

An Assessment of Knowledge of Basic Business Skills to Micro Entrepreneurs: A Case Study of Seven Selected Markets Within Dodoma Municipality

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Abstract – According to changes in CCM policy, the objective of Ujamaa in the nineteen nineties was to make sure that Tanzania citizens are possessing and running the country's economy, through individuals, their cooperatives societies, private companies managed by themselves or by partnership and through public companies where many citizens will be buying shares and through those few companies which are still being run by the state. This objective demands many Tanzanians to have business skills. The study was conducted in Dodoma Municipality. The researchers selected the sample by stratification by taking 7 markets. A total of 171 clients were interviewed. Data were collected using interview and observation methods. Data collected were processed and analyzed by a statistical tool of data analysis (SPSS). Tanzania has a National Trade Policy of 2003 which categorizes business enterprises into four groups, namely, group A the micro, group B the small, group C the medium and group D the large entrepreneurs. The researchers intended to deal with group A because we doubted if group A, the micro entrepreneurs have the basic business skills. The study therefore intended to find out if the entrepreneurs of group A had the basic business skills. The research findings show that majority of micro entrepreneurs within Dodoma Municipality lack basic business skills. The study recommends that there is a need for Dodoma Municipal Council in collaboration with colleges offering training in business education within the Municipality to make training arrangement to micro entrepreneurs to enable them runs their business more successful.

Keywords – Basic Business Skills, Country's Economy, Micro Entrepreneurs, Training In Business Education (250 Words).

INTRODUCTION

According to changes in CCM policy, the objective of Ujamaa in the nineteen nineties is to make sure that Tanzania citizens are possessing and running the country's economy, through individuals, their cooperatives societies, private companies managed by themselves or by partnership and through public companies where many citizens will be buying shares and through those few companies which are still being run by the state. This objective demands many Tanzanians to have business skills. The Tanzanian colleges teach entrepreneurship at various levels. Tanzania has a National Trade Policy of 2003 which categorizes business enterprises into four groups, namely, group A the micro, group B the small, group C the medium and group D the large entrepreneurs. Many colleges train entrepreneurs, however we are not sure, if the training is conducted in the four groups. The research intended to deal with group A because we

doubted if group A, the micro entrepreneurs have the basic business skills. The study therefore intended to find out if the entrepreneur of group A had the basic business skills.

II. METHODOLOGY OF DATA COLLECTION

2.1 Research Design

As a pilot study we decided to take Dodoma municipality only where there are 10 markets namely, Bonanza (Chamwino), Chang'ombe (Chamwino), Maili Mbili (Kiendege) Chadulu (makole), Makole (Makole), Stendi Kuu (Tambukaleli), Saba Saba (Viwanda), Soko Kuu (majengo), Mwembe Tayari (Majengo) and Chamwino (Chamwino). Training of enumerators was conducted in two phases. Phase one involved techniques of interviewing, which included, research ethics, the role of research and problems to be encountered in research conduction. Phase two involved technical aspect of the study, such as understanding the questionnaire, how to use it, meaning of the technical symbols and how to listen and answer question to the clients (controlling)

2.1.2 Sample Selection And Size

The researchers selected the sample by stratification by taking first 7 markets only, since they are characterized mostly by micro entrepreneurs. A total of 171 clients were interviewed.

2.1.3 Types Of Data

The research team collected primary data only.

2.1.4 Method Of Data Collection

The research team used observation and interview method. The researchers chose this method for the sake of getting correct and accurate primary data.

2.1.5 Data Analysis

After data collection, the findings were edited (field and central), coded, classified, tabulated and the percentages were computed, pie charts were drawn, correlation and regression analysis were applied by using a computer software known as SPSS.

2.2 Theoretical Aspects Of Entrepreneurship

The world entrepreneur was derived from the French word "entreprendre" meaning to undertake. Historically, this word is associated with individuals who took up the opportunity of starting a business in between periods of unemployment in the 17th century. Entrepreneurship has been defined in different ways by different scholars. C. S. Msirikale (1998) defined entrepreneurship as an act of starting a business and managing it. It virtually involves the ability and desire to recognize and pursue opportunities. It is an act of being an entrepreneur. D. F. Kuratko (2009) maintains that entrepreneurship is a

dynamic process of vision, change and creation that requires an application of energy and passion toward the creation an implementation of new ideas and creative solutions. This process of innovation and new venture is accomplished through four major dimensions-individual, organizational, environmental and process-is aided by collaborative networks in Government, education and institutions. All of the macro and micro positions of entrepreneurial thought must be considered well recognizing and seizing opportunities that can be converted into marketable ideas capable of competing for implementation in today's economy.

According to C. S. Msirikale (1998) an entrepreneur is a person who undertakes a venture, organizes it, raises capital and finances it and assumes the risks of business ownership. In technical sense, entrepreneurs are often defined as people who specialize in making decisions about the use of scarce resources to provide high rewards to them. P. A. Wickham et al (2006) contents that entrepreneurs are significant because they have important effects in the world economies. They play a critical role in maintaining and developing the economic order we live under. Understanding how they do this is of central importance if we are to draw general conclusions about entrepreneurship. Basically entrepreneurship enables provision of a variety of job opportunities, economic growth (creation of new business creates wealth which the public at large benefits), Improve the standard of living, creates investment opportunities, profits derived from successful business, source of government revenue (both new businesses and employees become tax payers) and technological development (entrepreneurs develop new products from new ideas which needs new technology).

D. F. Kuratko et al (2009) entrepreneurs face different types of risk when undertaking business enterprises. These can be grouped into four basic areas: Financial risk, career risk, family and social risk and psychic risk. Financial risks involve committing ones savings or other resources at stake. These resources face great risks if the venture fails. The entrepreneur also may be required to sign personally on company obligations that far exceed his or her personal net worth. In this case an entrepreneur is exposed to personal bankruptcy. Many people are unwilling to risk their savings, house, property and salary to start a new business. Career risk is concerned with whether an entrepreneur will be able to find a job or go back to their old jobs should their venture fail. This is of major concern to managers who have a secure organizational job with high salary and good benefit package. Family and social risk is based with starting a new venture which requires much of the entrepreneur's energy and time, uncertain income, loneliness, dedicated to business, ambition to achieve and worker problems are often causes of stress which in turn increases family pressure. Entrepreneurs who are married, and especially those with children, expose their families to the risks of an incomplete family experience and possibility of permanent emotional scars. Old friends may varnish eventually because of missed get-together. And Psychic risk is may be the greatest risk to the well-being of the entrepreneur.

Money can be replaced; a new house can be built; spouses, children, and friends usually can adopt. But some entrepreneurs who have suffered financial catastrophes have been un able to bounce back at least not immediately. The psychological impact has proven to be too severe for them. However, when starting a business venture any entrepreneur has a positive mind of success. Despite of the entrepreneur's positive mind in business venture, he or she must be aware of the foundation of running a successful business which rests on several other environmental factors. C. S. Msirikale et al (1998) identifies the conditions for entrepreneur success in Tanzania as follows: financial base, Education and training, availability of infrastructure, favorable laws and regulations, taxes, trade regulations, research, and society encouragement and support.

Entrepreneurs need to have basic business education, sufficient training and/or experience in the business fields they undertake. Lack of business skills is often identified as one of the major causes of business failures. C.S Msirikale (1998) emphasize that an entrepreneur must have knowledge in starting a business, financing a business and forms of business. In addition he contents that an entrepreneur needs to know what is a small business, how to start a small business, how to manage a small business, what is financial management in small business, what is marketing management in small business, what is human resource management in small business and how financial and administrative controls in small business is undertaken.

III. RESULTS AND DISCUSSION OF MAJOR FINDINGS OF THE STUDY

3.1 Overview

The primary data were obtained by using schedules for the micro entrepreneurs in Dodoma municipality as per sample. The data collected were Business location, Gender, Level of education, Age, Time period in business, Source of products, Capital, Running costs, Profit, Basic business skills, Expected time period to run the business, Willingness to attend basic business training skills and Problems encountered by micro entrepreneurs. The findings were edited, coded, classified, tabulated and the percentages were computed, pie charts were drawn, correlation and regression analysis were also applied by using computer software known as SPSS. The results are presented as hereunder:

Table I above shows the location of business in different markets selected within Dodoma Municipality. Out of 8 markets visited Changómbe is the biggest with 32.2% (55) respondents, Tambuka Reli 27.7%(44), Bonanza 15.2%(26), Chadulu 11.5%(19), Maili mbili 6.4%(11), sabasaba 5.3%(9), and Makole 4.1%(7). On the basis of the above analysis it shows that most respondents are from Chang,ombe markets and the last is Makole market. Therefore we can say in this part that Changómbe is having more micro entrepreneurs than the other markets.

Table I: Business Location
Business Location

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Tambukareli - Stendi ya Mkoa	44	25.7	25.7	25.7
Chadulu	19	11.1	11.1	36.8
Makole	7	4.1	4.1	40.9
Sabasaba	9	5.3	5.3	46.2
Bonanza	26	15.2	15.2	61.4
Chang'ombe	55	32.2	32.2	93.6
Maili Mbili	11	6.4	6.4	100.0
Total	171	100.0	100.0	

Source: Field data, 2010

Table II: Gender
Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	76	44.4	44.4	44.4
Female	95	55.6	55.6	100.0
Total	171	100.0	100.0	

Source: Field data, 2010

Table II indicates that women counts at 55.6% (95) while males are 44.4%(76). This implies that most women are micro entrepreneurs compared to males.

Table III: Level of education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Standard 3	2	1.2	1.2	1.2
Standard 4	1	.6	.6	1.8
Standard 5	2	1.2	1.2	2.9
Standard 7	155	90.6	90.6	93.6
Form 1	1	.6	.6	94.2
Form 2	1	.6	.6	94.7
Form 3	1	.6	.6	95.3
Form 4	8	4.7	4.7	100.0
Ex-form 6	0	0	0	100.0
High Learning Graduates	0	0	0	100.0
Total	171	100.0	100.0	

Source: Field data, 2010

Table III above shows that participants in the micro entrepreneurship are standard (3-7) 93.8%(160), Form 1-4 6.2%(11), while there are no participants for form 5-6 and higher learning graduates. On the basis of the above analysis it means that ex form six and higher learning graduates don't participate in micro entrepreneurship.

Table IV: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20 - 29	46	26.9	26.9	26.9
30 - 39	68	39.8	39.8	66.7
40 - 49	40	23.4	23.4	90.1
> 49	17	9.9	9.9	100.0
Total	171	100.0	100.0	

Source: Field data, 2010

Table IV above indicates that age wise participants are between 30-39 39.8%(68), 20-29 26.9%(46), 40-49 23.4% (40) and those aged above 49 years are 9.9%(17). This implies that micro entrepreneurship is very important as it is the biggest employer of people of different age groups as shown in figure 4. In the age group 30-39 we have the

biggest number of participants; it is likely because participants in the age group 20-29 have gained experienced of the business now they commit themselves in the micro entrepreneurship. As time goes on the number of participants decreases, again this is likely due to aging factor.

Table V: Time period in business
Time Period being in Business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than a Year	18	10.5	10.5	10.5
1 Year to 5 Years	77	45.0	45.0	55.6
6 Years to 10 Years	51	29.8	29.8	85.4
11 Years to 15 Years	12	7.0	7.0	92.4
16 Years and Above	13	7.6	7.6	100.0
Total	171	100.0	100.0	

Source: Field data, 2010

Table V above indicates the time period micro entrepreneurs has been in business that between 1-5 years 45%(77), 6-10 years 29.8%(51), less than a year 10.5%(18), 16 years and above 7.6%(13) and 11-15 years

are 7%(12). This implies that micro entrepreneurship is very important as it is the biggest employer of most people as many people engage in business for a period not less than 15years.

Table VI: Source of data
Source of Products

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Town	143	83.6	83.6	83.6
Village	25	14.6	14.6	98.2
Town and Village	1	.6	.6	98.8
Other Regions	2	1.2	1.2	100.0
Total	171	100.0	100.0	

Source: Field data, 2010

Table VI above indicates the sources of various products that are sold in the markets visited in Dodoma municipality. Products are found from within the municipal 83.6%(143), Rural areas 14.6%(25), other regions 1.2%(2) and from both the villages and urban 0.6%(1). On the basis of the above analysis it indicates that most products are supplied from within the municipality since it has higher percentage followed by the supply from the rural areas. It can be said in this part that most of them are small retailers who buy from businessmen and can not buy products from the sources like villages or from other distant places (other than Dodoma region).

Table VII above shows the amount of capital held by micro entrepreneurs in various markets visited range as follows: between below Tsh. 100 000.00 51.5%(88), 100 101.00 - 200 000.00 22.2%(38), 200 001.00 - 300 000.00

9.9%(17), 400 001.00 - 400 001.00 4.7%(8), 300 001.00 - 400 000.00 4.1%(7), 600 001.00 and above 2.3%(4) and 500 001.00 - 600 000.00 0.6%(1)

On the basis of the above analysis it indicates that the micro entrepreneurs with capital base ranging below Tsh. 100 000.00 51.5%(88) are the majority.

Table VIII above shows the business running costs (carrying costs, holding costs and levies) by micro entrepreneurs in various markets visited range as follows: between Tsh. 148 003.00 - 197 003.00 20.5%(35), 1 000.00 - 50 000.00 22.2%(38), 99 002.00-148 002.00 14%(24), 50 001.00 - 99 001.00 12.9%(22), 197 004.00 - 246 004.00 8.2%(14), 295 006.00 - 344 006.00 3.5%(6) and 246 005.00 - 295 005.00 2.9%(5). On the basis of the above analysis it indicates that majority of the micro entrepreneurs have running costs that range from Tsh 1 000.00 - 50 000.00.

Table VII: Capital
Capital

		Frequency	Percent	Valid Percent	Cumulative Percent
Va		88	51.5	54.0	54.0
	100,001 - 200,000	38	22.2	23.3	77.3
	200,001 - 300,000	17	9.9	10.4	87.7
	300,001- 400,000	7	4.1	4.3	92.0
	400,001 - 500,000	8	4.7	4.9	96.9
	500,001 - 600,000	1	.6	.6	97.5
	600,001 - Above	4	2.3	2.5	100.0
	Total	163	95.3	100.0	
Missing	999.00	8	4.7		
Total		171	100.0		

Source: Field data, 2010

Table VIII: Running costs

Running Costs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		38	22.2	26.4	26.4
	1000 - 50000	38	22.2	26.4	26.4
	50001 - 99001	22	12.9	15.3	41.7
	99002 - 148002	24	14.0	16.7	58.3
	148003 - 197003	35	20.5	24.3	82.6
	197004 - 246004	14	8.2	9.7	92.4
	246005 - 295005	5	2.9	3.5	95.8
	295006 - 344006	6	3.5	4.2	100.0
	Total	144	84.2	100.0	
Missing	999.00	27	15.8		
Total		171	100.0		

Source: Field data, 2010

Table IX: Profit
Profit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		46	26.9	39.0	39.0
	1000 - 50000	46	26.9	39.0	39.0
	50001 - 99001	19	11.1	16.1	55.1
	99002 - 148002	13	7.6	11.0	66.1
	148003 - 197003	18	10.5	15.3	81.4
	197004 - 246004	8	4.7	6.8	88.1
	295006 - 344006	10	5.8	8.5	96.6
	393008 - 442008	4	2.3	3.4	100.0
	Total	118	69.0	100.0	
Missing	999.00	53	31.0		
Total		171	100.0		

Source: Field data, 2010

Table IX above shows the business profits made by micro entrepreneurs in various markets visited range as follows: between 1 000.000 – 50 000.00 26.9%(46), 50 001.00 -99 001.00 11.1%(19), 99 002.00 -148 002.00 10.5%(18), 99 002.00 -148 002.00 7.6%(13), 148 003.00 - 197 003.00 4.7%(8), 295 006.00 - 344,006.00 5.8%(10) and 393 008.00-442,008.00 2.3%(4)

On the basis of the above analysis it indicates that majority of the micro entrepreneurs have business profit that range from Tshs. 1 000.00 – 50 000.00. It can be noticed that the range of capital, running costs and profit to the majority of micro entrepreneurs lies from 1 000.00 – 50 000.00. Further analysis revealed that there exist a correlation between capital and profit, and profit and running costs as shown in the table X below.

Table X: Correlation analysis

Correlations

		Capital	Running Cost	Profit
Capital	Pearson Correlation	1	.121	.229*
	Sig. (2-tailed)	.	.206	.016
	N	111	111	111
Running Cost	Pearson Correlation	.121	1	.401**
	Sig. (2-tailed)	.206	.	.000
	N	111	111	111
Profit	Pearson Correlation	.229*	.401**	1
	Sig. (2-tailed)	.016	.000	.
	N	111	111	111

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Field data, 2010

Profit versus capital, $r = 0.229$

Capital versus running cost, $r = 0.121$

Profit versus running cost, $r = 0.401$

Table X above indicates that correlation is significant at 0.05 levels between profit and capital. However, the correlation coefficient being $r = 0.229$ is weak. Again, correlation coefficient between profit and running cost is

significant at 0.01 levels, which is also weak. The weakness of correlation of profit and the two variables (capital and running costs) indicates that the amounts of capital and running costs held by majority of micro entrepreneurs contributes very small amount to the profit. This is further evidenced in the table XI below.

Table XI: Regression analysis

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	51045.607	15489.537		3.295	.001	20342.658	81748.556
	Capital	5.924E-02	.028	.183	2.102	.038	.003	.115
	Running Cost	.474	.109	.379	4.355	.000	.258	.690

a. Dependent Variable: Profit

Source: Field data, 2010

$$\hat{y} = 51045.607 + 0.05924x_1 + 0.474x_2$$

Where, \hat{y} is profit, x_1 is capital and x_2 is running cost.

From regression equation above, we can see that the contribution of capital on profit per unit is Tshs. 0.05924 and that of running costs is Tshs. 0.474 per unit.

Table XI above shows the level of basic business education possessed by the micro entrepreneurs in various markets visited. The study revealed that 98.8%(169) has no basic business skills and 1.2%(2) has basic business knowledge. It can be said in this part that majority of the

micro entrepreneurs interviewed has no basic business skills.

Table XIII above shows the expected period to run the business by the micro entrepreneurs visited in various markets within Dodoma municipality that, 86.5%(148) expect to engage in business forever, 7.6%(13) don't know and the rest are expecting to engage in business for 1 – 10 years. On the basis of the above analysis it implies that it is a permanent employment to the majority of the micro entrepreneurs.

Table XII: Business education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	2	1.2	1.2	1.2
	No	169	98.8	98.8	100.0
Total		171	100.0	100.0	

Source: Field data, 2010

Table XIII: Expected period to run the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Month	1	.6	.6	.6
	3 Months	1	.6	.6	1.2
	6 Months	2	1.2	1.2	2.3
	1 Year	1	.6	.6	2.9
	2 Years	1	.6	.6	3.5
	3 Years	2	1.2	1.2	4.7
	4 Years	1	.6	.6	5.3
	10 Years	1	.6	.6	5.9
	Indefinite	148	86.5	86.5	92.4
	Not decided	13	7.6	7.6	100.0
	Total		171	100.0	100.0

Source: Field data, 2010

Table XIV: Willingness to attend business training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	171	100.0	100.0	100.0

Source: Field data, 2010

Table XIV above shows that all 100%(171) of the micro entrepreneurs visited in various markets within Dodoma municipality are willing to attend business training if opportunities come. It implies that there is a need for training.

PROBLEMS

Table XV: Problems faced by micro entrepreneurs

Category label	Pct of		Pct of	
	Code	Count	Responses	Cases
Stiff Competition	1	1	0.3	0.6
Few Customers	2	46	12.9	26.9
Delay Payment	3	15	4.2	8.8
Bad Products	4	3	0.8	1.8
Products not bought on time	5	2	0.6	1.2
Package	6	12	3.4	7.0
Transport	7	11	3.1	6.4
Lack of Education	8	2	0.6	1.2
Kutolipwa Kabisa/Dhuluma	9	15	4.2	8.8
Dirtiness	10	18	5.1	10.5
Poor Leadership	11	3	0.8	1.8
Lack of Peace/Harmony	12	43	12.1	25.1
Disturbance from	13	8	2.2	4.7
Rotting of Agricultural products before sale	14	124	34.8	72.5
Lack of Toilets at market places	15	9	2.5	5.3
Destructive Animals such as ; mouse, etc	16	1	0.3	0.6
Market building not yet completed	17	1	0.3	0.6
Some product are scares	18	2	0.6	1.2
High supply prices/Inflation	19	5	1.4	2.9
Complains on some products	20	2	0.6	1.2

Bad language from the customers	21	6	1.7	3.5
Poor infrastructure	22	1	0.3	0.6
Lack of Capital	23	18	5.1	10.5
High market levy	24	7	2	4.1
Business space is limited	25	1	0.3	0.6
Total responses		356	100	208.2

Source: Field data, 2010

Table XV above show the problems faced by the micro entrepreneurs visited in various markets within Dodoma municipality. These problems include: High competition, Late payments, Poor packaging, No basic business skills, Non payments for the supplies made to the customers (Dhuluma), Poor leadership, Wasting of supplies (Bidhaa kuharibika), Insecticides (Wadudu waharibifu), Scarcity of supplies, High prices of the supplies, Harsh language from customers, Poor capital base, Spread of waste products (Uchafu kutapakaa), No peace, Harassment from porters, Luck of public toilets, Poor market infrastructures, High levies and that there is no enough space to accommodate all micro entrepreneurs. From the above analysis it indicates that there are problems which are borne by not having enough basic business skills due to poor business education and there are problems which are due to the local councils by not exercising fully their responsibilities in the localities under consideration.

IV. CONCLUSION

The research conducted on the business skills for micro entrepreneurs in selected markets as per sample within Dodoma municipality revealed the following:

It has been proved from the study that most of the micro entrepreneurs are found in Changómbe market and thus contributes more revenue to the council in terms of levies imposed. Findings show also that most women are micro entrepreneurs who count about 55.6%(95) as compared to men who count about 44.4% (76). On top of this the study revealed that ex form six and higher learning graduates don't participate in micro entrepreneurship.

Further more, the study revealed that micro entrepreneurship is very important as it is the biggest employer of people of different age groups. Most people engage in business for a period not less than 15 years. In the age group of 30-39 we have the biggest number of participants; it is likely because participants in the age group of 20-29 have gained experienced of the business now they committed themselves in the micro entrepreneurship. As time goes on the number of participant's decreases, again this is likely due to aging factor. The findings showed that most products are supplied from within the municipality since it has higher percentage followed by the supplies from the rural areas. It can be said that most of them are small retailers who buy supplies from businessmen and can not buy supplies from the sources (villages) or from other distant places (eg. other regions) due to small capital base which range from Tsh. 1 000.00 – 50 000.00 by the majority. However, the study indicated that majority of the micro entrepreneurs have running costs that range from Tsh. 1 000.00 – 50

000.00 and that their business profit range from Tsh. 1 000.00 – 50 000.00. The study indicated that most of the micro entrepreneurs visited has no basic business skills by 98.8%(169) and those with basic business skills are 1.2%(2). Further, the study showed that all 100%(171) of the micro entrepreneurs visited in various markets within Dodoma municipality are willing to attend business training if opportunities come. It can be said that there is a great need for training. The findings indicated that there are problems which are borne by not having enough basic business skills due to poor business education of micro entrepreneurs and there are problems which need to be addressed properly by the Municipal Council Authority are likely to be solved.

RECOMMENDATIONS

Research findings on basic business skills conducted in Dodoma municipality to few selected markets have shown that there is a need of training the micro entrepreneurs in several areas. Dodoma Municipality Authority, micro entrepreneurs and training institutions located within Dodoma Municipality need to work together so as to solve the pertaining problems. The following areas are highly recommended for imparking basic business skills: Marketing, Supplies and Procurement Management, Book keeping and accountancy, and Business administration.

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