



Entrepreneurship Training and Performance of Tanzanian Handicrafts Exporting Micro and Small Enterprises: The Moderating Effect of Home Market Export Incentives

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Abstract: *The contribution of home market export incentives to the performance of exporting enterprises has been the subject of growing interest from scholars, entrepreneurs, and policymakers. Nevertheless, exporting MSEs are constrained with such favourable incentives, mostly when compared with medium, large, and multinational enterprises. This study sought to examine the moderating effect of export incentives on the relationship between entrepreneurship training and the performance of handicrafts exporting Micro and Small Enterprises (MSEs) in Tanzania. Descriptive and correlational research designs were adopted in this study. Data were collected from 171 sampled owner-managers of handicrafts exporting MSEs in Dar es Salaam obtained through purposive sampling and proportionate stratified sampling techniques. The moderating effect was tested by comparing Ordinary Least Squares (OLS) regression and Moderated Multiple Regression (MMR) models. The interaction effect between home market export incentives and entrepreneurship training was found to be significant ($\beta = 1.484$, $t = 3.714 > |1.96|$, $p = 0.000 < 0.05$). It is concluded that export incentives moderates the relationship between entrepreneurship training and performance of handicrafts exporting MSEs. The study recommends the need for the respective ministries to work on the policy framework and institutional context to enhance the provision of entrepreneurship training programmes and home market export incentives more frequently, at low costs and for specific MSEs' needs.*

Keywords: *Export incentives, entrepreneurship training, MSE's performance, handicrafts, Tanzania*

1. Introduction

Entrepreneurship training is aimed at developing entrepreneurial capacities and mindsets that benefit economies by fostering creativity, innovation, and self-employment (EC, 2008). MSEs in developing countries like Tanzania are inhibited by sufficient knowledge, skills, experience, and resources to handle constraints that adversely affect their performance. Access to entrepreneurship training exhibit the gap in terms of performance and practice between trained and untrained MSMEs (Mori, 2015; Ng'ang'a *et al.*, 2014; Osinde *et al.*, 2013). MSEs with access to training survive and have a competitive edge with the competitors (Kimando *et al.*, 2012). This, therefore, calls for an increased demand for entrepreneurship training. Certainly, studies by Kessy and Temu (2010), Mungai (2012), and Mwaanga (2014) substantiate that firms that access and use entrepreneurship training demonstrate superior performance than those which do not. Lack of training on various aspects of business development hinders the performance of MSEs. Entrepreneurship training components considered in this study are risk management training, business management training, business planning, and development. Accessing these will influence the performance of handicrafts exporting MSEs in terms of profitability, sales growth, customer base, and several foreign markets served.

The tradition of giving export incentives is nearly the same all over the world, and Tanzania is no exception. Conversely, the extent and form of home market incentives vary from country to country depending on the country's economic structure, resource availability, its export potential, and effectiveness of export incentives in realizing its export potential. Export incentives play a central role in achieving the goals of the company and help them to overcome export trade barriers (Gilaninia, *et al.*, 2013).

Home market export incentives include tax holidays, preferential tax rates, subsidies/grants, preferential loans, monopoly rights and preferential infrastructure access, input sales tax credit, and accelerated depreciation (Tuomi, 2012). Others home market incentives include exemption on customs duties, zero-VAT rating on exports, export marketing assistance (UNCTAD, 2010), duty drawback schemes (refund of duties and other taxes paid on inputs used to produce export goods) and reductions or exemptions in the corporate tax rate, capital gains tax (IPAR, 2011). These incentives are essential for exporters as they provide them with adequate knowledge, fair trade practices, research, export, and education insurance (Theingi, 2011) which are critical for international competitiveness and performance.

The performance of exporting MSEs represents the outcome of their activities in export markets (Papadopoulos and Martin, 2010). It is the extent to which the firm achieves its



objectives when exporting to a foreign market (Navarro, *et al.*, 2010). The firm's success in export markets can be evaluated with its export performance (Gilaninia, *et al.*, 2013). Dimensions, determinants, conceptualisations, and categorizations of the performance of exporting MSEs have been marked by several contributors (Khamwon, 2012). Measurement of the performance of exporting firms in three different criteria: financial (sales, profit, and growth), non-financial (success satisfaction, achieve goals), and complex criteria (Gilaninia, 2013). Durmusoglu *et al* (2012) categorised performance of exporting firms into financial goals, communication with shareholders, strategic goals, and organizational learning goals. Hammami and Zghal (2016), Gilaninia (2013), and Khamwon, (2012) further categorised performance of exporting firms into economic or objective indicators (percentage of export sales, market share, and profitability), strategic (number of countries-export market, new exported products) and subjective measures (management perception of firm's performance and success in export)

While Tanzania's total goods exports are reportedly growing annually from US\$ 5, 258.1 million in 2013 to US\$ 5, 194.1million in 2014, US\$ 5,316.8 million in 2015, US\$ 5, 661.2 million in 2016 and US\$ 4, 827.8 million in 2017 (BOT, 2018), the country's handicraft industry export trend is declining with few enterprises exporting their handicraft products over the past five years (TCCIA, 2017; IMF, 2016; HT, 2010). Tanzanian handicrafts are in the manufacturing sub-sector, which is lagging as it contributes only 8% of exports and GDP (SIDO, 2014). This gives evidence of underperforming of the local handicraft industry in comparison to other economic sectors.

One of the key resources that handicrafts exporters require is favourable export incentives necessary for internationalization. However, exporting MSEs are constrained with resources, particularly when compared with medium, large, and multinational enterprises. When incentives like tax exemption, access to markets, finance, technology, and raw materials are easily accessible in the home market, the costs of production are lowered, and thus exporting MSEs may be more likely to easily compete in the foreign markets as they have competitive products. This study examined the moderating effects of home market export incentives offered by the government on the relationship between access to entrepreneurship training and the performance of handicrafts exporting MSEs in Tanzania. Export incentives adopted in this study include access to low-cost credit schemes, zero- VAT rating on exports, export market assistance, and duty drawback schemes. It was hypothesized that access to such incentives helps handicrafts exporting MSEs in Tanzania to market their products in international markets and perform well. From this position, it was hypothesized that (H_A): *There is a moderating effect of home market export incentives on the relationship between entrepreneurship training and performance of handicrafts exporting MSEs in Tanzania.*

2. Methodology

This study used descriptive and correlational research designs. The two designs describe organizations, industry, people, settings or phenomena (Raju and Prabhu, 2011), which is the requirement of this study. The design also has

enough provision for the protection of bias maximized reliability and it encompasses the use of both qualitative and quantitative data (Wilson, 2014). The target population constituted of 1018 handicrafts exporting MSEs in Dar es Salaam Tanzania. Dar es Salaam is one of the most visited tourist destinations in the country and it also attracts many entrepreneurs who trade in the handicraft (Walonzi, 2014). The strata of interest to this study consisted of handicrafts markets such as Kariakoo Market, *Mwenge* Handicraft Centre, House of Art (*Nyumba ya Sanaa*), and the Village Museum.

The study adopted purposive sampling and proportionate stratified sampling techniques to select the respondents. Handicrafts exporting MSEs with operating experience of at least five (5) years were purposively sampled for the study. These are believed to have adequate information for assessing business performance. To ensure that each stratum is properly represented, a proportionate stratified sampling technique was then used to select the sample for the study. This approach has higher statistical efficacy (Cooper *et al.*, 2012), greater precision geared to bring forth a proportionate stratification whereby each stratum has the same sampling fraction. The population was therefore stratified in six (6) strata and a proportionate sample size of 171 exporting MSEs was calculated based on the Cochran (1977) formula as the population is less than 10,000.

A structured questionnaire was the main data collection instrument while the interview guide was used to complement the questionnaire. The questionnaire used a five-point-Likert scale with '1' indicating 'strongly disagree' and '5' indicating 'strongly agree'. A review of published reports helped to collect secondary data. This was intensively done through perusing and reviewing of both empirical and theoretical literature sourced from published government reports, policy documents, baseline surveys reports, research reports, research articles, trade associations reports, records on handicrafts MSEs' and sector-wise export trends and data. This technique was adopted since it provides real information and evidence on the study (Saunders, *et al.*, 2012). The explanations were matched with the contents of the literature and empirical evidence.

Moderated Multiple Regression (MMR) was used to test if there is a moderating effect of home market export incentives on the relationship between entrepreneurship training and performance of handicrafts exporting MSEs. MMR allows the slope of one or more of the independent variables to vary across values of the moderator variable, thereby facilitating the investigation of an extensive range of relationships and function forms (Ndung'u, 2014). It also allows the multiple relationships between the endogenous variable and exogenous variables to depend on the levels of the other exogenous variables in the current study.

Estimating interaction effects requires creating an Ordinary Least Square (OLS) model and MMR model equations involving scores for a continuous predictor variable Y, scores for a predictor variable X, and scores for a second predictor variable Z hypothesized to be a moderator (Aguinis and Gottfredson, 2010). To establish the presence of a moderating effect, the OLS model was then compared with the MMR model. The first equation which shows the OLS



regression equation for a model predicting y scores from the first-order effects of X and Z observed scores is:

$$Y = \beta_0 + \beta_1 X + \beta_2 Z + \epsilon_0$$

-----Equation (1)

Where:

β_0 = least squares estimate of the intercept

β_1 = least squares estimate of the population regression coefficient for X observed scores

β_2 = least squares estimate of the population regression coefficient for Z observed scores

ϵ_0 = error term.

The second equation, the moderated multiple regression model is formed by creating a new set of scores for the two predictors (i.e. X, Z), and including it as a third term in the equation, which yield the following model:

$$Y = \beta_0 + \beta_1 X + \beta_2 Z + \beta_3 X*Z + \epsilon_0$$

-----Equation (2)

Where: β_3 = least squares estimate of the population regression coefficient for the interaction term scores.

The dependent variable (Y_i) is performance of handicrafts exporting MSEs. This study takes on a multidimensional approach of performance of handicrafts exporting MSEs by using multi-items measures. The approach is more reliable, with fewer measurement errors than single item measures and provides a better picture of export performance (Khamwon, 2012; Sousa, Martinez-Lopez, and Coelho, 2008). As in Gilaninia (2013), Hammami and Zghal (2016), and Khamwon (2012), this study adopts two economic indicators (profitability in the export, export sales growth) and two strategic indicators (number of foreign markets served, and customer base) to determine the performance of handicrafts exporting MSEs. The definitions, measurements, and operationalization of variables are in Table 1.

Table 1: Variables Definitions and Measurements

Variable	Definition
<i>Dependent variable:</i>	
Y= Performance index	MSEs' Performance measured in terms of summated scores of sales, number of foreign markets served, and customers
<i>Independent variable:</i>	
X= Entrepreneurship Training	MSEs access to entrepreneurship training in terms of summated scores of risk management training, business management training, business planning and development
<i>Moderating Variable:</i>	
Z= home market Export Incentives	MSEs access to home market export incentives as summated scores of zero-VAT rating on exports, low-cost credit, export marketing assistance, and duty draw back schemes

3. Findings and Discussion

3.1 Descriptive Analysis

The results in Table 2 indicate that 35.7% of the respondents disagreed that they had been receiving low-cost credit over the years of operations and 32.2% of the respondents strongly agreed to have been regularly receiving Zero-VAT rating on their exports. Results also showed that 44.4% agreed that they had regularly been given exemption on customs duties. About a half (48.5%) disagreed that they were using duty drawback schemes for handicrafts exporters; 50.3% of the respondents sold more through export promotion schemes for handicrafts exporters, while 45.0% had access to an international trade fair, and 43.9% were regularly participating in the regional trade fair.

Results in Table 2 indicate an average of 3.3467 for all statements on export incentives. This indicates that following the provision of export incentives the performance of handicrafts exporting MSEs had improved to a moderate extent. It was also revealed that the provision of low-cost credit, duty drawback schemes, and Zero-VAT among the exporters observed were not on the favoured side of the handicrafts exporting MSEs. The study findings revealed that the operators of handicrafts exporting MSEs in Tanzania do enjoy the provision of export incentives offered by the Government and private BDSPPs. This is in line with Ahmed, *et, al.*, (2006) who observed that export incentives were significantly important to exporting entrepreneurs.

Table 2: Descriptive analysis of Export Incentives

Statements on Export Incentives	Percent (%)					Likert Mean
	SD	D	N	A	SA	
We have been receiving Low-cost credit over the years of our operations	14.6	35.7	16.4	31.0	2.3	2.7076
We regularly get Zero-VAT rating on our exports	0.0	15.8	35.1	17.0	32.2	2.6550
Our firm have been regularly given exemption on customs duties	2.3	16.4	22.2	44.4	14.6	3.5263
We use export promotion schemes for handicrafts exporters	1.8	48.5	18.1	19.9	11.7	2.7310
We sell more through export promotion schemes for handicrafts exporters	1.2	12.9	14.6	50.3	21.1	3.7719
We have access to international trade fair and exhibitions	0.6	10.5	12.3	45.0	31.6	3.9649
We are regularly participating into regional trade fair and exhibitions	0.0	10.5	8.8	43.9	36.8	4.0702
Average	2.93	21.47	18.21	35.93	21.47	3.3467

SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Respondents were also asked to state the key challenges that they were facing in relation to access to export incentives. It was mentioned by one interviewee:

"...Most of us are not aware of where to access these vital incentives for the export performance of our businesses...". Hitherto another interviewee identified that: *"...access low-cost credit is a huge problem that limits our performance in export trade, there are no institutions which offer such incentives to small operators like us...."*. Yet another interviewee pointed out that *"...we have been experiencing very high tax charges at the border; we don't get relief on VAT, nor do duty drawback. The government should do something on this if at all they want us to do well in this business..."* (Interview field data, Dar es Salaam).

3.2 Inferential Analysis

The study used Moderated Multiple Regression (MMR) analysis to measure if there was a moderating effect of home market export incentives on the relationship between access to entrepreneurship training and the performance of handicrafts exporting MSEs in Tanzania. The moderating effect of the variable (interaction term) was analysed by using the interpretations of the R^2 change in the models (model 1 and 2), and the regression coefficients for the interaction term obtained from the moderated multiple regression model summary and the model coefficients' tables respectively.

The model summary (model 1) as in Table 3, shows that $R = 0.319$, $R^2 = 0.102$ and $[F (2, 164) = 9.319, p = 0.000]$. The



value of R^2 indicates that 10.2% of the variance in the performance of handicrafts exporting MSEs can be accounted for by export incentives scores and MSEs access to entrepreneurship training. Model 2 in Table 3 shows the results after the interaction term (Export incentives scores*MSEs access to entrepreneurship training) was added to the model. The results in Table 3 also show that the inclusion of the interaction term resulted in an R^2 change of 0.070, [$F(1, 163) = 13.795, p = 0.000 < 0.05$], showing the presence of a significant moderating effect. To put it differently, the moderating effect of export incentives gained 7.0% variance in the performance of handicrafts exporting MSEs, above and beyond the variance by access to entrepreneurship training and export incentives. Change in R^2 measures the increase in the predictive power of a specific independent variable(s), given the dependent variable(s) already in the model (Stockburger, 2001; Ndung'u, 2014). The study carried out the Analysis of Variance (ANOVA) test to determine the significance of the models. The significant values for the first and second moderated models were all 0.000 which were < 0.05 at 95% confidence level indicating that the models were statistically significant as shown by F values, $F_1=24.582, F_2=48.867$. This implies that the models were reliable and could be used for statistical inference.

Model 1 in Table 3 indicates that entrepreneurship training was statistically significant ($\beta=0.282, t=3.648 > |1.96|, p=0.000$). Export Incentives was not statistically significant ($\beta= 0.091, t=1.177 < |1.96|, p=0.241$). Equation 3 shows that for a 1-unit increase in entrepreneurship training, the performance of handicrafts exporting MSEs was predicted to have a difference by 0.014, given that the entrepreneurship training was held constant. The regression coefficient associated with entrepreneurship training means that the difference in the performance of handicrafts exporting MSEs between those with high entrepreneurship training and MSEs with low entrepreneurship training was 0.053, given that export incentive is held constant. Using the values obtained above, the regression equation becomes:

$$\text{Perf} = 1.248 + 0.053 \text{ ET} + 0.014 \text{ EI} \dots \dots \dots \text{Equation (3)}$$

Results of the model coefficients in Table 3 give the details of the inclusion of the interactive term in the model. Export incentive was found to be significant ($\beta=0.836, t=3.211 > |1.96|, p=0.002 < 0.05$). Entrepreneurship training was found to be significant ($\beta=0.613, t=2.432 > |1.96|, p=0.016 < 0.05$), and Export Incentive * Entrepreneurship training was also found to be significant ($\beta= 1.484, t=3.714 > |1.96|, p=0.000 < 0.05$). Thus the research hypothesis (H_A) was confirmed, which means that home market export incentives moderates the relationship between access to entrepreneurship training and the performance of exporting MSEs. Upon substitution of the coefficients in equation (3), the regression equation (4) becomes:

$$\text{Perf} = 0.631 + 0.116 \text{ ET} + 0.133 \text{ EI} + 0.040 \text{ ET} * \text{EI} \dots \dots \text{Equation (4)}$$

Table 3: Moderated Multiple Regression

Model	R	R Square	Model Summary						
			Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	0.319 ^a	0.102	0.091	0.14621	0.102	9.319	2	164	0.000
2	0.415 ^b	0.172	0.157	0.14082	0.070	13.795	1	163	0.000

a. Predictors: (Constant), Export Incentives, Entrepreneurship Training

b. Predictors: (Constant), Export Incentives, Entrepreneurship Training, ETrain_x_ExpInc

c. Dependent Variable: Performance of Handicrafts exporting MSEs

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	545.913	2	272.957	24.582	.000 ^b
	Residual	1821.059	164	11.104		
	Total	2366.972	166			
2	Regression	545.941	1	545.941	48.867	.000 ^c
	Residual	1821.031	163	11.172		
	Total	2366.972	164			

a. Dependent Variable: Performance of Handicrafts exporting MSEs

b. Predictors: (Constant), Entrepreneurship Training

c. Predictors: (Constant), Entrepreneurship Training, Entrepreneurship Training_x_ExpInc

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		β	Std. Error			
1	(Constant)	1.248	0.068		18.396	0.000
	Entrepreneurship Training	0.053	0.015	0.282	3.648	0.000
	Export Incentives	0.014	0.012	0.091	1.177	0.241
2	(Constant)	0.631	0.179		3.529	0.001
	Entrepreneurship Training	0.116	0.048	0.613	2.432	0.016
	Export Incentives	0.133	0.042	0.836	3.211	0.002
	ETrain_x_ExpInc	0.040	0.011	1.484	3.714	0.000

a. Dependent Variable: Performance of Handicrafts exporting MSEs

4. Conclusions and Recommendations

This examined the moderating influence of export incentives on the relationship between entrepreneurship training and performance of handicraft exporting MSEs in Tanzania. It was found that export incentives moderate the relationship between entrepreneurship training and performance of handicrafts exporting MSEs ($p=0.000 < 0.05$). Owner-managers of handicrafts exporting MSEs need to work closely with the government to make an effective combination of export incentives and entrepreneurship training for superior performance in export markets. It is thus concluded that export incentives moderate the relationship between entrepreneurship training and performance of handicrafts exporting MSEs.

Access to low-cost credits as an incentive to export among MSEs in Tanzania was found to limiting their performance. This is attributed to the presence of very few financial institutions and schemes with limited competencies and capabilities to render services to exporting MSEs. This study, therefore, recommends the need for the Ministry of trade and industry, Ministry of finance, and other actors in the financial sector to establish a specialized financing mechanism for exporting MSMEs funding like MSMEs Development Bank. With this mechanism exporting MSEs would easily access low-cost and soft credit for their businesses undertaking. Export incentives in the form of



zero-VAT and duty drawback schemes were also observed to be a critical challenge to many handicrafts exporting MSEs operating from Tanzania. The study, therefore, recommends to the Ministry of trade and industry, Ministry of finance through Tanzania Revenue Authority to design new tax policies and programmes which will come up with a reduction in taxes related to export trade and enhance the performance of exporting MSEs in Tanzania.

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