

**THE CHALLENGES WOMEN ENTREPRENEURS FACE IN IMPROVING  
THEIR ECONOMIC SITUATION IN DAR ES SALAAM REGION: THE  
CASE OF KINONDONI AND UBUNGO DISTRICTS IN DAR ES SALAAM**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
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**2023**

### CERTIFICATION

The undersigned certifies that she has read and hereby recommend for acceptance by the Open University of Tanzania a dissertation titled, **“The Challenges Women Entrepreneurs face in improving their economic situation in Dar es salaam Region: The case of Kinondoni and Ubungo Districts”** in partial fulfilment of the requirements for the degree or Master of Arts In Gender Studies (MA GS) The Open University of Tanzania.



.....  
Prof. Mary D. Kitula  
(Supervisor)

30<sup>th</sup> September, 2023

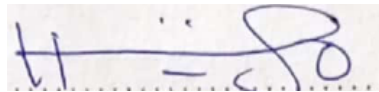
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I, **Hilda MhangoMalosha**, declare that, the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfillment of the requirements for the Master's Degree of Arts and Gender Studies (MAGS).

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Signature

10/10/2023

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Date

**DEDICATION**

This work is dedicated to my family, friends, and colleagues as well as each everyone who assisted and supported me in completing my study.

## **AKNOWLEDGEMENT**

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May Almighty God bless them all abundantly.

## ABSTRACT

The study aimed at determining the challenges facing women entrepreneurs in Kinondoni and Ubungo Districts in improving their economic situation. Women entrepreneurs continue to face challenges in improving their economic situation. It was guided by the following specific objectives which were to identify specific challenges that women entrepreneurs in Kinondoni and Ubungo Districts face, determine both government and non governmental services and support the women entrepreneurs received, identify types of businesses women possess, and observe the progress of their business, investigate the participation of women entrepreneurs in making decisions and assess the challenge they face in business. Study applied both qualitative and quantitative approaches. Qualitative methods used were face to face interview, focus group discussion and observation while quantitative method was questionnaires. Excel was used to compute data. Sample size was 100 respondents. It was found that women face various problems including lack of capital, husband restriction, division of labour based on sex, lack of skills in business, lack of market, lack of favourable business environment and challenges in distance from home to business area. Also revealed that both government and non-government institutions support women entrepreneurs by providing awareness, education on entrepreneurship skills and loan, but it is still difficult for women entrepreneurs to rise economically. It was recommended that the government should emphasize more adjustments on gender policies to create equal chances on economic gain. However government should create and emphasize on gender mainstreaming in all sectors so as to enable women entrepreneurs to succeed in creating sustainable economy.

**Keywords:** *Loan, Financial Institutions, Entrepreneur, Credit.*

## TABLE OF CONTENTS

<b>CERTIFICATION .....</b>	<b>ii</b>
<b>COPYRIGHT .....</b>	<b>iii</b>
<b>DECLARATION.....</b>	<b>iv</b>
<b>DEDICATION.....</b>	<b>v</b>
<b>AKNOWLEDGEMENT.....</b>	<b>vi</b>
<b>ABSTRACT .....</b>	<b>vii</b>
<b>TABLE OF CONTENTS.....</b>	<b>viii</b>
<b>LIST OF TABLES .....</b>	<b>xii</b>
<b>LIST OF FIGURES .....</b>	<b>xiii</b>
<b>LIST OF ABBREVIATION.....</b>	<b>xiv</b>
1.2 Background to the Study .....	1
1.3 Statement of the Problem .....	6
1.4 Study Objectives .....	7
1.4.1 General objective of the Study .....	7
1.4.2 Specific Objectives.....	7
1.5 Research Questions .....	7
1.6 Significance of the Study .....	8
1.7 Scope of the Study .....	8
1.8 Definition of Terms.....	8
<b>CHAPTER TWO .....</b>	<b>11</b>
<b>CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW .....</b>	<b>11</b>
2.1 Introduction .....	11
2.2 Theoretical Literature.....	11



2.3	Literature Review .....	13
2.3.1	Overview of Women Entrepreneurs in Tanzania.....	13
2.4	Empirical Reviews .....	16
2.5	Research Gap .....	22
<b>CHAPTER THREE .....</b>		<b>24</b>
<b>RESEARCH METHODOLOGY .....</b>		<b>24</b>
3.1	Introduction .....	24
3.2	Research approaches .....	24
3.3	Research Design.....	25
3.3.1	Area of the study .....	25
3.3.2	Target Population.....	28
3.4	Research Methods and Tools .....	30
3.5	Data Type and Source .....	31
3.5.1	Interview .....	31
3.5.2	Focus Group Discussion .....	32
3.5.3	Observation .....	33
3.5.4	Questionnaires.....	33
3.6	Data Analysis .....	34
3.7	Ethical Considerations .....	37
<b>CHAPTER FOUR.....</b>		<b>38</b>
<b>DATA PRESENTATION, ANALYSIS AND RESULTS.....</b>		<b>38</b>
4.1	Introduction.....	38
4.2	Demographic Characteristics of Respondents .....	38
4.2.1	Age and Gender.....	38

4.2.2	Marital Status .....	40
4.2.3	Educational Levels of the Respondents by Gender.....	41
4.3	Research Analysis and Findings .....	43
4.3.1	Introduction.....	43
4.3.2	Challenges Women Entrepreneurs Face in Kinondoni and Ubungo .....	43
4.4	Support to Women Entrepreneurs from Government and Non-Government Institutions.....	52
4.4.1	Government Assistance to Women Entrepreneurs .....	52
4.4.2	Assistance by Non- Government Institutions to Women Entrepreneurs .....	56
4.5	The Type of Business Women Do .....	62
4.6	Participation of women Entrepreneurs in Making Family Decision.....	66
4.7	Assessing Challenges Facing Women Entrepreneurs towards the Prosperity of Their Businesses.....	73
<b>CHAPTER FIVE.....</b>		<b>81</b>
<b>SUMMARY OF FINDINGS AND DISCUSSION .....</b>		<b>81</b>
5.1	Introduction.....	81
5.2	Summary of the Study Findings.....	82
5.2.1	Challenges Women Entrepreneurs Face in Kinondoni and Ubungo Districts .....	82
5.2.2	Support to Women Entrepreneurs from Government and Non-Government Institutions.....	84
5.2.3	The Type of Business Women Do .....	88
5.2.4	Participation of Women Entrepreneurs in Making Decision .....	90

5.2.5	Assessing Challenges Facing Women Entrepreneurs towards the Prosperity of Their Businesses .....	92
<b>CHAPTER SIX.....</b>		<b>95</b>
<b>CONCLUSION AND RECOMMENDATIONS .....</b>		<b>95</b>
6.1	Conclusion.....	95
6.2	Recommendations .....	97
6.2.1	Government.....	97
6.2.2	Development Partners and Other Stakeholders.....	99
6.2.3	Community Members.....	99
6.2.4	Women .....	100
6.2.5	Mtaa Leaders .....	101
6.2.6	Funding Agents .....	101
6.3	Areas for Further Research .....	102
<b>APPENDICES .....</b>		<b>116</b>
<b>APPENDICES .....</b>		<b>123</b>

## LIST OF TABLES

Table 4.1: Age and Gender of Respondents.....	39
Table 4.2: The Marital status of Respondents.....	41
Table 4.3: Educational Levels of the Respondents by Gender .....	42
Table 4.4: Response Made Through Focus Group Discussion on Challenges Facing Women Entrepreneurs.....	45
Table 4.5: Observational Results from women business .....	47
Table 4.6: Challenges Facing Women Entrepreneurs to Reach Their Goal .....	48
Table 4.7: Participation of Government in Supporting Women Entrepreneurs.....	53
Table 4.8: Participation of Government in Supporting Women Entrepreneurs.....	55
Table 4.9: Participation of Non- Government in Supporting Women Entrepreneurs .....	57
Table 4.10: Multiple Responses on Participation of Non - Government Institutions in Supporting Women Entrepreneurs.....	58
Table 4.11: Types of Business Women Entrepreneurs are Doing. ....	63
Table 4.12: Participation of Women Entrepreneurs in Making Family and Business Decision .....	68
Table 4.13: Participation of Women Entrepreneurs in Making Family and Business Decisions.....	71
Table 4.14: Responses from Focus Group Discussions on Challenges Facing Women Entrepreneurs Towards the Prosperity of Their Businesses .....	75
Table 4.15: Assessing Challenges Facing Women Entrepreneurs towards the Prosperity of Their Businesses.....	77

**LIST OF FIGURES**

Figure 2.1: Diagram of entrepreneurship theory of Shane (2003) ..... 12

Figure 3.1: Location of Ubungo and Kinondoni Districts in Dar es Salaam  
Region .....26

Figure 3.2: Location of Magomeni Ward in Kinondoni District .....27

Figure 3.3: Location of Hananasif Ward in Kinondoni District .....27

Figure 4.1: Age and Gender of Respondents .....40

Figure 4.2: The Marital Status of Respondents.....47

**LIST OF ABBREVIATION**

AfDB	African Development Bank
AIDS	Acquired Immunodeficiency Syndrome
BDS	Business Development Services
BEST	Business Environment Strengthening in Tanzania
BOT	Bank of Tanzania
CBW	Covenant Bank for Women
CDOs	Community Development Organisations
COVID 19	Coronavirus Disease
DANIDA	Danish International Development Agency
FGD	Focus Group Discussion
HIV	Human Immunodeficiency Syndrome
ICT	Information and Communication Technologies
IJMSR	The International Journal of Managerial Studies and Research
ILO	The International Labour Organization
MDGs	Millennium Development Goals
MFI	Micro Finance Institutions
MIT	Ministry of Industry and Trade
MSME	Micro Small and Medium Enterprises
O level	Ordinary Level
OCODE	Organization for Community Development
PhD	Doctoral Degree
RITA	Registration, Insolvency and Trusteeship Agency
SACCOS	Saving and Credit Cooperative Organizations

SDGs	Sustainable Development Goals
SIDO	Small Industries Development Organization
SMEs	Small and Medium Enterprises
SWO	Social welfare Officers
TAWLA	Tanzania Women Lawyers Association
TBS	Tanzania Bureau of Standards
TDHS	Tanzania Demographic and Health Survey
TFDA	Tanzania Food and Drug Authority
TRA	Tanzania Revenue Authority
TWB	Tanzania Women's Bank
UN	United Nations
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organization
USAID	United State Agency for International Development
VICOBA	Village Community Banks
WBF	Women's Bar Foundation
WED	Women's Entrepreneurship Development Programme
WEDGE	Women's Entrepreneurship Development and Gender Equality

## **INTRODUCTION**

### **INTRODUCTION AND BACKGROUND TO THE STUDY**

#### **1.1 Introduction of the Study**

This chapter covers the background of the study, statement of the problem, objectives, significance, and definition of key terms.

#### **1.2 Background to the Study**

The concept of entrepreneurship is built on ability for venture creation through creativity and innovation with ability to capture the market opportunities based on the newness or uniqueness of ideas and capacity to sell such ideas (Shane, 2003, Balhara & Singh 2015). Being the key stakeholders in the race of economic development women entrepreneurs worldwide are considered to own the growing productivity traits resulting on the unlocking potentials of the most economies including African (Liliane, & Peter 2015).

While the challenges of entrepreneurship in Africa are commonly experienced by all groups and category of persons involved in such related activities, Nxopo and Iwu (2015) argued that women entrepreneurs are most susceptible and vulnerable during times of change. They persistently opine that the obstacles with regards to culture, norms, inequality and poor access to education are some of the factors which negatively influence the outcomes of women entrepreneurial actions. Such that the Western world women entrepreneurs were more confident and engage in ventures such as hotel management, health, ICT and tourism services where the scenario in Africa was different due to the existing societal frameworks often emphasized on supportive family roles making most women engaged in subsistence forms of



entrepreneurship such as chicken farming, crafts, sewing and soap-making (Deborah et al., 2015 : Chioma, et al., 2020).

The information narrates that the strong promotion of women entrepreneurs can be achieved through, among others, enabling them to access affordable training, business development services (BDS) and finance and to formalize their businesses. The existing assessment presents an overall picture of the situation of women entrepreneurs in Tanzania. Pilot findings and recommendations of this assessment were shared with project stakeholders, Government officials, and representatives of employers' organizations, trade unions and women entrepreneur associations. A preliminary draft was also shared at an international level with the WED Working Group of the Donor Committee on Enterprise Development.

According to Beaufort, V. D. (2012); an increasing number of women were interested in creating their own business but yet even in the 21st century, there are still obstacles that face them. The motivations that spur European women to become entrepreneurs are increasingly stronger. A study on female entrepreneurship in Europe was carried out in 2007 clarify which specific barriers to success were remaining. Adopting a clear gender approach, the survey has shown that obstacles are both of external and internal dimensions.

The gender gap in entrepreneurship is defined by Wetter, M. (2015) in terms of an arithmetical pattern showing differences in the predominance of entrepreneurial activities between men and women. The reasons for the gender gap can be traced back to the universal gender differences in society, where starting a business are culturally

defined as a masculine activity. The entrepreneurial gap linking men and women is defined as the difference between male and female-run firms separated by the total number of firms. Year after year, the difference in Europe remains, even in countries most advanced in gender issues such as Sweden and Norway few to be mentioned where the prevalence of entrepreneurial start up activities are 5.78% among men and 2.47% among women.

Why this difference? More investigations are needed so far, Salced,D. (2011), most of the African countries are poor, under developed and suffer with scarcity of resources, civil war and gender bias. Apart from that nowadays, women are main characters as far as backbone of communities and the continent 'utmost potential to unlocking economic growth as they offer the majority of labor with the least total of resources. Women entrepreneurship is also considered as a main tool to bring female empowerment via the main access towards business loans which is considered to be most affordable path to run a business. As the trend of women entrepreneurs showing the rise yet the full participation in business is still less creating a chances for men dominance in regular decision making (Noor & Isa 2020).

Globally, women are treated as less than equal to men in almost all the countries. Given the opportunity, women invest the majority of their income into their families and communities, but unfortunately most women experience unnecessary barriers that limit their ability to fully participate in the economy. African women entrepreneurs are facing many problems and those problems can be categorized in two segments namely, one Customs, Social and Personal Problems; secondly; Technical and Financial problems (Ogundana, *et al.*, 2021).

In Tanzania, it is an almost countrywide phenomenon that there are fewer women involved in entrepreneurial activities than men (Koellinger, *et al.*, 2013). Despite this phenomenon's persistence; it remains a puzzle as to why this gap exists. Research focusing on various personality characteristics reveals that women score different from men in characteristics such as fear of failure (Wagner, 2007), risk attitudes (Caliendo, *et al.*, 2009), self-confidence (Koellinger, *et al.*, 2013), or the willingness to compete (Bonte and Pegeler, 2013). The differing scores do partly account for the gender gap, but provide only modest explanation. It was also known from previous research that other personal variables beyond personality characteristics influence entrepreneurial decision-making, among them important variables such as age, the labour market status, or the level of human capital (Georgellis and Wall 2005).

The government of Tanzania has expressed commitment to support women's entrepreneurship policy pronouncements as well as specific support programmes. However, women entrepreneurs continue to face challenging environment that contributes to stifling the growth of their enterprises Nchimbi, (2003) Stevenson, & Onge, 2005; IMED, 2010; Jagero & Kushoka, 2011).

The government of Tanzania also recognizes and promotes women's economic rights in various avenues, starting with the constitution, which was amended in 2004. In terms of property rights, the government through its Acts allows for the ownership and mortgaging of land and other property. This gives women the right to mortgage land for getting bank loans. Land ownership also safeguards the matrimonial property for women and children, (According to an act to amend the Land Act, 1999 Enacted by parliament of the United Republic of Tanzania).

Tanzania women entrepreneurs have been identified as a specific target group in the government's Micro Small and Medium Enterprises MSME policies and there are specific measures in (MSME) policy documents to foster women's entrepreneurship/enterprise development' and it was found to be the most appropriate (SMEs policy, 2003: Campa, *et al.*, 2011: LGAs, 2021).

The government also is making various efforts to enable Micro Small and Medium Enterprises (MSMEs) to obtain finance. This is due to high level of collateral required by banks (125 per cent), which most SMEs including WOE's cannot provide. Guarantee schemes are used by the government and development partners to make up for shortfalls in collateral and to cushion lenders in the event of default by some risky segments. Tanzania had two financial institutions (out of 18 registered financial institutions) those specifically target women entrepreneurs, the Tanzania Women's Bank (TWB) and the Covenant Bank for Women (CBW). TWB was established in 2008 and CBW in 2011 though they no longer operational. Women entrepreneurs are also increasingly forming village community banks (VICOBA) which have become a source of capital for financing their businesses.

Most Micro Finance Institutions (MFI) practice group-based methods, while many entrepreneurs seek individual loans (Caliendo *et. al.*, 2012). Access to business development services (BDS) is crucial for the success of women sustaining and strengthening their capacity to start, effectively manage and grow their business. Although there are many organisations providing BDS services (including training, counselling and consultancy in the areas of business planning, legal, accounting, auditing) they typically serve number of formal MSMEs (Stevenson & St-Onge

2013).

Despite all strategies, initiatives, policies, programmes through government and organizations introduced in order to support women entrepreneurs and women-owned enterprises, the challenges to conduct business among women continue to prevail. These challenges need to be given attention in order to improve the business environment for women entrepreneurs. This study is conducted in order to ascertain what holds their businesses from growing.

### **1.3 Statement of the Problem**

Olomi and Nchimbi, (2002) showed that Tanzania women entrepreneurs are as important as their male counterparts for wealth creation and the development of society. This has led the government and other players to consistently create and implement laws, policies, programmes, projects, networks and organizations that aim at supporting women entrepreneurs. The government of Tanzania has expressed commitment to support women's entrepreneurs through a number of different policies as well as specific support programmes. However, women entrepreneurs continue to face challenging environment and has not changed their enterprises (Nchimbi, 2003).

According to Carter, Anderson and Shaw (2001) women's entrepreneurship development in Tanzania has been disadvantaged as women's businesses lag behind in raising their income. According to Mori, N. (2013) women's entrepreneurship development in Tanzania has been disadvantaged as women's businesses lag behind in raising their income. This study is conducted to identified challenges that face

women in Kinondoni and Ubungo Districts which make them fail to improve their economic situation.

## **1.4 Study Objectives**

### **1.4.1 General objective of the Study**

The main objective of the study was to determine the challenges that faced women entrepreneurs in Ubungo and Kinondoni districts in improving their economic situation.

### **1.4.2 Specific Objectives**

- i. Identify specific challenges women entrepreneurs in Kinondoni and Ubungo districts face.
- ii. Determine both government and non-governmental services and support the women entrepreneurs got.
- iii. Identify the types of business women have and observe the progress of their business
- iv. Investigate the participation of women entrepreneurs in making decision.
- v. Assess the challenges facing women towards the prosperity of their businesses.

## **1.5 Research Questions**

In light of the research objectives above, the study guided by the following research questions;

- i) What challenges do women entrepreneurs from Kinondoni and Ubungo district, face?
- ii) How do both the government and non-governmental institutions support

women entrepreneurs?

- iii) What type of business women entrepreneurs do?
- iv) How do women entrepreneurs participate in making decisions?
- v) How do women entrepreneurs fail to improve their economic situation?

### **1.6 Significance of the Study**

The result of this study is useful in contribution of existing body of knowledge in the area of challenges facing women entrepreneurs upon raising their economic situation. The study may also be a base for future studies in this area. Additionally, the study is useful in shading light to policy makers towards income generation; employment creations as well as poverty alleviation. Such that the outputs are relevant in promoting women entrepreneurs and eventually development of the nation. Lastly, the outcome of this study becomes useful in bridging the gap in knowledge on barriers that hinder women entrepreneurs to overcome their economic aspirations.

### **1.7 Scope of the Study**

The study assessed the challenges faced women entrepreneurs. Study was delimited to women entrepreneurs found in four wards; two in Ubungo and two in Kinondoni Districts.

### **1.8 Definition of Terms**

#### **1.8.1 Loan**

Loan is any amount of money advanced to a borrower, to be paid at a later date, usually with interest (Aldab, 2012). All activities regarding a loan begin after the

loan agreement is signed (Laeven and Maksimovic, 2006). The loan agreements are followed by the loan disbursement (Aldab, *et al.*, 2012).

### **1.8.2 Financial Institutions**

Financial institution is a company engaged in the business of dealing with financial monetary transactions such as loans, deposits, and investments. Financial institutions include banks, production credit, trust companies, savings and loan associations, mutual savings banks, mortgage lenders and brokers, money lending businesses, and any person in the business of buying loans, notes, or other evidences of debt. These are institutions that provide financial services to its clients or members (Beck, 2007).

### **1.8.3 Entrepreneur**

An entrepreneur is one who is innovative or explicative, organizes productive resources, produces a product or service, takes the product or service to the market and hopes to receive a profit or other form of fulfilment (Stevenson, and St-Onge, 2005).

### **1.8.4 Women Entrepreneurs**

Women Entrepreneurs are entrepreneurs who accept challenging role to meet their personal needs and become economically independent (Stevenson & St-Onge 2005).

### **1.8.5 Collateral**

Real or personal property that a borrower pledges for the term of a loan (Laeven and Maksimovic, 2006) should the borrower fail to repay. The creditor may take ownership of the property by following legally mandated procedures.



**1.8.6 Credit**

A contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some date in the future, generally with interest (Aldab, 2012).

**1.8.7 Economy**

The state of a country in terms of the production and consumption of goods and services and the supply of money, careful management of resources (University Press, 2008).

## **CHAPTER TWO**

### **CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents both the theoretical framework and empirical literature reviews. The theory that guided the study is that of Shane, S. (2003) on entrepreneurship while the literature review was derived from various researches related to this study as presented below.

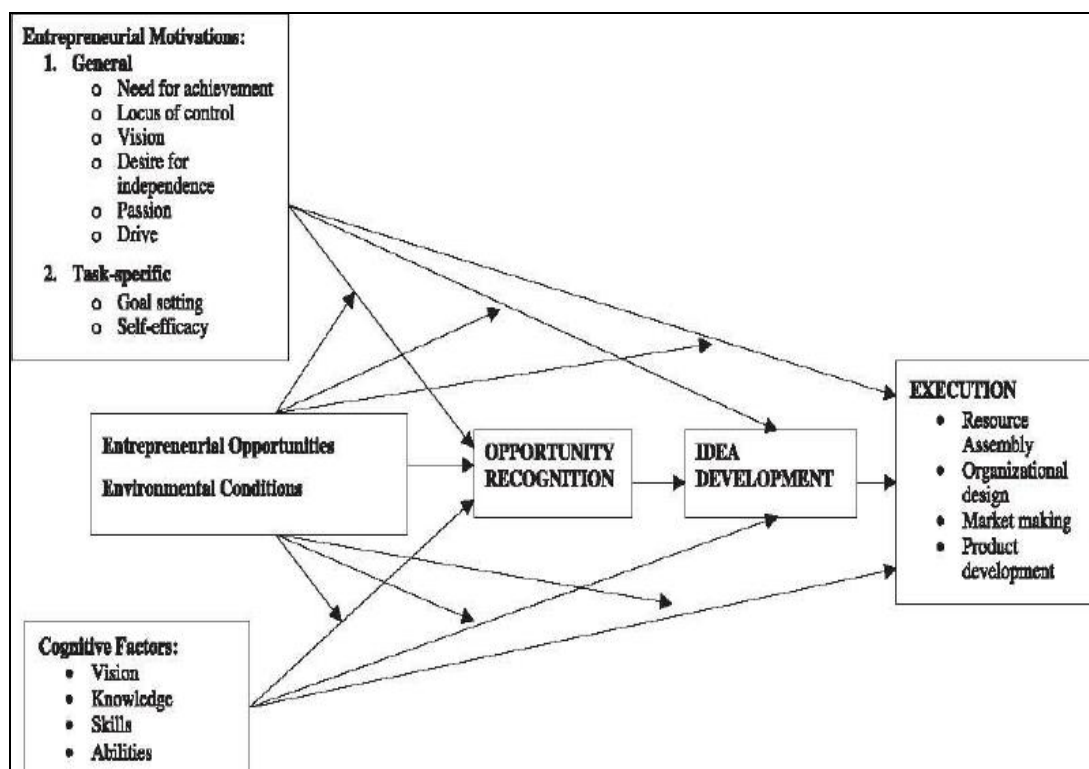
#### **2.2 Theoretical Literature**

Scott (2003) defined entrepreneurship as an activity that involves the discovery, evaluation and exploitation to introduce new goods and services. For the purpose of this study the Entrepreneurship Theory of Shane (2003) was used. The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Other elements of the theory include self-employment, business operation and performance. The theory highlighted four operational measures of performance which are survival, growth, profitability or 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.

Shane (2003) opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently, their welfare (North, 1990; Shane, 2003). Individual attributes affect discovery of entrepreneurial opportunity. It is made up of psychological and

demographic factors such as motives, attitude to risk, education and training, career experience, age and social status.

Changes in business environment such as economic, financial, political, legal, and socio-cultural factors also affect discovery of opportunity. For example, income level of the entrepreneur, capital availability, political stability, laws concerning private enterprise and property rights, and desire for enhanced social status by the entrepreneur could affect discovery of entrepreneurial opportunity. The type of industry also affects opportunity discovery. Industrial sectors such as distribution, manufacturing, agriculture, catering, and business services are more attractive to entrepreneurs (Brana, 2008; Carter and Shaw (2006)



**Figure 2.1: Diagram of Entrepreneurship theory of Shane (2003)**

## **2.3 Literature Review**

### **2.3.1 Overview of Women Entrepreneurs in Tanzania**

Tuyishime, (2013) studied the challenges faced by women entrepreneurs in business expansion specifically in handicraft cooperatives in Nyarugenge District Rwanda. The objectives were to analyse the government policies for support of women entrepreneurs in business expansion, to examine the contribution of business expansion on the income of women entrepreneurs, to identify the challenges faced by women entrepreneurs in business expansion and to analyze the strategies proposed by women entrepreneurs to overcome challenges. Women face many challenges in business expansion but the study analysed financial, technological, government policies and regulations as well as personal challenges.

Both quantitative and qualitative data were analysed using descriptive and analytical approaches. Study used survey method for research. The data consisted of a survey carried out among women entrepreneurs in handicraft cooperatives in Nyarugenge District. The study also provided useful insights into the issue of promoting entrepreneurship for women in handicraft cooperatives. The findings from the study was most useful for government of Rwanda, women policy and PSF for entrepreneurship option, and the future researchers it helps as a document source on women entrepreneurship.

The main reason for this was to ensure that all respondent fairly represented the target population. Based on the findings from the fieldwork to achieve the purpose, the study analysed the government policies for support of women entrepreneurs in business expansion, the contribution of the business expansion on the income of

women entrepreneurs, the challenges faced by women entrepreneurs in business expansion and the strategies proposed by women entrepreneurs to overcome their challenges.

Despite the challenges faced by women entrepreneurs to expand their business there was improvement in life style. Other improvement was seen in health insurance, children education, increased in nutritional status and they could get money to plan for a project for the future. In light of the challenges, the study came up with the recommendations which were directed to the government of Rwanda, to the bank and other financial institutions, and to the women entrepreneurs.

Langa, (2013) studied the challenges facing women entrepreneurs in accessing loans from microfinance institutions in Dar es Salaam region, Tanzania. The objectives of the study were to determine barriers facing women entrepreneurs in accessing loans from microfinance institutions, to identify different types of risks considered by lenders in financing women owned investments, to find out challenges facing women entrepreneurs in repaying loans and to examine the strategies for improving loans provision to women entrepreneurs.

The study used a sample of 120 respondents. In collecting data, the study used both secondary and primary data. The study revealed that majority of the respondents (51.7%) identified high interest rate as a strong barrier in accessing loans from microfinance institutions. The study further found out that micro financial institutions considered failure to repay loans as the major risk in lending. Moreover, it was found that high interest rate was the major challenge facing women

entrepreneurs in repaying loans. Finally, the study found that if interest rates were lowered, it could improve loans accessibility to small businesses owned by women.

The Study concluded that the barrier facing women entrepreneurs in accessing loans from microfinance institutions was high interest rate. Most of the microfinance institutions in Tanzania charge between 24% to 48% interest rates per year. It was further concluded that failure to repay loans was considered as one of the type of risks by lenders in financing women owned investments in Tanzania. Moreover, the study concluded that high interest rate and uses of loans for family purposes were among the challenges facing women entrepreneurs in repaying loans. The study recommended that the efforts of Tanzanian MFIs should be streamlined to meet the standards set by Bank of Tanzania (BOT). Microfinance Institutions (MFI)s should further review their policies on the maximum amount of loans to be granted to women to reflect the market demands.

Makombe, (2006) conducted a study on women entrepreneurs and found that they were increasingly becoming one of the development determinants particularly in Sub-Sahara Africa. However, the study found that the contribution which entrepreneurship had on women's well-being was not adequately explored. The general objective of this study was to determine the contribution of entrepreneurship on women's personal well-being. The study adopted a cross-sectional research design. Both quantitative and qualitative data were collected through individual survey and focus group discussions respectively. A random sample of 180 respondents including 90 women entrepreneurs and 90 women non-entrepreneurs was involved. Quantitative data were analysed using Excel sheet while qualitative

data were analysed using content analysis.

A multiple linear regression was used to model contribution of entrepreneurship on well-being. The results showed that majority of women entrepreneurs were not employed in the formal sector. Being not employed in the formal sector explains their involvement in entrepreneurship. Majority were involved in shops and petty businesses. Secondly, majority of women entrepreneurs had acquired at least a primary education. In addition, entrepreneurs were constrained by many challenges including limited access to credit.

Overall personal well-being was high among women entrepreneurs relative to non-women entrepreneurs and the difference was significant at 0.1%. The personal well-being was high among women who had formal education, single, employed in the formal sector, middle to old age, high wealth status and whose households were headed by women. The multiple linear regression analysis showed that entrepreneurship had significant contribution on personal well-being at 0.1% level of significance. Based on the results, the study concluded that entrepreneurship was a key to improving personal well-being among women. Therefore, governmental and non-governmental efforts and policies to improve women's well-being should focus at promoting entrepreneurship in the study area and the country at large.

#### **2.4 Empirical Reviews**

Coleman, (2000) revealed that enterprises owned by women experience the same challenges as those owned by men; however certain characteristics are typical for many women-owned firms. These characteristics include: small size, limited

prospects for profitability and failure to provide collateral for obtaining loans (Coleman, 2002). Women's entry in business in Tanzania is a recent phenomenon, mainly a result of the economic crisis's and restructuring programs which has led to drastic decline in real wages as well as formal employment opportunities Rutashobya (1995).

As a result of the recent nature of women's involvement in business, much of the research that has been carried out was aimed at making general description of women in the sector along with a cross-section of the barriers that they face. Indeed, one of the limitations of the existing entrepreneurship literature generally in Africa and Tanzania in particular, is its treatment of women entrepreneurs as a homogeneous group (Nchimbi, 1999). In reality, women entrepreneurs differ in many ways in terms of age, religion, ethnicity, wealth, education, literacy, marital status, social status, experience and socio-economic position.

Shane, (2012) stated that women also differ in terms of their motivation to start and develop businesses, the way they are responsible for a considerable variation in the nature, scope and magnitude of their entrepreneurial activities. Entrepreneurial behavior 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 Rutashobya, (1995). This may have significantly affected their self-confidence, achievement-motivation and even their willingness to take risk; qualities that are closely linked to success in business. There is some empirical evidence in



support of the notion that women have less of these qualities.

Nchimbi (2002) found women entrepreneurs to be more internally oriented suggesting lack of confidence. In addition, women were found to have lower need for achievement compared to men. There is a wide range of reasons as to why people choose to engage in business. According to Olomi, (2001), the pressure for women to start business activities to meet basic needs or supplement income was a prominent motive especially following the economic crises of the 1970s and early 1980s and the subsequent structural adjustment programmes. These programmes led to erosion of purchasing power of salaried workers and limited job openings. The impact has been felt most by women, who have a greater burden of enabling the family to cope.

Olomi and Sinyamule (2009) noted that in some cases, women have become the main breadwinners. Another explanation for the increased prominence of this motive is that the number of single mothers has been increasing, and many of these do not have any means of earning their livelihood other than self-employment. Women have reported that they get respected and trusted by husbands and others because they are self-employed.

Some women have noted that when they are generating income from business activity their husband cannot harass them because they can take care of the family without the husbands' financial support (International Journal of Human Resource Studies, 2011; Lwihula, (1999)). This however does not apply to all women. It has been found that in some cases, economic independence and success of women are

seen as a threat to the control of women by men (Lutege & Wagner, 2002). It therefore appears that women's concentration in particular activities is not accidental. Women appear to be quite pragmatic in deciding on the type of activities to engage in. They start businesses alone or in association with other women, friends or family members. According to Cheston and Kuhn (2008) said that, women's perception of business differ from that of men while men treat their businesses as economic entities women's businesses become integrated with other demanding areas of life.

As result women entrepreneurs have been found to perceive their business success using criteria other than the traditional economic ones. Whereas male entrepreneurs use economic criteria to assess their business success, women put more emphasis on family and employee's related measures (Cheston & Kuhn, 2008). Women are increasingly becoming involved in entrepreneurship since 1990s (Rashid, 2002). Although they perform 66% of the world's work, they produce 50% of the food, but earn 10% of the income and own 1% of the property (World Bank, 2002). Women represent 51% of the total population in the world, but contribute only 40.8% of the total workforce in the formal sector (World Bank, 2002). The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skills, knowledge and adaptability in business are the main reasons for women to emerge into entrepreneurial initiatives.

According to Rashid, (2002), entrepreneurial initiative refers to the enterprises that people carry out in order to improve their standard of living. This can be through improving ones well-being and improving ones daily income. A study conducted by

Abor and Biekpe, (2006) in Ghana reported that women own businesses in form of small firms that may technically be called sole proprietorship. Women are also likely to start-up and operate manufacturing or technological businesses (Mazzarol, *et al.*, 1999). According to Rutashobya, (1995), in Tanzania for instance, women are concentrated in specific types of business which are labour intensive as opposed to capital intensive. Majority of women entrepreneurs are concentrated in retail, food processing, textile and clothing as well as service businesses. Similarly, three studies conducted by the International Labor Organization in Tanzania (ILO, 2003), Ethiopia (ILO, 2003a) and Zambia (ILO, 2003b) 18 showed that women were mostly involved in service and retail businesses.

Thus, understanding specific entrepreneurial initiatives performed by women is critical to inform policy that can create an enabling environment for women entrepreneurs. Some literature show that demographic factors like age of business and of the entrepreneur, education level, marital status, main occupation and household head influence involvement of women into a particular business (Rasheed, 2002).

Zahra, (2013) conducted a study in Pakistan to assess influence of demographic characteristics on the involvement of women into business. The results show that age of the business operator, education level, marital status, occupation and household head influenced not only the involvement of women into entrepreneurial initiatives but also the income resulting from the initiatives. Empirical evidence suggests that a business owned by a married woman, in Pakistan, performed better than that whose owners are single (Zahra, N. 2013; Aderemi, *et al.*, 2008).

This is because married couples extend to each other social, financial and psychological support and in that way support each other in handling business and family responsibilities as opposed to unmarried women, widows and the separated. However, it is difficult to generalize these results throughout different contexts and therefore geographically contextual studies are critical. According to the United Republic of Tanzania (URT) country report on the review and progress made in Implementation of the Beijing Declaration and Platform for action – Beijing +25 in (2019) suggests that age of a business operator and age of the business had an implication towards the progress of a business.

The age group of 25-40 was seen as a superior age to conduct a business and make big progress compared to the young age below 20 and the old age of 50's and above. The same study suggested that a business that has existed for about ten years and above is expected to have progressed as compared to a business that has just started. In addition, education was found to be strongly associated with entrepreneurial success (Kumar & Kalyani, 2011).

According to Kumar and Kalyani, (2011), high educational level provides individuals with the knowledge and tools necessary to create a business, while helping potential entrepreneurs identify market opportunities. According to a study conducted in Tanzania by Olomi, (2009), education is a key factor to enlighten an entrepreneur towards the available opportunities. Literature further shows that women entrepreneurs are not free of problems. For example, Samiti (2006) and Tan, (2000) classified major problems and challenges that affect women entrepreneurs into two broad categories; economic and social.

Economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/storage space; poor infrastructure; inadequate power supply and lack of business training. The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

Based on the foregoing introduction, it is clear that information that characterizes women entrepreneurs and their corresponding initiatives is inadequate in the literature. The main objective of the study was to determine the challenges that faced women entrepreneurs in Ubungo and Kinondoni Districts in improving their economic situation.

## **2.5 Research Gap**

Kinyanjui, (2006) in his study entitled “The challenges facing small scale women entrepreneurs; A case of Kenya, recorded that some entrepreneurs felt that it is difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans. Stevenson and St-Onge, (2005) further elaborated that formal financial support is seen to be too expensive for many women entrepreneurs and hence they treat this as a last resort.

Also, the study of Women Entrepreneurs in Kenya, addressed that women in Kenya faced with lack of capital from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Based on the foregoing introduction, it is clear that information that

characterizes women entrepreneurs and their corresponding initiatives is inadequate in the literature.

While the studies were conducted in other economies with different social economic settings of diverse approaches the aim of this study was to bridge the contextual and methodological gap using mixed methodological approaches in Ubungo and Kinondoni Districts in Dar es Salaam. Such that to the best of my understanding few studies on women entrepreneur's challenges in Kinondoni and Ubungo Districts has been conducted of which the one at has searched more on the current barriers.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the approach and the research type applied. It also presents the research design, study area, population, sampling techniques, and sample size, the methods for data collection, data type and source and techniques for data analysis.

#### **3.2 Research approaches**

This study applied mixed one the qualitative and quantitative approaches. Kombo, (2006) states that research approach is a tool used by the researcher in collecting data and information during the research process. Krathwolh, (1993) posits that qualitative research explains phenomena in description or words instead of statistics/numerical or measures. Deductive and inductive reasoning were used to determine the relevance of entrepreneurship perspective on the views of challenges faced by women entrepreneurs through five questions (Saunders, et al., 2012). In determining those factors that hinder their economic gains that range from domestics to policy level are documented. The presentation of data numerically and descriptively on the hindrances they face were also carefully collected and presented.

The qualitative technique replied to the questions why, how rationalization to several concepts, thoughts and evaluation while the quantitative techniques gave the value of the notion and opinion. Quantitative approaches deal with an occurrence by figures on the challenges in combination with arithmetical /statistics formula to process data and sum up the outcome (Kothari, 2004). Questionnaires was used as a quantitative technique among the women entrepreneurs, at Mbezi and Goba Wards in Ubungo

Municipality as well as Hananasif and Magomeni in Kinondoni this method of collecting data through a set of questions written in a clear series (Kothari, 2004). Researcher prepared questions that used to collect information from the respondents at the study area.

### **3.3 Research Design**

The survey was employed to select women to provide a wealth of information on knowledge regarding challenges and how they have impacted their economic situation (Saunders, *et al.*, 2012). This approach was selected because it enabled the researcher to choose sample unit as to come up with intended findings. It was a blue print that provided enough time to deal with the study of challenges within the area. It also afforded a greater degree of accuracy and precision in the study at hand on challenges.

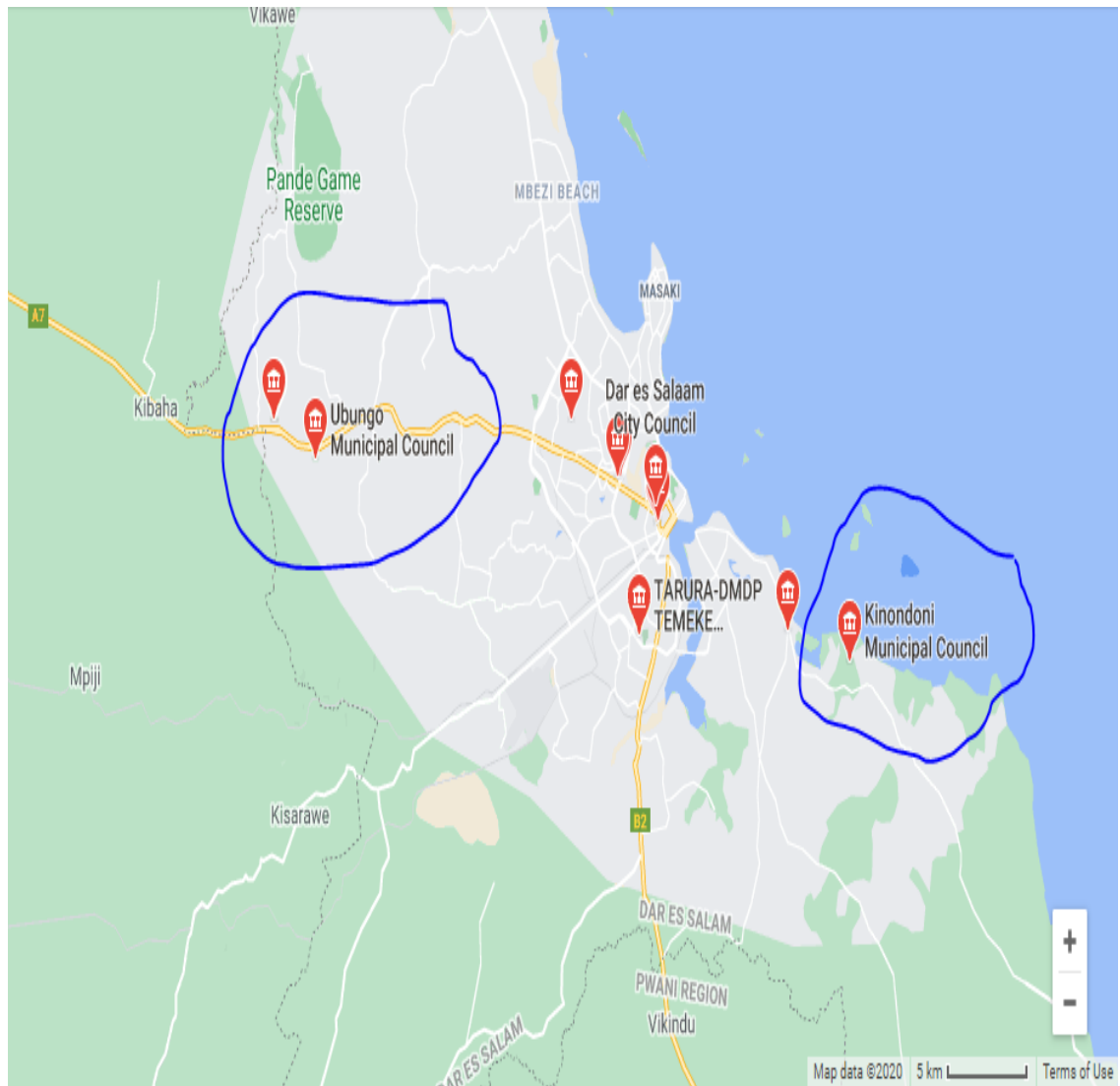
#### **3.3.1 Area of the study**

The study was conducted at Kinondoni and Ubungo Municipalities which are among the five Municipal Councils of Dar es Salaam. Ubungo has fourteen Wards. Ubungo is a District located North West of Dar es Salaam. Economically Ubungo hosts the country's largest indoor shopping mall namely Mlimani City shopping. Education wise, Ubungo hosts the University of Dar es Salaam.

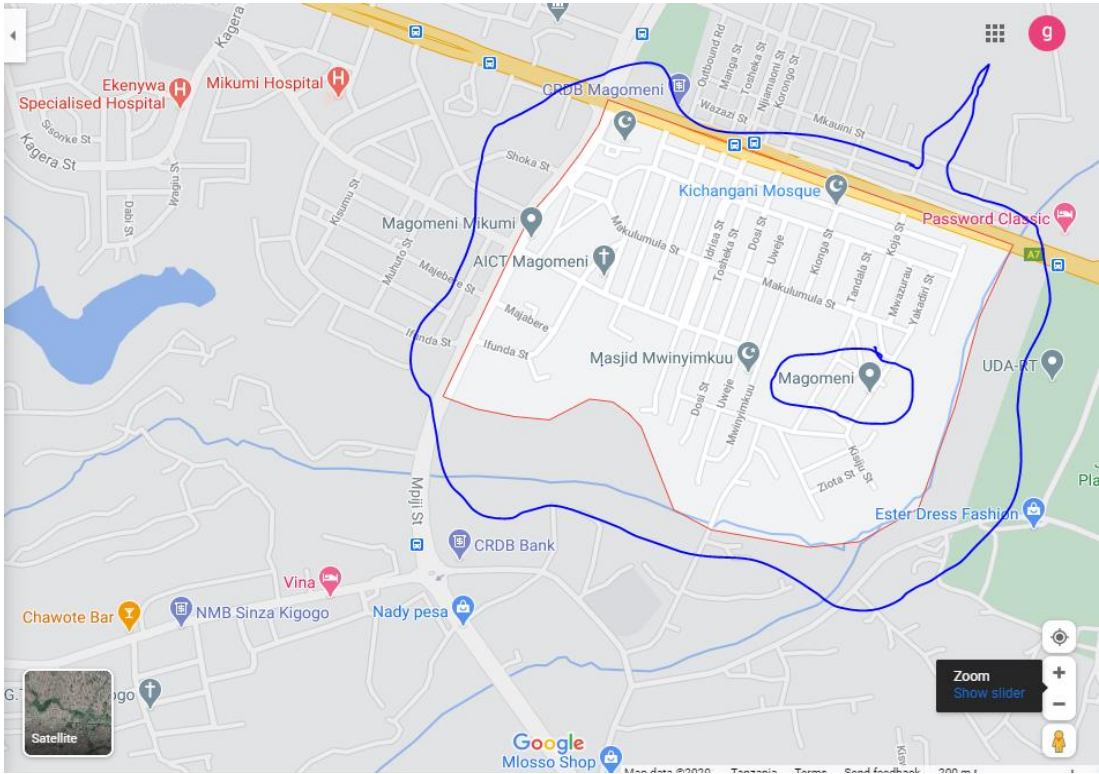
According to the 2022 population census, Dar es salaam population was 5,383,728 where males were 2,600,018 and females were 2,783,710 while Ubungo had 1,086,912 where male are 519,925 and female 566,987 Kinondoni, one of the Districts found in Dar es salaam Region is in North West of Dar es Salaam's central business



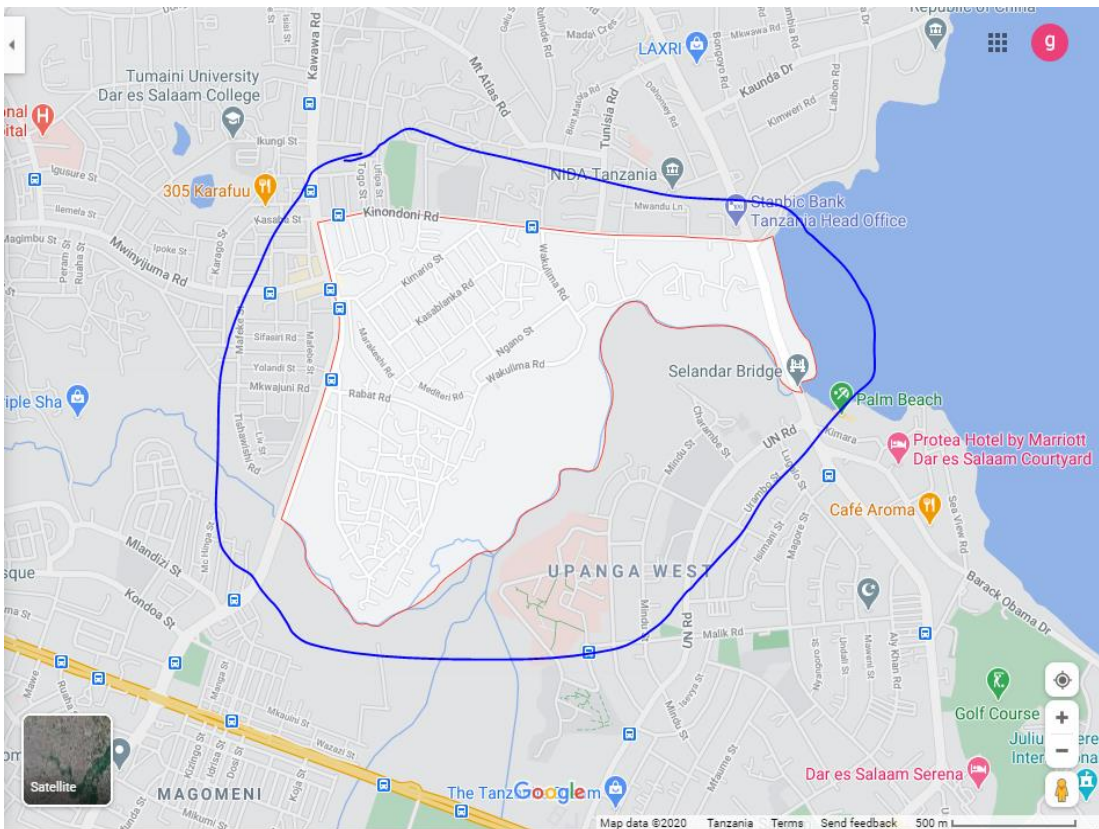
district. To the east, the district borders the Indian Ocean. The area of Kinondoni is 537 km<sup>2</sup> (207 sq m. The census of 2022 showed that the population of Kinondoni was 982,328: females 507,503 and 474,825 males. There are 299,184 households in Kinondoni with an average of 3.5 people per household.



**Figure 3.1: Location of Ubungo and Kinondoni Districts in Dar es Salaam Region**



**Figure 3.2: Location of Magomeni Ward in Kinondoni District**



**Figure 3.3: Location of Hananasif Ward in Kinondoni District**

### **3.3.2 Target Population**

Study population involved various participants at Mbezi and Goba Wards in Ubungo as well as Hananasif and Magomeni in Kinondoni from women entrepreneurs' groups, Community Development officers (CDOs), Social welfare Officers, government officials who supervise development projects who are working at Ubungo Municipality and Kinondoni Municipality. The population was 100 individuals including women with active entrepreneurial activities from Kinondoni and Ubungo municipal in Dares Salaam (Rennemo and Widding, 2017). Researcher believes that such populations had a clear understanding of the problem and provided a wide data based on the issue that is assessing and the sample size was taken.

#### **3.3.2.1 Sampling Technique**

Sampling procedures is a logical means to select the unity of interest including women entrepreneurs from the universe of 100 members in two Municipals. A group of few entrepreneurs with sufficient qualifications for true representation of 136 were technically chosen. To arrive to the size of women and other members the random and purposive techniques were as an ideal for in-depth qualitative and clear information on challenge (William, 2014).

#### **3.3.2.2 Sampling Size**

According to Adam and Kamuzora, (2008), Sample size is the specific number of things chosen from people that constitute sample. The sample comprised different groups of people who were expected to be credible source of information; women entrepreneurs' groups, Community Development Officers, Ward and Mtaa

Government officers and Social welfare officers. The sample studied was 100.

The utilization of basic formula to compute sample size of the study at hand followed the following principle  $n = N / (1 + Ne^2)$  will be applied to obtain sample of this study. Here:  $n$  = number of samples,  $N$  = full population,  $e$  = error tolerance or point of confidence (Glenn, 2013).

In that case:

$$N = 136, e = 5\%, n = ?$$

$$\text{From the formula: } n = 136 / (1 + 135 * 0.05^2)$$

$$n = 136 / (1 + 135) (0.0025)$$

$$n = 136 / 1 + (135 * 0.0025)$$

$$n = 135 / 1 + 0.3375$$

$$n = 135 / 1.3375$$

Therefore:  $n = 100.93$

So, the sample size was 100 people

### **3.3.2.3 Simple Random Sampling Techniques**

Simple random sampling is kind of sampling that is identified as probability sampling where each and every one has possibility in samples, in case of limited space, has the equivalent probability of being chosen (Kothari, 2008). In this study the researcher used, Small women entrepreneurs groups of Mbezi and Goba Wards in Ubungo District and Hananasif and Magomeni in Kinondoni District. This contributed to the successes of the study for two reasons. One, the technique ensures the possibility of some individual component in the population to acquire an equal

chance of inclusion and remains as agent, therefore reducing sampling problem. Two, simple random sampling is applied once the population is homogeneous or has comparable uniqueness.

### 3.3.2.4 Purposive Sampling Techniques

This is a technique of choosing essential sample that is considered where researcher points elements with determination for the reason that they own significant data. In purposive sampling the basic sample representative is chosen from the population. The sampled respondents were obtained from both Kinondoni and Ubungo Municipalities whereby small women entrepreneur's groups leaders and members from both Ubungo and Kinondoni, Community Development officers, social welfare, Ward executive officer, and street leaders of Mbezi and Goba wards were selected. The selection of this technique depended on the fact that it enhanced the findings of the study. In addition, Kothari, (2004) shows that purposive sampling is a purposeful choice of exacting units of the universe for constituting a sample that represents the universe also it allows gathering comprehensive information on specific matters.

**Table 3.1: Number of Respondents Per Wards**

S/n	District	Ward	Number of respondents
1	Ubungo	Goba	25
		Mbezi	25
2	Kinondoni	Magomeni	25
		Hanasif	25
	Total		100

**Source:** Field data, (2021)

## 3.4 Research Methods and Tools

Primary data were collected through different quantitative and qualitative techniques such as structured interviews, observation, focusing group discussion. The tools used

for data collection were questionnaires, checklists. Secondary data were gathered through document review technique with the use of checklist as its tool as well.

### **3.5 Data Type and Source**

The types of data collected were both qualitative and quantitative data type. These data types were collected from both primary and secondary data sources, in which the primary data were collected from women engaged in entrepreneurial activities in the study area and Municipal staff from both Ubungo and Kinondoni municipalities. Secondary data were collected from the review of the past literature, reports records, journals, and statistics.

#### **3.5.1 Interview**

Interview is the face to face interaction, an action of exchanging ideas, views and thoughts between two or more respondents on matters of common benefits for understanding and skills creation of social position (Saunders, et al., 2012: Rennemo and Widding, 2017. Interview allows people giving view of their indulgent wherein they live and expressive or look upon the situation since their being owner of perspective or standpoint.

A set of questions was prepared specifically based on the research objectives. Interviews were held with small women entrepreneurs, group leaders from both Ubungo and Kinondoni Municipalities so as to obtain information related to challenges facing women entrepreneurs in raising their economic situation. Ward Executive, Mtaa leaders, Agriculture officer, Community Development Officers, Social Welfare officers were interviewed in their offices and women in their business

offices.

### **3.5.2 Focus Group Discussion**

Focus group discussion (FGD) is a type of in-depth interview accomplished in a group, whose meetings present characteristics defined with respect to the proposal, size, composition, and interview procedures (Strydom, *et al.*, 2005). A Focus Group Discussion is a good way to gather together people from similar backgrounds or experiences to discuss a specific topic of interest. The group of participants is guided by a moderator (or group facilitator) who introduces topics for discussion and helps the group to participate in a lively and natural discussion amongst them.

The strength of FGD adoption relies on the fact that they were local leaders with relevant knowledge on women entrepreneurs as they were sitting for economic decisions in the locality. The research accommodated their valuable insight on challenges women faces. The researcher had eight FGDs that mean 4 groups in Kinondoni and Ubungu respectively. FGDs composed of the researcher and small women entrepreneurs concern and each discussion take 60 minutes to complete. The data was collected through a set of questions basically relying on the research objectives. Discussions were conducted and a summary of discussion was written at the end of discussion between researcher and respondents in all two secessions.

FGDs are useful in many ways. They are useful to obtain detailed information about personal and group feelings, perceptions and opinions and can provide a broader range of information. They also offer the opportunity to seek clarification. The condensed nature of a FGD makes it possible for the researcher to solicit a quantity

of opinions and feedback on multiple aspects of the study without the time intensive process of individually soliciting interviews.

### **3.5.3 Observation**

Observations aim to focus on human behaviors and the use of the phenomenon and human interactions related to the challenges (Baker, 2006). It was made on verbal and nonverbal expressions on challenges. In documenting observations, the researcher differentiated own observations from the observations provided by other respondents on the challenges they were facing. In this study the observation was used to select small women entrepreneurs' groups in Ubungo and Kinondoni to see their activities that were performed in their business areas while taking notes and recording the outcome depending on the research objectives.

### **3.5.4 Questionnaires**

As said by Kombo, (2006), questionnaire is among the research tools used to obtain information of many people, since they are presented on a paper for matters where there is no opportunity for interview. In this study, a set of standardized questions as tools was prepared as questionnaires and administered to the small women entrepreneurs' groups, ward leaders and some social welfare officers at Mbezi and Goba Wards in Ubungo Municipality as well as at Magomeni and Hananasif in Kinondoni Municipality. They were used to obtain information from them on challenges facing women entrepreneurs in raising their economic situation in Tanzania. Both open ended and close ended questionnaire items helped in obtaining rich and valid information about the challenges facing women entrepreneurs in raising their economic situation in Tanzania.



### **3.6 Data Analysis**

Data analysis is a practice that includes editing, coding classification and tabulation of collected raw data (Kothari, 2008). It is the action that involves scrutinizing the essential data for references. Both qualitative and quantitative methods were analysed. Qualitative data was analysed by means of contents rational interpretation and summarization of related matter to establish relationship between them. Questionnaires were coded and data was put primarily in descriptive analysis by means of charts, frequency, percentages and tables (Saunders, *et al.*, 2012).

#### **3.6.1 Quantitative Data Analysis**

Quantitative analysis (QA) is a technique that uses mathematical and statistical modeling, measurement, and research to understand behavior. Quantitative analysts represent a given reality in terms of a numerical value. The idea behind quantitative analysis is to measure things. Quantitative analysis instead relies on the statistical analyses of numerical data obtained from surveys, experiments, or administrative records. From this, inferences can be made and correlations between variables analyzed to understand more generalized phenomena (Kothari, 2008).

Quantitatively the computation of data for generalisation was done using the excel software. The data with regard to challenges women entrepreneurs were facing are presented in percentage, histogram and pie chart format. The numerical value to the study at hand compliment views, opinion and insights gathered quantitatively. Using thematic analysis, the researcher analysed the data basing on themes and objectives that were prepared. Also, thematic analysis approach involved reading through each interview to identify themes regarding to the main research questions in regard of

challenges women were facing. The process involved shortening of the text and creating categories. The following steps were followed:

**Step one:** become familiar with data: read and re-read the data, writing down the impressions, looking for meaning and determining which piece of data is valuable.

**Step two:** generating initial codes: this was done after data was re-read and being familiar with, and have generated an initial list of codes and an idea about what is in the data and what was interesting about them.

**Step three:** search for themes, a theme is pattern that captures something significant or interesting about the data and research questions, in this case codes were examined and some of them were clearly fitted together into themes.

**Step four:** review the themes: during this stage theme were reviewed, modified and re developed to make more sense. Every theme was made to be coherent and distinct from each other.

**Step five:** defining and naming the theme this involved refining the theme that was used for analysis and interpretation. By defining and refining it means identifying the essence of what each of them is about and what parts of data was captured in relation to challenges women entrepreneurs were facing. It's vital to do not just to paraphrase the content of data exactly to be presented but identify what was interesting about them and why.

**Step six:** involved producing the report, the task of writing up the thematic analysis for the dissertation at hand (Clarke, 2006).

### **3.6.2 Qualitative Data Analysis**

Qualitative analysis, on the other hand, deals with elusive, inexact trepidations that belong to the social and experiential jurisdiction rather than the calculated on the idea behind

qualitative analysis is to understand them. Qualitative analysis relies on thick description and deep understanding of the subject being researched, obtained from exhaustive interviews, observations, however close readings of text. This sort of research typically looks at case readings and can be used to understand confined incidents (Kothari, 2008).

Qualitatively data analysis researcher did the following steps;

Step number one was to become familiar with the data. In this stage of data analysis researcher, was reading, and re-reading the data collected and familiarizing with the entire body of records obtained and jotted down the early impressions.

Step number two, generating initial codes. In this phase we started to organise our data in a meaningful and systematic way. Coding reduces lots of data into small hunks of meaning. There are different ways to code and the method will be determined by conception and research questions. We were concerned with addressing specific research questions and analyzed the data with this in mind.

Step number three was, search for themes. Theme is a pattern that captures something significant or interesting about the data and or research question. As Braun & Clarke, (2006) explain, there are no hard and fast rules about what makes a theme. A theme is characterized by its significance. Researcher identifying preliminary themes, examined the codes and some of them clearly fitted together into a theme.

Step number four, themes reviewed. During this phase researcher reviewed, modify and develop the preliminary themes that identified in Step three and crosschecking if they make sense? At this point researcher gathered all the data that is relevant to

each theme.

Step number five, researcher defined themes and the aim is to 'Identify the 'essence' of what each theme is about (Braun & Clarke, 2006). What is the theme saying? If there are sub themes, how do they interact and relate to the main theme? How do the themes relate to each other? Lastly usually the end-point of research is a research reporting, at this juncture a dissertation (Braun & Clarke, 2006).

### **3.7 Ethical Considerations**

According to Gall, *et al.*, (2007), ethical is a principal or moral guiding a researcher protecting research participants from possible harm and how to secure privacy and confidentiality during data collection. In this study three issues were highlighted and taken into consideration. First, the researcher recognised the political and educational authority by seeking permission to carry out the research in the selected municipalities.

Second, researcher respected and maintained the informed consent and right of data dissemination from the interviewees. Third, researcher kept confidentially of the interviewee's identity. The name of the people and their offices are kept anonymous and the respondents' names are represented by letters. This reduced the possibility of the participants being recognised. After collecting information, the data were erased after its use.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND RESULTS**

#### **4.1 Introduction**

This chapter presents the analysis and discussion of the study findings based on the challenges facing women entrepreneurs to achieve their economic development. Specifically, the analysis is based on general view of the socio-economic characteristics of the respondents involved in the study (sex, age, gender and marital status, level of education and occupation of the respondents) and specific issues regarding the challenge's women entrepreneurs are facing in Kinondoni and Ubungo Districts. It further deals with how both government and non-governmental institutions support the women entrepreneurs, how women entrepreneurs participate in making family and business decision, and lastly, how women entrepreneurs fail to improve their economic situation.

#### **4.2 Demographic Characteristics of Respondents**

This part provides general information of respondents. The researcher asked respondents to provide their background information on age, sex and gender, marital status and education level; this was done in order to know how these components are related to economic situation among women in the area.

##### **4.2.1 Age and Gender**

The respondents were asked to give their age group in order to know the most leading age group that tends to engage in entrepreneurship activities among women in the area. This was very important as it is always alleged that age determine the extent to which people can perform a certain work. The findings in figure 4.1

indicates that 28(28 %) and 22(22%) of respondents participated in the study by filling in questionnaire sheets were aged between , 40-49 and 30-39 years old, while 18(18%) and 16 (16.%) And those above 60 respectively were aged between 50-59 and 20-29 years old.

This implies that, the majority of respondents who participated in entrepreneurship are the middle-aged group. These aged groups seemed to have families and had responsibility in their household, compared to those younger aged of 20-29 years old, who seemed to have less responsibilities as some may be still single and live with their parents. Moreover, the percentage of those aged 50-59 and above 60 years old were 16(16%). This implies that these groups either had other activities or they are dependants to their children due to their age or they are not strong enough to participate in heavy work like moving up and down selling small items.

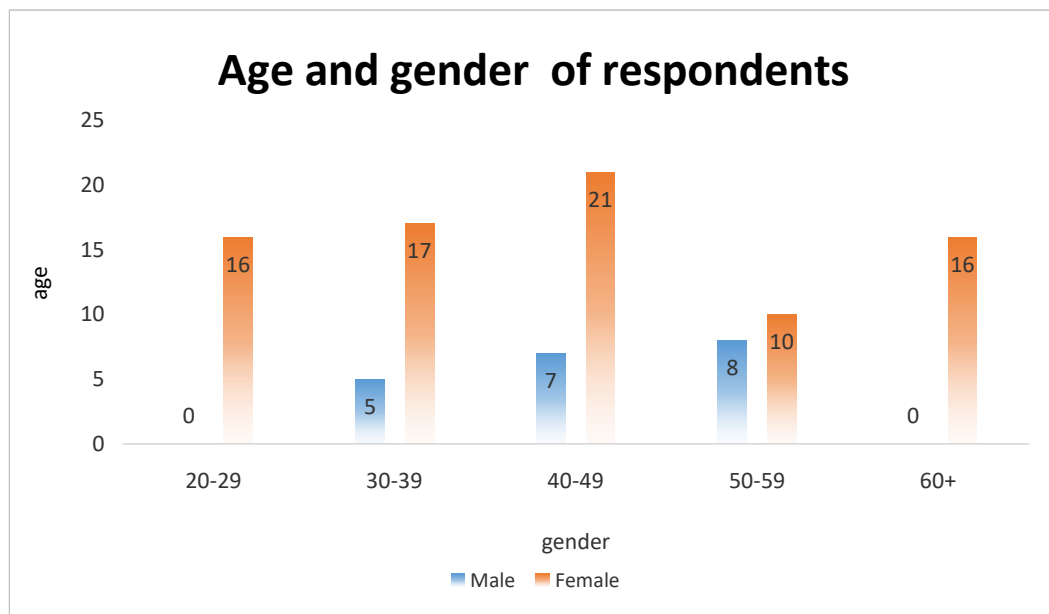
**Table 1.1: Age and Gender of Respondents**

<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Frequencies</b>	<b>Percent</b>
20-29	00	16	16	16%
30-39	05	17	22	22%
40-49	07	21	28	28%
50-59	08	10	18	18%
60+	00	16	16	16%
<b>Total</b>	<b>20</b>	<b>80</b>	<b>100</b>	<b>100%</b>

**Source:** Field Data, (2021).

The researcher was also interested to know the gender of respondents in order to separate women achievement from men participation as either a client, or a family member. The findings revealed that 80% of respondent were women and only 20% were men who were leaders and experts (Table 4.1). The implication is that women are mostly engaged in entrepreneurial activities than men since most of men engage

in hard working activities as we cannot separate women from men in development issues.



**Figure 4.1: Age and Gender of Respondents**

Source: Field Data, (2021)

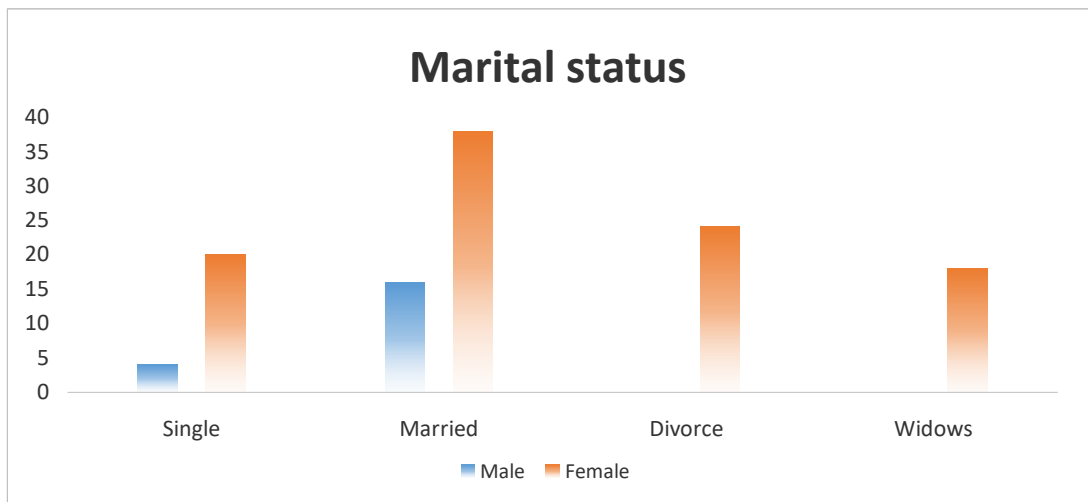
#### 4.2.2 Marital Status

The researcher wanted to identify the respondent's marital status in order to find the relationship with their involvement in entrepreneurship activities in the area. Results in figure 4.2 indicates that 38 (38 %) of respondents were married, 20 (20 %) percent of respondents were single or not married persons, 5 (6.2 %) of respondents were widows and 3 (3.8 %) were divorced /separated. Thus, from these facts, the study concludes that married respondents to whom majority were women, participated more in entrepreneurship activities. This implies that married women have responsibility in their household, that is why they participated more in the entrepreneurship activities compared to single/not married once which are 20(20%).

**Table 2.2: The Marital status of Respondents**

Categories	Male	Female	Frequency	Per cent
Single	04	20	20	20%
Married	16	38	38	38%
Divorce	00	24	24	24%
Widows	00	18	18	18%
<b>Total</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100%</b>

**Source:** Field data, (2021).

**Figure 4.2: The Marital Status of Respondents**

**Source:** Field data, (2021).

The study further shows that 18(18%) were widows and 3(3.8%) were divorced/separated. This means that widows and the divorced were few in number in these wards compared to other group category, but they participated in the entrepreneurship activities, due to the need of cash for sustaining their families. The study concluded that married women participated more in the entrepreneurship as compared to another group category. The observations indicate that the majority of respondents were married as it is clearly seen on the Table 4.2.

#### 4.2.3 Educational Levels of the Respondents by Gender

Education plays a very vital role in the social construction of women and men in the Tanzania society through allocating gender specific packages which reinforce the



oppressive gender relations. This factor contributes significantly to educational underdevelopment which in turn limits the country's ability to fully utilize all factors of production, particularly the human capital resource (TDHS, 2005). This is due to the fact that there is always an assumption that, the more people are knowledgeable, the more they have much awareness on various issues pertaining to community development (Machumu, 2015). This means that having many women entrepreneurs who are educated, is having people who are aware of how to be a good entrepreneur and how well to do entrepreneurship in a more modern and educative ways upon creating more profit.

**Table 3.3: Educational Levels of the Respondents by Gender**

Categories	Male	Female	Frequency	Percentage
Standard vii	00	26	26	26%
Form iv	00	22	22	22%
Form vi	08	10	18	18%
Certificate	03	13	16	16%
Diploma	03	05	08	08%
Degree	04	02	06	06%
Masters	02	02	04	04%
PhD	00	00	00	00%
<b>TOTAL</b>	<b>20</b>	<b>80</b>	<b>100</b>	<b>100%</b>

**Source:** Field Data, (2021).

Table 4.3 shows that 26 (26%) of the respondent's education level were standard seven, 22 (22%) were form four which is, 16 (16%) respondents were certificate holders. Diploma holders were 8 (8%), degree holders were 6 (6%), and Masters holders were 4 (4%) make and there were no PhD holders. The observation indicates that respondents who were standard seven were 26% and many compared to other

levels that means, entrepreneurs with certificate, diploma, bachelor up to PhD don't entertain risks.

However, the study concludes that, entrepreneurship was mostly practiced by people with low level of Education and mostly those who had attained standard seven and O level educations at the area.

### **4.3 Research Analysis and Findings**

#### **4.3.1 Introduction**

This part identifies the challenges that face women entrepreneurs in Kinondoni and Ubungo Districts, determining both government and non-governmental services and support the women entrepreneurs got, investigate on the types of business women have and extent to which they participate in making family decision, and assessing challenges facing women entrepreneurs towards the prosperity of their businesses.

#### **4.3.2 Challenges Women Entrepreneurs Face in Kinondoni and Ubungo**

This objective aimed at identifying the various challenges which are obstacle for women entrepreneurs to achieve their economic goal. In identifying these challenges, the researcher employed thematic analysis which involved interpretation in the processes of selecting codes and constructing themes the quoting statements from the respondents as shown:

*“The most challenging issues to my business are, lack of capital, no reliable market to sell my goods and I don't have clear knowledge on how to run my business”* **Woman 1:**

*“I don't have a permanent place to sell my vegetables. I am moving to people's houses to sell my vegetable sometimes dogs chased me, some*

*customers don't give me my money on time and this gives me a very hard time since my capital is small"* **Woman 2:**

*"I don't have a good entrepreneurship skill, sometimes family roles make me fail to go to do my business. I have to take care of my sister in law who is sick and run business at the same time. Also, no reliable market and infrastructures are supportive to run our business in a smartly way. My capital is also meagre."* **Woman 3:**

*"I am selling Charcoal, I applied for a Loan from a Government in our group, I applied for one million that I may increase my capital and buy more bags but they only gave me two hundred instead (200,000/-) which is very little according to my plan."* **Woman 4:**

*"I am doing my business at Magomeni and live in Mbezi. This give me hard time since I need to wake up very early to prepare my husband and two children who are studying at Mbezi before going to open my office. So, I open my office very late and I have again to close early so as to go home to take care for my family. I remember I tried to employ a certain girl for two months but I experience loss, so I decided to do it myself."* **Woman 5:**

Also, during the data collection, the researcher conducted eight Focus Group Discussion which comprised ten members each, the researcher was interested to know if there were any challenges women entrepreneurs faced in their day today endeavours upon reaching their goal.

Of all respondents admitted to have faced challenges in doing their business, these findings revealed that most women had many challenges in conducting their business in Kinondoni and Ubungo districts. Then the researcher asked respondents to know the specific challenges facing women entrepreneurs.

**Table 4.4: Response Made Through Focus Group Discussion on Challenges Facing Women Entrepreneurs**

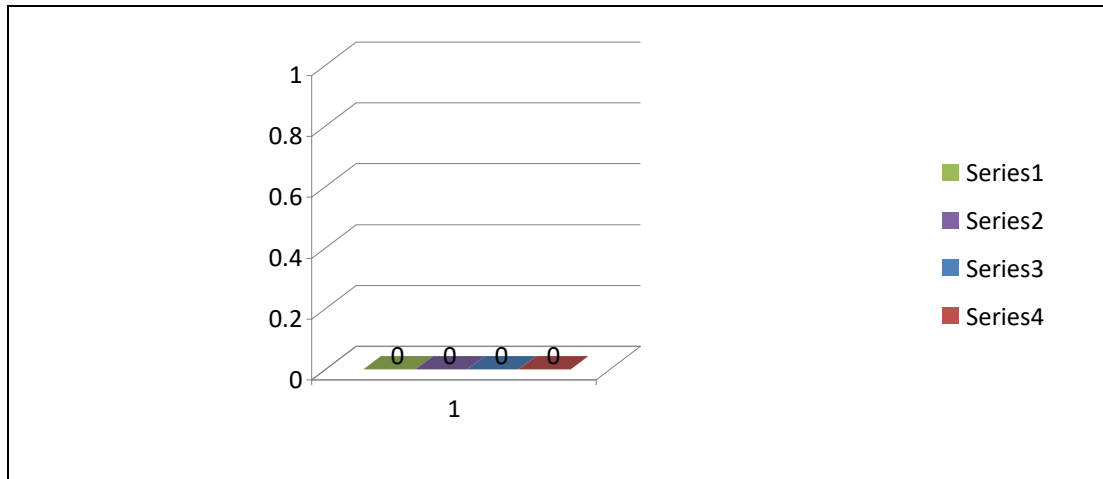
Findings of Focus Group 1	Findings of Focus Group 2	Findings of Focus Group 3	Findings of Focus Group 4	Findings of Focus Group 5	Findings of Focus Group 6	Findings of Focus Group 7	Findings of Focus Group 8
Family roles	Unreliable markets	Lack of capital	Lack of business skills	Gender roles	Lack of capital	Family roles.	Family roles
Un reliable markets.	Lack of capital	Un reliable markets.	Unequal labour division	Distance from home to the office	Lack of family support.	Lack of capital	Distance from home to the office
Lack of entrepreneurship skills.	Lack of family support.	Family commitment.	Lack of family support.	Family commitment.	Cost to run my business is high	Unfavourable business environment.	Diseases.
Unfavorable business environment	Running cost	It takes a long time to get government Loan	Lack of enough capital	Government didn't show us a place to work	Lack of business skills	Lack of business skills	Cost is high to run the business
No customers	Family restriction	I don't have a person to assist me	It takes a long to government to give us loan	No customers	Disease	The government takes a long time to give a loan	The problem the government gives us loan in groups
Running cost to run the business	Family roles	We use to buy goods from Mabibo we need to wake very early in the morning sometimes we fail	Up and down of the prices	Lack of business skills and Government loan is small and we don't get it o time	Inequality to access to resource	Cost to run the business is higher	Lack of capital

**Source:** field Data, (2021).

Focus Group Discussion responses for all groups revealed the following findings: on equality to access the resources of the family, women claimed that equal access to resources was vital for the human development. Long status inequalities in the family have positioned women at a nuisance relative to men. Inadequate to access to assets which act as a collateral make women lag behind in securing business opportunities. Inequality to access and owning of resources like land and house led to lack of capital among women entrepreneurs. Women were again unable to attain business skills as they need to pay for business trainings. Lack of capital, lack of business skills, government loan being small were some of the challenges they faced, in addition to government loans being too small, entrepreneurs complained that they did not get it on time. They also lamented that the government gave them loan in groups.

The government really gave women loans, but it may take from three to nine months to acquire the loan from since application is complete, they said they may apply one million but ending up to get three hundred thousand which is not substantial to the needs. Giving loans in groups leads to burden to women since if one woman fails to pay back the loan, the whole group has to pay on behalf. Other challenges that women mentioned were: family commitments, lack of support, unfavourable business environment, un reliable markets or lack of customers and family restrictions. All these led to the restrictions of women freedom of movement and inability to fully engage in business activities. This has also made them to fail to get reliable information from government offices and elsewhere.

*We used to buy goods from Mabibo we need to wake up very early in the morning and sometimes we fail to do so and go to do elsewhere where the price is high and ending not getting the profit at all.*



**Figure 4.3: The Marital Status of Respondents**

Moreover, the observational result identified that most of women entrepreneurs (87.5%) seem not to have business skills, while 60 women entrepreneurs (75%) are not good in keeping records. Moreover 50 women entrepreneurs (62.5%) they put their items in a shabby way and dirt don't have store to keep goods. They sometimes give money to people without keeping records. They also open their offices at late hours. Moreover 40 women entrepreneurs were selling their items along the road where there is minimal place for clients to stand and no parking. 30 women entrepreneurs (37.5% who were selling items with short life span and highly perishable like vegetables and fruits got rotten since they were mostly sold fresh and were from rural areas.

**Table 5.5: Observational Results from women business**

No	Number of women observed	Percent of women observed	Observed challenges
1.	60	87.5%	Don't have business skills and lacking capital
2.	50	75%	They don't keep business records and They also open their offices at late hours .
3.	40	62.5%	They don't arrange their items properly and don't have storage area.
4.	30	37.5%	Selling perishable goods and selling their items along the road

**Source:** Field Data, (2021).

Table 4.5 results acknowledged that, 87.5% of responses mentioned lack of capital as well as lack of business skills, while 75% they didn't keep business records also opened their offices very late, however 62.5% they didn't arrange their items properly, 37.5% they sold perishable goods along the road.

**Table 6.6: Challenges Facing Women Entrepreneurs to Reach Their Goal**

Challenges	Number who mentioned		Percentage
	Male	Female	
Lack of capital	20	80	100%
Lack of enough capital	10	70	80%
Unreliable markets	10	60	70%
Lack of entrepreneurship and business skills	10	40	50%
Family responsibilities and labour division	10	70	80%
Family restrictions	10	80	90%
Distance from home to the business place	0	20	20%
Role conflict	10	70	80%
Unfavourable environment	10	20	30%

**Source:** Field Data, (2021).

Furthermore, the affirmation of female entrepreneurship as an autonomous field of research has not been so easy (Allen, *et al.*, 2007). According to the former approach, it is not worth explaining the different involvement of men and women and in entrepreneurship according to their gender. Both of them, in fact are involved in a process that is based on identification of entrepreneurial opportunities which can be recognised, discovered or created (Sarathvathy, *et al.*, 2005, Alvarez & Barney, 2013).

The results from a focus group in kinondoni and Ubungo is in line with Nambiar, et al., (2020) and De Vita, et al., (2014) views that women entrepreneurs in townships may be hampered by a deeply embedded context of integrated psychological and social issues and thus contributes to the advancement of an understanding of the multi-faceted entrepreneurial phenomenon. On the other hand, it asserted that to hold fewer fixed assets than men, such that loan products less reliant on collateral could make it possible for women entrepreneurs to borrow more, leverage more growth opportunities, and improve enterprise performance with lower levels of asset ownership to serve as collateral, women are less likely to receive loans of the same size as men (Copley, et al., 2021).

While the argument hold on those relevant opinions studies indicated money (access and utilization), market (customer intelligence), and management (non-formal education and experience) as crucial enterprise development components in women entrepreneurship Motherhood (household responsibilities), meso- and macro-environments (socioeconomic and cultural factors) not only affected business development but also inhibited women entrepreneurs' access and utilization of money, management, and markets and shaped their business development actions (Ogundana, et al., 2021). Lincoln, 2012; Ojong, et al., 2021 support the argument of women from Kinondoni and Ubungo by rising other interesting notion of the group to hold the primary responsibility of caring for their family members and children such that these institutional avoids the efforts in attaining their potentials.

According to the women's entrepreneurship Development in Tanzania: insights and recommendations (Mori, 2014) stated that the majority of women entrepreneurs are



aged between 25 and 40 years and have a low level of education and a key barrier is the cultural environment that makes it more difficult for women to start and run enterprises based on traditional productive roles and power relations. (Brush, 1992) observed that ‘‘differences between male and female business owners have been found in educational and occupational background motivations for business ownership, business goals, business growth and approaches to business creation.’’

In the field of knowledge, it has constrained women's participation as producers and consumers of knowledge. Men have had an advantage of dictating what is to be learnt, and how it is going to be used. The existing gender gap in the educational process does limit and constrain women's intellectual input in the production of knowledge. This factor affects the capacity of communities in producing balanced knowledge about social variables as well as limiting efficient utilization of human resources for development purposes (Meena, 1994).

Basing on quantitative analysis Table 4.6 revealed that, all women 100% face various problems. The analysis indicated specifically that, 100% of the women said they lack capital for starting a business, 90% said they face husband restriction from getting out of the home, 80% indicated that house chores paused due to division of labour based on gender, 70% indicated there is lack of market for their products they sell, 50% indicated they lacked skills in business doing, 30% said the business lacked favourable environment and 20% indicated the location of business and home was also a problem as they have to travel long distances to their business venues. Women also had the chance to provide their views through face to face interview and Focus Group Discussions.

In the ten Focus Group Discussions, the same issue of lack of capital was mentioned in all groups. The groups also mentioned family roles as second important problem. This is based on the fact that women have to do all the domestic chores and therefore have to be around the homestead to take care of all family activities. They have to cook, clean, fetch water and firewood take care of the children and the sick or elderly and the like. The other issue is with regard to family support. This was also mentioned by almost all the groups.

Regarding the face to face interviews made, reflecting on a few of the women quotes, they said as summarized below. One said;

*“I applied for a Loan from a Government in our group, I requested for One million (1,000,000/-) ... but I was given only two hundred only (200,000/-. Another indicated that, “I don’t have entrepreneurship skills”, while another added that, “I don’t have clear knowledge on how to run my business” Others said, ‘I am doing my business at Magomeni and live at Mbezi. This gives me hard time as I open my business late as I have to do domestic chores before I leave”: “I need to wake very early to prepare my two children who go to school at Mbezi and my husband before going to open my business”. This is a true picture of what the women entrepreneurs face in their business”*

As on the observation made, it was revealed that, some women don’t have better environment for their business, they sell items along the road which is not very safe and hygienic. Most of these sell perishable items which can easily get rotten as the market is not reliable. It was also observed that, most of these women don’t keep proper records of their business transactions.

The study concludes that generally; 100% women entrepreneurs are facing many challenges in their businesses. Results revealed that 100% of respondents mentioned lack of capital as the most challenging factor, 90% mentioned family restrictions,

80% of respondents mentioned Lack of enough capital, Role conflict and Family responsibilities as well as labour division, also 70% mentioned unreliable markets. Moreover 50% mentioned lack of entrepreneurship and business skills whereas 30% mentioned unfavourable business environment and lastly 20% mentioned distance from home to the business place. From the study it shows that the very big challenge to most of the women entrepreneurs is lack of capital.

#### **4.4 Support to Women Entrepreneurs from Government and Non- Government Institutions**

This objective aimed to determine both government and non-governmental services and support the women entrepreneurs received. Both Qualitative and Quantitative methods were used. Qualitative methods used were, face to face interview and Focus Group Discussions.

##### **4.4.1 Government Assistance to Women Entrepreneurs**

Respondents were asked to give information on assistance women entrepreneurs received from the government. Responses of Women entrepreneurs were as follows:

*“In our group of ten women, we filled the application forms and last year we got 10,000,000/- shillings given by the Government to improve and expand our business, so we decided to divide it among our numbers and each one of us got 1,000,000/- we thank Magufuli”* **Woman 1:**

*“I got 500,000/- shillings as loan from the Government, we have a group of ten we were given 7,000,000/- This helped me to expand our business and made me to buy 20 chairs and 5 tables in my Mgahawa. This has helped to improve my service now if you come in my place you will see; I truly thank Government”.* **Woman 2:**

*“Last month I was invited by a Livestock officer to attend a training on best method to keep chicken and get profit within a short period and we 50 people attended We are herding chicken locally, but they taught us proper methods to produce many chickens for a short time and now I have 49 chicken”.* **Woman 3:**

*“This month we were invited to attend training on entrepreneurship at Goba primary school. We got different skills like keeping records, marketing, customer care, packaging, how to do our business using our cell phones and not just chatting all the time. I thank my chairman for asking our community development officer to come and teach us”* **Woman 4:**

*“Before the government gave us a loan, a training on entrepreneurship was conducted where we got knowledge on what is business, how to do business, challenges of doing a business, how to get markets and create opportunities, record keeping and network marketing, HIV and AIDS, Covid 19 and Gender Equality”* **Woman 5:**

Also, Focus Group Discussion (FGDs) conducted to eight groups of ten women each, researcher was interested to know; first if there any support to women entrepreneurs from Government.

**Table 7.7: Participation of Government in Supporting Women Entrepreneurs**

Statement	Response	Number of women responded	Percentage
There is government support	Strongly Disagree	00	0%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	100	100%
Government support is important	Strongly Disagree	00	0%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	100	100%
Government support women entrepreneurs	Strongly Disagree	00	0%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	100	100%
Government gives women free education	Strongly Disagree	00	0%
	Disagree	20	20%
	Agree	30	30%
	Strongly Agree	50	50%
Government gives women loans without collateral	Strongly Disagree	00	0%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	100	100%
Government link women entrepreneurs with TBS, TFDA, SIDO, WBF,	Strongly Disagree	00	0%
	Disagree	10	10%
	Agree	80	80%
	Strongly Agree	10	10%

**Source:** Field data, (2021)

Respondents from the Table 4.7 show that; 100% of respondents strongly agree that the government support is needed to women entrepreneurs to prosper. 100(100%) respondents strongly agree that the government support for women entrepreneurs is strongly supporting women entrepreneurs is openly seen. 90(90%) respondents agree the government gives women loans, also 100(100%) strongly agree that the government gives women entrepreneurs loans without interest. Again 100(100%) respondents strongly agree the government gives women loans without collateral moreover 80(80%) respondents agree that the government link women entrepreneurs with organizations like TBS, TFDA, SIDO and the like so as to do their businesses easily.

Moreover, the results from the table 8 reveal that, the government is supporting women entrepreneurs strongly, 100 respondents which are 100% mention the government is supporting women entrepreneurs in their endeavours. Also 90 respondents which are 90% mention that the government gives women entrepreneur's loans. Moreover 100 respondents which are 100% strongly admit the government gives women entrepreneur's loans without interest that means if you are given one million you repay back also one million only.

Again 100 respondents which are 100% said government gives women free education it was also noted that 100 respondents which is 100% mention that the government links women entrepreneurs with organizations like TBS, TFDA and SIDO. Moreover 60 respondents which are 60% mention that the Government identifies and creates areas for the women entrepreneurs to do their business comfortable.

**Table 8.8: Participation of Government in Supporting Women Entrepreneurs**

Statement	Number of men responded	Number of women responded	Percentage
The government is supporting Women entrepreneurs	20	80	100%
Government gives women loans	20	70	90%
Government gives women loans without interest	20	80	100%
Government gives women free education	20	80	100%
Government gives women loans Without collateral.	20	80	100%
Government link women entrepreneurs with organizations like TBS, TFDA, SIDO.	20	80	100%
Government identify and creates favourable areas and gives women entrepreneurs to do their business comfortable.	20	40	60%

**Source:** Field Data, (2021).

The analysis made for objective two on the determination of both government and non-governmental services and support the women entrepreneurs got, leads to the conclusion provided below.

With view to the support and services from Government to women entrepreneurs: The study concludes that, 100% women entrepreneurs consider that the government is supporting them. Women entrepreneurs in their business whereby mentioned the following; 100% of respondents said the government link women entrepreneurs with organizations like TBS, TFDA, SIDO. Again 100% of respondents explained that the government gives women loans without any collateral as well as gives women loans without interest if you gets one million you pay back one million again after one year, However 100% mentioned that the Government gives women free education like entrepreneurship skills, Moreover 60% of respondents mentioned that Government identify and creates favourable areas for women entrepreneurs to do their business comfortable.

Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions 100%

respondents strongly agree that Government support is needed to women entrepreneurs to prosper, the same was mentioned by 100% respondents who strongly agreed that Government support for women entrepreneurs is commendable. 100% strongly agreed that the Government gives women entrepreneurs loans without interest, again 100% respondents strongly agree Government gives women loans without collateral. Moreover 80% respondents agree that Government link women entrepreneurs with organizations like TBS, TFDA, SIDO for other services.

Regarding the face to face interviews made, reflecting on a few of the women quotes, said as summarized underneath.

*In our group of ten women, we filled the application forms and last year we got 10,000,000/- shillings given by the Government to improve and expand our business, another group said "I got 500,000/- shillings a loan from the Government, we have a group of ten we were given 7,000,000/- and I got the loan and this helped me to add it in our business The other group mentioned "Last month I was invited by a Livestock officer to attend a training on best method to keep chicken and get profit within a short period "This month we invited to attend a training on entrepreneurship at Goba primary school, were we got different skills like keeping records, marketing, customer care, packaging, how to do our business using our cell phones and not just chatting all the time, mostly all these are reflecting what women facing in their daily living.*

From the findings the study concludes that the government is supporting women entrepreneurs through education, loans and link to organizations like SIDO.

#### **4.4.2 Assistance by Non- Government Institutions to Women Entrepreneurs**

Respondents were asked orally to speak out the support given to women entrepreneurs from the Non-Government institutions. Responses of women entrepreneurs were as follows;

*"I attended a workshop conducted by TAWLA as an entrepreneur. I received a call from a community development officer and I was informed that I had to attend a training conducted by TAWLA at RITA building posta. I hesitated who knows me there but later I consulted my officer and I was told to go. I decided to go there and it was my first time to attend training. I learnt a lot that day,*

*they gave us food, money and I got knowledge about marriage law, Land law, and inheritance where I got a new thing that after marriage, I need to go RITA and register my marriage something I never knew before".* **Woman 1:**

*"OCODE NGO trained me on how to make soap, to bake cake, Ubuyu and keeping records. Currently OCODE is teaching us agriculture and they have prepared a shamba darasa for different groups where we go to learn on how to plant and manage vegetables properly. We also get some seedlings which we can go and plant at home now if you come home you will see I have planted vegetables in containers".* **Woman 2:**

Further, Focus Group Discussions was conducted to eight groups of ten women each. The researcher was interested to know; first if there any support to women entrepreneurs from Non-Government Institutions. By using Focus Group Discussions guide, the researcher intended to answer the question ‘Do Non-Government Institutions support women entrepreneurs.

**Table 9.9: Participation of Non- Government in Supporting Women Entrepreneurs**

Statement	Response	Number of women responded	Percentage
There is Non- Government Institution support to women entrepreneurs	Strongly Disagree	00	0%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	80	100%
Non - Government Institution support is important to women entrepreneurs to prosper	Strongly Disagree	00	0%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	80	100%
Non- Government Institution support women entrepreneurs by giving loans with no interest	Strongly Disagree	80	100%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	00	00%
Non- Government Institution gives women entrepreneurs free education	Strongly Disagree	00	0%
	Disagree	20	25%
	Agree	50	62.5%
	Strongly Agree	30	37.5%
Non- Government Institution gives women entrepreneurs loans without collateral	Strongly Disagree	80	100%
	Disagree	00	0%
	Agree	00	0%
	Strongly Agree	00	00%
Non- Government Institution link women entrepreneurs with TBS, TFDA, SIDO, WBF,	Strongly Disagree	00	0%
	Disagree	20	25%
	Agree	60	75%
	Strongly Agree	00	00%

**Source:** Field data, (2021).



Respondents from the table 4.9 show that 80 (100%) respondents strongly agree that Non-Government Institutions support is needed to women entrepreneurs to reach their goal. 80(100%) respondents strongly agree that Non-Government Institution support women entrepreneurs. 90(90%) of respondents agreed that Non-Government Institutions give women loans. Moreover, 100(100%) strongly disagree that the Government gives women entrepreneurs loans without interest. Again 100(100%) of respondents strongly disagree Government gives women loans without collateral. It was found that 60(60%) respondents agree that Government link women entrepreneurs with organizations like TBS, TFDA, SIDO and the like so as to do their businesses easily while 20 respondents 20% they disagree.

**Table 10.10: Multiple Responses on Participation of Non - Government Institutions in Supporting Women Entrepreneurs**

Responses	N	Percentage	Percentage of cases
Non - Government Organization is supporting women entrepreneurs.	20	80	100%
Non -Government gives women entrepreneurs loans	20	70	90%
Non-Government organization gives women entrepreneurs loans Without collateral	10	10	20%
Non-Government Institutions gives women Entrepreneurs Entrepreneurship trainings	20	40	60%
Non-Government Institutions connect or Link women Entrepreneurs with Institutions like TFDA, SIDO for support	10	40	50%

**Source:** Field Data, (2021).

Findings in Table 4.10 reveal that the Non-Government Institutions support women entrepreneurs as 100 respondents mention that which is equal to 100%. It was also noted that 90 respondents which is 90% mention that Non – Government organizations give free education to women entrepreneurs. Again 60 respondents mention that Non- Government Institutions give entrepreneurship trainings which is equivalent to 60% while 50 respondents which is 50% said that Non-Government

Link women Entrepreneurs to Institutions like SIDO however, 20 respondents which is 20% said Non-Government Institution give women loans Without collateral.

Moreover, according to the report on Support for Growth-oriented Women Entrepreneurs in Tanzania by Lois Stevenson and Annette St-Ong, (year) organizations share the vision of women entrepreneurs contributing to employment creation, poverty reduction and sustainable development. They have identified the most effective means of improving the enabling environment for women to start and grow their own enterprises. An integrated framework, as developed for Atlantic Canada, was adapted and applied in the Tanzanian context, to assess the essential ingredients for assisting growth-oriented women entrepreneurs. This report is based on the country assessment for Tanzania, where the International Labour Organization (ILO) and African Development Bank (AfDB) has been researching and supporting women's entrepreneurship. This assessment report indicates the next steps that are appropriate for the AfDB and ILO in supporting growth-oriented women entrepreneurs.

Future activities should also make positive contributions to the poverty reduction strategies of the government of the United Republic of Tanzania, as well as to the Plan of Action from the Africa Union's Extraordinary Summit on Poverty and Employment, September 2004. Development partners are now clearly focused on working with the government to strengthen the Tanzanian economy. Several new policies have been put in place over the past years, including the National Micro Finance Policy (2000), the Strategic Trade Policy (2002), the Business Environment Strengthening in Tanzania (BEST) Programme (2001), the Poverty Reduction

Strategy Paper (2001), an Agricultural Sector Development Strategy (2000), Rural Development Strategy, and a Sustainable Industrial Development Policy (1996-2020). These can be added the National SME Development Policy (2003) and the National Trade Policy (2003). In addition, several donors are implementing major development strategies - the UNIDO Integrated Country Programme (2002-2005), USAID Private Enterprise Support Activities (2002), DANIDA Business Sector Programme Support (2003-2008), and the UNDP Private Sector Development Programme.

The International Labour Organization (ILO) and other stakeholders have conducted several studies that aimed at assessing the development and support of women entrepreneurs (ILO, 2003; Stevenson & St-Onge, 2005; IMED, 2011; Van der Poel & Olomi, 2005; MIT, 2012a; UNIDO, 2013). One of the conclusions of these studies is that the business environment for women entrepreneurs is not as smooth as it is for men and that women are still marginalized despite the fact that they are important for economic development.

Previous assessments by ILO (2003) and Stevenson & Onge, (2005), for example, reported that there is a great need to women's entrepreneurship development in Tanzania to create a favourable entrepreneurial environment for women entrepreneurs in Tanzania. The reports emphasized that the strong promotion of women entrepreneurs can be achieved through, among others, enabling them to access affordable training, business development services (BDS) and finance and to formalize their businesses.

Tanzania Government has started to use its 10% of its revenue to support entrepreneurs who are women; youth and disabled group in every District so as to boost their capital hence increase family income and thereafter national income and poverty reduction. Based on findings; With the regard to determination on the support and services from Non-Government to women entrepreneurs, the findings was; 100% women entrepreneurs mentioned that Non- government Institutions supports Women entrepreneurs in their business in trainings, loans and linking with organizations like SIDO, where else 90% said Non-Government gives women entrepreneurs loans, while 60% said that Non-Government Institutions gives women Entrepreneurs Entrepreneurship trainings.

Moreover 50% mentioned Non- Government link women entrepreneurs with organizations like TBS, TFDA, SIDO and 20% said Non-Government organizations gives women loans without collateral. Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions 100% respondents strongly agreed that Non- Government Institutions support is needed to women entrepreneurs to reach their goal 100% respondents strongly agreed that Non- Government Institution is strongly supporting women entrepreneurs while 90% agreed Non-Government Institutions gives women loans also It was found that 100% of respondents strongly disagree that the Government gives women entrepreneurs loans without interest.

Again 100% respondents strongly disagreed that Non-Government gives women loans without collateral. Moreover 60% respondents said that Government link women entrepreneur with organizations like TBS, TFDA, SIDO and the like so as to

do their businesses easily while 20% they disagreed.

Concerning face to face interviews made, reflecting on a few of the women quotes, they said as summarized below; one said;

*“I attended a workshop conducted by TAWLA as an entrepreneur, the other group mentioned, ‘OCODE NGO train me on how to make soap, to bake cake, Ubuyu and keeping records and agriculture. Other group added”*

From the findings the study it can be concluded that Non-Government organizations are supporting women entrepreneurs through education, loans and Linking women entrepreneurs to organizations like SIDO, TFDA and the like.

#### **4.5 The Type of Business Women Do**

This objective aimed at investigating the type business women do. Both qualitative and quantitative methods were used collect data on this objective. In order to find out what type of business women are doing in their day today endeavours. Responses of Women entrepreneurs were as follows:

*“I am selling Vegetable shop, at Goba where I sell vegetables, mkaa, cooking oil, and kerosene oil”*. **Woman 1:**

*“My business is selling water, as well as ice cubes”*. **Woman 2:**

*“I am selling a family shop, where I sell maize and wheat flour, beans, rice, legumes like peagen peas, cooking oil, sugar”*. **Woman 3:**

*“I move up and down selling vegetables, tomatoes, carrot, sweet paper, cucumber and onions”*. **Woman 4:**

*“I have saloon where I plait women their hairs and decorate bride maid”*. **Woman 5:**

*“I used to cook and sell the food at Mbezi as they call me mama lische.”* **Woman 6.**

*“I have a store where I store charcoal and sell, wholesale as well as retail”*. **Woman 7.**

*“I have a genge shop where I sell legumes, rice, flour, vegetables, mkaa, as well as water”*. **Woman 8.**

*“I am a tailor and a shop keeper” Woman 9.*

*“I am selling fruits, and juice” Woman 10.*

Moreover, the observation was that, some are selling vegetables, fruits, shop, saloon, Mama lishe, charcoal, juice, Mitumba, water and ice blocks, vegetable shop as well as tailoring.

**Table 11.11: Types of Business Women Entrepreneurs are Doing.**

Type of business	Number who mentioned it		Percentage
	Male	Female	
Vegetable	0	11	13.75%
Fruits	0	8	10%
Vegetable shop	0	13	16.25%
Shop	0	13	16.25%
Tailoring	0	2	2.5%
Saloon	0	7	8.75%
Mama lishe	0	9	11.25%
Charcoal	0	7	8.75%
Juice	0	3	3.75%
Mitumba	0	3	3.75%
Selling Uji	0	2	2.5%
Maji	0	2	2.5%

**Source:** Field data, (2021).

Results in Table 4.11 revealed that, 2 women who are 2.5% women entrepreneurs are selling water while 2 women are selling porridge which is 2.5%, also 3 women are selling second hand clothes which is 3.75%; again 3 women are selling juicy which is 3.75%; however 7 women which is 8.75% are selling charcoal; 9 women are selling food (mama lishe); again 7 women are saloons which is 8.75% moreover 13 women which is 16.25% are shop keepers; 13 women are selling vegetable shop which is 16.25%; also 8 women are fruits sellers; and 11 women are selling vegetables. This reveals that most of the women interviewed 16.25% are selling genge, and 16.25% are selling shops, and 13.75% are selling vegetables while

11.25% are mama lishe.

Furthermore, the International Labour Organization (ILO) entered into a general agreement with the Ministry of Industry and Trade (MIT) in 2003 to implement a Women's Entrepreneurship Development and Gender Equality (WEDGE) Programme<sup>1</sup> in Tanzania. In November 2003, the ILO contracted international consultants to conduct a field visit to Tanzania for the purpose of assessing the strengths and weaknesses of the enabling environment for growth-oriented women entrepreneurs. Over the past fifteen years, Tanzania has embarked on an ambitious and long process of economic, social, and political reforms to improve the business environment and to increase economic growth and reduce poverty.

According to research report by Mfaume and Leonard, (2004) on the Small Business Entrepreneurship in Dar es Salaam Tanzania, Exploring Problems and Prospects for Future Development. Given the fact that Tanzania is one of the most rapidly growing population and urbanizing countries in Africa, with total population of 34.56 million people, annual population growth rate of 2.9% and urban population growth rate of 4.5% per national census 2012 while Total population was 44,928,923. The annual growth rate in Tanzania was 2.7.

National census, (2012) according to the 2022 population census, Dar es Salaam population was 5,383,728 where males were 2,600,018 and females were 2,783,710 while Ubungo had 1,086,912 where male are 519,925 and female 566,987 Kinondoni. The implications of this rapid population growth are enormous. Firstly, young people will shortly constitute two thirds of the country's urban population. The entry into labour markets is expected to be more than double, thus causing a

further strain on already worsening unemployment situation. They resort to self-employment ventures in the form of entrepreneurship and small business. Study revealed that mostly business done to women entrepreneurs are selling shops, Vegetable shop, charcoal, water, juicy, vegetables, tailoring, Mama lische, fruits and mitumba.

Entrepreneurship may also be a contributing factor in business survival rates, where most of the entrepreneurs are engaging themselves in food industry, vegetable shop, clothes and goods which mostly consumed by women. The analysis made for objective three on the types of business done by women entrepreneurs in Kinondoni and Ubungo districts, leads to the conclusion given below.

Basing on quantitative analysis, 16.25% are selling shops as well as Vegetable shop; however, 13.75% are selling vegetables around the streets and in vegetable groceries. Also 11.25% are mama lische selling foods. However, 3.75% are selling juice in school compounds and along the streets; another 3.75% are selling Mitumba. Again 8.75% are selling charcoal while 8.75% are saloon's experts, 2.5% are selling water and 2.5% are selling Uji. Women also had the chance to provide their views through face to face interview. Regarding the face to face interviews made, reflecting on a few of the women quotes, they said as summarized below:

*"I am selling Vegetable shop, at Goba where I sell vegetables, mkaa, cooking oil, and kerosene oil".*

*"My business is selling water, as well as ice cubes. "Again, another mentioned "I am selling a family shop, where I sell maize and wheat flour, rice, legumes like beans. **The other said***

*"I move up and down selling vegetables, tomatoes, carrot, sweet paper, cucumber and onions." Other added "I have saloon where I plait women their hairs and decorate bride and braid maid. 'The other said 'I use to*



*cook food and sell the food at Mbezi as they call me mama lishe.’’ Again other mentioned ‘I am a tailor and a shop keeper’. The other coined ‘I am selling fruits, and juicy’.* **Other women said.**

As on the observation made, it was discovered that, some women entrepreneurs are selling vegetables, fruits, shop, saloon, Mama lishe, charcoal, juice, Mitumba, water and ice blocks, Vegetable shop as well as Tailoring. On the other hand, the study concludes that most of the respondents are selling shops and vegetable shop while few are selling mitumba and juice.

#### **4.6 Participation of women Entrepreneurs in Making Family Decision**

This objective aimed determining the participation of women entrepreneurs in making family decision. Both qualitative and quantitative methods were used. Researcher prepared an interview schedule guide were a list of questions asked orally to eighty women entrepreneurs to find out if women are participating in making family and business decision. Responses of Women entrepreneurs were as follows:

*“In my family who makes decision is my husband for example this business is my husband who told me to do it here at Magomeni firstly I was doing my business at Hananasif. Iam a mama lishe, selling supu in the morning and food in the afternoon.”* **Woman 1:**

*“It depends, for example in my family we have three children and who decide to have three children is my husband and not me because his mother told him that we need to have enough children since he is the only son in his family of five children but where we are living I was the one who decided. I am a hair dresser working at Magomeni”.* **Woman 2.**

*“Am keeping chicken in my house and is the husband who told me keep them. I have two children both are women, and my husband decide to have another child with other women because we don’t have a boy child. I am selling vegetables and sometime I fail to sell them since they dry very easily so I wanted also to sell charcoal but my husband stopped me from selling it although I am supposed to take care of my mother as my father died”* **Woman 3:**

*“I make decision myself, and my husband stands as a chief advisor even the area where we built our house, I am the one who selected. Even the colour of*

*our house I selected. The business I am doing I decided myself. I attended nanenane at Morogoro as a livestock keeper so I am keeping a cow and selling a family shop".* **Woman 4:**

*"In my family we both decide, me and my husband all together, for example he advised me to take a government loan and put in my business but he is helping me to pay the loan so now I can buy ten bags of charcoal at once".* **Woman 5:**

*"I am doing decision for my family, my husband told me to do any decision and give him a just a report, what he don't want is to get a report from other people. I am doing my business at Mbezi market selling vegetables".* **Woman 6:**

*"In my family who make any decision is my husband only", Anything I need to do I have to tell him first so that he can either allow me or not, even if my parents are sick I am not supposed to go till he allows me to do so. I am doing my business at Mbezi market selling genge".* **Woman 7:**

*"I am selling charcoal at Mbezi., Family decisions are done by my husband, as at first I was mama lishe and my husband told me to stop because most of my customers were men so he told me he don't trust me and now I am selling charcoal".* **Woman 8:**

*"In my family all decisions are done by my husband. I have anything to do I need to consult my husband first who can either allow me or not"* **Woman 9:**

During Focus Group Discussion conducted to eight groups of ten women each, researcher was interested to know if women entrepreneurs participate in making family decision as well as business decisions. The results were as follows.

**Table 12.12: Participation of Women Entrepreneurs in Making Family and Business Decision**

<b>Findings of Focus Group 1</b>	<b>Findings of Focus Group 2</b>	<b>Findings of Focus Group 3</b>	<b>Findings of Focus Group 4</b>	<b>Findings of Focus Group 5</b>	<b>Findings of Focus Group 6</b>	<b>Findings of Focus Group 7</b>	<b>Findings of Focus Group 8</b>
Both parents are part of the family decision	Husband is the decision maker	Both parents are part of the family decisions	Father is the decision maker	Parents of my husband decide for my family	Both parents are part of the family decisions	Husband is the decision maker	Husband is the decision maker
Husband is final in decision	I decide and give father the report Mother	Husband is the decision maker	Both parents are part of the family decisions	Parents of my husband decide for my family	Husband is the decision maker	Husband is the decision maker	Husband is final in decision
Both parents are part of the family	Husband is the decision maker	Both parents are part of the family.	I decide myself because my husband has died.	Husband is the decision maker for my family.	Husband is the decision maker	Both parents are part of the family	Both parents are part of the family.
Husband is the decision maker for my family	Husband is the decision maker for my family	Husband is the decision maker	Both parents are part of the family.	Husband is the decision maker	Both parents are part of the family	Husband is the decision maker	Both parents are part of the family
Both parents are part of the family.	Both parents are part of the family.	Husband is the decision maker for my family	I decide myself as I am a single	Husband is the decision maker for my family	It depends if He is around He can decide and if she is not around I do	Both parents are part of the family	Husband is the decision maker for my family
Both parents are part of the family	Husband is the decision maker for my family.	Husband is the decision maker for my family	Husband is the decision maker for my family	It depends some issues are decided by me like buying family property and others are decided by my husband like what to cook.	Husband is the decision maker	Both parents are part of the family	Husband is the decision maker for my family

**Source:** Field data, (2021).

Focus Group Discussions (FGDs) responses for all eight groups revealed the following findings, 8 respondents which is 10% mention both couple are part of the family decision, 5 respondents which is 6.25% Parents of their husband decide for their families, 50 respondents which is 62.5% mention that Husband is the decision maker, 5 respondents which is 6.25% mention that It depends some issues are decided by me like and others are decided by my husband like buying family property, 5 respondents which are 6.25% mention that I decide myself because my husband has died, 5 respondents which are 6.25% I decide myself and give father only the report, 2 respondents which are 2.5% said that I decide myself as I am Single. According to the findings obtained in the research it concludes that mostly, husband are family decision makers by 62.5% that means decisions in the family are mostly done by men.

Moreover, findings from Table 13 shows that, 100 respondents which is 100% mention that, men/ husband are the ones who make family decisions, while 80 respondents which is 80% mention that there is participation of men/husband and in business decisions. However, 30 respondents which is 30% mention that, there is Participation of both husband and wife in business decisions also women entrepreneurs participate in business decision by 30%; Participation of women entrepreneurs in both family and business decision.

Participation of both husband and wife in family is 30%. Moreover 20 respondents which 20% mention that women entrepreneurs participate in family decision. Also 10 respondents mentioned that both women entrepreneurs and husband participate in both family and business decision making which is 10%. The results reveal that most

of the decisions in the family are done by men by 100% where 20 men and 80 women coined that.

Furthermore, the Beijing Platform for Action includes a strong statement calling for governments to ensure women's equal access to and full participation in power structures and decision-making. It also called for government to increase women's capacity to participate in decision-making and leadership. It is a basic principle of democracy that adult citizens should have equal access to participation in decision. It is untenable that any specific interest group says a particular ethnic or religious group, could be systematically excluded from direct participation in decision making on the grounds that others can "speak" for them. Since women and men play different roles in society and therefore have different needs, interests and priorities, it follows that women also cannot be adequately represented in decision-making by men, even when men are aware of and seek to represent this difference.

Men lack information in the same way that mainstream decision makers are unable to capture the perspectives and needs of minority cultures or the poor. This failure to incorporate women's concerns in decision making represents a major loss for society as a whole. Women's needs, interests and concerns are not just those of women themselves, but reflect their primary roles as mothers, wives and caregivers. Therefore, incorporating a woman's perspective in decision making should result in better decisions that more adequately reflect the needs and interests of children and families (including the male members). According to the report *Women's Participation in Decision-Making and Leadership a Global Perspective* by Dr. Corner, (1997).

**Table 13.13: Participation of Women Entrepreneurs in Making Family and Business Decisions**

Statement	Number who mentioned it		Percentage
	Male	Female	
Participation of women entrepreneurs in family decision	5	15	20%
Participation of women entrepreneurs in business decision.	10	20	30%
Participation of women entrepreneurs in both family and business decision.	10	20	30%
Participation of men/ husband in family decisions.	20	80	100%
Participation of men/husband and in business decision.	10	70	80%
Participation of both husband and wife in business decisions.	10	20	30%
Participation of both husband and wife in family decisions.	10	20	30%
Participation of both women entrepreneurs and husband in both family and business decisions.	1	9	10%

**Source:** Field Data, (2021)

Decision making is the key skill in every work place and family level. It is an essential ingredient as far as attaining of personal goal is concerned. The analysis made for objective four on the Investigation on participation of women entrepreneurs in making decision, leads to the conclusion provided below.

Basing on quantitative analysis, 100% said that, men/ husband are the ones who make family decisions, while 80% mentioned that there is Participation of men/husband in decision. However, 30% mention that, there is participation of both husband and wife in business decisions also women entrepreneurs participate in business decision by 30%. Participation of women entrepreneurs in both family and business decision; Participation of both husband and wife in family is 30%. Moreover 20% mention that women entrepreneurs participate in family decision. Also 10% mention that both women entrepreneurs and husband participate in both

family and business decision making.

Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions 100% of respondents mentioned that men/ husband is decision maker in the family, while 20% said women entrepreneurs participate in making decision in the family. Again 30% said that there is participation of both husband and wife in family decisions. Also 10% mentioned that there is participation of both women entrepreneurs and husband in all family decisions. 10% mention both parents are part of the family decision. However, 6.25% said that parents of their husbands decided for their families. 6.25% stated that it depended since some issues were decided by women while others were decided by my husband like buying family property. Again 6.25% mention that she decided herself because the husband had died. 6.25% mentioned she decided and give husband only the report, 2.5% mentioned they decided themselves as they were single.

Regarding the face to face interviews made, reflecting on a few of the women quotes, they alleged as summarized under, one woman said that.

*“In my family who makes decision is my husband only” Another woman said “It depends for example in my family we have three children and who decide to have three children is my husband”.* Added.

*“I make decision myself, and my husband stand as a chief advisor” ‘In my family we both decide”*

Moreover, the other said, ‘decisions are done by the parents of my husband’ The results revealed that 69 % respondents mentioned that most of the decisions in the family are done by men or husband. Conclusively there is in equality in decision

making at family level, how ever most of the leaders as well as policy makers are are men.

#### **4.7 Assessing Challenges Facing Women Entrepreneurs towards the Prosperity of Their Businesses**

This objective aimed at assessing how women entrepreneurs fail to improve their Economic situation. Both Qualitative and Quantitative methods were used. Qualitative methods used were, face to face interview, focus group discussion and observation while quantitative methods were questionnaires. The researcher prepared an interview schedule where a list of prepared questions was asked orally to eighty women entrepreneurs to find out how women entrepreneurs fail to improve their Economic situation. Responses of women entrepreneurs were as follows:

*“I started business in 2020. I am selling family shop. When I started a business, I took loan from the Government I was given five hundred shillings while my plan was to be given one million .When they gave me that amount, I failed to add it in the business as it was different from my plan and I got it very late. Now the problem is I am paying the loan which I did not put it in the business”* **Woman 1:**

*“I have started doing business because my husband told me to support the family. I find it hard as my mother -in -law is too old and I have to take care for her since we are living together this has made me not to go to my business some other days. Family duties make me not to have consistently attendance and this made me not to reach my goal as I planned.”* **Woman 2:**

*“I don’t have a good place doing my business since you need to jump across a terrace to reach my office, I have tried to look for a better place the lent is a bit higher so I have to do my business here since I just pay 15,000/- per month and the business is not so much good as I thought.”* **Woman 3:**

*“I am selling Charcoal in retail so I collect charcoal from Mbezi mwisho and repack it in small tins and bags. The problem is the price is not stable I can buy today 50,000/- and tomorrow 60,000/- This sometime makes me to use my profit. I sometimes find stones and grasses in the charcoal bag*



*and this make me even not to get back the capital to continue with the business until I get assistance.”* **Woman 4:**

*“I am selling vegetables, but the problem is there are many vegetable sellers. I fail to sell all vegetables and if they remain, they rot and this reduces my profit. I have to walk up and down to sell my vegetables. My plan is to get more capital so that I may also preserve the remained vegetables so as to prevent them from rotten”* **Woman 5:**

The Focus Group Discussion was conducted to eight groups of ten women each. The researcher was interested to find out how women entrepreneurs fail to improve their Economic situation. By using focus group discussion guide, the researcher intended to answer the question how women entrepreneurs fail to improve their Economic situation.

Results from table 4.13 revealed that women entrepreneurs in the group discussions. These were the findings, inequality to access to resources in the family, lack of business skills, government loan being too small and that they did not get it on time, Others were high cost to run the business, lack of capital, unequal division of labour in the family and diseases. Inequality in making decisions in the family, Government gives loans in groups and may take up to three months, Distance from home to the business area, unreliable market and goods perish ability and family restrictions.

**Table 14.14: Responses from Focus Group Discussions on Challenges Facing Women Entrepreneurs Towards the Prosperity of Their Businesses**

SN	GROUP 1	GROUP 2	GROUP 3	GROUP 4	GROUP 5	GROUP 6	GROUP 7	GROUP 8
1.	In equality in labour division among family member	Government takes long time to release loans	Lack of business skills	Government takes long time to give loans to entrepreneurs	Perish ability of goods like vegetables	Lack of capital	Family roles and responsibilities	We gets loans in groups this made us to pay those who are not paying
2.	Lack of capital	Diseases	Government gives loans in group	In equality in decision making among family members	Lack of business skills	Family responsibilities and unequal family roles	Family responsibilities	Family Restrictions
3.	Un reliable market especially on perishable goods like vegetables	Family Restrictions	Lack of business skills	Government takes long time to release loans To us	Lack of capital	Diseases	In equality in decision making among family members	Government gives loans in groups
4.	Diseases	Lack of capital	Short of life span of some goods like fruits	Cost to run my business are higher	Government gives loans in groups	Distance from where I live to my office	In equality in decision making among family members	Lack of business skills
5.	Lack of business skills	Diseases	Government gives loans in groups	We need to be in groups to access government loans	Government takes long time to release loans and in small amount	Diseases	Lack of capital	In equality in decision making among family member
6.	Government gives loans in groups	In equality in decision making among family members	Lack of capital	Diseases	Lack of business skills	Family and community roles	Some goods are to perish like fruits	Running cost
7.	Lack of capital	Government gives loans in groups	Lack of business skills	It may take up to three months or more since we request Government loans up to when we get the loan.	In equality in decision making among family members	Cost to run the business and distance to the office	Diseases	Distance from home to the business
8.	In equality in decision making among family member	Lack of business skills	Diseases	Inequality to access resources among the family members	Running cost for the business is high	Distance from home to my business	Government gives loans in groups	Lack of capital

**Source:** Field data, (2021).

Results from the Table 4.14 reveal that, 100 respondents which is 100% mention that Lack of capital is a challenge for women entrepreneurs to reach their targets. Again, 100 respondents which are 100% said unequal labour division in the family, family roles and responsibilities, family restrictions as well as Government loans to be given in Groups instead of individual and it takes a long time to be released. Moreover 80 (80%) respondents mention that lack of business and entrepreneurship skills and inequality to access to family resources is also a challenge for women entrepreneurs to reach their targets. Also 70 respondents which is 70% mention that unreliable markets and diseases are obstacles to reach their targets. Again 50 respondents which are 50% said perishable goods like vegetables brought losses to them. Again 40 respondents which is 40% said that there is a big distance from home to the business place.

According to the Ministry of Community Development Gender and children report on National Strategy for Gender Development (2001) it says Social relations that exist between men and women in the society are patriarchal. These have influenced the division of gender roles, which are influenced by socialization, cultural and traditional practices, they have impact on income, resource allocation and opportunities to participate in politics, leadership, education and training. As a result, there are gender gaps almost in all spheres of life. Urban women are mostly engaged in small scale businesses particularly in the informal sector.

Urban women are mostly engaged in small scale businesses particularly in the informal sector. Urban women also face problems in their struggle for economic and social prosperity. Lack of entrepreneurial skills, management problems, inadequate

capital and security contribute to low productivity, persistent poverty and low social status. Running a business is very risky for any entrepreneur, even more so for women entrepreneurs who not only have to survive in a male-dominated environment but also often lack the education and training in this field (Phillips, Moos & Nieman 2014).

According to Jalbert, (2000) for the woman entrepreneur, the process of operating a business can be very difficult in both the formal and informal sector because she often lacks the skills and education. Based on these authors' elucidations, it is clear that many women entrepreneurs lack training and education on entrepreneurship, which create problems for women in the setting up and running of business enterprises. There are many ways in which women entrepreneurs can gain financial support. According to Greenstreet, (2004), financial support might take the form of grants, subsidized loans or loan guarantees to credit providers, tax credits and exemption from business registration fees.

**Table 15.15: Assessing Challenges Facing Women Entrepreneurs towards the Prosperity of Their Businesses**

Challenges	Number who mentioned it		Percentage
	Male	Female	
Lack of capital	20	80	100%
Government loans takes long time to be given to women entrepreneurs and given in reduced amount	20	80	100%
Unreliable markets	10	60	70%
Inequality in access to resources in the family,	10	60	80%
Family roles and responsibilities	20	80	100%
Family restrictions	20	80	100%
There is a big distance from home to the business place	0	40	40%
Lack of entrepreneurship and business skills	20	80	100%
Higher perish ability of goods	10	40	50%
Unequal division of labour to the family members	20	80	100%
Diseases	10	60	70%
The problem the government gives entrepreneurs loan in groups	20	80	100%

**Source:** Field data, (2021).

The analysis made for objective five in assessing the challenges facing women towards the prosperity of their businesses. Basing on quantitative analysis, all women 100% face various problems. 100% mentioned the Lack of capital is a challenge for women entrepreneurs to reach their targets, however 100% said unequal labour division in the family made them unable to perform effectively since they have to wake very early and sleep very late, again 100% said family roles and responsibilities triple roles made women unable to concentrate in business work at home first before going to the office.

Also 100% coined family restrictions made them unable to do the business to their fullest and sometimes there is movement restriction which made them unable to get required and necessary information, moreover 100% mentioned that Government loans takes a long time to be given since the application up to nine months and another challenge it has to be given in groups and not individual in Groups instead of individual. Moreover 80% mention that lack of business and entrepreneurship skills leads to less efficiency and performance. 80% coined inequality to access family resources is also a challenge for women entrepreneurs to reach their targets since sometimes we use property as collateral and security to access financial support like loans from financial institutions.

Also 70% mentioned Unreliable markets, occurrence of diseases is an obstacle to reach their targets for both a family member and women herself since good healthy is capital. Again 50% said higher perish ability of goods like vegetables and fruits, juices reduce the profit, lastly 40% said that there is a long distance from home to the business place which made them to open the business late. Women also had the

chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions, the same issues of lack of capital. Regarding the face to face interviews made, reflecting on a few of the women quotes, they alleged as written below,

*“I am selling vegetables, but the problem is we are many vegetable sellers so you may find that I fail to sell all vegetables and if they remain they rot’ Other said “I have started doing business because my husband told me to support the family, I find it hard as my mother -in - law is too old and I have to take care for her since we are living together’ However “I have started doing business in 2020, I am selling shop When I started a business I took loan from the Government I was given five hundred shillings while my plan was to be given one million so as to add the capital so when they gave me that amount I failed to add it in the business as it was different from my plan and I got it very late. Now the problem is I am paying the loan which I did not put it in the business”.*

Added,

*“I don’t have a good place doing my business since you need to jump across a terrace to reach my office” Again a woman said ‘I am selling Charcoal in retail so I collect charcoal from mbezi mwisho and repack it in small tins and bags, the problem is the price is not stable I can buy today 50,000/- and tomorrow 60,000/- this sometime made me to use my profit also sometimes I find stones and grasses”*

Women entrepreneurs mentioned the following findings, Inequality to access and owning resources in the family this made most of the women not to have collaterals since they cannot qualify to get loans from financial institutions like banks, Lack of business skills made them doing business below standard. Government loan is small and normally you don’t get what you request, they don’t get loan on time it may take more than three months and sometime you can even miss, bad enough we get loans in groups of five with different business and background. Unequal division of labour in the family reduce the capacity of women to do business due to triple roles like taking care for the sick make them unable to move. Inequality in making decisions in

the family, Distance from home to the business area, unreliable market and goods perish ability as well as family restrictions made women unable to perform. However, cost to run the business is higher since you invest more and gain little.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS AND DISCUSSION**

#### **5.1 Introduction**

Starting business to many women has been a challenge. For some of them who have succeeded to stand and run their businesses have faced a lot of challenges from family and community. Research findings of the study have revealed this. The main objective of the study was to determine the challenges facing women entrepreneurs in Ubungo and Kinondoni Districts in improving their economic situation.

The specific objectives of the study were to identify specific challenges women entrepreneurs in Kinondoni and Ubungo Districts face, determining government and non-governmental services and support the women entrepreneurs got, investigate on the types of business women have and extent to which they participate in making family decision, and assessing challenges facing women entrepreneurs towards the prosperity of their businesses. Research questions were; what challenges women entrepreneurs face in Kinondoni and Ubungo Districts? How both government and non-governmental institutions support the women entrepreneurs, which type of business women entrepreneurs do, how women entrepreneurs participate in making decisions, how women entrepreneurs fail to improve their economic situation?

Data collection methods were both qualitative and quantitative approaches. The qualitative approaches involved; interview, focus group discussion, observation as well as documentary review while quantitative approach included questionnaires. Various tools were used when collecting data, those tools were Interview Schedule to guide face to face interview, observation guide, Focus Group Discussion Guide,



questionnaire, Internet and various documents for Secondary data. The result of this study will be useful in contribution of existing body of knowledge in the area of challenges thus facing women entrepreneurs upon raising their Economic situation as is also a base for future studies in this area.

## **5.2 Summary of the Study Findings**

The summary of the study findings, summarized and organized based on the research objectives and questions as follows:

### **5.2.1 Challenges Women Entrepreneurs Face in Kinondoni and Ubungo**

#### **Districts**

Basing on quantitative analysis, almost all women 100% face various problems. The analysis indicated specifically that, 100% of the women said they lack capital for starting a business, 90% said they face husband restricting wife from getting out of the home, 80% indicated that house chores due to division of labour based on gender, 70% indicated there is lack of market for their products they sell, 50% indicated they lacked skills in business doing, 30% said the business lacked favourable environment and 20% indicated the location of business and home was also a problem as they have to travel long distances to their business venues.

Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the ten Focus Group Discussions, the same issues of lack of capital were mentioned in all groups. The groups also mention as second important problem as family roles. This is based on the fact that women have to do all the domestic chores and therefore have to be around the homestead to take care of

all family activities there especially the cooking, the cleaning, fetching water and firewood taking care of the children and the sick or elderly and the like. The other issue is lack of family support. This was also mentioned by almost all the groups. Regarding the face to face interviews made, reflecting on a few of the women quotes, they said as summarized below:

One said;

*“I applied for a Loan from a Government in our group, I requested for One million (1,000,000/-) ... but I was given only two hundred only (200,000/-). While indicating her concern, the fellows had the following on challenges, the lack of entrepreneurship skills, clear knowledge on how to run my business, inconvenience of business location, domestic responsibilities and care.*

As on the observation made, it was revealed that, some women don't have better environment for their business. They sell items along the road which is not very safe and hygienic. Most of the women sell perishable items which can easily get rotten as the market is not reliable. It was also observed that, most of these women don't keep proper records of their business transactions.

The study concludes that generally, lack of capital, family restrictions, lack of enough capital, role conflict and family responsibilities, unequal labour division, unreliable markets, lack of entrepreneurship and business skills, unfavourable business environment, distance from home to the business place are the major challenges women entrepreneurs face. From the study it shows that the very big challenge to most of the women entrepreneurs is lack of capital.

Serious attention on capital provision has to be taken so as raise up women into next level in business. This is in line with the findings of Clarisse Tuyishime, *et al.*, (2015) and Langa, (2013) which revealed capital as the major challenge among

women entrepreneur in running their daily businesses. It is clear that women entrepreneurs suffer from inadequate financial resources and working capital and they are not able to acquire external financial assistance due to the absence of tangible security and credit in the market (Phillips, *et al.*, 2014). Finance is regarded as “life blood” for any enterprise, be it big or small (Nyanga, 2013) explains that it is imperative for the local government and financial institutions to come forward to help the entrepreneurs to have easy access to loans. According to Greenstreet, K. (2004) financial support might take the form of grants, subsidized loans or loan guarantees to credit providers, tax credits and exemption from business registration fees.

It can be concluded that women face various problems namely, lack of capital, husband restriction, division of labour based on sex, lack of market, lacked skills in business, lacked favourable business environment, and distance from home to their business area.

### **5.2.2 Support to Women Entrepreneurs from Government and Non-Government Institutions**

The analysis made for objective two, the support and services from Government and Non- Government to women entrepreneurs, leads to the conclusion provided below. Basing on quantitative analysis: With the regard to determination on the support and services from government to women entrepreneurs, the findings were; with view to the support and services from Government to women entrepreneurs; The study concludes that, 100% women entrepreneurs mentioned the government is supporting them, Women entrepreneurs in their business whereby they mentioned the following;

100% of respondents said Government link women entrepreneurs with organizations like TBS, TFDA, SIDO. Again 100% of respondents explained the Government gives women loans without any collateral as well as gives women loans without interest if you gets one million you pay back one million again for 12 months (one year) However 100% mentioned that the Government gives women free education like entrepreneurship skills, Moreover 60% of respondents mentioned that Government identify and creates favourable areas for women entrepreneurs to do their business comfortable.

Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions 100% respondents strongly agree that Government support is needed to women entrepreneurs to prosper, the same issues mentioned, 100% respondents strongly agree that Government support for women entrepreneurs is strongly supporting women entrepreneurs is openly seen, also 100% strongly agree that the Government gives women entrepreneurs loans without interest, again 100% respondents strongly agree Government gives women loans without collateral moreover 80% respondents agree that Government link women entrepreneurs with organizations like TBS, TFDA, SIDO for other services.

Regarding the face to face interviews made, reflecting on a few of the women quotes, said as summarized underneath. In our group of ten women, we filled the application forms and last year we got 10,000,000/- shillings given by the Government to improve and expand our business, another group said "I got 500,000/- shillings a loan from the Government, we have a group of ten we were

given 7,000,000/- and I got the loan and this helped me to add it in our business. The other group mentioned “Last month I was invited by a Livestock officer to attend a training on best method to keep chicken and get profit within a short period.” This month we invited to attend a training on entrepreneurship at Goba primary school, where we got different skills like keeping records, marketing, customer care, packaging, how to do our business using our cell phones and not just chatting all the time, mostly all these are reflecting what women facing in their daily living.

From the findings the study concludes that the Government is supporting women entrepreneurs through education, loans and link to organizations like SIDO. 100% women entrepreneurs mentioned that Non-government Institutions support Women entrepreneurs in their business in trainings, loans and linking with organizations like SIDO, where else 90% said Non-Government gives women entrepreneurs loans, while 60% said that Non-Government Institutions gives women Entrepreneurs Entrepreneurship trainings, however 50% mentioned Non-Government link women entrepreneurs with organizations like TBS, TFDA, SIDO and 20% said Non-Government organizations gives women loans without collateral. Women also had the chance to provide their views through face to face interview and Focus Group Discussion.

In the eight Focus Group Discussions, 100% respondents strongly agreed that Non-Government Institutions support is needed to women entrepreneurs to reach their goal. 100% respondents strongly agreed that Non-Government Institution is strongly supporting women entrepreneurs, however 90% agreed Non-Government Institutions gives women loans, also 100% of respondents strongly disagree that the

Government gives women entrepreneurs loans without interest, again 100% respondents strongly disagreed that Non-Government gives women loans without collateral moreover 60% respondents said that Government link women entrepreneurs with organizations like TBS, TFDA, SIDO and the like so as to do their businesses easily while 20% they disagreed.

Concerning face to face interviews made, reflecting on a few of the women quotes, they said as summarized below; One said; *“I attended a workshop conducted by TAWLA as an entrepreneur”*, The other group mentioned, *“OCODE NGO train me on how to make soap, to cook cake, Ubuyu and keeping records and agriculture. Other group added”*

From the findings the study concludes that both Government and Non-Government organizations are supporting women entrepreneurs through education, loans and Link to organizations like SIDO, TFDA and the like. Research all over the world has shown that many interventions need to be made to fast-track the development of women entrepreneurs (Sarri & Trihopoulou, 2005). Therefore, the government can provide woman entrepreneurs with special subsidies, funds enterprise centers, entrepreneurship awards, counseling and advisory support.

Nxopo, (2015). Sarri & Trihopoulou (2004) job dissatisfaction, family constraints and layoffs. Iwu and Nxopo, (2015:10) point out that although government has tried to put in place policies and institutions with an aim of improving access to finance by female entrepreneurs; their success has been minimal. The current study determines the support women got from government and NGOs, the study revealed

that, government and non-government organization play a crucial role toward development of women entrepreneurs both material and non-material support as to Shane, (2003) who asset that opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently their welfare.

From the findings the study concludes that both Government and Non-Government organizations are supporting women entrepreneurs through education, loans and Link to other organizations like SIDO, TFDA.

### **5.2.3 The Type of Business Women Do**

Basing on quantitative analysis, 16.25% are selling shops as well as Vegetable shop; however, 13.75% are selling vegetables walking around in the streets and in vegetable groceries. Also 11.25% are Mama Lishe selling foods. However, 3.75% are selling juicy in school compounds and along the streets another 3.75% are selling Mitumba. Again 8.75% are selling charcoal however 8.75% are saloon's experts, again 2.5% are selling water while 2.5% are selling Uji.

Women also had the chance to provide their views through face to face interview, Regarding the face to face interviews made, reflecting on a few of the women quotes, they said as summarized below Regarding the face to face interviews made, reflecting on a few of the women quotes, they said as summarized beneath one woman narrated,

*"I am selling Vegetable shop, at Goba where I sell vegetables, mkaa, cooking oil, and kerosene oil". The other said; "My business is selling water, as well as ice cubes".*

Again, another mentioned

*“I am selling a family shop, where I sell maize and wheat flour, rice, legumes like beans.”*

However other women said;

*“I move up and down selling vegetables, tomatoes, carrot, sweet paper, cucumber and onions”.*

Other added;

*“I have saloon where I plait women their hairs and decorate bride and braid maid”.*

The other said;

*“I use to cook food and sell the food at Mbezi as they call me mama lishe”.*

Again, other mentioned; *“I am a tailor and a shop keeper”.*

The other coined; *“I am selling fruits, and juicy”.*

As on the observation made, it was discovered that, some are selling vegetables, fruits, shop, saloon, Mama Lishe, charcoal, juicy, Mitumba, water and ice blocks, Vegetable shop as well as Tailoring. On the other hand, the study concludes that most of the respondents are selling shops and vegetable shop while few are selling mitumba and Juicy.

Most type of businesses women entrepreneur perform were food vendors and engaged in retail businesses. This conclusion concurs that of Rutashobya, (1995), who stressed that majority of women entrepreneurs are concentrated in retail, food processing textile and clothing as well as service businesses. Similarly, three studies conducted by the International Labor Organization in Tanzania (ILO, 2003), Ethiopia (ILO, 2003a) and Zambia (ILO, 2003b) 18 showed that women are mostly



involved in service and retail businesses. Study revealed that mostly business done to women entrepreneurs are selling shops, Vegetable shop, charcoal, water, juicy, vegetables, tailoring, Mama Lishe, fruits and mitumba.

Thus, understanding specific entrepreneurial initiatives performed by women is critical to inform policy that can create an enabling environment for women entrepreneurs. Therefore, from this researcher concluded that; mostly business done to women entrepreneurs who were the respondents are selling shops, Vegetable shop, charcoal, water, juicy, vegetables, tailoring, Mama lishe, fruits and mitumba. Women are not innovative and creative; they don't identify the gap in the market to supply.

#### **5.2.4 Participation of Women Entrepreneurs in Making Decision**

Basing on quantitative analysis, 100% said that, men/ husband are the ones who make family decisions, while 80% mentioned that there is Participation of men/husband in decision. However, 30% mention that, there is Participation of both husband and wife in business decisions also women entrepreneurs participate in business decision by 30%; Participation of women entrepreneurs in both family and business decision; Participation of both husband and wife in family is 30%. Moreover 20% mention that women entrepreneurs participate in family decision. Also 10% mention that both women entrepreneurs and husband participate in both family and business decision making.

Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions 100% of

respondents mentioned that men/husband is decision maker in the family, while 20% said women entrepreneurs participate in making decision in the family, again 30% said that there is Participation of both husband and wife in family decisions. Also 10% mentioned that there is Participation of both women entrepreneurs and husband in all family decisions. 10% mention both parents are part of the family decision, however 6.25% said Parents of my husband decide for my family, 6.25% mention that It depends some issues are decided by me like and others are decided by my husband like buying family property, again 6.25% mention that I decide myself because my husband has died, 6.25% mentioned she decided and give father only the report, 2.5% mentioned they decided themselves as they are single.

Regarding the face to face interviews made, reflecting on a few of the women quotes, they alleged as summarized under, one woman said that

*“In my family who makes decision is my husband only”*

Another woman said;

*“It depends for example in my family we have three children and who decide to have three children is my husband”.*

Added;

*“I make decision myself, and my husband stand as a chief advisor’  
However ‘in my family we decide both”.*

Moreover, the other said, *“decisions are done by the parents of my husband’*

Entrepreneurial behavior 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 Rutashobya, 1995). It was evident that the difficulties faced by women had been influenced by the cultural values and socio-economic state (Jagero, 2011). However, Majenga, *et al...* (2014) reported that “there are still some cultural barriers which hinder women in small business performance...”

The results revealed that 100% respondents mentioned that most of the decisions in the family are done by men or husband. Researcher concludes, there is inequality in making family and business decisions since most of decisions are done by men and women are to adhere on what has be decided hence results to poor performance on what is to be done leading to low economy.

### **5.2.5 Assessing Challenges Facing Women Entrepreneurs towards the Prosperity of Their Businesses**

Basing on quantitative analysis, almost all women 100% face various problems. 100% mentioned the Lack of capital is a challenge for women entrepreneurs to reach their targets, however 100% said unequal labor division in the family made them unable to perform effectively since they have to wake very early and sleep very late, again 100% said family roles and responsibilities triple roles made women unable to concentrate in business work at home first before going to the office, Also 100% coined family restrictions made them unable to do the business to their fullest and sometimes there is movement restriction which made them unable to get required and necessary information, moreover 100% mentioned that Government loans takes a long time to be given since the application up to nine months and another challenge it has to be given in groups and not individual. in Groups instead

of individual.

Moreover 80% mention that lack of business and entrepreneurship skills leads to less efficiency and performance. 80% coined inequality to access family resources is also a challenge for women entrepreneurs to reach their targets since sometimes we use property as collateral and security to access financial support like loans from financial institutions. Also 70% mentioned Unreliable markets. Moreover 70% said diseases is an obstacle to reach their targets for both a family member and women herself since good healthy is capital. Again 50% said higher perish ability of goods like vegetables and fruits, juices reduce the profit, lastly 40% said that there is a big distance from home to the business place which made them to open the business late.

Women also had the chance to provide their views through face to face interview and Focus Group Discussion. In the eight Focus Group Discussions, the same issues of lack of capital mentioned.

Women entrepreneurs in the focus group discussions these were the findings, Inequality to access to resources in the family, Lack of business skills, Government loan is small and we don't get it on time up to three months and sometime in small amount apart from the requested amount, Unequal division of labour in the family, diseases, The problem the government gives us loan in groups, Inequality in making decisions in the family, Government gives loans in groups and may take three to nine months from when you apply, Distance from home to the business area, unreliable market and goods perish ability and family restrictions was mentioned in

all groups. However, cost to run the business is higher since you invest more and gain little.

Regarding the face to face interviews made, reflecting on a few of the women quotes, they alleged as written below,

*“I am selling vegetables, but the problem is we are many vegetable sellers so you may find that I fail to sell all vegetables and if they remain they rot’* Other said *“I have started doing business because my husband told me to support the family, I find it hard as my mother -in -law is too old and I have to take care for her since we are living together’* However *“I have started doing business in 2020, I am selling shop When I started a business I took loan from the Government I was given five hundred shillings while my plan was to be given one million so as to add the capital so when they gave me that amount I failed to add it in the business as it was different from my plan and I got it very late. Now the problem is I am paying the loan which I did not put it in the business ”* Added, *“I don’t have a good place doing my business since you need to jump across a terrace to reach my office,”* Again a woman said *‘I am selling Charcoal in retail so I collect charcoal from Mbezi Mwisho and repack it in small tins and bags, the problem is the price is not stable I can buy today 50,000/- and tomorrow 60,000/- this sometime made me to use my profit also sometimes I find stones and grasses’*.”

Women have limited access to financial resources and lack the prior entrepreneurial competency, which contribute to the specific challenges of starting and running a business (Orhan and Scott, 2001; Manolova, *et al.*, 2007).

It can be concluded that there is lack of capital, unequal labour division, family roles and responsibilities, family restrictions, time between application and disbursement of Government loans is not conducive and given in groups, lack of business and entrepreneurship skills, inequality to access family resources, Unreliable markets, diseases, higher risk in perishable goods like vegetables , fruits and juices, distance from home to the business area made women entrepreneurs unable to reach their economy.

## CHAPTER SIX

### CONCLUSION AND RECOMMENDATIONS

#### 6.1 Conclusion

In this study, on the challenges, women entrepreneurs face in improving their economic situation and having analysed the data collected in chapter four and findings discussed in chapter five, it is therefore seen as my general conclusion thus; women are facing the following challenges to reach their economy, lack of capital, unequal labour division based on sex, family roles and responsibilities, family restrictions, time between application and disbursement of Government loans is not conducive and are given in groups, lack of business and entrepreneurship skills, inequality to access family resources, Unreliable markets, diseases, higher perishability of goods like vegetables and fruits, juices, distance from home to the business, there is inequality in making family and business decisions since are done by men made women entrepreneurs unable to reach their economy.

Capital is highly needed in order to keep the business running smoothly. Conversely, lack of capital may cause business to fail not only that but also innovation and expansion depend on it. There are financial capital, human capital and social capital. Financial capital is necessary in order to get a business off the ground. Therefore, from this it can be established that the extension of capital among women entrepreneurs has to be given a high priority for their Economic prosperous thus the given capital will be injected in various Economic activities of which will bring forth profit which will enable women entrepreneurs to attain the expected economic prosperity as Finance is regarded as “life blood” for any innovativeness.

Moreover, researcher concludes both Government and Non-Government organizations are supporting women entrepreneurs through education, loans and Link to other organizations like SIDO, TFDA also the government is giving women entrepreneurs loans without collateral. Researcher concluded that business done by the respondents are selling shops, Vegetable shop, charcoal, water, juicy, vegetables, tailoring, Mama lishe, fruits and mitumba. Women are not innovative and creative; they don't identify the gap in the market to supply.

It is clear that women entrepreneurs suffer from inadequate financial resources and working capital and they are not able to acquire external financial assistance due to the absence of tangible security and credit in the market. The study determines the support women got from government and NGOs, the study revealed that, both government and non-government organization plays essential role toward development of women entrepreneurs. Thus, the government can provide woman entrepreneurs with special subsidies, funds enterprise centres, entrepreneurship awards, counselling and advisory support.

Most type of businesses women entrepreneur perform are food vendors and mostly do retail business, women need to walk an extra mile to identify the demand at the market. However, equality in access to rights, opportunities and responsibilities is a crucial agenda to get peaceful society. Equality in division of labour is very important so as to enable women to perform their duties effectively and efficiently. Women have family roles as well as community roles which made them unable to divide their time accordingly as well as balancing work and family. In order women entrepreneurs to reach their goals there must be Equality in division of labour at

family level.

## **6.2 Recommendations**

Recommendations based on the identified challenges that make women unable to reach their goal. Recommendations were based on the conclusions and purpose of the study. Recommendations are made to the Government, development partners and other stakeholders, Mtaa leaders, community members, women, and funding agents. Based on the findings of the present study, the following recommendations are given.

### **6.2.1 Government**

The government is a central and an instrument for empowering women. Therefore, the following recommendations are proposed to the Government:

- i. Gender policy should ensure that the gender perspective is mainstreamed in all policies. Ministry of community Development, Gender, Women and Special Groups should ensure gender equality in Tanzania through gender advocacy as well as coordinating gender issues and interventions for stance establishing a gender expert desk in every Department.
- ii. The Government should identify a secured and customer centred environment for women entrepreneurs to fix and perform their business comfortable and secured.
- iii. Loans given by the Government through its revenue should be given even to individuals. The government should reduce the timeframe from the loan application to disbursement. However, the Government should increase from 10% -30% of local revenue issued as a loan to youth, women and people with



disabilities because the demand is high; there are women entrepreneurs who take up to three years applying for the government loan.

- iv. Sensitization and mobilization of economic groups, such as community and Economic groups like SACOSS where they can access capital for income generating activities since resources are always scarce.
- v. Urban women are mostly engaged in small scale business particularly in the informal sector, the Government should establish women entrepreneur's database to make it easy to identify and work with them in trainings as well as facilitating them with profitable and reliable markets.
- vi. The Ministry of Education should include entrepreneurship as a subject in its curricula from primary level to upper level so as to help women to acquire useful entrepreneurship skills, and entrepreneurial education which will help them to do their business in a proper way so as to reach their goal.
- vii. The government should eliminate the challenges that women entrepreneurs face in doing their business, since the Millennium Development Goals (MDGs) are to be encountered by 2030. These comprises, ending poverty in all its forms everywhere, achieve gender equality and empower all women and girls, promote sustained, inclusive and sustainable economic growth, provide full and productive employment and decent work for all.
- viii. The government should create a one stop centres where they can easily access the service for example TBS, TFDA, TMDA, SIDO, TRA and the like under one roof so as to reduce the cost and time to women entrepreneurs.
- ix. Entrepreneurship Education should be given continuously to women Entrepreneurs since the changes in technology should be the foundation

however women face more challenges than their male counterpart especially cultural, political and economic. Government should support mentoring, continuing giving them skills and knowledge, networking events as well as business platforms and also giving awards like what they give musicians. The Government should also emphasize and empower women entrepreneurs on the use of technology in their businesses, increasing awareness among women on market networking. It is highly recommended that the government should emphasize more adjustments on gender policies as to create equal chances on economic gain.

#### **6.2.2 Development Partners and Other Stakeholders**

- i. Development partners should create more awareness and equip women entrepreneurs with entrepreneurship and business trainings in order to empower them to perform their business duties properly hence more profit.
- ii. Development partners need to encourage and educate both men and women about the importance of equal participation in all development issues surrounding their community and at family level like decision making, labour division and resources ownership.

#### **6.2.3 Community Members**

- i. Community members like family members, clients should be sensitized and get awareness on the importance of equality in the community, women involvement in development project like business, by leaving patriarchal attitudes and gender stereotyping which still propagate the marginalization of women in the society, changing attitudes of community will chip in to

equality in labour division, access and control of resources as well as decision making from family level.

- ii. Equality in decision making is a top primacy, not only for equality among men and women, is itself vital to development aim, but also for the reason that women's economic participation is necessary for the progression to attain sustainable development. More gender equality creates the conditions to boost economic development and contributes to economic growth and peaceful society since Equality and equity are acknowledged to have valuable effects on governments, societies, families and the whole economy.
- iii. Community members like neighbours should encourage, support and appreciate the work of women entrepreneurs. Community should support women entrepreneurs since business ventures are done in the community and women are part of that community if there is no cooperation between the community and Government the support from the Government will not work.

#### **6.2.4 Women**

- i. Women entrepreneurs they should see entrepreneurship as an employment so they need to be committed upon working for sustainable development, they need to perform it at their best level.
- ii. Women entrepreneurs should be confident in both themselves and in service they serve. The best entrepreneur should have a vision and mission on what they need to achieve, how she can accomplish and reach her goal.
- iii. Women as family care taker and change agents at family level they need to change their family perception that their duties specifically made for men or

women; this will reduce inequality in labour division, which is again an obstacle for women to reach their economy as they have gender triple roles which consume much of their time. They need to have self-discipline, committed and avoid rumours as well as being intrigues in whatever they do.

- iv. Women entrepreneurs should seek information from the agencies which help women entrepreneurs and approach them to request the support they need example SIDO.
- v. Again entrepreneurs need to be creative and innovative, they need to identify gaps in the market, and met customer needs; also to develop new ways of improving an existing product and change their perception on other business , and eventually forming business networks hence can raise their voice in solidarity and stand firm since networks among them is a social capital.

#### **6.2.5 Mtaa Leaders**

- i. Mtaa leaders should support trade agreements; also they need to support mentorship through trainings and business network formation among entrepreneurs as well as business platforms. They should give women entrepreneurs required and necessary information when needed (for example when the government open room for the government loans)
- ii. Leaders should help women to get what they need, like signing their forms on time and avoiding unnecessary payment or discouraging their motives.

#### **6.2.6 Funding Agents**

- i. Funding agents they should reduce the rate of interest to the loans given to women entrepreneurs and reduce the condition for obtaining the loans.

- ii. However, funding agents, they need to train women entrepreneurs on the proper use of loans given.
- iii. Grants and Aids is another measure in supporting women entrepreneurs, apart from giving them loans funding agents has to support women entrepreneurs by giving women entrepreneurs Grants and Aids.

### **6.3 Areas for Further Research**

Everything is changing and the issues of challenges women entrepreneurs are facing becoming complex and controversial in different countries and Tanzania is not exceptional. This happens due to the fact that the process of changing people's attitudes concerning their participation, gender equality, modernization, responsibility and accountability takes long time, and all the said issues is rooted on socialization embodied in the African cultures like patriarchal, gender stereotype and gender blind.

Researcher faced the following obstacles when doing the research, some of the women were not willing to share their information to the researcher, also it was a bit difficult to collect their details since the researcher had to meet them in the business areas while their respective customers being around. However other respondents were not in a position to be engaged with researcher having the notion that researcher does benefit financially and are supposed to be given token.

Moreover, research should be done based on the relevant strategies to address the established hindrances for sustainability's of their activities.

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## APPENDICES

### QUESTIONNAIRES TOOLS FOR THE LEADERS, GOVERNMENT AND NON GOVERNMENT OFFICERS

My name is Hilda MhangoMalosha student at Open University of Tanzania. I have prepared this questionnaires for the purpose of collecting data concerning my research; titled “**the challenges women entrepreneurs face in improving their economic situation**” As a respondent, you have been selected to answer these questions because I believe that the information you will provide will be very useful for the objectives of the study. Note that your answers to this questionnaire will be used for restrict academic purposes and their confidentiality will be guaranteed. Also, will be highly appreciated the fact that you have taken time to fill in this questionnaires and deeply grateful for your support.

Thank you very much.

Date.....

#### INSTRUCTIONS:

Kindly fill in empty spaces, put a tick in front of the answer you find correct. And in place where you have been provided with “Yes” or “No” reply accordingly. If requested to comment or explain or tick please do so.

#### SECTION A: BACKGROUND INFORMATION

##### 1. Personal Details

Date of interview.....

Name of participant (Option) .....

Mtaa/ Street:.....

Ward:.....

Division: .....

.District:.....

Status.....

. Sex :    Male       Female

Age: please put a tick in group you belong to your years

- (i) Below 20 Years
- (ii) 20 -29
- (iii) 30 -39
- (iv) 40-49
- (v) 50 - 59
- (vi) 60 and above

2. What is your education level?

- (a) Primary level
- (b) Secondary Level
- (c) Tertiary Level
- (d) Others (specify

.....

3. Marital status ;Are you:-

- a) Single ( )
- b) Married ( )
- c) Divorce ( )
- d) Widows ( )

**Section A: Challenges women entrepreneurs facing**

4. Do you know anything about women and entrepreneurships?

- a) Yes ( )
- b) No ( )

5. If yes can you explain in short what do you understand on women entrepreneurship

.....  
.....  
.....

6. Are there any challenges facing women entrepreneurs to their daily business activities?

- (A)  Yes
- (B) No

7. If yes above mention some of those challenge:

.....  
.....  
.....  
.....  
.....  
.....  
.....

8. What is the number of women entrepreneurs attended monthly in your office?

- (a) Below 25
- (b) More than 25
- (c) Below 75
- (d) More than 75

9. How long have you worked in this organizations or institution? Number of Years

- (a) 1 -5 years
- (b) 6-10 years
- (c) 11-14 years
- (d) 15-20 years
- (e) 21-25 years

**Section B: Business support from government and non government organizations**

10.As the Government personnel do you visits women entrepreneurs?

- YES ( ) NO ( )

11.If the above is yes, how often

- (a) Weekly
- (b) Monthly

(c) Quarterly

(d) Others

specify.....

12.As a government agent do you give women entrepreneurs support?

( Yes)

(No )

13.Which support are you giving them concerning their business?

(i).....

(ii).....

(iii).....

14. As a government agent are you collaborating with Non government agents to support women entrepreneurs doing their business?

( Yes )

( No )

15. What package you share to give them as a support

.....  
.....  
.....  
.....

**Section C: the types of business women have and extent to which they participate in making family and business decision**

16. Do you participate in making decision of their business as professionals?

Yes

No

17. If yes, How do you participate to make decision for their business

(i).....

(ii).....

(iii).....

18. From your experience as a leader women entrepreneurs are part of their business decisions?

- (a) YES
- (b) NO

19.If yes mention some of the decision they play part

.....

.....

.....

20. If no, what would be the reason

- (a) Lack of entrepreneurship skills
- (b) Poverty ( )
- (c) Norms and culture
- (d) Patriarchal system
- (e) Non of the Above

**Section D: Barriers to Economy success**

21. What exactly made women entrepreneurs mostly fail to reach their economic targets?

.....

.....

.....

22. As a leader did you heard about the challenges women entrepreneurs are facing in improving their economic situation upon reaching their goals?

- Yes ( )
- No ( )

23.(a) As a local leader have you heard the challenges women are facing upon securing loans from financial institutions to support their business?

Yes  No

(b) If your answer is yes from the above, what are techniques did you used to help women to acquire loans?

- (i) .....
- (ii) .....
- (iii).....
- (iv).....

(c) Based on the above mention technique how much in percentagewise manages to access credit facility through your assistance?

- (a) Below 25%
- (b) Above 25%
- (c) Above 50%
- (d) Above 75%

24. What are your proposed solutions as leaders to be given to women entrepreneurs to reach their Economic goals?

(a) What Government should be done to make women entrepreneurs to reach their Economic Targets?

.....  
.....

(b) What the non Government Agency should do to make women entrepreneurs to reach their targets?

.....  
.....

(c). What the society should do to support women entrepreneurs to reach their Economic goals?

.....  
.....  
.....

(d) What should the women entrepreneurs do reach their Economic goals?

.....  
.....  
.....





2. What is your education level?

(a) Primary level

(b) Secondary Level

(c) Tertiary Level

(d) Others(specify

.....

3. Marital status ;Are you:-

a) Single ( )

b) Married ( )

c) Divorce ( )

d) Widows ( )

4. What type of business are you doing? .....

5. What made you to do this type of business and not other business?.....

6. Do you face any challenges in your business?.....

7. Which are supports from government and non government?.....

8. How do you make business decision? (your business).....

7. What are the challenges that stand as bottleneck for you to accomplish your goals?.....

8. Why women entrepreneurs fail to improve their Economic situation?.....

9. Do have any loan that support your business?.....

10. Are the Loans accessible to support your business?.....

11. Did you attended any entrepreneurship training?.....

**OBSERVATION GUIDE SCHEDULE FOR WOMEN ENTREPRENEURS AT UBUNGO AND KINONDONI DISTRICT**

My name is Hilda MhangoMalosha student at Open University of Tanzania. I have prepared this observation guide tool for the purpose of collecting data concerning my research; titled “**the challenges women entrepreneurs face in improving their economic situation**” As a respondent, you have been selected to answer these questions because I believe that the information you will provide will be very useful for the objectives of the study. Note that your answers to these questions will be used for restrict academic purposes and their confidentiality will be guaranteed. Also, will be highly appreciated the fact that you have taken time to respond to these questions and deeply grateful for your support.

Thank you very much.

Date.....

**SECTION A: BACKGROUND INFORMATION**

**1. Personal Details**

- Date of interview.....
- Name of participant:.....
- Mtaa/ Set:.....
- Ward:.....
- Division: .....
- .Disrriect:.....

Age: please put a tick in group you belong to your years

- (i) Below 20 Years
- (ii) 20 -29
- (iii) 30 -39
- (iv) 40-49
- (v) 50 - 59
- (vi) 60 and above

2. What is your education level?

(a) Primary level

(b) Secondary Level

(c) Tertiary Level

(d) Others(specify

.....

3. Marital status; Are you:-

a) Single ( )

b) Married ( )

c) Divorce ( )

d) Widows ( )

4. Kind of business most women do

5. Challenges faced upon doing your business

6. Business support they get from government/ non government organizations

7. How well are they good in decision making?

8. Relationship between women, with other women or with clients

9. Challenges raised when working to attain economic prosperity

10. Assistance needed from government or non government for the improvement of the working environment

**Guided questions for the Focus Group Discussion for women entrepreneurs Groups in Kinondoni and Ubungo District.**

My name is Hilda Mhango Malosha student at Open University of Tanzania. I have prepared this focus group questions guide tool for the purpose of collecting data concerning my research; titled “**the challenges women entrepreneurs face in improving their economic situation**” As a respondent, you have been selected to

answer these questions because I believe that the information you will provide will be very useful for the objectives of the study. Note that your answers to these questions will be used for restrict academic purposes and their confidentiality will be guaranteed. Also, will be highly appreciated the fact that you have taken time to respond to these questions and deeply grateful for your support.

Thank you very much.

Date.....

**SECTION A: BACKGROUND INFORMATION**

**1. Personal Details**

Date of interview.....

Name of participant:.....

Mtaa/ Set:.....

Ward:.....

Division: .....

.Disrriect:.....

Age: please put a tick in group you belong to your years

- (i) Below 20 Years
- (ii) 20 -29
- (iii) 30 -39
- (iv) 40-49
- (v) 50 - 59
- (vi) 60 and above

2. What is your education level?

(a) Primary level

(b) Secondary Level

(c) Tertiary Level

(d) Others(specify

.....

3. Marital status ;Are you:-

a) Single ( )

b) Married ( )

c) Divorce ( )

d) Widows ( )

4. What made you to be women entrepreneurs?

5. Why are you doing your business here?

6. Are there any challenges in doing your business?

7. What is the most challenging issue in your business undertaking?

8. Is there any formal organization created by you to curb the said challenges?

9. Is government support you to run your business and curb the mention challenges?

10. What is your involvement in business decisions?

11. What are the barriers for the women entrepreneurs to reach their goal?

### Research Budget

This is the costs prediction of particular activities of the research activities. Those costs include labour costs and material cost and other related expenses. The cost of implementing the research is approximated to be Tanzania shillings **1,886,000/=** as indicated in the Table 2 below. The inputs required to accomplish the objective include stationery materials and the money for transport of facilitator and researcher

**Table 2: Shows research budget**

1	Main activities	Specific activity	Unit	Quantity	Unit cost	Total costs	Source of finance
		Typing		4	80,000	320,000	Researcher
	Stationeries costs	Internet services		21	3,000	63,000	Researcher
		Printing		4 copies	35,000	140,000	Researcher
		Binding		4 copies	7,000	28,000	Researcher
2	Travel costs	All 7 Months	-	-	60,000	520,000	Researcher
3	Meals costs	All 7 Months		7	80,000	560,000	Researcher
4	Data collection	Three weeks	3	3 weeks	80,000	240,000	Researcher
5	Communication	To supervisor	3	3 times	5,000	15,000	Researcher
6	<b>Total costs</b>					<b>1,886,000</b>	

**Source:** developed by researcher, (2021).

## Appendix 2: Research Clearance Letters



Ref. No OUT/PG201700103

10<sup>th</sup> November, 2021

Municipal Executive Director,  
 Ubungo Municipal Council,  
 P.O Box 55068,  
**DAR ES SALAAM.**

Dear Regional Administrative Secretary,

**RE: RESEARCH CLEARANCE FOR MS HILDA MHANGO MALOSHA, REG NO: PG201700130**

2. The Open University of Tanzania was established by an Act of Parliament No. 17 of 1992, which became operational on the 1<sup>st</sup> March 1993 by public notice No.55 in the official Gazette. The Act was however replaced by the Open University of Tanzania Charter of 2005, which became operational on 1<sup>st</sup> January 2007. In line with the Charter, the Open University of Tanzania mission is to generate and apply knowledge through research.

3. To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you **Ms. Hilda Mhango Malosha, Reg. No: PG201700930) pursuing Master of Arts in Gender Studies (MAGS)**. We here by grant this clearance to conduct a research titled

**“Challenges Women Entrepreneurs face in improving their economic situation in Dar es Salaam region the case of Kinondoni and Ubungo districts in Dar es Salaam”.**

She will collect her data at Non Governmental Organizations in Dodoma Region from 11<sup>th</sup> November to 11<sup>th</sup> December 2021.

4. In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O.Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thank you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,

**THE OPEN UNIVERSITY OF TANZANIA**

*Magreth S. Bushesha*

Prof. Magreth S. Bushesha  
 For: **VICE CHANCELLOR**



## THE OPEN UNIVERSITY OF TANZANIA

### *DIRECTORATE OF POSTGRADUATE STUDIES*

P.O.BOX 23409  
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REF: PG201400121

02<sup>th</sup> January 2020

**DIRECTOR,  
P.O.BOX  
DODOMA CITY COUNCIL.**

The Open University of Tanzania was established by an act of Parliament no. 17 of 1992. The act became operational on the 1st March 1993 by public notes No. 55 in the official Gazette. Act number 7 of 1992 has now been replaced by the Open University of Tanzania charter which is in line the university act of 2005. The charter became operational on 1st January 2007. One of the mission objectives of the university is to generate and apply knowledge through research. For this reason, staff and students undertake research activities from time to time.

To facilitate the research function, the vice chancellor of the Open University of Tanzania was empowered to issue a research clearance to both staff and students of the university on behalf of the government of Tanzania and the Tanzania Commission of Science and Technology.

The purpose of this letter is to introduce to you **Mr. Aristides Abdallah Nalyoto, PG 201400121** who is a Master student at the Open University of Tanzania. By this letter, **Mr. Aristides Abdallah Nalyoto** has been granted clearance to conduct research in the country. The title of his research is **“Economic Analysis of Grape Production in Tanzania : A case study of Dodoma Region.**

The period which this permission has been granted is from 08/Jan/ 2020 to 10/Feb/2020. In case you need any further information, please contact:

The Deputy Vice Chancellor (Academic); The Open University of Tanzania; P.O. Box 23409; Dar Es Salaam. Tel: 022-2-2668820

We thank you in advance for your cooperation and facilitation of this research activity.

Yours sincerely,

**Prof Hossea Rwegoshora**

**For: VICE CHANCELLOR**