RECORD KEEPING PRACTICES IN SMALL AND MEDIUM BUSINESS ENTERPRISES IN VIGAENI WARD, MTWARA-MIKINDANI MUNICIPALITY, TANZANIA

BY

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DECLARATION

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DEDICATION

To my beloved husband Mohamedi Hassani Mwende, my children Eldarusi, Hadija and Issa and my parents mum Bi Kashu Mohamedi Balozi and my late father Abdulrahmani Mohamedi Ghasia; thank you for your love, prayers, care and support. I am what I am today, because of you. May God bless you always and grant you long, healthy and happy life.

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ABSTRACT

Record keeping is an essential requirement for the success of small and medium business enterprises (SMEs). Good record keeping has a positive impact on SMEs as it enables business enterprises to make appropriate business decisions, ensure survival of business and also monitor and evaluate business success. Despite the crucial role played by good record keeping, most SMEs in Tanzania conduct their businesses without adherence to proper record keeping practices and those that keep records don't manage them well. The aim of the study was to investigate record keeping practices in Small and Medium Enterprises in Vigaeni Ward in Mtwara-Mikindani Municipality, Tanzania with a view to proposing appropriate strategies to enhance record keeping and business performance of SMEs. Objectives of the study were to: establish the knowledge base and understanding of the importance of business records; examine the manner in which business records affect business performance of SMEs; determine the manner in which business records are managed from creation to disposition, and propose strategies to improve the management of business records in SMEs. The study was based on the Records Continuum Model and Decision Usefulness Accounting Theory. A qualitative research design, with some aspects of quantitative research design was adopted for the study using a case study approach in data collection and analysis. Purposive and convenient sampling techniques were used to sample 83 respondents including business officers. The study found that SMEs in Mtwara-Mikindani Municipality were not practicing sound records management, lack of appreciation of the importance of business records by business owners and employees had contributed to poor management of records in SMEs, absence of business policies and guidelines as well as enforcement mechanisms undermined business performance in SMEs. The study concluded that although the SMEs recognized the importance of business records, these records were poorly managed. The study recommends that the municipality should prepare training programs on proper record keeping and the Ministry of industry and trade should consider implementing a policy that makes records management mandatory for SMEs owners, managers and employees. The study recommends that Mtwara-Mikindani Municipality provides support for records management through training of business owners, managers and employees; funding of records management activities; development of records management policies and guidelines; and last but not least, development and implementation of records retention and disposal schedules for business records.

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LIST OF ABBREVIATIONS AND ACRONYMS

ASA	-	Australia Standard Authority
CRDB	-	Cooperative Rural Development Bank
DSM	-	Dar es Salaam
EC	-	European Commission
ESARBICA	-	East and Southern Africa Regional Branch of the International Council on Archives
GDP	-	Growth Domestic Product
GSS	-	Ghana Statistical Service
ICA	-	International Council of Archives
IFC	-	International Finance Company
IRMT	-	International Records Management Trust
LGA	-	Local Government Authority
NBSSI	-	National Board for Small Scale Industries
RIM	-	Records and Information Management
SME	-	Small and Medium Enterprises
TNA	-	Tanzania National Archives
TRA	-	Tanzania Revenue Authority
URT	-	United Republic of Tanzania
US	-	United State

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This Chapter presents background information to the study, statement of the problem, aim of the study, objectives, research questions, study assumptions, significance of the study, scope, limitations, definition of key terms and ends with the chapter summary.

1.2 Background to the Study

Record keeping plays an important role in development by providing recorded information which is essential in the strategic formulation of national development policies and plans (Reed, 2010). Records are particularly important since they assist governments to maintain a consistent pattern in policy formulation and implementation (URT, 2012). They also act as raw data for research in various disciplines including science, which is an important ingredient to socio-economic development (Shepherd and Yeo, 2003). The uses and functions of records can be summed up as ranging from cultural, historical, legal, economic and scientific to promotion of good governance and accountability (ibid).

Records are therefore vital to virtually every aspect of governance because they fulfill important functions in society by providing evidence of and information about the transactions or actions of individuals and organizations (IRMT, 1999). This means that records have information that can be used in different ways for different purposes and therefore must be maintained in an appropriate manner (URT, 2003).

According to Ademola *et al*., (2012), records are essential in business management. They play a key role in the preparation of financial statements, monitoring and keeping track of business activities, as well as providing raw data for the calculation of profit and loss account. Ademola further observes that records play a key role in the management of business information which is essential for good business profitability. Small and medium business enterprises like most other organizations are concerned about proper capture, storage, processing and dissemination of business related information and knowledge in the form of records. This calls for sound record keeping practices.

In Small and Medium business enterprises (SMEs), record keeping plays an important role in determining the profitability of these enterprises, their strengths and weaknesses (Mordi *et al.,* 2014). The primary function of records is to generate information for internal use as well as for users outside the enterprise including banks, customers, shareholders, suppliers, tax authorities and other government agencies (ASA and RIM, 2011). It is for these reasons that record keeping in business enterprises is crucial. Often times, decisions made over various business undertakings rely on the existence of information held in records. Therefore, many business owners and managers have to ensure that the generation and maintenance of the appropriate records is consistent and reliable to support internal business operations and decision making. SMEs are also required to keep proper records of all operations done by individuals or groups of entrepreneurs, as a way of providing evidence of business transactions in the form of payment receipts, sale and purchase orders and invoices for goods and services, among others (Kengere, *et al.,* (2011).

If records are more accurate this will reduce the time taken and therefore reduce the amount they charge. If SME's do not keep accurate and complete records, their business will be threatened in many ways. For example, one may end up paying more tax than is due because of lack of evidence of tax deductible expenditure or/and inaccurate sales. If one pays an accountant to prepare business statements they will charge based on how long it takes them to accomplish the task (Commonwealth of Australia, 2010).

According to Muchira (2012), the aforementioned reasons are sufficient to ensure one keeps good books and records but the most important reason is to ensure that one has control over the business and that one can assess its profitability and the cash flow situation therefore ensuring awareness of any potential problems as soon as possible. The organization can also make business decisions with all available information at hand. In order to achieve this crucial control of business, one has no choice but to keep accurate records. Therefore, SMEs must know which records to keep for the success of a business of SMEs.

The term SMEs covers a wide range of definitions varying from country to country. Although there is no universally agreed definition, definitions are basically classified into two types: those based on qualitative characteristics and those based on quantitative characteristics of small and medium enterprises. The common definition is based on quantitative characteristics which reflect: number of employees, value of assets, value of sales and size of capital as well as turnover. Ademola *et al*., (2012) argue that, most people define small scale enterprises in terms of the number of employees, volume of

sales, value of assets, or the volume of deposit in banks. Below are definitions from other countries.

The European Commission (EC) (2003) defines SMEs as enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and /or an annual balance sheet total not exceeding EUR 43 million. According to the European Commission, the SME sector is made up of three components, which are; micro, small, and medium. In Ghana definitions of SMEs have been made by various bodies and researchers. From its industrial statistics, the Ghana Statistical Service considers firms with less than 10 employees as small scale enterprises and their counterparts with more than 10 employees as medium and large size enterprises. Interestingly, the Ghana Statistical Service (GSS) in its national accounts considered companies with up to 9 employees as small and medium enterprises GSS report, cited in Suraj (2011). However, National Board for Small Scale Industries (NBSSI) uses both the "fixed assets and number of employees" criteria. It defines a small scale enterprise as one with not mo re than 9 workers, with plants and machinery (excluding land, building and vehicles) not exceeding 10 million cedi.

In Zimbabwe, the Ministry of SMEs (2000), defines small enterprises as a registered enterprise with employment levels ranging from 30 to 100 employees. The Small-Medium Enterprise Association of Zimbabwe classifies the entities into small and medium entities where small firms consist of entities with a turnover less than US$240 000 per annum or assets less than US$100 000; and medium enterprises as those with turnover and assets above the thresholds for small entities but less than US$1 million.

In Kenya, definitions are both qualitative and quantitative, that is, they are based on the number of employees in the enterprises and other non-quantitative factors. A micro enterprise is defined as having a maximum of 10 employees; a small enterprise as one having a minimum of 11 employees and a maximum of 50; whereas a medium-size/large enterprise has, at least, 50 employees. Farm holdings are excluded from the definition of MSEs, except those farm based enterprises that involve some sort of processing before marketing. Some experts differentiate JuaKali (informal) micro-enterprises from very small micro-enterprises by using the term very small to define micro-enterprises with 6 to10 employees (Stevenson and St-Onge, 2005).

In Tanzania, the SMEs categorization is used to mean micro, small and medium enterprises. It is sometimes referred to as micro, small and medium enterprises (SMEs). The SMEs cover non-farm economic activities mainly manufacturing, mining, commerce and services (URT, 2012). Although there is no universally accepted definition of SMEs, in the context of Tanzania, micro enterprises are those engaging up to 4 people, in most cases family members or employing capital amounting up to Tshs.5.0 million. The majority of micro enterprises fall under the informal sector. Small enterprises are mostly formalized undertakings engaging between; 5-49 employees and >Tshs.5-200mil capital; Medium enterprises engaging between 50-100 employees and Tshs.201-800mil capital. This study used the categorization of SMEs provided by Tanzania Government as the basis for this study.

SMEs play an essential role in contributing to economic growth and development of Tanzania (URT, 2003). Over the years, this sector has played a critical role in developing

Tanzanian economy through creation of employment opportunities, income generation, and equitable distribution of income hence contributing towards poverty reduction. It is estimated that about a third of the GDP in Tanzania originates from the SMEs sector. The International Finance Company (IFC) of the World Bank (2012) estimates that there are approximately 2.7 million enterprises in Tanzania. A large majority of these (98%) are micro enterprises (employing less than 5 people). At present, unemployment is a significant problem that Tanzania has to deal with. Estimates show that there are about 700,000 new entrants into the labor force every year. About 500,000 of these are school leavers with few marketable skills. The public sector employs only about 40,000 of the new entrants into the labor market, leaving about 66000 to join the unemployed or the underemployed reserve. Most of these persons end up in the SME sector, and especially in the informal sector. In view of the above situation and the fact that Tanzania is characterized by low rate of capital formation, SMEs are the best option to address this problem. SMEs tend to be more effective in the utilization of local resources using simple and affordable technology (World Bank, 2012).

In the context of this study, it is to be noted that, most of the studies conducted in SMEs focused on challenges facing SMEs. The findings however indicate that most SMEs in Tanzania experience improper record keeping (Masuke, 2010; Mrope and Mhechela, 2015). Mboma *et al*., (2010) who did a study on challenges facing Small food vending owned enterprises in Dar es Salaam noted that these businesses faced serious problems in record keeping which undermined the performance of SMEs. Moreover, a study conducted by Danford *et al*., (2014), on challenges of business record keeping in Tanzania SMEs focused more on SMEs than on record keeping. On the other hand, the

present study focuses more on records management rather than on SMEs, thus making the study different from others carried out earlier.

1.3 Background Information on Mtwara Region

Mtwara region is located in Southern Tanzania, 358 kilometers South of Dar es Salaam, the capital city of Tanzania**.** Geographically**,** Mtwara region is one of 30 regions of Tanzania Mainland. It is the southernmost region of Tanzania. It lies between longitudes 38° and $40^o30"$ East of Greenwich. It is also situated between latitudes 10° 05" and 11° 25" South of the Equator. It borders Lindi region to the north, the Indian Ocean to the East and separated by the Ruvuma River from Mozambique in the South. To the west, it borders Ruvuma region. In addition, the region occupies 16,720 kms^2 or 1.9% of Tanzania's Mainland land area of 885,987 kms^2. It is the second smallest region after Kilimanjaro (Census, 2012).

Currently, Mtwara is being developed into an economic hub due to the discovery of gas reserves which are estimated at 55 trillion cubic feet and thus require a gas pipeline. Foreign and local investors are flocking to Mtwara to invest in the economy especially in cement, fertilizer production, and the discovery of gas will no doubt boost the economic growth of Mtwara and Tanzania as a whole.

1.3.1 Administrative Units in Mtwara Region

Mtwara region is administratively subdivided into 7 districts, 21 divisions, 98 wards and 554 villages. The total population of Mtwara is 1,270,854 which includes 599,648 males and 671, 206 females distributed in seven districts. Mtwara region also has one municipality, six districts namely Mtwara-Mikindani Municipality, Mtwara District,

Tandahimba District, Newala District, Masasi Town Council, Masasi District, and Nanyumbu District. The smallest of the districts is logically the urban district of Mtwara-Mikindani at 163 kms^2 and it has 2 divisions, 18 wards and 111 streets. Mtwara like the rest of Tanzania is predominately agricultural, the main occupation of the inhabitants of the region is farming. About 92 percent of the population is engaged in agriculture, apart from other rural activities like fishing, beekeeping and small scale industries. Approximately 85 percent of the region's total area is arable land (Census, 2012).

Mtwara-Mikindani Municipality is one of the smallest municipalities among other districts. It is a center of regional administration headed by the Mtwara Regional Commissioner. It borders Mtwara district to the North, South, West and the Indian Ocean to the East. This Municipality has a high number of businessmen who migrated from other districts. The total population of the municipality is 108,299 people. This includes 51,062 males and 57,237 females distributed in 18 wards.

Enterprises therefore are one group among other groups that play an important part in the economic growth of the Mtwara region. This group has helped Tanzania government in tackling unemployment and poverty reduction. URT (2002), reinforce the view that if SMEs keep proper business records, this will translate into faster industrialization, employment creation, income generation, poverty reduction and ultimately sound economic development of the country.

1.4 Statement of the Problem

Record keeping is an essential requirement for the success of SMEs. Good record keeping has positive impact on SMEs as it enables business enterprises to make

appropriate business plans, decisions, ensure survival of business and also monitor and evaluate business success (Beyene, 2004). Despite these crucial roles played by good record keeping, SMEs in Tanzania have shown unsatisfactory management of business records. The evidence from current researches done in Dar es Salaam by Mrope *et al.,* (2015) Masuke (2010) and Mboma *et al*., (2010) indicates clearly that in many parts of Tanzania most SMEs conduct their businesses without proper record keeping and where they keep records, they are usually poorly managed. According to Danford, John and Lazaro (2014), poor record keeping practices can be attributed to failure by senior management and individual business owners to establish acceptable records management practices and a negative attitude towards record keeping. They argue that keeping records using accounting standards add unnecessary costs and is time consuming. This perception has largely contributed to inadequate education and training among SMEs owners and their employees. These challenges result in poor business practices. On the other hand, well-kept business records help the government to strategize and efficiently collect revenue through taxation and hence enable the government to set up strategies that enable SMEs to participate in economic growth of the country (Iron, 2005).

A number of initiatives have been made by the Government of Tanzania to improve record keeping in SMEs through seminars, mass media education and others. Despite such efforts, the country still faces problems in records keeping particularly in SMEs (Burns *et al.,* 2011). Very few studies on records management have paid attention to records keeping practices in SMEs, a factor that continues to affect their business performance and productivity.

1.5 Aim of the Study

The aim of this study was to investigate record keeping practices in SMEs in Vigaeni Ward in Mtwara-Mikindani. Municipality with a view to proposing appropriate strategies to enhance record keeping and business in SMEs.

1.6 Objectives of the Study

This study addressed the following specific objectives, namely to:

  i. Establish the knowledge base and understanding among the owners of SMEs about the importance of business records.

 ii. Examine the manner in which business records affect business performance of SMEs.

iii. Determine the manner in which business records are managed from creation to disposition.

 iv. Propose records management best practices and strategies to improve the management of business records to enhance profitability in SMEs.

1.7 Research Questions

In order to achieve the objectives listed above, the following research questions were designed to guide the study:

  i. Why do owners of SMEs need to understand the importance of business records?

 ii. How do business records affect business profitability of SMEs?

iii. Why is it important for business records to be managed properly from creation to disposition?

iv.   What best practices can be adopted to promote good records management in SMEs and to enhance business profitability?

1.8 Assumptions of the Study

Assumptions are guesses, expectations or suppositions that researchers make as a prelude to a study (Mugenda and Mugenda, 1999). They are facts that a researcher takes to be true without actually verifying them. They help in shaping the direction the research takes and are usually required for data analysis and making of conclusions. This study was based on the assumptions that:

i.   Optimum profitability and performance of SMEs can be enhanced through efficient management of business records.

ii.   Policies formulated for SMEs in Mtwara do not give much emphasis on record keeping thus minimizing the importance of records in SMEs business operations.

1.9   Significance of the Study

 The findings of this study will enable Mtwara-Mikindani Municipality to:

i.   Develop appropriate policies geared towards efficient management of business records in SMEs

ii.   Encourage researchers to conduct research that is more focused on business records and how they contribute towards improved business profitability in SMEs

1.10 Scope and Limitations of the Study

Mtwara-Mikindani Municipality has 18 wards in total, all of which have at least one or more SMEs. However, this study targeted SMEs based in Vigaeni Ward in Mtwara-

Mikindani Municipality of Mtwara Region, Tanzania. The study was undertaken in small and medium business setups such as clothing shops, pharmacies, wholesale shops, hardware shops and retail shops. The primary focus was on how various SMEs in the municipality create, maintain and use their business records and was also aimed at determining the value the SMEs attach to the records.

The study faced limitation in data collection due to the low level of education of the interviewees. Many could not understand the questions or answer them as expected. Another limitation was the unavailability of some of the business owners and employees due to their very busy schedule. Language was also a factor as the researcher used English language instead of Kiswahili which is the official language of the Republic of Tanzania. However, the researcher made an effort to find an interpreter to translate the instrument. The researcher also, did all what was possible, to persuade the respondents and ended up collecting as much data as possible.

1.11 Definition of Key Terms

The following terms explained below are of particular significance to the study:

- **Entrepreneur-**is an individual who creates and runs a new enterprise, someone who moves resources from a place of low productivity to one of high productivity and makes gain.
- **Information:** information is data that has been organized meaningfully to give meaning that can be communicated and interpreted by the recipient (business owners) in order to draw a conclusion or make decisions to improve business performance (Feather and Sturges, 2003).

- **Record keeping:** Recordkeeping is the process of recording, classifying and maintaining complete, accurate and reliable evidence of business transactions in the form of recorded information. It enables individuals, businesses and governments to be accountable for their actions (Mckemmish *et al.,* 1999). In this study, record keeping is defined as the steps taken to record the day-to-day activities and transactions carried out by SMEs, including but not limited to processing of loans and business.

- **Records Management:** According to IRMT (1999) records management is a science designed to control the quantity and cost of paper work. It controls the life cycle of records, from creation, through processing, checking, maintenance and use to destruction. In this study, records management is defined as the planned control of all types of records held by a business enterprise from their creation (birth) to final disposition (death). However, in other contexts, records management has been defined as the application of scientific control to the creation, processing, maintenance, protection and dispassion of organizational records.

- **Records:** Records can be defined as any information created and or received by a business organization in paper or digital form pertaining to business transactions. It includes formal business documents such as contracts, reports, agreements, memos, and other forms. Records also refer to any recorded information, including data in computer systems, created or received and maintained by an organization or person in the transaction of business or the conduct of affairs and kept as evidence of such an activity (Williams *et al.,* 2006). This study, defines

records as any recorded information that provides evidence of business transactions regardless of media or format.

- **Small and Medium Enterprise (SME)**: According to URT (2012), Small and Medium Enterprises abbreviated as SMEs refers to enterprises employing between 5 and 49 employees or with capital investment from Tshs. 5 million to Tshs. 200 million. Medium enterprises employ between 50 and 99 people or use capital investment from Tshs. 201 million to Tshs. 800 million. In the context of this study, SMEs are defined as micro and small enterprises (MSEs) owned by individual or groups of people, mainly family members, and engaging in non-formal economic activities mainly manufacturing, commerce and services.

1.12 Chapter Summary

This chapter has provided the introduction and background information to the study. It has also discussed the statement of the problem, the purpose of the study and specific objectives that guided the study towards achieving the study aim. Other aspects discussed include research questions, study assumptions, significance as well as the scope and limitations of the study

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This Chapter reviewed literature related to record keeping practices in SMEs in Mtwara-Mikindani Municipality. The purpose of this review was to establish the gap existing in literature on the subject. The Chapter also discussed the theoretical framework underpinning the study.

2.2 Theoretical Framework

This section discussed the theoretical framework used in the study. According to Sekaran (2006), a theoretical framework is a conceptual model showing how one or more theories inform and interrogate the research problem. The study examined theoretical works relevant to record keeping and business entrepreneurship.

According to Dwivedi (2001), a model is simplified representation of a real situation, including the main features of the real situation presented. There are two main purposes of a model; namely, analysis and prediction. The validity of a model could be judged on several criteria namely; it's predictive power, the consistency and realism of its assumptions, the extent of information provided, and its generality and simplicity.

The relevance and applicability of the models to the real world depends on three factors namely, realism of the model assumptions, consistency of the assumptions with one another and accuracy of the data to validate the assumptions (Dwivedi, 2001). Models are useful for specifying what constituted the phenomena of interest, identifying research focus and advancing theory in relation to the phenomena they modeled. The study used

two models namely; the records life cycle and continuum model representing record keeping and the Decision Usefulness Accounting Theory for SMEs.

2.2.1 Theories in Records Management

Many theories and model have been proposed by different authors on the management of records in both public and private sectors in the world. Also various records management theories and models have been developed by national archival institutions, archives schools, international professionals, records and archives management organizations and records and archives management scholars (Kemoni, 2008). Some of these theories and models include the Records Life-cycle model; the Records Continuum model; the International Council on Archives Electronic Records Management Guidelines; the National Archives of Australia Digital Recordkeeping Guidelines 2004; and the National Archives and Records Service of South Africa Guidelines just to name a few. The most commonly used theories in records management are the records life cycle and the records continuum models (Kemoni, 2008).

2.2.1.1 The Life Cycle Model

The life cycle model was invented by Theodore Schellenberg of the National Archives of the US in 1934 (Shepherd & Yao, 2003). It has three phases, namely, records creation or receipt; records use and maintenance and records destruction or transfer to an archival institution. According to IRMT (1999), in the records lifecycle, records pass through three stages namely, active, semi-active and non-active. The life cycle concept represents an analogy of the life of a biological organism which is born, lives and dies. In the same

way, records are created, used and are subsequently transferred to the national archives or are destroyed (Millar, 1997).

Although the life cycle concept has influenced the development of records and archives management in many parts of the world, it has had its own critics. Atherton (2005) opined that the records life cycle be changed into a more unified model consisting of four stages hence the records continuum model. He further argues that although the records life cycle concept had been useful in promoting a sense of order in the overall management of records, strict adherence to its principles has been detrimental to greater co-operation and co-ordination among archivists and records managers. The model does not take cognizance of the many ways in which records and archives operations are interrelated.

These perceived weaknesses of the records life-cycle concept led to the development of the records continuum model. Although Ngulube and Tafor (2006), have stated that the whole of the East and Southern Africa Regional Branch of the International Council on Archives (ESARBICA) subscribes to the records life-cycle model, the study utilized the continuum model as the theoretical foundation. The researcher is of the view that the records continuum model is an improvement on the records life cycle model and therefore more applicable to the present study.
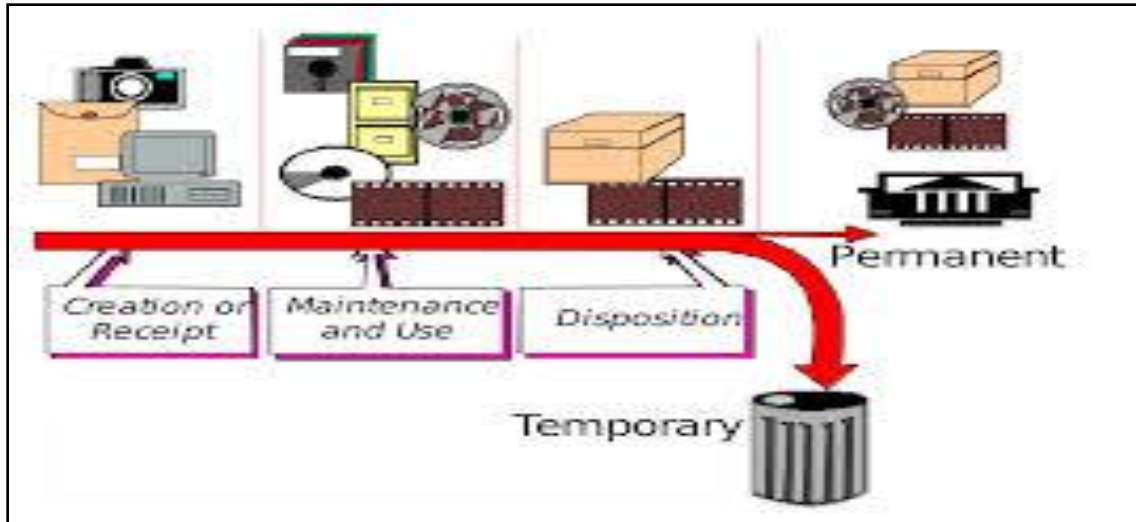
Figure 2.1: Life Cycle of Records by Government of South Australia (2009)

The life cycle model argues that there are clearly definable stages in record keeping, and creates a sharp distinction between current and historical record keeping. The life cycle model sees records passing through stages until they eventually 'die', except for the 'chosen ones' that are reincarnated as archives. A continuum-based approach suggests integreted time- space dimension (McKemmish, 1998). A Continuum is something continuous of which no separate parts are discernible, a continuum series of elements passing through each other. A records continuum perspective can be contrasted with the life cycle model.

The Government of South Australia (2009) has critized the life cycle model for failure to take into account the existence of those records with continuing value as archives. It goes on to state that the records continuum model is now recognized as a broader model. Shepherd and Yeo (2003); Yusof and Chell (2000) and McKemmish (1998) opine that the records life-cycle theory has created a distriction between the roles of records managers and archivists during the records life -cycle therefore ignoring the many ways

in which records and archives oparations are interrelated. Another criticim is its failure to extend to the management of electronic records. The authors' point out that the records life-cycle concept cannot be used to manage electronic records and need to be replaced by a model that takes into considaration the aspect of electronic records. The concept of the life-cycle be replaced by a records continuum (Yusof and Chell, 2000).

The life cycle theory cannot be used as a theoretical framework for the study because of its inadequacy to capture all aspects of record keeping such as electronic records management. Thus the records continuum model has been adopted in the world of records management as it addresses the management of both paper and electronic records.

2.2.2 The Records Continuum Model and its Application to the Study

The records continuum model originated from Canada, but was developed and adopted in Australia (Bantin, 2002). The Standards Association of Australia (1996) defines the Records Continuum Model as "the whole extent of records existent" concerned with a consistent and coherent hierarchy of management processes from the time of the creation of records (and even before creation in the design of record-keeping systems) through to the preservation and use of records as archives. The Records Continuum Model advocates for a records management process where both records' managers and archivists are involved in the ongoing management of recorded information (An, 2001). The Model focuses on records as logical rather than physical entities, regardless of whether they are in paper or electronic form. The model provides a graphical tool for framing issues about the relationship between records managers and archivists, past, present and future, and

for thinking strategically about working collaboratively and building partnerships with other stakeholders. In a continuum there are no separate steps. Managing records is seen as a continuous process in which one element of the continuum passes seamlessly into another (Garaba, 2010)**.** The model emphasizes the management of records through a coherent and consistent continuum of actions from the development of record keeping system, through the creation and preservation of records to their use as archives (An, 2001; Millar, 1997).

The records continuum model was developed in response to criticisms of the life cycle model (Shepherd and Yeo, 2003). For instance, McKemmish (1998) criticizes the model because in her view, it negates the transactional and evidential nature of records, disconnects both records managers and archivists from organizational purposes of record keeping since it is based on tasks, not systems, and it divides the professions of records management and archives management.

Atherton (1985) presents the four stages of the records continuum namely; creation or receipt of the records; classification; establishment of retention/disposal schedules and their subsequent implementation; and maintenance and use in the creating office, inactive storage or archives. Atherton (1985) notes that the four stages are interrelated, forming a continuum in which both records managers and archivists are involved to varying degrees in the ongoing management of recorded information. For instance, theorists such as Upward and McKemmish, view the records continuum model as an alternative to the records life-cycle to cater for electronic records.

Upward (1998) points out that the records continuum model is defined in ways that show it is a time/space model. In his article "Structuring the records continuum" Upward (1998) outlined the four principles of the records continuum model, namely;

- A concept of records which is inclusive of records of continuing value (archives), which stresses their use for transactional, evidentiary and memory purpose, and which unifies approaches to archiving record keeping whether records are kept for a split second or millennium;

- A focus on records as logical rather than physical entities, regardless of whether they are in paper or electronic form;

- Institutionalization of the record keeping profession's role requires a particular emphasis on the need to integrate record keeping into business and societal processes and purposes; and

- Archival science is the foundation for organizing knowledge about record keeping.

In the records continuum model the idea is that preservation decisions are taken proactively at the moment a records is created, before it is created and the uses of records can vary and shift through time (Upward 2000, 2004, 2005). In other words, the records continuum model has been constructed in order to account for the two different purposes that it supports some operational activity for which it was created and can be used as a memory of the past i.e., as evidence of the transaction that resulted in the records.

The records continuum model takes a higher-order intellectual view of records, since it follows an integrated approach rather than one made up of stages (Shepherd and Yeo 2003; Pemberton 2003). The model stresses the need for records professionals to be

involved in the earliest planning stages of an information system. The records continuum model has four actions of records care which are outlined below (Millar, 1997):

- **Identification and acquisition;** this involves both records management and archives management actions. Records management actions relate to creation and acquisition of records while archives management actions relate to the selection and acquisition of archives.

- **Intellectual Control;** In intellectual control, records management actions include classification of records based on a logical classification system or file plan, while in archives management the actions relate to the arrangement and description of archives.

- **Access;** As for access, records management actions relate to the maintenance and use of records, while archives management actions relate to access, retrieval and use of archives.

- **Physical control**; physical control is closely related to intellectual control. However, in physical control, records management actions relate to disposal of records by destruction while archives management actions relate to preservation of archives.

The model identifies and recognizes: -

Key evidential, record keeping and contextual features of the continuum and places them in relationship to each other; the multidimensional nature of the record keeping function; the need to map the evidential, record keeping and contextual features of the continuum against dimensions of the record keeping function; and the need to place records in a broader social-legal and technological environment.

The records continuum model formed the theoretical foundation of the current study, as it is an all-encompassing model that includes all the records management issues that the study aimed to investigate.

In addition, the study adopted records continuum model. This is because despite the fact that most of the business records worldwide today are being managed in both paper and electronic form. Some of the business records that have been preserved may be retrieved in case of audit queries or legal dispute hence making the records to be active.

The records continuums model emphasizes the management of records in mixed paper and electronic environment practiced in business. The study emphasizes use of both paper and electronic records to enhance retrieval and speedy decision making. The use of business records in electronic form in enterprises supports the reasons for adopting Records Continuum Model.

2.2.3 The Decision Usefulness Accounting Theory

This study also used the Decision Usefulness Accounting Theory. This theory describes accounting as a process of providing the relevant information to the relevant decision makers. Since the theory sets out a formal procedure that enables individuals to make the best decisions given their subjective probabilities, it is relevant to the study. The SMEs managers are expected not only to monitor their business transactions but also, to make the most accurate decisions that will enable business enterprises to flourish. McClelland (1961) explains how entrepreneurs succeed in their business. He contends that successful business operators consider profit to be a measure of success and competency. They set personal but attainable goals for their business and are concerned about their

performance. They are conscious of every transaction accruing from their business and hence are in a better position to control loss. The Decision Usefulness Accounting Theory emphasizes documentation of business transactions for the purpose of effective decision making. This endorsement of the importance of documentation for business is very important for records management.

This study therefore, links two theories namely, the records continuum theory and The Decision Usefulness Accounting Theory. Both theories are centered on information and documentation upon which business managers and individual business owners rely on in order to make informed business decisions. Much of this information which is held in the form of records is crucial for business success. Therefore, there is need for records to be created, well maintained and used since they provide evidence of business transactions in all types of businesses including SMEs. There is link between record keeping and SMEs performance. Dwomo *et al.,* (2012), established that due to poor record keeping, companies encountered difficulties in accessing financial assistance from both banks and non-banking institutions. Suraj, (2011), noted that all five Companies applying for loans from banks and non-banking institutions such as Ghana Commercial Bank and Kwaebibirem Rural Bank had their applications rejected on the ground of inadequate and poor book keeping. This situation similarly exists in Tanzania. Therefore, improving record keeping in SMES is likely to help SMEs to contribute more to economic growth and profitability in Tanzania.

2.3 Knowledge Base and Understanding among SMEs about the Importance of Business Records

According to Onaolapo *et al.,* (2014), there are very few SMEs which have knowledge and understanding of the importance of business records, which are used to reduce operating costs, improve efficiency and productivity. He explains that accounting records are very essential for decision making and majority of the SMEs do not prepare yearly financial statements. Muchira (2012) asserts that accurate record keeping of SMEs transactions is essential to the growth of the enterprises as it enables them to calculate the business profits more accurately. The SMEs are also able to have some documents to back up their tax records and hence can avoid losses by paying salaries and other bills accurately.

Profitability of business enterprises relies on proper record keeping. Records help business to meet the required standards, increase market share, improve facilities, and ensure a return on investment. An accurate record of the business' financial performance is a vehicle to performance monitoring in specific areas. Business records provide a basis for the complete and accurate income tax computation, a basis for sound planning for the future and a basis for discussions with partners, potential investors, and lenders. All these are important aspects which enhance performance of the business (Mitchell *et al.,* 2000). Businesses also rely on correct transaction and accounting records to make good decisions about the firm. Decision such as expansion, drop or maintain the size of product. Therefore, if proper records are kept, they will facilitate efficient and timely decision making and enhance performance in small scale industries.

Record keeping is crucial in any business small or large. Records to an organization act like blood in the human body; without it there is no survival, it is exactly the same for business regardless of the means of transaction. In this age of technological advancement, there are different ways of conducting business. These include electronic payment, e-banking, e-marketing and even e-record keeping. Eric and Gabriel (2012) equate bookkeeping to record keeping and states that record keeping is an essential tool which helps managers or business owners to exercise proper financial control and identify the strengths and weaknesses of their business. This in turn assists them to make appropriate decision to improve business performance because they get to know the financial positions of their businesses and thus take certain control measures to improve profitability. Generally, records provide rich information that is useful to managers, business owners, investors, leaders, customers, suppliers and regulators in running their businesses smoothly.

Business owners have many tasks. One of the most important and vital to the success of their business is keeping good records. According to Howard (2009) many small businesses fail to keep adequate records. This leads to major problems and quite possibly the closing of the business. Evidence shows that keeping good records helps increase the chances of business survival. In essence, the SMEs owners or manager should be personally involved in record keeping (Sian *et al.,* 2006). Good record keeping will make them more aware of what is going on in their businesses.

2.4 Management of Business Records from Creation to Disposition

According to (IRMT, 2004), records management seeks to manage and control business records throughout their life cycle, from their creation and distribution, through their

filing and use, and ultimately to their final disposition or permanent retention. Records management is more than retention, storage, and disposition of records. It entails all record keeping requirements and policies guidelines that allow an organization to establish and maintain control over information flow and administrative operations.

Management of business records has many benefits including proper decision making, planning, efficiency and effective of service delivery, space saving, expenditure reduction for filing equipment, efficiency in retrieval of information, protect vital records, control over creation of new records, identification of historical records and compliance with legal retention requirements and the establishment of administrative fiscal, and historical retention requirement (ICA, 2009). IRMT (2004) indicates that the management of business records promotes cost effective business practices. At the same time proper records management program will reduce the volume of records stored; improve storage and retrieval systems and help to get the right record to the right person at the right time more effectively and efficiently. It is crucial that the record keeping practices of SMEs supply complete and relevant business information needed to improve economic decisions made by entrepreneurs (Amidu and Abor, 2005).

Business managers, individual business owners or organizations should determine which documents created or received during business transactions should be captured as records into a record keeping system, and how long they should be maintained within the system, based on an analysis of the legal and regulatory environment, business and accountability requirements and the risk of not capturing or retaining the records. This will ensure that adequate and necessary records are captured to meet

business needs. This process is also important since proper disposal of records facilitates easy retrieval of records in active use, and minimizes costs for maintaining and storing records (Richard, 2003).

Business records are created as a product of the business activities taking place as an organization in carry out it mandated activities. Subsequently, these records will provide the eventual proof or evidence of the activities being undertaken by the organization. The records will be the means by which organizations can account for their activities. If this is the case, then, these business records must be managed properly in a manner that those records that must be there in the organization should actually be there and those that need not be should not be there. Furthermore, those that should be there should be completing, reliable and accurate. They should be equally accessible at all times. This is fundamental because records are a means of which organization can account for their activities and transaction. In this regard, well-managed records can be seen as an instrument for achieving performance and business accountability, (Hamooya, 2006).

2.5 Effect of Business records on Profitability of SMEs

There is a positive relationship between business record keeping and profitability of small scale enterprises. This implies that business record keeping affects profit of small and medium scale business (Onaolapo *et al.,* 2014). Danford *et al.*, (2014) assert that poor record keeping may lead to poor financial profitability and conversely proper record keeping would lead to better business profitability of the SMEs. As such, there is need for the owners and managers of the SMEs to embrace proper record keeping practices in order to be successful in their financial profitability. Poor record keeping

will result in a business either overstating or understating their insurance needs. Understating of assets will result in inadequate payment from insurers in the event of any loss and overstatement of assets means the business is paying inflated premiums. At claim stage failure to maintain proper records may result in small businesses failing to prove their losses (Chepkemoi, 2013). Business records are essential for decision making, evaluation of business profitability and appropriate calculation of revenues. They also help to improve business efficiency and productivity for effective business profitability. It has also been established that accounting records increase the chances of the business operating and achieving success, and provide information to enable the control of cash in the business.

Moreover, record keeping systems provide a source of information to owners and managers of SMEs operating in any industry for use in the measurement of financial performance. Reported profits reflect changes in wealth of business owners and this explains why major economic decisions in business are centered on financial performance as measured by profitability (Maseko and Manyani, 2011).

Record keeping plays a key role in the management of knowledge necessary for good business profit. Modern organizations are concerned with the capture, use and storage of knowledge. Record keeping provides evidence of how the transaction was handled and substantiates the steps that were taken in order to comply with business standards. Record keeping is the foundation upon which compliance ought to be built. Measures should be put in place to capture the documentation and events that take place throughout the period of a transaction commencing from delivery and payment (Reed, 2010). Moreover, record keeping conveys substantial information about the financial

strength and current performance of an enterprise. Business managers find organizational information useful in making decisions. As business managers develop operating plans, they think how those plans will affect the performance of the organization (Onaolapo et al., 2014).

According to Ikechukwu (1993), keeping records is crucial for the successful profitability of a business. Records help an entrepreneur to develop accurate and timely financial reports that show the progress and current condition of the business. Accurate records of the business financial performance are a vehicle to monitoring profitability in specific areas. Regarding accounting control procedures for small and medium enterprises, Sian *et al.,* (2006) observes that it is important to have systems of control over all business activities that are well implemented to ensure: protection of resources against waste and fraud; accuracy and reliability in accounting data; and success in the evaluation of the performance of the business. In the context of SMEs, accounting information is important as it helps firms manage their short term problems in critical areas like costing, expenditure and cash flow by providing information to support monitoring and control (Mitchell *et al.,* 2000).

Modern record keeping when practiced would provide the necessary information that will critically affect major business decisions and also facilitates effective monitoring the financial development or failure of the business. For instance, the evaluation of business consequences takes a big part in every decision that the business owners will make. Without reliable business information and accurate records, it will be intricate to project the impacts of a certain course or action. It must be noted that, profitability is

revealed only with accurate records. According to Thompson (2004), proper record keeping is the answer to all your business needs. He also indicated that, a basic record keeping report, when done correctly, should be able to answer these questions". 1. How much income are you generating every month, and how much will you be expecting in the future? 2. How much cash is under your list of receivables and when will they turn to actual cash? 3. Which of your product lines or services are bringing in the most amount of profit, break-even, end/or draining your resources? 4. How does the data compare with last year or the last quarter? 5. How does the data compare with projections? 6 How does all this information compare with the competition? Are you leading or falling behind? It is thus, the significance of record keeping and its effects to the growth of SMEs in Tanzania.

The challenges of managing records not only in Tanzania but also in the whole of East and Southern Africa region are not confined to SMEs only, but seem widespread. Mnjama and Wamukoya (2006) observed that East and Southern Africa member countries continue to face numerous challenges in the capture and preservation of records. Musah and Muazu (2014) state that, the nature of problem in SMEs depends largely on how much SMEs perform in their daily businesses. There are number of factors which seem to influence the performance of SMEs. These include: record keeping, legislation; infrastructure; business development services; limited access of SMEs to finance; effective and poorly coordinated institutional support framework; and among others, (URT, 2003). Among several factors affecting profitability of SMEs in Tanzania as mentioned above, this study is concerned with SMEs' deficiencies in record keeping in relation to their profitability. Record keeping has been identified to play a

significant role in determining business profitability. Record keeping involves the capturing, maintenance and provision of authentic and readily available records of business activities. There are different reasons for maintaining records and these vary from business to business.

The Tanzania SMEs policy of 2003 scarcely mentions poor record keeping in SMEs. However, the aspect of poor record keeping in SEMs in Tanzania has been given attention to some extent by another recent policy document known as Tanzania SME development policy of 2012. This document clearly points out the existence of deficiencies in records keeping by many enterprises across the country as a major hindrance towards business advancement and success. Likewise, some researchers (Mboma, *et al.,* 2010; and Mrope, *et al.,* 2015) have pointed out the existence of record keeping problems including improper record keeping practices in SMEs. They also argue that many SMEs would rather focus on making and selling their products or services than on keeping their books and records. As a result, SMEs owners fail to keep track of transactions of their business activities. One of the effects of these challenges could be the fact that financial institutions and government agencies will find it difficult to deal with such SMEs. This hypothesis concurs with a study conducted by Cooperate Rural Development Bank (CRDB) to find out what problems were hindering SMEs from accessing finance from the Bank. The CRDB identified problems such as lack of transparency for SMEs in their accounting records and financial statements. This resulted from improper business records keeping (Masuke, 2010). With this background on record keeping in SMEs in Tanzania, the current study seeks to investigate records keeping practices in SMEs in Vigaeni ward Mtwara–Mikindani municipality so as establish the

challenges encountered, and Propose counter measures that would improve record keeping practices.

2.6 Proposed Strategies to Improve the Management of Business Records in SMEs

According to Chepkemoi (2013), the best strategy is to educate business owners, managers as a well as employees on the need to keep business records. Also government must make the use of business records mandatory in order to ensure every business owner or manager keeps business records. Additionally, there is need to hire consultants for SMEs for the purpose of conducting financial statements as well as offer accountancy services and strengthen monitoring and supervision to keep accounting records (Muchira, 2012). Mutua (2015) asserts that education is critical to enable small business owners acquire more knowledge and skills on record keeping. This is by organizing seminars, workshops and training sessions where such knowledge transfer can take place. Universities and colleges should also offer more courses related to bookkeeping apart from the general business courses.

2.7 Chapter Summary

This Chapter has discussed the theoretical framework and literature review related to the study. It has also presented the knowledge base and understanding among SMEs about the importance of business records and the effects of business records on business performance of SMEs. Moreover, the Chapter discussed proposed strategies to improve the management of business records in SMEs.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This Chapter presents the research methodology including the research design, study population, sample size, data collection instruments, data validity and reliability, among others. It also discusses the research techniques employed in conducting the study

3.2 Research Design

A research design is the overall plan or strategy for conducting the study. It is the conceptual structure within which research is conducted, constituting the blueprint for the collection, measurement and analysis of data. Research design involves a determination of the study population and how it was obtained, sampling procedures, the source of data to employ, the technique of data collection and controls of use, the tools to use and their design and how data ware processed and analyzed.

The study adopted qualitative research design methodology. According to Mugenda and Mugenda (2003), qualitative research includes design technique and measures that are not intended to produce discrete numerical data. In this study, the qualitative approach was used to collect empirical data through in-depth interviews. This approach allows one to identify recurring practices and meaning in individual's activities. Since qualitative methods focused primarily on what people tell the researcher and what they do; it enabled the researcher to understand the different meanings that people attach to their experiences often delving more deeply into hidden interpretations, understanding and motivation. The case study method was used to collect information from various respondents including

owners and employees of SMEs and local government staff with particular focus on investigating record keeping practices in SMEs. The study employed interviews, which were supplemented by observation method.

A case study attempts to shed light on a phenomenon by studying in-depth a single case or unity of the phenomena in context or holistically. Bryman (2001), supports the use of case studies due to their strengths over other methods such as statistical compilations, survey research and historical studies. For example, case studies afford an investigator the opportunity to carry out intensive studies directed towards obtaining comprehensive information about a research object. Therefore, the study used the case study technique since the researcher intended to focus on Vigaeni Ward as a single entity to obtain answers to the proposed research questions.

3.3 Study Site

The study was conducted in Vigaeni ward in Mtwara-Mikindani Municipality in Mtwara region. The reason for selecting Vigaeni ward in Mtwara-Mikindani Municipal is due to the large number of SMEs in the area whose activities result in generating records that need appropriate management.

Mtwara-Mikindani Municipality is one among many Municipalities in the Mtwara region. This Municipality is small but the most highly populated in Mtwara region compared to the rest. According to the population census of 2012, the total population of the municipality was 108,299 in which the males were 51,062 and females 57,237. This municipality has 2 divisions, 18 wards and 111streets. Mtwara-Mikindani Municipality has a total of 488 entrepreneurs from Vigaeni Ward.

3.4 Study Population

According to Bryman (2008), population is basically the universe of units from which the sample for the study is to be selected. According to Kombo & Tromp (2006), population is the large group from which a sample is taken and it should capture validity to allow more reliability to the study. Research population is also the aggregate of the unit of study and is the population affected by the problem under investigation and therefore in a position to give information regarding the said problem.

The study population comprised groups of people who used business records at Vigaeni ward. These groups included business owners and business employees of pharmacies, wholesales, hardware's, stationeries, fisheries, clothing, food packaging, and animal feeds.

The study targeted population was comprised of 25 pharmacy shops; 100 Hardware Shops; 75 Whole Sale Shops; 28 Retails Shops; and 260 Clothing Shops, totality 488. Also the study included 5 business officers (3 from municipality and 2 TRA). These were selected because they generated or used business records. The distribution of the study population of the respondents is as shown in the table 3.1 below.

Table 3.1: Distribution of the Target Population (n = 488)

Target Group	Total Number
Pharmacy	25
Whole sale shops	75
Hardware	100
Clothes	260
Retail shops	28
TOTAL	488

3.5 Sampling Technique and Sample Size

Kombo and Tromp (2006) refer to sampling design as that part of the research plan that indicates how cases are to be selected for the study. Sekaran (2004) defines sampling as the process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group. From the onset, it was planned that the sampling technique to be used in this research was to be based on both probability and non-probability sampling.

Specifically, stratified random sampling and purposive sampling were used. In stratified random sampling, it was planned that sample elements were to be selected separately from population strata that were to be identified in advance by the researcher within each category. The individuals were then to be sampled randomly. According to Levy & Lemoshow (2008), stratified random sampling is a probability procedure where a sampling procedure is divided into two or more segments called strata. In the study, stratified random sampling technique was used in selecting (2) business owners and (2)

business employees of pharmaceutical shops, (2) business managers, (6) business owners and (12) business employees of wholesale shops, (2) business managers, (8) business owners and (11) employees for hardware shops, (8) business owners, and (12) employees for clothing shops and (7) business owners and (12) employees for retail shops making the total of 84 respondents.

Due to a number of reasons the sampling plan was changed to respond to contextual situations of respondents in SMEs. It was found that many owners and employees in SMEs were so busy and waiting for their consent would mean extending the time for data collection. To overcome this challenge, the researcher chose to change the sampling procedure. However, the study still used stratified sampling by categorizing all respondents in divisions composed of those from pharmacy, whole sale shops, hardware, clothing shops and retail shops. The study purposefully determined an equal number of 5 business owners from each category of SMEs and 11 business employees from each category of SMEs. The study then employed convenient sampling technique in selecting respondents in each category until the planned target number was reached. This made the total sample size to be 83 respondents including business officers from municipality of whom, 25 were business owners of SMEs; 55 were business employees and 3 were business officers. The study did not include revenue authority staff because they did not show up for the interview and the researcher relied on information provided by business officers from the municipality as well as on observation.

Table 3.2: Distribution of the Sample (n = 83)

Target Group	Total Number	Sample Number
Pharmacy Owners	10	5
Pharmacy Employee	15	11
Whole sale shops owners	25	5
Whole sale shops employees	50	11
Hardware owners	40	5
Hardware employees	60	11
Clothes owners	100	5
Clothes employees	160	11
Retail shop owners	10	5
Retail shop employees	18	11
Business officers	5	3
TOTAL NUMBER	**493**	**83**

3.6 Data Collection Methods

The study used interviews and observations as data collection methods. Interview schedules were prepared to aid in data collection. This method was chosen because qualitative data were to be sought. The method was relatively easy to manage given the small sample population spread over a small geographical area. Semi structured interviews were the main data collection method. Semi structured interviews method enabled researcher to get a complete and detailed description of the issue under

investigation by means of interview schedules. This approach also ensured consistency and uniformity in data collection.

Apart from interviews, the researcher also used direct observation techniques using an observation checklist. The observation was conducted on all groups and individual business owners that included pharmacy shops, clothes shops, wholesale shops, retail shops and hardware shops, at Vigaeni ward in Mtwara-Mikindani Municipality. These groups were important in the study population because they were involved in either keeping records or using the business records.

3.7 Data Collection Instruments

A tape recorder was used to record the interviewers involving owners and employees of SMEs. In addition, note books were also used to jot down the important information.

3.7.1 Interviews

The interview method of collecting data involves presentation of oral-verbal stimuli face-to-face and replies in terms of oral-verbal responses (Kothari, 2004). According to Mugenda and Mugenda (1999), the strength of face-to-face interviews lies in its flexibility and adaptability, ensuring a high rate of response, recording of spontaneous and unintended responses and provision of in-depth data to meet specific objectives of the study. Personal interviews yield a high percentage of returns as everyone can be reached. Thus, interviews provide ample opportunity for the interviewers to seek explanations of vague answers or to provide clarification if a question is not clear (Mugenda and Mugenda, 2003). Furthermore, Busha and Harter (1980) note that the interview is always the best method for collecting data about respondents themselves,

their experiences, opinions or attitudes, their reaction to trends and developments, and their knowledge.

Well-planned interviews usually produce most useful information as well as supplementary, insightful observations and opinions from the respondents. In addition, Interviews are a powerful data collection strategy because they use one-to-one interaction between researchers and interviewees.

The study used semi-structured interview method to collect data from owners and employees of SMEs.

Interviews are classified as structured, semi structured or unstructured. Structured interviews generally use a list of questions that are repeated in the same order and in the same wording to elicit pre-determined answers. However, they are not flexible. Unstructured interviews on the other hand are more flexible and organic in nature. The flexible nature of structured interviews encourages respondents to be creative, adapt to ever-changing circumstances, and effectively participate in the interview session (Tracy, 2013). Furthermore, less structured interviews are likely to tap both content and emotional levels. The interview process is the venue through which researchers learn what data are most interesting and important, and flexible interview guides allow the study to focus on topics that emerge as most fruitful (Tracy, 2013).

3.7.2 Observation
The study in addition to interviews used the observation method. Observation involved the collection of information by way of the investigator's own observation. The

observation was conducted using an observation checklist and collected data related to; storage and handling of records, risk management and types of records generated.

The observation method was found necessary for the study because it helped the researcher to collect data on issues and topic that proved uncomfortable to informants to disclose and helped to take note of unusual aspects. Observation was also used to clarify inconsistencies that arose between what respondents said and what they did. In addition, it allowed the researcher to obtain data describing the physical environment in the SMEs.

3.7.3 Documentary Sources

The researcher reviewed various documents which were relevant to the study. Special consideration was given to a review of government reports and chamber of commerce reports. These reports were found to have essential information for this study.

3.8 Validity and Reliability

Babbie and Mounton,(2001); Schutt, (1996) state that, reliability is the degree to which a test consistently measures what it sets out to measure while at the same time yielding the same result. According to Mugenda and Mugenda (2003), the instruments or tools used to collect data must yield the type of data the researcher can use to accurately answer his or her questions. On the other hand, Gay (1996) defines validity as the degree to which a test measures what it is supposed to measure. Also reliability is a necessary precondition of validity (Cohen, Manion and Morrison, 2000). It involves determining the strength and accuracy of data collection in research. It is used to establish if the findings are accurate from the standpoint of the researcher, the participant, or the readers of an account (Creswell & Miller, in Creswell, 2003). This means it determines the strength and

accuracy of data. The instruments were pre-tested on ten people to ensure the validity and reliability of the questions. Neuman (2011) argues that it is important to pre-test research instruments during their development and application for acceptability, feasibility, reliability, sensitivity to change and validity. Neuman further points out that reliability and validity are central issues in all aspects of scientific measurements. Moreover, pre-testing of the research instruments was meant to ensure that the questions yielded the same results, irrespective of when or where they are applied.

3.9 Data Analysis and Presentation

In the study, data collected were analyzed qualitatively. Oso and Onen (2008), observe that, data analysis entails separation of data into constituent parts or elements, or an examination of data to distinguish its component parts or elements separately and in relation to the whole. The investigator analyzed the responses thematically by categorizing the themes based on the study objectives, research questions and assumptions of the study.

3.10 Ethical Consideration

It is well known that a researcher's aim is to gain accurate information concerning the study. In so doing, the researcher expects to meet with different persons to obtain their views and experiences regarding the study. Since knowledge cannot be pursued at the expenses of human dignity (Oso and Onen, 2008), the researcher views ethical considerations as important issues during and even after data collection.

In regard to privacy and confidentiality the researcher ensured that information provided by participants was handled and used only for the purpose of the study. The researcher

ensured that in case of participants' consent, sought their consent before embarking on data collection. The researcher therefore ensured that participants volunteered freely to participate in the study. To ensure voluntary participation, the researcher provided the respondents with the following information: -

- The purpose of the study to enable participants understand the nature of the research and its likely impact on them

- The expected duration of participants and procedure to be followed

- Benefits of the study

- The extent of privacy and confidentiality and

- Any risk or discomfort

The researcher informed the respondents of their right to withdraw from participating in the study if they so wished.

3.11 Chapter Summary

This Chapter has covered research design, study population, sampling techniques, data collection methods, data collection instruments, validity and reliability and ethical considerations.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter presents, analysis and discusses the research findings collected from the field through interviews and observation. First it presents demographic information covering a variety of issues including gender, age, education level, and business information covering ownership, duration, annual turnover and number of employees. Next, it presents and analyzes data on the knowledge base and understanding of business owners and employees of SMEs of the importance of business records and their impact on business performance.

4.2 Demographic Information

Information was sought from respondents concerning their gender, age and education level. The figure below presents the distribution of all informants by gender:
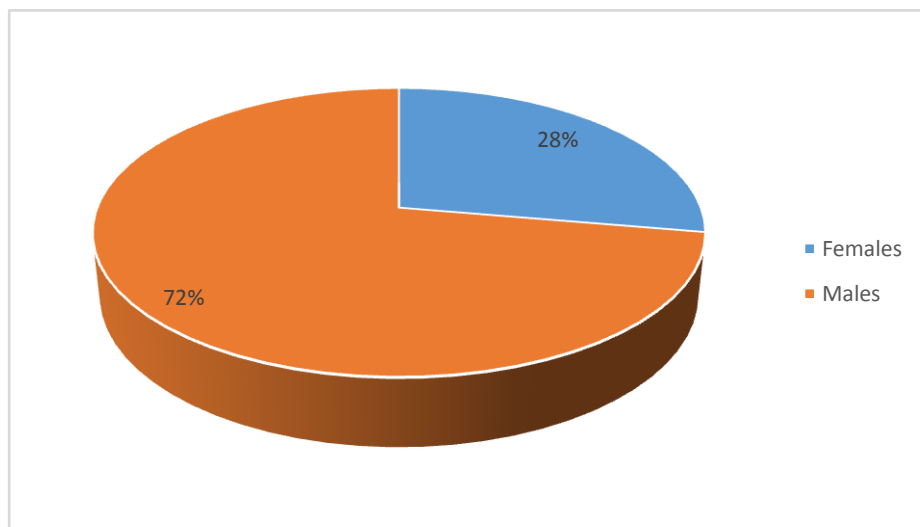
Figure 4.1: Distribution of Respondents in Terms of Gender

The data presented above indicates that the respondents interviewed comprised 23 (28%) females and males were 60 (72%). This shows that at the time of the study, majority of SMEs owners as well as employees in Mtwara-Mikindani Municipality were male. This finding tallies with findings from many previous studies in Tanzania (cf. Masuke, 2010; Danford, John, & Lazaro, 2014; Mrope, Mhechela, 2015) which also found similar trends. This can be attributed to the fact that most of the family obligations are shouldered by men who venture in large numbers in running businesses so as to earn money to fulfill their family obligations.

Information was also sought on the age range of respondents as determined from under 20 years to above 60. This information was considered important in determining the age range of respondents so that the interventions to be recommended could take into account the age factor. The table below presents the distribution of ages among all respondents interviewed in this study:

Table 4.1: Distribution of Ages among all Respondents (n=83)

Age Range (Years)	Number of respondents	Percentage
Under 20	8	10
21-30	30	36
31-40	23	28
41-50	11	13
51-60	10	12
Above 60	1	1
Total	**83**	**100**

Table 4.1 above indicates that the majority of respondents (30) were of the age range 21 to 30 years; followed by those of the age range 31 to 40 years; followed by those of the age range 41 to 50 years; followed by those of the age range 51 to 60 years; followed by those of the under 20; followed by one (1) respondent who was above 60 years. In general, this indicates that a majority of the respondents were under 50 years of age and were capable of understanding modern methods of record keeping and could easily adapt to the use of new techniques.

In addition, information was also sought on the education level of all respondents. It was considered important to determine the level of education because it portrayed the attitude of the respondents towards record keeping. The table below presents the distribution of education levels of respondents:

Table: 4.2: The Distribution of Education Levels of Respondents (n=83)

Education Level	Number of respondents	Percentages
Primary	53	64
Secondary	20	24
Technical college	1	1
University	9	11
Total	**83**	**100**

The table above illustrates that the majority of the respondents had primary school education. Out of 83 respondents; 53 (64%) had primary education, 20 (24%) had secondary education and only 1 (1%) had technical college education. Nine (11%) others

possessed Bachelors' degrees. This showed that SMEs were to a large extent, owned and run by individuals whose basic education was of primary level. These findings are in line with various other findings of previous studies. For example, Mordi, Adisa and Abdulraheem (2014) in describing the features and challenges of SMEs in Africa argue that many people who own and operate these businesses are in most cases not in possession of higher levels of education. Basing on examples drawn from Nigeria, they also argue that many small businesses are characterized by the uneducated and unemployed citizenry who opt for small business as a last option.

4.3 Business Information

The researcher asked business owners to mention the type of business they owned, duration of ownership, annual turnover of business and the number of employees they had. The information was used to ensure that the interviews were conducted only with relevant respondents. This question was not directed to business employees because they were deemed not to have appropriate information.

4.3.1 Types of Business Ownership

Business owners were asked to comment on the types of businesses they owned and to state the mode of ownership. Eight (8) business owners indicated that the businesses were group owned while seventeen (17) stated that their businesses were individually owned. From the findings, it's clear that majority of the businesses were owned by individuals, irrespective of size.

4.3.2 Duration in Business Activities

Business owners and business employees were further asked to state the period/length of time they had been in business. The aim of this question was to validate the information obtained from selected businesses.

The findings revealed that the majority of the respondents (39) had been engaged in business for a period ranging between 6 to 10 years; followed by 1 to 5 years; 11 to 15 years; 16 to 20 years; and 21 to 25 years respectively. From the findings, it was clear that most business people were engaged in business activities for a period of more than five years.

4.3.3 Annual Turnover in Business Activities

Respondents were asked to state the annual turnover of their businesses without necessarily disclosing the exact amounts they made. This was meant to protect confidential information which most business people did not want to disclose. It was also meant to ensure that the information given was valid and reliable. This question was asked to business owners and managers only but not the employees who most probably would not know the actual amounts the business owners made. The aim of this question was to determine the size and volume of businesses that was controlled by SMEs. The findings revealed that out of the 25 business owners/ managers interviewed, 18 (72%) had an annual turnover ranging between Tshs 5m-200m; while 7(28%) were in the range Tshs 201m-800m.

4.3.4 Responses on Number of Employees

Respondents were further asked to state the number of employees in their business. The aim was to determine the number of jobs created in SMEs. Findings revealed that 25 (100%) of respondents employed between 1-10 employees. From the findings, it is clear that most business owners create jobs in the country.

4.4 Knowledge Base and Understanding of the Importance of Business Records

The first objective of the study was to determine the knowledge base of both business owners and employees in various small and medium businesses on the importance of business records. The question was meant to determine the relationship between knowledge of records management practices and the management of records in SMEs

4.4.1 Data from Business Owners and Employees

The first question to business owners and employees was about their understanding of the importance of record keeping to their businesses. Asked whether they needed to have an understanding of the importance of business records, all 80 business owners and employees responded with a "Yes" answer. Further, all respondents, including both business owners and employees, were asked to explain the importance of business records to their businesses. In response to this question, respondents gave various answers. They indicated that business records helped them in calculating business profits and loss; knowing items with high demand, as well as the progress being made by their businesses. They also added that business records helped them to calculate insurance payable, prepare business reports, know the expiry date of products, know the priority

months for doing business; and last but not least they admitted that record keeping was also a means of accessing loans from financial institutions.

The findings indicated that to a certain extent, business owners as well as employees were aware of certain aspects which illustrated the importance of record keeping to their businesses. The respondents noted that the knowledge was derived from their long experience in business. Another reason was because of their interactions with other institutions. They noted that their knowledge of record keeping was not as a result of formal training. For example, many business owners referred to the importance of records in accessing loans because whenever they sought loans from banks, they were always asked about various records that they generated and maintained. This shows that many business owners of SMEs did not have understanding of the importance of business records prior to the establishment of their businesses. They admitted to realizing the importance of business records after they established their businesses. Also, through observation, the researcher noted that some of the aspects mentioned to illustrate importance of record keeping were not realized in day-to-day business undertakings.

The findings above are in line with those of previous studies by Agwu and Emeti (2013), which found that many business owners of SMEs in Nigeria considered some aspects of record keeping important to their businesses. However, when probed for more information, the business owners' answers did not reflect professional knowledge or understanding of record keeping but more of personal experience in business. Dawud and Azeko (2015), in their assessment of SMEs in Ghana, also found that many SMEs owners and employees lacked professional knowledge on recordkeeping as most of them possessed low levels of education.

Owners of SMEs were also asked to state the knowledge and skills that their employees had in record keeping. Eleven business owners admitted that their employees did not have any skills in record keeping. Nine (9) indicated that their employees received informal instructions from them on how to keep business records. Five business owners noted that employees knew how to keep records based on the owners' experiences. All the above responses reveal one important thing, that business employees in SMEs did not have proper knowledge and skills on record keeping. When business owners were further asked if their employees had undergone any training on records management, they all responded with a "NO" answer. They were then asked to state how their employees then managed their records if they did not have any training. The findings according to 13(52%) business owners indicated that their employees kept records through trial and error. This meant that they did not apply any skills but simply did what seemed to work for them. Twelve (48%) business owners indicated that they kept records based on experience. This meant that in their trial and error they reached a point when they developed certain routines on how to keep records and thus followed this path even though they were not professionals.

4.4.2 Data from Business Officers

Business officers were asked to explain the role they played in promoting SMEs. The following were noted by respondents:

One business officer indicated that they trained SME owners through various presentations. Another business officer noted that they organized seminars which were attended by business owners and employees. One business officer responded that they

trained SME owners and employees by organizing face-to-face meetings in order to enhance their knowledge in different areas related to record keeping.

Muchira (2012), in his investigation of the extent to which the owners and managers of micro- and macro enterprises in Thika Municipality in Kenya kept records, came up with similar results. He found out that business owners, managers and employees did not keep records properly due to lack of knowledge and because of the high cost of hiring record keeping professionals. These findings tally with the findings in this study and also with other findings in Tanzania, like those by Danford, John and Lazaro (2014).

4.5 Impact of Business Records on Business Performance of SMEs

The second objective of the study was to examine the manner in which business records affected business performance of SMEs.

4.5.1 Data from Business Owners and Employees

The respondents, business owners as well as employees of SMEs were asked to state how business records contributed towards business performance of SMEs. The answers are as shown in Table 4.3 below.

Table 4.3: Respondents Responses on Contribution of Record Keeping to their Business

Responses	Rate of respondents
Helps select products in terms of quality and demand	68
Helps detect changes in business	65
Helps to know business loss and profits	63
Helps to know how long the products have been in the shop.	56
Helps to identify products with high demand	45

As indicated in Table 4.3 above, respondents gave different reasons/views to explain how business records impacted performance of their businesses as follows:

(i)   business records helped them to select products in terms of quality and demand;

(ii)   business records helped in detecting changes in business;

(iii)   business records helped in understanding profit and loss;

(iv)   business records helped to know the duration of products in their shops; and

(v)   business records helped to identify products which ware in highly demand.

The answers by these respondents are not in any way new. Any person who is engaged in business, despite his poor record keeping skills and management, will probably respond in this way. The responses indicate low value is attached to record-keeping. For example, there is no mention of the various professional aspects which affect business performance, such as planning and decision making.

One business owner of a pharmacy noted that business records had no positive impact on business profitability because of how the records were created. Besides, the records were poorly maintained making it difficult to retrieve important information contained in them. He said,

> *"...for-example, from a sales day book, I can call a debtor in order to remind him about his debt. In contrast, it is difficult to understand the outstanding balance of the debt and if a debtor comes to ask for his outstanding balance, it will take time to know where you have written it, and as a result, you may ask him to pay only the balance that he remembers instead of the correct (actual) balance. Therefore, this situation results in a loss to the business when we close our accounts. In addition, sometimes, this leads to a misunderstanding between the debtor and supplier (owner) especially when the book of accounts shows that the debt has not yet been paid while the debtor says he has already paid his debt".*

The findings of this study as illustrated above regarding the impact of business record keeping on performance of SMEs in Mtwara-Mikindani Municipality are similar with other findings of previous studies on SMEs in Tanzania. For example, Mrope and Mhechela (2015), in their study of the challenges facing SMEs in Mbeya city, discovered that business owners and employees of SMEs in Mbeya were able to point out how business record keeping had influenced the performance of their businesses. Mrope and Mhechela (2015) explained that beside the aspects mentioned above, other aspects that affected business performance, were reporting, planning and decision making. Therefore, record keeping helped businesses to run efficiently.

Respondents were further asked to state the types of records they kept and their uses in the day-to-day business operations. Their responses are presented in Table 4.4.

Table 4.4: Types of Records Generated and Maintained in SMEs

Responses	Number of respondents	Percentages
Receipts	47	56
Receiving books	7	9
Invoices	5	6
Borrowing books	32	38
Customer books	3	4
Delivery notes	25	30

Multiple Data

Table 4.4 above indicates responses of the business owners and employees on the types of records they generated and maintained in their businesses. The responses show that they kept receipts, receiving books, invoices, borrowing books, customer books and delivery notes. Receipt books were mentioned by the majority of respondents compared to other types of records.

This indicates that receipts were the main types of records they used a lot and which they preferred to keep the most. In Tanzania, this is reinforced by a government directive that anyone who sells a product must issue a receipt and that every person who buys a product must ask for a receipt. Failure to comply with this government order is an offense. With this enforcement, many business operators find it necessary to issue and keep receipts as evidence to the revenue authority officers who often come and check on this. Given this situation, it is common for many business owners and employees to mention receipt books as the main type of record they produce and maintain.

In an effort to understand how business owners and employees made use of the records they kept in their businesses, they were asked to explain the importance of each type of record they had mentioned. The responses are presented below:

Table 4.5: Responses on the Importance of Records Kept and Maintained

Types of Records	Importance
	☐ Helps to know items sold per day
	☐ Evidence of transactions
Receipts	☐ Can be used for claims or refunds
	☐ Facilitate calculation of the number of items sold
	☐ They describe goods sold by showing the date of transaction, amount sold and paid.
Receiving books	☐ To know the types of goods received
	☐ To know the amount of goods received
Borrowing books	☐ To know the items borrowed
	☐ To know the date of borrowing and return
	☐ To know the person who has borrowed items from the shop.

Multiple Data

As shown in Table 4.5, business owners and employees responded to only three types of records, namely: receipts, receiving books and borrowing books. This indicates that these three types of records are the ones which are in actual use in their businesses. Likewise, they provided views on how these three types of records helped them in their daily business activities. The findings indicated that they considered receipts as helpful for the following reasons: to know items sold per day as evidence of transactions; for claims or

refunds; to facilitate calculation of the amount of items sold; description of goods sold by date of transaction; and amount sold and paid. They noted that receiving books helped in knowing the types and the amount of goods received and goods missing. On the other hand, they considered borrowing books useful for knowing the items borrowed the date of borrowing and return, and the person who borrowed the items.

It can be concluded that business owners and employees in SMEs perceive record keeping as an important activity that affects businesses in one way or the other but were not certain of the impact records had on the performance of their businesses. They could not link record keeping to specific business activities such as, planning, decision- making or overall functioning of the business. This can be explained to be as a result of their lack of knowledge and skills on record keeping. These findings are in agreement with findings of other studies conducted elsewhere in Africa (cf. Muchira, 2012; Danford, John and Lazaro, 2014; Mrope and Mhechela, 2015).

4.5.2 Data from Business Officers

Respondents were asked to state the importance or value their organizations attached to business records. The following were the responses by the respondents. Two business officers indicated that records were important for understanding business trends and payment of bills. When further asked to indicate the types of records SMEs were expected to maintain, the two business officers mentioned payment of licence fee bills; while one other officer mentioned sales records and purchase documents.

Business officers were also asked if there were any policy guidelines for the management of records in SMEs, to which they all responded with a "No" answer. They were then

asked to state how their organizations managed their records in the absence of policy guidelines. Two business officers remained silent; while one business officer stated that organizations had their own records of payment of business licences. They were further asked to state the impact the lack of policy had on the organizations and they responded as follows: two indicated that there was no effect as they did not rely on their records; while another business officer stated that the impact was decreased number of SMEs in the community. They were then asked if they were aware of any government policy that supported record keeping in SMEs, and they all responded with a "No" answer. Respondents were further asked if they knew of other procedures that existed to guide the management of records in SMEs, to which there was no response. They were then asked to propose what should be done to have more effective record keeping. Two business officers proposed that a meeting be arranged to get the views of SME owners; while one business officer did not respond.

4.6 Business Record Keeping in SMEs

The third objective of the study was to determine the record keeping practices in SMEs in the Mtwara-Mikindani Municipality. A number of questions were designed to elicit information from both business owners and employees in order to get insights into how they maintained business records. Respondents were asked to explain how they generated and maintained business records.

4.6.1 Data from Business Owners and Employees

Findings on how SMEs maintained records were as follows: 43 (54%) respondents stated that they maintained their records in strong drawers; 32 (40%) said they displayed business licences & receipt on the walls; and only five (6%) said that they maintained

them in computers. It can be observed from the responses that record keeping was indeed weak in the SMEs. Thirty two (32) respondents out of 80 stated that they displayed their records, such as business licenses and receipts, on walls.

One business employee from a hardware shop indicated that they used both manual and electronic systems to manage their business records. He said the two systems complemented each other in the sense that when something went wrong or missing in the electronic system, they could check manually to verify what exactly it was. He said that the current system for managing business records was very useful in facilitating access to information as and when it was needed. Another business owner from a pharmacy said that employees who dealt with the computerized record system were not competent enough to solve technical issues arising from the system.

One business employee from a clothing shop noted the number of employees in the business area was inadequate, for example, only two employees managed all activities required which did not facilitate the creation of business records. At the same time, the business was conducted poorly which sometimes led to some transactions not being recorded. She also said employees were so busy and recording of every transaction was considered time consuming.

This concurs with the findings of previous studies, for example, Mordi, Adisa and Abdulraheem (2014) who found record keeping in small businesses in Nigeria to be poor and there was a lack of facilities for keeping the records. The study also revealed poor record keeping and lack of information management to be common among SMEs in Dodoma, Tanzania.

Due to poor record keeping in SMEs, business owners and employees were asked to explain the challenges they encountered in record keeping. In this regard, the majority, i.e., 43 (54%) respondents pointed out that retrieving information was difficult as a result of the way the records were kept. A total of 21(26%) respondents expressed the view that poor record keeping was a challenge which they attributed to lack of knowledge and skills on proper record keeping. Three (4%) other respondents mentioned the high insurance charges as a challenge; seven (9%) mentioned lack of standardized methods of record keeping in the same business; and six (7%) respondents noted that they did not encounter any challenges in record keeping or in any other matters related to record keeping. However, the general impression was absolutely clear, i.e., owners and employees of SMEs in Mtwara-Mikindani Municipality faced many challenges due to poor record keeping. These challenges imply that retrieving of records was difficult and since they did not manage their records properly, there was a possibility of the loss of important information as well.

Two business employees stated that there was no policy which guided the management of business records. They said business employees lacked relevant knowledge and skills in the use of computers which led to them facing these challenges. One business owner from a hardware shop pointed out that:

> *Lack of policy for business records management had resulted in so many challenges which affected the management of business records, including lack of clear methods of records creation, such as what should be created and how they should be managed. Thus, business records were created and managed in exercise books or any type of books in the business area whereby I am not sure if record management principles were well practiced.*

Another business owner from a pharmacy said

> *"To some extent, the system used to generate and maintain business records had failed to promote accountability because of lack of a centralized system to control each business transaction which* wa*s carried out by different business employees, especially mobile phone transactions. This affected accountability due to the fact that some transactions did not have evidence for one to be held accountable. Additionally, he said, business employees dealing with the business records system* were *not competent enough to solve technical issues arising from the computer".*

On the other hand, two business employees mentioned lack of business officers' support, poor understanding from management on the importance of records management and low awareness of the role of records management to support business profitability and performance. In addition, they noted that all these challenges impacted negatively on the management of business records and performance. They stated that these had led to poor selection of products, corruption, wrong payment of taxes and delays in the preparation of monthly reports.

4.6.2 Data from Business Officers

Respondents were asked to mention the problems affecting record keeping in SMEs. One business officers indicated the problem of poor record keeping because most of them were not well trained in book-keeping; while one business officer noted that most employees were poor in records management.

One business officer noted that most business owners and their employees deployed to work in the business area did not have the necessary skills required to manage business records. The business owners simply assigned poorly educated relatives to the record keeping unit. Further, she said they did so because this way they paid inferior salaries

which in turn contributed to low morale and motivation among employees and which ultimately led to poor performance.

Previous studies, for example, by Mrope and Mhechela (2015) in Mbeya Tanzania, also found that SMEs faced many challenges in keeping their records. They found that some of the challenges had to do with difficulties in retrieving of information and lack of uniform financial records, among others. They also noted a lack of knowledge and skills on financial records management in general. Another challenge faced in record keeping in SMEs was to do with the issue of retention schedules, i.e., how long to maintain records before disposal. This study found that all business owners of SMEs and their employees had no knowledge on the time needed to keep records before they could be disposed of. They also did not know the procedures for disposal of records.

The results of this study point to the fact that there were a number of problems associated with record keeping in SMEs, ranging from poor records management systems, to lack of knowledge and skills, manual operations, inadequate computers, insufficient mobile phone transactions, in effective retrieval, lack of retention and disposal schedules, as well as lack of policies and guidelines. In summary, the study noted that record keeping in SMEs in Mtwara-Mikindani municipality was poor and record keeping procedures were not followed. These findings are in line with similar studies done on SMEs in Nigeria (cf. Agwu & Emeti, 2013; Mordi, Adisa and Abdulraheem, 2014); in Ghana (cf. Dawud & Azeko, 2015); in Kenya (cf. Muchira, 2012; Waari, Angaine & Kamaku, 2016); and in Tanzania (cf. Danford, John & Lazaro, 2014; Mrope & Mhechela, 2015). All the above studies reported poor record keeping which was similar to the situation in the Mtwara-Mikindani Municipality.

4.7 Proposed Record Keeping Practices for Improving the Management of Business Records in SMEs

The fourth objective of the study was to identify and propose best record keeping practices aimed at improving the management of business records in SMEs. To accomplish this, business owners and employees of SMEs were asked to propose ways to address the problem.

4.7.1 Data from Business Owners and Employees

From their responses, various common themes were discernible:

a) "That business officers from local government authorities organize trainings on record keeping for the owners of SMEs and their employees".

b) "That business officers should ensure that all seminars/workshops organized at any time intended for the community should incorporate a module on records management to enable business owners and employees to appreciate the importance of records for quality business delivery".

c) "That guidelines should be developed by local government officers and enforced for all owners and employees of SMEs on record keeping. They proposed that part of the taxes they paid for licenses be used to organize training on records management".

One respondent who owned a retail shop commented as follows:

> *"Jamaa kutoka manispaa na mamlaka ya mapato wanakuja hapa kila mara kukusanya kodi na huwa tunalipa kwa wakati lakini hatuoni faida yeyote kwetu. Sasa ni bora kama watatumia kiasi fulani cha kodi tunayolipa katika kutupatia mafunzo ya namna tunavyotakiwa kutunza kumbukumbu za biashara zetu." (Respondent from Retail shop).*

Researchers' Translation:

> *"Officers from the municipal council and Tanzania Revenue Authority (TRA) come here every now and then to collect taxes and we pay it in time but we do not see any value addition to our business. So it is better if they use part of it to train us on record keeping."*

One respondent who owned a clothing shop commented as indicated below:

> *"Mimi naona njia mojawapo ya kutusaidia katika kutunza taarifa zetu za biashara ni kutupatia miongozo mbalimabili toka ofisi za halmashauri ili tuifuate katika kutunza taarifa zetu." (Respondent from Clothes shop).*

Researcher Translation:

> *I see that one of the means to help us in keeping our business records is to provide us with guidelines from the municipal council offices so that we can follow them in keeping our business records.*

Another respondent from a hardware shop commented as indicated below:-

> *"Kwa kweli hatujuwi namna ya kutengeneza kumbukumbu kama inavyotakiwa kutokana na hatuna ujuzi wa kutunzaji kumbukumbu hii inapeleke kutokuona umuhimu wa kutunza kumbukumbu; saa nyingine inatokea kwa siku pesa ulozopata nitofauti na ulizo ulizo andika inayokufanya kuchukua muda mrefu kufikiria ukweli upo kwenye maandishi au pesa ulizopata. Nchi za wenzetu kuna makampuni yanayo tunza kumbukumbu za wafanyabiashara kama ingewezekana na huku kwetu tungefanya hivyo ili tufanye biashara yenye tija."*

Researcher Translation:

> *To tell you the truth, we do not know how to prepare books of accounts for business record-keeping as required. The reason behind this is we do not have knowledge and skills on record keeping. This leads us not to see the importance of keeping to our businesses. It happens that sometimes, the receipt you issue is different from the money you receive, and so it makes you take time to balance the transactions and know where you went wrong. Is the error due to the incorrect amount you wrote in the receipt or which is correct the issued receipt or the actual amount that you received? In foreign countries, there is a specific company established only for business record keeping. Therefore, if it is possible, in order to conduct a profitable business, it is better to initiate this.*

Further, he said the relationship between the TRA or municipal staff and us is not good. If we have a good relationship, it will help us to get advice on how we can keep our business records. On the other hand, this situation is intentionally promoted by the tax collectors in order to enable corruption, especially at the time they charge you a higher amount that is different from what you the actually required to pay, and then, claim that you showed in correct records.

These views from respondents indicate that business owners and employees in SMEs need training and guidelines to follow in order to improve the management of their business records. Both parties agree that training and guidelines are necessary as it will make them knowledgeable on various aspects of record keeping.

4.7.2 Data from Business Officers

The business officers emphasized the importance of improving the quality of business records management as a basis for decision making, planning and overall control of business performance. All respondents said that training in record keeping for all SMEs must be organized. The business officers made recommendations as follows:

a) "The top management should embrace the importance of business records management and the role played by business officers by providing them total support towards developing a comprehensive records management program for the municipality".

b) "There should be allocation of funds for records management programs, such as training, seminars and workshops, in order to enhance the skills and competencies of business owners and their employees in records management in order to improve performance".

c) "Develop and implement appropriate business records management policies".

d) "Need to sensitize and create awareness of all business owners and their employees in the municipality on the importance of business records and their management because they are in one way or another involved in handling these records"

e) "Business owners should deploy the right personnel with the knowledge and skills in the right business areas and provide an adequate number of qualified business employees in the business records area, to reduce poor management of business records".

The study revealed that there were no policies to guide business officers from local government authorities (LGAs) and owners of SMEs on record keeping matters. Consequently, there was lack of mechanisms which give LGA officers the mandate to enforce record keeping practices in SMEs. As a result, business owners and employees did not consider record keeping a mandatory task.

4.8 Observation on Business Records Management Practices in the SMEs

4.8.1 Creation of Business Records

Using the observation method, the study revealed that business owners and employees did not have a proper way of generating and using business records in various business areas due to lack of guidelines. This had caused one business to be different from another. Also, it was observed that business records were created either manually or via computer or mobile phones. The manual system and mobile phones were very common in much of the business areas, and some businesses had begun to use both manual and computerized systems. Increasingly, mobile phones were becoming common and most

businesses displayed their mobile phone numbers on the wall for payment transactions. Further, it was observed that records generated via mobile phones were not recorded anywhere other than in the mobile phones, which had led to loss of information for several transactions.

4.8.2 Types of Business Records Generated

The business records generated by business employees were receipts, borrowing books, delivery notes, invoices, customer books and receiving books. These types of business records were not very helpful because proper procedures had not been followed and therefore had many errors. For example, where mobile phones were used for payment transactions, some details about the transaction had not been captured. This was found to be detrimental to the business and there were no back-up data.

4.8.3 Medium Used to Create Records

The study found that records were created using a variety of media including: paper (manual records), computers and mobile phones. The use of mobile phones was prominent in each shop. Most shops displayed mobile numbers on the wall for payment transactions, such as Tigo-pesa, Airtel-money and M-pesa. In the manual system, the study found that all information necessary to show profit or loss were badly captured through temporary books and then abandoned in the cabinets. There was no assurance of security of the records and some information was not assigned a number or any other means of identification for easy access and retrieval when needed. The study did not have access to business records managed through electronic systems, such as via computer and

mobile phones. Thus, it was quite difficult to prove whether or not business records were well managed through these systems.

4.8.4 Maintenance and Handling of Business Records

Business records were found to be poorly maintained, handled and managed. No system was used to manage business records; in addition, the books used to create business records were temporary, meaning that once business activities had been completed, no one cared about the records. This was because unnecessary records had not been disposed off and very few records were maintained.

4.8.5 Storage Facilities and Security Measures

Observation data revealed that business owners did not have proper storage facilities or retention schedules in their business areas. It was noted that most business records were stored in the drawers, computerized or displayed on the walls. As such, in case of fire or other disasters, these records faced imminent destruction. Consequently, there was need for specialized training on how to manage business records from creation to disposal. The majority of business owners and employees did not seem to have any idea about the disposal of business records.

Observation data also revealed that business owners and employees did not have proper knowledge and skills in either records management or risk management. All businesses had not carried out disposal of business records from the time of their establishment. In any case most businesses had very few business records. This could imply that most business records were temporary in nature and were not retained once the business activity has been completed. However, the poor management of business records had led

to a number of challenges, such as difficulty in accessing information contained in the records and loss of important business or financial information.

4.8.6 Chapter Summary

The findings of the study show that business records are essential and useful in promoting profitability of SME businesses. However, it was observed that SMEs faced wide ranging problems with regard to the management of business records, which if not addressed, could compromise business performance, and ultimately, affect implementation of Government policies as well as widening the gap between the rich and the poor in Tanzania.

CHAPTER FIVE

SUMMURY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of findings, conclusion and recommendations of the study. This study investigated the record keeping practices in SMEs in Vigaeni Ward, Mtwara-Mikindani Municipality with a view to proposing appropriate strategies to enhance record keeping and business in SMEs.

5.2 Focus of the Research

The study was guided by four objectives namely; establish the knowledge base and understanding of the importance of business records; examine how business records affect business performance of SMEs; determine how business records are managed from creation to deposition; and propose best practices and strategies to promote business performance. Related literature was reviewed and two models were considered appropriate in providing anchor to the study, namely: the records continuum model and the decision usefulness accounting theory. The study population comprised pharmacy shops, wholesale shops, hardware shops, clothing shops and retail shops. Interviews were conducted with all five categories of respondents.

The study targeted eighty-nine (89) respondents, eight four (84) selected from the five categories and five (5) business officers from municipality and TRA. Responses were obtained from eighty (83) respondents who comprised pharmacy owners and employees (16), wholesale shops (16), hardware shops (16), clothing shops (16), retail shops (16)

and business officers (3). The study employed convenient sampling technique in selecting respondents in each category until the planned target number of respondents was reached.

5.3 Summary of the Major Research Findings

The major findings of the study are presented in relation to the study objectives, namely:

a) Establish the knowledge base and understanding of the importance of business records;

b) Examine the manner in which business records affect business performance of SMEs;

c) Determine the manner in which business records are managed from creation to disposition; and

d) Proposed records management best practices and strategies to improve the management of business records and .to enhance profitability in SMEs

5.3.1 Knowledge Base and Understanding of the Importance of Business Records

This objective aimed at finding out the knowledge base of business owners and employees regarding the importance of business records in SMEs. The study established that many business owners and employees of SMEs in Mtwara-Mikindani Municipality lacked proper knowledge and understanding of the importance of business records and their management. They considered the following types of records important to their business and important to keep. These were: profits and loss, inventories of business items on high demand, progress and decline of business, and business reports. However, the information they provided was based on their personal experiences, not on their professional knowledge of record keeping. It was also established that most business

owners and employees in SMEs had low level of education, with 63% of the respondents having primary school education.

5.3.2 Impact of Business Records on Business Performance of SMEs

This objective aimed at assessing the impact of business records on business performance of SMEs. The respondents gave a variety of reasons on the impact of business records on the performance of their businesses. However, their answers were not in any way new. Any person who is engaged in business, despite their poor record keeping skills and management, would be able to respond in this way. All the responses indicated the low value respondents attached to record keeping. For example, there was no mention of how business records affected business performance with regard to planning and decision making, control of the business, filling of business tax returns and profits, detecting business malpractices, etc.

They summarized types of business records generated to include: receipts, receiving books, invoices, borrowing books, and delivery notes. Majority of SMEs said receipts helped them to know the items sold per day as evidence of transactions and to claim for refunds. The records also facilitated knowing the number of items sold; the date of the transaction; as well as income and expenses.

5.3.3 Business Records Management from Creation to Disposition

On the record keeping practices in SMEs in Mtwara-Mikindani Municipality, the research findings revealed that:

The existing business records management practices in the Mtwara-Mikindani Municipality were poor, therefore, they hardly made any positive contribution to business operations and performance of SMEs.

The Municipality lacked proper records management systems and practices which resulted in poor record keeping. This had forced business officers not to rely on business information provided by business owners as trustworthy.

Furthermore, the management of business records by SMEs was poor as they lacked crucial facilities for record keeping. Therefore, SMEs in Mtwara-Mikindani Municipality faced many challenges which hampered their success. The challenges included: lack of uniform methods of record keeping, lack of tools to aid in information retrieval, lack of policy and guidelines, low support from business officers; and access, etc

Business records were generated in more than one medium including manual formats (paper) which were maintained in file drawers, and electronic records held in computers and in mobile phones. All these were poorly managed, hence difficult to retrieve.

Business owners and their employees had no knowledge of the period needed to keep records before disposition. They also lacked disposal policy guidelines for the disposal of records which resulted in poor disposal of records.

5.3.4 Proposed Records Management Best Practices and Strategies to Improve the Management of Business Records in SMEs

The owners of SME's in Mtwara-Mikindani Municipality made a number of recommendations for addressing challenges relating to the management of business records in SME's. Specific challenges noted were: owners and employees of SMEs lacked professional knowledge in record keeping but were keen and interested to get empowered through training; business owners and employees did not get support from their local government and revenue authorities on issues related to record keeping. They only got to know the value of record keeping when they sought support from financial institutions that needed to see certain business records.

They also said one of the reasons they did not value record keeping was lack of an enforcement mechanism to make record keeping a mandatory practice for every owner of SME's. In view of these findings the respondents proposed that certain types of business records must be kept by all SMEs. Additionally, the government should formulate regulations to enforce good record keeping in SMEs. This should be supported by training programs aimed at empowering business owners and employees of SMEs on good records management.

 The respondents further, proposed that, both the municipality and TRA should promote an open system for revenue calculation based on business records. This would help SMEs to know the amount that they were required to pay in taxes and this would also help them to seek advice on records management in order to improve profitability. As stated by one

of the respondents, this would help improve relations with both the municipality and TRA.

5.4 Conclusion

The study sought to establish the knowledge base and understanding among business owners and employees of SMEs on the importance of business records at Vigaeni Ward Mtwara-Mikindani Municipality. The study found that many business owners and employees did not keep accurate and complete business records due to the poor understanding of the importance of business records and lack of proper knowledge and skills on records management. Through observation, the researcher found out that some of the aspects mentioned to illustrate importance of record keeping were not realized in day-to-day business undertakings. The limited knowledge they had is what was learnt on the job and this varied from organization to organization depending on their level of education and the time they devoted to this.

Business records are the heart of the SMEs performance and are the resource for municipality like other resources that must be well generated, maintained and used as evidence of business transactions. SMEs face many challenges that impact negatively on business profitability. These must be concretely addressed to ensure their smooth performance. The challenges range from professional, technical, infrastructure and administrative issues. A better understanding of the importance of business records for SMEs and business officers is crucial. These can be achieved through seminars, conferences and current awareness.

Record keeping knowledge and skills are vital for SMEs to run their business flawlessly. Therefore, government bodies charged with enterprise development should arrange more training sessions for business people and particularly small and medium enterprises to improve their awareness of record keeping through the social media.

Policies on business records are very essential in the municipality because they help SMEs and business officers to know what, when and how to generate business records; and who is responsible for what. The financial sector in the municipality should influence policy development to enable SMEs to go through capacity building seminars on record keeping.

5.5 Recommendations

Arising from the findings of the study, the research made the following recommendations which are outlined below. The recommendations are aimed at suggesting improvements to the management of business records in SME's in Mtwara-Mikindani Municipality in Tanzania. As noted in all the findings SME's in Mtwara-Mikindani Municipality faced challenges with regard to the management of their business records, for instance, record keeping procedures were not followed; SMEs had inadequate knowledge and skills in records management; SMEs lacked retention and disposal schedules; and there were no records management policies and guidelines in SMEs. These factors undermined the stability and productivity of SME's.

The recommendations below address pertinent issues that arose throughout the study. The recommendations are intended to enhance the management of business records in

Mtwara-Mikindani, Vigaeni Ward and improve productivity and profitability of SME's in the municipality.

5.5.1 Training of SMEs Staff and Employers in Records Management

The study revealed that most SMEs owners and employees lacked training in business records management, a factor that undermined profitability of SME's. The study recommends that appropriate training in records management be provided by business officers, local authorities and TRA to business owners and employees through short courses, seminars, workshops and conferences among other. This will help them to gain knowledge and skills in records management in order to manage not only records but also the records system required to support the management of records in all formats from paper to electronic/digital formats.

Besides formal training, the municipality should use local media programmes to promote record keeping in SMEs. This will enable SMEs owners and employees to be aware of the importance of business records and to utilize them to improve performance and productivity.

5.5.2 Retention and Disposal Schedules

The study revealed the absence of records disposal and retention schedules in SME's. The study recommends the development and implementation of records retention and disposal schedules for use in SME's. Individual SMEs should seek the guidance of local government authority and Tanzania National Archives (TNA) on how to go about developing these policies.

5.5.3 Development and Implementation of a Business Records Policy

The study found that there was no business records management policy in the municipality. It is therefore recommended that serious measures be taken by the municipality to develop and implement a business records management policy in order to improve record keeping practices in the municipality. This policy should clearly define the guidelines, procedures and responsibilities of SME's owners and employees with regard to records management.

5.5.4 Best Practices for Records Keeping in SMEs

The study further established that there were no policies to guide business officers from local government authorities (LGAs) and owners of SMEs on record keeping standards. A policy should be developed by LGAs in consultation with Tanzania National Archives (TNA) to provide guidance on various aspects of business records management.

5.5.5 Rules and Regulations for Managing Business Records

The study revealed that, there were no regulations governing the management of business records in SMEs. The study recommends that the municipality should develop rules and regulations that will help the owners of SMEs and their employees to keep accurate and complete records and also consider records management as a critical function of business since records provide proof of business transactions.

5.5.6 Allocate Funds for Records Management

The study revealed that LGAs did not allocate any funds to support records management activities such as training. The study recommends that the municipality should allocate

enough funds in the budget for this purpose to enable business officers conduct training on record keeping for SMEs owners, managers and employees.

5.5.7 Measures for Improving the Management of Business Records in SMEs

The study revealed that there were no records management systems in SMEs to manage their records properly. It is recommended that measures be put in place by LGAs in Mtwara-Mikindani Municipality to promote better management of business records.

5.6 Suggestions for Further Study

This study assessed record keeping practices in SMEs in Vigaeni Ward in Mtwara-Mikindani Municipality. It was impossible to investigate all the issues pertaining to SMEs. This researcher suggests that further studies be conducted to determine how SME's were coping with the adoption of Information Communication Technologies in their business operations and their level of preparedness to effectively manage electronic records generated by these technologies.

5.7 Chapter Summary

This Chapter has presented a summary of the findings of the study, conclusion and recommendations. It recommends that measures be taken by Mtwara-Mikindani Municipality management to address the various findings which have been highlighted throughout the study. These include; support for sound records management in SMEs; funding for records management activities; training for SMEs owners, managers & employees; development of records management policies & guidelines; and development and implementation of records retention and disposal schedules for business records.

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APPENDICES

Appendix A: Interview Guide for SMES Managers, Individual and Group Business Owners at Vigaeni Ward

SECTION A: DEMOGRAPHIC INFORMATION

Position in organization:--

Organization:--

1) A gender:

Female   [   ]   Male   [   ]

2) A age range:

Under 21   [   ]   21-30   [   ]   31-40   [   ]

41-50   [   ]   51-60   [   ]   Above 60 [   ]

3) Highest level of education?

Primary   [   ]   Secondary   [   ]

Technical college   [   ]   University   [   ]

SECTION B: ORGANIZATION INFORMATION

4) Type of business

Group   [ ]   Individual   [ ]

5) The line of business you operate:

Hardware shop	
Pharmacy shop	
Whole sale shop	
Clothes shop	
Retail shop	

6) For how long has your business been in operation?

1-5 years   [ ]   6-10 years   [ ]   11-15 years   [ ]

16-20 yeas   [ ]   21-25   [ ]   above 25   [ ]

7) What is your annual turnover? [Tanzania shilling [Tsh]

Less than 5, 000,000 [   ]   5, 000,000 to 200,000,000 [   ] 200,000,000 and above [   ]

8) How many people have you employed in your business?

1-10	
11-20	
21-30	
Above 30	

SECTION C: BUSINESS INFORMATION NEEDS OF SMEs (please tick below)

9)   Do business owners need to have understanding of the importance of business records?

Yes   [ ]   No   [ ]

10) If yes please explain the importance of business records for business owners?

----

11) If no, please explain why---

----

12) Why do you consider keeping of business records important?

----

13) Who are the people that make use of your business records?

----

14) How do business records contribute towards business performance?

----

15) What kind of business records does your business generate and maintain?

----

16) Can you, explain the importance of each record you have mentioned?

----

17) For how long do you keep the records before they are disposed of?

Less than one year [   ]   1-2 years   [   ]

2-3years   [   ]   3 years and above [   ]

18) Which criteria do you use to select records for disposition in your business?

a) Records which are kept for a long time   [   ]

b) Records which are no longer required   [   ]

c) Immediately after transaction and use   [   ]

19) What knowledge and skills do your employees have in terms of record keeping?

----

21) Are your employees trained in recordkeeping?

Yes   [ ]   No [   ]

22) If yes, where were they trained and at what level?

Certificate [ ], diploma   [ ], the degree [ ]

23) If no, how do they manage the records of the business?

----

24) What challenges do you encounter in record keeping?

----

25) What do you think should be done to address the challenges you have mentioned?

----

26) How do you maintain your business records?

----

27) Where do you store them and under what conditions?

----

28) What are they used for? ---

----

29) Do you have any other comments? --

Thanks for your cooperative

Appendix B: Interview Schedule for Business Employees in SME's

SECTION A: DEMOGRAPHIC INFORMATION

Position in organization --

Organization --

A gender:

     Female   [ ]   Male   [ ]

1) A age range:

   Under 21   [ ]   21-30   [ ]

   31-40   [ ]   41-50   [ ]

   51-60   [ ]   Above 60   [ ]

3) Highest level of education?

     Primary   [ ]   Secondary   [ ]

     Technical college   [ ]   University   [ ]

SECTION B: ORGANIZATION INFORMATION

4) Type of business

Group   [ ]   Individual   [ ]

5) The line of business you work in.

Hardware shop	
Pharmacy shop	
Whole sale shop	
Clothing shop	
Retail shop	

6) For how long has the business been in operation?

1-5 years   [ ]   6-10 years   [ ]

11-15 years   [ ]   16-20 yeas   [ ]

21-25   [ ]   above 25   [ ]

SECTION C: BUSINESS INFORMATION NEEDS OF SMEs

7) Do you as an employee need to have understanding of the importance of business records?

Yes   [ ]   No   [ ]

8) If yes please explain the importance of business records for employees like yourself

----

----

9) If no, please explain why

----

10) Can you, explain the importance of each record you have mentioned to your work?

----

11) Who are the people that use the business records you generate and maintain?

----

12) How do business records contribute to business performance?

----

13) What kind of business records does your business generate and maintain?

----

14) For how long do you keep the records before they are disposed of?

Less than one year   [ ]   1-2 years   [ ]

2-3years   [ ]   3 years and above   [ ]

15) Which criteria do you use to select records for disposition in your business?

   d) Records which are kept for a long time   [ ]

   e) Records which are no longer required   [ ]

   f) Immediately after transaction and use   [ ]

16) What knowledge and skills do you have in terms of record keeping?

----

17) Are you trained in recordkeeping?

Yes   [ ]   no [ ]

18) If yes, where were you trained and at what level?

Certificate   [ ], diploma   [ ], the degree   [ ]

19) If no, how do you manage the business records you generate?

----

20) What challenges do you encounter in record keeping? ----------------------------------

----

21) What do you think should be done to address the challenges you have mentioned?

a)--

b) ---

c) --

d) --

22) How do you maintain the records of the business?

…………………………………………………………………………………………………

…………………………………………………………………………………………………

23) Where do you store them and under what conditions?

…………………………………………………………………………………………………

…………………………………………………………………………………………………

24) What are the records used for?

…………………………………………………………………………………………………

25) Do you have any other comments?

………………………………………………………...

....

Thanks for your cooperation

Appendix C: Interview Guide for Local Government Staff

Interviews for business officers from the Local Government including: Vigaeni ward, Mtwara Municipality and TRA officers

Name of the organization--

Position in organization---

What is the role of local government and TRA in promoting SMEs? ------------------------

----

1) What types of records do you expect SMEs to maintain?

   ----

2) What importance or value do your organizations attach to business records?

   ----

3) Are there any policy guidelines on the management of records in SMEs?

   ----

4) If no, how does your organization manage records without such a policy?.

----

5) What do you consider to be the impact of lack of this policy on your organization?

----

6) Are you aware of any government policies that support record keeping in SMEs?

Yes   [ ]   No   [ ]

7) If yes please state these policies

----

8) What should be done to make them effective?

----

9) What other procedures exist to guide the management of records in SMEs?

----

10) Are these procedures documented by the organization?

Yes [ ]   no   [ ]

11) What problems affect record keeping in your SMEs?

----

12) What in your view should be done to improve record keeping in your organization**?**

----

13) Do you have any other comment?

Thanks for your cooperation

Appendix D: Observation Table

TABLE 3.3   OBSERVATION CHECKLISTS

ITEM TO OBSERVE	OBSERVATION CRITERIA	REMARK
Business records	-Do they have business records? -How do they generate business records? -are they any guidelines	
Type of business records generated	-What type of business records are generated?	
Medium used to generate business records	-What kind of medium is to create business records?	
Storage and handling of business records	How do they handle business records?	
Risk management	Do they have risk management measure?	

Appendix E: Proposed Work Plan/ Time Framework

phase	Activities	Year 2016									Year 2017				
		April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May
1	Developing research concept	■													
2	Developing research proposal			■	■	■									
3	Proposal defense & correction						■	■							
4	Collecting data								■	■					
5	Data organization, analysis and interpretation											■			
6	writing, typing, editing reporting, collating chapter & submission												■	■	
7	Thesis defense														■
8	Corrections arising from defense and final submission														■

Appendix F: Research Budget

S/No.	DESCRIPTION	COSTS
	Stationery and equipment	
1	5 reams of photocopying papers @500x23.5	58,750/-
2	5 note books @50x23.5	5,875/-
3	2 DVD-RW @400x23.5	18,800/-
5	Pens, Pencils and Makers 100x23.5	25,000/-
6	Tape recorder	350,000/-
	SUB TOTAL	**458,425/-**
	TRAVEL EXPENSES	
7	3 trips to Eldoret-Dar-Mtwara 20000x23.5	470,000/-
8	Fare within Dar-Eldoret 15,000x23.5	352,000/-
	SUB TOTAL	**822,000/-**
	DATA COLLECTION	
9	4 months field work (research) actual study 1,000 x 30 X 4 X23.5	2,820,000//-
	SUB TOTAL	**2,820,000/-**
	PRINTING AND BINDING	
10	Editing and Formatting 10000x23.5	235,000/-
11	Printing 6copiesof research proposal @2000x23.5	282,000/-

12	Binding 6copies of research proposal @1000x23.5	141,000/-
13	Printing 6 copies of first draft @4,000x23.5	564,000/-
14	Binding 6 copies of first draft thesis @1,500x23.5	211,000/-
15	Printing of 6 copies of final thesis @5,000x23.5	705,000/-
16	Binding of 6 copies of final thesis @2000x23.5	282,000/-
	SUB TOTAL	**2,420,000/-**
	GRAND TOTAL	**6,540,425/-**

Appendix G: Research Permits

HALMASHAURI YA MANISPAA MTWARA-MIKINDANI

(Barua zote kwa Mkurugenzi wa Manispaa)

Anuani ya Simu: MTWARA
Simu Nambari: 023-2333102
Fax Na: 023-2334794
Email: md@mtwaramikindanimc.go.tz

Ofisi ya Mkurugenzi wa Manispaa,
S.L.P. 92,
MTWARA.

Kumb. Na. MM/MC/A.6/49/VOL.ii/221   06/12/2016

Mtendaji wa Kata
Kata ya Vigaeni
S. L. P. 92
MTWARA

YAH: KIBALI CHA KUKUSANYA TAARIFA YA UTAFITI ENEO LA KATA YA VIGAENI

Tafadhali husika na somo hapo juu.

Nachukua fursa hii kumtambulisha kwako Ndg. Bibie G. Abdulrahman kuwa ni mwanafunzi kakika Chuo Kikuu Moi ambae anasomba Stashahada ya juu ya udhamili ya Record Manegement and Information Studies.

Namtambulisha kwako ili uweze kumsaidia kupata taarifa katika eneo lako kwa lengo la kukamilisha utafiti wake.

B. A. Kilagu
K ny: MKURUGENZI WA MANISPAA
MTWARA – MIKINDANI

Nakala: Mkurugenzi wa Manispaa - (Aione ndani ya jalada)
MTWARA-MIKINDANI

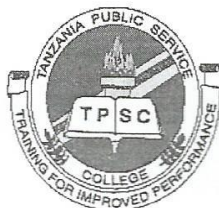Ndg. Bibie G. Abdulrahman
Chuo kikuu Moi

JAMHURI YA MUUNGANO WA TANZANIA

OFISI YA RAIS

MENEJIMENTI YA UTUMISHI WA UMMA NA UTAWALA BORA

CHUO CHA UTUMISHI WA UMMA TANZANIA

TAWI LA MTWARA

S.L.P 1051
MTWARA
02/01/2017

Kumb Na: MTR-TPSC/PF.01

Mtendaji Mkuu
TCCIA
S.L.P 346
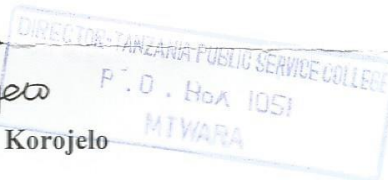**Mtwara**

YAHUSU: UTAMBULISHO WA BIBIE G ABDULRAHMAN

Husika na kichwa cha habari hapo juu, mtajwa hapo juu ni mfanyakazi wa Chuo cha Utumishi wa Umma Tanzania katika kampasi ya Mtwara, namba yake ya ajira ni MTR-TPSC/PF.01. Kwa sasa yupo masomoni kwa shahada ya zamili katika chuo kikuu cha Moi nchini Kenya.

Ninaandika barua hii kumtambulisha kwako kama mfanyakazi wetu halali, kwa sasa anakusanya taarifa kwenye utafiti wake ambao unahusu utunzaji kumbukumbu kwenye mashirika ya kibiashara ya chini na ya kati, ambapo taasisi yako ni moja ya sehemu ambazo anahitaji taarifa hizo. Naomba umpe ushirikiano wowote anaouhitaji.

Natanguliza shukrani zangu kwako,

Sijali Petro Korojelo

K.N.Y Mkurugenzi

TANZANIA REVENUE AUTHORITY

January 03, 2017

Bibie G abdulrahmani
S.L.P 1051
Mtwara

Ndugu,

YAH: MAOMBI YA KUPEWA KIBALI CHA KUKUSANYA TAARIFA KWA MAAFISA WA KODI

Rejea barua yako ya tarehe 21/12/2016 ya kuomba kukusanya taarifa kutoka kwa maafisa wa kodi.

Kwanza hongera sana kwa hiyo hatua uliyoifikia kielimu na tunashukuru kwa kuonyesha nia ya kufanyakazi na taasisi yetu.

Kama nilivyokudokeza toka mwanzo, taasisi yetu haina kitengo cha **"Record Management"** hapa Mtwara na kwa sababu hiyo haitakuwa rahisi kwako kupata taarifa unazozihitaji.

Tumeshapata wanafunzi wengi wakileta maombi kama yako lakini tumekuwa tukiwashauri wajaribu sehemu nyingine ambako itakuwa rahisi kwao kujifunza

Hivyo na wewe nakushauri ujaribu sehemu nyingine.

Ashante sana.

"Pamoja Tunajenga Taifa Letu"

Mongela Butahi
K.n.y: Meneja Mamlaka ya Mapato Tanzania
Mkoa wa Mtwara

HALMASHAURI YA MANISPAA MTWARA-MIKINDANI
(Barua zote kwa Mkurugenzi wa Manispaa)

Anuani ya Simu: MTWARA
Simu Nambari: 023-2333102
Fax Na: 023-2334794
Email: md@mtwaramikindanimc.go.tz

Ofisi ya Mkurugenzi wa Manispaa,
S. L. P. 92,
MTWARA.

Kumb. Na. MM/MC/A.6/49/VOL.II/234

29/12/2016

Ndg. Bibie G. Abdulrahaman
S. L.P. 1051
MTWARA

YAH: KIBALI CHA KUKUSANYA DATA KWA MAAFISA BIASHARA

Tafadhali husika na somo hapo juu.

Napenda kukufahamisha kuwa Ofisi ya Mkurugenzi Manispaa Mtwara-Mikindani imetoa kibali kwako cha kukusanya taarifa kutoka kwa Maafisa Biashara Manispaa ya Mtwara-Mikindani kwa lengo lililokusudiwa.

Utatakiwa kuwasiliana na Mkuu wa Kitengo cha Biashara Manispaa ya Mtwara-Mikindani ili aweze kukupatia taarifa zote utakazozihitaji ili uweze kukamilisha utafiti wako.

Wako.

Yusuph Pille
K ny: MKURUGENZI WA MANISPAA
MTWARA-MIKINDANI

Nakala: Mkurugenzi wa Manispaa - (Aione ndani ya jalada)
MTWARA-MIKINDANI

" Mkuu wa Kitengo cha Biashara- Naomba kutoa ushirikiano kwa
MTWARA-MIKINDANI Ndg. Bibie G. Abdulrahaman ili
aweze kufanikisha utafiti wake.