

# ICT's Impact on SMEs in Zanzibar: A 360-Degree Appraisal

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## Abstract

The integral role of Information and Communications Technology (ICT) in global socio-economic growth is universally acknowledged. Zanzibar, too, recognizes ICT's potential to foster enterprise development. This study conducts a focused analysis of the symbiotic relationship between ICT and small and medium enterprises (SMEs) in Zanzibar, encompassing ICT's significance, adoption challenges, and its impact on SMEs' growth. Employing a descriptive research design, data collection involved a structured questionnaire distributed to a random sample of 100 respondents. Analysis was conducted using the Statistical Package for Social Science (SPSS), yielding insights communicated through percentages, tables, and graphs.

The findings underscore ICT's pivotal role in SME development, with a substantial proportion deriving benefits from its integration. Key variables—ICT's importance, implementation, and influence—are identified as catalysts for improved SME performance. However, challenges persist, including limited expertise, slow internet, setup costs, and security concerns, underscoring the need for refined ICT strategies. Recommendations echo the importance of continuous ICT enhancement, advocating for advanced tools to secure competitive advantages. Moreover, policy interventions by governmental bodies and private entities like the Chamber of Commerce are deemed necessary to facilitate SME education, training, and advisory services. This collective effort promises not only individual business growth but also national economic advancement. In summation, while ICT is a linchpin, factors like technology, customer care, and trust are equally vital. Governmental support for SMEs' effective ICT integration emerges as a core necessity, propelling Zanzibar's SMEs towards amplified growth within an increasingly digital landscape.

## Keywords

Information and Communications Technology (ICT), Small and Medium Enterprises (SME's), Socio-Economic Growth, Enterprise Development, Significance of ICT, Adoption Challenges, SME Performance, SPSS Analysis, Policy Interventions, Digital Landscape,

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## Introduction

Small and Medium Enterprises (SMEs) play a pivotal role in driving economic growth, not only in Tanzania but also in both developed and developing nations (Adekunle & Tella, 2008). Within this landscape, Zanzibar stands out with a substantial number of SMEs contributing significantly to its economic stability and progress (RGoZ, 2006). Acknowledged for their contribution to productivity, growth, job creation, and innovation, SMEs are vital components of Zanzibar's economic fabric (Nielinger, 2003; OECD, 2000).

In the contemporary global context, Information and Communications Technology (ICT) emerges as a central driver of economic growth. Governments worldwide are actively promoting ICT adoption across sectors, including SMEs, recognizing its potential to catalyze advancement (Galloway & Mochrie, 2005). This emphasis on ICT integration aligns with the notion that businesses should leverage these technologies to maximize benefits (Denni, 1996).<sup>1</sup> In the 21st century, ICT has proven pivotal in business performance, with broadband networks, mobile phones, and the internet as testaments to its transformative influence (Martin et al., 2002). Its impact extends beyond business operations, altering societal dynamics in work, life, and recreation (Curtin, 2002; Hamad Said, 2014). Zanzibar's Vision 2020 underscores the importance of SMEs in sustainable industrialization, envisioning their growth as a key priority (Said, 2014). The Zanzibar Poverty Reduction Plan (ZPRP) aligns with this vision, focusing on boosting income and access to social services, with particular attention to supporting micro, small, and medium-sized enterprises (RGoZ, 2006).<sup>2</sup> SMEs are integral components of Zanzibar's economic landscape, driving the realization of these goals.

Despite the significance of ICT in SMEs' success, this domain remains underexplored. ICT facilitates market expansion, enhances sales volume, and grants access to crucial information, thus transforming business operations (Khatibu, 2015). However, challenges persist in the adoption of ICT systems by Zanzibar's SMEs, stemming from limited awareness and inadequate staff administration, hindering their efficiency and competitiveness. Against this backdrop, this study addresses a significant research gap by investigating the impacts of ICT on improving SMEs in Zanzibar. Notably, while previous studies acknowledge the importance of ICT, few have focused on its direct effects within Zanzibar's context. Thus, this research is essential to bridge this gap and contribute to the understanding of the intricate relationship between ICT integration and SME performance.<sup>3</sup> The study aims to explore the nexus between ICT and SMEs' business performance, with a focus on identifying the specific impacts of ICT on enhancing SMEs' operations and growth. By shedding light on this crucial aspect, the study contributes to the broader discourse on ICT's transformative potential within Zanzibar's SME sector. However, it is essential to acknowledge that the study has its scope and limitations, which will be delineated in subsequent sections.

## Objective

The primary aim of this study is to comprehensively evaluate the influence of Information and Communications Technology (ICT) on the enhancement of Small and Medium Enterprises (SMEs) in the region of Zanzibar.

Specific Objectives: a. To evaluate the array of ICT tools and devices implemented by SMEs in Zanzibar. b. To investigate the degree to which the utilization of ICT tools and devices contributes to the advancement of SMEs in the Zanzibar context. c. To identify and analyze the specific challenges encountered by SMEs in Zanzibar as they integrate ICT into their day-to-day business operations.

## **Literature Review**

The pivotal role of Small and Medium Enterprises (SMEs) in fostering economic growth and development has been widely acknowledged. To this end, the incorporation of Information and Communications Technology (ICT) into the operations of SMEs has emerged as a central theme of exploration. This literature review delves into existing research to shed light on the influence of ICT on SMEs, with a specific focus on the Zanzibar context.

**ICT's Role in Enhancing SMEs:** The integration of ICT tools and devices into SME operations has gained prominence due to its potential to catalyze growth, innovation, and market expansion. Scholars like Adekunle and Tella (2008) underscore that SMEs have a substantial impact on economic growth in both developed and developing countries.<sup>4</sup> This assertion aligns with the significance of SMEs in Zanzibar, highlighted by the Regional Government of Zanzibar (RGoZ, 2006). However, the recognition of ICT's transformative role in this growth trajectory is imperative.

**ICT Adoption in SMEs:** The relationship between SMEs and ICT adoption has been a subject of exploration in various contexts. Galloway and Mochrie (2005) emphasize ICT's pivotal role as a driver of economic growth, propelling governments worldwide to prioritize its integration across diverse sectors, including SMEs. Nonetheless, this uptake remains influenced by factors such as awareness and administrative capabilities, as elucidated by Denni (1996). The dearth of research addressing ICT adoption challenges specific to SMEs in Zanzibar underscores the significance of this study's objectives.

**Impact of ICT on Business Performance:** Research consistently highlights the positive correlation between ICT integration and business performance. Martin et al. (2002) emphasize ICT's centrality in enhancing business performance, while Khatibu (2015) demonstrates its impact on expanding market reach and facilitating access to information.<sup>5</sup> Moreover, ICT's influence transcends operational realms, altering societal dynamics in work and recreation (Curtin, 2002; Hamad Said, 2014).

**Challenges in ICT Integration:** While the benefits of ICT are evident, challenges persist in its successful integration. These challenges encompass limited awareness, deficient administrative structures, and related inefficiencies (Khatibu, 2015). The specific obstacles faced by SMEs in Zanzibar remain underexplored, posing a gap in the current literature.<sup>6</sup>

**Research Objectives:** Aligned with the study's primary aim, the specific objectives encompass assessing the array of ICT tools and devices adopted by SMEs in Zanzibar. Additionally, the investigation aims to gauge the extent to which the utilization of these ICT tools contributes to SME advancement within the Zanzibar context. Addressing a critical aspect of ICT integration, the research also seeks to identify and analyze the unique challenges confronting SMEs in Zanzibar as they incorporate ICT into their daily operations.

the intersection of ICT and SMEs is a crucial field of exploration, especially within the Zanzibar context. Existing literature underlines ICT's potential to drive SME growth, but it also highlights challenges associated with adoption and integration.<sup>7</sup> This study's objectives, focused on ICT tools, their impact, and the challenges they pose, are positioned to contribute significantly to the understanding of how ICT can enhance SMEs in Zanzibar and bridge the current research gap.

## **ICTs in SMEs Growth & Factors Affecting Adoption in Zanzibar**

The utilization of Information and Communication Technologies (ICTs) has been widely considered essential for the growth of Small and Medium Enterprises (SMEs). However, discerning the precise impact of ICTs amid other influencing factors is complex, and rapid enterprise growth doesn't necessarily equate to high ICT usage (Locke, 2004). The perception of ICTs' benefits can often surpass their

measurable effects (Falcke, 2002). Notably, growth itself can unveil operational needs that ICTs are best equipped to support (Howard, 1994).<sup>8</sup>

Recent studies highlight the interconnectedness between ICTs' acceptance and a company's financial performance. Enterprises that employ internet technology for customer communication exhibit 3.4% faster sales growth than those not utilizing the internet (Clarke et al., 2006). This reality is particularly significant for developing countries like Zanzibar, where modern ICT tools and devices are imperative for enterprise improvement and national progress. Bournemra and Soltance (2001) emphasize the indispensability of harnessing new information and communication technologies for African countries' development.

Factors influencing the adoption of ICTs in SMEs are multifaceted, often shaped by resource limitations. Duan et al. (2002) underscore the lack of ICT skills and knowledge as a formidable challenge faced by SMEs across European countries, including the UK, Poland, and Portugal. Ritchie and Brandly (2005) categorize barriers to ICT adoption into three domains:

**Strategic:** Addressing issues impacting business direction, capital investments, and ICT networks. SMEs need to establish their own IT/ICT strategic objectives to guide their growth (Ritchie & Brandly, 2005).<sup>9</sup>

**Technological:** Pertaining to technology complexity and professional support for production. This level should facilitate the implementation of IT/ICT strategic plans for a robust architecture (Ritchie & Brandly, 2005).<sup>10</sup>

**Organizational and Behavioral:** Dealing with issues of capacity, risk perceptions, and supporting business processes. Lack of strategic ICT knowledge and necessary skills are prominent hurdles.<sup>11</sup> Additional challenges encompass perceived ICT costs, the ever-evolving ICT landscape, and geographical distinctions (urban versus rural) (Ritchie & Brandly, 2005).

ICTs' impact on SME growth is intricate, influenced by various factors. While SMEs often encounter barriers to ICT adoption, their significance cannot be underestimated, particularly in the context of developing regions like Zanzibar.<sup>24</sup> This dynamic interplay between technology and enterprise development shapes the contemporary landscape of business growth and societal advancement.<sup>25</sup>

## Research Methodology

**Study Population and Sampling:** The study targeted a population encompassing all Small and Medium Enterprises (SMEs) within the Urban district, totaling one hundred entities.<sup>17</sup> The sample size chosen for this study comprised eighty SMEs situated within the Urban district. To ensure comprehensive insights, one hundred respondents were selected from these eighty SMEs, encompassing diverse groups across the district.<sup>12</sup> The utilization of one hundred respondents facilitated a robust representation of the entire SME landscape within the Urban district, including both ICT users and non-users.<sup>18</sup>

**Data Collection Techniques:** The research employed a combination of primary and secondary data collection techniques, including questionnaires and literature review.

**Questionnaire Method:** The primary data collection relied on questionnaires, a widely employed tool for gathering firsthand insights. Closed-ended questions were particularly useful in soliciting

**Table 1.1.** The population with Respective Sample Size

Respondents	Population(N)	Sample size(S)
SMEs employees	100	80

original information from respondents who actively employ ICT tools/devices in Zanzibar.<sup>13</sup> The questionnaire administration occurred through direct physical interaction between the researcher and the respondents. This approach not only facilitated data collection but also provided a platform for the researcher to address any queries that arose during the process.<sup>19</sup>

Secondary data, comprising existing information and insights, were sourced through a comprehensive literature review. This involved a systematic examination of previously published studies, reports, and scholarly articles relevant to the subject of ICT adoption in SMEs. The collected secondary data served as a valuable backdrop against which the primary data could be analyzed and interpreted.<sup>20</sup>

The research methodology harnessed a combination of primary and secondary data collection techniques to explore the dynamics of ICT adoption within Zanzibar's SMEs. The questionnaire method, involving closed-ended questions and direct interaction, enabled the acquisition of specific insights from SMEs actively engaged with ICT tools/devices.<sup>21</sup> Concurrently, the literature review enriched the research process by contextualizing the findings within the broader landscape of existing knowledge.<sup>22</sup>

## Simulation and Results: Exploring ICT Adoption and Challenges in Zanzibar's SMEs

**Demographic Information:** The study began by examining the demographic characteristics of the respondents, shedding light on gender distribution, marital status, age groups, education levels, establishment periods of businesses, sources of initial capital, business sectors, and employee categories.

**Gender of Respondents:** The research found that 59% of respondents were male and 41% were female, reflecting a higher male representation in SMEs.<sup>14</sup> This could be attributed to their predominant roles in economic and family development.

**Marital Status of Respondents:** The study revealed that 60% of respondents were married, indicating that married individuals are more engaged in SMEs, possibly driven by their roles as family providers.

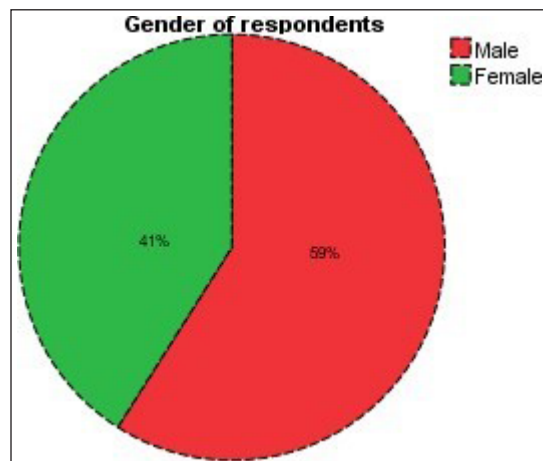


Figure 1.1. Gender of Respondents

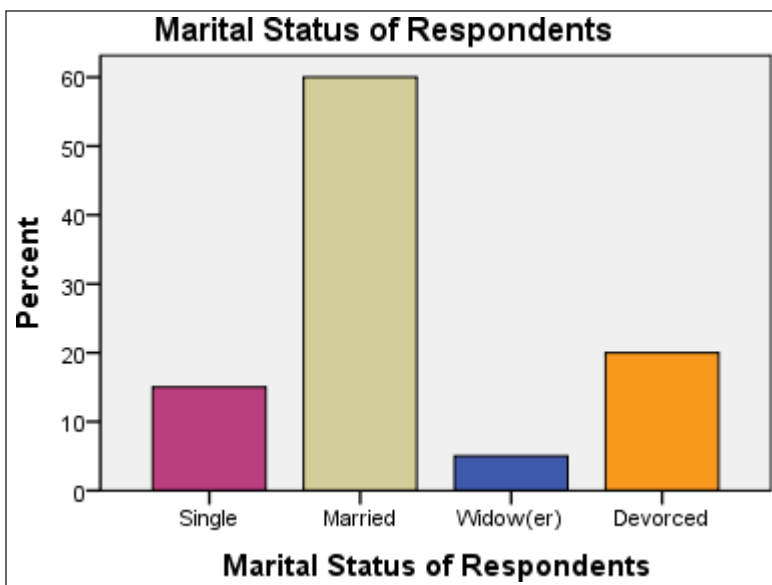


Figure 1.2. Marital Status of Respondents

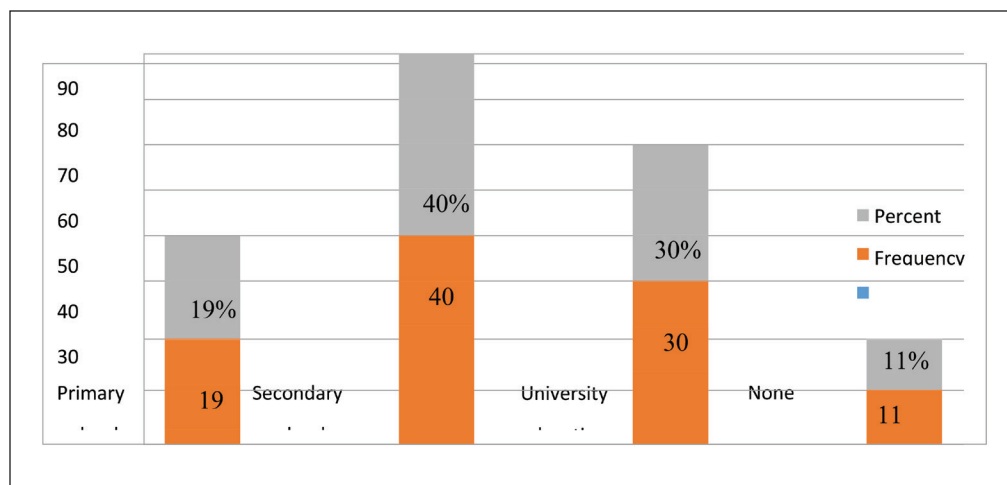


Figure 1.3. Education Level of Respondents

**Age Group of Respondents:** The majority (50%) of respondents fell within the age range of 25-34 years, implying that adults with substantial business experience play a significant role in SMEs. Those aged 15-24 constituted 15%, indicating an interest in entrepreneurship from a younger demographic.<sup>15</sup>

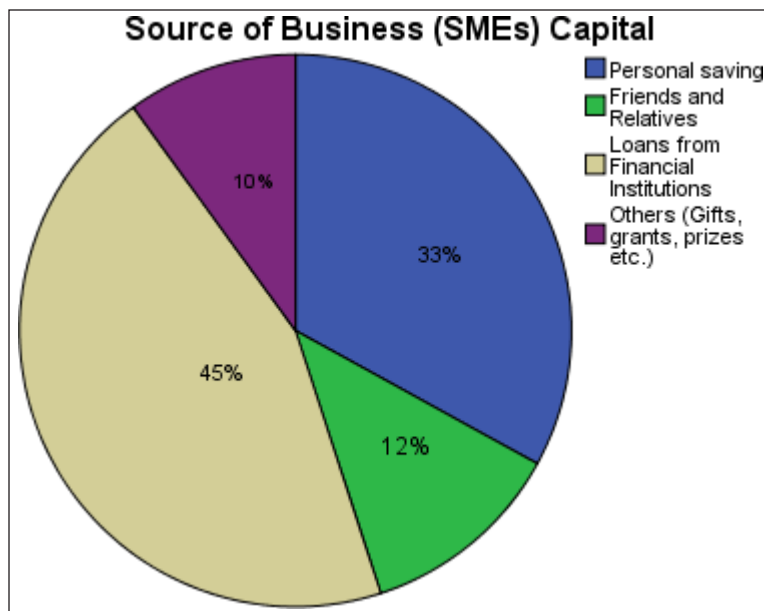
**Education Level of Respondents:** Around 40% of respondents possessed secondary education, suggesting that a considerable portion of SME operators have lower education levels. Financial constraints may contribute to limited access to higher education.

**Table 2.** Age Group of Respondents

Age	Frequency	per cent
15-24 Years	15	15.0
25-34 Years	50	50.0
35-44 Years	26	26.0
45 + above	9	9.0
Total	100	100.0

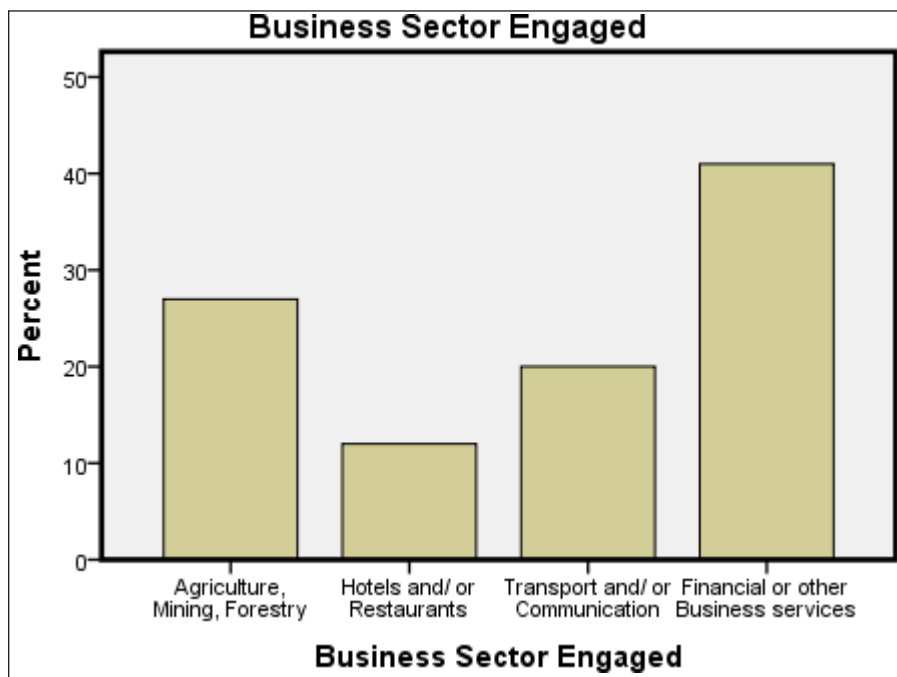
**Table 3.** Period of Business Establishment

Period	Frequency	Per cent
Before 1995	12	12.0
1995-2005	31	31.0
2006-2013	37	37.0
2014 or later	20	20.0
Total	100	100.0

**Figure 4.** Source of Business Capital

**Period of Business Establishment:** The findings indicated that a significant proportion (37%) of businesses were established between 2006 and 2013, showcasing a surge in new SMEs. Emerging technologies and modern business tools might be driving this trend.

**Source of Initial Capital:** The majority (45%) of SMEs relied on personal savings for initial capital. This approach, likely due to its cost-effectiveness and permanence, is prevalent compared to other capital sources.



**Figure 5.** Business Sectors Engaged by SMEs

**Table 4.** Number of Employees of SMEs

Number of Employees	Frequency	Per cent
1-4 Employees	46	46.0
5-19 Employees	38	38.0
20-99 Employees	16	16.0
Total	100	100.0

**Business Sectors Engaged:** Financial and other business services constituted the highest percentage (40%) of SME sectors. This simplicity of establishment and operation could be driving engagement in this sector.

**Categories of SMEs according to Employees:** Micro-businesses with 1-4 employees accounted for the largest share (46%) of SMEs. Economic conditions may drive individuals to start small-scale ventures, resulting in a higher prevalence of micro-enterprises.

**Discussion of Specific Objectives:** The research then delved into the specific objectives of the study, exploring the extent to which ICT tools/devices are utilized by SMEs to enhance their operations.

**Assessment of ICT Tools/Devices Used by SMEs:** The study found that computers (53%) were the most widely used ICT tools, followed by phones and Android applications (31%). This suggests that computers are pivotal in business processing and operations.



**Table 5.** ICT tools/ devices Applied by SMEs in Zanzibar.

Variables	Frequency	Per cent
Computers and other multimedia	53.0	53.0
Websites and information systems	11.0	11.0
Blogs and other Social media	5.0	5.0
Phones and Androids applications	31.0	31.0
Total	100	100.0

**Table 6.** Ranks from Respondents accord to the uses and importance of ICT tools in the Business.

VARIABLES	1	2	3	4	5
	Lowest Rank	Low Rank	Moderate Rank	High Rank	Highest Rank
Computers and other multimedia	0%	3%	22%	30%	45%
Websites and information systems	6%	30%	23%	20%	21%
Blogs and other social media	39%	27%	18%	9%	7%
Phones and Android Applications	19%	15%	53%	13%	0%

**Extent of ICT Tool Usage in Improving SMEs:** The research revealed that ICT tools were indeed contributing to SME improvement. Respondents agreed that computers (62%), multimedia (68%), internet/websites (85%), and phones/social media (46%) positively impacted efficiency, market capture, communication, and reputation.<sup>16</sup>

**Challenges Faced by SMEs When Applying ICT:** Major challenges included a lack of skilled labor (61%), high setup and implementation costs (67%), lack of security guarantees (57%), and slow internet access (41%). These hurdles hindered successful ICT adoption and implementation among Zanzibar's SMEs.

The study employed demographic analysis, assessed ICT tool usage, and identified challenges faced by Zanzibar's SMEs. The findings shed light on the diverse characteristics of SME operators and the complex landscape of ICT adoption and challenges.

## Observations and Future Research:

### Observations:

- **Embracing Advanced Technology:** The study underscores the importance of SMEs adopting advanced ICT tools/devices to enhance their business performance. Modern equipment and machinery can significantly contribute to market capture and overall improvement.
- **Training and Education:** The recommendation to provide training and education to SMEs highlights the need for business owners and employees to acquire the necessary skills to effectively manage their businesses while utilizing ICT applications.

**Table 7.** The extent by which ICT tools Improve SMEs in Zanzibar.

VARIABLES	SA	A	D	SD
Enterprise uses computers to improve its efficiency and effectiveness due to promoting good quality of services.	37%	25%	23%	15%
Business uses multimedia to capture new market and increase volume of sales and profits as well.	41%	27%	18%	14%
Enterprise utilizes internet and websites so as to promote goodcommunication and good relationship with its stakeholders.	53%	32%	9%	6%
Enterprise uses phones and social media to increase its goodwill andgood reputation so as to be more known to the public	25%	21%	34%	20%

**Table 8.** Challenges that face SMEs when Utilize ICT tools/ Devices.

Challenges	Agree	Neutral	Disagree
There is a lack of skills and knowledge	61%	18%	21%
There are high setup and Implementation costs	67%	21%	12%
There is a lack of security guarantees	57%	12%	31%
There is a problem of slow internet Access	41%	42%	17%

- **Turning Challenges into Opportunities:** The study encourages SMEs to view challenges as opportunities for growth. Successful businesses have historically thrived by innovatively addressing challenges, which can lead to improved decision-making and strategic planning.
- **Government Support and Private Institution Collaboration:** The research suggests that government bodies, in collaboration with private institutions like the Chamber of Commerce, should play a role in providing technical advice and education to SMEs in order to create a conducive business environment.
- **Customer Service and Business Relationships:** The study emphasizes the significance of excellent customer service and ethical business practices. Focusing on post-sales services, customer interactions, and ethical conduct can foster customer loyalty and business expansion.
- **Strategic Promotion and Advertising:** The study recommends that SMEs tailor their promotion and advertising strategies to suit their specific products and services. Utilizing suitable ICT tools for effective marketing can bolster competitiveness and public awareness.
- **Formalization of Business Operations:** The study emphasizes the importance of formalizing business operations. Keeping accurate records, building skilled teams, and enhancing networking can contribute to the sustainability and growth of SMEs.

## Future Research

While this study has uncovered the positive impact of ICT on SMEs in Zanzibar, there remain avenues for future research:

- **Customer Service Impact:** Further research can delve into how ICT tools impact customer service in SMEs. This could involve analyzing customer feedback, response times, and satisfaction levels.
- **Strong Relations and ICT Impact:** Exploring the strength of the relationship between the utilization of ICT tools and the performance of SMEs can provide a deeper understanding of their interplay.
- **Measuring Success with ICT:** Research could focus on quantifying the success achieved by SMEs through the implementation of ICT tools/devices, considering factors such as revenue growth and market expansion.
- **ICT Adoption Challenges:** Investigating the barriers and challenges SMEs face in adopting and implementing ICT tools/devices could yield insights into areas for improvement.
- **Comparative Analysis:** Comparative studies across different regions or industries could reveal varying impacts of ICT on SMEs and offer insights into best practices.
- **Long-term Impact:** Longitudinal research could assess the sustained impact of ICT adoption on SMEs over extended periods, shedding light on long-term benefits and challenges.
- **ICT-Business Alignment:** Research could focus on aligning ICT strategies with overall business goals to optimize the benefits derived from technology adoption.

By exploring these research directions, a comprehensive understanding of the relationship between ICT utilization and SME success can be achieved, leading to more informed strategies for businesses and policymakers alike.

## **Conclusion**

In this study, the impact of ICT tools/devices on the enhancement of small and medium enterprises (SMEs) in Zanzibar's Urban district was thoroughly examined. The findings demonstrate that various SMEs experience diverse benefits from ICT adoption. Chief among these benefits is improved access to the internet and information systems, effective product advertising, enhanced product quality and resource utilization, identification of opportunities, and increased operational efficiency. Importantly, the study illustrates that SMEs, regardless of their size or affiliation, can leverage ICT tools/devices to streamline information flow, leading to successful business outcomes. A more robust utilization of ICT tools/devices tends to correlate with higher sales volume, generating income and contributing to individual and overall economic development.

Gender-based disparities in SME involvement were also revealed, with men having more time to dedicate to SME activities compared to women. This observation likely stems from women's simultaneous engagement in domestic responsibilities, such as childcare and household management. However, it's noteworthy that women are still well-aware of the utility of ICT tools/devices in daily business operations.

Despite the advantages offered by ICT, the study identifies challenges associated with their implementation. These challenges encompass slow internet access, substantial setup and implementation costs, limited availability of skilled labor, and a lack of security guarantees. It is important to acknowledge that beyond the quality of ICT tools/devices, effective communication systems, excellent customer service, and fostering trust are pivotal elements contributing to success in business and the broader societal context.

In light of the findings, SMEs, particularly entrepreneurs, are encouraged to harness ICT tools/devices to expand business horizons, explore new markets, enhance service quality, and cultivate a favorable reputation within society. Concurrently, governmental support and collaboration with SMEs and ICT dealers should be prioritized to stimulate economic development in Zanzibar. Creating an environment

conducive to SME growth through the strategic utilization of ICT tools/devices can substantially contribute to increased income generation and overall economic advancement.

In summation, this study underscores the transformative potential of ICT tools/devices for SMEs in Zanzibar. By embracing these tools with strategic foresight and addressing associated challenges, SMEs can pave the way for economic growth, innovation, and improved business outcomes while contributing to the broader economic landscape.

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