working under their very late ages. The group may comprise those who are owners of business are no longer doing the practical sewing but rather have employees some people to do the works. This finding is similar to that of Buchalcevova and Doležel (2019) who found that, in the tailoring business, the young age are more practical to usage of ICT and other tailoring technologies than the elders to enhance performance of the tailoring businesses in Malaysia.

Furthermore, the study recorded that 30.93% of the respondents had been working in the tailoring business for 11-15 years, 27.87% for more than 15 years, 25.45% for 6-10 years, and 15.75% for 1 - 5 years. This findings implies that, most of the respondents have experiences in the work they do which in turn they may easily know the dynamics that affecting business performance hence the livelihood of the business owners in the tailoring business.

#### **4.2 Effects of Technology on livelihood Outcome**

Technology is among the key dynamic factors that affect operations of the tailoring businesses in terms of operations that results into profit maximisation and hence growth (Shaheen and Cohen, 2018). This study seek to examine the effects of technology on livelihood outcomes of the tailoring business owners in Moshi Municipality. Copies of the tool for data collection were administered to a total number of 165 respondents in the study area and all the targeted number (the sample size) was able to be reached. Responses were taken instantly from the respondents on site about ICT technologies for designs and promotions; and machine designs for sewing. A Pearson's Correlation analysis was run for the effects of technology on livelihood outcomes of the tailoring business owners.

**Table 4 : Pearson's Correlations Results**

<b>S/N</b>	<b>Hypothesis Item</b>	<b>Pearson's Correlations</b>
1.	Technology has a positive effects to clothes design	0.611
2.	Technology has a positive effects to online promotion	0.521
3.	Technology has a positive effects to usage of advanced tailoring machines	0.481
4.	Technology has a positive effects to rate of change of technology	0.512

Findings indicated that, technology has a positive significant effects to clothes design for micro and small tailoring business in the study area thereby having a perceived positive effects construct in the livelihood outcomes of the business owners in the tailoring business with correlation coefficient value of 0.611. Besides this, the relevance construct also has a significant relationship with technology having positive effects to online promotion with correlation coefficient value of 0.521. In addition on the hypothesis item that technology has positive effects to advanced tailoring machines, the construct has a significant relationship with livelihood outcomes of the business owners in Moshi municipality with correlation coefficient value of 0.481. Likewise, the construct that technology has effects to rate of changes of technology, which results into effects on livelihood outcomes has a positive significant relationship with correlation coefficient value of 0.512. The result indicated that, the technology effects on clothes design have the strongest positive effect on the livelihood outcomes of the tailoring business owners in the study area.

As a way of discussing the results, one is that, the response rate is high and has several arguments with regards to the findings obtained. The respondents' answers in the survey seem to have response as expected. The finding implies that, business owners or the managers that participated in the study understand that, technology affects the business operations which in turn affect the livelihood outcomes of the families or people around them. The findings also are in agreement with the key informant who argued that;

*... 'The change in technology has resulted into revolution of the tailoring business in Moshi Municipality. For instance, suit designers for ceremonies like wedding and official wear are well designed just around town instead of people importing or going to purchase them in big towns like Dar es Salaam, Arusha or Mwanza' ... (Trade officer, 20/08/2022, MMC).*

The study findings are also in agreement with that of Malanga and Banda (2021) who found that, the use of mobile phones by women micro-enterprises in Malawi has resulted into sustainable livelihoods perspectives. Likewise, a study by Murumba (2022) indicate that, there is a positive effect of participatory technology monitoring and evaluation on livelihood project outcomes for the selected enterprise projects in Kakuma (Doctoral dissertation, Africa Nazarene University).

The study regretted technological factors (cloth design, online promotion, advanced tailoring machines and rate of change in technology) to ascertain unique contributions on tailors owners' livelihood outcomes in the study area. The linear regression model (Table 5) indicated that 67.5% of changes of owners' livelihood could be attributed to the combined effect of the predictor variables (technological factors) while the remaining 32.5% is attributed to other factors not counted in this study. This implies that, technological factors are significant factors influencing tailoring business performance which in turn affects owners' livelihood in the study area.

**Table 5 : Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
<b>1</b>	0.652	0.670	0.675	1.652	0.652	.361	3	164	0.013

The coefficients Table 6 provided the linear regression equations. Under standardised coefficients, the Constant (1.267) is the "a" coefficient. The remaining values in this column are the "b" coefficients. The findings in Table 6 indicates that, two factors i.e. cloth design and online promotion were statistically significant influencing owners' livelihood outcome since  $p < 0.05$ . The remaining two technological factors i.e. advanced tailoring machines and rate of change of technology were not statistically significant since  $p > 0.05$ .

The use of advanced technology machines was found not statistically significant influencing tailoring owners livelihood outcomes since the  $p = 0.104$  greater than 0.05 cut off point, therefore, the study accept null hypothesis that, use of advanced tailoring machines had no significant influence on tailoring business owners livelihood outcomes. This can be attributed to the earlier findings that, most of tailoring business owners are low educated thus, can be of low income people who are not in the position to buy advanced technology machines. This implies that, tailors in study area do not use tailoring advanced machines which could improve the business and in turn improve owners' livelihood outcomes.

Moreover, the rate of change of technology was not statistically significant influencing owners' livelihood outcomes since the  $p > 0.05$  therefore, the study

accepts null hypothesis that, rate of change in technology has no significant influence on tailoring business owners' livelihood outcomes. This can be explained by the fact that, tailoring business owners' deals with normal people who are not fashion sensitive thus it takes long time before the current style/fashion to be outdated.

**Table 6 : Technological factors**

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	$\beta$	Std. Error	B		
(Constant)	1.642	0.686	1.267	1.394	0.001
Cloth design	0.763	0.340	0.742	1.084	0.002
Online promotion	0.818	0.695	0.786	1.053	0.021
Advanced tailoring machines	0.662	0.582	0.530	0.095	0.114
Rate of change in technology	0.572	0.854	0.625	0.093	0.110

The findings in Table 6 revealed that, other factors remained constant, cloth design was statistically significant influencing tailoring business owners livelihood outcomes since  $p < 0.05$ . This means that, the change in cloth design by one units/design, the tailoring business owners' livelihood improve by 0.742 times. This is due to the fact that, the launch of new design will improve the business performance by attracting new customers that leads to increase sales. Therefore, the increase sales will lead to increase in owners' income thus livelihood outcomes such as asset possessions and increase in income.

Finally, the findings in Table 6 revealed that, the online promotion was found statistically significant influencing tailors business owners livelihood since the  $p < 0.05$ . This means that, the increase in online promotion by one unit, the tailors' business owners livelihood improve by 0.786 times. This can be explained by the fact that, currently e-commerce is adopted by almost all forms of the business since the use smart phones simplifies the adoption of e-commerce. Tailors display their products via social media such as whatsapp, facebook and instagram. This implies that, online promotion improves tailors business owners livelihood by enabling them to improve their business and ultimately improve in incomes.



### 4.3 Effect of Access to Finance on Livelihood Outcomes

The study also sought to investigate the effects of access to finance on tailoring owners livelihood outcomes in study area. The multiple linear regression model indicated that 65.6% of changes of owners' livelihood could be attributed to the combined effect of the predictor variables (access to finance) while the remaining 34.4% is attributed to other factors. This implies that, access to finance is the paramount factor for the success of tailoring business which in turn leads to improvement of tailoring business owners' livelihood outcomes.

**Table 7 : Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.655	0.660	0.656	1.520	0.635	.382	4	164	0.010

The coefficients Table 7 provided the linear regression equations. Under standardised coefficients, the Constant (1.739) is the "a" coefficient. The remaining values in this column are the "b" coefficients. The findings in Table 8 indicates that, four factors such as right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners' livelihood outcome since  $p < 0.05$ . Only one factors i.e. availability of access to capital was found not statistically significant influencing tailoring business owners' livelihood outcomes since not statistically significant since  $p > 0.05$ . This can be explained by the fact that, currently availability of access to capital isn't the problem in the society. Finance can be accessed through various sources are readily available such as SACCOs, VICOBA and other microfinance institutions (MFs), capital is readily available but the problem is ability to meet conditions for access. This implies that, availability to capital does not influence tailoring owners' livelihood outcomes.

**Table 8 : Effects of Access to Finance**

Variables	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	$\beta$	Std. Error	B		
(Constant)	1.846	0.886	1.739	1.492	0.001
Right amount	1.851	0.441	1.945	1.124	0.012
Availability	1.068	0.535	1.066	0.118	0.130
Affordability	1.753	0.681	1.634	1.356	0.020
Multiple sources	1.878	0.642	1.885	1.560	0.011
Interest rates	-1.824	0.629	-1.692	1.102	0.001

The findings in Table 8 indicates that, right amount of capital is the strongest finance factor that was statistically significant influencing tailoring owners' livelihood outcomes in study area since the  $p < 0.05$ . This means that, other factors remained constant, the increase in one unit of capital (TZS), the tailoring business owners' livelihood outcome will increase by 1.945 times. This can be explained by the fact that, the right amount of capital will enable the business to meet its obligations and improve its productivity by employing more workers, more raw materials and enjoys economies of scale as well as ability to buy more advanced tailoring machines. This implies that, if tailoring business will be granted right amount of capital, their business will grow and finally improves owners' livelihood outcomes such as asset possessions. This was confirmed by one of interviewee who said that;

*... "we don't get the sufficient capital from financial institutions since we fail to meet conditions. We don't have collaterals to be pledged against loans. Therefore we end up accessing small amount of capital repayable in short period of time thus our business fails to grow" .... (Tailoring Business owner, 20/8/2022, Mawenzi Road).*

The next strong finance factor influencing tailoring business owners' livelihood was multiples sources of income. This predictor variable was positively statistically significant influencing tailoring business owners' livelihood since the  $p < 0.05$ . This means that, the increase in one more source of capital, the tailoring business owners' livelihood outcome will increase by 1.885 times. This can be due to the fact that, business owners with substitute or multiple sources of capital are in position to improve their business performance then their livelihood outcomes will be improved. This implies that, business with more than one sources of income such as from families, friends and microfinance institutions are more successful and owners' livelihood outcomes are more improved than business with single source of income.

Furthermore, the findings in Table 8 show that, interest rate was negatively statistically significant influencing tailoring business owners' livelihood outcomes in study area since the  $p < 0.05$ . This means that, other factors kept constant, the increase in one unit of interest rate, the tailoring business owners' livelihood decrease by 1.692 times. This is due to the fact that, the higher the rate of interest, the poor the business performance and vice versa is true thus the owners' livelihood outcomes

will be negatively affected. Low interest rate will motivate tailoring business to borrow more and improve their business productivity thus improvement in their livelihood outcomes such as increase in assets and disposable income. This implies that, high interest rate affects tailoring business owners' livelihood outcomes low interest rate improve their livelihood outcomes.

Finally, the findings in Table 8 revealed that, affordability of access to finance was positively statistically significant influencing tailoring business owners' livelihood outcome since the  $p < 0.05$ . This means that, the increase in one more unit of affordability, the tailoring business owners' livelihood outcomes will be improved by 1.634 times. This can be attributed by the ability to access more capital and ability to repay back loans increases the business credibility (credit rating) that enables to access sufficient amount of capital which will improve business and owners' livelihood outcomes. This implies that, the business which affords to access sufficient capital and repay back in prescribed period of time will be more successfully and owners' livelihood outcomes will be improved.

#### **4.4 The effect of Competition on Livelihood Outcomes**

Objective three of the study was on the effects of competition on livelihood outcomes of the tailoring business owners in the study area. A number of business dynamics were explored as far as they affect livelihood outcomes of the tailoring business owners in Moshi Municipality. Firstly, the study analysed this objectives descriptively then ordinal logistic regression model was employed to ascertain unique influence of competitive factors on tailoring business owners' livelihood outcomes.

##### **4.4.1 Pricing Competition**

The study respondents of the study were asked to indicate their agreement from scale of 5 ranging from 1 = strongly agree to 5 = strongly disagree on the issue of competition as one of the dynamics in the tailoring business in the study area. Then a Chi-square test was done to explain the effect of pricing on livelihood outcomes of the business owners. Using a descriptive statistics approach, data results indicated that, price competition did have an influence on the livelihood of business owners. Table 9 presents the results on pricing competition.

**Table 9 : Pricing Competition (n=165)**

<b>Item</b>	<b>Mean</b>	<b>SD</b>
Affordable pricing strategies	3.27	0.61
Marketing strategies	2.89	0.67
Value for money	3.02	0.56

From the respondents' opinion, results have shown that majority 119 (72.12%) have agreed that affordable pricing strategies is one of the dynamic that affect livelihood outcomes of the tailoring business owners in the study area with a mean score of 3.27 which is above average (2.5) and a standard deviation of 0.61. this is an indication that, whenever the pricing levels are affordable to the customers, then the tailoring businesses have an advantage of selling more and getting more returns to improve their livelihood outcomes.

Accordingly, with regard to marketing strategies, 35 (21.21%) agreed that this is another area of pricing competition with a mean score of is one of 2.89 and standard deviation of 0.67 as a dynamic that affect livelihood of tailoring business owners. The finding implies that, business owners understand that pricing of tailoring products is affected by the marketing strategies that one uses to attract customers. As the marketing strategies are enhanced, more clients are attracted from which economies of scale may be obtained from optimal pricing levels. The findings are in agreement with that of Lawless *et al.* (2019) who found that, gender norms and relations have implications for agency marketing in coastal micro and small businesses owners' livelihood.

Likewise, 11 (6.67%) of respondents indicated that value for money is another dynamic in the pricing competition affecting livelihood outcomes of the small and micro tailoring businesses with a mean score of 3.02 and a standard deviation of 0.56. the implication of the findings is that, tailoring business operators understand that, when they make clothes that have a reflection of the value that clients are purchasing, they become more competitive such as attracting much more customers/sell much of the products from which the returns improve livelihood outcomes. Likewise, the standard deviations were to the lower side which indicates

that, there was no big dispersion of the statistics from the mean. The findings also were in agreement with key informants where one of them informed that:

*... 'The influx of tailoring products in the market comes with different pricing levels. As a result, business operators are subjected to pricing competition due to the fact that, the end products may have been produced or acquired at differentiated costs. Being that the case, the pricing of products becomes complicated as clients buy and see all products at the same time'...* (Trade Officer, 8/8/2022, MMC)

The findings are in agreement with that of Raniga (2021) who found that, the value for money of the pricing levels for the products made by women in Gauteng, South Africa has a great role on economic development in cooperatives in improving the livelihoods of women. Generally, competition can drive or inhibit growth of businesses in some specific places or even around the world as indicated by Pasanchay and Schott (2021) in which the end result is to enhance the livelihood outcomes for the individuals and households participating.

On one hand, high levels of competition can lead to operational efficiencies since it allows firms to invest in efficiencies in the business processes and thus acquire a competitive edge. Furthermore, intense competition can lead to the failure of some companies especially those without the requisite resources to remain competitive. As for this study findings, it was found that the tailoring businesses in the study area are affected by competition from other businesses like second hand clothes, boutiques and imported clothes from other countries.

#### **4.4.2 Standardised Products**

Data results have indicated that there was little uniqueness (high standardisation) of products in the tailoring industry for micro and small business products which increased competition and influence livelihood outcomes at the end. This was based on the mean of 3.87 and standard deviation of 0.20. With a mean of 3.45, respondents were neutral that there was lack of customer loyalty which influenced competition in the market. Finally, respondents to this study were neutral that styling of tailoring products in the study area increased competition and influenced livelihood outcomes of the business owners in the industry.

**Table 10 : Product Competition**

<b>Item</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Std Dev.</b>
Uniqueness	87	41	9	20	17	3.87	0.20
Customer loyalty	59	71	4	16	15	3.45	0.31
Styling	17	67	13	41	27	3.11	0.21

*Key: SA = Strongly agree, A = Agree. N= Neutral, D = Disagree, SD = Strongly Disagree*

As a result of intense competition, the study findings indicated that, product competition reduced the levels of customer loyalty as they could get almost same products in the market which negatively influenced livelihood outcomes. Arhin *et al.* (2022) in the study of displacements and livelihood resilience in Ghana's mining sector as a moderating role of coping behaviour found that, one of the chief contributors to small businesses failures is the increased rivalry that they encounter in full gear upon setting up and operationalising them. Small businesses ventures may also miscalculate and underestimate customer loyalty to competitors. Small businesses in Ghana often overestimate product and/or demand and usually falls short of any unique selling proposition or tactic built into their product. They are devoid of differentiation measures in an already competitive market structure leading to poor performance. This study found that lack of product styling, low levels of customer loyalty and styling of the tailoring products into the market were the factors that intensified competition and thus influenced livelihood outcomes to the lower end.

The study findings were in agreement with that of Gebretinsae (2018) who found that small firms within a market place do not possess any outright advantage above the others because they trade in homogeneous products or services. In case one launches a small business in a particular area, very soon if not later he or she discovers some others launched just at their idea. The businesses consequently engage in comparable types of trade which automatically, gradually precipitates into market shrinkage.

#### **4.4.3 Competition from Cheap Imports**

The tailoring business is also confronted with competition from cheap imports in the industry like peer businesses, boutiques, informal traders, second hand clothes and

**Table 11 : Competition from Cheap Imports**

<b>Item</b>	<b>Mean</b>	<b>Std. Dev</b>
Competition from peer businesses	4.08	0.13
Competition from Boutiques	3.22	0.11
Competition from second hand clothes	4.31	0.36
Competition from imported clothes	4.50	0.29
Competition from informal traders	4.06	0.33

According to this study, competition from imported clothes was the most intense with a mean rating of 4.50 and a standard deviation of 0.29. The findings imply small tailoring business owners are constrained much by imported clothes from which these imported clothes compete with the home made products. Influx of the said products implies two things at the same time; one is that, supplies of the tailoring products becomes high of which diminishes the demand side. When the demand side is diminished, then the prices go down. When the prices go down, it means that sales from the tailoring business go down too. The implication for the sales going down is earning low incomes of which were to support the livelihood outcomes of the business owners.

Competition from peer businesses was the second most intense with a mean rating of 4.08 and a standard deviation of 0.13. Findings of the study indicate that, from the group of micro and small tailoring businesses there is also a competition among the businesses. The findings are in agreement with that of Daly *et al.* (2020) who found that, competition in the reconstruction and development initiatives and evaluation of effectiveness and sustainability of post-disaster livelihood aid was constrained with competition among small business in the study area. The study recommended that, diversification of income and investment options were the measures that could be undertaken to enhance growth and sustainability of the small businesses so that livelihood outcomes may be realised.

Competition from informal traders was third with a mean rating of 4.06 and a standard deviation of 0.33. Informal traders are the unregistered businesses of which also they operate in the market. There are those who buy clothes from wholesalers and resale as retailers in the market. Some they visit houses or offices. There are

those who sale products online for which it is not easy even to be detected by authorities like the Tanzania Revenue Authority and others like the Finance and Trade Department of the Municipal Council. However, in aggregate they all compete with the tailoring businesses as they serve almost the same market. The study findings are in agreement with that of van der Wal *et al.* (2021) who found that, informal traders in the HIV-sensitive social protection affects tailoring businesses of vulnerable young women in East and Southern Africa.

Furthermore, competition from boutiques had a mean rating of 3.22 with a standard deviation of 0.11. Boutiques do compete with the micro and small tailoring businesses as shown by the mean score rating being higher than the average (2.5). Further implications of the finding are that, there are some clients who may choose to buy clothes from the boutiques over the ones made from the tailoring shops. The findings also indicated that, the standard deviation was small which means that the deviations of data from the central tendency (mean) was also small.

#### 4.4.4 Innovations

Innovations in product designs, machines used product finishing, communication to clients and promotion strategies are other tailoring business dynamics in competition that affects livelihood outcomes of business owners in the tailoring business. Results are presented in Table 12.

**Table 12 : Competition from Innovations**

<b>Item</b>	<b>Mean</b>	<b>Std. Dev</b>
Competition from product designs	3.66	0.23
Competition from Machines used	2.45	0.12
Competition from Product finishing	3.71	0.26
Competition from Mode of communication to clients	3.10	0.11
Competition from Promotion strategies	2.06	0.22

From the data results of the study, findings has indicated that, product finishing was the most highly rated item with a mean score of 3.7 and a standard deviation of 0.26. The implication of the findings is that, client of the tailoring businesses are impressed by how the finishing of the products are done. This means that, operators of the tailoring businesses have to compete on how better they can finalise a product



on the final bits. Impressing customers with better finishing attracts more clients which mean better returns to the business for supporting livelihood outcomes.

Competition from product design was the second high rated item with a mean score of 3.66 and a standard deviation of 0.23. The implication of the findings is that product design is important as part of the innovation in the tailoring business. A well designed product commands attraction but also better price in the market. All these results in positioning the business at the level clients will choose one designer instead of competitors. The findings are in agreement with that of Senyoet *al.* (2022) who found that, as part of innovations in businesses, for small and micro businesses to be empowered, there is a need of moving away from trading on the margins by being innovative in the product designs and how messages are communicated to the clients about the new innovations.

Likewise, mode of communication to clients had a mean score of 3.10 and a standard deviation of 0.11. This implies that, respondents of the study have acknowledged that communication to clients is one of the innovations that business operators in the tailoring businesses need to adopt. The way innovatively clients are communicated make the business more visible by clients understanding what the business entails to deliver to the market. The findings are also in agreement with that of Lyons (2020) who found that rebuilding the livelihoods of forcibly displaced populations was enhanced using digital communication channels in the business of financial inclusion.

Ordinal logistic regression model was used to ascertain the unique influence of business competitions on tailoring business livelihood outcomes. The model includes five effects such as cheap imports, second hand clothes, standardised products, innovations and pricing. A Goodness – of – Fit was conducted to test whether the observed data were reliable with the fitted model. The assumption is that, when the P-value is larger than the critical value, then it is concluded that data and the model predictions are similar and therefore the model appears to be a good one. But, if P is less than 0.05, then the model used does not fit the data well. Chi-square based on Pearson and Chi – square based on the Deviance are both shown in Table 13. The results revealed that the model fits at  $P = 0.718$ .

The three Pseudo R-Square were computed as shown in Table 10, whereby the Nagelkerke clarifies how dependent variable (livelihood outcomes) varied with the independent variables (cheap imports, second hand clothes, standardised products, innovations and pricing). Cox and Snell were 0.386 and Nagelkerke was found 0.482 meaning that, between 38.6% and 48.2% of variability in dependent variable is explained by this set of variables. Thus, it is appropriate to reason that, business dynamics in terms of competitive environment influences business performance which in turn leads to influence owners' livelihood outcomes.

**Table 13 : Effects of competition**

Variables	Estimate ( $\beta$ )	S.E	Wald	Df	Sig.
Cheap imports	-2.450	0.725	7.578	1	0.046
Second hand clothes	-1.942	0.403	7.936	1	0.007
Standardised products	0.942	0.549	5.261	1	0.206
Innovations	2.255	0.685	8.865	1	0.045
Pricing	1.941	0.873	8.618	1	0.005

Model Fitting Information (Chi-square =57.05; sig. = 0.011); Goodness of Fit (Chi-square 39.15; Sig = 0.718), Pseudo R-Square (Cox and Snell R Square = 0.386; Nagelkerke = 0.482)

Table 13 shows results from ordinal logistic regression. It was discovered that; cheap imports, second hand clothes, innovations and pricing were statistically significant influencing tailoring business owners' livelihood outcomes since the  $p < 0.05$  while standardised products was not statistically significant influencing livelihood outcomes in study area since  $p > 0.05$ . Standardised products are not crucial factor in tailoring business dealing with normal people who are not sensitive with designs and innovations. This implies that, standardised products in tailoring business does not influence business performance neither owners' livelihood outcomes in study area.

Cheap import was found negatively influencing tailoring owners' livelihood outcomes since the  $p < 0.05$ . This means that, the more cheap imports increase, the poor the tailoring business performance consequently the poor the tailoring business owners' livelihood outcomes and vice versa is true. This can be due the fact that, cheap imports are substitute for tailored clothes thus increase in its importation

affects tailoring business performance because people will opt for cheap imports over local tailored clothes which leads to low sales, low income hence poor tailoring business owners livelihood outcome.

Moreover, second hand clothes were negatively statistically significant influencing tailoring business owners' livelihood outcomes since the  $p < 0.05$ . This means the more the increase in importation of second hand clothes, the poor the performance of tailoring business and consequently the poor the tailoring business owners' livelihood outcomes in study area. This can be explained by the fact that, second hand clothes are the substitute of new tailored clothes therefore, the more the second hand clothes importations, reduces the use of local tailored clothes thus, fall in tailoring business performance and owners' poor livelihood outcomes. This implies that, second hand business affects the tailoring business performance and leads to the poor livelihood outcomes.

Furthermore, the findings in Table 13 revealed that, innovation was positively statistically significant influencing business performance since the  $p < 0.05$ . This means that, the more the tailoring business owners increase their innovation, the more the business performance and livelihood outcome improvement. This is due to the fact that, the more the business become the more innovative by increasing more uniqueness features of clothes, customers will purchase more of that products and increase in sales of the business which improves business performance and ultimately improves owners livelihood outcomes. This implies that, clothes innovation is the significant factor that improves business performance and in turn leads to improvement of business owners.

Nonetheless, the findings revealed that, pricing level was positively statistically significant influencing business performance and tailoring business owners' livelihood outcomes since the  $p < 0.05$ . This means that, the more the increase in price level, the better the performance of the business and ultimately tailoring business owners' livelihood outcome will be improved. This can be due to the fact that, price is the determinant of profit margin, therefore, the higher the price, the higher the profit margin and vice versa is true. However, the tailoring business demand is elastic demand which makes it difficult to increase more prices to fetch more profit sufficient to improve owners' livelihood.

The study findings was also in agreement with that of Blankson and Nukpezah (2019) who found that, competition among rural micro-entrepreneurs in Ghana through market orientation have been able to become competitive and increase their livelihood outcomes. The findings of the study further implies that, the more secure access to finance for the tailoring businesses mean an increase in the capacity to expand and become more competitive as found out by Falciola *et al.* (2020) while defining firm competitiveness in the multidimensional framework for small and micro businesses around the world. Likewise, the findings also are in agreement with that of Musau *et al.* (2018) who found that, financial inclusion, bank competitiveness and credit risk of commercial banks in Kenya has increase the level of expansion for the small and micro tailoring businesses.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Overview**

#### **5.2 Summary of the Major Findings**

##### **5.2.1 Effects of Technology on Livelihood Outcomes**

The first objective of the study was to examine the effects of technology on livelihood outcomes, a number of constructs was tested using a correlation analysis. As findings indicated that technology has a positive relationship with livelihood outcomes, it is therefore concluded that, technology do affect products promotion of the tailoring micro and small businesses in the study area. From the study findings, it was established that technology has positive effects to profit making, it can be concluded that, profits that micro and small businesses in tailoring is enhanced by the use of the current technology which in turn results into a better livelihood outcomes of the business owners in Moshi Municipality.

Furthermore, the study findings have established that, technology has effects to work complications which results into effects on livelihood outcomes. Furthermore, the study findings indicated that, technology has positive effects to business growth and that it have significant relationship with livelihood outcomes. Moreover, findings indicated that technology has positive effects to product competition which results into significant relationship with livelihood outcomes of the tailoring businesses. The enhanced incomes of the businesses in turn improve livelihood outcomes of the businesses and that of the household for the business owners. The study findings also indicated that technology has positive effects to production capacity increase which has significant relationship with livelihood outcomes.

Multiplelinear regression model (Table 5) indicated that 67.5% of changes of owners' livelihood could be attributed to the combined effect of the predictor variables (technological factors) while the remaining 32.5% is attributed to other factors not counted in this study. This implies that, technological factors are significant factors influencing tailoring business performance which in turn lead to improve owners livelihood outcomes in study area. The findings in Table 3 indicates

that, two factors such as cloth design and online promotion were statistically significant influencing owners' livelihood outcome since  $p < 0.05$ .

The remaining two technological factors i.e. advanced tailoring machines and rate of change of technology were not statistically significant since  $p > 0.05$ . This can be attributed to the earlier findings that, most of tailoring business owners are low educated thus, can be of low income people who are not in position to buy advanced technology machines. This implies that, tailors in study area do not use tailoring advanced machines which could improve the business and in turn improve owners' livelihood outcomes.

Moreover, the rate of change of technology was not statistically significant influencing owners' livelihood outcomes since the  $p > 0.05$ . This can be explained by the fact that, tailoring business owners deals with normal people who are not sensitive with fashions thus it takes long time before the current style/fashion to be outdated.

### **5.2.2 Effects of Access to Finance on Livelihood Outcomes**

In the second objective of the study which was to investigate the effects of access to finance and its effects to livelihood outcomes, the descriptive statistic findings indicate that; livelihood outcomes of the owners of tailoring businesses in the study area is highly influenced by access to finance through credits to run the businesses, it is concluded that, it is important for the tailoring businesses to have the access to the credit schemes for them to grow and enhance the livelihood outcomes of the owners. The study found that, it is fair enough for the business to acquire the right amount of the credits offered by the financial institutions so that these funds can be used objectively in the tailoring business enterprises.

Likewise, availability of finance is important for the tailoring businesses in the study area as it was found that there was a significant effect of availability of finance on livelihood outcomes of the business owners. Further increasing multiple sources of finance is also important for the operations of the tailoring businesses in the study area for positive effects on livelihood of the business owners in the study area. The relevance of the financial products accessed is important for the tailoring businesses to affect the livelihood outcomes of the business owners.

The findings from multiple linear regression model in Table 5 indicates that, four factors i.e. right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners' livelihood outcome since  $p < 0.05$ . Only one factors i.e. availability of access to capital was found not statistically significant influencing tailoring business owners' livelihood outcomes since  $p > 0.05$ . This can be explained by the fact that, currently availability of access to capital isn't the problem in the society. Finance can be accesses through various sources are readily available such as SACCOs, VICOBA and other microfinance institutions (MFs), capital is readily available but the problem is ability to meet conditions for access. This implies that, availability to capital does not influence tailoring owners' livelihood outcomes.

### **5.2.3 Effects of Competition on Livelihood Outcomes**

The descriptive statistics findings show that, majority (65.45%) strongly agreed that price competition is one of the dynamic that affect livelihood outcomes of the tailoring business owners in the study area while (21.21%) agreed that pricing competition is one of the dynamics that affect livelihood of tailoring business owners with a mean score of 3.01 and 2.89 respectively. Furthermore, (6.67%) of respondents indicated that they were neutral as to if pricing competition affected their livelihood outcomes while (4.85) disagreed and (1.82%) strongly disagreed that pricing completion affected their livelihood outcomes. Further study findings with regards to product competition indicated a mean of 3.87 and standard deviation of 0.20. With a mean of 3.45, respondents were neutral that there was lack of customer loyalty which influenced competition in the market.

Furthermore, the study used ordinal logistic regression model to ascertain unique contribution of each competition factor identified on tailoring business owners' livelihood outcomes. The findings in Table 10 show that; cheap imports, second hand clothes, innovations and pricing were statistically significant influencing tailoring business owners' livelihood outcomes since the  $p < 0.05$  while standardised products was not statistically significant influencing livelihood outcomes in study area since  $p > 0.05$ . Standardised products are not crucial factor in tailoring business deals with normal people who are not sensitive with designs and innovations. This implies that, standardised products in tailoring business does not influence business performance rather owners' livelihood outcomes in study area.

### **5.3 Conclusion**

The study concludes that, technological factors such as cloth design and online promotion were statistically significant influencing owners' livelihood outcome while advanced tailoring machines and rate of change of technology were not statistically significant on livelihood outcome in study area. The study concludes that, access to finance is significant factor that improves the tailoring business livelihood outcomes. This was confirmed by linear regression model analysis which found that, four factors such as right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners' livelihood outcome while availability of access to capital was found not statistically significant influencing tailoring business owners' livelihood outcomes. Finally the study concludes that, cheap imports, second hand clothes, innovations and pricing are significant competitive factors influencing tailoring business owners' livelihood outcomes while standardised products not a significant competitive factor influencing livelihood outcomes of tailoring business in study area.

### **5.4 Recommendations**

From the conclusions made, it was established that, technology, access to finance and competition as business dynamics in the tailoring businesses all affects the livelihood outcomes of the business owners. It is therefore recommended that:

The government should establish good business environment for the micro and small tailoring business to fairly operate in the industry. The government can do that by minimising competition level on homemade tailoring products by imposing high tax on imported clothing products.

Micro and small business operators in the tailoring business should be trained on strategies of the competitive market environment (dynamic) so that they are able to use it as an opportunity and not as a threat hence to compete well in the market and make their businesses to prosper. Having confidence to deal with their opponents will give the business owners the confidence to work hard.

It is further recommended that, technology transfer and management should be part of the concern for the ministry of trade more especially to the lower level of business operators. Particularly to the tailoring business operators at the micro and small business, programmes on state of the art technology that are important to



revolutionalise their business. With other efforts in place, this can be done in collaboration with the Small Industries Development Organisation (SIDO) which is its mandate on technology transfer for small businesses. Small Industries Development Organisation (SIDO) is a parastatal organisation that was established under the Act of Parliament No. 28 of 1973. The organisation was established and given mandate to plan, coordinate, promote and provide capacity development services to SMEs particularly to small industries. This makes a better fit to support the micro and small tailoring business in the study area and ultimately the country as a whole.

With regards to access to finance, it is recommended that, more awareness and management of the finances obtained from time to time be provided to the tailoring business owners. Instilling awareness and imparting the financial skills will support them on the management and planning of the usage of the funds appropriately. Also, financial institutions should provide cheap and affordable means for MSEs in tailoring entities to obtain financial credit as a source of capital for growth and expansion.

### **5.5 Areas for Further Studies**

This particular study was only on the business dynamics in the tailoring businesses and their effect on livelihood outcomes of the business owners in Moshi municipality. The study recommended further areas as follows:

Further study can be done in other business dynamics like culture on livelihood outcomes of the business owners.

Further studied can be done on a more wide area rather than only a municipality to see if same dynamics do apply in the remote areas on the livelihood outcomes of the business operators.

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## APPENDICES

### APPENDIX I: QUESTIONNAIRE FOR MICRO AND SMALL TAILORING BUSINESS OWNERS

This Questionnaire is seeking answers and views from you about the business dynamics and how they have affected livelihood of tailoring business owners in Moshi Municipality, Tanzania.

#### **Introduction**

Dear respondents, my name is EVALINE J. MNKENI, a student at Moshi Co-operative University (MoCU) pursuing a Master Degree in Business Management (MBM). The research topic is titled “**Business Dynamics and Livelihood Outcomes of Micro and Small Enterprises Owners: Evidence From Tailoring Businesses in Moshi Municipality, Tanzania**”. I am kindly requesting you to respond to some questions intended to collect data on the topic of study as a way to accomplish my study. You are not obliged to answer any question that you are not comfortable to answer even though I would like you to answer all of them if possible. Just be assured that any information you provide will be treated confidential and only for academic purposes as said earlier. Thank you very much for agreeing to participate in the study.

#### **PART A: PERSONAL INFORMATION**

1. Area/Street in which the business

operates.....

2. Sex:

(i.) Male ()

(ii.) Female ()

3. Age

(i.) 19 – 30 years ()

(ii.) 31 – 39 years ()

(iii.) 40 – 49 year ()

(iv.) Above 50 years ()

## 4. Highest Academic Qualification

- (i.) Post graduate Degree/ Masters
- (ii.) First Degree/ Advanced Diploma
- (iii.) Ordinary Diploma
- (iv.) Certificate
- (v.) Other (Specify)
- .....
- .....

## 5. For how long have you operated in the tailoring business firm?

- (i) 1-2 yrs
- (ii.) 2-5 yrs
- (iii.) 5-10 yrs
- (iv.) 10-20 yrs
- (v.) Above 30 yrs

**PART B: TAILORING BUSINESS DYNAMICS - TECHNOLOGY**

Choose the appropriate answer from the following set of questions by putting a tick against the appropriate answer of your choice.

Based on your perceptions of technological factors influencing livelihood outcome, please indicate the extent to which you agree or disagree with the following statements. Use a 5-point scale where a 1= strongly disagree; 2 = Disagree; 3 = Neutral; 4 = Agree and 5 = strongly agree. Tick the appropriate number

S/N	Technological factors	1	2	3	4	5
1	Technology has improved clothes designs					
2	Online promotion has improve sales as a result of technology					
3	Profits has increased as a result of online promotion through the use of technology in Tailoring					
4	Technology has resulted into state of the art machines which are used					
5	Technology has complicated the way business owners work in the tailoring industry					
6	Technology has put my business at a good competition level					
7	Technology has made my business grow					

1. With the current technology I use, my products cannot compete with imported clothes

- a) Yes
- b) No

If your answer is Yes in number 8 above, explain WHY

.....

.....

.....

2. My business has increased production capacity as a result of usage of advanced tailoring machines

- a) Yes
- b) No

If your answer is Yes in number 9 above, explain

HOW.....

.....

.....

**ACCESS TO FINANCE**

Based on your perceptions of on access to finance factors influencing livelihood outcome, please indicate the extent to which you agree or disagree with the following statements. Use a 5-point scale where a 1= strongly disagree; 2 = Disagree; 3 = Neutral; 4 = Agree and 5 = strongly agree.

S/N	Access to finance factors	1	2	3	4	5
1	Access to finance through obtaining right amount of capital help my business to grow					
2	Investment in the tailoring business has been easy due to availability of source of capital.					
3	My livelihood outcomes in terms of assets and capabilities has improved due to easy access to finance					
4	Access to finance has become affordable due to low interest rates					
5	Expansion of business has become very complicated due to difficult in accessing finance					
6	Business assets has improved as a result of availability of finance					
7	Multiple sources of finance are available for tailoring business operators					

1. Repayments of loans for business expansion is no longer a problem
  - a) Yes
  - b) No
  
2. Tailoring businesses are collapsing because of lack of finance
  - a) Yes
  - b) No
  
10. Financial institutions does not trust tailoring businesses for lending
  - a) Yes
  - b) No

### COMPETITION

Based on your perceptions of on competitive factors influencing livelihood outcome, please indicate the extent to which you agree or disagree with the following statements. Use a 5-point scale where a 1= strongly disagree; 2 = Disagree; 3 = Neutral; 4 = Agree and 5 = strongly agree.

S/N	Competitive factors	1	2	3	4	5
1	Competition have improved the way we work in the industry					
2	Tailoring business is mostly affected by imported clothes					
3	Second hand clothes mostly compete with our products					
4	Competition to tailoring business is healthy					
5	The level of technology we use cannot compete with imported clothes					
6	The capital available cannot make tailoring businesses compete with imported clothes					
7	There is no competition for our products due to lack if uniqueness					

1. Affordable pricing strategies has made customers to choose tailoring products
  - a) Yes
  - b) No

2. Good marketing strategies has made customers to choose us first

a) Yes

b) No

**PART C: LIVELIHOOD OUTCOMES**

1. How do you think business dynamics has affected your livelihood outcomes?

.....  
.....  
.....  
.....

Why?.....

.....  
.....  
.....

2. Have increase in income, capital and assets helped you to change your livelihood outcomes?

(a) Yes

(b) No

How?.....

.....  
.....

3. Has competition in the tailoring business helped you in any way to improve your livelihood outcomes?

i) (a) Yes

(b) No

ii) If NO,

why?.....

.....  
.....

4. To what extent does your participation in tailoring business improved your livelihood outcomes?

- (i.) To a very great extent ( )
- (ii.) To a great extent ( )
- (iii.) Some extent ( )
- (iv.) To a small extent ( )
- (v.) To a very small extent ( )

5. Are you satisfied with the overall livelihood outcomes as a result of business dynamics in the tailoring business in Moshi Municipality?

- (i.) Very Satisfied ( )
- (ii.) Satisfied ( )
- (iii.) Neither satisfied nor dissatisfied ( )
- (iv.) Dissatisfied ( )
- (v.) Very dissatisfied ( )

6. Would you say that your household's wealth such as assets and income has increased due to business dynamics?

YES ( ) NO ( )

Please explain your answer in question 13 above

.....

.....

.....

7. Overall, is there any improvement in your livelihoods since you started operating this business? YES ( ) NO ( )

If your answer is NO in question 14 above, please explain why.....

.....

.....

8. Do you think that your household members are happy with you supporting their life through tailoring? YES ( ) NO ( )

If your answer is no in question 15 above, please explain why.....

.....

.....

.....

9. When do you get your most income through this business?

a) At the end of the month

b) In specific seasons

c) Others (please

explain).....

.....

.....

.....

.....

10. Is there any difference in your incomes, assets and capital before and after business dynamics?

a) YES ( )

b) NO ( )

Please explain your response

.....

.....

.....

.....

.....

**APPENDIX II, Key Informant Interview Guide for the Head of Department  
Finance and Trade; and the Trade Unit Officials**

1. How well does the tailoring business operate in Moshi Municipality?
2. Are there any categorical business dynamics that affect performance of the tailoring industry?
3. Do you think technology, access to finance and competition impacts in business owners' livelihood? How?
4. Are there any strategies to improve the tailoring industry with a focus of improving owners' livelihood outcomes?
5. Do you think tailoring business owners have plans of growing their businesses to the extent of changing their lives and that of their businesses?
6. What any other issues do you have with regards to tailoring business owners and their livelihood outcomes?



**BUSINESS DYNAMICS AND LIVELIHOOD OUTCOMES OF MICRO AND  
SMALL ENTERPRISES OWNERS: EVIDENCE FROM TAILORING  
ENTITIES IN MOSHI MUNICIPALITY TANZANIA.**

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**ABSTRACT**

**Purpose:** The main objective of this study was to assess business dynamics on livelihood outcomes of micro and small enterprises in Moshi Municipality, Tanzania. Specifically, the study intend to examine the effects of technology on livelihood of tailoring business owners', investigate the effect of access to finance on livelihood of tailoring business owners' and determine the effect of competition on livelihood of tailoring business owners' in Moshi Municipality.

**Design/Methodology/Approach:** A descriptive research design was used with a mixed research approach involving quantitative and qualitative data collection. Data was collected through self-administered questioners for 165 respondents and 5 key informant interviews using an interview guide. Then, data was processed and analysed based on information collected. Quantitative and qualitative data analysis techniques were both used. Quantitative data was summarised and being presented in tables, frequencies, mean scores and percentages tables.

**Finding:** The study found that, technological factors such as cloth design and online promotion were statistically significant since  $p < 0.05$  influencing owners' livelihood outcome while advanced tailoring machines and rate of change of technology were not statistically significant on livelihood outcome since  $p > 0.05$ . The findings indicated that, four factors such as right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners'

livelihood outcome since  $p < 0.05$ . Only one factors that is availability of access to capital was found not statistically significant influencing tailoring business owners' livelihood outcomes since not statistically significant since  $p > 0.05$ . Finally the study found that, cheap imports, second hand clothes, innovations and pricing were statistically significant influencing tailoring business owners' livelihood outcomes since the  $p < 0.05$  while standardised products was not statistically significant influencing livelihood outcomes in study area since  $p > 0.05$ . The study concluded that, technological factors, access to finance factors and competitive environment factors (cheap imports, second hand products, innovations and pricing) are significant factors influencing tailoring business owners' livelihood outcomes in the study area. The study recommends that, since technological factors such as advanced machines were not statistically significant in study area due to inability to access it, government through Ministry of Trade in collaboration with SIDO and Microfinances Institutions and other development stakeholders should build capacity to tailoring business owners to access advanced machines so as to improve their business performance which ultimately improves livelihood outcomes

## **1.0 INTRODUCTION**

Firms in various sectors of economies throughout the world are facing dynamics which facilitates, obstruct and impede their operation (Zaki and Rashid, 2016; Klonaridis and De Klerk, 2017; Dvorsky et al., 2018; Oláh et al., 2019). As a result these business environments hamper their operation and accomplishment of strategic objectives and goals for expansion (Meyer and Synodinos, 2019). Some of the factors that hinder the operations of companies around the world include limited access to finances, changes in the political and regulatory framework, fierce competition, dynamism in consumer needs and wants, managerial skills gaps, corporate governance challenges amongst others (Ribeiro-Soriano, 2017; Sadaf *et al.*, 2018; Meyer, 2018)

Micro and Small Enterprises (MSEs) in the tailoring industry are directly linked to clothing which is one of the basic requirements after food, shelter and education (Malembeka 2019). Consequently, it is commonly assumed that the clothing and apparel industry should constantly grow and expand as the population grows (Mahwera, 2019; Abernathy, 2015). Taking the premises from the law of demand and supply, as the population around the world rises, so should the demand for

clothing and apparel products, which implies that the tailoring industry should be moving in the same direction and hence affect the livelihood of the owners too (Akoh, 2020; Zhao *et al.*, 2020; Strabhe, 2017). As a result of expansion in the demand for clothing products, there has been intense competition in the market which has troubled firms within the industry (Strabhe, 2017).

Livelihood outcomes in the tailoring businesses refers to individuals, households or groups efforts aiming at making a living or attempting to meet various needs while coping with uncertainties and responding to new opportunities (Zaman *et al.*, 2021; Dimaunahan, 2019). Livelihood include assets (natural, physical, human, financial and social), activities and capabilities that is access to assets mediated by institutions and social relations (Ogbu, 2020, Mchopaet *al.*, 2018) which together regulate the living gained by the individual or household touched by the business; thus influencing livelihood outcomes of the corresponding household or groups. For that matter, livelihood outcomes are explained to include increased income, improved well-being, reduced vulnerability to economic shocks, improved food security and more sustainable use of resources related to the normal life of people (Adego, 2021). In this study, livelihood outcomes will be explained to cover business and household assets ownership (house, agricultural equipment/tools, land, tailoring machines) and total cash savings. Therefore, this study intends to assess the effects of business dynamics and livelihood outcomes of micro and small enterprises owners in Moshi Municipality, Tanzania. In this study, it was hypothesised that tailoring business dynamics is not related to livelihood outcomes in the families of the business owners.

Countries such as France and Italy, MSEs tailoring companies had to go through an innovative process for them to operate and expand (Zhao *et al.*, 2020). These firms in the respective countries have continued to become creative in their operations in order to beat the wild competitive business environment which has been a common phenomenon (Akoh, 2020). To acquire a substantial market share which leads to revenue growth, profitability and sustainability of operations, tailoring companies around the world have had to differentiate their products, make them unique and distinct and embrace state of the art in marketing and distribution channels so as to effect the owners' livelihood through increase in assets, activities and capabilities (Zhu *et al.*, 2021). Differentiation for tailoring companies seeks to match customer

needs and wants through the provision of products that offer value and benefit to the consumer with different products (Su *et al.*, 2021).

Sub-Saharan Africa has had different features of being late in developing MSEs for tailoring in the past decades. Afterward, the tailoring industry trailed in its operations and expansion compared to other continents (Altenburg *et al.*, 2020). Huge developments in the tailoring industry though have been seen in the 21<sup>st</sup> century in terms of operation and expansion in Africa. Countries such as South Africa, Nigeria and Ghana are prominent in the number of tailoring companies (Nattrass, and Seekings, 2018). The continent has experienced substantial growth and expansion in the tailoring industry primarily driven by the demand for smart, innovative and exceptional dressing codes for the young population. Also, as the income levels for many economies in the African countries continue to improve, there has been an increase in the demand for tailored, unique and innovative dressing and outfit (Oza and Hill, 2017).

MSEs in the tailoring sector in Tanzania are labour intensive with potential for high value addition (Kapinga *et al.*, 2018). Tanzania has a growing demand for improving the industry with relatively low value addition, thereby creating better paying jobs and furthering the industrialisation process (Malembeka, 2019). Furthermore, to revolutionise the Tanzanian tailoring industry, technological progress and innovation is required. The sector still has unmet technology demand for the tailoring firms which are still operating with manual or semi-automatic machineries (Shepherd *et al.* 2021; Malembeka, 2019). Likewise, the main research and development activities are on the lower end of the technological ladder (Shepherd *et al.*, 2021; Kapinga, 2018).

## **2.0 METHODOLOGY**

This study adopted a descriptive research design with a mixed research approach where qualitative and quantitative data has been collected at the same time. Descriptive design provides accurate means of assessing information and helps in collecting uniform and comparable data that captures respondents' similarities and differences across the sampled organisations to enrich the study findings. Moreover, mixed research was chosen for this study since it gives a detailed description of the dynamics of tailoring business and livelihood of business owners in the study area. (Makombe, 2017).

The study was conducted in Moshi Municipality in Kilimanjaro Region in the North Eastern Tanzania. Moshi Municipality which is a capital of the Kilimanjaro region is few hours' drive to Arusha and Dar es Salaam which in a way could either expand the market base for quality tailoring business for tailors in Moshi Municipality or closeness could intensify competition which is one of the business dynamics that was examined in this study. Compared to many other areas too, Moshi also is a tourist town which can attract some designs for tourists. Furthermore, in Moshi Municipality there is a big second hand clothes market called Memorial market (*Memoria*) which competes with the industry for the tailoring local firms on top of the newly imported clothes which affects performance negatively and ultimately affecting livelihood of owners in the study area.

The population size for the study was 281 tailoring businesses obtained from the Department of Finance and Trade of the Moshi Municipality (2022). The population included sole business operators but also those who have employed people to work for the businesses. The population under the study have similar characteristics that have been in the industry for more than one year and are registered by the Finance and Trade Department of the Moshi Municipal Council (MMC).

One hundred and sixty five (165) tailoring businesses operating in Moshi Municipality were selected as a sample size. After the sample size determination was done, a simple random sampling was used as a sampling technique for the study. The reason for the choice of the technique was that each member of the study to be selected entirely by chance and each one having an equal chance of selection (random selection).

Data analysis was done since the mixture of quantitative and qualitative data was obtained in the course of data collection through a questionnaire and key informant interviews guide respectively, both quantitative and qualitative techniques for data analysis were used.

The qualitative data was analysed through content analysis where themes were developed to allow manageable and understandable context of the study issues. The procedures that were used for content analysis involved dividing the entire content collected into categories so that it can be managed better. The process involved selective reduction where the text collected was reduced to categories to enable focus to the categories for specific words and patterns that answer the questions intended. For this matter, according to KII guide (see appendix II), three questions were

analysed such as question 2-4. The categories that made the themes were coded, cleaned then formulation of narrations was done for presentation.

Quantitative data were analysed objective wise where each objective analysed differently. A descriptive statistical analysis was done first and results being presented through frequency and percentage distribution tables whereby percentage and mean scores of distribution was used to explain the implications. In addition, the relationship between the independent and dependent variables was analysed as follows:

For objective one which examined the effect of tailoring technology on livelihood of tailoring business owners and objective two which investigated the effect of access to finance on livelihood of tailoring business owners' were analysed through a multiple linear regression model since the dependent variable was a continuous variable (owners' livelihood).

Likewise, objective three which determined the effect of competition on livelihood of tailoring business owners' was analysed through ordinal logistic regression since the dependent variable was ranked into three scale i.e. 1 = Low, 2 = Moderate, 3=High. Ordinal logistic regression was appropriate to ascertain the influence of each independent variable on tailoring owners' livelihood improvement.

### **3.0 RESULTS AND DISCUSSION**

The main objective of this study was to assess business dynamics on livelihood outcomes of micro and small enterprises in Moshi municipality, Tanzania. Specifically, the study intended to investigate the effect of access to finance on livelihood of tailoring business owners' in Moshi Municipality.

#### **3.1 Effect of Access to Finance on Livelihood Outcomes**

The study also sought to investigate the effects of access to finance on tailoring owners livelihood outcomes in the study area. The multiple linear regression model indicated that 65.6% of changes of owners' livelihood could be attributed to the combined effect of the predictor variables (access to finance) while the remaining 34.4% is attributed to other factors. This implies that, access to finance is the paramount factor for the success of tailoring business which in turn leads to improvement of tailoring business owners' livelihood outcomes.

**Table 1: Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.655	0.660	0.656	1.520	0.635	.382	4	164	0.010

The coefficients table provided the regression equations. Under standardised coefficients, the Constant (1.267) is the “a” coefficient. The remaining values in this column are the “b” coefficients. The findings in Table 6 indicates that, four factors i.e. right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners’ livelihood outcome since  $p < 0.05$ . Only one factors i.e. availability of access to capital was found not statistically significant influencing tailoring business owners’ livelihood outcomes since not statistically significant since  $p > 0.05$ . This can be explained by the fact that, currently availability of access to capital isn’t the problem in the society. Finance can be accesses through various sources are readily available such as SACCOs, VICOBA and other microfinance institutions (MFs), capital is readily available but the problem is ability to meet conditions for access. This implies that, availability to capital does not influence tailoring owners’ livelihood outcomes.

**Table 2: Effects of Access to Finance**

Variables	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	$\beta$	Std. Error	$\beta$		
(Constant)	1.846	0.886	1.739	1.492	0.001
Right amount	1.851	0.441	1.945	1.124	0.012
Availability	1.068	0.535	1.066	0.118	0.130
Affordability	1.753	0.681	1.634	1.356	0.020
Multiple sources	1.878	0.642	1.885	1.560	0.011
Interest rates	-1.824	0.629	-1.692	1.102	0.001

The findings in Table 8 indicates that, right amount of capital is the strongest finance factor that was statistically significant influencing tailoring owners livelihood outcomes in study area since the  $p < 0.05$ . This means that, other factors remained constant, the increase in one unit of capital (TZS), the tailoring business owners’ livelihood outcome will increase by 1.945 times. This can be explained by the fact that, the right amount of capital will enable the business to meet its obligations and improve its productivity by employing more workers, more raw materials and enjoys

economies of scale as well as ability to buy more advanced tailoring machines. This implies that, if tailoring business will be granted right amount of capital, their business will grow and finally improves owners' livelihood outcomes such as asset possessions. This was confirmed by one of interviewee who said that;

*... "we don't get the sufficient capital from financial institutions since we fail to meet conditions. We don't have collaterals to be pledged against loans. Therefore we end up accessing small amount of capital repayable in short period of time thus our business fails to grow" ....* (Tailoring Business owner, 20/8/2022, Mawenzi Road).

The next strong finance factor influencing tailoring business owners' livelihood was multiples sources of income. This predictor variable was positively statistically significant influencing tailoring business owners livelihood since the  $p < 0.05$ . This means that, the increase in one more source of capital, the tailoring business owners' livelihood outcome will increase by 1.885 times. This can due to the fact that, business owners with substitute or multiple sources of capital are in position improve their business performance then their livelihood outcomes will be improved. This implies that, business with more than one sources of income such as from families, friends, and microfinance institutions are more successful and owners' livelihood outcomes are more improved than business with single source of income.

Furthermore, the findings in Table 8 show that, interest rate was negatively statistically significant influencing tailoring business owners' livelihood outcomes in study area since the  $p < 0.05$ . This means that, other factors kept constant, the increase in one unit of interest rate, the tailoring business owners' livelihood decrease by 1.692 times. This is due to the fact that, the higher the rate of interest, the poor the business performance and vice versa is true thus the owners' livelihood outcomes will be negatively affected. Low interest rate will motivate tailoring business to borrow more and improve their business productivity thus improvement in their livelihood outcomes such as increase in assets and disposable income. This implies that, high interest rate affects tailoring business owners' livelihood outcomes low interest rate improve their livelihood outcomes.

Finally, the findings in Table 8 revealed that, affordability of access to finance was positively statistically significant influencing tailoring business owners' livelihood



outcome since the  $p < 0.05$ . This means that, the increase in one more unit of affordability, the tailoring business owners' livelihood outcomes will be improved by 1.634 times. This can be attributed by the ability to access more capital and ability to repay back loans increases the business credibility (credit rating) that enables to access sufficient amount of capital which will improve business and owners' livelihood outcomes. This implies that, the business which affords to access sufficient capital and repay back in prescribed period of time will be more successfully and owners' livelihood outcomes will be improved.

#### **4.0 CONCLUSION**

The study concludes that, access to finance is significant factor that improves the tailoring business livelihood outcomes. This was confirmed by linear regression model analysis which found that, four factors such as right amount of capital, affordability, multiple sources of capital and interest rate were statistically significant influencing owners' livelihood outcome while availability of access to capital was found not statistically significant influencing tailoring business owners' livelihood outcomes.

#### **5.0 STUDY RECOMMENDATIONS**

From the conclusions made, it was established that, technology, access to finance and competition as business dynamics in the tailoring businesses all affects the livelihood outcomes of the business owners. It is therefore recommended that:

The government should establish good business environment for the micro and small tailoring business to fairly operate in the industry. The government can do that by minimizing competition level on homemade tailoring products by imposing high tax on imported clothing products.

Micro and Small business operators in the tailoring business should be trained on strategies of the competitive market environment (dynamic) so that they are able to use it as an opportunity and not as a threat hence to compete well in the market and make their businesses to prosper. Having confidence to deal with their opponents will give the business owners the confidence to work hard.

It is further recommended that, technology transfer and management should be part of the concern for the ministry of trade more especially to the lower level of business

operators. Particularly to the tailoring business operators at the micro and small business, programmes on state of the art technology that are important to revolutionise their business should be put in place. With other efforts in place, this can be done in collaboration with the Small Industries Development Organisation (SIDO) which is its mandate on technology transfer for small businesses. Small Industries Development Organization (SIDO) is a parastatal organisation that was established under the Act of Parliament No. 28 of 1973. The organisation was established and given mandate to plan, coordinate, promote and provide capacity development services to SMEs particularly to small industries. This makes a better fit to support the micro and small tailoring business in the study area and ultimately the country as a whole.

With regards to access to finance, it is recommended that, more awareness and management of the finances obtained from time to time be provided to the tailoring business owners. Instilling awareness and imparting the financial skills will support them on the management and planning of the usage of the funds appropriately. Also, financial institutions should provide cheap and affordable means for MSEs in tailoring entities to obtain financial credit as a source of capital for growth and expansion

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