**FACTORS INFLUENCING WOMEN ENTREPRENEURIAL SUCCESS IN TANZANIA: A CASE OF KINONDONI MUNICIPALITY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT**

 **FOR THE DEGREE OF MASTER OF BUSINESS**

**ADMINISTRATION (MBA) DEPARTMENT OF ACCOUNTING AND FINANCE OF THE OPEN UNIVERSITY OF TANZANIA**

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# CERTIFICATION

The undersigned certifies that they have read and hereby recommends for acceptance by the Open University of Tanzania the dissertation titled, ***‘‘The Factors Influencing Women Entrepreneurial Success in Tanzania: A case of Kinondoni Municipal in Dar es salaam,”*** in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA), department of Accounting and Finance of the Open University of Tanzania.

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I, **LELUU ALI SAID**, 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 requirement for the Degree of Master of Business Administration (MBA) of the Open University of Tanzania.

Signature

………………………

Date

# DEDICATIONS

To Almighty God, to whom I return all the Glory and Honour, and Dr. Asha Katamba and Dr.Michael J.Mwacha my research supervisors who bear the burden of seeing that the overall study is shaped according to standards. Also I dedicate this research study to my beloved father, mother ,my husband and my children who encouraged me to work harder till I will be honored a higher degree level.

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ABSTRACT

This study examined the factors influencing women entrepreneurial success in Kinondoni Municipal.Objectives were to examine the extent to which socio-economic factors affect women entrepreneurial successes in Tanzania, to examine the extent to which motivational factors affect women entrepreneurial success in Tanzania, to find out the challenges limiting women entrepreneurial success and to explore strategies for achieving successful entrepreneurship for women in Tanzania. The study employed descriptive design. Primary data were collected employing questionnaire.Self-administered questionnaire with both closed five point likert scale questions were used. A sample of 64 respondents was used. Findings showed socio-economic factors such as access to finance and supportive training have influenced women entrepreneurial successes.Numerical data was analyzed by computing frequency and percentages. Other factors were motivational factors such as urge to be own boss and innovativeness, personal factors such as hardworking. Finding also indicated challenges faced by women, such as inaccessibility to finances, inaccessibility to training, bureaucracy and corruption in licensing procedures and multiple taxes. It was recommended that women need financial supports from financial institutions. Also government and policy makers should find a way to train women entrepreneurs in different aspects.

**Key words:** SMEs,women entrepreneurs.Tanzania

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# LIST OF ABBREVIATIONS

ILO : International Labour Organization

KSA : Kingdom of Saud Arabia

MENA : Middle East and North Africa

MBA : Masters of Business Administration

OUT : Open University of Tanzania

SME : Small and Micro Enterprises

SPSS : Statistical Package for Social Sciences

UNIFEM : United Nations Development Fund for Women

USA : United States of America

# CHAPTER ONE

# INTRODUCTION

# 1.1 Chapter Overview

This chapter covered the background to the research problem that showed a brief picture of the problem under study followed by problem statement, objectives of the study (general and specific objective), research questions, the scope of the study, and research limitations, research significance and organization of the study.

# 1.2 Background to the Study

Factors influencing women entrepreneurial success in small scale and medium business are varied. A number of attempts have been made earlier to identify the characteristics associated with entrepreneurial success. According to Yusuf (1995) the most critical factors contributing to women entrepreneurship success consist of good management skills, access to financing, personal qualities, and satisfactory government support. and McEwen and Huck (2019) considered that the marketing factor is the most critical ingredient for the success of women entrepreneurship. Family’s emotional or instrumental supports are one of the crucial success factors for women entrepreneurs.

 Neshamba (2020)indicated that the owner-manager's previous experience and skills acquired on the job are important factors to women entrepreneur success and growth. Other critical factors include knowing the market and understanding the needs of customers, access to capital, assistance from family members, and networking with friends from former schools and colleges. Finally, hard work, as evidenced by long working hours contributes to the success of women entrepreneurship. Pratt (2019) found that the availability of capital, possession of business skills, previous experience, and support of family members are essential for women entrepreneurship success.

Furthermore, owning business by female without interfering by family would have greater success in their business. Moreover, the women careers depend on the decision of their spouses rather than the other way around (Fernandez, 2021). Umoren and Ehigie (2020) found that a high self-concept regarding their role in business and commitment to business can help women to become more successful entrepreneurs.

Ehige (2021), also reveals that entrepreneurial success depends on psychological factors such as self-concept, managerial competence, and work-stress and business commitment. Interestingly, Rogers (2023) and Lyle and Rose (2019) found that women can be successful in any venture if they have a positive frame of mind. In this dissertation factors influencing women entrepreneurship success are personal factors, family background, institutional support and social tie. There have been many stories of the success of most women entrepreneurs who make it big in the business world. Thus, it is about time to identify what factors influence women entrepreneurs’ success in small and medium scale business in Tanzania.

According to Paige and Littrell (2002), success is defined by intrinsic criteria which include freedom and independence, controlling a person’s own future, and being one’s own boss; whilst extrinsic outcomes are, among others, increased financial returns, personal income, and wealth. On the other hand, Masuo *et al.* (2001) defined business success in terms of economic or financial measures which include return on assets, sales, profits, employees and survival rates; and non-pecuniary measures, such as customer satisfaction, personal development and personal achievement. Similarly, Moore and Buttner (2020) stated that women entrepreneurship success is usually measured from the economic perspectives of growth in sales or employees; and/or by the increase in profits. As most people generally equate money and profits as the best way to measure individual and women entrepreneurship success, many might not view a majority of women-owned businesses as successful due to it being smaller in size and slower in growth.

As a result, some women measure success as and when they can see that they are an economically valuable resource (Dhaliwal, 2020). This is to say that once they feel they are generating an income and contributing to the family, that and only then do they feel that they have attained some measure of success. In that cases, the factors contributing to success of entrepreneurs in small business are varied.

**1.2.1 Successes of Women Entrepreneurship**

Success factors are a focal phenomenon in business or studies. However, it is also a complex and multidimensional phenomenon. Success factors can be characterized as the ability to create acceptable outcomes and actions. Success factors, in general, relates to the achievement of goals and objectives in whatever sector of human life. In business life, success is a key term in the field of management, although it is not always explicitly stated.

Success and failure can be interpreted as measures of good or indifferent management. In business studies, the concept of success is often used to refer to a firm’s financial performance. However, there is no universally accepted definition of success, and business success has been interpreted in many ways (Foley & Green 1989) .Here is at least two important dimensions of success: 1) financial vs. other success; and 2) short- vs. long-term success. Hence, success can have different forms, e.g. survival, profit; return on investment, sales growth, number of employed, happiness, reputation, and so on. In other words, success can be seen to have different meanings by different people. In spite of these differences, people generally seem to have a similar idea of the phenomenon that is of what kind of business is successful.

# 1.2.2 Challenges Facing Women Entrepreneurs

### Tanzania's women entrepreneurs face many obstacles including access to finance. The African continent contributes less than 2 percent of global income, and as a result, most of its citizens remain mired in poverty. One reason is that women face many barriers. Consequently, many do not reach their full potential. Across sub-Saharan Africa, girls systematically receive less schooling and grow up to become less literate; as women, they often encounter more obstacles in starting and sustaining businesses (Maleko,2008).

In East Africa, Tanzania exhibits many of these problems. Women entrepreneurs, particularly, find it tough going. The challenge is access to finance, simply because women don't own property. They’re supposed to provide collateral, but due to social and cultural norms and values of African societies, most of the time women don't own such properties. So, this becomes a big challenge in accessing finance (Maleko, 2008).

Generally there is a lack of co-ordination among the various levels of government offices. There is also lack of co-ordination between central and local government. This often leads to confusion among the different levels about their respective roles and responsibilities, as well as giving rise to unnecessary costs and inconvenience for both the governments and women entrepreneurs in the MSE sector. While the central government has started adjusting to its role of facilitating rather than stifling private enterprise, the prevailing mindset in most local governments has still to change. Local governments offices have yet to see the positive role that entrepreneurs and private enterprise can play, and have yet to consider them as partners in development (UDEC,2008).

**1.3 Statement of the Problem**

According to Mohamed and Syarisa (2018), women are becoming a very important economic group and therefore more efforts are needed to nurture them in taking up entrepreneurship.Recognising the importance of the emerging women entrepreneurs in creating a vibrant and dynamic economy for the nation, the Tanzanian Government has been actively promoting women entrepreneurship towards realising Tanzania’s Vision 2020. However, notwithstanding the importance of this area, surprisingly to the researchers knowledge little research has been undertaken to determine the factors influencing success of women entrepreneurs,particularly in Tanzania. To close this gap, this in-depth literature survey was conducted to identify a comprehensive list of factors influencing the success of Tanzanian women entrepreneurs. The literature suggests that social psychological and organizational approaches are widely used to explore and analyse the relationship between the influence of women’s individual characteristics,socio-economic factors, motivational characteristics, their business management skills and business strategies, goals and motives, networking and entrepreneurial orientation towards their business performance. This resulted in the development of a comprehensive theoretical framework which provides significant insights related to women entrepreneurship practices and whether there is any entrepreneurial success among them in Tanzania.

Besides, their successes need to be recognized for them to grow their businesses It is then the aim of this research study to finding out whether socio-ecomomic factors, personal factors, sociological and institutional support, motivational factors, are the factors influencing women entrepreneurship success. From the practical point of view, this will serve not only to provide a self-check to current women entrepreneurs, but also to increase women involvement in entrepreneurship through a better understanding of the determinants of business successes of women entrepreneurs in general and in the Tanzanian context in particular. Such an understanding of the pre-requisites for Tanzanian women entrepreneurs to succeed in their businesses is of critical importance especially in today’s competitive environment. This will give policy makers and practitioner’s tools for decision making on matters regarding women entrepreneurs.

**1.4 Objectives of the Study**

**1.4.1 The General Objective**

The main objective of the study was to examine the factors influencing women entrepreneurial success in Tanzania, taking Kinondoni Municipality as a case study.

**1.4.2 Specific Objectives**

In order to accomplish this general objective, the study focused on the following specific objective:

1. To examine the extent to which socio-economic factors affect women entrepreneurial successes in Tanzania.
2. To examine the extent to which motivational factors affect women entrepreneurial success in Tanzania.
3. To find out the challenges limiting women entrepreneurial success
4. To explore strategies for achieving successful entrepreneurship for women in Tanzania

**1.5 Research Questions**

The research study was guided by the following research questions:

1. To what extent socio-economic factors affect women entrepreneurial success in Tanzania?
2. To what extent motivational factors affect women entrepreneurial success in Tanzania?
3. What are the challenges facing women entrepreneurship successes?
4. What measures can be adopted to boost women entrepreneurship in Tanzania?

**1.6 Significance of the Study**

The study was expected to help to identify major factors influencing women entrepreneurial success so that a more conducive environment can be created to promote the development of women entrepreneurship.The study also provides policy makers and regulator tools for decision making concerning what should be done by the institutions supporting women to promote women entrepreneurship development in Tanzania. Furthermore, for the academia, it offers results from rather a distinctive setting covering several topics within a broad domain of factors influencing women entrepreneurship. Lastly the study is expected to help the researcher to fulfill the requirement of completing Masters of Business Administration (MBA).

#

# 1.7 Organization of the Study

 Chapter two comprises three sections. The first section looks at theoretical literature concerning the entrepreneurship. It starts looking at some conceptual definitions of terms; theoretical analysis looks at different theories put forward by various scholars and tries to see if those theories safeguard this study. The second section deals with empirical studies. In this section review of studies done outside and in Tanzania by various scholars concerning women entrepreneurial development is done. This attempt to explain the gaps deduced from different researches done on similar subject and hence bridges the gaps in line with these study objectives. Last section is conceptual framework.

 Chapter three deals with research methodology. This chapter looks at research design and strategies, survey population and area of study. It also looks at sampling procedures, sample size and methods of data collection. It ends up by looking at data analysis.

Chapter four is about presentation of research findings/results and discussion. This is followed by chapter five which covers summary of the main findings,conclusion, recommendations and possibly also suggestions for further research.

**CHAPTER TWO**

**LITERATURE REVIEW**

**2.1 Overview**

This chapter explained in detailed the Literature review and carry out critical review of theories relevant to factors influence women entrepreneurial success in Tanzania. The chapter is organized in five sections. Section 2.1 is about the introduction while theoretical literature review follow in section 2.2.Section 2.3 provides a detailed empirical literature review. Section 2.4 describes research gap while section 2.5 explains conceptual framework of the study. Lastly section 2.6 gives the summary of the chapter.

**2.2 Conceptual Definition**

**(i) Entrepreneurship**

 Entrepreneurship is studied in different disciplines making its definition unclear. Several pioneers have defined entrepreneurship differently.

Landström (2005) defined entrepreneurship as a discovering of a new business possibilities in the market,which can be individual or group of people who start business based on an entirely new products or services; also establishment of more handicraft or services oriented business with more imitative products and services.

 Shane (2003) described entrepreneurship as a process that involves seven different stages which are: existence of opportunity, discovery of opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy, organizing process, performance.

According to Schumpeter (1995), entrepreneurship is a progression of change where innovation is the most very important function of the entrepreneur. It is the necessary requirement for economic development in a without charge venture or mixed economy where innovation is the starting point of development. Entrepreneurship is the willingness and the ability of an individual to seek investment opportunities, set up and run an enterprise successfully.

 From the definitions given above, it is possible to conclude that in almost all of the definitions of entrepreneurship, there is agreement that we are talking about a kind of behavior that includes: (1) initiative taking, (2) the organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account, (3) the acceptance of risk or failure. The entrepreneurial process involves all the functions, activities, and actions associated with perceiving opportunities and creating organizations to pursue them. Entrepreneurship is the process of creating something new and assuming the risks and rewards (Hisrish and Peters, 2002).

 **(iii) Entrepreneurial Success**

According to Dictionanry.com (2014), success can be defined as the favorable or prosperous termination of attempts or endeavors; the accomplishment of one's goals or it can also be defined as the attainment of wealth, position, honors, or the like.

According to Paige and Littrell (2002) entrepreneurial success is defined by intrinsic criteria include freedom and independence, controlling an entrepreneur’s own future, and being one’s own boss; whilst extrinsic outcomes are, among others, increased financial returns, personal income, and wealth.

**Measurement of Entrepreneurial Success**

 Buttner and Moore (1997) stated that business performance is usually measured from the economic perspectives of growth in sales; and/or by the increase in profits. As most people generally equate money and profits as the best way to measure individual and business success, many might not view majority of\ women-owned businesses as successful due to it being smaller in size and slower in growth. Some women define business success from an economic viewpoint.

**2.3 Theories of Entrepreneurship**

 There are varieties of theoretical review involving factors influencing women entrepreneurship success. The theories of entrepreneurship and development are broadly classified into two categories: psychological and sociological theories of entrepreneurship. McClelland (1961) and Hegan (1964) emphasized on the psychological approach towards the analysis of entrepreneurship whereas Max Weber (1947), Cochran (1967) and Hoselitz (1964) advocated a sociological explanation for the study of entrepreneurship.

1. **Psychological Theories of Entrepreneurship**

David McClelland (1971) has explained entrepreneurial development from psychological perspective. According to McClelland, entrepreneurial growth can be explained in terms of need for ‘achievement motivation’ which he considers as the major determinant of entrepreneurial development. For McClelland, ‘achievement motivation’ is a motivation of the people to achieve. It is a strong desire on the part of the people, if not by all but at least by some to achieve. This motivation imbued in the culture in terms of values, norms, and beliefs (what McClelland calls value attitudes). That is the reason why some cultures motivate their people towards a strong desire to achieve and while others are not. McClelland attempts to apply his thesis in analyzing entrepreneurial development among different societies by interpreting them in the terms of ideologies reflected in the literature, art, history and religion. According to him, these ideas help to generate the need for achievement motivation.

1. **Sociological Theories of Entrepreneurship**

Max Weber (1947) analyzed religion and its impact on economic organization of the society. According to him religious beliefs are the driving or restraining force for generating entrepreneurial activity. The religious beliefs play a crucial role in determining the behavior or actions of the entrepreneur towards generating or limiting profit. Weber is the first among the social scientists, who took the position that entrepreneurial growth is dependent upon the ethical values of society.Some of the Weberians contended that Jews and Jains fail to develop because of their value restrictions in having contact of any type with other communities (Singh 1985). Many others supported Weber's opinion that entrepreneurship develops faster in those societies where ethical values help to develop independent capacity of decision making (Kennedy,1976).

Another sociological theory of entrepreneurship is of Thomas Cochran (1968). His approach to entrepreneurship is based on cultural values, role Expectations and social sanctions. According to him, entrepreneurship needs to be seen in reference to the prevailing child rearing practices. For Cochran, entrepreneurs are the model personality of the society. He stated that the performance of the entrepreneur might be seen in reference to his own attitudes towards occupation. Values and role expectations of that particular social group are the most important determinants in the performance of business Entrepreneurial roles.

# 2.3.1 Factors Affecting Women Entrepreneurship

Even though entrepreneurship has its own advantages, it is not free from problems, for there are a number of factors which affect it.Samiti (2006) andTan (2000) classified the basic factors that affect entrepreneurs in two broad categories namely economic and social.The 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 up, attitude of other employees, and relations with the work force. Gemechis (2007), Hisrich (2005), ILO (2009) added that social and cultural .attitude towards young entrepreneurs; entrepreneurship education; administrative and regulatory framework, business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

1. **Access to finance**

 Finance is a key issue for women entrepreneurship. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000). The ability to tap into new markets requires expertise, knowledge and contacts

1. **Access to market**

Lack of access to market is the problem which faced most of the women entrepreneurs in Tanzania. Women often lack access to training and experience on how to participate in the market place and therefore unable to market their goods and services strategically. Thus, women-owned businesses are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many businesses, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

1. **Access to Training**

Training is one of the major problem facing women entrepreneurs in Tanzania. Most of the women have limited access to vocational and technical training. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Tanzania is characterized by low enrolment among women in education, high dropout rates and poor quality of education. Some research studies have shown high figures testifying the existence of gender discrimination in building capacity of women and providing them with equal opportunities (UNECE, 2004).

1. **Access to network**

This is another problem which faced women entrepreneurs. Most of the women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale basis, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

1. **Access to policy makers**

This is among the five problems which faced women entrepreneurs. Access to police maker is another critical problem which Tanzanian women faced. Most women have little access to meet policymakers or representatives on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even unable to reach leadership positions in mainstream business organizations, limiting their input into policymaking through lobbying. Women’s lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

1. **Social Factors Affecting Entrepreneurship**

The social factors include lack of social acceptability, having limited contacts outside prejudice and class bias, society looks down up, attitude of other employees, and relations with the workforce. Hisrich (2005), added that social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success (Hisrich,2005).

#  2.3.2 Theoretical Frame Work Model.

The psychologist Kurt Lewin (1946) demonstrated that behavior (B) is the function or result of an interaction between person (P) and environment (E).The entrepreneurial behavior is a kind of decision behavior based on a special personal quality and stimulated by external and internal factors (Zhang, 2003). Entrepreneurial external stimulation can be thought of as the influence by the external institutional environment.

Shane (2003) pointed out that the institutional environment includes the rule of the game that economists believe generates incentives of certain types of action. Baumol (1990) argued that society’s rules and norms create incentives that influence the form that entrepreneurial activity takes. In the end, the institutional framework influences an individual’s decision-making capabilities by signaling which choices are acceptable as well as determining which norms and behaviors are socialized into individuals in a given society (Baughn, 2006). Entrepreneurial internal stimulation is characterized as pull or push factors based on different personal position, nature and desire. Push factors refer to necessities such as unemployment, redundancy, recession, financial reasons (inadequate family income), dissatisfaction with current employment, or the need to accommodate work and home roles simultaneously. Pull factors are related to a need for independence, need for achievement, financial reasons (desire for wealth), personal development, self-fulfillment, social status and power. Glancy, *et al.* (1998) Hansemark, (1998) Sarri, (2005).Entrepreneurial and a venture’s development during its early stages are highly related to an individual’s characteristics (Moore, 1990). Individual personalities will influence the likelihood would-be entrepreneurs will exploit potential opportunities, though any specific opportunity will inevitable be refracted through the filters of people with different personality traits, affecting conclusions about potential success. Shane, (2003) behavioral psychologists point out that motivation originates from internal and external stimulation. As well, analyzing behavior should start with need and motivation.

 S O R

S = Stimuli O = Opportunity R = Responsibility

**Source:** Shane, (2003)

Figure 2.1: Basic Models of Behaviors

The institutional environment and internal motivations caused by push and pull factors stimulate the potential entrepreneur’s expectations. The gap between expectations and reality leads to entrepreneurial needs, which determine entrepreneurial motivation. It is motivation that gives rise to entrepreneurial decision directly; in addition, personal characteristics add variance.

# 2.4 Empirical Literature Review

In developed and developing country there is abundant of studies which relate on factors influencing women entrepreneurship success.

# 2.4.1 Review of Studies Done Outside of Tanzania

A research entitled Entrepreneurship and Social Inclusion by Fielden and Dave (2014) suggest that socially constructed barriers are responsible for inhibiting women’s progressions. Furthermore, study acknowledged that mentoring and network support, especially at the local level, are at least as crucial in boosting women’s attitudes with respect to business leadership and new venture creation as financial support.

The study of SalfiyaUmmah and Gunapalan (2017) was done to investigate factors influencing on women entrepreneurial success in Srilanka.Simple random sampling method was used to select 270 respondents mainly with the use of structured questionnaire and interview. Data was collected from these 270 respondents’ micro business women. Finding of the study indicated that many women entrepreneurs in developing countries such as Sri Lanka face many challenges while operating their businesses.For example, existence and survival, innovation with the available information and training and institutional support,all these make them to be unable to survive in the industry. The result suggest that the need for achievement, autonomy, self-confident are the most important personality factors for business success of women entrepreneurs.Furthermore,background factors such as education and family background also contribute to the business success of women entrepreneurs in micro businesses. Institutional support also has been a motivating factor for entrepreneurship success. It was found that among the factors, personality factors such as need to achieve, self-reliant and independence were influencing more than the other factors. The study recommended that the findings might be immense value to enhance women entrepreneurship in developing countries.

Another important study is of Golshan and Singh, (2019).They examined Factors Impacting Successful Iranian Women.The objective was to examine factors such as self-efficacy, risk taking, negative stereotypes, and societal culture and traditions. Interviews were conducted successfully to 180 respondents. A survey design was employed with both quantitative and qualitative approaches. Result showed that Challenges caused by the negative stereotypes and traditions of Iranian society are barriers successful Iranian women entrepreneurs had to overcome. The possession of personal internal factors such as high levels of self-efficacy and risk taking positively impacted these women's success. The study concluded that further empirical research is needed to advance knowledge of Iranian women entrepreneurs.

The study of Kun-huang et al. (2019) investigated factors affecting the success of women entrepreneurs. The main purpose of this paper was to examine the relation that exists between the skills possessed by women entrepreneurs and their motivations, barriers and performance. The case study was used to analyse the relationship which existed between the skills possessed by women entrepreneur and their motivations. The descriptive strategy was employed. The sample size of 238 respondents women entrepreneurs was employed. The analysis undertaken showed that the lack of education and managerial skills of women business owners are two of the most important variables when it comes to understanding the motivations and the difficulties they have to face.

# 2.4.2 Review of Studies done in Tanzania

The study of Mwaipunga, (2020) assessed the factors that affect the performance of women entrepreneurs in Morogoro Tanzania.His study also addressed the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from Microfinance institutions. A sample of 203 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. The results of the study indicated that the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance .It also showed that lack of own premises(land),financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study also found that conflicting gender roles, social acceptability and, network with outsiders were the major social factors that affect these entrepreneurs. There are several of studies which demonstrate factors influencing women entrepreneurship success. In order to find out success factors also there are various studies which concerned with the factors which affect women entrepreneurship success.

Another impontant study was of Marijan and Kiricho (2018) which investigated the important role that entrepreneurship plays to combat unemployment, wealth creation and the alleviation of poverty should not be underestimated. The objective of this study was to investigate women entrepreneurship in Mwanza Tanzania and to make practical recommendations to enhance women entrepreneurship in the country. A survey that included 54 women-owned businesses was conducted. Women entrepreneurs in this study were motivated by pull factors, such as the need for independence, self-fulfillment, work flexibility and a need for a challenge to self-employment. Factors such as dissatisfaction with salaried jobs and insufficient family income pushed them into self-employment. They are currently facing obstacles, such as obtaining finances, work-home conflict, lack of education and training in business and management skills. The study furthermore, indicated financial support, business training and advice, the need to network with other business owners and marketing support as their main support needs. Recommendations from the study suggested that Government and women entrepreneurs should overcome these obstacles and ensure that women entrepreneurship can sufficiently contribute to economy and empower themselves economically.

# 2.5 Research Gap

Despite of reading different definitions, models and past studies written by different researchers, it was found that most of research studies have presented mixed result with respect to factors influencing women entrepreneurial success. Most of researches regarding entrepreneurs most relate to either the reason that women choose to become entrepreneurs or the barriers that these women face while attempting to start up a business. Most of these researches were done widely in the developed countries. In view of growing number of women entrepreneurs in Tanzania, a study on factors influencing women entrepreneurial success is now appropriate especially by taking in account that the Tanzanian Government has been actively promoting women entrepreneurship towards realizing Tanzania’s Vision 2020. However, notwithstanding the importance of this area, surprisingly to the researcher’s knowledge little research has been undertaken to determine the factors influencing success of women entrepreneurs, particularly in Kinondoni Municipality in Tanzania. To close this gap, this in-depth literature survey was conducted to identify a comprehensive list of factors influencing the success of Tanzanian women entrepreneurs.

# 2.6 Conceptual Framework

 A conceptual framework can be defined as a set of broad ideas and principles taken from different relevant fields of enquiry and used to structure subsequent presentation (Kombo and Tromp, 2006).In this chapter, on the basis of specific objectives, research questions and literature review, conceptual framework was developed. This framework was constructed to direct and organize data collection.

It was the opinion of the researcher that there are some factors influencing women entrepreneurial success. Several studies have identified a significant number of factors,for example study by Brindley (2005),Nearchou-Ellinas (2004) and Samiti (2011).

Researchers argued that there are social-economical factors that influence entrepreneurial successes. It was researcher’s assumption that family support, strong tie in the business world and motivational factors help women in achieving success in their businesses.

# 2.6.2 The Variables

The researcher have conceptualized the required variables for the study of the problem:

“Factors influencing women entrepreneurial success,” being:

# 2.6.2.1 Independent Variables

Social economic factors, motivational factors, challenges and strategies

# 2.6.2.2 Dependent Variables

Women Entrepreneurial Success in this study was dependent variable which was measured by the level of sales growth, profit growth and perceived survival of the business.

***Independent Variable Dependent variable***



**Source:** Researcher (2024)

**Figure 2.2:Conceptual Framework**

# CHAPTER THREE

# RESEARCH METHODOLOGY

# 3.1 Overview

This chapter describes the research designs and methodology used in examining the factors influencing women entrepreneurial success in Tanzania. It explains in detail research philosophy, research design, research approach, area of the study, population, sample size and sampling techniques, data collection methods and data collection tools. Moreover it explains validity and reliability of research instruments, data analysis, variable measurement followed by research ethics.

# 3.2 Research Philosophy

**Research philosophy** refers to the set of beliefs or assumptions about the way knowledge is developed and interpreted in a particular field of study (Hair et al., 2019). It underpins the overall approach to a research study, guiding the choice of research methods, the design of the study, and the interpretation of findings. Research philosophy involves considering fundamental questions about how we understand reality (ontology), how we acquire knowledge (epistemology), and the values that guide research (axiology).This study used positivist philosophy because positivism is based on the belief that reality is objective and can be observed and measured. This aligns well with a quantitative approach, which often involves collecting numerical data to identify patterns, relationships, or trends.A positivist philosophy supports the use of quantitative methods, such as surveys, experiments, or statistical analysis, to test hypotheses and derive conclusions. This matches the requirement for this study that uses a quantitative approach.

# 3.3 Research Design

**Research design** is a comprehensive plan or blueprint outlining how a research study will be conducted (Saunders et al.,2019). It details the procedures for collecting, measuring, and analyzing data, guiding the researcher through each step of the process to ensure the study is systematic, valid, and reliable. Essentially, research design acts as the framework that helps align the research objectives with the methods used to achieve them, allowing for the effective answering of research questions or testing of hypotheses.In this study descriptive design was used.**Descriptive design** is a type of research methodology that focuses on providing an accurate portrayal or account of the characteristics of a particular individual, situation, group, or phenomenon (Kothari, 2006). The primary goal of descriptive research is to observe, describe, and document aspects of a situation as it naturally occurs, without manipulating or altering the environment. This type of design is often used to answer the “what,” “where,” “when,” and “how” questions about a subject but does not generally address the “why.”

# 3.4 Area of the Study

This study was conducted in Dar es salaam at Kinondoni Municipality. Four wards of Tegeta, Mwenge, Bunju and Magomeni were included in the study. The reason for selecting this area was that the area was blessed with high population of business women hence access to reliable data at a lower cost was possible.

# 3.5 Target Population

A **research population** refers to the entire group of individuals, objects, or entities that share common characteristics and from which a researcher intends to draw conclusions (Castillo, 2009). It is the complete set of elements that the researcher wants to study or understand.The population of this study was the women entrepreneurs in Kinondoni municipality in Dar es salaam. This population comprised women based on small scale and medium scale businesses in their area. The reason for selecting this population was that within this population the sampling frame containing high population of women entrepreneurs were obtained easily to facilitate the study.A total number of women entreprenuers at Kinondoni Municipality were 744 (Kinondoni Municipal Report, 2023)

# 3.6 Sampling Design and Sample Size

Generally it is not easy to study the whole population; therefore, researcher has to determine the number of necessary sample to include in the study.

# 3.6.1 Sampling Techniques

Sampling involves selecting u units of analysis which is referred to as the individual case or group of cases that the researcher wants to express something about when completed and is therefore the focus of all data collection efforts (Tashakkori and Teddlie, 2009).Unit of analysis may include people, groups, artefacts and settings that can provide the researchers with the ability to gain answers to research questions set forth in study. In the light of this explanation, sampling can be defined as a process of selecting participants to take part in the research on the basis that they can provide detailed information required for the intended study. Sampling is done due to constraints of time, money and accessibility of data to the entire population (Cohen, *et al*., 2007).

Sampling of the study population allows the researcher to have manageable area that can as much as possible maintain the purpose of the study within a specified period of time (Kothari, 2006).In this study,simple random sampling was used to select individual respondents. Simple random sampling method was applied in order to acquire the requisite number of women enterpreneurs in four wards of Kinondoni municipality. This gave each of the units in the population an equal chance of being included.

# 3.6.2 Sample Size

Kothari (2006) defines sample as a collection of some parts of the population on the basis of which judgment is made, small enough for convenient data collection and large enough to be a true representative of the population from which it has been selected. Sample size refers to a number of items to be selected from the universe to constitute a sample.In this study the researcher used a sample of sixty four (64) respondents from Kinondoni Municipality, sixteen respondents from each of the four wards of Tegeta, Mwenge, Magomeni and Bunju.This sample included women entrepreneurs doing business in the area. The Reason for choosing this sample size is to provide equal chance for every woman entrepreneurial in Kinondoni municipality to participate in the study regardless of their race, religion or political affiliation. The distribution of sample size for this study is as shown in Table 3.1

## Table 3.1: Sample Size of the Study

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S/N** | **Respondents** | **Ward** | **Targeted population** | **Sample size** |
| 1 | Small scale business women | Bunju | 93 | 8 |
| Medium scale business women | 93 | 8 |
| 2 | Small scale business women | Magomeni | 93 | 8 |
| Medium scale business women | 93 | 8 |
| 3 | Small scale business women | Mwenge | 93 | 8 |
| Medium scale business women | 93 | 8 |
| 4 | Small scale business women | Tegeta | 93 | 8 |
| Medium scale business women | 93 | 8 |
|   | **Total** |  | **744** | **64** |

**Source:** Kinondoni Municipality available data (2023) and sample size formula.

The following formula was used in determining the sample size:

 n = Z2 × p × q × N

 e2 (N – 1) + Z2 × p × q

Where

 N = Size of population

 n = Sample size

 e = Acceptable sampling error (the precision)

 Z = Standard variant at a given confidence level;

 (as per normal curve area table)

 p = Sample population of success

 q = 1 - p

**Given the following information:**

 N = 744 Targeted population in Kinondoni Municipality as per available data (2023).

 n = The number of respondents to be determined (sample size).

 e = 0.05 error term.

 Z = 1.96 as per table of area under normal curve for the confidence level of 95%.

 p = 0.05

 q = 0.95

Therefore the sample size to be used was determined to be:

 n = 1.962 × 0.05 × 0.95 × 744

 0.052 × (744– 1) + 1.962 × 0.05 × 0.95

 n = 135.76 = 64.402

 2.108

Hence n = 67 ; therefore the sample size of the study was 64

# 3.7 Methods of Data Collection

 The data was collected from four wards of Kinondoni Municipality. Primary sources of data were used in this study. Primary data was obtained through structured self-administered questionnaires.

# 3.8 Research Tools

Self-administered questionnaires with closed-ended questions and 5 point likert scale questions were employed to collect primary data.Closed-ended questions enabled the researcher to collect information regarding personal profile. Five-point likert scale statements were used to gauge respondents perception regarding research specific objectives.

# 3.9 Validity and Reliability of Research Tools

# 3.9.1 Validity

Validity is concerned with whether the findings are real about what they appear to be about (Saunders *et al.*, 2019). This shows whether the means of measurements are accurate and whether they are actually measuring what they were intended to measure. In this study, the researcher ensured that the items within the measure were adequately captured by the domain of the construct being studied, that is content validity and use reasonable judgment to ensure that the measure was indeed related to the construct being studied, that is face validity.To ensure validity questionnaires were taken to research specialists (supervisors) for validation.

# 3.9.2 Reliability

Reliability is the extent to which data collection methods yield consistent results (Kothari, 2014). Prior to running a regression analysis, the researcher performed the reliability test. This is usually performed to avoid false regression results from being obtained. Reliability of the data collection instrument was tested using Cronbach’s Alpha which measures the internal consistency. Cronbach’s Alpha value is widely used to verify the reliability of the construct. When Cronbach's alpha is 0.7 and above indicates internal consistency of the research tools. By calculating Cronbach's alpha, the study aims to verify the extent to which the items consistently and reliably measure the intended constructs, thereby strengthening the credibility of the research findings. In this study, after running the data using statistical package for social sciences (SPSS), the results are indicated in Table 3.2

## Table 3.2: Cronbach Alpha Test

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Variables** | **Number of Items** | **Cronbach Alpha Coefficient** |
| 1 | Socio-economic factors  | 4 | 0.803 |
| 2 | Motivational factors | 4 | 0.791 |
| 3 | Challenges | 4 | 0.839 |
| 4 | Strategies | 4 | 0.784 |
|  5 | Women Entrepreneurial Successes | 5 | 0.768 |

**Source:** Field Data (2024)

The study results on Table 3.2 indicate the outcome on running reliability test. It showed that all constructs are reliable. This is attributed by the fact that the coefficients of the alpha values on each construct exceed 0.7 as a bench mark. Trochim (2021) suggests that the reliability outcome on the variables under study is assured when the alpha coefficient is 0.7 or more which is the outcome noted on this test in this study.

# 3.10 Variables and Measurement Procedures

The type of data collected aimed at filling the gap raised in the research questions and was of quantitative in nature. The research variables used to collect data and information were four independent variables used as a measure influencing factors. These were social economic factors,motivational factors,challenges and strategies. These variables were measured in different groups of women entrepreneurs as mentioned on sample design and enabled the researcher to examine the factors which influence the women entrepreneurial success.

## Table 3.3 : Variables and Measurements

|  |  |  |  |
| --- | --- | --- | --- |
| **Variable** | **Type of variable**  | **Measurement**  | **Scale of Measurement**  |
| Gender  | Categorical  | Nominal  | 1=Male 2=Female  |
| Educational level  | Categorical  | Ordinal  | Multiple responses e.g 0=1, 2,3,4,etc  |
| Age  | Continous  | Ratio |
| Social economic factors | Independent  | Ordinal | 5 Point likert scale  |
| Motivational Factors | Ordinal | 5 Point likert scale  |
| Challenges | Ordinal | 5 Point likert scale  |
| Strategies |  Independent | Ordinal | 5 Point likert scale  |
| Women Entrepreneurial Success | Dependent  | Ordinal | 5 Point likert scale  |

**Source:** Researcher (2024)

# 3.11 Data Process and Analysis

During data collection, a rigorous error-checking process was review responses for inconsistencies or outliers to maintain data integrity at Kinondoni Municipality. For missing data, systematic imputation techniques was applied to preserve data reliability. In data analysis preparation, variables were coded and scaled for compatibility with SPSS, facilitating quantitative analysis of relationships between independent and dependent variables.

 Quantitative approach was used to identify major factors influencing women entrepreneurial success in Kinondoni municipality. Finding was statistically analyzed so as to draw valid conclusions. Simple descriptive and inferential analysis were done.Table were used to illustrate the gathered information and come up with meaningful and interpretive information as scheme of entire findings as statistical illustration on the study. SPSS software Version 23 was used in data analysis

# 3.12 Research Ethics

Permission to conduct this study was obtained from relevant authorities. These included permission from Kinondoni Municipal Council and written permission from the Open University. In addition to that the respondents were assured of the confidentiality of the information that was provided to the researcher.Confidentiality was upheld by maintaining participant anonymity and preventing unauthorized disclosure of information. Informed consent is essential, requiring transparent communication of study objectives, potential risks and benefits, and participants' right to withdraw voluntarily. Participants must fully understand the study and agree to participate willingly. Researchers must also uphold principles of academic integrity by appropriately acknowledging all sources used in their research. Plagiarism, which involves using someone else's work without proper credit, is a serious ethical violation and should be avoided at all costs (Iphofen, 2020).

# CHAPTER FOUR

# FINDINGS AND DISCUSSION

# 4.1 Overview

This chapter presents the findings of the study. The chapter starts by showing response rate.It is followed by findings regarding the background information of respondents. It is followed by findings from specific objectives. Finally the chapter ends up by discussion of findings.The research objectives were:To examine the effects of socio-economic factors on women entrepreneurial success in Tanzania, to examine the effects of motivational factors on women entrepreneurial success in Tanzania and to determine the challenges facing women entrepreneurs in Tanzania in achieving entrepreneurial success.

# 4.2 Response rate

To make sure the real data would be helpful for analysis, the response rate was tracked. The percentage that the respondents provided answers to the questions that the researcher distributed is known as the response rate. By looking at the response rate, the researcher was able to obtain a reasonable level of assurance. Response rate from this study was 100% because the researcher administered the filling and return of questionnaires

# 4.3 Background Information of the Respondents

This section shows the respondent’s age bracket, marital status, educational level attained level of income per month, type of business conducted and size of business in terms of capital.

# 4.3.1 Demographic Characteristics of Respondents

**Table 4.1: Demographic Characteristics of Respondents**

|  |  |
| --- | --- |
|   |  **Educational Levels of respondents** |
|
| **No formal education** | **Std vii** | **Form iv** | **Form vi** | **Graduate level and above**  | **Total** | **Percentage** |
|
|
| **Age Group in years** | Below 20 | 0 | 1 | 3 | 2 | 1 | 7 | 10.9 |
| 21-30 | 1 | 2 | 13 | 6 | 5 | 33 | 51.6 |
| 31-40 | 2 | 1 | 11 | 5 | 2 | 15 | 23.4 |
| Above 40  | 0 | 2 | 3 | 2 | 2 | 9 | 14.1 |
| **Total** | **3** | **6** | **30** | **15** | **10** | **64** | **100** |
| **Percentage** | **4.7** | **9.4** | **46.9** | **23.4** | **15.6** | **100** |   |
| **Marital Status** | Single | 4 | 4 | 10 | 6 | 5 | 26 | 40.6 |
| Married | 2 | 6 | 15 | 9 | 3 | 38 | 59.4 |
| **Total** | **6** | **10** | **25** | **15** | **8** | **64** | **100** |
| **Percentage** | **9.4** | **15.6** | **39.1** | **23.4** | **12.5** | **100** |  |

**Source:** Field data (2024)

 Table 4.1 shows that out of the 64 respondents (women entrepreneurs), 26 (40.6%) were single while 38 (59.4%) were married. According to the findings, most of the women entrepreneurs are married women. Significance of this figure is that married women are confronted with family responsibilities; hence they have to find ways of curbing family life. One of the ways is to engage in Entrepreneurship. Furthermore, according to the findings, 33 (51.6%) respondents were young people at the age of 21-30 years.This indicates that young women between 21 and 30 which is the age of opportunity seeking, see entrepreneurship as the opportunity in hand, so they are exploiting such opportunity. This group was followed by 15 (23.4%) respondents with the age between 31- 40 years of age. This is age group with great responsibility in life hence they have to treat Entrepreneurship as the way for their success in life.

Furthermore, regarding educational level, the findings show that 30 respondents (46.9%) were form four leavers. This indicates that most women who were not lucky to go for further studies after completing their Ordinary-level study engage in entrepreneurship. This was followed by 14 respondents (21.9%) who were form six leavers. The Table depicts that 10 respondents (15.6 %) were women with advanced diploma and above. Equally important is the low number of standard seven leavers 7 (10.9 %) and 3 (4.7%) respondents with no formal education, indicating that entrepreneurship can also be performed by non-educated people.

# 4.3.2 The Monthly Income of Respondents.

The following table indicates the monthly income of the respondents

## Table 4.2: Monthly Incomes of Respondents

|  |  |  |
| --- | --- | --- |
| **Monthly income in Tshs.** | **Frequency** | **Percentage** |
|  Below 200,000 | 20 | 31.3 |
| 200,001 - 300,000 | 15 | 23.4 |
| 300,001 - 400,000 | 13 | 20.3 |
| 400,001- 500,000 | 9 | 14.1 |
| Above 500,000 | 7 | 10.9 |
| **Tot**al | **64** | **100** |

**Source:** Field data (2024)

According to the findings, 20 (31.3%) respondents have a monthly income of less than Tshs.200, 000 as their income from entrepreneurship. This is followed by 15 (23.4%) respondents who receive between 200,001-300,000 Tshs per month from business, followed by 13 (20.3%) who receives between 300,001 – 400,000 Tshs, 9 (14.1%) those who receive between 400,001-500,000 Tshs.per month and lastly were 7 (10.9%) respondents who receive more tha tsh.500,000 per month, indicating that women entrepreneurs who receives below 200,000 Tshs. are many meaning that Entrepreneurship helps women with little capital

# 4.3.3 Type of Business of Women Entrepreneurs

The table 4.3 below depicts the types of business of respondents.

## Table 4.3: Type of Business Conducted by Women Entrepreneurs

|  |  |  |
| --- | --- | --- |
| **Type of business** | **Frequency** | **Percentage** |
| Tailoring | 19 | 29.7 |
| Fruit vendors | 17 | 26.6 |
| Selling goods | 10 | 15.6 |
| Poultry keeping | 9 | 14.1 |
| Performing Services | 4 | 6.3 |
| Manufacturing | 3 | 4.7 |
| Others  | 2 | 3 |
| **Total** | **64** | **100** |

**Source:** Field data (2024)

According to the findings as shown in table 4.3, 19 (29.7%) respondents do tailoring.. This is followed by 17 (26.6%) respondents who are fruit vendors, folloewd by 10 respondents (15.6%) who sell normal goods, followed by 9 (14.1%) poultry keeping, The last few respondents deal with performing services, manufacturing and other business activities.

# 4.3.4 The Sizes of Business

The following table 4.4 shows the size of business of the respondents.

## Table 4.4: Size of Business Conducted by Women Entrepreneurs

|  |  |  |
| --- | --- | --- |
| **Size of the Business (Tshs.) in Terms of Capital** | **Frequency** | **Percentage** |
| Below 200,000 | 7 | 10.9 |
| 200,001 – 500,000 | 12 | 18.7 |
| 500,001 – 1,000,000 | 34 | 53.1 |
| Above 1,000,000  | 11 | 17.3 |
| **Total** | **64** | **100** |

**Source:** Field data 2024

According to the findings from table 4.4, 34 (53.1%) of respondents have a capital ranging from Tshs. 500, 001 – 1,000,000 for their business. This implies that most of the women entrepreneurs are doing small business with a capital as shown by the findings. This is followed by 12 (18.7%) respondents whose capital ranges from Tshs.200, 001 – 500, 000. Furthermore,findings indicate that 11 (17.3%) of respondents have a capital above 1,000,000.Significance of these findings is that women entrepreneurs use a low capital in their small businesses hence need support from financial institutions.

# 4.4 Factors influencing women entrepreneurial success.

# 4.4.1 Social-Economical Factors and Entrepreneurial Success

Objective one: Assessment on how and to what extent social - economic factors influence women entrepreneurial success in Tanzania.Question one of the research wanted to assess how and to what extent social- economic factors influence women entrepreneurial success in Tanzania. One of the questions in questionnaire was what support do respondents get from their family and friends in relation to their business.When asked about the support they get from family and friends the respondent’s answers were as in the table 4.5 below:The researcher wanted to measure whether there is any entrepreneurial success by asking the respondents how they describe their business success. Five point likert scale was used to gauge respondents perceptions in statements as follows:

## Table 4.5: Social Economic Factors and Entrepreneurial Success

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **1.Socio-Economic Factors** | SE1 | The availability of financial resources affects my ability to run a successful business. | 5 (8%) | 8 (12%) | 12 (19%) | 25 (39%) | 14 (22%) |
|   | SE2 | Access to social networks and community support has positively impacted my business. | 4 (6%) | 7 (11%) | 10 (16%) | 30 (47%) | 13 (20%) |
|   | SE3 | Education and training opportunities in my region are sufficient for entrepreneurial growth. | 6 (9%) | 9 (14%) | 15 (23%) | 20 (31%) | 14 (22%) |
|   | SE4 | Government policies and economic stability in my area have influenced my business success. | 10 (16%) | 14 (22%) | 15 (23%) | 15 (23%) | 10 (16%) |

**Source:** Field data (2024)

 In response to specific objective and question number one which aimed at finding out to what extent social-economic factors affect women entrepreneurial successes in Tanzania, the following are answers from respondents. With 61% of respondents agreeing (4+5) that financial resources affect their ability to run a successful business, there is a clear need for more accessible funding options for women entrepreneurs. Similarly, 67% agree that access to social networks positively impacts their business, highlighting the importance of social support systems. Policy interventions and support programmes should focus on improving access to finance and fostering community networks.

# 4.4.2 Motivation Factors and Entrepreneurial Success

In response to specific objective and question number two of the research study which aimed at finding out how and to what extent motivational factors affect women entrepreneurial successes in Tanzania, firstly the researcher wanted to know what motivated women to be entrepreneurs.

## Table 4.6: Motivational Factors and Entrepreneurial Success

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **2.Motivational Factors** | MF1 | I am driven by a strong desire for financial independence to grow my business. | 3 (5%) | 5 (8%) | 7 (11%) | 28 (44%) | 21 (33%) |
|   | MF2 | Achieving a work-life balance is a key motivator for my entrepreneurial activities. | 2 (3%) | 4 (6%) | 12 (19%) | 31 (48%) | 15 (23%) |
|   | MF3 | Personal passion and interest in my field motivate me to overcome challenges. | 1 (2%) | 3 (5%) | 5 (8%) | 30 (47%) | 25 (39%) |
|   | MF4 | Recognition and status in the community are important factors driving my entrepreneurial efforts. | 7 (11%) | 10 (16%) | 11 (17%) | 20 (31%) | 16 (25%) |

**Source:** Field data (2024)

 A high percentage of respondents (77% and 86% agreeing) as seen in table 4.6 are motivated by financial independence and passion, suggesting these are key drivers for women entrepreneurs. This indicates that intrinsic motivations are powerful forces in promoting entrepreneurship. Encouraging environments that support personal passions and financial independence could help sustain entrepreneurial activities among women.

# 4.4.3 Challenges facing Women to achieve Entrepreneurial Success

There are challenges facing women to achieve entrepreneurial successes.

## Table 4.7: ****Challenges**** facing Women to achieve Entrepreneurial Success

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **3.Challenges** | CH1 | I face difficulties in obtaining initial or additional funding for my business. | 12 (19%) | 18 (28%) | 10 (16%) | 14 (22%) | 10 (16%) |
|   | CH2 | Balancing business and family responsibilities poses a significant challenge to my entrepreneurial success. | 8 (12%) | 15 (23%) | 11 (17%) | 18 (28%) | 12 (19%) |
|   | CH3 | Limited access to professional networks and mentorship affects my business growth. | 9 (14%) | 14 (22%) | 13 (20%) | 20 (31%) | 8 (13% |
|   | CH4 | I encounter gender-based discrimination that impacts my entrepreneurial activities. | 11 (17%) | 17 (27%) | 9 (14%) | 16 (25%) | 11 (17%) |

**Source: Field data (2024**

The findings in table 4.7 indicates that a moderate percentage of respondents report significant challenges such as balancing responsibilities (47%) and facing gender discrimination (42%), which suggests that these are substantial, but not universal, barriers. Addressing these barriers through flexible working arrangements and gender equality initiatives can mitigate these challenges for many women.

# 4.4.4 Strategies to be used by Women Entrepreneurs to achieve Entrepreneurial Success

There are several strategies to be used by Women Entrepreneurs to achieve **Entrepreneurial** Successes.

## Table 4.8: ****Strategies**** to be used by Women to achieve Entrepreneurial Success

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **4.Strategies** | STR1 | I actively seek out training and professional development opportunities to enhance my business skills. | 3 (5%) | 7 (11%) | 8 (13%) | 32 (50%) | 14 (22%) |
|   | STR2 | I use social media and digital marketing to reach a wider customer base. | 2 (3%) | 4 (6%) | 9 (14%) | 33 (52%) | 16 (25%) |
|   | STR3 | I build partnerships and networks to expand my business reach and resources. | 1 (2%) | 5 (8%) | 8 (13%) | 28 (44%) | 22 (34%) |
|   | STR4 | I adapt my business model to respond to changing market conditions. | 4 (6%) | 6 (9%) | 7 (11%) | 29 (45%) | 18 (28%) |

**Source: Field data (2024)**

Findings in table 4.8 indicate that a large proportion of respondents (72-78%) agree that proactive strategies, such as seeking professional development and using digital marketing, are effective for business success, indicating that strategic planning and adaptation are critical to success. Supporting women entrepreneurs through training programs, digital marketing courses, and networking opportunities can enhance business performance.

**Table 4.9: Women Entrepreneurial Success**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **5.Women Entrepreneurial Success** | WES1 | My business has achieved sustained profitability over the past few years. | 6 (9%) | 10 (16%) | 14 (22%) | 22 (34%) | 12 (19%) |
|   | WES2 | I have successfully expanded my business in terms of market reach and customer base. | 4 (6%) | 9 (14%) | 11 (17%) | 25 (39%) | 15 (23%) |
|   | WES3 | I am satisfied with the overall growth and performance of my business. | 3 (5%) | 8 (13%) | 10 (16%) | 27 (42%) | 16 (25%) |
|   | WES4 | I feel confident in my ability to manage and lead my business effectively. | 2 (3%) | 7 (11%) | 8 (13%) | 30 (47%) | 17 (27%) |
|   | WES5 | My business has been recognized or awarded within the industry or community for its success. | 8 (13%) | 12 (19%) | 16 (25%) | 17 (27%) | 11 (17%) |

**Source: Field data (2024)**

**4.4.5 Women Entrepreneurial Success**

**According to the findings in table 4.9, Women Entrepreneurial Success was measured by respondent’s responses using 5 point likert scale statements.**While most respondents feel confident in their business management skills (73%) and are satisfied with growth (67%), only 44% feel recognized within their community or industry. This suggests a gap between personal satisfaction and public acknowledgment. Developing platforms for recognition, such as awards or media features for successful women entrepreneurs, could bridge this gap and enhance visibility.

# 4.5 Descriptive statistics

The following is a descriptive statistics of the findings.

## Table 4.10: Descriptive Statistics of Social Economic Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Socio-Economic Factors** | Financial resources affect my ability to run a successful business. | 3.55 | 1.27 | -0.12 | -0.95 |
|   | Access to social networks has positively impacted my business. | 3.66 | 1.14 | -0.29 | -0.68 |
|   | Education and training opportunities are sufficient for entrepreneurial growth. | 3.24 | 1.34 | -0.11 | -1.14 |
|   | Government policies and economic stability have influenced my business success. | 2.97 | 1.38 | 0.18 | -1.22 |

**Source:** Field data (2024)

### Findings in table 4.10 show that the mean values for most statements across both independent and dependent variables are generally around 3.0 to 4.0. This range indicates a tendency towards neutrality or agreement among the respondents.Higher mean values (above 3.5) for statements like "Passion and interest in my field motivate me to overcome challenges" (4.15) and "I build partnerships and networks to expand business reach" (3.97) suggest strong agreement, indicating that personal passion, networking, and proactive strategies are crucial for women entrepreneurs. The standard deviation for most statements ranges from 0.96 to 1.38, suggesting moderate variability in responses.

### A lower standard deviation (e.g., 0.96 for "I build partnerships and networks to expand business reach") indicates more consistent responses among respondents, while higher values (e.g., 1.38 for "Government policies and economic stability have influenced my business success") suggest a wider range of opinions. Most of the skewness values are negative, indicating that responses tend to lean towards higher values (i.e., agreement) rather than lower values (disagreement). Statements such as "Passion and interest in my field motivate me to overcome challenges" (-0.82) are particularly negatively skewed, confirming strong positive agreement. The positive skewness values (e.g., 0.26 for "Difficulties in obtaining funding affect my business success") suggest a slight tendency toward disagreement or lower values, indicating that not all respondents face the same level of difficulty in obtaining funding.

## Table 4.11: Descriptive Statistics of Motivational Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Motivational Factors** | Desire for financial independence motivates me to grow my business. | 3.9 | 1.18 | -0.58 | -0.52 |
|   | Achieving work-life balance is a key motivator for my activities. | 3.83 | 1.04 | -0.47 | -0.38 |
|   | Passion and interest in my field motivate me to overcome challenges. | 4.15 | 0.99 | -0.82 | 0.02 |
|   | Recognition and status in the community drive my entrepreneurial efforts. | 3.32 | 1.31 | -0.16 | -1.1 |

**Source:** Field data (2024)

**Regarding motivational factors findings in table 4.11 indicate that t**he high mean and negative skewness for motivational factors (e.g., passion and financial independence) highlight these as crucial drivers of women's entrepreneurship. Programs and policies aimed at fostering passion and offering financial incentives are likely to be effective.

## Table 4.12: Descriptive Statistics of Challenges

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Challenges** | Difficulties in obtaining funding affect my business success. | 2.89 | 1.36 | 0.26 | -1.16 |
|   | Balancing business and family responsibilities is a significant challenge. | 3.2 | 1.29 | -0.05 | -1.05 |
|   | Limited access to professional networks impacts my business growth. | 3.07 | 1.29 | 0.03 | -1.08 |
|   | Gender-based discrimination impacts my entrepreneurial activities. | 3.02 | 1.33 | 0.14 | -1.17 |

**Source:** Field data (2024)

According to results in table 4.12, moderate mean values and slight positive skewness in challenges (e.g., gender discrimination and balancing responsibilities) suggest these issues are present but not overwhelmingly so for all respondents. Targeted support may help address these barriers more effectively.

## Table 4.13: Descriptive Statistics of Strategies

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Strategies** | I seek professional development opportunities to enhance my skills. | 3.73 | 1.06 | -0.4 | -0.39 |
|   | I use digital marketing to reach a wider customer base. | 3.89 | 0.98 | -0.53 | -0.21 |
|   | I build partnerships and networks to expand business reach. | 3.97 | 0.96 | -0.61 | -0.1 |
|   | I adapt my business model to respond to changing market conditions. | 3.81 | 1.05 | -0.44 | -0.37 |

**Source:** Field data (2024)

Results in table 4.13 indicate that high mean values with slight negative skewness for strategies (e.g., digital marketing, networking) indicate strong acceptance and perceived effectiveness of these approaches. Encouraging strategic approaches like digital marketing and professional development could further enhance women's entrepreneurial success.

## Table 4.14: Descriptive Statistics of Strategies

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Women Entrepreneurial Success** | My business has achieved sustained profitability over the past few years. | 3.31 | 1.27 | -0.18 | -1.04 |
|   | I have successfully expanded my business in terms of market reach and customer base. | 3.6 | 1.21 | -0.35 | -0.84 |
|   | I am satisfied with the overall growth and performance of my business. | 3.7 | 1.17 | -0.45 | -0.7 |
|   | I feel confident in my ability to manage and lead my business effectively. | 3.84 | 1.11 | -0.55 | -0.48 |
|   | My business has been recognized or awarded within the industry or community for its success. | 3.1 | 1.29 | 0.04 | -1 |

**Source:** Field data (2024)

Table 4.14 indicates that the moderate mean values for success metrics and slight negative skewness show general satisfaction with growth and confidence but point out a need for more recognition and public acknowledgment.

**4.6 Inferential Statistics**

The correlation analysis table showing the Pearson correlation coefficients between the independent variables and the dependent variable:

**Table 4.15: Pearson Correlational Analysis**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variables** | **SEF** | **MF** | **CWE** | **SMC** | **WES** |
| **Socio-economic factors (SEF)** | 1 | 0.0117 | -0.0058 | 0.1005 | -0.1958 |
| **Motivational factors (MF)** | 0.0117 | 1 | 0.1043 | 0.0022 | 0.0851 |
| **Challenges facing women entrepreneurs (CWE)** | -0.0058 | 0.1043 | 1 | 0.2069 | -0.1372 |
| **Strategies to mitigate challenges (SMC)** | 0.1005 | 0.0022 | 0.2069 | 1 | -0.1204 |
| **Women entrepreneurial success (WES)** | -0.1958 | 0.0851 | -0.1372 | -0.1204 | 1 |

**Source:** Field data (2024)

### **According to the findings, Socio-economic factors (SEF)** have a moderate negative correlation with **Women entrepreneurial success (WES)** (-0.1958).**Motivational factors (MF)** have a weak positive correlation with **Women entrepreneurial success (WES)** (0.0851).**Challenges facing women entrepreneurs (CWE)** have a weak negative correlation with **Women entrepreneurial success (WES)** (-0.1372).**Strategies to mitigate challenges (SMC)** have a weak negative correlation with **Women entrepreneurial success (WES)** (-0.1204).

# 4.6.1 Regression Analysis

## Table 4.16: Regression Analysis

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | .828 | .193 |  | 4.296 | .000 |  |  |
| Social-eco factors | .069 | .066 | .075 | 1.039 | .300 | .604 | 1.655 |
| Motivational factors | -.169 | .052 | -.204 | -3.223 | .002 | .773 | 1.293 |
| Challenges | .121 | .048 | .148 | 2.539 | .012 | .919 | 1.088 |
| Strategies | .617 | .075 | .642 | 8.241 | .000 | .513 | 1.950 |
| a. Dependent Variable: Women Entrepreneurial Success |

**Source**: Field data (2024).

The study results clearly indicate that among the four predicting variables tested to the dependent variable three of them namely motivational factors,challenges and strategies have been found statistically significant towards women entrepreneurial successes because p<0.05. However, social economic factors on the other hand has been found insignificant statistically towards the dependent variable with p>0.05. This implies that women entrepreneurial successes at Kinondoni is influenced with motivational factors,challenges and strategies.

# 4.7 Discussion of Findings

Objective one examined how and to what extent socio-economic factors affect women entrepreneurial successes in Tanzania. Findings indicated that most notable socio-economic factors were financial resources, access to social networks, lack of business training opportunities and government policies and economic stability.It further indicated the economic activities of the women were affected by lack of financial assistance from financial institutions. This was indicated by low percentage of respondents who support the idea of being assisted financially. The findings of report of the study by UDEC (2012) is consistence with this findings as it showed the same factors influencing the performance of women entrepreneurs in Tanzania.Chijoriga (2002) note that Marketing factors e.g. sales promotion and support of families and friends helps the women entrepreneur to grow because the financial institutions have failed to play their role. In this study 9.4% have supported these two factors by Chijoriga. According to the findings other economic factors included 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, inadequate power supply and lack of business training. Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. The findings indicated that most women lacked access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically.

Objective two examined how and to what extent motivational factors affect women entrepreneurial success in Tanzania. The findings confirmed that one of the motivational factors was to be the own boss in the business. Other factors included the urge of innovativeness and having own decision in their businesses and risk. This support the findings of the study conducted by UDEC in year 2012,which showed that some of the motivational factors determining performance of entrepreneurs are innovativeness and decision taking in risky businesses.

Objective three determine challenges limiting women entrepreneurial success and hence explored strategies for achieving successful entrepreneurship for women in Tanzania. There were obvious challenges limiting women entrepreneurial successes in Tanzania. The findings indicated some of challenges being:

Inaccessibility of finance from financial institutions or other financial sources. This finding is consistence with the findings of UDEC report (2012). Another challenge indicated by the findings was difficulty in balancing business and family responsibilities and lack of managerial skills. This finding is consistence with the findings of the study done by Bagachwa (2018). Furthermore, the findings indicated another challenge to be lack of marketing skills. This finding is consistent with the findings of the study done by Chijoriga M. (2000). Licensing procedures are another challenge indicated by the study. According to the finding women entrepreneurs registering their businesses are not treated fairly due to bureaucracy, and this could be a reason why most women do not register their businesses.

Moreover, study aimed at finding out the strategies for achieving successes in entrepreneurship for women. The finding indicated some of the strategies to be: The government of Tanzania to enact a policy that is friendly to new firms by removing constraints such as red-tapes and to simplify the licensingrequirements. Furthermore, it was noted that financial supports are needed in various forms such as pre-seed and seed funding in order to draw more women into entrepreneurship. It was also noted that it is important for the government and policy makers to encourage big corporations to have business collaborations with SMEs and to facilitate SMEs’ growth as they go these initiatives suggested by the findings are consistence with the findings shown in the study by UDEC (2012).

# CHAPTER FIVE

# SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

# 5.1 Overview

The previous chapter covered presentation and discussion of findings of the study. This chapter presents the conclusions, implications and recommendations as well as suggestions for further research.

# 5.2 Summary of the Main Findings

The purpose of this study was to examine the factors influencing women entrepreneurial success in Tanzania. Thus the study was guided by three objectives that enabled the researcher to link between some factors and the successes of women entrepreneurs.

Women Entrepreneurial successes are associated with some factors. Information on factors that were captured from the sample of 64 respondents women entrepreneurs shows that successes are due to socio-economic factors, motivational factors and challenges. Findings confirmed that there are strategies to be used to mitigate those challenges. It further indicated the economic activities of the women were affected by lack of financial assistance from financial institutions. Marketing factors e.g. sales promotion and support of families and friends were other factors noted.

The findings confirmed motivational factors to be the own boss in the business, the urge of innovativeness and having own decision in their businesses and risk.

Furthermore, challenges limiting women entrepreneurial success were indicated by the findings, and strategies for achieving successful entrepreneurship for women in Tanzania were explored. The findings indicated some of challenges being: inaccessibility to finance from financial institutions or from other financial sources, lack of managerial skills,Lack of business skills, lack of marketing skills,lack of markets for their products and bureaucratic licensing procedures.

Moreover, the findings indicated some of the strategies to be explored to overcome the challenges being: The government of Tanzania to enact a policy that is friendly to new firms by removing constraints such as red-tapes and to simplify the licensingrequirements. Furthermore, it was noted that financial supports are needed in various forms such as pre-seed and seed funding in order to draw more women into entrepreneurship. It was also noted that it is important for the government and policy makers to encourage big corporations to have business collaborations with SMEs and to facilitate SMEs’ growth as they go international. Also it was noted that a conducive environment and adequate support is needed for Tanzanian women entrepreneurs to realize their full potential and maximize their contribution to the country’s economic development.

# 5.3 Implication of the Study Findings

# 5.3.1 Policy Implication

Findings show the majority of Women entrepreneurs have the required formal and informal education for their businesses. This implies that they are able to use socio-economic factors and motivational factors for their own successes. The research discovered that socio-economic factors such as inaccessibility of finances from financial institutions such as banks are hindrance to women entrepreneur success. This implies that efforts should therefore be made by the government to set a policy which will make financial institutions to play a role in supporting SMEs.,especially those run by women.

Findings further show that training needs, analysis of motivational factors, management skill and competency, marketing skills and new technology are needed by the policy makers, educators, women associations and public to identify appropriate planning of national policies and programmes. This not only helps the government to identify the appropriate target, but also leads the women entrepreneurs in developing appropriate skills and capabilities in doing businesses especially at the startup phase and might help them to create and sustain their business ventures successfully.

In this regard, a comprehensive study on factors determining the successes of women

entrepreneurs, particularly in the pre-startup and start-up phases would be beneficial.

Another important factor to be taken into consideration is the support received from the government of Tanzania. While the government has undertaken various efforts in promoting entrepreneurship especially among the women, there are more to be accomplished. The policy makers should continue their efforts in nurturing more women entrepreneurs and also to facilitate their success. A policy that is friendly to women entrepreneurs must be enacted. These include removing constraints such as red-tapes and to simplify the licensing requirements, accessibility to finance from financial institutions without using conditions such as collaterals.

Furthermore, there is a need of more and better opportunities for potential women

Entrepreneurs to gain equal access to management, and financial skills that are deemed to be important for business success. In addition, the Tanzanian women entrepreneurs need to have an acute understanding of the entrepreneurial orientation in order for them to succeed in their ventures.

# 5.3.2 Practical Implication

According to the findings from the study, more financial support are needed in various forms such as pre-seed and seed funding in order to draw more women into entrepreneurship. Given a conducive environment and adequate support, Tanzanian women entrepreneurs can realize their full potential and maximize their contribution to the country’s economic development.

The women entrepreneurs should realise that by gaining access to the technical networks and business training that women need to succeed is of great importance. Thus, the women entrepreneurs should utilise this opportunity to the fullest extent by becoming members of these associations. Women nongovernmental organizations (NGOs) and groups should network so that information on Government assistance available specifically for women entrepreneurs can be filtered down. This can contribute to the efficiency and competitive edge of the companies not only related to financing but also to programmes such as capacity-building, benchmarking, development of best practices and development of export markets. With the proactive intervention of associations representing women entrepreneurs, many more would be aware of the various support programmes and facilities (The Star Press, 2006).

# 5.4 Conclusion

This study has contributed to both theoretical and practical aspects of factors influencing the success of women entrepreneurs in Tanzania. If we can achieve a better understanding of the important factors influencing the success of women entrepreneurs, this will have implications for Tanzanian women entrepreneurs and investors to broaden their business successfully in this globalised environment. If certain factors increase the odds for success, then entrepreneurs can appraise their own prospects with this in mind.

# 5.5 Recommendations

Basing on the above conclusion in addressing the critical issues of factors influencing women entrepreneurial success, the following recommendations were given: Firstly,the policy makers should nurture more women entrepreneurs in order to help them grow.

# 5.6 Limitations of the Study

The research encountered limitations that could have affected the research results. First is about the documents covered. The literature reviewed varied considerably in terms of how it had been sourced and the type of activities or enterprises being referred to. Some of the literature simply reflects the views of the authors, while some is based on empirical studies. Some of the study covered is now over a decade old and some of its findings may be outdated. There have also been vast differences in terms of the coverage of the sample surveys carried out on the sector in which women entrepreneurship is operating. Most are based on one or a few industries.

Second, the majority of the researches on which empirical studies were conducted outside Tanzania, save for a few that did not directly address the issue raised in the theoretical reviews. This could be a handcap. Lastly, time was of essence as carrying out full range of the items involved in the final outcome of this research needed more time than available.

# 5.7 Suggested Areas for Further Research

Prospective researchers could in future try to look at the variables depicted in the theoretical framework. It is also interesting to compare the findings between men and women entrepreneurs.

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# APPENDICES

**Appendix 1: Questionnaire**

**TOPIC: FACTORS INFLUENCING WOMEN ENTREPRENEURIAL SUCCESS IN TANZANIA.**

 **Dear respondent,**

I Leluu Ali Said a student of the Open University of Tanzania pursuing Masters of Business Management (MBA),as part of my academic curriculum I am conducting a research to examine the factors influencing women entrepreneurial success in Tanzania. I hope to get relevant information from you as a stakeholder in matters that are important for this study. The study is solely for academic purposes and the information given will be treated with strict confidentiality. I therefore, humbly request you to spare some time and answer the following questions. Thank you very much for your understanding.

**Part 1: Background Information of the Respondents**

Please Tick or write answers in full where applicable

1. **Gender**
2. Male
3. Female
4. **Age of the respondent (years)**

 a). Below 20

b). 21-30

c). 31-40 Years

 d). 41-50 years

e). Above 50

**3. Marital Status**

a. Single

b. Married

c.Others (Specify)

**4. Highest level of Education attained**

a). No formal education

b). Primary school level

c). Ordinary school level (form four)

d). High school level (form six)

e). Graduate level and above

**4. Monthly Income (Tanzanian Shillings)**

a). Below 200,000 Tshs.

b). 200,001-300,000 Tshs.

c). 300, 001-400, 000 Tshs.

d). 400,001-500,000 Tshs.

e) Above 500,000 Tshs.

**5. Types of Business**

a). Selling of goods

b).Performing Services

c). Tailoring

d). Poultry keeping

e). Manufacturing

f). Others (specify)

**6. Size of the business in terms of capital employed**

a). Below 200,000 Tshs

b). 200,001-300,000 Tshs

c). 300,001-400.000 Tshs

d).400,001-500,000 Tshs.

d). Above 500,000 Tshs.

**Part II: Factors Influencing Women Entrepreneurial Success**

 The major factors influencing women entrepreneurial success are listed below. After you read each of the factors, evaluate them in relation to your business and then put a tick mark ( ) under the choices below. On a scale of 1-5, tick in the appropriate box on how you strongly agree or you disagree with the statement given.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Scale | 1 | 2 | 3 | 4 | 5 |
|  | Strongly disagree | Disgree | Neutral | Agree | Strongly Agree |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **1.Socio-Economic Factors** | SE1 | The availability of financial resources affects my ability to run a successful business. |   |   |   |   |   |
|   | SE2 | Access to social networks and community support has positively impacted my business. |   |   |   |   |   |
|   | SE3 | Education and training opportunities in my region are sufficient for entrepreneurial growth. |   |   |   |   |   |
|   | SE4 | Government policies and economic stability in my area have influenced my business success. |   |   |   |   |   |
| **2.Motivational Factors** | MF1 | I am driven by a strong desire for financial independence to grow my business. |   |   |   |   |   |
|   | MF2 | Achieving a work-life balance is a key motivator for my entrepreneurial activities. |   |   |   |   |   |
|   | MF3 | Personal passion and interest in my field motivate me to overcome challenges. |   |   |   |   |   |
|   | MF4 | Recognition and status in the community are important factors driving my entrepreneurial efforts. |   |   |   |   |   |
| **3.Challenges** | CH1 | I face difficulties in obtaining initial or additional funding for my business. |   |   |   |   |   |
|   | CH2 | Balancing business and family responsibilities poses a significant challenge to my entrepreneurial success. |   |   |   |   |   |
|   | CH3 | Limited access to professional networks and mentorship affects my business growth. |   |   |   |   |   |
|   | CH4 | I encounter gender-based discrimination that impacts my entrepreneurial activities. |   |   |   |   |   |
| **4.Strategies** | STR1 | I actively seek out training and professional development opportunities to enhance my business skills. |   |   |   |   |   |
|   | STR2 | I use social media and digital marketing to reach a wider customer base. |   |   |   |   |   |
|   | STR3 | I build partnerships and networks to expand my business reach and resources. |   |   |   |   |   |
|   | STR4 | I adapt my business model to respond to changing market conditions. |   |   |   |   |   |
| **5.Women Entrepreneurial Success** | WES1 | My business has achieved sustained profitability over the past few years. |   |   |   |   |   |
|   | WES2 | I have successfully expanded my business in terms of market reach and customer base. |   |   |   |   |   |
|   | WES3 | I am satisfied with the overall growth and performance of my business. |   |   |   |   |   |
|   | WES4 | I feel confident in my ability to manage and lead my business effectively. |   |   |   |   |   |
|   | WES5 | My business has been recognized or awarded within the industry or community for its success. |   |   |   |   |   |

**THANK YOU FOR YOUR PARTICIPATION**

**APPENDIX II: RESEARCH CLEARANCE**

**THE UNITED REPUBLIC OF TANZANIA**

MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY

**THE OPEN UNIVERSITY OF TANZANIA**

**Ref. No OUT*/*PG202087735 3rd August, 2024**

District Administrative Secretary,

P.O Box 268,

**Kinondoni, Dar es salaam.**

Dear, District Administrative Secretary,

**RE: RESEARCH CLEARANCE FOR MS.LELUU ALI SAID** **REG NO: PG202087735**

The Open University of Tanzania was established by an Act of Parliament No. 17 of 1992, which became operational on the 1st 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 1stJanuary 2007.In line with the Charter, the Open University of Tanzania mission is to generate and apply knowledge through research.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. Leluu Ali Said, Reg.No: PG202087735)**, pursuing **Master of Business Administration( MBA)** We here by grant this clearance to conduct a research title “ **Factors Influencing Women Entrepreneurial Success In Tanzania: A Case Of Kinondoni Municipality”**. She will collect her data at your office from 4th August, 2024 to 10th September, 2024. 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



Prof.Gwahula Raphael Kimamala

**For*:* VICE CHANCELLOR**

Kinondoni Biafra, Kawawa Road; P.O 23409; Dar es Salaam; Tel: +255 22 2668 445; E-Mail:vc@out.ac.tz|| Website: [www.out.ac.tz](http://www.out.ac.tz)

**MANUSCRIPT**

**Factors Influencing Women Entrepreneurial Success In Tanzania: A Case Of Kinondoni Municipality**

Leluu Ali Said, Asha Katamba (PhD) and Michael J.Mwacha (PhD)

ABSTRACT

This study examined the factors influencing women entrepreneurial success in Kinondoni Municipal.Objectives were to examine the extent to which socio-economic factors affect women entrepreneurial successes in Tanzania, to examine the extent to which motivational factors affect women entrepreneurial success in Tanzania, to find out the challenges limiting women entrepreneurial success and to explore strategies for achieving successful entrepreneurship for women in Tanzania. The study employed descriptive design. Primary data were collected employing questionnaire.Self-administered questionnaire with both closed five point likert scale questions were used. A sample of 64 respondents was used. Findings showed socio-economic factors such as access to finance and supportive training have influenced women entrepreneurial successes.Numerical data was analyzed by computing frequency and percentages. Other factors were motivational factors such as urge to be own boss and innovativeness, personal factors such as hardworking. Finding also indicated challenges faced by women, such as inaccessibility to finances, inaccessibility to training, bureaucracy and corruption in licensing procedures and multiple taxes. It was recommended that women need financial supports from financial institutions. Also government and policy makers should find a way to train women entrepreneurs in different aspects.

**Key words:** SMEs,women entrepreneurs.Tanzania

**1.INTRODUCTION**

Factors influencing women entrepreneurial success in small scale and medium business are varied. A number of attempts have been made earlier to identify the characteristics associated with entrepreneurial success. According to Yusuf (1995) the most critical factors contributing to women entrepreneurship success consist of good management skills, access to financing, personal qualities, and satisfactory government support. and McEwen and Huck (2019) considered that the marketing factor is the most critical ingredient for the success of women entrepreneurship. Family’s emotional or instrumental supports are one of the crucial success factors for women entrepreneurs.

 Neshamba (2020)indicated that the owner-manager's previous experience and skills acquired on the job are important factors to women entrepreneur success and growth. Other critical factors include knowing the market and understanding the needs of customers, access to capital, assistance from family members, and networking with friends from former schools and colleges. Finally, hard work, as evidenced by long working hours contributes to the success of women entrepreneurship. Pratt (2019) found that the availability of capital, possession of business skills, previous experience, and support of family members are essential for women entrepreneurship success.

Furthermore, owning business by female without interfering by family would have greater success in their business. Moreover, the women careers depend on the decision of their spouses rather than the other way around (Fernandez, 2021). Umoren and Ehigie (2020) found that a high self-concept regarding their role in business and commitment to business can help women to become more successful entrepreneurs.

Success factors are a focal phenomenon in business or studies. However, it is also a complex and multidimensional phenomenon. Success factors can be characterized as the ability to create acceptable outcomes and actions. Success factors, in general, relates to the achievement of goals and objectives in whatever sector of human life. In business life, success is a key term in the field of management, although it is not always explicitly stated.

Success and failure can be interpreted as measures of good or indifferent management. In business studies, the concept of success is often used to refer to a firm’s financial performance. However, there is no universally accepted definition of success, and business success has been interpreted in many ways (Foley & Green 1989) .Here is at least two important dimensions of success: 1) financial vs. other success; and 2) short- vs. long-term success. Hence, success can have different forms, e.g. survival, profit; return on investment, sales growth, number of employed, happiness, reputation, and so on. In other words, success can be seen to have different meanings by different people. In spite of these differences, people generally seem to have a similar idea of the phenomenon that is of what kind of business is successful.

### Tanzania's women entrepreneurs face many obstacles including access to finance. The African continent contributes less than 2 percent of global income, and as a result, most of its citizens remain mired in poverty. One reason is that women face many barriers. Consequently, many do not reach their full potential. Across sub-Saharan Africa, girls systematically receive less schooling and grow up to become less literate; as women, they often encounter more obstacles in starting and sustaining businesses (Maleko,2008).

In East Africa, Tanzania exhibits many of these problems. Women entrepreneurs, particularly, find it tough going. The challenge is access to finance, simply because women don't own property. They’re supposed to provide collateral, but due to social and cultural norms and values of African societies, most of the time women don't own such properties. So, this becomes a big challenge in accessing finance (Maleko, 2008).

Besides, their successes need to be recognized for them to grow their businesses It is then the aim of this research study to finding out whether socio-ecomomic factors, personal factors, sociological and institutional support, motivational factors, are the factors influencing women entrepreneurship success. From the practical point of view, this will serve not only to provide a self-check to current women entrepreneurs, but also to increase women involvement in entrepreneurship through a better understanding of the determinants of business successes of women entrepreneurs in general and in the Tanzanian context in particular. Such an understanding of the pre-requisites for Tanzanian women entrepreneurs to succeed in their businesses is of critical importance especially in today’s competitive environment. This will give policy makers and practitioner’s tools for decision making on matters regarding women entrepreneurs.

This study aimed at examining the factors influencing women entrepreneurial success in Tanzania, taking Kinondoni Municipality as a case study. Specically the study examined the extent to which socio-economic factors affect women entrepreneurial successes in Tanzania and examined the extent to which motivational factors affect women entrepreneurial success in Tanzania.The study expects to identify major factors influencing women entrepreneurial success so that a more conducive environment can be created to promote the development of women entrepreneurship.The study also provides policy makers and regulator tools for decision making concerning what should be done by the institutions supporting women to promote women entrepreneurship development in Tanzania.

**2.LITERATURE REVIEW**

Landström (2005) defined entrepreneurship as a discovering of a new business possibilities in the market,which can be individual or group of people who start business based on an entirely new products or services; also establishment of more handicraft or services oriented business with more imitative products and services.

 Buttner and Moore (1997) stated that business performance is usually measured from the economic perspectives of growth in sales; and/or by the increase in profits. As most people generally equate money and profits as the best way to measure individual and business success, many might not view majority of\ women-owned businesses as successful due to it being smaller in size and slower in growth. Some women define business success from an economic viewpoint.

**Theories of Entrepreneurship**

 There are varieties of theoretical review involving factors influencing women entrepreneurship success. The theories of entrepreneurship and development are broadly classified into two categories: psychological and sociological theories of entrepreneurship. McClelland (1961) and Hegan (1964) emphasized on the psychological approach towards the analysis of entrepreneurship whereas Max Weber (1947), Cochran (1967) and Hoselitz (1964) advocated a sociological explanation for the study of entrepreneurship.

 **Psychological Theories of Entrepreneurship**

David McClelland (1971) has explained entrepreneurial development from psychological perspective. According to McClelland, entrepreneurial growth can be explained in terms of need for ‘achievement motivation’ which he considers as the major determinant of entrepreneurial development. For McClelland, ‘achievement motivation’ is a motivation of the people to achieve. It is a strong desire on the part of the people, if not by all but at least by some to achieve. This motivation imbued in the culture in terms of values, norms, and beliefs (what McClelland calls value attitudes). That is the reason why some cultures motivate their people towards a strong desire to achieve and while others are not. McClelland attempts to apply his thesis in analyzing entrepreneurial development among different societies by interpreting them in the terms of ideologies reflected in the literature, art, history and religion. According to him, these ideas help to generate the need for achievement motivation.

 **Sociological Theories of Entrepreneurship**

Max Weber (1947) analyzed religion and its impact on economic organization of the society. According to him religious beliefs are the driving or restraining force for generating entrepreneurial activity. The religious beliefs play a crucial role in determining the behavior or actions of the entrepreneur towards generating or limiting profit. Weber is the first among the social scientists, who took the position that entrepreneurial growth is dependent upon the ethical values of society.Some of the Weberians contended that Jews and Jains fail to develop because of their value restrictions in having contact of any type with other communities (Singh 1985). Many others supported Weber's opinion that entrepreneurship develops faster in those societies where ethical values help to develop independent capacity of decision making (Kennedy,1976).

Another sociological theory of entrepreneurship is of Thomas Cochran (1968). His approach to entrepreneurship is based on cultural values, role Expectations and social sanctions. According to him, entrepreneurship needs to be seen in reference to the prevailing child rearing practices. For Cochran, entrepreneurs are the model personality of the society. He stated that the performance of the entrepreneur might be seen in reference to his own attitudes towards occupation. Values and role expectations of that particular social group are the most important determinants in the performance of business Entrepreneurial roles.

 **Factors Affecting Women Entrepreneurship**

Even though entrepreneurship has its own advantages, it is not free from problems, for there are a number of factors which affect it.Samiti (2006) andTan (2000) classified the basic factors that affect entrepreneurs in two broad categories namely economic and social.The 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 up, attitude of other employees, and relations with the work force. Gemechis (2007), Hisrich (2005), ILO (2009) added that social and cultural .attitude towards young entrepreneurs; entrepreneurship education; administrative and regulatory framework, business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

 **Access to finance**

 Finance is a key issue for women entrepreneurship. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000). The ability to tap into new markets requires expertise, knowledge and contacts

**Access to market**

Lack of access to market is the problem which faced most of the women entrepreneurs in Tanzania. Women often lack access to training and experience on how to participate in the market place and therefore unable to market their goods and services strategically. Thus, women-owned businesses are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many businesses, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

**Access to Training**

Training is one of the major problem facing women entrepreneurs in Tanzania. Most of the women have limited access to vocational and technical training. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Tanzania is characterized by low enrolment among women in education, high dropout rates and poor quality of education. Some research studies have shown high figures testifying the existence of gender discrimination in building capacity of women and providing them with equal opportunities (UNECE, 2004).

**Access to network**

This is another problem which faced women entrepreneurs. Most of the women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale basis, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

**Access to policy makers**

This is among the five problems which faced women entrepreneurs. Access to police maker is another critical problem which Tanzanian women faced. Most women have little access to meet policymakers or representatives on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even unable to reach leadership positions in mainstream business organizations, limiting their input into policymaking through lobbying. Women’s lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

**Social Factors Affecting Entrepreneurship**

The social factors include lack of social acceptability, having limited contacts outside prejudice and class bias, society looks down up, attitude of other employees, and relations with the workforce. Hisrich (2005), added that social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success (Hisrich,2005).

that the lack of education and managerial skills of women business owners are two of the most important variables when it comes to understanding the motivations and the difficulties they have to face.

# Empirical Literature Review

The study of Mwaipunga, (2020) assessed the factors that affect the performance of women entrepreneurs in Morogoro Tanzania.His study also addressed the characteristics of women entrepreneurs in MSEs and their enterprises and the supports they acquire from Microfinance institutions. A sample of 203 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. The results of the study indicated that the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance .It also showed that lack of own premises(land),financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study also found that conflicting gender roles, social acceptability and, network with outsiders were the major social factors that affect these entrepreneurs. There are several of studies which demonstrate factors influencing women entrepreneurship success. In order to find out success factors also there are various studies which concerned with the factors which affect women entrepreneurship success.

Another impontant study was of Marijan and Kiricho (2018) which investigated the important role that entrepreneurship plays to combat unemployment, wealth creation and the alleviation of poverty should not be underestimated. The objective of this study was to investigate women entrepreneurship in Mwanza Tanzania and to make practical recommendations to enhance women entrepreneurship in the country. A survey that included 54 women-owned businesses was conducted. Women entrepreneurs in this study were motivated by pull factors, such as the need for independence, self-fulfillment, work flexibility and a need for a challenge to self-employment. Factors such as dissatisfaction with salaried jobs and insufficient family income pushed them into self-employment. They are currently facing obstacles, such as obtaining finances, work-home conflict, lack of education and training in business and management skills. The study furthermore, indicated financial support, business training and advice, the need to network with other business owners and marketing support as their main support needs. Recommendations from the study suggested that Government and women entrepreneurs should overcome these obstacles and ensure that women entrepreneurship can sufficiently contribute to economy and empower themselves economically.

# Research Gap

Despite of reading different definitions, models and past studies written by different researchers, it was found that most of research studies have presented mixed result with respect to factors influencing women entrepreneurial success. Most of researches regarding entrepreneurs most relate to either the reason that women choose to become entrepreneurs or the barriers that these women face while attempting to start up a business. Most of these researches were done widely in the developed countries. In view of growing number of women entrepreneurs in Tanzania, a study on factors influencing women entrepreneurial success is now appropriate especially by taking in account that the Tanzanian Government has been actively promoting women entrepreneurship towards realizing Tanzania’s Vision 2020. However, notwithstanding the importance of this area, surprisingly to the researcher’s knowledge little research has been undertaken to determine the factors influencing success of women entrepreneurs, particularly in Kinondoni Municipality in Tanzania. To close this gap, this in-depth literature survey was conducted to identify a comprehensive list of factors influencing the success of Tanzanian women entrepreneurs.

#  Conceptual Framework

 A conceptual framework can be defined as a set of broad ideas and principles taken from different relevant fields of enquiry and used to structure subsequent presentation (Kombo and Tromp, 2006).In this chapter, on the basis of specific objectives, research questions and literature review, conceptual framework was developed. This framework was constructed to direct and organize data collection.

It was the opinion of the researcher that there are some factors influencing women entrepreneurial success. Several studies have identified a significant number of factors,for example study by Brindley (2005),Nearchou-Ellinas (2004) and Samiti (2011).

Researchers argued that there are social-economical factors that influence entrepreneurial successes. It was researcher’s assumption that family support, strong tie in the business world and motivational factors help women in achieving success in their businesses.

# The Variables

#  Independent Variables

Social economic factors and motivational factors

#  Dependent Variables

Women Entrepreneurial Success in this study was dependent variable which was measured by the level of sales growth, profit growth and perceived survival of the business.

***Independent Variable Dependent variable***

Women Entrepreneurial Success

Social Economical Factors

Motivational Factors

**Source:** Authors (2024)

**Figure 1:Conceptual Framework**

1. **METHODOLOGY**

This study used positivist philosophy because positivism is based on the belief that reality is objective and can be observed and measured. This aligns well with a quantitative approach, which often involves collecting numerical data to identify patterns, relationships, or trends and it used descriptive research design. **Descriptive design** is a type of research methodology that focuses on providing an accurate portrayal or account of the characteristics of a particular individual, situation, group, or phenomenon (Kothari, 2006). The primary goal of descriptive research is to observe, describe, and document aspects of a situation as it naturally occurs, without manipulating or altering the environment. This study was conducted in Dar es salaam at Kinondoni Municipality. Four wards of Tegeta, Mwenge, Bunju and Magomeni were included in the study. The reason for selecting this area was that the area was blessed with high population of business women hence access to reliable data at a lower cost was possible.

# Target Population

The population of this study was the women entrepreneurs in Kinondoni municipality in Dar es salaam. This population comprised women based on small scale and medium scale businesses in their area. The reason for selecting this population was that within this population the sampling frame containing high population of women entrepreneurs were obtained easily to facilitate the study.A total number of women entreprenuers at Kinondoni Municipality were 744 (Kinondoni Municipal Report, 2023)

**Sampling Techniques**

In this study,simple random sampling was used to select individual respondents. Simple random sampling method was applied in order to acquire the requisite number of women enterpreneurs in four wards of Kinondoni municipality. This gave each of the units in the population an equal chance of being included.

# Sample Size

Kothari (2006) defines sample as a collection of some parts of the population on the basis of which judgment is made, small enough for convenient data collection and large enough to be a true representative of the population from which it has been selected. Sample size refers to a number of items to be selected from the universe to constitute a sample.In this study the researcher used a sample of sixty four (64) respondents from Kinondoni Municipality, sixteen respondents from each of the four wards of Tegeta, Mwenge, Magomeni and Bunju.This sample included women entrepreneurs doing business in the area. The Reason for choosing this sample size is to provide equal chance for every woman entrepreneurial in Kinondoni municipality to participate in the study regardless of their race, religion or political affiliation. The distribution of sample size for this study is as shown in Table 1

**Table 1:Sampling Distribution**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S/N** | **Respondents** | **Ward** | **Targeted population** | **Sample size** |
| 1 | Small scale business women | Bunju | 93 | 8 |
| Medium scale business women | 93 | 8 |
| 2 | Small scale business women | Magomeni | 93 | 8 |
| Medium scale business women | 93 | 8 |
| 3 | Small scale business women | Mwenge | 93 | 8 |
| Medium scale business women | 93 | 8 |
| 4 | Small scale business women | Tegeta | 93 | 8 |
| Medium scale business women | 93 | 8 |
|   | **Total** |  | **744** | **64** |

**Source:** Kinondoni Municipality available data (2023) and sample size formula.

The following formula was used in determining the sample size:

 n = Z2 × p × q × N

 e2 (N – 1) + Z2 × p × q

Where

 N = Size of population

 n = Sample size

 e = Acceptable sampling error (the precision)

 Z = Standard variant at a given confidence level;

 (as per normal curve area table)

 p = Sample population of success

 q = 1 - p

**Given the following information:**

 N = 744 Targeted population in Kinondoni Municipality as per available data (2023).

 n = The number of respondents to be determined (sample size).

 e = 0.05 error term.

 Z = 1.96 as per table of area under normal curve for the confidence level of 95%.

 p = 0.05

 q = 0.95

Therefore the sample size to be used was determined to be:

 n = 1.962 × 0.05 × 0.95 × 744

 0.052 × (744– 1) + 1.962 × 0.05 × 0.95

 n = 135.76 = 64.402

 2.108

Hence n = 67 ; therefore the sample size of the study was 64

# Methods of Data Collection

 The data was collected from four wards of Kinondoni Municipality. Primary sources of data were used in this study. Primary data was obtained through structured self-administered questionnaires.

# Research Tools

Self-administered questionnaires with closed-ended questions and 5 point likert scale questions were employed to collect primary data.Closed-ended questions enabled the researcher to collect information regarding personal profile. Five-point likert scale statements were used to gauge respondents perception regarding research specific objectives.

# Validity and Reliability of Research Tools

Validity is concerned with whether the findings are real about what they appear to be about (Saunders *et al.*, 2019). This shows whether the means of measurements are accurate and whether they are actually measuring what they were intended to measure. In this study, the researcher ensured that the items within the measure were adequately captured by the domain of the construct being studied, that is content validity and use reasonable judgment to ensure that the measure was indeed related to the construct being studied, that is face validity.To ensure validity questionnaires were taken to research specialists (supervisors) for validation.

Reliability is the extent to which data collection methods yield consistent results (Kothari, 2014). Prior to running a regression analysis, the researcher performed the reliability test. This is usually performed to avoid false regression results from being obtained. Reliability of the data collection instrument was tested using Cronbach’s Alpha which measures the internal consistency. Cronbach’s Alpha value is widely used to verify the reliability of the construct. When Cronbach's alpha is 0.7 and above indicates internal consistency of the research tools. By calculating Cronbach's alpha, the study aims to verify the extent to which the items consistently and reliably measure the intended constructs, thereby strengthening the credibility of the research findings. In this study, after running the data using statistical package for social sciences (SPSS), the results are indicated in Table 3.2

## Table 2:Cronbach Alpha Test

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Variables** | **Number of Items** | **Cronbach Alpha Coefficient** |
| 1 | Socio-economic factors  | 4 | 0.803 |
| 2 | Motivational factors | 4 | 0.791 |
| 3 | Challenges | 4 | 0.839 |
| 4 | Strategies | 4 | 0.784 |
|  5 | Women Entrepreneurial Successes | 5 | 0.768 |

**Source:** Field Data (2024)

The study results on Table 2 indicate the outcome on running reliability test. It showed that all constructs are reliable. This is attributed by the fact that the coefficients of the alpha values on each construct exceed 0.7 as a bench mark. Trochim (2021) suggests that the reliability outcome on the variables under study is assured when the alpha coefficient is 0.7 or more which is the outcome noted on this test in this study.

# Variables and Measurement Procedures

The type of data collected aimed at filling the gap raised in the research questions and was of quantitative in nature. The research variables used to collect data and information were four independent variables used as a measure influencing factors. These were social economic factors,motivational factors,challenges and strategies. These variables were measured in different groups of women entrepreneurs as mentioned on sample design and enabled the researcher to examine the factors which influence the women entrepreneurial success.

## Table 3:Variables and Measurements

|  |  |  |  |
| --- | --- | --- | --- |
| **Variable** | **Type of variable**  | **Measurement**  | **Scale of Measurement**  |
| Gender  | Categorical  | Nominal  | 1=Male 2=Female  |
| Educational level  | Categorical  | Ordinal  | Multiple responses e.g 0=1, 2,3,4,etc  |
| Age  | Continous  | Ratio |
| Social economic factors | Independent  | Ordinal | 5 Point likert scale  |
| Motivational Factors | Ordinal | 5 Point likert scale  |
| Women Entrepreneurial Success | Dependent  | Ordinal | 5 Point likert scale  |

**Source:** Researcher (2024)

# Data Process and Analysis

During data collection, a rigorous error-checking process was review responses for inconsistencies or outliers to maintain data integrity at Kinondoni Municipality. For missing data, systematic imputation techniques was applied to preserve data reliability. In data analysis preparation, variables were coded and scaled for compatibility with SPSS, facilitating quantitative analysis of relationships between independent and dependent variables.

 Quantitative approach was used to identify major factors influencing women entrepreneurial success in Kinondoni municipality. Finding was statistically analyzed so as to draw valid conclusions. Simple descriptive and inferential analysis were done.Table were used to illustrate the gathered information and come up with meaningful and interpretive information as scheme of entire findings as statistical illustration on the study. SPSS software Version 23 was used in data analysis

# 4.RESULTS

# Background Information of the Respondents

This section shows the respondent’s age bracket, marital status, educational level attained level of income per month, type of business conducted and size of business in terms of capital.

# Demographic Characteristics of Respondents

**Table 4: Demographic Characteristics of Respondents**

|  |  |
| --- | --- |
|   |  **Educational Levels of respondents** |
|
| **No formal education** | **Std vii** | **Form iv** | **Form vi** | **Graduate level and above**  | **Total** | **Percentage** |
|
|
| **Age Group in years** | Below 20 | 0 | 1 | 3 | 2 | 1 | 7 | 10.9 |
| 21-30 | 1 | 2 | 13 | 6 | 5 | 33 | 51.6 |
| 31-40 | 2 | 1 | 11 | 5 | 2 | 15 | 23.4 |
| Above 40  | 0 | 2 | 3 | 2 | 2 | 9 | 14.1 |
| **Total** | **3** | **6** | **30** | **15** | **10** | **64** | **100** |
| **Percentage** | **4.7** | **9.4** | **46.9** | **23.4** | **15.6** | **100** |   |
| **Marital Status** | Single | 4 | 4 | 10 | 6 | 5 | 26 | 40.6 |
| Married | 2 | 6 | 15 | 9 | 3 | 38 | 59.4 |
| **Total** | **6** | **10** | **25** | **15** | **8** | **64** | **100** |
| **Percentage** | **9.4** | **15.6** | **39.1** | **23.4** | **12.5** | **100** |  |

**Source:** Field data (2024)

 Table 4 shows that out of the 64 respondents (women entrepreneurs), 26 (40.6%) were single while 38 (59.4%) were married. According to the findings, most of the women entrepreneurs are married women. Significance of this figure is that married women are confronted with family responsibilities; hence they have to find ways of curbing family life. One of the ways is to engage in Entrepreneurship. Furthermore, according to the findings, 33 (51.6%) respondents were young people at the age of 21-30 years.This indicates that young women between 21 and 30 which is the age of opportunity seeking, see entrepreneurship as the opportunity in hand, so they are exploiting such opportunity. This group was followed by 15 (23.4%) respondents with the age between 31- 40 years of age. This is age group with great responsibility in life hence they have to treat Entrepreneurship as the way for their success in life.

Furthermore, regarding educational level, the findings show that 30 respondents (46.9%) were form four leavers. This indicates that most women who were not lucky to go for further studies after completing their Ordinary-level study engage in entrepreneurship. This was followed by 14 respondents (21.9%) who were form six leavers. The Table depicts that 10 respondents (15.6 %) were women with advanced diploma and above. Equally important is the low number of standard seven leavers 7 (10.9 %) and 3 (4.7%) respondents with no formal education, indicating that entrepreneurship can also be performed by non-educated people.

**Table 6:Type of Business Conducted by Women Entrepreneurs**

|  |  |  |
| --- | --- | --- |
| **Type of business** | **Frequency** | **Percentage** |
| Tailoring | 19 | 29.7 |
| Fruit vendors | 17 | 26.6 |
| Selling goods | 10 | 15.6 |
| Poultry keeping | 9 | 14.1 |
| Performing Services | 4 | 6.3 |
| Manufacturing | 3 | 4.7 |
| Others  | 2 | 3 |
| **Total** | **64** | **100** |

**Source:** Field data (2024)

According to the findings as shown in table 6, 19 (29.7%) respondents do tailoring.. This is followed by 17 (26.6%) respondents who are fruit vendors, folloewd by 10 respondents (15.6%) who sell normal goods, followed by 9 (14.1%) poultry keeping, The last few respondents deal with performing services, manufacturing and other business activities.

## Table 7:Social Economic Factors and Entrepreneurial Success

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **1.Socio-Economic Factors** | SE1 | The availability of financial resources affects my ability to run a successful business. | 5 (8%) | 8 (12%) | 12 (19%) | 25 (39%) | 14 (22%) |
|   | SE2 | Access to social networks and community support has positively impacted my business. | 4 (6%) | 7 (11%) | 10 (16%) | 30 (47%) | 13 (20%) |
|   | SE3 | Education and training opportunities in my region are sufficient for entrepreneurial growth. | 6 (9%) | 9 (14%) | 15 (23%) | 20 (31%) | 14 (22%) |
|   | SE4 | Government policies and economic stability in my area have influenced my business success. | 10 (16%) | 14 (22%) | 15 (23%) | 15 (23%) | 10 (16%) |

**Source:** Field data (2024)

 In response to specific objective and question number one which aimed at finding out to what extent social-economic factors affect women entrepreneurial successes in Tanzania, the following are answers from respondents. With 61% of respondents agreeing (4+5) that financial resources affect their ability to run a successful business, there is a clear need for more accessible funding options for women entrepreneurs. Similarly, 67% agree that access to social networks positively impacts their business, highlighting the importance of social support systems. Policy interventions and support programmes should focus on improving access to finance and fostering community networks.

# Motivation Factors and Entrepreneurial Success

In response to specific objective and question number two of the research study which aimed at finding out how and to what extent motivational factors affect women entrepreneurial successes in Tanzania, firstly the researcher wanted to know what motivated women to be entrepreneurs.

**Table 8:Motivational Factors and Entrepreneurial Success**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **3** | **4** | **5** |
| **2.Motivational Factors** | MF1 | I am driven by a strong desire for financial independence to grow my business. | 3 (5%) | 7 (11%) | 28 (44%) | 21 (33%) |
|   | MF2 | Achieving a work-life balance is a key motivator for my entrepreneurial activities. | 2 (3%) | 12 (19%) | 31 (48%) | 15 (23%) |
|   | MF3 | Personal passion and interest in my field motivate me to overcome challenges. | 1 (2%) | 5 (8%) | 30 (47%) | 25 (39%) |
|   | MF4 | Recognition and status in the community are important factors driving my entrepreneurial efforts. | 7 (11%) | 11 (17%) | 20 (31%) | 16 (25%) |

**Source:** Field data (2024)

 A high percentage of respondents (77% and 86% agreeing) as seen in table 9 are motivated by financial independence and passion, suggesting these are key drivers for women entrepreneurs. This indicates that intrinsic motivations are powerful forces in promoting entrepreneurship. Encouraging environments that support personal passions and financial independence could help sustain entrepreneurial activities among women.

**Table 9: Women Entrepreneurial Success**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  **Variable** | **Code** | **Statement** | **1** | **2** | **3** | **4** | **5** |
| **5.Women Entrepreneurial Success** | WES1 | My business has achieved sustained profitability over the past few years. | 6 (9%) | 10 (16%) | 14 (22%) | 22 (34%) | 12 (19%) |
|   | WES2 | I have successfully expanded my business in terms of market reach and customer base. | 4 (6%) | 9 (14%) | 11 (17%) | 25 (39%) | 15 (23%) |
|   | WES3 | I am satisfied with the overall growth and performance of my business. | 3 (5%) | 8 (13%) | 10 (16%) | 27 (42%) | 16 (25%) |
|   | WES4 | I feel confident in my ability to manage and lead my business effectively. | 2 (3%) | 7 (11%) | 8 (13%) | 30 (47%) | 17 (27%) |
|   | WES5 | My business has been recognized or awarded within the industry or community for its success. | 8 (13%) | 12 (19%) | 16 (25%) | 17 (27%) | 11 (17%) |

**Source: Field data (2024)**

**Women Entrepreneurial Success**

**According to the findings in table 9, Women Entrepreneurial Success was measured by respondent’s responses using 5 point likert scale statements.**While most respondents feel confident in their business management skills (73%) and are satisfied with growth (67%), only 44% feel recognized within their community or industry. This suggests a gap between personal satisfaction and public acknowledgment. Developing platforms for recognition, such as awards or media features for successful women entrepreneurs, could bridge this gap and enhance visibility.

# Descriptive statistics

The following is a descriptive statistics of the findings.

## Table 10:Descriptive Statistics of Social Economic Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Socio-Economic Factors** | Financial resources affect my ability to run a successful business. | 3.55 | 1.27 | -0.12 | -0.95 |
|   | Access to social networks has positively impacted my business. | 3.66 | 1.14 | -0.29 | -0.68 |
|   | Education and training opportunities are sufficient for entrepreneurial growth. | 3.24 | 1.34 | -0.11 | -1.14 |
|   | Government policies and economic stability have influenced my business success. | 2.97 | 1.38 | 0.18 | -1.22 |

**Source:** Field data (2024)

### Findings in table 10 show that the mean values for most statements across both independent and dependent variables are generally around 3.0 to 4.0. This range indicates a tendency towards neutrality or agreement among the respondents.Higher mean values (above 3.5) for statements like "Passion and interest in my field motivate me to overcome challenges" (4.15) and "I build partnerships and networks to expand business reach" (3.97) suggest strong agreement, indicating that personal passion, networking, and proactive strategies are crucial for women entrepreneurs. The standard deviation for most statements ranges from 0.96 to 1.38, suggesting moderate variability in responses.

### A lower standard deviation (e.g., 0.96 for "I build partnerships and networks to expand business reach") indicates more consistent responses among respondents, while higher values (e.g., 1.38 for "Government policies and economic stability have influenced my business success") suggest a wider range of opinions. Most of the skewness values are negative, indicating that responses tend to lean towards higher values (i.e., agreement) rather than lower values (disagreement). Statements such as "Passion and interest in my field motivate me to overcome challenges" (-0.82) are particularly negatively skewed, confirming strong positive agreement. The positive skewness values (e.g., 0.26 for "Difficulties in obtaining funding affect my business success") suggest a slight tendency toward disagreement or lower values, indicating that not all respondents face the same level of difficulty in obtaining funding.

###  Table 11:Descriptive Statistics of Motivational Factors

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **Skewness** | **Kurtosis** |
| **Motivational Factors** | Desire for financial independence motivates me to grow my business. | 3.9 | -0.58 | -0.52 |
|   | Achieving work-life balance is a key motivator for my activities. | 3.83 | -0.47 | -0.38 |
|   | Passion and interest in my field motivate me to overcome challenges. | 4.15 | -0.82 | 0.02 |
|   | Recognition and status in the community drive my entrepreneurial efforts. | 3.32 | -0.16 | -1.1 |

**Source:** Field data (2024)

**Regarding motivational factors findings in table 11 indicate that t**he high mean and negative skewness for motivational factors (e.g., passion and financial independence) highlight these as crucial drivers of women's entrepreneurship. Programs and policies aimed at fostering passion and offering financial incentives are likely to be effective.

## Table 12: Descriptive Statistics of Strategies

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **Statement** | **Mean** | **SD** | **Skewness** | **Kurtosis** |
| **Women Entrepreneurial Success** | My business has achieved sustained profitability over the past few years. | 3.31 | 1.27 | -0.18 | -1.04 |
|   | I have successfully expanded my business in terms of market reach and customer base. | 3.6 | 1.21 | -0.35 | -0.84 |
|   | I am satisfied with the overall growth and performance of my business. | 3.7 | 1.17 | -0.45 | -0.7 |
|   | I feel confident in my ability to manage and lead my business effectively. | 3.84 | 1.11 | -0.55 | -0.48 |
|   | My business has been recognized or awarded within the industry or community for its success. | 3.1 | 1.29 | 0.04 | -1 |

**Source:** Field data (2024)

Table 12 indicates that the moderate mean values for success metrics and slight negative skewness show general satisfaction with growth and confidence but point out a need for more recognition and public acknowledgment.

**Inferential Statistics**

The correlation analysis table showing the Pearson correlation coefficients between the independent variables and the dependent variable:

**Table 13: Pearson Correlational Analysis**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variables** | **SEF** | **MF** | **CWE** | **SMC** | **WES** |
| **Socio-economic factors (SEF)** | 1 | 0.0117 | -0.0058 | 0.1005 | -0.1958 |
| **Motivational factors (MF)** | 0.0117 | 1 | 0.1043 | 0.0022 | 0.0851 |
| **Women entrepreneurial success (WES)** | -0.1958 | 0.0851 | -0.1372 | -0.1204 | 1 |

**Source:** Field data (2024)

### **According to the findings, Socio-economic factors (SEF)** have a moderate negative correlation with **Women entrepreneurial success (WES)** (-0.1958).**Motivational factors (MF)** have a weak positive correlation with **Women entrepreneurial success (WES)** (0.0851).**Challenges facing women entrepreneurs (CWE)** have a weak negative correlation with **Women entrepreneurial success (WES)** (-0.1372).**Strategies to mitigate challenges (SMC)** have a weak negative correlation with **Women entrepreneurial success (WES)** (-0.1204).

# Regression Analysis

## Table 14: Regression Analysis

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | .828 | .193 |  | 4.296 | .000 |  |  |
| Social-eco factors | .069 | .066 | .075 | 1.039 | .300 | .604 | 1.655 |
| Motivational factors | -.169 | .052 | -.204 | -3.223 | .002 | .773 | 1.293 |
| a. Dependent Variable: Women Entrepreneurial Success |

**Source**: Field data (2024).

The study results clearly indicate that among the four predicting variables tested to the dependent variable three of them namely motivational factors,challenges and strategies have been found statistically significant towards women entrepreneurial successes because p<0.05. However, social economic factors on the other hand has been found insignificant statistically towards the dependent variable with p>0.05. This implies that women entrepreneurial successes at Kinondoni is influenced with motivational factors,challenges and strategies.

# 5.CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study has contributed to both theoretical and practical aspects of factors influencing the success of women entrepreneurs in Tanzania. If we can achieve a better understanding of the important factors influencing the success of women entrepreneurs, this will have implications for Tanzanian women entrepreneurs and investors to broaden their business successfully in this globalised environment. If certain factors increase the odds for success, then entrepreneurs can appraise their own prospects with this in mind.

# Recommendations

Basing on the above conclusion in addressing the critical issues of factors influencing women entrepreneurial success, the following recommendations were given: Firstly,the policy makers should nurture more women entrepreneurs in order to help them grow.

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