

**THE IMPACT OF ENTREPRENEURSHIP SKILLS PROVISION TO
WOMEN IN MICRO AND SMALL ENTERPRISES PERFORMANCE**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER IN PROJECT
MANAGEMENT OF THE OPEN UNIVERSITY OF TANZANIA**

2015

CERTIFICATION

The undersigned certifies that, he has read and hereby recommends for acceptance by The Open University of Tanzania the dissertation report titled: ***The Impact of Entrepreneurship Skills Provision to Women in Micro and Small Enterprises Performance***", in partial fulfillment of the requirements for the degree of Master of Project Management of the Open University of Tanzania.

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DECLARATION

I, **Charles R. Badatu**, do hereby declare to the Open University of Tanzania that, this dissertation is my own work and has never been submitted to any higher learning institution. This is for the award of a Master's Degree of Project Management.

DEDICATION

I dedicate this research work to my beloved wife, Aurelia Mkafaida for her most resourcefully advice and encouragement throughout of my study and the research paper.

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First of all I, humbly, would like to give thanks to my supervisor, Dr. Salvio Macha for his wisdom of directing, advising me whenever I needed his assistance though he had other issues to attend he was available, so I can say I enjoyed that atmosphere of working as friends. The Almighty God may give him strength, health and more professional successes in his career.

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ABSTRACT

The research is about to find out the impact of entrepreneurship skills provision to women in micro and small enterprises performance done in Ilemela and Nyamagana districts. The aim was to find out the importance of training to women in micro businesses performance. Rationally, the study advocacy the importance of entrepreneurship trainings to women especially those trainings which offered by experienced entrepreneurs who are real model to trainees and also are affordable. This study is guided by the main objective which aims to examine the impact of entrepreneurship skill provision to women on SMEs and also guided by the specific objectives. The first specific objective is to examine the contribution of entrepreneurship trainings to women in SMEs, the second specific objective is to identify the methods used in providing entrepreneurship skills to women on SMEs and the third one is to identify the barriers that women are facing on implementing the skills acquired. The study employs both qualitative and quantitative methods. The findings regarding the three specific objectives on the type trainings showed that 77.8% of respondents trained on food processing, 3.2% poultry and 19% acquired skills related to batiki making and cloth dyeing. The study finds out that trainings have contributions about 90.5% of respondents said the skills obtained helped them to start their own businesses.

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LIST OF ABBREVIATIONS

CCM	Companies Commission of Malaysia
GEM	Global Entrepreneurship Monitor
IFP	InFocus Programme
ILO	International Labour Organization
SPSS	Statistical Programming for Social Sciences
SMEs	Small and Micro Enterprises
SSEs	Small Scale Enterprises
US	United States of America
VICOBA	Village Community Bank

CHAPTER ONE

INTRODUCTION

2.1 Background of the Study

Globally, women entrepreneurial activities have been increased. Global Entrepreneurship Monitor 2012 Women's Report estimated 126 million women were starting or running new businesses in 67 economies around the world and an estimated of 98 million were running established businesses.

According to Global Entrepreneurship Report Monitor on Women, 2012 stated that women are not only creating jobs for themselves and their co-founders, but they also employ others. A projected 48 million female entrepreneurs and 64 million female business owners currently employ one or more people in their businesses. In addition, women plan to grow their businesses. A predicted seven million female entrepreneurs and five million female established business owners plan to grow their businesses by at least six employees over the next five years. Therefore, entrepreneurial activities provide a huge contribution to the economy of any nation, GEM, 2012.

Women account for under a third of those in self-employment, but over half the increase in self-employment since the recession started in 2008. Between 2008 and 2011 women accounted for an unprecedented 80% of the new self-employed. (Labour Force Survey, Office of National Statistics 2013). There are now almost 1.5 million women self-employed which represents an increase of around 300,000 since before the economic downturn (Women in Enterprise: A Different Perspective, RBS

Group 2013). Women account for 17% of business owners which include owners, managers, and employers (Labour Force Survey 2008, in Women in Enterprise: A Different Perspective, RBS Group 2013).

Mwarari & Ngugi (2013), SMEs are the main source of economic growth in developed and developing countries alike. In the US for example, the SME sector is said to provide 67% employment and 61% manufacturing sector output, respectively. In Korea, there are over 30 million SMEs constituting about 99.9% of the enterprises and employing over 88.1% of the labor force, Mwarari, et al (2013).

However, training to women entrepreneurs on formulation and managing small business is a vital aspect. It helps to impart basic knowledge on how to be innovative, courageous and risk taker. Further, the skills imparted enhance on individual attitude that influence good management practices for earning, spending, saving, borrowing and investing, (Stella, et al, 2013 cited in Henry, 2006). Therefore, training remains a key phenomenon to entrepreneur's prosperity.

1.2. Statement of the Problem

Contemporary women are becoming an important economic group and therefore more efforts are needed to foster them in taking up entrepreneurship (Naomi N. Kagone et al, 2014 cited in Lerner et al., 1997). With no doubt, women are becoming a very important economic group and therefore more efforts are needed to nurture them in taking up entrepreneurship. However, the increasing importance and numbers of women entrepreneurs, few studies have focused on or included women in their research sample (Baker & Aldrich, 1997) and data segregation on their

performance are rather scarce and difficult to obtain. One of the factor that help women becoming entrepreneurs is training although it differs. So, Entrepreneurship skills in developing countries are becoming a foundation of imparting knowledge to women on managing their own small scale businesses. These small businesses are largely found in informal sector. Some are becoming entrepreneurs through watching what others doing entrepreneurial activities. Some are getting training in tertiary institution and others are becoming entrepreneurs after attending short workshops which are normally provided by experienced entrepreneurs and are done out of the tertiary systems. A number of studies have been done showing the contribution of entrepreneur training issued by tertiary institutions to community, Idogho, (2011). Again training in micro enterprises had a positive on the SMEs performance, Stella et al, (2014). Therefore the aim of this study was to examine the impact of entrepreneurship skills to women on SMEs performance.

1.3 Research Objectives

The study has a main objective that undermine the research topic and three specific objectives.

1.3.1 General Objective

To examine the impact of entrepreneurship skill provision to women on SMEs performance.

1.3.2 Specific Objectives

- (i) To examine the contribution of entrepreneurship trainings to women in SMEs performance.

- (ii) To identify the methods of entrepreneurship skills provision to women on SMEs performance
- (iii) To identify the barriers that women are facing in getting the skills.

1.4 Research Questions

Questions formulation reflect general objective and specific objectives

1.4.1 General Research Question

What is the impact of entrepreneurship skills provision to women on SMEs performance.

1.4.2 Specific Research Questions

What are the contributions of entrepreneurship skills provision to women in SMEs performance?

- (i) What are the methods used in entrepreneurship skills provision to women
- (ii) What are the barriers on acquiring entrepreneurship skills to women

1.5 Relevance of study

The rationally of the study is first to add knowledge and to be a reference to other future studies. Again, it is important to stakeholders such as women entrepreneurs, local authorities, and entrepreneurial skills providers and the researcher.

1.6 Organization of the Proposal

The study is organized into three chapters. Chapter one involves details on background of the study, statement of the study, research objectives, research questions, relevance of the study and organization of the study.

Chapter two entails literature review which breakdown into to conceptual definition, theoretical literature review, an empirical literature review, general studies, studies in Africa, studies in Tanzania, research gap, conceptual frame work, theoretical framework and summary.

Chapter three contain information related to research methodology and it breaks down into research philosophy as the study employed interpretivism that emphasize doing research to human being rather than things, Saunders et al 2012. Also this chapter includes sampling design, sampling design and procedures, variables and measurement procedures research design, survey population, data collection. Chapter four shows data analysis while chapter five includes conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

Generally this chapter introduces theoretical literature review which explains the theories that guides the research and empirical literature review.

2.2 Conceptual Definition

Entrepreneur, according to investopedia, is an individual who, rather than working as an employee, runs a small business and assumes all the risk and reward of a given business venture, idea, or good or service offered for sale. Entrepreneurship, according to business dictionary, is the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. Skills is an ability and capacity acquired through deliberate, systematic, and sustained effort to smoothly and adaptively carryout complex activities or job functions involving ideas, things, or people (ibid, business dictionary).

The Tanzanian government defines SMEs according to sector, employment size, and capital investment in machinery. Therefore, SMEs are defined as micro, small, and medium-size enterprises in non-farm activities, including manufacturing, mining, commerce and services, Lois Stevenson et al (2005).

2.3 Theoretical Literature Review

The research is guided by three theories namely resource based theory, psychological theories and opportunity based theory.

2.3.1 Resource-based Theory

Jay Barney, 1991 came up with Resource-based theory which focuses on the way individuals leverage different types of resources to get entrepreneurial efforts off the ground. Access to capital improves the chances of getting a new venture off the ground, but entrepreneurs often start ventures with little ready capital. Other types of resources entrepreneurs might leverage include social networks and the information they provide, as well as human resources, such as education.

In some cases, the intangible elements of leadership the entrepreneur adds to the mix operate as resource that a business cannot replace. This theory embraces ventures among individuals of what they possess in a form of knowledge or households. As we have seen or heard from various national or local authorities officials argue women to form groups where different ideas, backgrounds, skills, creativities are brought together in formulation of business activities, managing and sustain and also be able to support financially.

2.3.2 Psychological Theory

Psychological theories of entrepreneurship focus on the individual and the mental or emotional elements that drive entrepreneurial individuals. A theory put forward by psychologist David McClelland, a Harvard emeritus professor, offers that entrepreneurs possess a need for achievement that drives their activity. Professor Julian Rotter in 1954 emeritus at the University of Connecticut put forward a locus of control theory. Rotter's theory holds that people with a strong internal locus of control believe their actions can influence the external world and research suggests most entrepreneurs possess trait. A final approach, though unsupported by research,

suggests personality traits ranging from creativity and resilience to optimism drive entrepreneurial behavior. The two theories above related to this study in a sense that entrepreneurship skills is an essence for women to better in their activities and entrepreneurial performance in general.

2.4 Empirical Literature Review

Idogho, 2011, investigated the extent to which the entrepreneurship education introduced in tertiary institutions in Nigeria has imparted in students, the management skill development needed to set up small-scale businesses. By using Auchu Polytechnic, Auchu a sample of 300 final year students were selected using the random sampling technique. She used hypothesis of no relationship between exposure to entrepreneurship educational experience and managerial skill development among the respondents.

The Pearson correlation analyses used in the test showed that there is a positive correlation between the variables that is entrepreneurship education and managerial skills. Therefore the study shows there is skills impart. Idogho, 2011, finds that the entrepreneurship training to students has an impact of 0.379% which is equal to 0.05 level of significant in setting up small scale businesses. Though her study try to find the impact of education to students differs to this study but the common thing to share is the importance of entrepreneurship skills to an individual. The study shows the relationship between the two variables of entrepreneurship training and managerial skills development which both are dependent variables. Sitterly's findings of 2001 showed that 40% to 50% of all businesses are owned by women, with an admirable success rate of 75 percent. At the southeast region of Asia, 18% to

30% of self-employed workers in Indonesia, Malaysia, The Philippines, Singapore, and Thailand were women (Licuanan, 1992).

In Malaysia, the Companies Commission of Malaysia (CCM, 2003), reported that 49,554 units of women-owned businesses were registered in 2000, and the number has increased to 54,626 units in 2001. There were 28,185 units of women-owned businesses which registered in the first half of 2002. Moreover, Malaysian government has been actively involved and concerned about women entrepreneurship development in the last decade. This is to ensure that women entrepreneurs are not left out from the process of national and economic development, particularly in important sectors such as information and communications technology (ICT) and bio-technology, in order for the country to successfully realise Vision 2020. However, based on GEM's study on Malaysia's entrepreneurial environment, the results reflected poorly on the government's performance, claiming that its policies disfavour new firms, and the government bureaucracy and regulation and licensing requirements impede new firms from expanding. It raised doubts about the government's competence and effectiveness in supporting new and growing firms. The study singled out the lack of financial support, quality of education and training, and overall market openness as other main factors holding back Malaysian entrepreneurs (Gatsiounis, 2006).

Stella, K. O et al, (2014), cited in Simeyo, et al (2011) in their study done in Kisii, Kenya on the effect of provision of micro finance on the performance of youth micro enterprises, a sample of 86 youth micro enterprises established that training in micro enterprise investment was used and had a positive impact on the performance of the

microenterprises with a standardized beta coefficient of 0.281 which indicated that a unit increase in the provision of training to SSEs resulted to a 28.1% increase in performance. Further, the study established that majority of the respondents were very satisfied with the provision of capital investment and basic business skills training in micro enterprise investment.

The researcher then suggests that the business skill training accompanying the provision of micro loans most likely improves the capacity of the entrepreneurs to use funds and hence impacts on business performance. In terms of business risk management, the results showed that respondents were moderately satisfied in terms of achievement of business risk management skills with the implication that the youth micro entrepreneurs were inadequately equipped with knowledge and skills of business risk management hence are unable to adequately deal with business risks and therefore in the event that such risks occur, their micro enterprises are significantly affected.

They recommended that similar studies be carried out but using a larger sample size so as to have an in-depth understanding of the effect of non-financial services on business performance. Stella, et al, (2014), cited in Fidler and Webster (1996) advocate that in many cases, basic business skill training. Dependent variables of micro credit and training have an impact on the micro enterprises performance as an independent variable.

Bowen et al, (2009) researched on Management of business challenges among small and micro enterprises in Nairobi Kenya and come up with the findings indicated that

over 50% of SSEs continue to have a deteriorating performance with 3 in every 5 SSEs failing within months of establishment. Only 2.5% respondents saying their businesses were very successful. The results also showed that 49.5% of those who had received training in their areas of business reported that their businesses were doing well then the conclusion was that relevant training or education is positively related to business success and recommendation that of the need for SSEs owners to get trained in an area that is relevant to the business carried.

Stella, et al, (2013) the findings on attendance of management training programs indicated that 17.3% of the respondents have never attended any training services on other side 40.7% rarely attend training services while 34.6% sometimes attend training services. These results show that SSEs owners seldom attend training programmes. 55.6% of the respondents were least satisfied with the training they received on basic business management skills while 45% reported to be satisfied on the investment skills they were trained on.

Those respondents satisfied with training received on business risk management were slightly higher as opposed to those who were least satisfied cross tabulation between training attendance and quality of products showed that there was a statistically significant difference between those respondents attending trainings as compared to those who were not. 100% of the respondents who always attended trainings ranked the quality of their products to be good whereas only 47.1% of those not attending any training reported their quality of products to be fair. It was evident from the study that training affects the performance of SSE's in Kisii municipality.

50% of those that always attended training report their growth of sales to be good as compared to only 16.7% that had never attended any training.

2.5 General Studies

This juncture tries to see other contributions done by other researchers particularly in Africa which are significant to the study.

2.5.1 Studies in Africa

Idogho, 2011 the economies of African countries are no doubt characterized by a growing population and a general decrease in formal employment. Full employment guarantees stability, security and balanced economic development. However, this full employment cannot be fully realized under the public sector-driven economy, hence the need for entrepreneurship education. Lack of skills deteriorates the business prosperity, Stella, et al, 2013. Since informal sector becomes alternative for formal sector, however, entrepreneurship education is highly needed.

2.5.2 Studies Done in Tanzania

In 2002 International Labour Organization (ILO) under In Focus Programme on boosting employment did a study on factors affecting women entrepreneurs on creating and sustainable SMEs in Tanzania and other countries; Zambia and Ethiopia. A number of the women involved in food processing have received technical and business management trainings. However, access to business skills training is often limited by lack of awareness of existing training opportunities as well as limited time available for the women to attend the training. There are not many local institutions offering training on beauty care and fashion design, and

hence women in these sectors are sometimes forced to go to other countries to acquire the skills or recruit skilled employees, ILO, 2003. Therefore, entrepreneurs on beauty and other activities of such kind have been done through inheritance.

The study done by Msoka (2013) employed qualitative and quantitative and on the sampling and sample size the study used 9 key informants and 73 women who are engaging in small business. Again the study (Msoka 2013), major into three activities namely food processing, food vending and beauty in Ilala, Kinondoni and Temeke in Dar es Salaam. Contrary, our study focuses on variety of activities which respondents are doing in Nyamagana and Ilemela districts in Mwanza city.

Msoka (2013) the study has different objectives and one of the objective was to find out how educational training and successful running the business. The findings show that the majority of the respondents 65.8% were strongly agreed, 19.2% agreed, 11.0% were undecided, 1.4% disagreed and 2.7% strongly disagreed. As to whether educational training led to successful running of a business enterprise, the larger majority of the respondents 31.5% and 24.7% agreed and strongly agreed respectively though there was a sizeable number of a respondent 34.2% and 6.8% who disagreed and strongly disagreed. Only 2.7% were undecided. Therefore on this objective the study concluded that educational training leads to successful running of business enterprises.

Moreover, (Msoka, 2013) found that training enhance creativity which eventually leads to quality improvement of products production. Under this the findings from respondents show that 49.3% strongly agreed and 20.5% agreed. 16.4% were

disagreed and 5.5% strongly disagreed and 5.5% undecided whether training helps in shaping creativity.

2.6 Research Gap

Women entrepreneurs, especially in developing countries lack training (IFC, 2007) and entrepreneurial process is a vital source of developing human capital as well as plays a crucial role in providing learning opportunity for individuals to improve their skills, attitudes and abilities, Isidore Ekpe, (2010) cited in Brana, (2008). Again, the effect of training on women entrepreneurs' performance, especially in developing countries, has not been adequately addressed in the literature. Taking cognizance of the peculiar situations of most women in developing countries in terms of poverty, low educational levels and other societal discriminations, Isidore Ekpe, (2010) cited in Porter & Nagarajan, 2005, training is a very important micro-finance factor for women entrepreneurs as it would provide the skills and experience needed for business, Isidore Ekpe, (2010) cited in Akanji, (2006). Kuzilwa, 2005 cited in Mwasalwila, (2010) asserts that entrepreneurship education does not have to be limited to producing future self-employed people. As from above studies show that entrepreneurial skill have been provided in a tertiary system, however, under this study the researcher will examine entrepreneurship provision skills to women on SMEs performance out of tertiary system.

2.7 Conceptual Framework

The conceptual framework has training which is independent variable which examines; entrepreneurship training, managerial skills development and

methodologies of training on women entrepreneurship and the second variable is performance which falls under dependent.

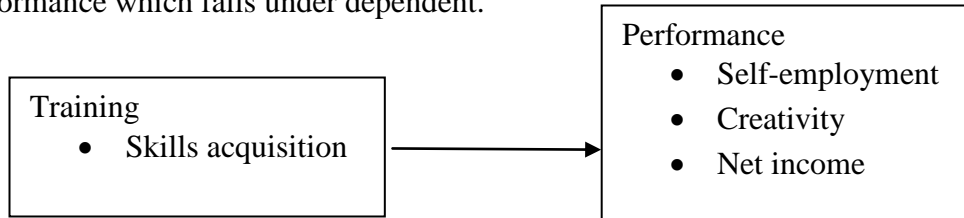


Figure 2.1: Conceptual Framework

Source: Research, 2015

2.8 Summary

Table 2.1: Findings Summary of Empirical Literature Review

Author	Year	Place	Variable	Results
Idogho	2011	Nigeria	Entrepreneurship training impact to SMEs	0.379 (0.05 level of significant)
Bowel et al	2009	Kenya	Entrepreneurs who received training their businesses grow	49.5%
Stella, K et al	2014	Kenya	Provision of training to SSEs increases performance	28.1% (beta coefficient of 0.281)

Source: Literature review

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Philosophy

Saunders et al, 2012, interpretivism means to seek difference between doing a study among people rather than objects, nonliving things. He further explained that human being plays an important role to others. In this study the philosophy shows the relationship between the knowledge imparting to an individual is so important as it shapes individual's perception and action. As stated, "In symbolic interaction we are in a continual process of interpreting the social world around us as we interpret the action of others with whom we interact and this interpretation leads to adjustment of our own meanings and action," Saunders et al, 2012. Hence, the interaction seen in entrepreneurship trainings of different people of different culture, background and perspectives lay down the foundation of skills acquiring. As s skills being intangible is imparted to entrepreneurs and not to other things which in turn thinking, creation of ideas and designing of products, services or businesses are being met. However, under interpretivism human being becomes a target.

3.2 Research Design

The study employs exploratory approach which is basically useful to non-experimental studies. Significantly, Kothari, (2004), however, mentioned that an exploratory of research study is merely leads to insights regardless to method or research design is adopted, it is remain flexible so that many different facets of a problem may be considered as and when they arise and come to the notice of the researcher.

3.3 Survey Population

Women entrepreneurs from Nyamagana and Ilemela districts and from that population two groups of women entrepreneurs which made a sample size of 100 people who have been attended and acquire training are considered in this study. The research chooses such sample size due to limited of resources; time and money and also they are knowledgeable about the topic. But again since the surveyed population is homogenous, a small sample can serve the purpose, Kothari, 2004, p. 174. Masese C, B et al, 2013, on the study of SWOT analysis of growth of entrepreneurs in Dar es Salaam used a randomly sampling which later on produced a response of 130 completed questionnaires. But the sample size was 149 women on the list, all the respondents were visited in their business ventures. Out of the remaining 19, 9 respondents did not complete filling the questionnaires, 11 of women entrepreneurs were Defunct. Various literatures recommend that the sample size should not be too small or too big but should be optimum to answer main and specific objectives.

Table 3.1: Sample of Women Entrepreneurs in Dar es Salaam City

Area	Number	Percentage
Kinondoni	48	36.92
Ilala	42	32.31
Temeke	40	30.77
Total	130	100.00

Source: Masese (2013)

3.4 Sampling Design and Procedures

The researcher used purposive sampling technique or non-probability simply because first, it finds instances of the representative or typical of a particular type of case on a

dimension of interest, and second it enables to achieve comparability across different types of cases on a dimension of interest, Charles Teddlie et al, 2007.

3.5 Variables and Measurement Procedures

Respondents are the source of primary data which reflect the variables shown in conceptual framework, 2.7 above. Through administered questionnaires as a tool, respondents can provide information. This tool of data collection is flexible in such a way that can reach respondents via email or postal and also is free from researcher (interviewer) bias but again the respondent uses his or her own words, Kothari, 2004.

3.6 Methods of Data Collection

The research employs qualitative and quantitative methods. Qualitative is more resourceful in assessing the opinions, attitudes or behavior of respondents. Moreover, the approach enables the researcher to express findings in a form of non-numerical, but again it avoids vigorously subjection of quantitative analysis, Kothari, 2004.

Quantitative approach is going to be used in the study to both collect and later data are analyzed in statistical form. This approach allows the researcher to use inferential where sample of population is being studied through questionnaires, Kothari, 2004. Further, it enables data gathered to be expressed easily in tables in such a way that a person understands.

Saunders et al, 2012, qualitative is simply the most method of data collection in research. The significant of this method is that, the respondent is asked to respond to the same set of questions. Therefore, it enhances the efficient in data collection from

the large number sample prior to quantitative approach. Saunders et al mention that sometime questionnaire may happen not to be a perfect tool in a sense that it may fail to collect data if when the researcher fail to formulate well questions. Therefore, both methods are going to be used to complement each other.

To avoid the above scenario Saunders et al, suggested following considerations

- (i) Careful design of individual questions
- (ii) Clear and pleasing layout of the questions
- (iii) Pilot study or testing, and
- (iv) Carefully planned and executed delivery and return of completed questionnaires

3.7 Data Processing and Analysis

The intermediate stage of data collection is data processing and analysis which implies the task of classification, coding and tabulation, Kothari, 2004, p. 122. This study uses content analysis to get descriptive statistics; the use of frequency tables, percentages and graphs (histogram).

3.8 Data Validity and Reliability

Kothari (2004), explain clearly the scenario that make data to be reliability and valid. Time of data collection is among those scenarios. The researcher collected data from April to June, 2015. Moreover, the researcher used qualitative and quantitative as the methods and questionnaires was a tool of data collection which altogether give out unbiased findings and conclusion, Kothari (2004).

CHAPTER FOUR

DATA ANALYSIS

4.1 Overview

This chapter deals with data analysis related to the research questions and objectives of the research. The research was to find out the impact of entrepreneurship skills provision to women in micro and small enterprises performance in Ilemela and Nyamagana districts. The aim was to find out the importance of training to women in micro businesses performance. The researcher distributed 100 questionnaires which are equal to 100 respondents but only 63 questionnaires were collected and analyzed. The main objective was to examine the impact of entrepreneurship skill provision to women on SMEs and the research also guided by the specific objectives: To examine the contribution of entrepreneurship trainings to women in SMEs, to identify the methods of entrepreneurship skills provision to women on SMEs and to identify the barriers that women are facing on implementing the skills. Data were collected by questionnaires.

4.2 Specific Objective

One was to examine the contribution of entrepreneurship training skills to women in SMEs. Under this objective, question one up to question six, respectively, provide answers as follows:

4.2.1 Did you Ever Attend Entrepreneurship Training?

Table 4.1 entails women entrepreneurs who attended training and the results shows that 62 respondents which is equal to 98% were attended training and one respondent

which is equal to 1.6% did not attend. This means that most of women had entrepreneurship skills.

Table 4.1: Attending Entrepreneurship Trainings

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	62	98.4	98.4	98.4
Valid No	1	1.6	1.6	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

4.2.2 Did the Training Given was Based on What Activities?

Table 4.2: Types of Training Acquired

	Frequency	Percent	Valid Percent	Cumulative Percent
Food processing	49	77.8	77.8	77.8
Poultry	2	3.2	3.2	81.0
Valid Batiki making, cloth dyeing	12	19.0	19.0	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.2 shows types of entrepreneurship training acquired which grouped into three major group of food processing, poultry and batiki and cloth dyeing and the result shows that 49 respondents which makes 77.8% had skills on food processing while 2 respondents which is equal to 3.2% had skills on poultry and bakiti and cloth dyeing 12 respondents which is equal to 19% had skills on those activities.

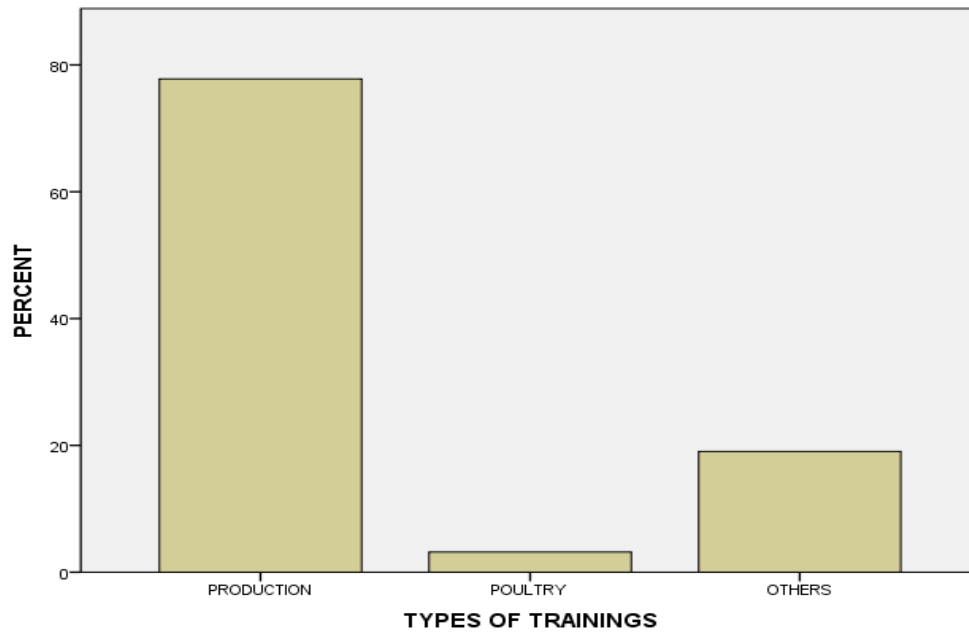


Figure 4.1: The Graph Shows the Types of Entrepreneurship Trainings

Source: Researcher, 2015

4.2.3 Do you think Skills Acquired have Helped you to Start your Own Business?

Table 4.3: Self-Employment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	57	90.5	90.5
	No	6	9.5	100.0
	Total	63	100.0	

Source: Researcher, 2015

Table 4.3 depicts self-employment and the results shows that 57 women which is equal to 90.5% agreed that entrepreneurship training helped them to established their own businesses, six women which makes 9.5% rejected. This means that the acquired skills made women managers of their own activities.

4.2.4 Does the Business Established have Increased the Income?

Table 4.4: Income Increase

	Frequency	Percent	Valid Percent	Cumulative Percent
0	17	27.0	27.0	27.0
2	2	3.2	3.2	30.2
2	1	1.6	1.6	31.7
3	3	4.8	4.8	36.5
4	1	1.6	1.6	38.1
6	1	1.6	1.6	39.7
9	1	1.6	1.6	41.3
14	1	1.6	1.6	42.9
17	1	1.6	1.6	44.4
19	1	1.6	1.6	46.0
19	1	1.6	1.6	47.6
20	2	3.2	3.2	50.8
20	1	1.6	1.6	52.4
28	2	3.2	3.2	55.6
40	3	4.8	4.8	60.3
Valid 50	2	3.2	3.2	63.5
54	2	3.2	3.2	66.7
67	3	4.8	4.8	71.4
73	1	1.6	1.6	73.0
80	1	1.6	1.6	74.6
100	4	6.3	6.3	81.0
119	1	1.6	1.6	82.5
125	1	1.6	1.6	84.1
129	1	1.6	1.6	85.7
150	3	4.8	4.8	90.5
175	1	1.6	1.6	92.1
200	2	3.2	3.2	95.2
233	1	1.6	1.6	96.8
269	1	1.6	1.6	98.4
400	1	1.6	1.6	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.4 shows the increase of income in percentages. From the table above and with the aid of the graph 4.1.5.2 below shows 17 respondents which are 27% said no increase of income while the rest of respondents of the total number of 46 equals to 73% agreed that there is increase of income.

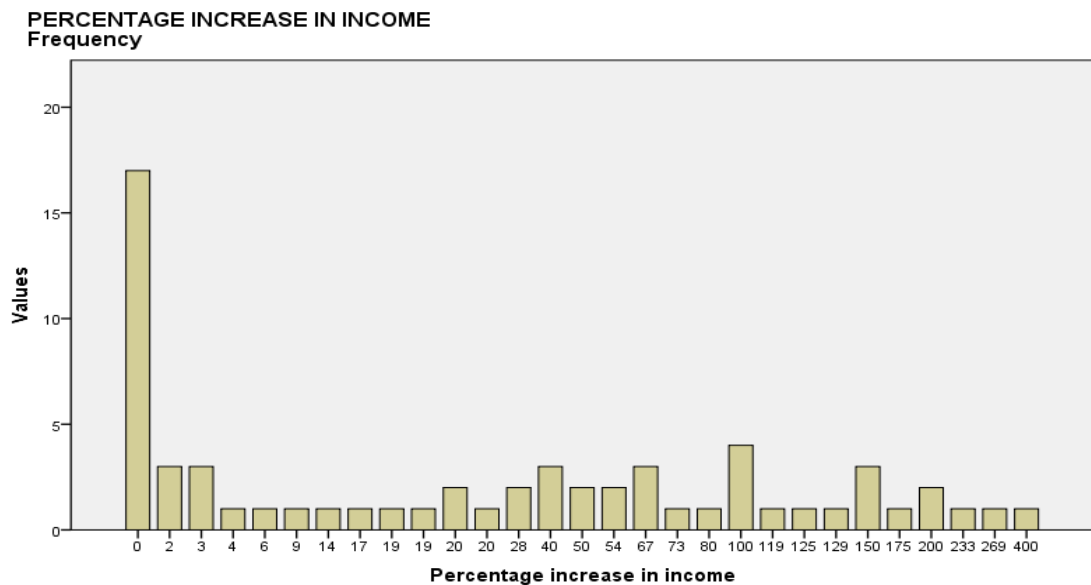


Figure 4.2: The Graph Shows the Percentages Increase in Incomes
Source: Research, 2015

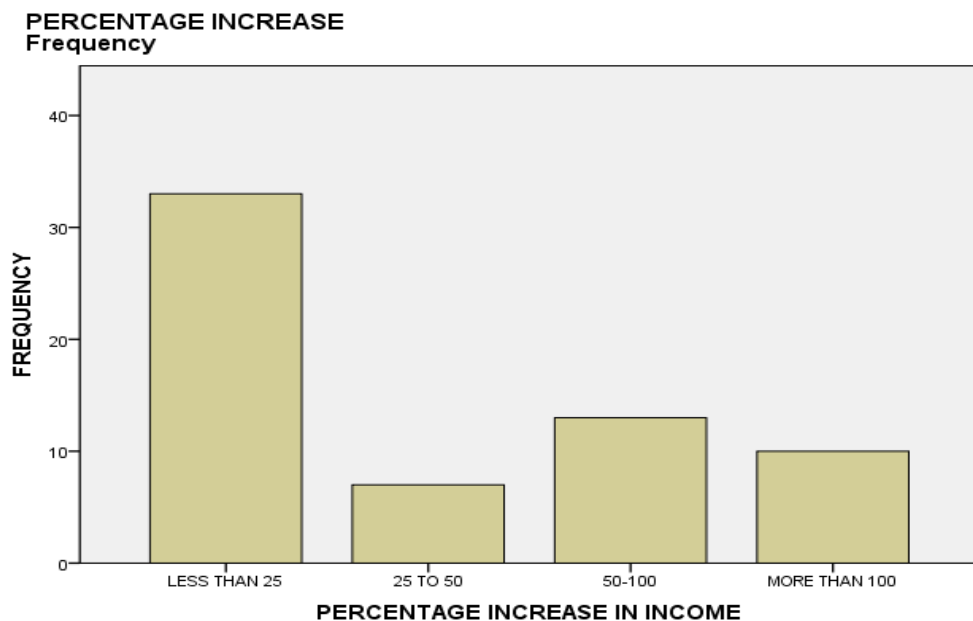


Figure 4.3: The Graph Shows Income Increase in Percentage Against Frequency
Source: Researcher, 2015

4.2.5 Does the Entrepreneurship Training Make you Creative?

Table 4.5: Creativity

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	51	81.0	81.0	81.0
Valid No	12	19.0	19.0	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.5 shows that 51 of 81% of women who had attended entrepreneurship training said through training they become creative while 19% said no. Therefore, simply the majority agreed then trainings shape a person the way of thinking; transforming imagination of things into actual objects.

4.2.6 Did the Training Involve Business Management

Table 4.6: Business Management

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	54	85.7	85.7	85.7
Valid No	9	14.3	14.3	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.6 (100%) respondents answered the question 4.2.6 above out of them 85.7% adhered that they had trainings related to business management, and 14.3% said in their training they never taught that aspect.

4.3 To Identify the Methods of Entrepreneurship Skills Provision to Women in SMEs

Under this objective question seven, eight and nine respectively answer this objective.

4.3.1 What are the Methods Used In Entrepreneurship Skills Provision to Women?

Table 4.7: Methods Used

	Frequency	Percent	Valid Percent	Cumulative Percent
0	1	1.6	1.6	1.6
Theoretical	6	9.5	9.5	11.1
Practical	16	25.4	25.4	36.5
Theoretical and practical	40	63.5	63.5	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.7 entails how women were training and the results show 1.6% said neither of the methods were used while 9.5% said training was in practical, 25.4% stated that training was in both methods; theoretical and practical

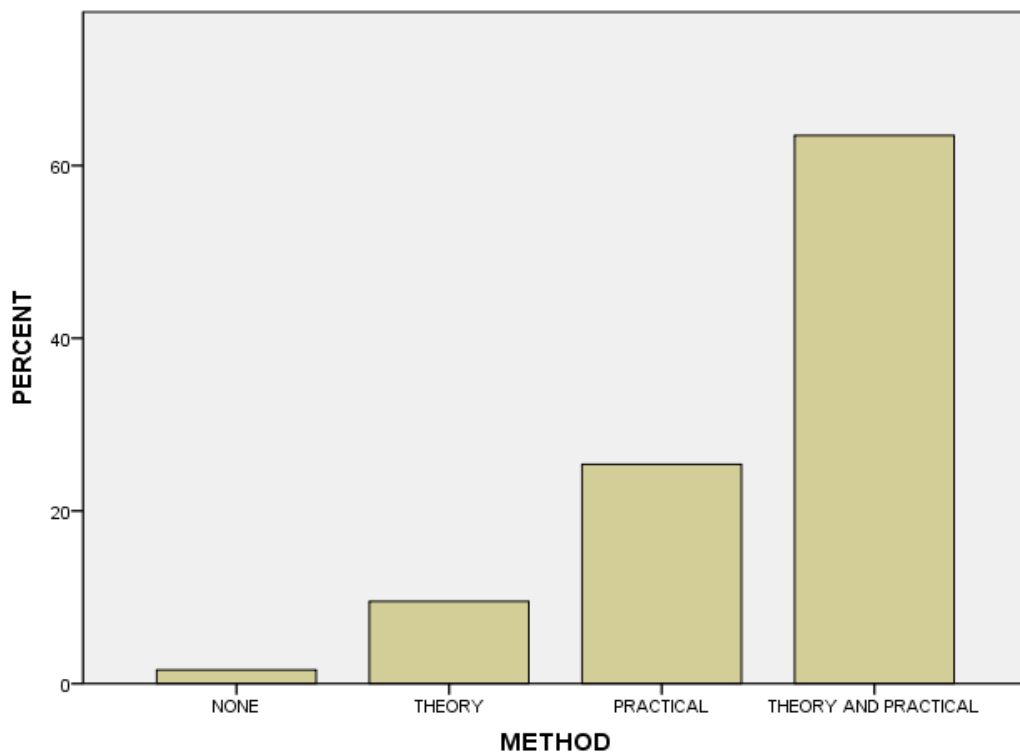


Figure 4.4: The Graph Shows Methods used in Trainings

Source: Research, 2015

4.3.2 Which Language the Trainer used for Training?

Table 4.8: Language Used

	Frequency	Percent	Valid Percent	Cumulative Percent
0	1	1.6	1.6	1.6
English	3	4.8	4.8	6.3
Valid Swahili	40	63.5	63.5	69.8
English and Swahili	19	30.2	30.2	100.0
Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.8 is about the language which used in training and from the table shows that 63.5% of respondents mentioned Swahili language was mostly used, 30.2% of respondents mentioned that both, English and Swahili language were used, while 4.8% said English language used by the trainers to impart knowledge. Therefore simply Swahili language is mostly used in Tanzania and 63.5% agreed the usage this means that the knowledge was imparted with the right language and the skills were acquired.

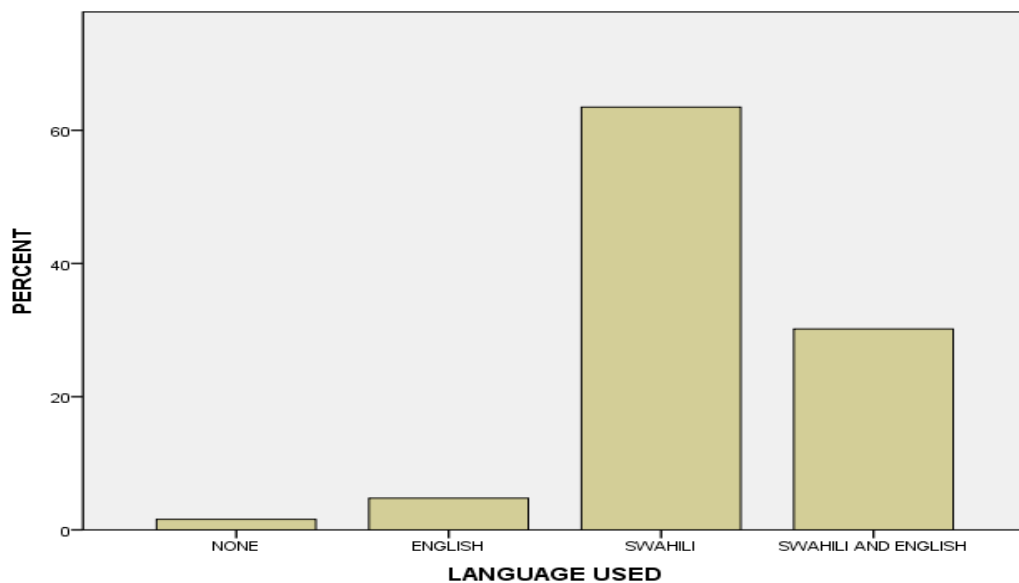


Figure 4.5: The Graph Shows Languages used During Trainings

Source: Research, 2015

4.3.3 Did the Language used was a Hindering Factor in Acquiring Skills?

Table 4.9: Do Language was a Hindering Factor?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	1.6	1.6	1.6
	Yes	7	11.1	11.1	12.7
	No	55	87.3	87.3	100.0
	Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.9 shows that 87.3% of respondents said language was not the obstacle in acquiring knowledge as have seen above 63.5% of the respondents agreed that the Swahili language was used in trainings, contrary 11.1% agreed that language was barrier to them in learning. Again, this reflected in Table 4.8 whereby 4.8% said English was used and 30.2% said both English and Swahili were in use. Since the majority, about 87.3% said no to the question therefore Swahili was the right language.

4.4 To identify the Barriers that Women are Facing in Getting the Skills

Question number ten of the questionnaire gives answer to this objective.

4.4.1 Did you think Training Cost is an Obstacle to Attend Entrepreneurship Training Routinely?

Table 4.10: Cost is Barrier

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	1.6	1.6	1.6
	Yes	32	50.8	50.8	52.4
	No	30	47.6	47.6	100.0
	Total	63	100.0	100.0	

Source: Researcher, 2015

Table 4.10 depicts cost in relation to trainings. The result shows 50.8% of the respondents agreed that cost was a barrier for them to attend trainings time to time while 47.6% said cost was not the barrier in getting skills.

4.5 Findings Discussion

Msoka's study (2013) has different objectives and one of the objective was to find out how educational training and successful running the business. The findings show that the majority of the respondents 65.8% were strongly agreed, 19.2% agreed, 11.0% were undecided, 1.4% disagreed and 2.7% strongly disagreed. As to whether educational training led to successful running of a business enterprise, the larger majority of the respondents 31.5% and 24.7% agreed and strongly agreed respectively though there was a sizeable number of a respondent 34.2% and 6.8% who disagreed and strongly disagreed. Only 2.7% were undecided. Therefore Msoka concluded that educational training leads to successful running of business enterprises. However in this research particularly table 4.3 which depicts how training help women to employ themselves and the results shows that 57 women which is equal to 90.5% agreed that entrepreneurship training helped them to established their own businesses, six women which makes 9.5% rejected. This means that the acquired skills made women managers of their own activities. On this aspect, this research differ with Msoka (2013) study is the format of questions.

Table 4.5 above of this research shows that 51 of 81% of women who had attended entrepreneurship training said through training they become creative while 19% said no. Therefore, trainings shape a person the way of doing things while (Msoka, 2013) found that training enhance creativity which eventually leads to quality improvement

of products production. The findings show that 49.3% strongly agreed and 20.5% agreed. 16.4% were disagreed and 5.5% strongly disagreed and 5.5% undecided whether training helps in shaping creativity. Again, the difference here is format of question.

The study of Idogho, 2011, finds that entrepreneurship training to students has an impact of 0.379% which is equal to 0.05 level of significant in setting up small scale businesses. Though the study tends to find the impact of education to students differs to this study which focuses on women and not tertiary education but the common thing to share is the importance of entrepreneurship skills to an individual.

The findings on table 4.4 which entails that the business established have increased the income of women and the results show the increase of income in percentages. It shows 17 respondents which are 27% said no increase of income while the rest of respondents of the total number of 46 equals to 73% agreed that there is increase of income. This result resemble to study done by Stella, K. et al, (2013) on attendance of management training programs and they did find that 50% of those that always attended training report their growth of sales go higher as compared to only 16.7% that had never attended any training.

The result of this study on table 4.3 shows that entrepreneurship trainings offered to women had a positive change. 90.5% of respondents agreed that trainings helped them to establish their own businesses while 9.5% disagreed. The above result resemble with the result of Bowen et al (2009) done in Nairobi, Kenya on

Management of Business Challenge, whereby 49.5% of the targeted population showed that the training had a positive changes in their areas of businesses. Contrary, geographical position is a remarkable difference between the two studies.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Overview

This chapter has details which summarizing what have been found by the study and the way forward.

5.2 Conclusion

Entrepreneurship trainings which offered out of the tertiary systems (institutions) play a great role to women community. Therefore, the entrepreneurship has been, fundamentally, a milestone in bringing economic changes to the society particularly women.

The research was based on main objective which aims to examine the impact of entrepreneurship skill provision to women on SMEs and also guided by the specific objectives. Apart from that the study had three specific objectives. The first one was to examine the contribution of entrepreneurship trainings to women in SMEs, the second specific objective was to identify the methods used in providing entrepreneurship skills to women on SMEs and the third one was to identify the barriers that women are facing on implementing the skills acquired.

The study employs both qualitative and quantitative methods. Moreover, the study uses questionnaires as a tool in data collection and later, descriptively, data analysed. Research findings show that self-employment, income increase, creativity and management skills were offered from the training which women were attended.

On Self-employment the results shows that 90.5% agreed that entrepreneurship training helped them to establish their own businesses, while 9.5% rejected. According to results show that 73% agreed that there is an increase of income as result of entrepreneurship acquisition. 81% of women who had attended entrepreneurship training said through training they become creative while 19% said no as the majority agreed then trainings shape women the way of doing their businesses. 85.7% adhered that they had trainings related to business management, and 14.3% said in their training they never taught that aspect.

However, the research findings show that 30.2% of respondents mentioned that both, English and Swahili language were used, the switching off the two languages seems to be an obstacle especially to women who were not aware of English language while 4.8% said English language used by the trainers to impart knowledge. Again simply Swahili language is mostly used in Tanzania this means that the 4.8% did not understand whatever was taught about.

Moreover, the findings show that 9.5% said that the trainings which they had attended were theoretically provided and therefore the technical know-how was not imparted. And last according to respondents said training fee seems a barrier. The result shows 50.8% of the respondents agreed that cost was a barrier for them to attend the trainings.

5.3 Recommendation

According to the findings from respondents suggested the following issues to be considered as to improve the training and also to encourage women to participate in

training, getting necessary skills which in turn make them to improve their businesses. All entrepreneurship trainings should be provided in Swahili language simply it is a language used by both literate and illiterate people.

The entrepreneurship skills providers should encourage practical methods in their training in order to enhance knowledge imparting to women so as the training to be fruitful. Women entrepreneurs have been facing the problem of fake or low quality of raw materials in producing their product which eventually leads to bankruptcy so they ask the government to abandoned fake suppliers.

Again, training participation fee should be lower so as to let more women of low income time to time to attend trainings simply technology is changing too fast. The income tax for importation of the raw materials should be excluded so as to open more gate for high production hence the citizen will be more attracted to use and buy more goods produced in the industries and per capital income will be increased. Also trainings should be provided in villages so as to enable women in the villages imparted with entrepreneurship skills.

5.4 Future Research Topics

This research was studying the impact of entrepreneurship skills provision to women in micro and small enterprises performance in Nyamagana and Ilemela districts, so future studies related to this topic should be done in rural areas.

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APPENDICES

Appendix I: Questionnaire

Questionnaire is in Swahili version to enable the respondents to understand and to answer them well.

Naitwa **Charles R. Badatu** ni mwanafunzi katika Chuo Kikuu Huria cha Tanzania, nasomea shahada ya uzamili katika fani ya usimamizi wa miradi. Nafanya utafiti kujua mchango wa mafunzo ya ujasiriamali kwa wanawake yanayotolewa na watu wenye uzoefu katika shughuli za kijasiriamali. Nitashukuru ukishirikiana nami katika kujibu maswali yaliyoorodheshwa hapo chini.

Taarifa utakazozitoa zitabaki kuwa siri.

Soma swali na jibu kulingana na maelekezo

Maswali haya ni kwa wajasiriamali wanawake ambao wamehudhuria mafunzo ya ujasiriamali

Weka alama ya vema(tick) katika mabano katika jibu sahihi utakalolichagua

1. Umewahi kuhudhuria mafunzo yoyote ya ujasiriamali

Ndiyo ()

Hapana ()

2. Mafunzo hayo yalikuwa yanahusu nini?

Taja (a)

(b).....

(c).....

(d).....

3. Kutokana na mafunzo uliyoyapata umeweza kutengeneza bidhaa/kujiajiri mwenyewe

Ndiyo ()

Itaje

Hapana ()

Toa sababu

4. Kabla ya mafunzo uliyoyapata shughuli yako unayoifanya ilikuwa inakuingizia kipato kiasi gani kwa mwaka (Shs)..... na baada ya kupata mafunzo kipato kimeongezeka na kufikia kiasi gani kwa mwaka (Shs).....

5. Unafikiri mafunzo uliyoyapata yamekusaidia kuwa mbunifu katika bidhaa unazozalisha/biashara unayoifanya

Ndiyo ()

Hapana ()

6. Je, mafunzo hayo pia yalihusu jinsi ya usimamizi na uendeshaji wa shughuli/biashara

Ndiyo ()

Hapana ()

Katika swali la saba (7) na nane (8) weka katika mabano herufi ya jibu sahihi katika mabano

7. Mafunzo uliyoyapata yalikuwa yakitolewa kwa njia zipi

a) Nadharia ()

b) Vitendo ()

c) Njia zote; nadharia na vitendo ()

8. Ni lugha ipi mtoa mafunzo alikuwa anaitumia katika kufundisha

a) Kingereza ()

b) Kiswahili ()

c) Zote; Kiswahili na kingereza

Weka alama ya vema katika mabano katika jibu sahihi tu ulilochagua

9. Unafikiri lugha iliyotumika imekuwa kikwazo kwa wewe kutopata ujuzi uliokuwa ukitolewa

Ndiyo ()

Hapana ()

10. Unafikiri gharama za kushiriki mafunzo ya ujasiriamali ni kikwazo kwa wewe mjasiriamali kushiriki mafunzo kama hayo

Ndiyo ()

Hapana ()

11. Unafikiri nini kifanyike kuboresha mafunzo yanayotolewa ili wanaohudhuria mafunzo hayo wapate ujuzi unaotakiwa.

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Asanteni kwa kujibu maswali haya na Mungu akubariki

Appendix II: Questionnaire: English Version

The questions meant for women entrepreneurs who attended entrepreneurship training

Read a question and answer according to the instruction given

Put a tick in brackets on each correct answers

1. Did you attend any entrepreneurship training/skills?

Yes ()

No ()

1. Training/skills given were based on what?

Mention (a).....

(b).....

(c).....

(d).....

3. Do you think that training/skills given help you to start your business?

Yes ()

Mention

No ()

Explain.....

4. Before training the business you are doing had the income of Tsh.....and
after trained the income increased up to Tsh.....annually.

5. Do you think the training makes you creative in your business/product production?

Yes ()

No ()

6. Does the training offered teach you on how to run the business?

Yes ()

No ()

Question seven (7) and eight (8) answer by putting a letter of your choice in the bracket

7. Which method used in teaching?

a) Theory ()

b) Practical ()

c) Both, Theory and Practical ()

8 Which language used by trainer in imparting skill?

- a) English ()
- b) Kiswahili ()
- c) Both Kiswahili and English ()

Put a tick sign in each bracket on a correct answer

9 .Do you think the language used in training turn to be obstacle to obtain skills?

Yes ()

No ()

10. Do you think participation fee seems a barrier on attending entrepreneurship training routinely?

Yes ()

No ()

11 .What should be done so as to improve trainings, in order the participant to receive the intended skills?

.....

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.....

Thank you for answering the questions and God bless you all