

# Usage of Online Business Advisory by Micro-entrepreneurs: *Case of Cloth Tailoring Enterprises in Uganda*

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**Abstract.** Online platforms are becoming common and a way to enhanced interaction and wider reach. However, micro-entrepreneurs have generally not embraced online services for business development and support. Micro-entrepreneurs have largely failed during infancy owing to factors like technology use. Even with the business advisory service that is widely preached by government and non-government providers, micro entrepreneurs are still challenged. Concerns of business advisory outreach are largely raised. Using a quantitative approach the study sought to identify the advisory services needed, those accessed online and the reasons for using or not using the existing online platforms to access business advisory. The study was narrowed down to micro-entrepreneurs operating in the textile industry. The study provides insight about the state of internet-based business advisory in the micro-entrepreneurial society of Uganda. It was generally noted that micro-entrepreneurs prefer physical access to online access of business advisory although they acknowledge the benefits associated with online platforms. Limited knowledge and skills on how to use these platforms coped with the busy daily schedule limits the time available to search for advice online.

**Keywords:** Online usage · Business advisory · Micro-entrepreneurs

## 1 Introduction

Micro entrepreneurs are individuals responsible for innovations and creation of small scale income generating ventures commonly recognized as micro and small enterprises (MSEs). MSEs form the largest composition of business developments in developing countries [1] hence seen to be the largest employers and source of job creation than the large formal enterprises in these countries [2, 3]. According to [4] sustainable micro entrepreneurship is essential in driving the structural transformation from a low-income, traditional economy to a modern economy. The role micro-entrepreneurs is hampered by their inability to thrive and survive in developing economies thus greatly inhibiting their contribution to society [5]. MSEs (like those in Uganda) are known to fail in a few years or months after start [1, 6, 7].

Business know-how is a key success factor for small enterprises [6, 8]. [6] further indicate that micro-entrepreneurs need to access information and business training to survive in the competitive environments in which they operate. [5] also noted that new programmes and innovations for small businesses e.g. training are needed to increase firms' capabilities to offer better prospects for employment creation. [1, 10] also indicate that information flow is key but collecting and processing it is costly and may not pay off for individual micro entrepreneurs. Government and non-government organizations have thus introduced enterprise or business advisory services widely known as Business Development Services (BDS) for Micro, Small and Medium sized enterprises (MSMEs) so as to increase their survival, income generation and alleviate poverty. Business advisory services provide technical assistance, training, mentoring and access to domestic and international investment and trade information to micro entrepreneurs. Although business advisory providers in Uganda e.g. FinAfrica, Enterprise Uganda (EU), Private Sector Foundation Uganda (PSFU)'s Business Uganda Development Scheme (BUDS-scheme), Agri-business Hub have created and built basic online platforms which include interactive websites and micro-entrepreneurial communities, access and usage of business advisory services by micro entrepreneurs still remains low as these services have hardly reached out to half of the micro-entrepreneurs in small business developments in developing countries [11, 12].

Micro and Small Enterprise (MSEs) in Uganda continue to perform poorly due to internal and external factors [13]. The National Small Business Survey of Uganda (2015) indicates that the growth of MSEs in Uganda is constrained by factors such as limited finance, taxes and low technology penetration. Particularly, the survey found internet use lowest among micro entrepreneurs (at 31%). [14] advise that micro-entrepreneurs need mentorship services to enhance their entrepreneurship education and training given that many do not acquire executive and full course formal education. Unlike [14, 15] found that micro entrepreneurs in Uganda are relatively well-educated where over half have secondary education or higher. With such level of education, the skills and literacy required to use internet-based or online services are relatively available.

The outreach of business advisory services in terms of area of coverage, people and service portfolio has largely remained low overtime [11, 12]. Accessibility and the cost of procuring business advisory services are the most outstanding challenges [11]. [13] encourage that micro enterprises need affordable technical assistance. Generally, ICTs are underutilized in the delivery and access of micro and small business services [16]. Online platforms for business advisory have not been extensively used to enhance affordability and accessibility to advisory services [11, 12]. Given the high rate of mobile penetration, online platforms are cheaper to access and are ubiquitously available. However, [15] noted low internet based technological penetration among micro entrepreneurs. [17, 18] explained that studies are needed to show how small-scale pilot projects which are quite common in developing countries can be rolled out across districts as well as increasing the variety and significance of services offered over time.

## 2 Objective of the Study

The main aim of the study was to investigate the reasons for using or not using online platforms to access business advisory services by micro entrepreneurs. The objectives of the study were; (1) to study the social profile of micro-entrepreneurs in the cloth tailoring sector; (2) to identify the business advisory services that are needed and accessed by micro-entrepreneurs; (3) to identify the methods through which business advisory is accessed by micro-entrepreneurs; (4) to identify the business advisory services accessed online by micro entrepreneurs, (5) to identify the reasons for not using online platforms for business advisory, (6) to identify the reasons for using or not using of online platforms to access business advisory among micro-entrepreneurs.

## 3 Business Advisory and Micro Entrepreneurs in Developing Countries

Micro-entrepreneurship runs significantly under the Micro, Small and Medium Enterprises (MSMEs) community. MSMEs like those in Uganda are rather young enterprises with a majority of 69% aged between one and ten years [15]. MSEs are said to employ 90% of Uganda's population and engaged about  $\frac{3}{4}$  of the population [19]. Micro enterprises in Uganda are indicated as those enterprises that employ less than five people [15]. There is a great entrepreneurship enthusiasm in African countries [14]. [14] continue to explain that entrepreneurship programs tend to attract more people in environments where the wage employment opportunities are limited. Entrepreneurship development in any given environment is focused on five aspects: entrepreneurship and economic growth, informality-formality relationship; entrepreneurship training and education; access to finance and targeted interventions [14]. [14] continue to enlighten that appropriate training is key for entrepreneurs but unfortunately, many entrepreneurs have limited education and cannot take academic executive courses or full-time education. The training and programs need a holistic approach to entrepreneurship development [14]. As earlier mention, micro and small enterprises face low growth rates explained by several factors including low technology adoption. Business development agencies are therefore established to nurture micro and small enterprise towards long term existence and competitiveness.

Business advisory is provided as educational and informative procedure aimed at encouraging and creating sustainable innovations and entrepreneurship amongst citizens. Business advisory services needs for entrepreneurs include; access to finance, business planning, business advice, cash flow management and book keeping, taxation and compliance, feasibility, marketing, mentorship, starting a business, techniques of production, tender advice [20]. Cheap, easy and efficient access to business advisory and support by micro-entrepreneurs encourages informed decisions on business models, financing, markets, management of enterprise and new business start-ups.

The study focused on micro-entrepreneurs in the textile industry of Uganda. The Ugandan textile industry gives little revenue to the government due to issues like illegal and unregistered ventures, collapse and failure [21]. A study of textile manufacturing

was particularly on the CUT, MAKE AND TRIM (CTM) enterprises also known as cloth tailoring enterprises. These are to be largely owned by individuals and represent 90% of the sector [21]. Like other micro and small enterprises, the textile manufacturing ventures are performing poorly and hardly survive the economic turbulences in the environment [21].

#### **4 Online Platforms, Service Delivery and Business Advisory Services**

The growth of the internet has led to creation of a digital economy where services and products are increasingly accessed over online/digital platforms. [22] explain that online platforms range from small websites with a local reach to worldwide companies generating billions of revenues. Service delivery platforms (SDP) are operator solutions that provide a unified middle ground for optimized exchange of services between users, operators, and service and content providers [23]. Online service delivery platforms introduce the use of internet and mobile devices for interaction and information sharing. [24] found that broadband is an important factor in social transformation and improved service provision, particularly in rural areas, and that mobile broadband services are particularly well suited for improving the economic well-being of the poor. [23] explain the user's perspective of well-designed SDP and show that users can more easily find and make sense of available services, subscribe to and consume services across different networks and devices. Service delivery platforms enable compress administrative and technical impediments stuck between users and services [23]. An SDP comprises of end-user portal, provider portal and operator portal all of which allow and support business processes, integration and collaboration [23]. [25] adds that SDP opportunities extend to communities, personalization, on-demand computing and self-service. Furthermore, application stores on mobile devices for example can use SDP capabilities as support for application building which would support rich services and content for end-users [22, 25]. [22] identifies online platforms in five categories which are: - communication, entertainment, marketplaces, and comparison and information platforms. The provider may create one or a combination of the above delivered as one. The ultimate focus is delivery of intended processes and benefits to the users. [22] indicates that these platforms offer the following benefits to users i.e., improved convenience, greater choice, increased transparency, higher engagement and enhanced relationships at a reduced cost. [22] further indicate that clients would use online platforms for the following reasons; reduces search and transactional costs, access to a variety of services, information and knowledge from many participants, improved awareness of available products and services, social benefits i.e. easier interaction and exchange of views and experiences, actively learn and gain knowledge. Additionally, there several reasons why clients may not use an online platform as listed by [22]. These include; no time, no need, privacy and security reasons, content concerns – may not have what they need, better alternatives, too expensive, unable to use the platform. The use of online advisory could be affected by such reasons as presented above.

Online and mobile platforms have led to the emergence of information technology trends such as service ubiquity and user experience [26]. Online/internet based

innovations have been undertaken in various perspectives of small and large business development spanning from product and service development and delivery, information access and sharing, operations and marketing etc. In the effort to increase business services provided to micro-entrepreneurs, it may be important to encourage engagement and use of technological platforms for greater access, information flow and collaboration. [22] notes that online platforms reduce geographical barriers, costs and allow new approaches to offering services or products. Information flow is key and has become more important especially for micro and small enterprises but quite costly [1, 10]. Consequently, [1] indicate the need for government and development agencies to focus on use of information systems or subsidize the search costs of private firms if the expected social benefits are to be derived.

There noticeable examples of firms that provide online communities for user interaction and online advisory in Uganda for example, FinAfrica Uganda – Enterprise Development Center. FinAfrica Uganda Ltd is private not-for-profit enterprise incubation, training and advisory center established in Uganda in 2009. YAMP (Young Achievers Mentoring Program) is a country-wide entrepreneurship mentoring network for Ugandan entrepreneurs provided by FinAfrica Uganda. FinAfrica Uganda build a center that supports young entrepreneurs to connect to experienced & successful entrepreneurs who may serve as personal mentors. The YAMP is aimed at encouraging the youths to raise their business mind and social capitals (ibid). The center provides e-mentoring for business sharing and U-Link for local mentoring network.

## 5 Methodology

A quantitative study was undertaken with the use of a questionnaire for data collection. We collected data from micro entrepreneurs operating in textile and garment tailoring in urban and peri-urban areas of Uganda. The urban and peri-urban areas comprise of the largest number of textile manufacturing in the country [19]. According to the list of operators in textiles and garments provided by Uganda Small Scale Industries Association (USSIA) a sample of 152 respondents was selected basing on [27] table for determining study samples. The data collected was descriptively analyzed and findings are presented in the subsequent sections.

## 6 Results

The results presented here are responses obtained from 152 respondents operating in the cloth tailoring in the textiles industry of Uganda.

### 6.1 Social Profile of Micro Entrepreneurs in the Cloth Tailoring Business

It is noted that most were aged 20–30 years (32.2%) and 31–40 years (31.6%). Most of them were female (53.9%). The education levels of the micro-entrepreneurs who participated was found to be basically certificate holding (45.4%) with a few who hold ordinary diplomas (21.1%) and bachelors (18.4%). Many of them are married (44.1%).

Respondents were requested to indicate the income earned from their ventures on a daily basis. It was found that most (43.4%) earn between 0 and 50,000 Uganda Shillings whereas (38.8%) earn between 50,050 and 100,000 Uganda Shillings. Very few (7.9%) are able to earn above 100,000 Uganda Shillings. The tribe orientation was mainly Baganda (46.7%), Batooro (11.8%), Banyankole (9.9%), Basoga (7.9%). Other tribes were also indicated but at very low percentages. The major language used to conduct and learn business is Luganda (73%) across all tribes. Only 4.6% indicated that they are able to use English as well to conduct and learn business.

## 6.2 Business Advisory Services Needed by Micro-entrepreneurs in Cloth Tailoring Business

Participating micro entrepreneurs were requested to indicate the business advisory services they need to support their ventures (Table 1). The following responses were obtained;

**Table 1.** Business advisory services needed by micro-entrepreneurs

Business advisory service	Yes (%)	Std. deviation
Accessing finance	73.4	.442
Marketing of products	53.3	.501
Production techniques	40.8	.493
Business planning	31.6	.466
Book keeping & cash flow management	23.7	.427
Managing business operations	30.3	.461
Compliance	10.5	.308
Feasibility analysis	9.2	.290
Starting a new business	51.3	.501
Tendering	9.2	.290
Mentorship	11.2	.316

## 6.3 Business Advisory Services Accessed by Micro-entrepreneurs in Cloth Tailoring Business

Participating micro entrepreneurs were further requested to indicate the business advisory services that they currently access to support their ventures. The following responses were obtained;

## 6.4 Access to Business Advisory Services

Using a five point Likert scale with 5 - strongly agree (SA), 4 - agree (A), 3 - neither agree nor disagree (N), 2 - disagree (D) and 1 - strongly disagree (SD), respondents were requested to indicate their level of agree about means used to access business advisory services listed Table 2 above. Here we indicated the possibility of using online (internet) platforms to access such services from business service providers or fellow entrepreneurs (Table 3).

**Table 2.** Business advisory services accessed by micro-entrepreneurs

Business advisory service	Physical access		Online access	
	Yes (%)	Std. deviation	Yes (%)	Std. deviation
Accessing finance	75	.434	48	.502
Marketing of products	65.1	.478	37.5	.488
Production techniques	68.4	.466	36.8	.487
Business planning	33.6	.474	-	.000
Book keeping & cash flow management	12.5	.332	-	.000
Managing business operations	11.8	.324	11.8	.328
Compliance	4.6	.210	35.5	.483
Feasibility analysis	2.6	.161	-	.000
Starting a new business	35.5	.480	48.7	.502
Tendering	-	.000	12.5	.336
Mentorship	3.3	.179	12.5	.336

**Table 3.** Means to access business advisory services

Means to access business advisory services	SA/A (%)	Mean	Std. deviation
Go to provider premises	34.2	2.75	1.45
Attend events, workshops or seminars	36.9	3.01	1.280
Consult fellow entrepreneurs physically	86.8	4.55	.700
Use online platforms to contact provider	39.5	2.93	1.498
Use online platforms to contact fellow entrepreneurs	44.4	3.09	1.439

## 6.5 Why Do Micro Entrepreneurs Go/Don't Go Online to Access Business Advisory Needed

There some reasons that were indicated by participants showing why some have chosen to use online platforms for business advisory while other have chosen not to go online for business advisory. We used a five point Likert scale with 5 - strongly agree (SA), 4 - agree (A), 3 - neither agree nor disagree (N), 2 - disagree (D) and 1 - strongly disagree (SD) to gather responses. The generated responses are indicated in Tables 4 and 5;

**Table 4.** Reasons for using online platforms to access business advisory among micro-entrepreneurs

Reasons for using online platforms to access business advisory among micro-entrepreneurs	SA/A (%)	Mean	Std. deviation
Reduce costs	36.9	3.12	1.478
Reduce time	47.4	3.45	1.479
Access a variety of services and information	46.7	3.47	1.244
Improve awareness of available services	39.5	3.30	1.311
Easily interact and exchange my views and experiences	42.8	3.31	1.334
Actively learn and gain knowledge	43.5	3.46	1.286

**Table 5.** Reasons for using online platforms to access business advisory among micro-entrepreneurs

Reasons for not using online platforms to access business advisory among micro-entrepreneurs	SA/A (%)	Mean	Std. deviation
I don't need them	27	2.65	1.450
I have not time to use them	30.9	2.69	1.418
I feel they are not private and secure	20.4	2.58	1.186
I believe they don't have what I want to know	21.1	2.41	1.397
I prefer alternative physical means of access	47.4	3.36	1.589
I don't know how to use online platforms	32.9	2.58	1.625
Using the internet is expensive	28.3	2.82	1.386

## 7 Discussion of Findings

From the responses generated we note that many micro-entrepreneurs have obtained the basic formal education as (National Small Business Survey of Uganda, 2015) also indicated. Mother tongue languages are the most common media of communication especially the Luganda language. Although formal education has been obtained English is not commonly used in business management at large. Micro entrepreneurs in the studied sector indicate that they seek out the following business advisory services mainly; accessing finance, marketing of products, improving production techniques and how to start up a successful enterprise. On the other hand, entrepreneurs are not much concerned about compliance issues, book keeping and cash flow management, feasibility analysis, tendering and mentorship. Among the business advisory services needed, micro-entrepreneurs indicated low access to those services as prior indicated by some scholars. Advisory on access to finance, marketing and production is the only accessible advisory service for micro-entrepreneurs in this industry. The least accessible advisory services are tendering, mentor services, feasibility analysis and compliance to regulations. Micro-entrepreneurs generally engage in physical access to business advice especially from fellow entrepreneurs operating similar ventures. For the few, micro-entrepreneurs who go online they are seeking out for advice on accessing finance as well as how to start a business enterprise. Even for the two identified as main services sought the percentages are generally low. The reason for not using online platforms was indicated to be preference of alternative physical means. Issues of cost, and benefit to be attained were not indicated as limiting factors. While online, the few micro-entrepreneurs who use online access indicate that they chose this due to enhanced interaction and learning, access to a variety of services and information, and the time saving aspect.

## 8 Conclusion

In addition to the prior indicated studies in the introduction, this study acknowledges to low online access to business advisory among micro-entrepreneurs in the cloth tailoring sector. According to what is found in this study, it may be necessary to investigate the



reasons or circumstances that drive micro-entrepreneurs to prefer physical access to business advisory rather than through online/internet platforms despite the positive that has been noted in line with internet use or online existence.

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