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RESEARCH ARTICLE

SMALL AND MEDIUM ENTREPRENEURS ACCESS TO E-SERVICES IN TANZANIA

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Abstract

This study assessed the level of awareness and access to e-services among Small and Medium Enterprises (SMEs). A mixed-methods research design was employed to guide the investigation, integrating both quantitative and qualitative approaches to ensure a comprehensive and in-depth analysis of the issue under investigation. The findings indicate a relatively high level of awareness among SMEs regarding e-services provided by the Business Registrations and Licensing Agency (BRELA) and the Tanzania Revenue Authority (TRA). The study further revealed multiple communication channels are utilized to create awareness of these e-services, including social media, mass media, and print media platforms. Among these, social media platform particularly Facebook, Instagram, and Twitter are most frequently used by Ministrie s, Departments and Agencies (MDAs) to disseminate information on organizational matters, including the promotion of access to e-services. In terms of access mechanisms, SMEs reported using a range of digital devices to utilize e-services, including smartphones, laptops, desktop computers, and tablets. Despite the relatively high level of awareness and availability devices for accessing information, the study found that actual access to e-services remains moderate. This limited level of access is attributed to several factors, including inadequate digital literacy, unreliable internet connectivity, time constraints in navigating BRELA and/or TRA online portals, and low levels of formal education among some SME

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Introduction:-

Information and Communication Technology (ICT) has tremendously changed human life. It has amazingly simplified communication, business management, administration and human interactions in general (Joel & Kondoro, 2017). It has contributed towards improved work performance, transparency and accountability. For example, the public is now able to access a varied range of online services provided by the government than it was before (Riany, 2021). The services available online range from the most basic informational websites to sophisticated tools for managing interactions between government agencies, residents and businesses, whereby the central governments can interact with the government, business sector with the government and citizens with the government. Such interaction can be referred to as Government to Government (G2G), Government to Business (G2B) and Government to Citizens (G2C) interaction (Malek et al., 2020).

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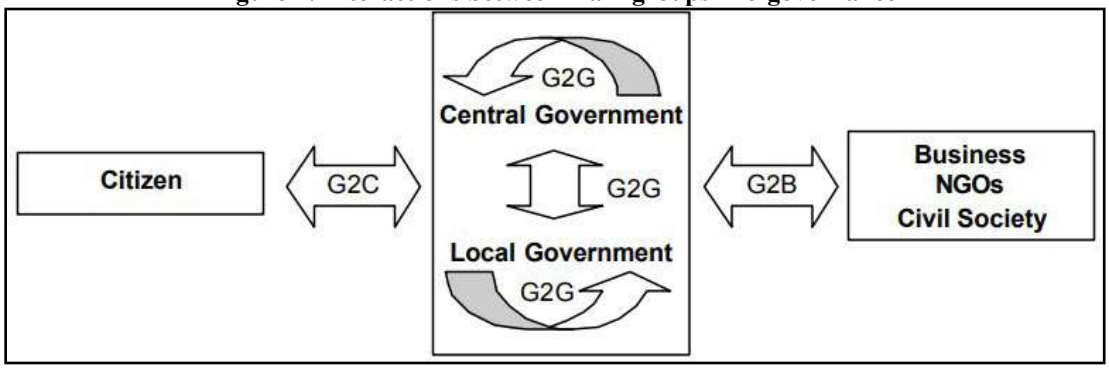
Figure 1: Interactions between main groups in e-governance



Source: Malek et al., (2020)

This framework set the basis for e-government operations. Various countries in the world are now using this e-government framework for expanding service delivery to citizens (Mutula & Mostert, 2010; Alkraiji, 2020). It has indeed strengthened the government and the public relationships (A. Alkraiji & Ameen, 2021). In Tanzania, the government started implementing e-government by formulating the National ICT Policy in 2003 which aimed at addressing the need for Tanzania to become a knowledge-based society, as well as the need to harmonize independent ICT related initiatives in all sectors (URT, 2013). The e-government initiatives also feature in the country's Public Service Reform Program (PSRP) phase II of 2008-2012. Under this reform, one of the emphasis was to promote the use of systems in enhancing performance and accountability which was built in the phase I of Public Service Reform Program in 2005 (URT, 2011).

In 2009, the Government of Tanzania established the National ICT Broadband Backbone (NICTBB) with the objective of expanding nationwide access to communication services and enhancing citizens' participation in the information and knowledge-based economy (Pazi & Chatwin, 2014). This initiative marked a significant step toward strengthening the country's digital infrastructure and promoting inclusive socio-economic development.In addition, the government implemented an e-government strategy aimed at improving the efficiency, effectiveness, and quality of public service delivery (Mohammed et al., 2016). The Tanzania e-Government Strategy provides a clear roadmap to accelerate governmental efforts in delivering responsive and citizen-centered services. To operationalize this strategy, the e-Government Agency (eGA) was established in 2012 under the President's Office–Public Service Management (POPSM). The eGA serves as the central coordinating body for e-government initiatives, with responsibilities that include advising, coordinating, and overseeing the implementation of ICT-driven reforms across public institutions (Mwakyusa, 2015). As part of these reforms, the government developed a centralized government portal designed to function as a one-stop center for public service delivery. The portal facilitates multiple service delivery models, including Government-to-Government (G2G), Government-to-Citizen (G2C), Government-to-Employee (G2E), and Government-to-Business (G2B). It integrates e-services from various government ministries, departments, and agencies, thereby enhancing accessibility through interconnected service links. Furthermore, progress toward the transformation stage of e-government is reflected in the introduction of a government mobile platform, which enables public institutions to deliver services via mobile devices. Through push and pull SMS-based model, citizens can access selected services more conveniently.Taken altogether, these initiatives demonstrate that, despite persisting structural and other functional challenges, the Government of Tanzania has made notable progress in advancing e-government implementation toward a more integrated and transformative digital governance framework.

Despite all the government's efforts and initiatives of making services available online, there are still a lot of skepticisms with regard to public access and usage. This skepticisms is underscored by Mwakyusa, (2015) who noted that the effects of e-government implementation are yet to be realize by the public. Similarly Sæbø (2017) noted that although e-government has been a field of concern in research for more than a decade, reflections reveal slow growth in its implementation. This study therefore, paid a particular attention on the assessment of Small and Medium Entrepreneurs (SMEs) access to e-government services because they are the main drivers of economyin almost every country(Tambunan, 2019). In Tanzania SMEs contribute approximately 50% of Tanzania's Gross Domestic Product (GDP), underscoring their significant role in the national economy (Lyimo, 2019). In recognition

of this substantial contribution, the Government of Tanzania has undertaken various strategic initiatives to create a supportive and enabling business environment for SMEs to operate and grow (Riany, 2021; UNIDO, 2016).This includes establishing e-government services designated for SMEs such as TRA, BRELA and other business-related e-services. This study specifically aims to find out SMEs level of awareness on e-services and to examine access to e-services.

Literature Review:-

Awareness to e – government services:-

It is generally accepted that awareness is one of the major factor for the successful acceptance and use of new technologies including e-government services (Adolph et al., 2017). Scholars such as Al Shehry et al. (2009) and Sumathy (2020) suggested that the effective adoption of a new technology, requires community empowerment through various awareness campaigns to introduce the new technology to the public (Berlilana et al., 2017). Similarly, Sipior et al., (2013) noted government initiatives to make public awareness of e-government services encourage the use of the same. Furthermore, Samsor, (2021) argues that low level of public awareness about e-government services may result to the collapse of the e-government projects while letting the investments efforts to be wasted or duplicated.

The level of awareness to e-government services is considered as one of the driving factors for the e-government implementation. The higher level of awareness allows the smooth interaction among the public and other stakeholders (URT, 2013). In doing this there must be effective measures to be taken to create awareness to the public. The awareness programs about e-government services however, need to meet a wider population and influence their attitude**s** towards technology and particularly e-government services provided by Ministries, Departments and Agencies (MDAs) (Sumathy, 2020).In creating awareness, marketing campaigns are considered to have positive effects to stimulate public awareness on the availability of e-government services (Weerakkody, 2005) On the other hand, Choudrie and & Weerakkody (2005) and El-sofany, (2012) proposed that workshops and seminars are considered to be good strategies of awareness on e-government services because they provide both awareness and equip participants with the knowledge to access these services. Centrally to Choudrie and & Weerakkody (2005), El-sofany, (2012) empha**si**zed that use of Mass media like radio, television, newspapers and social medias can be the best option that organizations should adopt in awareness campaign, because their bigger coverage reach the wider community.

Access to e-Government Services:-

Access to e-government fosters citizen trust, fights against corruption, and provides basic information for the public, companies, and entrepreneurs in easier way (Dai & Zhang, 2009 and Lyimo, 2020). However, effective access to e-services is powered by various factors such as a well implemented ICT infrastructure, the reliable Internet connectivity, well trained staff for dealing with software's, availability of electronic gadgets to allow access to systems to mention few.Davids et al., (2017) observed that websites are used as major platform for delivering services online and the public access these services through their gadgets like mobile phones, laptops, PDAs, smartphones, iPad connected to Internet (Afandi & Afandi, 2019). However, Magayane et al., (2016) noted that it is important for these websites to have all required features to enable citizen to easily access e-services. The development of smartphones has posed the easier and faster access to e-government services, and simplified communication and interactions between various government institutions and the public. A study on mobile phone and e-government in Turkey by Kervenoael et al., (2006) found that smartphones with advanced features were used by citizen to access e-services from the government to provides for easy access of e-government services options such as downloading, filling and submitting forms.

Methodology:-

The study was conducted in Kariakoo and Kinyerezi wards, Ilala Municipality in Dar es Salaam region. A mixed research design which integrated both quantitative and qualitative research designs was employed to guide the study. Structured and unstructured questionnaire were used to collect data from 391 respondents who were randomly selected from the study population. Interview was conducted to 12 key informants who were purposively selected from BRELA and TRA with a distribution of six (06) respondents from each institution. Observation was used to collect field data which could not be collected by the aforementioned techniques. Statistical Product for Service Solution (SPSS) Version 23 and content analysis were used to analyse quantitative and qualitative data respectively.

The regression analysis was conducted in this study to examine the relationship of socio-economic factors of SMEs in access and use of e-government services.

Findings and Discussion:-

Socio-Demographic Background of Respondents:-

It was important to incorporate socio-demographic characteristics of respondents in this study because these are key determinants of behavioural patterns in the awareness, use and access of e-services. The findings for respondents' social demographic characteristics are presented in Table

Table 1: Social demographic characteristics (n=391)

Characteristic	Category	*f*	%
Gender	Female	154	39.4
	Male	237	60.6
Age (years)	< 30	37	9.5
	30-45	168	43.0
	46-60	139	35.5
	> 60	47	12.0
Level of education	Standard seven certificate	38	9.7
	Form four certificate	105	26.9
	Form six certificate	82	21.0
	Diploma certifice	86	22.0
	Degree certificate	72	18.4
	Masters Degree certificate	5	1.3
	PhD certificate	3	0.8

Source: Field Data (2021)

Table 1 shows that 237(60.6%) were male and 154(39.4%) were female. Regarding the age of respondents, majority of respondents were in the age group of 30-45 years while level of education show that majority of respondents 105(26.9%) were ordinary secondary school leavers. Only few of them 5(1.3%) and 3(0.8%) were holders of PhD and Master's Degree respectively. This may be due to the fact that PhD and Master's Degree holders are mostly employed in formal sector. Based on the findings, majority of the respondents were middle aged people. This is likely due to the fact that middle aged people are more energetic and productive than the rest age groups. So, their active involvement in entrepreneurship is apparent.On gender, female lag behind men. This implies that, they are less involved in economic activities compared to their male counterparts. It is generally accepted that women are the caretakers of the home affairs which might affect their involvement in outdoor economic activities (OECD, (2017); (Hammond et al., 2020). A study by ILO, (2012) found out that in urban area, majority of women are working at home specializing in domestic work than other income earning activities

SMEs awareness on e-services:-

The study intended to find out the level of SMEs awareness on e-services. Findings are presented in Table 2

Table 2: SMEs awareness on e-services (n=391)

Gender				
	Yes		No	
	f	%	*f*	%
Male	237	60.6		
Female	154	39.4		
Total	391	100		

Source: Field Data (2021)

Fromthe findings, all respondents (i.e. entrepreneurs) 391 (100%) acknowledged to be are aware of the existence of BRELA and TRA e- government services. The findings show that the level of awareness is very high as all respondents declared to be aware of the SME's e-services available for them.This suggests a remarkably high level of awareness among SMEs regarding to the availability of relevant electronic services. Qualitative evidence further

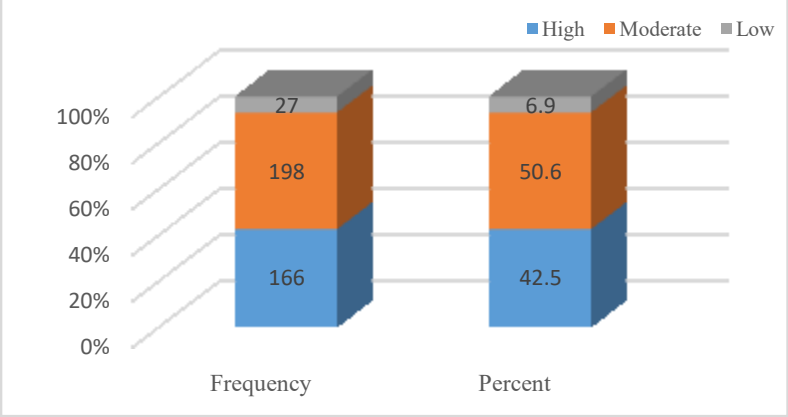
corroborates these findings by highlighting institutional initiatives aimed at enhancing awareness, which has served as a strategic platform for disseminating information and sensitizing stakeholders about the availability of e-resource, respondents 8 narrated that: "One of our major achievements has been the enhancement of awareness among small and medium-sized enterprises (SMEs) regarding the electronic services we provide. This has been accomplished through the implementation of a widely recognized outreach program, "Elimu na Huduma kwa Mlipa Kodi," broadcaseted in radio and television programs"

The findings further reveal information about e-services is disseminated extensively through social media, print media, and other mass communication platforms. Importantly, the study established that awareness campaigns are complemented by follow-up mechanisms designed to assess their effectiveness. As reported by Key Informant 5:"We use questionnaires and social media to obtain feedback from SMEs regarding the various services we provide in our online platforms."

Such feedback mechanisms contribute to the high level of awareness, as they enable continuous development and upgrading. To validate these findings, the researcher conducted an observational review of TRA's official Instagram account ("tratanzania"), which had over 65,000 followers at the time of the study. Active engagement was observed on the platform, including real-time interactions and responses to customers' inquiries. This digital presence further substantiates the conclusion that sustained and interactive communication strategies have played a significant role in enhancing awareness of e-government services among SMEs

Rate of Access to e-Services:-
Entrepreneurs were asked to indicate their rate of access to e-services designated for them. The findings revealed that SMEs rate of access to e-government services is moderate as figure 2 below indicates.

Figure 2: Rate of Access to e-services



Source: Field Data (2021)

The findings from the figure 2 above show that majority of the respondents 198 (50.6%) confirmed that their access to e- government services is at the moderate rate. Other 166 (42.5%) respondents confirmed that their access to e-government services is low. Only 27 (6.9 %) of the respondents declared that their access to e-government services is high. Factors attributed to this kind of situation are detailed in section.

Devices used to Access e-Services:-
Entrepreneurs were asked to indicate devices they used to access e-services designated for them. The findings are presented in table 3.

Table 3: Type of devices used to access e-services (n=391)

Device	Yes		No	
	f	%	*f*	%
Laptop	197	50.4	194	49.6
Smartphone	254	65	137	35

Desktop	138	36.3	213	64.7
Tablet	78	19.9	309	79

Source: Field Data (2021)

Findings as shown in Table 3 reveal that smartphone is the most used device to access e-services. Most of the respondents 254 (65%) stated that they use smartphone to access e-services while 197 (50.4%) respondents use laptop. The other 138(36.3%) use desktop and 78 (19.9%) use tablet. Although Kyem, (2016) commented that devices such as smartphone and tablets can motivate access to e-services because they are easier to use compared to static devices like desktop computers the case in this study is different. However, interview findings revealed that Laptop are more favored than smartphone and tablets when it comes to the actual interaction with the e-services portal especially downloading and filling the forms and storing data. This is due to the fact that it is more friendly and convenient to work with laptop than it is with smartphone especially when you have to type. The researcher also observed a number of desktop and laptop computers in SMEs offices and some of them were used for stock control of their products. Mobile phones also were vividly seen.

Knowledge on Using the Devices:-

The study considered knowledge of using various device as an important factor for the effective use of e-government services. SMEs were asked a question in regard to their knowledge of using the devices for accessing e-services. This was considered important as it is a determinant for effective use of the services. Findings are presented in Table 4.

Table 4: Knowledge on using the Device (n=391)

Devices	Adequately Knowledgeable		Somehow Knowledgeable		Not Knowledgeable	
	f	*%*	*f*	*%*	*f*	*%*
Smartphone	224	57.3	167	42.7	0	0
Laptop	195	49.9	166	42.5	30	7.7
Desktop	87	22.2	261	66.8	43	11.9
Tablet	40	10.2	110	28.1	241	61.6

Source: Field Data (2021)

The findings shows that majority are conversant with using smartphone than the rest of the devices. That is, 224 (57.3%) respondents indicated that they have adequate knowledge of how to use smartphone. However, they do not use smartphone to access e-services. The other 195 (49.9%) respondents are adequately knowledgeable with laptop while 87 (22.2%) are adequately knowledgeable with desktop.In addition, Table 3 indicates that laptops are commonly used to access e-services and thus surprising to find that majority of the SMEs are knowledgeable with smartphones but moderately used in accessing e-services from the government agencies. These findings suggest that smartphone are not affable in doing official work no matter how user-friendly they may be. However, there are some scenario where more than one devices are used. For example one respondents in conversation after filling the questionnaire said;

"I use smartphone to quickly access the sites for e- services, but if there are issues which requires downloading forms, I switch to laptop because it is easier with laptop to download and save for later use than it is with smartphone". [Respondent 13]

Another respondents in the same scene commented that,

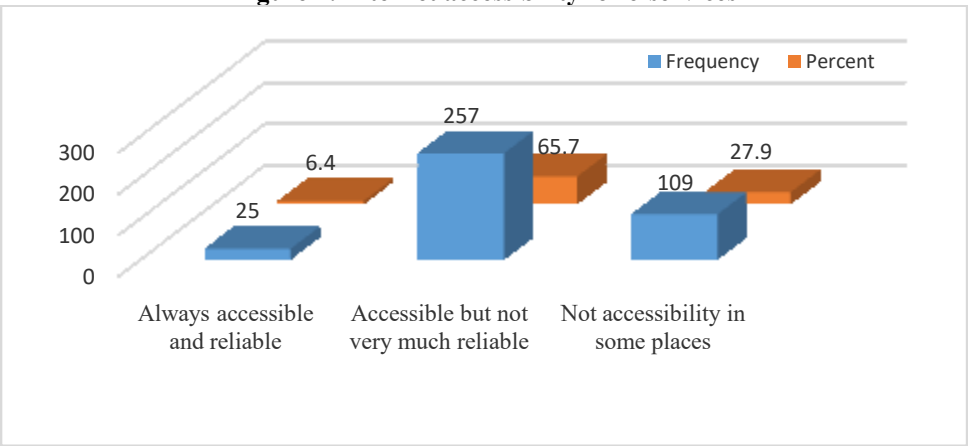
"All my business data are stored in my desktop; it is easier for me to use desktop than smartphone. However, for quick access smartphone is better as it is readily accessible in hand all the time and therefore, I can use it at any point in tine", [Respondent 14)

Generally, the findings reveal that majority of respondents are knowledgeable in using various electronic devices. However, choice of which one to use to access e-services depends on the circumstances at hand.

Internet Accessibility for e-Services:-

The effective use of e-service depends on the availability and accessibility of reliable Internet. The study considered access to Internet as a major factor which may influence SMEs use of e-service. Findings are presented in Figure 3

Figure 4: Internet accessibility for e-services



Source: Field Data (2021)

Findings in Figure 4 shows that majority of the respondents 257(65.7%) have access to Internet although not very much reliable. Others 109(27.9%) respondents declared that it internet is accessible only in some places and very few respondents 25(6.4%) acknowledged that they have reliable access to Internet. The findings suggests that access to Internet is currently not a major challenge to majority of the people in towns and cities like Dar es Salaam. This is because most of people easily access Internet via their smartphones. However, strength of the signal varies considerably depending on the geographical location, bandwidth and the type of service provider. At Kariakoo, one respondent commented that;

"Here at Shimoni, Kariakoo we totally do not have access to Internet, So, it is difficult to use e-services when you are inside here" [Respondent 15]

Even though there are uncertainty with regard to reliability of the Internet, connectivity and subsequently accessibility is high to majority of the people.

Media used for e-Services Awareness Creation:-

Respondents were asked to indicate the media through which they accessed or heard about BRELA or TRA e-services for the first time. Table 5 presents findings on the media for e-services awareness.

Table 5: Media for Awareness (n=391)

Media			
	f	***%***	***Valid %***
TV advertisement	48	12.3	12.3
Radio	44	11.3	11.3
Friends	58	14.8	14.8
TRA/BRELA Officers	89	22.8	22.8
Newspaper	12	3.1	3.1
Social Media	74	18.9	18.9
Fliers/Brochure	0	0	0
Websites	64	16.4	160
Total	391	100	100

Source: Field data (2021)

Findings from table 5 above indicate that BRELA and TRA officers 64 (22.8%), social media 74 (18.9%) and websites (16.4%) are media which were used to disseminate first time information about e-government services. The findings also reveal the influence of friends 58 (14.8%) in disseminating information on e-services. Moreover, some respondents confirmed that Television 48 (12 .3%) and radio 44 (11.3%) were used to break the news about the existence of e-government services. However, regardless of their daily existence, newspapers still show least 12 (3.1%) used media in the awareness creation about e-government services. This is supported by the findings of Eyupoglu & Kaya,(2020) who found out that awareness on e- services is mostly created by government agencies

officers on site visitation than other sources including newspapers. This implies that face to face communication has significant impact in creating awareness. However, it has limited coverage compared to mass media and it is cost intensive. Predominantly, mass media channels are for awareness raising. This is why government organizations keep on using them for awareness campaigns as it was declared in an interview with , one of the key informants 3 said that;

"We normally use radio, online TV, website, twitter, Facebook and
Instagram for creating awareness to SMEs about e- services we offer and encourage them to use"

Further probing however, the study revealed that social media like Facebook, Twitter and Instagram are nowadays frequently used more than the mainstream media to communicate information on various organizational issues including promoting the use of e- services. During the interview one key informant 1 said;
"We conduct mass media campaigns in the specified intervals of time but social media campaigns helps us to have a two way communication with our customers whenever in a very simple way"

It was further pointed out that although mass media campaigns have been useful to TRA, the presence of social media have helped them to work in a conducive environment because most of the entrepreneurs access social media in their mobile gadgets. On this regard, key informant 7 said;

"When we broadcast in Televisions and radios, we also post the same in our social media sites for creating more awareness, and the conversations with our clients starts"This communication approach facilitates broader engagement and ensures message consistency across multiple media channels.

More comments on the use of social media were pointed out by key informants 9 who said that;

"We consider adopting social media in our awareness campaigns because it saves our records and act as a store of our conversations with our clients. It is more reliable than a television or a printed advertisement"

Based on the findings, it is evident that although mainstream media and face-to-face campaigns remain important channels of communication, their frequency of use is comparatively lower than social media platforms. This disparity reflects the prevailing trend in information access, which is increasingly oriented toward digital and social media environments. Furthermore, social media offers advantages such as cost-effectiveness, reliability in rapid information dissemination, and continuous accessibility over time. Nevertheless, despite the growing prominence of digital platforms, mainstream media and face-to-face interactions continue to command higher levels of public trust and credibility

Conclusion and Recommendations:-

Based on the findings, the recommendations of the study are geared towards the government and the SMEs as both of them have their role to play to achieve the effective access and use of e-government services to SMEs. The government should increase awareness campaigns to reach the lager population of SMEs. Furthermore, there is also a need to implement strategies of ensuring that all e-services found in online platforms are well known by SMEs and used effectively. Additionally, budget on e-government projects should be increased by allocating enough fund in the implementation of e-government in Tanzania. Moreover, to achieve the full utilization of e-services specifically the access and use of it, the government should increase training programs to SMEs and also integrate e-government modules in ICT subjects from secondary education to college and universities. Additionally, there is a need to eliminate paper-based services in the government offices and institutions to strengthen the access to e-services. On the other hand, the study recommends that SMEs should devote time in learning about e-government services so as to explore various e-services available in the e-government platforms as well as investing in buying ICT devices to help them in course of access to e- services provided by the government.

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