

**ASSESSMENT OF FACTORS AFFECTING PERFORMANCE OF WOMEN
ENTREPRENEURS IN TEMEKE MUNICIPAL: A CASE OF KIZUANI
SOKONI**

NGANDO DONALD NGANDO

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT FOR THE
REQUIREMENTS OF THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION IN LEADERSHIP AND GOOD GOVERNANCE OF
THE OPEN UNIVERSITY OF TANZANIA**

2019

CERTIFICATION

The undersigned certify that he has read and hereby recommend for acceptance by the Open University of Tanzania dissertation entitled; Assessment of factors affecting performance of women entrepreneurs. The case of Kizuiani Sokoni” in partial fulfillment of the requirements for the degree of Master of Business Administration in Leadership and Good Governance of the Open University of Tanzania

.....
Dr. Emmanuel Mallya
(Supervisor)

.....
Date

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DECLARATION

I, Ngando Donald Ngando, do hereby declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other University for similar or any other award.

.....

Signature

.....

Date

DEDICATION

This dissertation is dedicated to my dear mother Christina Seni and my lovely father Donald Ngando for their parental love and assistance during my educational pursuit. They have been the light of my life. This dedication is extended to my wife Adella Alphonse, to my daughter Queen Donald Ngando, to my sons' twins Prince Donald Ngando and Princey Donald Ngando for their patience and encouragement.

ACKNOWLEDGEMENT

There are many people who assisted me in conducting and writing this study report. I like to give many thanks to Dr. Emmanuel. Mallya of the Open University of Tanzania who provided me with all the guidance in writing this report. I must also acknowledge the support of executive ward officers of Kizuiani Sokoni for their time and tolerance which enabled me to collect all the data that I needed.

ABSTRACT

Women entrepreneurs are key players in the economic development of societies in Sub-Saharan Africa. However, research has reported that business offer insufficient support to their enterprises. Consequently, the main objective of this study is to assess the factors affecting performance of women entrepreneurs in Temeke Municipal. The study collected data through exploratory focus group discussions, in-depth interviews, and structured questionnaires. The data were analysed using SPSS 16.0, findings indicate that there are push and pull factors leading women to business and that there a number of obstacles to the performance of women entrepreneur. The findings indicate that business factors provide women's business with training and to some extend enhance their access to market information and business networks. However, the study also finds a lack of contextualisation in the business and technology services to the real needs for strategies, which eventually makes their support less impactful. In this light, the study recommends the provision of skills and knowledge to the real needs of women businesses. The work puts forward recommendations to support women entrepreneurs' business development through the contextualisation of appropriate training beyond business management. Lastly, there is a need for support from government, education and technical support from NGO's as well as formalization of women entrepreneurs business.

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ACRONYMS AND ABBREVIATIONS

IFP	InFocus Programme
ILO	International Labor Organization
MFI(s)	Micro-Finance Institution(s)
MSE(s)	Micro and Small Enterprise(s)
NGO(s)	Non-Governmental Organization(s)
SIDO	Small Industries Development Organization
TAFOPA	Tanzania Food Processing Association
UDEC	University of Dar es Salaam Entrepreneurship Centre
UNIDO	United Nations Industrial Development Organization
URT	United Republic Of Tanzania
SSA	Sub-Saharan Africa
EEC	European Economic Community
UNDP	United Nations Development Programme
SME(s)	Small and Medium size Enterprises
IFC	International Finance Corporation
USAID	United States Agency for International Development
SNV	Stichting Nederlandse Vrijwilligers (Netherlands Development Organization)
NORAD	Norwegian Agency for Development Co-Operation
SIDA	Swedish International Development Cooperation Agency
ADB	African Development Bank
ADF	African Development Fund

DFID Department for International Development

GTZ German Technical Co-operation Agency

CHAPTER ONE

INTRODUCTION

1.1 Overview of the Study

The principle purpose of this study is to assess the factors affecting performance of women entrepreneurs in Temeke Minicipal by identifying patterns of entrepreneurship and social and economic challenges facing women entrepreneurs in Temeke Municipal. The study also aims to identify differences in rates ,barriers and enablers between women and men entrepreneurs as well as to identify the impacts of push and pull as a factors for women entrepreneurs performance .This study was conducted using a combination of literature review and field data collection carried out in one case study local markets in Temeke Municipal at Dar es salaam region which is Kizuiani Sokoni..

1.2 Background to the Study

Entrepreneurship as defined by (McClelland, 1961) is a dynamic process created and managed by an individual (the entrepreneur) who strives to exploit economic innovation to create new value in the market toward achieving a particular need. According to (Rutashobya, Allan, & Nilsson, 2009) women's entrepreneurs' performance in Tanzania has been found to be poor. Women have been increasingly involved in the sector either as employees or as operators. They constitute at least a third of the MSE operators (URT, 1995) so that any positive or negative developments in the sector will have a direct corresponding effect on the plight and livelihoods of women. (URT, 1995).

Women entrepreneurs are increasingly becoming a catalyst in the economic development of the society in Sub-Saharan Africa (SSA) by contributing to their national socio-economic development. The women's business activities contribute to the creation of employment opportunities and the alleviation of poverty (Ihugba & Njoku, 2014). Okuruf & Ama (2013) propound that improvement of the investment climate for entrepreneurs, specifically the growth of women's microenterprises, have a great potential for poverty alleviation.

Despite these contributions of women entrepreneurs to economic development, women still face many socio-cultural challenges in their business activities (Kapinga & Suero Montero, 2017). According to Nchimbi (2002), women entrepreneurs are constrained by numerous social factors such as training, experience, socialization, poor networking, discrimination, and unwillingness to take risks. Further, negative attitudes of men towards businesses owned by women pose more challenges in their business development. Women entrepreneurs also experience gender divide and continue to face a number of challenges due to patriarchal practices that situate women in a subordinate position to men (Woldie & Adersua, 2004). In developing economies, it has been reported that society often neglects and undervalues the education of girls due to patriarchal ideology, which becomes a hindrance in adulthood when they try engaging in business (Amine & Staub, 2009; Magesa et al., 2013).

Furthermore, women entrepreneurs are confronted with poor infrastructure and lack of space to support the growth of the business (Amine and Staub, 2009). The challenge of working space faced by women entrepreneurs has two aspects: lack of

the prime space (city centre) and general lack of space in any area of the city (Jagero & Kushoka, 2011). Chijoriga (2003) reports that the most critical barriers to women entrepreneurs in Tanzania to start and grow enterprises include limited access to finance, training and markets, lack of appropriate working premises and unfriendly cultural environment.

Moreover, women entrepreneurs face problems in accessing business skills and competency development, training, marketing and marketing services, financial service and business networking (Rutashobya & Nchimbi, 1999). Recognizing this problem, there have been numerous initiatives to improve women entrepreneurs' business in Tanzania. For example, the Small Industries Development Organization (SIDO) was established under the Act of Parliament No 28 of 1973 to plan, coordinate, promote and offer every form of service to SMEs (Small Industries Development Organization, 2016).

On the same vein, the government of Tanzania, in collaboration with the government of Finland, introduced the Information Society and ICT Sector Development Project (TANZICT) whose objectives are to create innovation program and support for incubators in Tanzania (Tanzania Commission for Science and Technology, 2013). Presently, operational business and technology incubators include Dar es Salaam Teknohama Business Incubator (DTBi) and University of Dar es Salaam ICT Incubator (UDICT), which deals with women entrepreneurs and develops innovative ideas from students' final year projects. In addition, Buni Hub and Kinu Hub are also innovation spaces focused on pre incubation (Cunningham & Cunningham, 2016). The role of entrepreneurship and an entrepreneurial culture in economic and social

development has often been underestimated (Giordano, Mele, & De Luca, 2002). Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development (Rutashobya, et al., 2009).

1.3 Statement of the Problem

Women-led businesses have received significant attention lately both in the policy arena and in academic research because of the importance of businesses to the economic and social spheres (Hughes, Jennings and Brush, 2012; Jennings and Brush, 2013). Women's empowerment have been on the impact of micro-credit or credit based micro enterprises on women's entrepreneurs, for example, in Tanzania (Makombe, 2009). However, studies on women entrepreneurship development and empowerment are almost nonexistent (Marcellina, Olomi, & Nchimbi, 2002). From the literatures, much of the proposal that has been carried out before, was aimed at providing general descriptions of women in the sector, along with a cross-section of the barriers that they face (Schumpeter, 1934). Indeed, one of the limitations of the existing literature on entrepreneurship in Africa, and Tanzania in particular, is its treatment of women entrepreneurs as a homogeneous group (Nchimbi, 2003).

Hence as several researches done in other parts of the world regarding Women entrepreneurs is not necessarily applicable in other regions of the world due to the different methodologies and theories used, this study has therefore aiming to assess factors affecting the Performance of Women entrepreneurs, by taking the case of women entrepreneurs of Kizuiani Sokoni from Temeke Municipality at the city of Dar es salaam in Tanzania. This study aims to seek answers to questions related to factors affecting the performance of women entrepreneurs by considering social

experiences gap and personal knowledge gap among them.

1.4 Research Objectives

1.4.1 General Research Objective

The main objective of the study is to assess the factors affecting performance of women entrepreneurs in Temeke Municipal.

1.4.2 Specific Research Objectives

Specific Research Objective is:

- i. To assess challenges that women entrepreneurs face in Temeke Municipal.
- ii. To assess impact of factors for women entrepreneurs in Temeke Municipal.
- iii. To assess the challenges for entrepreneurship in Temeke Municipal.

1.4.3 Research Questions

Based on the statement of problem, the following research questions were asked.

- i. How challenges were assessed that women entrepreneurs face in Temeke Municipal?
- ii. How impact of factors for women entrepreneurs were assessed in Temeke Municipal?
- iii. How the challenges were assessed for entrepreneurship in Temeke Municipal?

1.5 Significance of Study

The study is examining in detail all factors (social and economic) which inhibit the growth of women entrepreneurs. In turn the study is providing suggestions and recommendations on possible solutions for the examined problems. It provides

useful information on growth for women enterprises' example specific skills, training, Marketing, Customer care, Quality product/service in motivation and creativity. It is also useful to document the strategies adopted by successful women and use them as part of the training programs of the women. The study is useful source of understanding the potential of business associations in providing useful information to members such as access to finance, regulatory frame work and legal requirement, access to working premises and facilities.

The study enhanced smooth environment of women entrepreneur's services such as micro-credit facilities and proper programs to poor people in order to reduce poverty were required. The findings of this study help policy makers understand the motives behind women starting business and how they perform. The study acts as a catalyst to policy makers to develop policies that enable women entrepreneurs to obtain smooth credit facilities and provide technical assistance in order to reduce poverty.

1.6 Organization of the Study

This dissertation is composed of five chapters. Chapter one presents Background Information; Statement of the Problem; Objective of the Study; Research questions and Significance of the Study. Chapter Two provides Literature Reviews, while Chapter Three gives Research Methodology. Chapter Four is about Results and Discussion. Chapter Five gives Summary, Conclusions, Recommendations and Further research areas.

1.7 Limitation

This study assessed factors affecting performance of women entrepreneurs in Temeke

Municipal. One of the challenges which the researcher faced included financial constraints which did not allow involvement of enough research assistants and consequently reducing the study sample.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This chapter covers the following areas of the study: - The first part presents theoretical review of the study. The second part explores the empirical literature review of the study. The third part provides a literature gaps to be covered by the study. The fourth part provides conceptual framework which will guide this study on the factors affecting performance of women entrepreneurs' in Temeke Municipal. This chapter is divided into; key conceptual issues, theoretical literature, empirical literature and theoretical framework, support for women entrepreneurs, women entrepreneur development, barriers for women entrepreneurship and conceptual frame work. Under the conceptual issues, terms used in this research will be defined. The theoretical literature looks at some of the theories of entrepreneurship.

Empirical literature looks at the analysis and reports of previous works on the motivational patterns of women entrepreneurs and their performance, challenges, types of business ownership and environmental factors and women empowerment. Theoretical framework looks at theoretical underpin of the study. It also discuss the economic challenges affecting women entrepreneurship development, supports needed by women entrepreneurs as well as ways towards the alleviations of challenges to women entrepreneurs.

2.2 Definition of the Key Terms

This subsection provides definitions of key concepts such as entrepreneurship, human resources as well as socio-economic development from various activities.

2.2.1 Factors

Factors are influences which may be Personal, organizational, economic, socio-cultural, legal or administrative that affect women entrepreneurs overall activities and operations in MSEs (Brush, 1992).

2.2 .2 Entrepreneurship

According to (Milanzi, 2012), Entrepreneurship can be defined as the process of using private initiative to transform a business concept into a new venture or to grow and diversify an existing venture or enterprise with high growth potential. In addition, (Hisrich, Langan-Fox, & Grant, 2007) defined entrepreneurship as follows: entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence.

Timmons & Spinneli (2007) define entrepreneurship as a way of thinking, reasoning and acting that is opportunity obsessed, holistic in approach, and based on leadership balance. From the selected definitions of entrepreneurship in this study, there is agreement that we are talking about a kind of behavior that includes: - initiative taking, the organizing and re-organizing of social and economic mechanisms to turn resources and situations to practical account and finally the acceptance of risk or failure. Nevertheless, in the case of this study, the researcher opted for a combination of Kilby's (1971) and Timmons & Spinneli (2007) definition of entrepreneurship.

2.2.3 Women Entrepreneurship

In this research, women entrepreneurs are defined according to ILO (2003) as female owners of enterprises of which were started, are owned and are managed by women. This definition is in line with that of (Marcellina, et al., 2002) who define women enterprises as ones that were planned, started, owned and managed by women.

2.2.4 Performance

Performance is the act of doing something successfully; using knowledge as distinguished from merely possessing it. Performance is measured in terms of survival, growth and profitability (Schoof, 2006).

2.2.5 Entrepreneur

Moore *et al.* (2008) define an entrepreneur as an individual who discovers market needs and launches new firms to meet these needs. Kuratko and Hodgetts (2008) define entrepreneurs as individuals who recognize opportunities where others see chaos or confusion and are aggressive catalysts for change within the marketplace. Entrepreneurship is more than the mere act of enterprise creation. Enterprise creation is an important facet in entrepreneurship. The characteristics of seeking opportunity, taking risks beyond security and having the vigor to push an idea through to reality make people with an important mindset (Holt, 1992).

In more recent times, the term entrepreneurship has been extended to include elements not necessarily related to enterprise formation (Hisrich, 2012). Activities like conceptualization of entrepreneurship are a specific mindset resulting in entrepreneurial initiatives like social entrepreneurship, political entrepreneurship and

knowledge entrepreneurship. For the purpose of this study, all active owner managers of enterprises are considered as entrepreneurs.

2.2.6 Development of the Entrepreneur

Contrary to the assumption of Western-based models that entrepreneurial career is chosen, in Africa, most entrepreneurs are forced into it by the urgent need to earn a living and survive (Olomi and Rutashobya, 1999). In Africa the expansion of entrepreneurship is curtailed by legal, administrative, socio-economic and political factors rather than the characteristics of entrepreneurs themselves (Lydall, 1992). Given this background, concerted entrepreneurship development is imperative in order to cultivate entrepreneurial talents in the business community.

2.2.7 Characteristics of the Entrepreneur

Several studies have found that demographic characteristics such as age, gender, individual background on education and former work experience all have an impact on entrepreneurial intention and endeavor (Kolvereid, 1996; Mazzarol *et al.*, 1999).

2.2.8 Skills of Entrepreneurs

Entrepreneurial Skills are the skills that complement the ability of the entrepreneur to analyze situations, opportunities and environments and assist the entrepreneur/manager to organize, manage and assume the risks and rewards of a business or enterprise (Kuratko and Hodgetts, 2008). That is, Entrepreneurship skills are particularly important to performance in emerging market economies such as Tanzania. The skills may ignite more entrepreneurial opportunities and nature attractive innovative enterprises that will eventually create successful entrepreneurs.

Several researchers have acknowledged the fact that skills such as management skills can be acquired. Personal qualities have a strong influence on the management skills/competencies of the entrepreneur (Baum *et al.*, 2001; Westerberg *et al.*, 1997, Chandler and Jansen, 1992).

2.3 Theoretical Review Analysis

This research supported by the entrepreneurship theory by (Beasley, 1999). The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. The theory highlighted four operational measures of performance which are survival, growth, profitability/income, and experiencing initial public offering. Survival refers to continuation of entrepreneurial activity while growth refers to increase in the venture's sales and employment. Profitability refers to new surplus of revenue over cost while experiencing initial public offer refers to the sale of stock to the public (Bruni, Gherardi, & Poggio, 2004).

2.3.1 Psychological Theory

David McClelland's theory of need for achievement is the most important one of the various psychological theories on entrepreneurship. In his theory McClelland emphasized the relationship of achievement motivation or need for achievements to economic development via entrepreneurial activities. According to (McClelland, 1961) entrepreneurs differ in classes, tribes, or nations. This difference arises as a result of different ideologies of personal achievement and not basically due to system of values as argued by other theorists. (Barley, 1989) in support of this asserted that: The ideology which draws members into mutual protection may

legitimize their economic relationship and as it does so, drive them on for performance.

Ratter (1989); developed the concept of locus of control whereby the forces responsible for an individual's destiny are either internal or external. Individuals with a high internal locus of control are more likely to become entrepreneurs, than those of high external locus of control. This theory does not explain what makes one to be entrepreneur in a particular enterprise, nor does it explain why others are not entrepreneurs.

2.3.2 Sociological Theory

This theory explains women entrepreneurship when it insists of adaptation to culture, behavioral norms, professional networks, and family relationships, all affect the attitudes of women entrepreneurs (Barley, 1989). However, the theory doesn't provide clear explanations as to how women start to be entrepreneurs and their desires for self employment and then seeking paid jobs

2.3.3 Anthropological Theory

It is argued that the outcome and the degree of entrepreneurial activity depend on opportunity structure which consists of both objective structure of economic opportunity and a structure of different advantage in the capacity of the system participants to perceive and act upon such opportunities (Kearney, Hisrich, & Roche, 2008). This theory too cannot be used to explain why some women become entrepreneurs and some not.

2.3.4 Economic Theory

According to (Hisrich, et al., 2007) Richard Cantillon he viewed an entrepreneur as a risk taker who buys at a certain price to sell at an uncertain price and in the process he either makes a profit or a loss. The problem from this theory is that it insists on risk, uncertainty and innovation as the sole elements for one to be entrepreneurs but modern entrepreneurs analyze risks and weigh them, hence tend to escape risks and uncertainty.

2.3.5 Innovation Theory

This theory is accredited to (Schumpeter, 1934) and it is also called Schumpeterism (Wood, 2005). According to Schumpeter (1934), “innovation is the major force behind entrepreneurship”. He further argued that “Every growth oriented venture is a function of innovation and without innovation, the theory of entrepreneurship does not exist”. The problem of this theory is that one is characterized as an entrepreneur by having creativity which is manifested by some innovative combination of resources for profit only. Some are Entrepreneurs just for prestige or keeping themselves busy.

2.3.6 Expectance Theory

In organizational behavior study, expectancy theory is a motivation theory, first proposed by Victor Vroom of the Yale School of Management. V room hypothesizes that in order for a person to be motivated that effort, performance and motivation must be linked. Vroom realized that an employee's performance is based on individual factors such as personality, skills, knowledge, experience and abilities.

2.3.7 Feminist Theory

The argument of this paper rests on the fact that the factors that would affect business performance of women owned enterprises would be significantly different from male owned enterprises. This argument is anchored on liberal and social feminist theories. Liberal feminist theory is rooted in liberal political philosophy that encompasses basic beliefs in the equality of all beings, and in human beings as essentially rational, self-interest-seeking agents. The liberal feminist theory attributes gender-based differences to the variations in power, opportunity accorded men, and women in society, that is, the structural positions women and men occupy in society (Beasley, 1999).

2.3.8 Entrepreneurship Theories

This is the theory that guided the study, Kuratko and Hodgetts (2008) define entrepreneurship theories as verifiable and logically coherent formulations of relationships, or underlying principles that either explain entrepreneurship, predict entrepreneurial activities, or provide normative guidance. Early scholars such as Joseph Schumpeter, Marx Weber, David McClelland and others looked at entrepreneurship from hypothesizing several theories among them like psychological, sociological and economic theories. In this vein, Schumpeter and McClelland were the main proponents of the psychological theories which looked at the individual characteristics or traits of entrepreneurs which made them different from other people.

On the other hand, Marx Weber and others proposed sociological theories of entrepreneurship, where they hypothesized that the social environment under which

an entrepreneur lived in, shaped a person to become an entrepreneur. The third category is the economic theories whose proponents were Adam Smith and Richard Cantillon in the 17th and 18th centuries respectively. They saw entrepreneurs as people of 'creative destruction' for economic growth (McClelland, 1965; Weber, 1958; Schumpeter, 1928; Holt, 1992; Dollinger, 1995). Linked to the economic theory is theory of Entrepreneurial Discovery-Austrian perspective (Swedburg, 2000). This theory is based on anticipating market behavior and needs of customers exactly and correctly.

2.4 Empirical Analysis of Relevant Studies

2.4.1 Reasons for Women to Engage in Entrepreneurship

The findings of (Langowitz & Minniti, 2007) revealed that majority enter into entrepreneurship and small business because they do not have adequate education background and therefore it is difficult for them to find alternative paid jobs. According to (UDEEC 2003), the desk-based secondary research in Tanzania identified a number of obstacles to the performance of women entrepreneurs. These included limited human capacity in terms of skills and knowledge; limited access to support services, including finance, technical and management training; limited advocacy capacity; and a cultural environment which makes it more difficult for women to start and run enterprises.

Research made (ILO 2003) concluded that women in the MSE sector are concentrated in the informal, micro, low growth, low profit areas, where competition is intense. According to UNIDO (2001), there are a variety of constraints on women and the ability of women to upgrade their production continuously which includes

poor access to market information, technology and finance; poor linkages with support services; and an unfavorable policy and regulatory environment. The study made by IFC (2007) reveal that, the government recognizes in its Small and Medium Enterprise (SME) policy that women have less access to productive resources, such as land, credit, and education. Further analysis reveals that, businesses operated by African female entrepreneurs have a tendency to remain micro due to family obligations (Rutashobya & Nchimbi, 1999).

2.4.2 Support for Women Entrepreneurs

In this section my study wanted to find out whether Governments has been providing female entrepreneurs with special loans, subsidies, funds, enterprise centers, counseling, training, advisory support, information products and web portals. In Nigeria Abimbola and Ahmadu (2007), found that many programmes and legislation have been implemented to improve life for women entrepreneurs, but have not yielded results. Here in Tanzania the women received different kinds of non-financial support from various sources, such as advice given by friends and relatives, moral support and encouragement from spouse, friend (including finances) and family members (ILO, 2003).

2.4.3 Women Entrepreneurship Development

Women's entry into business in Tanzania is a recent phenomenon; mainly a result of the economic crises and restructuring programs which have led to a drastic decline in real wages as well as formal employment opportunities (Rutashobya, 1995; Tripp, 1994; Kombe,1994). This is clearly demonstrated by their plans to introduce new products, enter new markets, increase production volume, acquire more

equipment and bigger premises, or even start other larger businesses (ILO, 2002).

2.4.5 Barriers for Women to Engage in Entrepreneurship

According to EEC (2004) research a number of common factors which present barriers to the successful transition for many women into business, self-employment or a social enterprise are type of education, lack of appropriate business support, access to finance, as well as the impact of caring and domestic responsibilities. According to (UDEEC 2003), the desk-based secondary proposal in Tanzania identified a number of obstacles to the performance of women entrepreneurs.

These included limited human capacity in terms of skills and knowledge; limited access to support services, including finance, technical and management training; limited advocacy capacity; and a cultural environment which makes it more difficult for women to start and run enterprises. The study made by IFC (2007) reveal that, the government recognizes in its Small and Medium Enterprise (SME) policy that women have less access to productive resources, such as land, credit, and education. Further analysis reveals that, businesses operated by African female entrepreneurs have a tendency to remain micro due to family obligations (Parker, Riopelle & Steele, 1995 in Rutashobya (in Rutashobya & Nchimbi, 1999). According to Ekpe, Mat, and Razak (2011), the pull/push model can be used to explain the motives why Women start a business.

Mansor and Mat (2010), based on a study of 436 women business establishments in the state of Terengganu in Malaysia, observed that environmental factors influence women's' involvement in entrepreneurship include access to credit markets,

experience, expense, availability of technically skilled labor force, market access, and government regulations. Women are observed to be constrained in their access to formal bank credit as they are perceived to be risky borrowers due to lack of adequate collateral. Mansor and Mat (2010) noted that the motivational factors that influence business venturing include satisfaction and fulfillment of society's needs and wants.

Simsek and Uzay (2009), in a study of 63 women entrepreneurs in Turkey, observed that the main problems encountered by women included financial constraints, balancing family and business life and inexperience. White and Kenyon (2001) noted that women are faced with limitations when starting a business and their businesses viability is questioned due to lack of financial opportunities. Arguably, these should be fostered from an early age through educational institutions (Kourilsky et al, 2007) and also skills development through methods of Life Long Learning (Nafukho & Muyia, 2010). Kapunda *et al* (2007), in a study on factors affecting the performance of female owned SMEs, found that women had difficulties in raising the necessary finance, as well as in competing and accessing markets when compared with their male counterparts.

2.5 Research Gap

Based on the above empirical literature it is evident that numbers of researches on women entrepreneurs have been done. Previous studies have revealed challenges faced by women entrepreneur in development of their enterprises, characteristics of women entrepreneur at Tanzania and economic factors affecting women entrepreneur. Some studies also have looked on the factors motivated women to start

their business at different context and sources of finance for their business. It is therefore important for this study to consider the factors affecting performance of women entrepreneurs.

One of the limitations is the issue of methodologies employed in the studies. In most cases, the methodologies employed were quantitative, Descriptive and Survey study. It appears that no study in Tanzania on more or less similar study has employed the Population of 100 whose advantages are to both qualitative and quantitative at greater utility on action taking, the test of causal effect, also the probability of events are estimated and specified. Some of the studies however, are cross country and therefore their results may not reflect the true picture for individual countries. It is with picture in mind that the current study is envisaged to fill the gap by employing the thematic model in women microenterprises performance and in developing country, like Tanzania.

2.6 Conceptual Framework

Kombo and Tromp (2006) explained that a conceptual framework is a research tool intended to assist a researcher to develop awareness and understanding of the situation under security and to communicate this in relation to the study; the study adopt the model (Figure 2.1) for its importance in pointing out the sociological view on factors influencing business performance. Our conceptual framework reviewed as a part of resolving research literature on business women growth nexus. This literature has generally found that countries with "better" business policy system is measured in different ways have to be superior economic growth (King and Levine 1993). The process of acquiring business women (entrepreneurial) performance

involves different steps and different factors which are involved in the process.

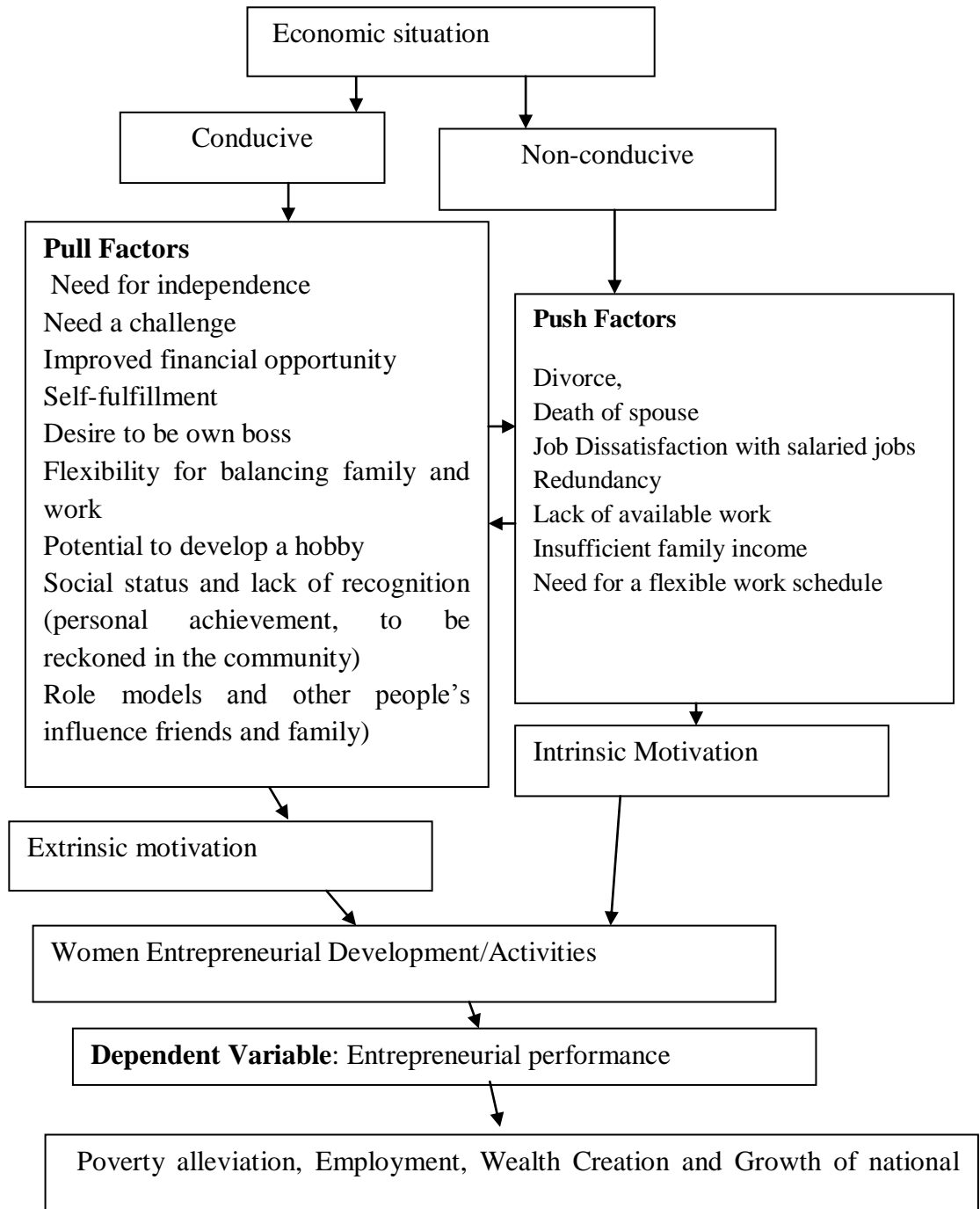


Figure 2.1: Conceptual Model for Women Entrepreneurship

Source: Researcher, 2018

2.7 Description of the Variables

2.7.1 Explanations of Variables/ Operationalisation of Variables

The figure 2.1 above, showed that Economic situation circumstances lead to push or pull factors depending on either they are conducive or non conducive. These push and pull factors were either intrinsically or extrinsically motivate women entrepreneurs or affect their performance. The model proposes that triggering situations are important aspects that determine women venturing into business. This implies that certain non conducive situations, like loss of job, unemployment, and death of husband and so on could serve as reasons (push) for women to venture into business. The personal negative situations drive women to consider certain business as the way out of their survival. On the other hand, women could also venture into business out of a desire to utilize certain privileges such as money, skill, and education available to them. The model also shows that most women entrepreneurial activities usually lead to increase in income, profit, productivity, employment and finally to Increased national income per capital.

2.7.2 Relationship between Variables

Need for independence, challenge, improved financial opportunity, self-fulfillment, and desire to be own bosses are push factors related to psychological theory. As stated earlier in section 2.3, theory of McClelland emphasized the relationship of achievement motivation or need for achievements to economic development via entrepreneurial activities. Potentiality to develop a hobby Social status and lack of recognition is related to the argument set by Kats (1991) that socio-cultural factors have a substantial influence in creating entrepreneur as well as entrepreneurship.

2.8 Summary

This chapter provided a review on entrepreneurship, entrepreneurship concepts, associated foundation theories, the conceptual framework for entrepreneurship factors and exploration on the support and development on women entrepreneurship in Tanzania. Firstly there is no common definition of SMEs and entrepreneurship. Secondly there are different theories trying to explain the same thing that is entrepreneurship. Thirdly there are different reasons behind different people pursuing the same business. Fourthly it can also be concluded that the main point of Tanzanian women to become entrepreneurs in most cases is because economic necessity.

Both theoretical and empirical literature presented in the preceding section shows that factors affecting performance of women entrepreneurs leads to entrepreneurship growth. The entrepreneurship theory as discussed in Kuratko and Hodgetts (2008) define entrepreneurship theories as verifiable and logically coherent formulations of relationships, or underlying principles that either explains entrepreneurship, predict entrepreneurial activities, or provide normative guidance. This theory provides that women entrepreneurs increases savings rate in the economy, enhances efficient allocation of capital in the economy, factors affecting performance of women entrepreneurs leads to entrepreneurship growth and ultimately contributes positively to economic growth.

The empirical evidence provided augments the theoretical literature by illustrating the unique role played by factors affecting performance of women entrepreneurs' leads to entrepreneurship growth. entrepreneurs influencing positively and affects

economic growth by reducing income inequality especially on high-fragile countries (Kim, 2002). (Levine, 1997) too provided similar argument on positive role of financial development to economic growth.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

This chapter describes the methodology used in the study of assessment of the factors affecting performance of women entrepreneurs in Temeke Municipal. It covers philosophical underlying the study, research design, and study area, population, sampling methods, variables and measurement procedures, methods of data collection, data processing and analysis as well as ethical consideration.

3.2 Research Design

It is a plan that guides a researcher in the process of collecting, analyzing and interpreting data. It shows the type of research and strategies to be used (Magigi, 2015). A researcher of this study recognizes two types of research design which include exploratory and descriptive design. In this context the study will adopt the descriptive approach; the approach will be greatly adopted by the researcher because is real link to the positivist paradigm, philosophy accepted by this study.

Descriptive research design involve collection of both qualitative and quantitative data by using questionnaire survey sequentially. Van Der Voordt (2002) clarifies the descriptive research design as the approach which is restricted to factual observation rather than explaining the way reality behave, it does not aiming of developing theory and it is based on objectivity or neutrality. In this approach, a survey method of collecting data was employed; it was preferred here because of nature of the study itself which is inductive approach. Magigi (2015) argues that survey allows collection of large amount of data from a sizeable population in highly economical way, often

obtained by using questionnaires and/or interviews.

This study was conducted in Dar es Salaam Region, one of the regions in the eastern part of Tanzania mainland. Temeke Municipality in Dar es Salaam was chosen because it is among the regions with many thriving women entrepreneurs' businesses. Given the nature of the linkage between women entrepreneurs and entrepreneurship performance, convergent parallel mixed methods approach was used in order to provide different types of information, detailed views of participants qualitatively and score on instruments quantitatively, yielding results that should be the same (Creswell, 2014). It involved the collection of both qualitative (open-ended) and quantitative (closed-ended) data in response to research questions.

3.2.1 Survey Population

According to Kothari (2007), the term population means an entire group of individuals, events or objects that have common observable characteristics. It refers to all elements that meet certain criteria for inclusion in a given universe. The study used case study based approach and targeted population was smallholder farmers. According to the Bank of Tanzania working paper (2017), the house hold population in Temeke Mucipality was 3,208.

In this research the population of interest is women entrepreneurs and their representatives' heads in the Temeke Municipality. The total of 100 women entrepreneurs was surveyed. Researcher has consider only women entrepreneurs in Temeke Municipal as an infinite universe from population of the study because they always in and out of the business, second it is economical to take the population of

respondents according researcher's budget. Tabachnick and Fidell (2007) suggest that the unknown population, the sample size is 100 of $N > 50 + 8 m$ for multivariate data analysis (where N is the sample size and m is the number of independent variables) and $N > 104 + m$ for testing individual predictors. Mugenda (2003), explain that the target population should have some observable characteristics, to which the researcher intends to generalize the results of the study. Therefore, the sample size is 100 respondents, based on a formula of $N > 50 + 8 m$ with five independent variables.

3.2.2 Area of the Research

The research was conducted in Dar es Salaam region at Temeke Municipality. According to electronic encyclopedia Temeke is the industrial district of the city, where the main manufacturing centers (with both heavy and light industries) are located. The Port of Dar es Salaam, which is the largest in the country, is also found here. Temeke is believed to have the largest concentration of low-income residents due to industry. Also, many port officials, military and police officers live here, therefore; the clear reason to select Temeke Municipal for the study concentration as to give results that infer the real population of Dar es Salaam and Tanzania in general.

The selected a sample which presenting a general view of Tanzania; however the area of concentration is resident areas, busy streets with small and medium enterprise (SME), commuter bus stand, and few in office and training institutions. Ngechu (2004) defined a population as a well-defined or set of people, services, elements, and events, group of things or households that are being investigated. In

this research the population of interest is women entrepreneurs and their representatives' heads in the Temeke Municipality.

3.3 Sampling Design and Procedures

Shapiro (2008) explained sampling design as the framework that serves as the basis for the selection of a survey sample and affects many other important aspects of a survey as well. Sample design can be defined as a plan for obtaining a sample from a given population (Kothari, 2004). It refers to the techniques or the procedure adopted in selecting the items for the sample. Sample design may as well lay down the number of items to be included in the sample (that is the size of the sample).

In selecting the sample, I have putting consideration in the information contents of the sample to be selected. Sampling design is divided into two major areas; that is probability and non probability- designs. Probability sampling is divided into simple random sampling, stratified random sampling and cluster random sampling whereby non-probability sampling is divided into quota sampling, convenience sampling and purposive sampling (Kothari, 2004). Purposive sampling is used in cases where the specialty of an authority can select a more representative sample that can bring more accurate results than by using other probability sampling techniques (Castillo 2009).

The design of this proposal is a descriptive survey proposal. A descriptive survey proposal seeks to obtain information that describes existing phenomena by asking individuals about their perceptions, attitude, behavior or values (Mugendwa and Mugenda, 2003). A descriptive study design is deemed the best design to fulfill the objectives of the study. Mugenda and Mugenda (2003) argue that for a sample to be

representative enough, it should be at least 10% of the target population.

To ensure that the sample accurately represents the population, Cooper and Schindler (2000) further recommend that the researcher must clearly define the characteristic of the population, determine the required sample size and choose the best method for selecting members of the sample from the larger population. Using this as a guide, I will select a sample size of 100 respondents. The purposive sampling design may be adopted because of the relative advantage of time and money. (Kothari, 2004 pg 59)

3.4 Variables and Measurement Procedures

This study was using both primary and secondary data primary to obtained through semi structured questionnaires which was administer to particular women entrepreneurs. To obtain Secondary data from various published reports on women entrepreneurship.

3.4.1 Independent Variables

In this research, independent variables are biography of the participating women entrepreneurs, the structure of their businesses, the motivational factors for starting their businesses, the obstacles that they are currently experiencing environmental factors, structural factors and behavioral factors of the development of women entrepreneurship.

3.4 Dependent Variable

The development of women entrepreneurship is dependent variables to analyze the

data using thematic qualitative analysis. After the data collection, the data was pre-processed to eliminate unwanted and unusable data which were contradictory or ambiguous, developing a coding scheme by creating codes from the responses which later was summarized and analyzed. The storing of the data in paper and electronic storage and finally was using the Manual Thematic Data Analysis to analyze those data. The use of a probabilistic model to predict the extent to which the identified independent variables affect the dependent variable.

The population regression model is represented by the equation:

$$y = f_{3x0} + f_{3x1} + f_{3x2} + f_{3x3} + f_{3x4} + f_{3x5} + f_{3x6} + e$$

Where;

Y = Performance of women Entrepreneurs – Dependent variables

X1 = Economic Factors – Independent Variables

X2 = Supports needed by women entrepreneurs – Independent Variables

X3 = Entrepreneurship Trainings – Independent Variables

X4 = Pull Factors – Independent Variables

X5 = Push Factors – Independent Variables

X6 = Women Entrepreneurship Development Activities – Independent Variables.

E = error variable which represents all the factors that affect the dependent variable but we do not include in the model either because they will be difficult to measure or not known.

3.5 Methods of Data Collection

The questionnaires delivered were done by hand to the women-owned businesses and local government ward executives, each group at its own working place. Each

questionnaire was including a short explanation that guarantees the confidentiality of the support to participate in the research. In most places it was necessary to translate from English to Swahili as to ease the understanding to all interviewees un knowledgeable to English language. Focus group discussion was also be conducted among women entrepreneurs and local government ward executives to obtain further information that was not covered by questionnaires and to get more details.

The study used both primary and secondary data, the primary data was collected directly from the field through methods of observation, interview and questionnaire whereas secondary data was obtained by passing through relevant documents. The questionnaire was containing closed-ended question and also a few open ended questions to make the process of data analysis be easy. These types of questions were accompanied by a list of possible alternatives from which respondents required to select the answer that best describes their situation.

3.6 Data Processing and Analysis

Data from questionnaires was analyzed using Manual Thematic Data Analysis that was involve the determining of themes of responses where by code was converted into themes in order to make sense. Cross tabulation of data was also used so as to allow a comparison across the entrepreneurs' profile of education, marital status and reasons for entrepreneurship perspectives. Interviews and reviewed documents were analyzed using content analysis where by a researcher code, categories, compares and make conclusion of the data.

In this research had employed numerous steps to process data. The steps included but not limited to data screening, editing, coding, organizing, and classifying. The study adopted positivistic paradigm, therefore, qualitative data was greatly be collected hence by preferred thematic methods of data analysis. In the thematic methods, the semantic theme identification techniques were applied to describe data, summarizing, and presenting them in general form (Collis and Hussey, 2003). Several computerized tools were employed to make the task of analyzing data so easy; Microsoft Excel and Manual Thematic Data Analysis were in preferences of this study.

The primary data collected from questionnaires was analysed by using simple descriptive statically analysis technique with the help of Software Package for Statistical Science (SPSS). The method is chosen because it is suitable to measure the frequency, mean, and percentage score to determine for each specific statement.

CHAPTER FOUR

STUDY FINDINGS AND ANALYSIS

4.1 Introduction

This section presents the findings obtained from the field. The first part of the section provides entrepreneurs profile. The second part focuses on the profile of the enterprise. Thirdly, there is the focus on the reasons for starting business. The fourth part explores challenges that women entrepreneurs face. The fifth section explores the support that women entrepreneurs need. Lastly the sixth part proposes the best ways to alleviate challenges to women entrepreneurs.

4.2 Entrepreneur's Profile

4.2.1 Age of Respondent

Respondents were asked about their age, findings are presented in table 4.2 show that most respondents (35%) are 36 – 45 years old and (28%) of respondent were 28-35, while 26 percent of respondent were 18-27 years old. This implies that most of the women members make decision in entrepreneurship at Temeke Municipal are in the age of 36 to 45 years old. This is parallel to the reasons that make women go into business, evidence from Africa shows that negative push factors such as husbands' low wages that cannot meet all household needs (Made & Wande; Rutashobya in Rutashobya & Nchimbi, 1999:212;World Bank; Mukasa in Hyuha and Turiho-Habwe, 1999:249) and structural adjustment programmes made women go into business (Rutashobya & Nchimbi, 1999:212; Hyuha and Turiho-Habwe, 1999:249). marketability of the product (Mukasa in Hyuha and Turiho-Habwe, 1999:249).

Table 4.1: Percentage Age Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-27	26	26.0	26.0	26.0
	28-35	28	28.0	28.0	54.0
	36-45	35	35.0	35.0	89.0
	46-55	11	11.0	11.0	100.0
	Total	100	100.0	100.0	

Source: Researcher data, (2018)

4.2.2 Marital Status of the Respondent

According to Table 4.1 shows that (50%) of respondent are single, (40%) are marriage and (10%) are others groups. This shows that majority of women engaged in batik business are single and married. This also implies that single women have innovation for creating employment and great chance to travel on product distribution (place) to access market. Marriage women are involved in women entrepreneurs due to family income contribution rather than dependant to man.

Table 4.2: Percentage Distribution of Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	50	50.0	40.0	40.0
	Married	40	40.0	40.0	80.0
	Others	10	10.0	20.0	100.0
	Total	100	100.0	100.0	

Source: Researcher data, (2018)

4.2.3 Number of Years Since the Establishment of the Business

The length of working experience served in this entrepreneurship determines the extent to women participation to the issues sought by the study. In the business of technological advancements and globalization, there are likely to be many changes

in institutional and operating environment that the respondents should know about when responding to the issues sought by the study. This study is about assessment of factors affecting participation of women entrepreneurship. The study sought to establish the length of time that the respondents had worked in the entrepreneurship.

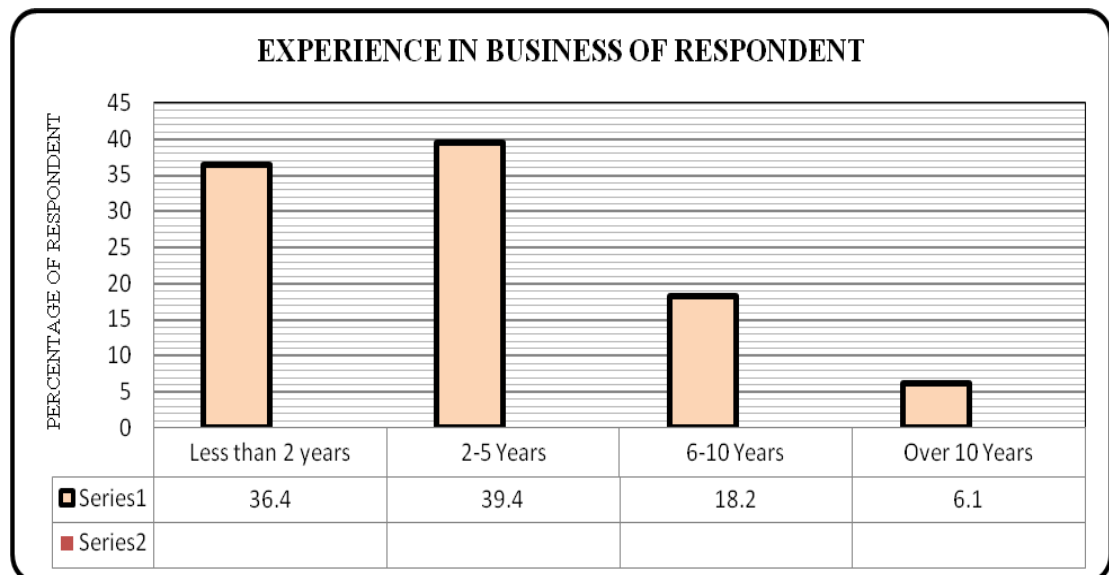


Figure 4.2: Working Experience in the Business

Source: Researcher data, (2018)

According to the results, as shown in figure 4.3, 36.4% of the respondents indicated that they had an experience of less than two (2) years, another 39.4% of the respondents had an experience of 2 - 5 years, as well as 18.2% of those who indicated that they had an experience of 6 - 10 years and 6.1% of the respondents indicated that they had an experience of over ten (10) years. This shows that 75.8% of the respondents had worked in the entrepreneurship for a period of five years which means that they had the necessary knowledge with regard to the operations of their respective business and were able to participate even in international business to improve effectiveness and efficiency of the participation as women entrepreneurs at Temeke Municipality.

4.2.4 Education Level of the Respondent

Findings in Figure 4.2 show that a large proportion of respondents (55.0%) have a primary education qualification followed by form four (25.0%), and then form six (17.5%) and lastly diploma level of education (2.5%) respectively. This supports the widely held view that one does not need to have a college degree to run a successful business as noted by Scott (2010) who observed no significant effect of entrepreneurial training on sales, but only found that training increased the entrepreneur's record keeping. Scott (2010) however does not correlate training to business success. Nevertheless, the findings imply that most of the female business managers in Temeke Municipality do not have adequate technical skills and therefore; there is a need to prepare trainings for them.

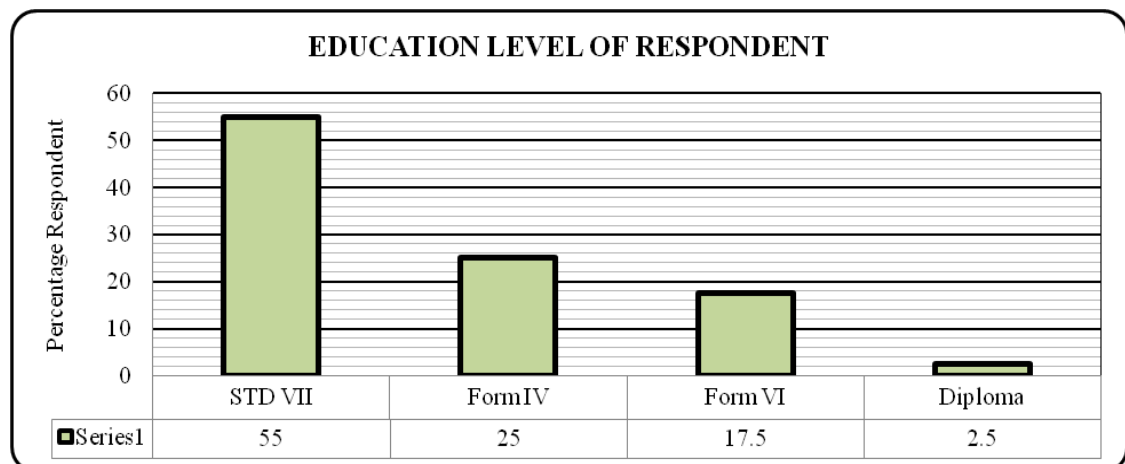


Figure 4.3: Percentage Distribution of Level of Education

Source: Researcher data, (2018)

Birley (1987) found that the background and personal characteristics of women entrepreneurs in MSEs is that they are from a middle or upper class family, the daughter of a self employed father, educated to degree level, married with children, forty to forty five at start-up and, with relevant experiences. In support of Birley's findings, women entrepreneurs in MSEs are daughters of self employed father and

are married. The fact that these entrepreneurs are daughter of self employed father shows that women entrepreneurs in MSEs are not significant in number in the business arena.

4.2.5 Work of the Respondent before the Start of Business

Only 5% had been employed before, 20% were self employed while 75% were house wives. Hence being an entrepreneur is an opportunity to house wives to get self employment. There were interruptions in the extended interviews with the respondents here and there from neighbors and/or passers-by and during the whole process such as respondents attending to various social activities instead of going to their business premises; but all these were part and parcel of the respondents' lives. The noted interruptions included family illnesses, funerals, weddings, religious celebrations and traditional celebrations. In these matters collecting data proved to be more difficult and called for considerable patience. The push factors in line with finding of UDEC (2002) were it is stated that one of the reason to start business is to meet basic economic needs, either because the woman is single and has no formal employment or the spouse's income is inadequate to meet basic family needs.

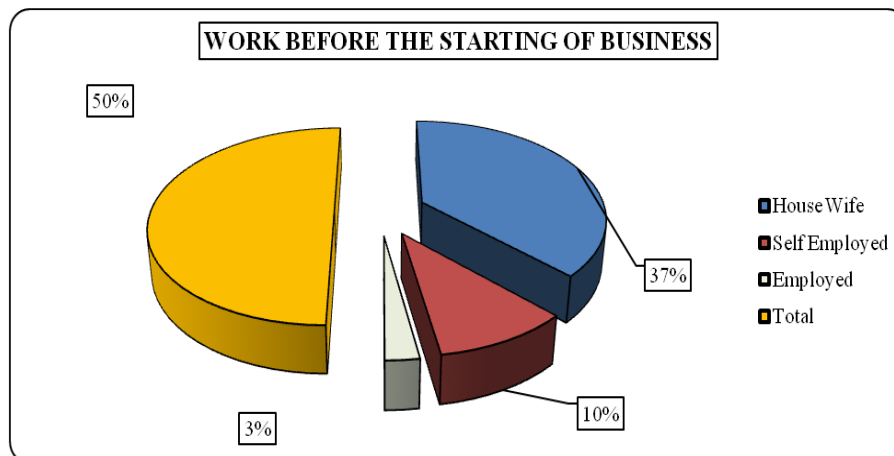


Figure 4.4: Work Before the Starting of Business
Source: Field study, 2018

The study results on women works before starting the business reveal that, female entrepreneurs in Tanzania choose their activities based on their family obligations and other factors. Some of the factors identified to affect their choice of business are their abilities in business management skills, availability of capital and innovation (Olomi, 2009). Many female entrepreneurs seem to conform to this prevailing argument presented in the literature on why they choose their entrepreneurial activities (Rutashobya, 1995; ILO, 2003).

As Anderson (2000) puts it, entrepreneurship is a melding of self and circumstances. Most of the businesses done by women are those which allow them to attend to their families before going to the market or doing both activities at the same time. For example, in the coastal areas some poor rural female entrepreneurs take their children to the market or prepare food for their families at the market. In this way they fulfill their obligations to the family and also manage to generate income. If these women were relieved some of the family obligations by other family members or social services like day care centers for children, they would have more time to concentrate on their businesses or even expand and grow their businesses.

4.2.6 Other Source of Income

It was further asked to see whether these responses have another source of income apart from business. The results show that most of them up to 87% depend on business as the only source of income, 10% depends on salary, and only 3% had other sources of income which is poultry. Such study findings agree with studies of Makombe (Thesis 2006) that women choose activities that are compatible with their reproductive roles.

Table 4.3: Other Source of Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Salary	10	10.0	10.0	10.0
	None (Business)	87	87.0	87.0	97.0
	Others	3	3.0	3.0	100.0
	Total	100	100.0	100.0	

Source: Field study, 2018.

4.3 Profile of the Enterprise

4.3.1 Ownership Status of the Business

Information on the structure of the business ownership was gathered and is presented in table 4.7. Most of the women-owned businesses that participated in this study are operated as owned personally (78%); while 13% own business with their husbands and 9% own business with other fellow women. The findings of 78% being sole proprietorships agree with other studies that the motivating reason was to have something to control, a need for independence UDEC (2002). The finding is in line to the findings of the ILO study also reveal that the most commonly cited factors facilitating growth, by order of importance, were financial ability, access to equipment, working premises and technical skills (ILO, 2003:30). Specifically for food processing, facilitating factors, by order of importance, included financial ability, technical skills and access to equipment, and lastly, working premises (ILO, 2003:30). In the same vein, critical general constraints to growth included access to finance, good working premises and access to equipment (ILO).

Table 4.4: Ownership status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Owned Personally	78	78.0	78.0	78.0
	Others	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Source: Field study, 2018.

4.3.2 Permanent Employees in the Business

In the field study the respondents 76% agreed that they don't have permanent employees whereas 24% agreed to have permanent employees. The above findings are consistent with the Small and Medium Enterprises Policy of 2003 (URT, 2003a: 3-4) in which microenterprises are defined as those enterprises having not more than 4 permanent employees 48. Furthermore, the findings show that the study's objective to cover microenterprises having not more than four permanent employees was achieved. Number of permanent employees at present Table 4.8 also indicates that there was difference in the number of permanent employees between the period when the microenterprises were started and the situation by the time of the study.

Table 4.5: Number of Permanent and Temporarily Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	24	24.0	24.0	24.0
	No	76	76.0	76.0	100.0
	Total	100	100.0	100.0	

Source: Field study, 2018.

4.3.3 Number of Employees in the Business

Table 4.9 show that respondents 24% are not employed compare to other people between 1 to 2 who are 76% employed. From this result, it is a clear indication that entrepreneurship is another source of employment to people with regards to business profiles of microenterprises focused on ownership status, year of starting, business licence, number of permanent employees, average sales per month and products. With regard to ownership, the respondents themselves owned all the microenterprises. All the microenterprises covered were three years old or more and, being microenterprises, owners did not have business licences. With regard to types of labour used, the majority used casual labourers and family members. The findings

of this study agree with other findings that SMMEs act as a tool to combat unemployment to stimulate the economy as a whole (Mfaume and Leonard 2004).

Table 4.6: Number of Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non	24	24.0	24.0	24.0
	1 - 2	76	76.0	76.0	100.0
	Total	100	100.0	100.0	

Source: Field study, 2018.

4.4 Reasons for Starting Business

4.4.1 Reasons for Starting Business

The purpose of this section was to determine the main motivational factors for women entrepreneurs entering self-employment. The results can be utilized to determine the motivational factors on the specific needs of women entrepreneurs. The results show that 68% wanted to be independent and self employed while 28% were motivated by the urge to assist their husbands in income generating. On the other hand only 2% started this business as a replacement of employment after retrenchment while other 2% were motivated by the desire to be less dependent from their husband as shown in Table 4.10. Results agree with the findings of Rutashobya (1995); Temu (1998); Lwihula (1999); Nchimbi (2002), & Olomi (2001).

Table 4.7: Reasons for Starting Business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To earn an income after retrechment	2	2.0	2.0	2.0
	To earn own income and become less dependent on husband	2	2.0	2.0	4.0
	To assist husband financially in supporting the family	28	28.0	28.0	32.0
	To be independent and be self employed	68	68.0	68.0	100.0
	Total	100	100.0	100.0	

Source: Field study, 2018.

4.5 Challenges Face Women Entrepreneurs

In developing women entrepreneurship both the government and the private sector should be committed to take action to actively develop women entrepreneurs. It is important to understand whether women entrepreneurs have knowledge about organizations specifically established for women entrepreneurship development. The knowledge of organizations established specifically to support the women entrepreneur is very crucial in the development of women entrepreneurship.

4.5.1 Market Linkages Support

Table 4.11 shows that the participating women entrepreneurs were asked if they are getting any marketing linkages support of which 10% are strongly agree to get marketing linkages support, 18% agree to have it, 44% remains neutral on it, 8% disagree and 20% are strongly disagree on getting market linkages support. The study results reveal that a distinction is sometimes made between the investment aspects of entrepreneurship, that is, identifying market opportunities and acting upon them and the managerial side i.e. running a business once it is established (Anderson, 1982).

Most of the programs designed to improve the efficiency of SMEs are concerned only with the managerial side. They concentrate on teaching personnel management, human relations, stock control, and accountancy. The emphasis on accountancy is of long standing. Small businesses do not keep books; often fail to distinguish between business and household expenditures, therefore unable to compute their total capital. No doubt, these deficiencies matter when firms grow beyond a certain size.

The finding is in line to Brush *et al.* (2001) asserted that one of the biggest challenges facing new ventures is transforming the founder CEO's personal knowledge of the industry, market, and product into organizational resources. Management of prior knowledge is an important factor in opportunity recognition. Three major dimensions of prior knowledge considered to be important to the process of opportunity recognition are: - prior knowledge of markets, prior knowledge of ways to serve markets, and prior knowledge of customer problems (Ardichvili, *et al.*, 2003).

4.5.2 Legal Support

Table 4.11 shown that on legal aid basis support also has no difference from marketing linkages of which only 5% are strongly agree,45% are agree,43% are neutral whereas 5% disagree as well as 2% are strongly disagree on the aspect of Legal Aid Support they obtain from either Government or Donors. The results show that there are strong market linkages with favorable legal systems on women's participation in entrepreneurial activities. The legal support is in line to Muntean (2011) when women enjoy high legal and social status, entrepreneurial opportunities are more readily available to them, and they are more likely to be driven to pursue entrepreneurial activity given the quality and quantity of the opportunities available to them, instead of out of desperation.

4.5.3 Availability of Capital in Form of Grant/Credit

Table 4.11 shown that on Availability of capital in form of grant /credit 33% of women entrepreneurs strongly agree to get a support from it,12% Agree, 35% remained neutral,12% disagree where by 8% are strongly disagree. The results

shows that women entrepreneurs were able to see potentially profitable business opportunities, could easily amass resources including applying for more credit to pursue the business opportunities and consequently discovered opportunities ahead.

The need for women to be able to access micro credit has been emphasized since the First International Conference on Women held in Mexico City in 1975 (Mayoux 2000:248). Economic determinism was at work, With reference to the situation of women, Chen (in Fernando, 1997:57) illustrates economic determinism as follows: “We believe that women’s control over and access to material resources is a necessary condition to women’s exercise of social power and autonomy. If women’s productivity can be enhanced, women will automatically exercise greater power and autonomy within households”. With regard to Africa, many micro-credit programmes for women have been started by both government agencies and NGOs since the 1980s especially after the Nairobi International Women’s Conference in 1985 (Mayoux, 1999:958).

The expected social impact of micro-credit programmes include viable poverty reduction, change in gender relations to favour women as well as employment and income creation (Hanak, 2000:303). In this vein, there are three competing women’s empowerment paradigms in microfinance namely financial sustainability, poverty alleviation and feminist empowerment (Mayoux, 1999:959-962, Mayoux, 2000:252).

4.5.4 Capacity Building in Business

Table 4.11 shown that on the basis of capacity building in business/entrepreneurship skill 22% are strongly agree, 16% agree, 42% remain neutral, whereas 18% disagree

when 12% are strongly disagree. The results of the study reveal that most of women entrepreneurs in Tanzania are not participate into programme's. The main objective these capacity building is to promote women entrepreneurship development in the various activities sub sector through the improvement of existing microenterprises managed by women and the encouragement of new ventures with the potential to grow into SMEs. It is expected that this major objective will be achieved through: kills development, monitoring trainees and enterprises, promoting enterprise networking, market development; and other support services.

4.5.5 Allocation of Businesses

Table 4.11 shown that allocation of business premises 55% are strongly agree, 15% agree,3% remain neutral whereas 17%disagree while 10% are strongly disagree. The analysis shows that women entrepreneurs of products at their residences due to the lack of suitable working premises. Allocation of business premises is the major constraint mentioned in the respondent to access to relevant and affordable services in locating a suitable premise. This problem arises from the limited capacity and outreach of existing institutions as well as the women's inability to afford the services (Jagero and Kushoka, 2011). The women entrepreneurs' survey (WES) shows that allocation of business premises is one of the top challenges faced by women entrepreneurs when starting and growing their businesses. The result reveal that there is big problem of getting customers for their products when finding a suitable business location.

4.5.6 Protective by Laws

Table 4.11 shows that on a protective by-laws 12% are strongly agree to have got a

support on it,38% agree,20% remains neutral,13% are disagree while 17% are strongly disagree. The results show that Entrepreneurs are managed to survive into business due to protective by-laws, including a deficient legal environment, lack of access to finance, a cumbersome system of business licensing, complex tax system, numerous laws on standards and a massive amount of red tape. The cumulative effect of these protective by-laws enables entrepreneurship development in the country that the potential for the emergence of entrepreneurial initiatives immensely reduced.

4.5.7 Licensing Support

Table 4.11 shown that on licensing support 56% are strongly agree,12% agree, 22 remains neutral, whereas 3% disagree while 7% are strongly disagree. These results suggested that most respondents were either not registered because of bureaucratic hurdles in registration processes (Tin Number, presentation of cash flow estimates, Trade license regulations and yearly tax/Levy payments to TRA) or simply did business single handedly by bearing all risks as a sole proprietor with little or no knowledge on business registration.

Businesses which were not registered had a limited scope of the customer base. Such businesses only served household consumption based on strict daily budgets on small quantities of purchases. Big customers such as government agencies, mining companies and private companies dealt with registered enterprises that followed a strict code of purchases and supplies procedure in a process that involved proper documentation and sometimes complex payment procedures that could take months to effect.

It became obvious that lack of knowledge on business registration and the advantages attached to registration contributed to the rise of informally run businesses. But also, as a consequence of poor government planning and monitoring procedures, people opted for the cheaper option of ignoring formal business registration requirements.

Table 4.8: Challenges that Face Women Entrepreneurs

Support	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Market Linkages	(10%)	(18%)	(44%)	(8%)	(20%)	(100%)
Legal Aid	(5%)	(45%)	(43%)	(5%)	(2%)	(100%)
Availability of Capital in form of grant/credit	(33%)	(12%)	(35%)	(12%)	(8%)	(100%)
Capacity building in business/entrepreneurship skill	(22%)	(16%)	(42%)	(18%)	(12%)	(100%)
Allocation of business premises	(55%)	(15%)	(3%)	(17%)	(10%)	(100%)
Protective by-laws	(12%)	(38%)	(20%)	(13%)	(17%)	(100%)
Licensing	(56%)	(12%)	(22%)	(3%)	(7%)	(100%)

Source: Field study, 2018.

4.6 Impact of Factors for Women Entrepreneurs

As for the reasons that make women go into business, evidence from Africa shows that negative push factors such as husbands' low wages that cannot meet all household needs (Made & Wande; Rutashobya in Rutashobya & Nchimbi, 1999:212; World Bank; Mukasa in Hyuha and Turiho-Habwe, 1999:249) and structural adjustment programmes made women go into business (Rutashobya & Nchimbi, 1999:212; Hyuha and Turiho-Habwe, 1999:249). Other push factors are the desire for independence, capital limitation, training and perceived marketability of the product (Mukasa in Hyuha and Turiho-Habwe, 1999:249).

4.6.1 Macro Policy Programmes to Encourage Entrepreneurship

Table 4.12 shown that macro policy programmes to encourage entrepreneurship, the next question asked was to know the strategies to be enhanced in developing women entrepreneurs. A total of eight strategies were put forward and tested among different wards' officers. 50% of wards were neutral on whether there is micro policy program supporting women entrepreneurs business while 30% agreed to have such policy while 20% disagreed to have that policy. The results reveal that macro policy programmes to encourage entrepreneurship contributes to the existing body of knowledge in the developing economies, particularly Tanzania, on the roles of business and technology incubators in enhancing the development of women entrepreneurs' owned businesses. Furthermore, these macro policy programmes forward the need for contextualisation of the incubators' services to the real necessities of the incubates in order to make the incubators' impact stronger. We hope that the findings of this study inform business and technology incubators as well as policy makers in emerging economies in supporting women entrepreneurs in their business activities.

4.6.2 Family Support Programme

Table 4.12 shown that, the existence of family support program was agreed, while 20% strongly agree and 20% just agreed. However through focus group discussion it was noted that family support given is to support not women entrepreneurs but poor women who cannot afford to pay school fees to their dependants. 50% of respondents disagreed and 10% were neutral on that policy as demonstrated in table 4.12. The results indicate that women received substantial family support in the start-

up stages of their businesses, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Moreover, there are many socio-cultural factors in Tanzania impacting negatively on the upbringing of girls.

4.6.3 Existence of Low Business Levies

Table 4.12 shown that the existence of low business levies was strongly agreed by 10% and 20% just agree. The rest either disagree or were neutral on the existence of any levy policy on women entrepreneurs by 40%. This shows that the government does not get any income from women entrepreneurs business. The findings also indicated that Entrepreneurs applied different strategies to overcome these constraints. For lack of access to finance, respondents overcome this constraint by sourcing finance from friends. In the case of lack of adequate market, respondents overcome it by constantly moving with goods to large markets. For lack of business training, Entrepreneurs thought that knowledge from books, attending seminars and workshops would bridge the information gap. Furthermore, in case of government restrictions, Entrepreneurs negotiated with trading Centre officials to understand their pleas in times when business was at lowest cycle by skipping levy payments and lesser fines.

4.6.4 Registration and Licensing Procedures

Table 4.12 shown that the licensing procedures for women entrepreneurs business has 50% of respondent to this policy responded by strongly disagreeing. On the other hand 38% disagree while 12% were neutral. The findings of this study reveal the cause of uncontrolled women entrepreneurs business in streets as there is no license

procedures. Registrations of business names, obtaining licenses, adhering to statutory requirements and contracting are remain as key factor for business operating.

Due to the aforementioned factors, women entrepreneurs are the least prepared to engage in contractual processes key to doing business in Tanzania. Contracts involve long legal processes such as leasing, drawing up business contracts, legal representation and other aspects which place the woman entrepreneur in a disadvantaged position. Most MSEs find these processes lengthy and time consuming, thus they cannot grow or expand their enterprises (Jagero & Kushoka, 2011). Jagero and Kushoka (2011) found that laws and regulations (including licensing procedures) and taxes in Tanzania, are out of reach of Micro Entrepreneurs; Corruption and bureaucracy.

4.6.5 Specific Places for Women Entrepreneurs Business

Table 4.12 shown that, the response on strategy of have specific places for women entrepreneurs business was also asked for. Only 20% agreed to have places for doing business. 40% of respondents disagreed and 20% were neutral to this strategy, the rest are either strongly agree or strongly disagree. The findings show the reasons of why there are some women entrepreneurs who do their business in dirty places, beside pools of muddy water and along the roads. The result indicates that entrepreneurial learning goes beyond acquiring a specific skill set. Also developing an entrepreneurial identity will therefore influence how individuals perceive the activity and entrepreneurs as a social category seen as providing a context (place) for influencing the portrayal of the 'woman entrepreneur' identity through interactions

with fellow participants and customers. Entrepreneurship programs can therefore play a relevant role in influencing women's perceptions.

4.6.6 Better Knowledge to Business Profile

Table 4.12 shown that whether there is a policy to give knowledge to business entrepreneurs. The results of which show that 80% of respondents strongly agreed to have that strategy. The rest which is 20% were neutral to this. This result it is an indication that there is a gap of concern between government and women entrepreneurs. The result obtained reveal that measurement of women's empowerment was on three dimensions: knowledge and practice of economic, socio-cultural and psychological. It involved two arenas: individual/household and the community. With respect to measurement, a respondent was considered empowered if she had something and/or was able to do something after the intervention (Programme) or over time, which she was previously denied or which she was unable to do. In this regard, direct questions sought to measure the respondents' actual possessions, knowledge and practice based on women entrepreneurs operationalisation.

The result is in line of ILO (2003:19-21) on factors affecting women's choice of activity among microentrepreneurs and small entrepreneurs in Tanzania. According to ILO (2001:19-21), the limited knowledge or skills and limited capital are among factors that influence one's choice of activity.

4.6.7 Revenue Collection from Women Entrepreneurs

Table 4.12 shown that, any increment in revenues due to tax collection from women

entrepreneurs, the response was that 40% agreed to get or collect revenues from women entrepreneurs and 60% of them disagree. In general women entrepreneurs business is not taxed at all not as a policy but as relaxation of the government. The result is in line to among the most frequently used indicators are business survival, growth in employee volume and profitability (Bidzakin, 2009). A business enterprise could measure its performance using the financial and non-financial measures. The financial measures include sales revenue, profit before tax and turnover, while the non-financial measures focus on issues pertaining to customer satisfaction and customer referral rates, delivery time, waiting time and employee turnover or creation of employment (Bidzakin, 2009).

4.6.8 Dialogue Between Government and Women Entrepreneurs

Table 4.12 shown that, any strategic dialogue between government and women entrepreneurs in solving emerging problems have 90% of respondents agreed to be carrying dialogue and 10% disagreed. Such findings reveal that there is little relationship between government and women entrepreneurs. The result reveals that the government employs efforts to develop the private sector and entrepreneurship so as to improve performance with dialogue on different issues between the government and women entrepreneurs.

The government has focused on three areas: policy development, institutions and other initiatives. With regard to policy development, the Tanzania Development Vision 2025, the Sustainable Industrial Development Policy: 1996-2020 (SIDP), the National Microfinance Policy, the Minerals Policy of Tanzania, the National Employment Policy and the Small and Medium Enterprise Development Policy of

2003 are the most important ones that have a bearing on the development of the SME sector (URT, 2003a: 7-9).

Table 4.9: Impact of Factors for Women Entrepreneurs

Factors	Degree of importance				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
There is macro policy programmes to encourage entrepreneurship	(30.0%)	(0.0%)	(50.0%)	(20.0%)	(0.0%)
There is family support programme to provide efficient support to women	(20.0%)	(20.0%)	(10.0%)	(50.0%)	(0.0%)
There is low business levies to all entrepreneurs	(10.0%)	(20.0%)	(40.0%)	(19.0%)	(11.0%)
There is registration and licensing procedures to all entrepreneurs	(0.0%)	(0.0%)	(12.0%)	(38.0%)	(50.0%)
There are specific places located for women entrepreneurs	(10.0%)	20.0%	(20.0%)	(40.0%)	(10.0%)
Better knowledge of business profile is being provided to women entrepreneurs	(80.0%)	(0.0%)	(20.0%)	(0.0%)	(0.0%)
With women entrepreneurs the revenues of our local government has increased	(0.0%)	(40.0%)	(0.0%)	(60.0%)	(0.0%)
Dialogue between government and women entrepreneurs is being carries out to solve emerging problems	(0.0%)	(90.0%)	(0.0%)	(10.0%)	(0.0%)

Source: Field study, 2018

4.7 Challenges for Entrepreneurship in Tanzania

The central government has formulated a policy but a consideration on implementation resources is left to the implementers like municipals, the municipal is facing financial challenges since the central government removed nuisance taxes. The increase in number of micro entrepreneurs in Ilala Municipal also was another challenge. Officials pointed out that the number of youths joining micro trade in Dar es Salaam municipalities (Ilala, Kinondoni and Temeke) has increased significantly to about 700,000. They cited opportunities in this trade and increased poverty level

in rural areas as pushing factors.

Population increase in municipals has lead to the establishment of poor settlement areas and hence the lack of open space for establishing new market areas in the city. About 60 per cent of municipal officials thought that this challenge was inherited since all previous governments (first, second and third phase) failed to establish a sustainable city land use plan. From interviewing municipal officials it is shown that two major setbacks threatening the achievement of reallocation policy objectives were violence and lack of cooperation from micro entrepreneurs. This was because the municipal council has failed to establish proper and adequate space for micro entrepreneurs, Mbilinyi, (2000).

4.6.1 Cost of Compliance

Table 4.13 shown that, it was further asked for those ways which alleviate challenge to business entrepreneurs. The results of which show that 10% of respondents strongly agreed to have a higher cost of compliance, while 54% agree to have high cost of compliance, 26% stayed uncertain on this while 10% are strongly disagree on this strategy. This result it is an indication that there is a gap of concern between govermenet and women enterpreneurs on a challenge alleviation strategies like that of compliance.

This finding is supported by Rutashobya, (1995) who said that, entrepreneurial behaviour is a function of environmental factors including cultural and traditional values and prejudices. In Tanzania, women have been socialized to be subordinates to men. In many traditions, women are raised to see their ultimate role in life as that

of wives and mothers. They are socialized to be non-argumentative, passive and easy to accept defeat. This may have significantly affected their self-confidence, achievement-motivation and even their lastingness to take risk, qualities that are closely linked to success in business.

4.6.2 Insufficient Working Premises

Table 4.13 shown that, when asked if there are any insufficient working premises from women entrepreneurs, the response were that 50% agreed to have insufficient working premises, 20% of them disagree on it while 30 remained uncertain to it. In general women entrepreneurs they have insufficient working premises due to the government failure to provide special places for them to deal with their businesses. The results is parallel to the findings of the ILO study further revealed that the commonly cited factors facilitating growth of micro-enterprise in order of importance were: financial ability access to equipment, and technical skills working premises (ILO 2003). In the food processing facilitating factors in order of importance were found to as follows: financial ability, technical skills, and access to equipment and lastly working premises (ILO 2003).

Similarly critical general constraints to growth included access to finance, good working premises, and access to equipment (ILO 2003) critical constraints to growth in food processing order of importance included finance, stringent licensing regulation, competition, getting good premises, access to equipment and corruption (ILO 2003). The study further pointed out that food processing regulations are reported to be a barrier to women food processors in making their business formal.

4.6.3 Limited Access to Finance

Table 4.13 shown that, the limited access to finance was accepted by 40% of women entrepreneurs of which 20% strongly agree and 20% just agreed. However through focus group discussion it was noted that limited access to finance occurs to those women entrepreneurs who cannot afford to pay back their loans.50% of respondents disagreed and 10% were uncertain on that policy as demonstrated in table 4.13. The results of study reveal that Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

The study is reported that women still face many barriers in accessing microfinance, but the association has not yet done anything specific to explore or address particular constraints (Stevenson and St-Onge, 2005). Also, the study by Jagero and Kushoka (2011) showed Women Micro Entrepreneurs in Dar Es Salaam, Tanzania faced barriers of access to finance.

4.6.4 Technology Development

Appropriate technology is one that is suitable to the environment, culture and level of development of the people (www.unido.org). In most EAC countries, (Kenya, Uganda and Tanzania), there is a general lack of appropriate technology available to disabled women entrepreneurs (McCormick and Pedersen, 1996). There is even no data available on adaptive technology or assistive devices suitable to women

entrepreneurs with different types of disability or other disadvantaged groups (ILO 2008, Jagero and Kushoka, 2011, p. 5).

Table 4.13 shown that, the existence of technology development was strongly agreed by 10% and 20% just agree. The rest either disagree or were neutral on the technology development on women entrepreneurs. The result is supported by Mulugeta (2010) examined the factors that affect the performance of women entrepreneurs in MSEs at Ethiopia and also addressed the characteristics of women entrepreneurs in MSEs. The results of the study indicate that personal characteristics do affect the enterprise performance and that lack of own premises(land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials are key economic factors that affect the performance of women entrepreneurs in MSEs.

4.6.5 Bureaucratic and Legal Procedures

Women's enterprises are largely informal enterprises: As noted earlier, it is common knowledge that women are dominant members of the informal economy and are less present as owners of formal enterprises (JUDAI, 2002; ILO, 2002b). However, there has been little research as to why this is and remains to be the case. Some research has shown why women find it easier to start a business in the informal economy, but little research explores the informal/formal interfaces; the degree to which women's lack of formalization is due to choice; the process of transition from informal to formal, particularly for women; the existence of any particular barriers or constraints, and how such issues affect women differently and more adversely than men (Zewde & Associates, 2002). Generic barriers to formalization for MSEs exist

in most countries, especially in Africa where much of the legislative and fiscal frameworks relating to private enterprise are still evolving and remain fragmented and bureaucratic (UDEEC, 2002). It may be that gender differences exist because of the different “journeys” taken into business start-up and growth by women and men, which in turn reflect the different contexts, responsibilities and power relations in their lives.

Table 4.13 shows that, it was further asked whether there are any bureaucratic and legal procedures for women entrepreneurs business 50% responded by strongly disagreeing with this. On the other hand 38% disagree while 12% were uncertain. The result reveals that the bureaucracy of government regulations and red tape has largely negative attitudes towards business, and there is transparency and good governance that prevent the development of a real public-private partnership for business. There are great differences between the laws and customary practices as regards gender equality in society, and these impacts positively on the operations and effectiveness of women entrepreneurs. In addition, the licensing procedures relating to business are overly not bureaucratic, and obtaining accessible information about new laws and legislation in a timely manner is a major inhibitor for business.

Table 4.10: Challenges for Entrepreneurship

Challenges	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
High cost of Compliance	(10.0%)	(54.0%)	(26.0%)	(0.0%)	(10.0%)
Insufficient Working Premises	(0.0%)	(50.0%)	(30.0%)	(20.0%)	(0.0%)
Limited Access to finance	(20.0%)	(20.0%)	(10.0%)	(50.0%)	(0.0%)
Technology Development	(10.0%)	(20.0%)	(20.0%)	(12.0%)	(38.0%)
Bureaucratic and Legal Procedure	(0.0%)	(0.0%)	(12.0%)	(38.0%)	(50.0%)

Source: Field study, 2018.

CHAPTER FIVE

SUMMARY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study findings, conclusion of the study and recommendations drawn from the study findings. The chapter is based on the study objectives which were assessment of factors affecting performance of women entrepreneurs in Temeke municipal.

5.2 Summary of Findings

This research had three objectives, which were achieved through the data collection using questionnaire techniques and the analysis of the results. The objectives of the study were to explore challenges that women entrepreneurs face in Temeke Municipal, to explore the support that women entrepreneurs need in Temeke Municipal and to propose the best ways to alleviate challenges to women entrepreneurs within Temeke Municipal. At the factors affecting, key information about products distribution are often needed available about great potential for doing business. That is because business is a cultural product, business has been rooted for generations, and it has tacit knowledge, the availability of infrastructure and the good market.

There is an obstacle due to the fact that there is lack of massive government support, lack of promotion and the women business continues running individually. In addition, there is an absence of extra effort made by women entrepreneurs in marketing and in anticipating future competition. Furthermore research emphasize on the role of associations and government, the role of the cluster, the patterns of

anticipation on future strategy and how to develop human resources in entrepreneurship industry.

Based on the results obtained from this research, the summary finding and conclusions of the research are drawn to objective one to To explore challenges that women entrepreneurs face in Temeke Municipal was conducted in order to find the degree of outcome of business products in Tanzania. The result of analysis considered in the questionnaire filled by representative sample of the women entrepreneurs concluded that the most important factors considered of factors affects are: the type of activity of the business, duration of business operation of the firm, ownership status of this business, low level of education access to markets, financial constraint to the banks (fund), collateral /gurantee and access to training.

5.3 Conclusion

The aim of this study was to assess factors affecting performance of women entrepreneurs in Temeke Municipal and the objectives were to explore challenges that women entrepreneurs face in Temeke Municipal, to explore the support that women entrepreneurs need in Temeke Municipal as well as to propose the best ways to alleviate challenges to women entrepreneurs within Temeke Municipal. After analyzing the data the following conclusion was drawn:

The collection of data on the entrepreneurs profile, profile of the enterprise, reasons for starting business, challenges for initial startup of business, assistance and support to women entrepreneurs, ways to alleviate those challenges to women and the

motives of Tanzanian women entrepreneurs are needed in order to allow the policy makers, educators, women associations and public to identify appropriate planning of national policies and programs. This not only helps the government to identify the appropriate target, but also leads the women entrepreneurs in developing appropriate skills and capabilities in doing businesses alleviating their challenges especially at the startup phase and might help them to create and sustain their business ventures successfully.

In this regard, a comprehensive study on factors determining the performance of women entrepreneurs, particularly in the pre-startup of business, explore challenges that women entrepreneurs face, explore the support that women entrepreneurs need and study which propose the best ways to alleviate challenges to women entrepreneurs would be beneficial to Tanzania Economy. A descriptive survey research were obtained from different respondents regarding their age categories level of education etc, which gives good and true picture from women entrepreneurs performance in Temeke Municipality.

Findings obtained indicates that women entrepreneurs for long period of time for age categories above 35 with 33%, as well women entrepreneurs started the business most at the age of 18 – 35 with 67%. Meanwhile Women turn the business when they fail to continue with education to a Diploma and Degree, also challenges that women entrepreneurs face, support that women entrepreneurs need and best ways to alleviate challenges to women entrepreneurs was the determinants hinder women entrepreneurs' performance in Temeke Municipality.

5.4 Recommendations of the Study

From the findings of the study it was established that most of the women entrepreneurs started their business when they were at an age category of 18- 35 whereby at this age they have saved enough to raise capital for a business. Majority of the woman were of the opinions that the above factor affects their entrepreneurs to high extent. Majority of the respondents were involved in all the stages of requirements analysis, Systems design, Implementation, training and usage.

The study recommends that stakeholders should set some simple ways of alleviating challenges that women entrepreneurs face, give support that women entrepreneurs need, and proposing best ways to alleviate challenges to women entrepreneurs. The government should help women entrepreneurs in achieving their goals through provision of education on business matters and also provide business consultants who would be easily accessible whenever they are needed. The government should stabilize the economic situation in order for large and small business entrepreneurs will fit in the economy.

5.5 Future Research

Future studies are necessary to investigate the variables depicted in the theoretical framework. It is also interesting to compare the findings between men and women entrepreneurs using the comprehensive framework developed. Comparison between nations is another area that warrants further research attention. Also individual factor which affecting women entrepreneurs performance in Tanzania. As well the studies will focuses on necessary investigate the variables depicted in the theoretical framework. We can therefore make a safe conclusion that our present knowledge of

factors affecting performance of women entrepreneurship separately in developing countries is still insufficient especially in Tanzania.

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APPENDICES

Appendix 1: Questionnaires

The purpose of this questionnaire is to collect data that will enable the researcher to find out the factors affecting performance of women entrepreneurs in Temeke Municipal. The research is purely for academic purposes. You have been selected to participate in the survey because of your potential to give the required information. Let you be assured that the information you give will be treated as confidential and will be used for the purpose of this study only.

Please kindly circle the statement/phrase that answers the question best. Thanks in advance.

Questionnaire for individual respondent

Part I: Entrepreneur's profile

1. Age of the respondent

a) 18 - 35 [] b) Above 35 []

c) Others, Please specify.....

2. What is your marital status?

a) Single [] b) Married []

3. Number of years since the establishment of your business

a) Below 5 years [] b) Above 5 years []

4. Please state your education level

a) Primary level [] b) Above Std VII []

c) Other: Please specify

5. What work were you doing before you started this business?

- a) Housewife [] b) Self Employed []
c) Employed [] d) Others, Please
specify.....

6. Apart from this business, what is/are your other source(s) of income?

- a) Salary [] b) None []
c) Others. Please specify.....

Part II: Profile of the enterprise

7. Please state the ownership status of this business

- a) Owned personally [] b) Others, Please specify.....

8. Do you have permanent employees in your business?

- a) Yes [] b) No []

9. How many employees do you have at present?

- a) One employee and more [] b) Others, Please specify.....

Part III: Reasons for starting business

10. What were the most important reasons/events, which made you start your own business?

- a) To earn an income after retrenchment []
b) To earn own income and become less dependent on husband []
c) To assist husband financially in supporting the family []
d) To be independent and be self employed []
e) Others. Please specify

Part IV Problems (For objective 1)

11. What are the challenges when you are initially start up business?

Source of Capital	Amount in Tshs
MFI Loan	
Commercial Bank	
Spouse	
Loan from relatives	
Grant from relatives/ friends	
My own savings	
Others: Please mention: I	
2	
3	
4	

Part V (For objective 2)

12. How do you rate the assistance or support from Government/Donors to women entrepreneurs? Tick the appropriate from the following

Support	Strongly agree	agree	neutral	disagree	Strongly disagree
Market linkages					
Legal aid					
Availability of capital in form of grant/credit					
Capacity building in business/entrepreneurship skill					
Allocation of business premises					
Protective by-laws					
Licensing					

13. How do you rate the assistance or support of Government (Local) to women entrepreneurs in your area? Tick the appropriate from the following

Strategy	Degree of importance				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
There is macro policy programmes to encourage entrepreneurship					
There is family support programme to provide efficient support to women					
There is low business levies to all entrepreneurs					
There is registration and licensing procedures to all entrepreneurs					
There are specific places located for women entrepreneurs					
Better knowledge of business profile is being provided to women entrepreneurs					
With women entrepreneurs the revenues of our local government has increased					
Dialogue between government and women entrepreneurs is being carries out to solve emerging problems					

Part VI (For objective 3)

14. Which ways will alleviate challenges to women entrepreneurs within Temeke Municipal?

Please pick your response from the following scale of 1-5

Where: 1=Strong Agree (SA), 2=Agree (A), 3=Uncertain (U), 4=Disagree (D), 5=Strongly Disagree (SD).

Statement	SA	A	U	D	SD
High cost of Compliance					
Insufficient Working Premises					
Limited Access to finance					
Technology Development					
Bureaucratic and Legal Procedure					

15. To what extent are you aware of the following associations?

a) Viwanda na Biashara Ndogondogo (VIBINDO)

Have you heard of it? YES () NO ()

Do you know its objectives YES () NO ()

Are you a member YES () NO ()

b) Tanzania Chamber of commerce

Have you heard of it? YES () NO ()

Do you know its objectives YES () NO ()

Are you a member YES () NO ()

c) Tanzania Federation of women Entrepreneurs

Have you heard of it? YES () NO ()

Do you know its objectives YES () NO ()

Are you a member YES () NO ()

d) Tanzania Private Sector Foundation (TPSF)

Have you heard of it? YES () NO ()

Do you know its objectives YES () NO ()

Are you a member YES () NO ()

e) National Business Council

Have you heard of it? YES () NO ()

Do you know its objectives YES () NO ()

Are you a member YES () NO ()

16. If you are a member of any of those associations mentioned in question 2 above, what services have you obtained from it/them?

.....
.....

Have you been facing any challenges in your business? YES () NO ()

If YES, Mention them.....

17. Do you have any future plan? why.....

18. How many hours do you normally operate per day.....

19. What is the location of your business

A) Populous () B) Not Populous

20. What are premise for your business

a) Renting

b) Not Renting

21. Please fill the table which show your average daily/ monthly business expenses:

Types of expenses	Daily payments (Tshs)	Monthly payments (Tshs)
Salaries and wages		
Business premises rent		
Business license		
Electricity !Fuel		
Water		
Accommodation !House allowance to		
Employee		
Insurance		
Advertising		
Transport allowance to employees		
Taxes and Levies		
Medical expenses to employees		
Food allowance to employees		
Others (Please mention)		

22. What was the main source of your star up capital?

Source of Capital	Amount in Tshs
MFI Loan	
Commercial Bank	
Spouse	
Loan from relatives	
Grant from relatives/ friends	
My own savings	
Others: Please mention: I	
2	
3	
4	

23. Which ways do you think it will eliminate those challenges? Please mention them:

.....

.....

.....

.....

Appendix 2: Questionnaire for Government wards executives

25. How long have you been in this office?

- a) Less than 3 years b) Above 3 years

26. Please state your education level

- a) Std VII b) Above Std VII

c) Other: Please specify

27. Do you have registered women entrepreneurs' group/individual?

- a) Yes b) No

28. How many groups/individuals have at present?

- a) Less than 2 groups b) More than 2 groups

29. The revenues from "women entrepreneurs" in your administrative area is

- a) Very little b) Very significant

c) Others. Please specify.....

THANKS FOR YOUR CONTRIBUTIONS