

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Senate a dissertation titled: **Assessment of Factors that Hinder Women Entrepreneurs on accessing Micro-Financing Credit. A Case of Kyela Rural District;** in the fulfillment of the requirements for the degree of Master of Business Administration of the Open University of Tanzania.

.....

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Supervisor

Date.....

DECLARATION

I, Jimmy's. Mhanga, do hereby declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other university for a similar or any other degree.

Signature.....

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DEDICATION

This work is dedicated to my lovely wife Enes Jimmy Mhanga, my babies Brayen & Brilliance Jimmy Mhanga and my entire family. I value and respect your support and I know how you are proud of me at seeing this work.

ACKNOWLEDGEMENT

This work comes in to end not only by the effort of researcher but also the support of many individuals and organizations. To begin, I would like to thank Dr. John P.A. Msindai for his advice and for constructive suggestions throughout my work. Had it been without his support, this work would not have been come into reality.

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May God bless all of them and may the Lord reward them abundantly.

ABSTRACT

The general objective of the study was to assess the factors that hinder women entrepreneurs on accessing micro financing credit in Kyela Rural District; while specific objectives of the study were; To identify the social-economic factors that drive women entrepreneurs on accessing micro-financing credit; To examine the competence of women entrepreneurs on accessing micro finance credit in their SMEs; To identify constraints and barriers to women entrepreneurs on accessing micro-financing credit; To assess the innovative measures they adopt in overcoming these constraints and barriers towards accessing on micro financing credit; And to determine the extent of women entrepreneurs on accessing micro –financing credit in Kyela Rural District.

The major findings indicate that 99.1% of the respondents use micro financing credits services than before joined. 87% of the respondents fulfill their livelihood after accessing MFCs. 93.4% of the respondents to them the interest was high. For those who said the interest rate was high were asked if the interest rate was high why were they still accessing loans. 85.6% of the respondents were able to repay principal and interest rate and their loans.

The following recommendations were pertinent; to use MFCs as alternative approach to reach poor women entrepreneurs. Capacity building was very important to the most women entrepreneurs so as to give the strength and ability on accessing micro financing credit so as to eradicate low standard of the life in Kyela rural district.

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LIST OF ACRONOMNS AND ABBREVIATIONS

BDS:	Business Development Services
BEST:	Business Environment Strengthening in Tanzania
BWEAT:	Business Women Entrepreneurship Authority of Tanzania
CTI:	Confederation of Tanzania Industries
FINCA:	Foundation for International Community Assistance
GDP:	Gross Domestic Product
ICT:	Information and Communication Technology
ILO:	International Labor Organization
MDG:	Millennium Development Goals
MFCs:	Micro financing Credits
MFI:	Micro financing Institutions
MSME:	Micro, Small and medium Enterprises
NBV:	New Business Value
NFWBO:	National Foundation for Women Business Owners
NGO:	Non-Governmental Organization
NAch:	Need for Achievement
OECD:	Organization for Economic Co-operation and Development
SACCOS:	Savings and Credit Cooperatives Societies
SBO:	Strategies for Business Owners
SME:	Small and Medium Enterprise
SPSS:	Statistical Package for Social Science
TEA:	Tanzania Education Authority
TRA:	Tanzania Revenue Authority
TWFT:	Tanzania Women Financing Trust

ROSCAs:	Rotating Savings and Credit Association
UN:	United Nation
URT:	United Republic of Tanzania
WEDCO:	Women Economic Development Cooperation
WEDGE:	Women's Entrepreneurship Development and Gender Equality
VICOBA:	Village Community Bank

CHAPTER ONE

1.0. INTRODUCTION

1.1. Background to the Study

According to the study conducted by the Bank of Tanzania (1998) about performance on micro financial institutions, The Bank of Tanzania realized that Small Business Industries in undeveloped countries like Tanzania enjoy an advantage over those in developing countries in that they have access to greater support. Furthermore access to adequate and affordable credit for business remains one of the key challenges to local economic development in Mbeya, Tanzania, especially Kyela Rural District despite efforts by both government and private sector organisations. Issue of the availability of micro financing credit proximity to clients, effectiveness of service provision, adequacy of loans granted and timeliness and cost of service provided are among factors that deemed critical in addressing this perennial problem of women entrepreneurs (Sherman, 2003). When women entrepreneurs start their business, do face obstacles, society traditions and old norms. Women entrepreneurs are a driving force in today's modern economy. They shape and redefine the workplace, business networks, financial institutions and culture. There are a number of initiatives designed to motivate women entrepreneurs. Studies show that the experience of women in business is different from those of other experienced businesses. There is a profound status difference in both women experiences of business ownership, and the performance of women-owned firms (Carter, 2000). Most of the research on women entrepreneurs, limited largely to women in developed countries, has tended to concentrate on unique aspects of the entrepreneurship of women. The studies investigate the demographic characteristics of women and their motivations/reasons for start-up and the constraints/ barriers that

women face in starting up. There are few studies that look at differences in individual characteristics across groups of women. The research that has been done indicates that women face different issues, depending on the stage of their personal life cycle region or industry of location, and role perceptions in business ownership.

There are very few studies on women entrepreneurs in Africa. This is largely due to the lack of indigenous research studies, lack of information, lack and limitation in contextual African methodologies, lack of relevant and up-to-date data and appropriate instruments of measure and problems of access to African women entrepreneurs in most African cultures and countries to access on micro financing credit in Tanzania like Financial Institutions like BAYPORT, B.BLUE, FINCA, commercial banks, and other SACCOS in Kyela local district like PRIDE. But African women entrepreneurs follow a path that is in most cases different from entrepreneurial, activities in the developed countries of the West in an attempt to find an African answer to the applicability of models and theories developed in other parts of the world.

In Africa, entrepreneurial activities in most women are gendered in terms of access on micro financing credit, control and remuneration. Many women tend to be in small sector micro enterprises, mainly in the informal sector. It is inappropriate and undesirable for Africa to import entrepreneurial techniques wholesale from developed countries. Nevertheless, recognition is growing that, in Africa, women make a vital contribution to economic development. Yet gender continues to have a negative impact on economic development within the African continent. Africa's own economic transition into the new millennium has affected men and women

differently. In many countries women still do not have equal economic rights and access on micro financing credit and other resources that will tend to facilitate women entrepreneurs to improve life standard of under these conditions women are unable to take full advantage of the economic opportunities presented by transition (Hendricks, 2000).

1.2. Statement of the Research Problem.

Since recent statistics disaggregated by sex are not available, it is not possible to estimate how many women among informal economy enterprises and SMEs are operating growth firms, or how many of them have medium-sized enterprises. However, the growth rate of women-owned SMEs appears to be very low – indeed much lower than that of male-owned enterprises. The latest survey of SMEs in Tanzania was carried out by Swiss contact in May 2003. They conducted a survey of 4,050 households in the Tanzania local district about impact of micro financing, which includes five regions in the country. Almost 43 per cent of the SMEs were owned by women, 48 per cent by men; 8.6 per cent by families (husband and wife), and 0.5 per cent by multiple owners. The 781,687 SMEs employed 1,260,520 persons, including the working owners, an average of 1.6 per enterprise. According to census conducted by National Bureau of Statistics of Tanzania in 2012 the population of Tanzania is approximately 44.9 million.

Extrapolating from the Swiss contact household survey in five regions, assuming it is representative of the country as a whole, suggests that there are as many as 2,685,404 SMEs and 1,254,270 MSFs in the country. If women own 43 per cent of MSEs (in the five regions), then there could be as many as 1,154,724 women-owned SMEs in

the country according to the National Bureau of Statistics. However, there is no way to fully substantiate these estimates. The population of Tanzania is approximately 37 million. The 1991 NISS survey reported a total of 1,801,543 informal sector enterprises employing 2,369,380 people (an average of 1.3 persons per enterprise). Sixty per cent of the enterprises were located in rural areas and 40 per cent in urban areas. Informal sector employment amounted to about 22 per cent of the total labor force, 15 per cent in the rural areas and 56 per cent in the urban areas. About 74 per cent of people employed in the sector were sole operators. Women made up about 36 per cent of the sector. Over 75 per cent of female employment in the sector was in the trade/restaurant/hotel category. (Stevenson and St-Onge 2005) (SMEs For instance, in the Netherlands, SMEs account 98.8% of all private sector companies, contribute 31.6% to Gross Domestic Product (GDP), and employ 55% of total workforce (EIM Business & Policy Research, 1999). In Italy, SMEs contribute to USD35 million in exports and absorb 2.2 million of national labors (Patrianila, 2003). Thai SMEs are increasingly seen as creator of new jobs (Swierczek & Ha, 2003) and Vietnamese SMEs employ 64% of industrial workforce. According to Indonesian statistics, in 2003, the number of Indonesian SMEs was 42.4 million and they contribute to 56.7% of GDP, account 19.4% of total export, and employ 79 millions of work force (BPS & KUKM, 2003). Therefore, in ensuring the economic growth of a country, more attention should be paid into SMEs development.

Increasing business competition, in particular against large and modern competitors, put SMEs in a vulnerable position. In Indonesia, most SMEs operate along traditional lines in production and marketing. It has been argued that the main problem for SMEs owned by most women entrepreneurs in developing countries like

Tanzania is not their small size but their isolation, which hinders access to micro financing credit, as well as to information, financing and institutional support (Mead & Liedholm, 1998; Swierczek & Ha, 2003). Lack of capital, lack of skills, and problems in business development are of problems faced by Indonesian SMEs (Kementerian KUKM & BPS, 2004). This is also the case for Vietnamese SMEs. Internal limitations including capital shortage, old equipment and outdated technology have hindered the development of SMEs (Swierczek & Ha, 2003). In Indonesia, despite the fact that some SMEs have been declined or stagnant, some others have been growing and successful.

Basing on the above detailed background, the researcher have been impressed by the fact that, the growth rate of women-owned SMEs appears to be very low much lower than that of male-owned enterprises and the study intends to assess the factors that hinder most women on accessing micro financing credit to participate in SMEs in Tanzania particular in Kyela rural district. The central research question of the current study is what are the main constraints and barriers encountered by Women entrepreneurs on accessing Micro financing credit? This study aims to answer this main question.

1.3. Research Objectives

1.3.1. General Research Objectives

The general objective of the study is to assess the factors that hinder women entrepreneurs on accessing micro-financing credit in Kyela Rural District.

1.3.2 Specific Research Objectives

The specific objectives of this study were-

1. To identify the social-economic factors that drive women entrepreneurs on accessing micro financing credits;
2. To examine the competence of women entrepreneurs on accessing micro financing credit in SMEs;
3. To identify constraints and barriers to women entrepreneurs on accessing micro financing credit;
4. To assess the innovative measures they adopt by MFCs in overcoming these constraints and barriers on accessing micro financing credit;
5. To determine the extent of women entrepreneurs on accessing micro – financing credit in Kyela Rural District.

1.4. Research questions

The research was guided by the following research questions

- i. How social- economic factors do affects women entrepreneurs on accessing micro financing credit?
- ii. Does skills and competence of women entrepreneurs affect their SMEs on accessing micro financing credit?
- iii. What are the constraints and barriers facing most women entrepreneurs on accessing micro financing credit?
- iv. What are the innovative measures they adopt by MFCs in overcoming these constraints and barriers on accessing micro financing credits?
- iv. Does they women’s awareness, perceptions, altitudes lead women entrepreneurs on accessing micro financing credit?

1.5. Relevance of the Research

This study was going to contribute on the knowledge gap on how to achieve the long term women entrepreneurs' improvement through accessing on micro financing credit. Generally the study findings were to be used to all micro finance professionals and practitioners for enhancing the quality and accessibility on micro financing credits to rural Kyela Rural District, hence has been chosen for this study because it is one of the rural districts in Mbeya Region investigated to have a maximum discrimination towards women to engage in development as entrepreneurs by accessing micro financing-credit. We know very little about female entrepreneurs, and our ignorance of this important demographic is a serious blind spot in any effort to increase the total number of Entrepreneurs participating in our economy by facilitating them to secure a sophisticated loan from micro financing credit for developing their SMEs. An assessment of key factors hindered women entrepreneurs owned small and medium-sized enterprises (SMEs) to access micro financing credit is significant in that it takes place in a situation in which our country is in struggle to develop her economic and improve their living standards of women and their families in general who are located in different district with different geographical characteristics making some district economically advantaged and others economically disadvantaged all these features creating different businesses aspirations to women as entrepreneurs.

Women entrepreneurs after accessing micro financing credit constituted a growing share of their SMEs owners and will creates new niches for entrepreneurial activity, but often confront special barriers to business creation and development due to poor facilitation of micro financing credit. Ensuring a good environment for the start-up

and expansion of women-owned businesses is important for facilitating them through accessing towards micro financing credit and the overall development of the economy, society, and a policy concern for governments of various countries ,with this need it is very important to appreciate and critically assess all factors that hindered women entrepreneurs on accessing micro financing credit and success factors that has leads Women to secure loans and owns Small- and medium-sized enterprises to integrates entrepreneurship and liberalizes the economy, promotes foreign innovation, infuses new technology, and increases standards of living (Zahra, *et al*, 2000).

1.6. Scope and Limitations of Study

The study was carried out in Kyela rural district, and Questionnaires distributed in area were the chosen women founded around Kyela rural district, so as to give a clear picture of the factors that hinder women entrepreneurs on accessing micro financing credit so the option of women located in that area around Kyela rural district has investigate the reality, Therefore the questionnaire survey targeted women entrepreneurs so as to give the clear picture, future studies and should target women who chosen not have access to micro financing credit as women entrepreneurs to secure sophisticated loans in micro institutions like in COMMERCIAL BANKS, FINCA, BAYPORT, PRIDE and other SACCOS in Kyela rural district. In other way the outcome of this study were to be used by researchers and other policy makers to assess factors that hinder women entrepreneurs on accessing micro financing credit. Women involved in developing their businesses so as to provide job opportunities and ensure that women are taking active part in the development of the national economy.

1.7. Scope of the Study

The study is limited to the women entrepreneurs around Kyela town and border of Kasumulu to Kyela Rural District. Thus all micro financing credit available in researched area.

CHAPTER TWO

2.0. LITERATURE REVIEW

2.1. Introduction

Historical perspectives have played a role in the theoretical development of women entrepreneurship since the very inception of the concept. Say (1803), for instance, used the example of the rapid rise of the eighteenth-century English textile industry over the earlier dominance of Belgian woolens and German cotton products to develop the theoretical distinction between “scientific” ability and “entrepreneurial” skill (which he defined as combining together factors of production) and to argue that the supply of entrepreneurship was critical in determining the wealth and growth of a nation’s economy. Likewise he used the example of the introduction of tea as a commodity in the seventeenth-century Dutch trade with China to extend Richard Cantillon’s notion of entrepreneurship as risk-bearing by arguing for what he believed was a defining characteristic of entrepreneurship: running limited-risk experiments when introducing new commodities or entering into new markets. According to Kruger (2004) the challenge of defining entrepreneurship is compounded by, *inter alia*,

- i. The factor that the understanding of the word “entrepreneurship” is often personal like “creativity” or “love”; all have an opinion about it;
- ii. “Entrepreneurship” is increasingly synonymous with “good;”
- iii. While “Entrepreneurship” has some tangibility because it refers to a person, “entrepreneurship” is more difficult to define because it is an abstraction, and
- iv. Definition is difficult when it is assumed that entrepreneurship is something opposed to, or divorced from management.

He further points out that the word “entrepreneur” is derived from a French root “entreprendre”, meaning “to undertake”. The term “entrepreneur” seems to have been introduced into economic theory by Cantillon (1755); but Say (1803) first the entrepreneur prominence. It was Schumpeter (1834), however, who really launched the field of entrepreneurship by associating it clearly with innovation. The term “entrepreneurship” has historically referred to the efforts of an individual who takes risks in creating a successful business enterprise. More recently entrepreneurship has been conceptualized as a process that can occur in organizations of all types and sizes. Entrepreneurs, especially women, are arguably the most important actors in our economy: the creators of new wealth and new jobs, the inventors of new products and services, and the revolution of society and the economy in general. Yet despite their centrality, little is known about the entrepreneurs: what motivates them, how they emerge, why they succeed. We know even less about who becomes an entrepreneur, and why. Too often, we take for granted that most women entrepreneurs simply emerge, driven by some internal motivation or “little voice.” That assumption may be true to some extent. But can we, or should we, simply take for granted that entrepreneurs can’t be made—that they can’t be identified, recruited, mentored, and encouraged?

Women are one particularly understudied group of entrepreneurs. We know very little about female entrepreneurs, and our ignorance of this important demographic historical background, is a serious blind spot in any effort to increase the total number of entrepreneurs participating in our economy. What little we do know suggests that women are not nearly as active in the entrepreneurial space as they could be. For instance, according to the Kauffman Firm Survey (Robb et al., 2009:

20) which followed a cohort of firms founded in 2004, only about 30% of the primary owners were women. Only 3% of firms that have a primary owner that is a woman are high tech while the same figure for men is 7%.

An entrepreneur can be defined as one who initiates and establishes an economic activity or enterprise. Entrepreneurship thus refers to the general trend of setting up new enterprises in a society (Begum, 1993). The International Labor Organization (ILO, 1984, cited in Islam and Aktaruzzaman, (2001) defines an entrepreneur as a person with a set of characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future-oriented. Khanka (2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity. Given that entrepreneurship is the set of activities performed by an entrepreneur, it could be argued that being an entrepreneur precedes entrepreneurship. In any case, the entrepreneurial definitions described above highlight the aspects of risk-taking, innovating and resource organizing (<http://www.bangladeshstudies.org/wps/>). During the twentieth century, various economists have clarified the process of entrepreneurship to aid our understanding of the market process—entrepreneurship is the animating force of the market process, initiating each alteration of the existing pattern of values, plans, and expectations in the market and carrying through the physical actions which bring about new values, plans, and expectations. (Wood, 1998). Hence the meaning of the term Entrepreneur is someone who exercises initiative by organizing a venture to take benefit of an opportunity and, as the decision maker, decides what, how, and how much of a good or service will be produced.

According to economist Joseph Alois Schumpeter (1883-1950), entrepreneurs are not necessarily motivated by profit but regard it as a standard for measuring achievement or success. Schumpeter discovered that they (1) greatly value self-reliance, (2) strive for distinction through excellence, (3) are highly optimistic (otherwise nothing would be undertaken), and (4) always favour challenges of medium risk (neither too easy, nor ruinous). There is a broad consensus that a vibrant SME sector is one of the principle driving forces in the development of a market economy (Kazmil and Farooque, 2000). Small businesses can enable rapid industrialization and accelerated economic growth.

In this study an entrepreneur is defined as a risk taker, and monitors and controls the business activities after being accessed from micro financing credits. The entrepreneur is usually a sole proprietor, a partner, or the one who owns the business and play a significant role in the economy.

2.2. Empirical literature review analysis

2.2.1 Conceptual definitions

2.2.1. 1. Meaning of the term Micro finance

Micro finance is an application of innovative methodologies that make such financial services available relatively to poor households and micro enterprises in small transactions suited to their conditions. Innovative microfinance institutions have substantial success in making micro financial services available or accessible to the poor in many parts of the world and empowering most women entrepreneurs.

Empowerment, there are several interpretations Krishna (2003) defines empowerment as the process of increasing the capacity of the individuals or group to make choices and transform those choices into desired actions and outcomes. Central to this process are actions that both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets.

Kabeer (1999) stresses those women's entrepreneurs empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to her it is important to understand empowerment as process and not an instrumentalist form of advocacy, which requires measurements and quantification of empowerment. Access on micro financing credits is also recognized as an important strategy in achieving the Millennium Development Goals (MDGs) for poverty reduction. Convenient and affordable instruments for savings, credit, insurance and payment transfers are essential both to cope with the economic fluctuations and risks that make the poor especially vulnerable and to take advantage of opportunities to acquire productive assets and skills that can generate increased income. Traditionally about 90% or more of micro financing credits clients are women. Hence micro financing credits is increasingly seen as an important tool in achieving the MDG to promote gender equality and empower women entrepreneurs, access to micro financing credits such as savings, credit, contributes to expanding poor women entrepreneurs choices and improves their ability to respond their opportunities.

It helps to reduce vulnerability by providing a steady source of income thereby smoothing household's consumptions and helping them to overcome crises, Sida (2004) According to Wolday (2000), interventions through the delivery of micro financing services have been considered as one of the policy instruments of the Government and Non Government Organizations (NGOs) to enable rural and urban poor increases income, reduce poverty institution that a large number of rural and urban poor who are not served by the conventional financial institutions.

2.2.1.2. Meaning of the term Micro-credit

According to Bank of Tanzania BOT (2005) micro-credit means a credit accommodation whose security may include non-traditional collateral, granted to a natural person, individually or in group, whose income depends on her own business or economic activity and who may lack formal financial statements and other accounting and operational record. On other hand, micro credit is defined as the extension of very small loans (micro-loans) to those in poverty, designed to spur entrepreneurship. These individuals lack collateral, steady employment and verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Therefore micro credit is a part of micro financing that is concerned with provision of a wider range of financial services to the very poor. It is however a financial innovation that is generally considered to have originated with the Grameen Bank in Bangladesh. In this study, micro-credit has been referred to as a products/service offered by most commercial banks like NMB, NBC and other financial Institutions like PRIDE, FINCA, BAYPORT where SMEs are customers.

2.2.2 Tanzania's Micro Financing Credit Sector Landscape

2.2.2.1. Formal source of credit

When the Government and donors started focusing their attention on credit as a means of fostering rural development, a variety of specialized, mostly government owned credit institutions were created. While in Asia, Middle East, the East and Latin America: the formal markets satisfy a large proportion of rural financial needs, on contrary Gonzales – Vega, (1986), Kim (1984), Quinines (1987) and Mittendorf (1987) urges that the case in Africa where only between 10% of farmers obtain credit from formal institution. The much less developed network of branches, wider dispersion of farmers and shortage of middle level bank personnel were given reasons for low level of service (Mittendorf, 1987). The mode of operation of formal financial institutions often leads to high borrower transaction costs which poor people may find prohibitive. Borrowers often have travel long distances and several times to the credit institutions which may be located in district or regional head offices. Each visit can take a long time with `endless waiting. Time spent could have been used on something productive, which means that it has an opportunity cost. The loans applicants have to seek assistance (and pay of it) to fill in forms and they have to pay for a fee and often bribes. When added up these transaction costs for the borrower may exceed the interest on the loan (Biergaard, 1993, Nikos, 1997)

In Tanzanian context formal financial institutions are registered and licensed to provide a range of financial services. Most of these institutions registered under financial service legislation such as Financial Service (2006) Act. Most are subject to some form of reporting to financial surveillance authority usually central bank of the country. In Tanzania, the Bank of Tanzania (BOT), which is the central bank,

controls all other banks or financial institutions, therefore, formal financial institutions have a larger status, a large number of membership and their loans tend to be short, medium and long term. To mention few, formal financial institutions in Tanzania like Nation Bank of Commerce (NBC), The National Microfinance Bank (NMB), the Tanzania Postal Bank (TPB), EXIM Bank Standard Charter Bank, Stanbic Bank , etc. and insurance companies and pension funds such as the National Insurance Corporation (NIC), Parastal Pension Funds(PPF), National Social Security fund (NSSF).(BOT,2003).

2.2.2.2. Semi-formal sources of credit

Semi-formal financial institutions are not subject to formal banking laws and to the central bank supervision; but they also not like the traditional indigenous financial institutions. Among these is Micro financing credit involved in financial service provision like SACCOs. Disregarding their internal differences, they are all based on saving. Membership is voluntary, and the utilization of money is not prescribed. The organizations have revolving funds with the initial capital input from the donor. In this way they try to keep self-suitability in order to meet the credit demands. The mode of operation is none personalized; each registered member has a ledger which is double entry card where both deposits and credit are entered. It is simple method which can easily be handled by small-scale farmers (Biergegaard, 1993)

There are some successful examples of semi-formal instructions eg.Banco Agricola based in Latin America, ACTIONAID, UAVEC in Burkina Faso, and LCCUL in Lesotho (Jonson and Rogaly, 1997 and Mittendorf, 1986,) Examples in Tanzania include OXFAM PRIDE, FINCA, and TUJIJENGE. The fact that semi-formal

financial institutions are responding more to the needs of poor people in general and women entrepreneurs in particular, compared to formal institutions. There are still in fact serious problems on most women entrepreneurs on accessing micro financing credit, for example limited access on micro financing credit coverage area, low growing capacity, developing sustainable micro financing credit and in finding a stable institution framework for the activities of empowering women entrepreneurs (Hague,1992 and Burgeraard,1993)

However, Seller et al. (1996) pointed out that a major impediment to increase of women on accessing the credit, which are incurred either by the micro financial credit delivering the service to women entrepreneurs. Thus Zeller 1998) concluded that many semi formal financial lenders use group lending which among others reduces transaction costs by replacing multiple small loans to women entrepreneurs with larger loans to the group. In Tanzania, PRIDE, FINCA, TUJIJENGE are examples of such lending groups.

2.2.2.3. Informal sources of credit

Sometimes women entrepreneurs' access credit from micro financing credit from friends and relatives are the most common informal sources of credit particularly in rural areas. In some cases, collateral is involved and the repayment condition is very flexible. These attributes are an advantage for those without collateral such as the landless and these without land title as title deed which are the majority of small – businesses women. In a studied done in ihmidu Nigeria, Miller (1977) found out that 58% of available credit comes from friends and relatives and 24% from money lenders.

Moreover the cost and conditions imposed by money lenders and traders are handicaps to the use of their facilities because the interest rate charged on loans from lenders are excessively high. For example, Miller (1997) gave a range between 70% and 80% as the rate charged Oshum South, Egba, Western state and Lafiagi in Kwara state in Nigeria. Trade in the other hand, may offer cash loans and providing a great understanding on the situation on how to access on micro financing credits at reasonably rate.

In Tanzania there exists a range of informal financial services for saving and borrowing. They include ROSCAs, in kind lending of small loans etc, and informal insurance groups (Nikos, 1997, Temu and Hill, 1994). The transaction costs of ROSCAs are generally very low overhead and administration costs are virtually none – existent. The close social bonds of member and reciprocal dependence are powerful control mechanism of risk. The ROSCAs are found around the whole world in different names. In Tanzania they are called”upatu” in Kenya “may go round” in Gambia and Ghana “ususu” in Cameroon “danger” and in Bolivia “pasanadu” (Birgegaard, 1993). However ROSCAs are not suitable for small women entrepreneurs because in a business entrepreneurs society most entrepreneurs need money at the mean time notably in expansion for their business, and ROSCAs cannot meet these needs for more than one or two member one or two member at a time (Batter and Majid, 1987; and Birgegaard, 1993).

2.2.2.4. Access and usage of micro-financing credits services

According to the World Bank (2005), access is not easy to measure. It is important to distinguish access that is the possibility to use, and actual use of financial services

especially micro financing credits. Access to finance in turn has many dimensions, service need to be available when desired and products need. The price transactions cost such as information processing or physical distance. In addition credit resources should not be limited to borrowers with connections, and collaterals. The provision of these services should also translate into profit for providers, herby be available on continuous and suitable basis. In terms of usage one has also to distinguish between different services (deposit, credit, payments and insurance) from different financial institutions such as commercial banks. People may have access to financial services but may not wish to use them. These should be included in financial access on micro financing credit even if they do not use financial services.

Classes (2005) defines access to credits as the availability of supply of financial credits at reasonable costs, where quality and reasonable must be defined in some objective standard and cost reflect all financial and on – financial costs. Access thus only refers to the actual consumption of financial services in a standard demand – supply (at reasonable costs) and usage is the intersection of the supply and demand schedule.

2.2.2.5. Women Entrepreneurs versus access on micro financing credit services

While much theory and practice on income and expenditure is only centered on the households as a unit, the intra household power structure can often be complex and access cannot be assumed for all in the household if any one member has assess using only household as respondents leads to losing valuable demographic data on the users of financial services like women entrepreneurs (Word Bank,2005) Even if the women is the unit of response, it is desirable to measure both direct as well as

indirect access to financial services through other family member The enumeration of financial access on micro financing credit in terms of women entrepreneurs is desirable measure of access for many reasons, including their need to capture differential based on personal characteristics the capacity of intra family transaction etc.

2.2.2.6. Indicators of financial credits access

This section presents indicators to and use of financial services. Over recent, there has been little systematic information on who is served by the financial sector in developing countries such as Tanzania which financial institutions or services are the most effective at supporting access to financial service for the women entrepreneurs for their small enterprises. While literature has been developed an arranging of financial access indicators (Liquid Liabilities to GDP, Private Credit to GDP, and Stock Market Capitalization to GSP) until recently Indicator of financial access not systematically available may organization have been reviewing the policy and research agenda surrounding access to financial services of low households and enterprises.

According to Anjari (2005), access to finance can be measured in terms of access to certain institutions as micro financing credits or micro finance institutions or in term of access to the functions that such institutions perform or services that they provide a saving or loans and credit .There are indicators proposed to give a broad overview of who has access to what financial services. These places a given population along a profile of access, pending on its usage of formal, semi – formal,

and informal financial services, and excluded from the used of financial services .World Bank (2005) itemized these indicators into three segments

- (i) The proportion of .the adult population that uses a bank or likes institutions.
- (ii) The proportion of the adult population which uses services non – bank “other formal” financial institutors but not use bank services.
- (iii)The proportion of the adult population which only uses informal financial credits services providers.

2.2.2.7. Access to Loans and Micro financing credit services

According to the World Bank (2005) credit assumes a special importance as it provides means to smooth consumption protects against shocks and in some cases, makes productive investments that lead to high future income. Credit offers the means to make temporal financial decisions, for example spending money productively now in order to be able to get better earning later. In addition to loans, credit facilities such as overdrafts or lines of credit are increasing in importance.

According to URT (2000) credit service can perform some of the services as savings and can allow enterprises and families to make some important investments. Enterprises use Credit as a source of short – term working capital and long – term investment capital. Individuals and households use it to meet consumption needs, particularly during periods when income flows are low, such as during off – seasons, before crops are harvested, and to make investment such as housing improvements.

2.2.2.8. Importance of Accessing Loans from Micro financing credits

That is whether it is possible to make or receive simple (non – barter) payments constitute the first service of financial access to the people. Looking first at the simplest transaction need, if a person has a bank account at a bank, she/he also has the capacity of converting checks into cash, draw money and send money. This type of service is valuable to low income people residents and institution. Payment service can play an important role in supporting the overall, profitability of the financial institutions that offer them (URT 2000,).

Access to financial service has received more attention lately and has become the more important part of the well development agenda. This is likely for a number of reasons, First evidence – that “finance” as in financial development matters for growth has been accumulating over the last decade. Second based in changes in economies and economic production, finance may have moved up in the ranking of barriers to economic growth. Third, there is an increasing perception that access to financial services has been skewed for household and enterprises. There is much more evidence today that access to finance causes economic growth. The empirical evidence is very robust and available at the level of country sector, and individual firms and household (Rajan and Zingales, 1998; Demirguc- kunt and Maksimovie, 1998”Beck, Demirguc and Vojislav, 2005)

Finance helps growth through raising and poling funds, thereby allowing more and more risky investments to be undertaken by allocating resources to their most productive use, by monitoring the raising of funds, and providing instruments for risk mitigation. Interesting it is less the fact in which these financial services come

whether from bank or capital markets but more the fact that they are being provided in an efficient manner, i.e., being supported by a properly institution and competitive environment, which matters for growth (Jalilian and Kirkkpatric, 2001). As such, it is difficult to assert that particular types of financial system are more or less conducive to growth and possibly neither which type of the system is more or less conducive to facilitate access to financial services.

Finance access also helps improving income distribution and poverty reduction through several channels. Foremost financial access helps through economic growth thus raising overall income levels. Finance can more specifically help by distributing opportunities fairly. There is evidence that financial access matters especially for poor households and small firms. Studies on the link between finance and poverty include that of Levine (2004) who found that financial access development causes less income inequality also found that inequality decreases as finance developed and since the more concentrated income to higher poverty finance thus helps reduce poverty.

Study conducted by Honohan (2004 a, b) specifically show that financial depth and access explain poverty line (number of people with income less than one dollar a day) but he also finds that across countries the degree of microfinance penetrations, useful for the poor, has no special effect on poverty. Further, Murdoch and Hayley (2002) argues that specific ways in which financial sector development has been found to help reduce poverty in by alleviating credit constraints that reduce child labor and increase education, including the opportunity cost of forgone child labor services and by insuring shock. More general with one or two exception, it is argued

that direct access to financial services can strongly affect the attainability of each of the Millennium Development Goals (MDGs). Including those that chiefly require public service which in turn is facilitated by their access to financial services (Murdoch, 1999).

Halec and Shhmukler (2004) show that while financial access in general is beneficial for growth and poverty does not mean that financial services are available on an equal basis. Finance can be allocated skewed or even perversely, In normal times, this has meant that not all have been given a fair chance of getting financial services, Loans are being allocated on the basis of connections of non – market criteria. In the context of crises, this has meant that the costs of financial crisis have been allocated unevenly, with the brunt borne by the poor. Further, it was shown that fiscal transfers during crises are large and expected to increase income inequality.

There are studies that show the importance of access to finance. Using household data from Peru, Jacob (1994) found that lack of access to finance reduce the likelihood that poor household send their children to school. Similarly Jacob and Dkiufias (1997) show that household from Indian villages without access to finance such as credit market tend to reduce their children's schooling when they suffer transitory shocks than households with greater access to financial services. Beagle (2000) used a household panel survey in Tanzania to show that transitory shocks (Crop shocks) lead to greater increase in child labor in household with fewer assets (which are used both as buffer stocks and collateral for borrowing).

Guarcello and Rosati (2005) used data from Guatemala and show that child labor increases in response to broadly defined income shocks and self-reported credit rationing. The importance of access to finance of credit market can only be afforded by wealthier people. The shortcomings with most of these studies, however, are the difficulties associated with deriving a satisfactory proxy for access to finance. Most authors' used variables like ownership of fixed assets to access the micro financing credit. Using a recent randomized consumer credit expansion in South Africa as a direct indicator of access to credit, Zinman and Karlan (2006) show that access to micro-financing credit helps to reduce hunger and poverty and increases employment.

2.2.2.9. Credit services to women Entrepreneurs

The estimation of the effect on micro financing credit becomes an important indicator for evaluating an antipoverty strategy to the women entrepreneurs and family members in general. However, the importance of credit stems from the fact that it creates employment opportunities and enables these opportunities to be exploited. Temu (1988) argues that credit has the potential to act as a force to the development of entrepreneurship sector. In many developing countries, entrepreneurs receive subsidized interest rate loans, one of the direct policies to improve credit access of rural entrepreneurs (Changakham, 2006). The only factors that contribute to entrepreneurship growth are the increased use or access to micro financing credit as source of capital. These funds can come from either women own savings or through borrowings (Iqbal et al, 2003). In less developed countries like Pakistan where saving are negligible, especially among the small entrepreneurs,

entrepreneurship credit appears to be an essential input along with business expansion.

Provision of credit to women entrepreneurs plays an important role to promote entrepreneurship expansion and the use of modern technologies. In the study, which was conducted in Cuttack District of Orissa in Nigeria, examined the differences in the use of micro financing credit as borrower and non – borrower entrepreneurs. The study noted that the high borrower entrepreneurs were enabled to expand and develop faster to their SMEs compared to non – borrower entrepreneurs. Both borrowed and owned funds of women entrepreneurs can be at optimum use of access (Staphy and Tripathy, 2001). The importance of credit provision to women entrepreneurs lies on the argument that credit is expected to enable women entrepreneurs to acquire more modern business expansion and hence creating employment and other economic opportunities (Ponte, 2002). Where economic opportunities already exist, access to credit facilities can contribute to faster and more extensive adoption of improved technology for their SMEs as entrepreneurs, which is constituent with raising the level of productivity and the level of income for entrepreneurial activities, hence the general improvement for livelihood for most women entrepreneurs.

The diversity of rural livelihood in low income developing countries is receiving increased attention in discussions about rural poverty reduction. Ellis (200) found that reasons for households in adopt multiple livelihood strategies and diversity was based on six determinants of diversification which are seasonality, risk labor market; credit markets assets, and coping strategies. He realized that in order to attain rural

survival in many low income countries diversification has positive attributes for livelihood security that outweigh negative notations towards accessing micro financing credit.

2.2.2.10. Impact of credits towards empowering women entrepreneurs

If one has to study the impact on micro financing credits on women entrepreneurs' empowerment, there is a need for appropriate indicator that can measure it. Malhotra (2002) emphasizes that even after identifying empowerment as primary development goal; neither the World Bank nor any other development agency has developed a rigorous method for measuring and tracking changes of empowerment

Mugisha et al. (2004) found that adoption of Integrated Entrepreneurship Management (IEM) in the small business performance to most women entrepreneurs was significantly influenced by education, household income, extension visits, access on micro financing credit and size of capital as start up or source to the business. Moreover, Tripathi and Chandra (1994) when estimating the variation in productivity of short term crop credit in the three zones of Uttar Pradesh hill region in northern India and examining the productivity of rained wheat grown to most entrepreneurs under credit and non – credit facilities reported that the use of fertilizer was higher on borrower entrepreneurs farms than non – borrower entrepreneurs farms.

Provision and adoption of credit for fertilizer, although risky in itself may lead to increase grain production and improved household welfare; and food security provision of credit may have a negative effect on conservation incentives but this effect may be mitigated by linking a conservation requirement to the provision of

fertilizers (Holden and Shiferaw,2004). Furthermore, Sjah et al. (2003) reported that agricultural credit enables farms to implement better husbandry practices, through applying more agricultural inputs (seed, fertilizer, pesticides, crop maintenance) and through timely husbandry application.

Sarap and Visits (1994) found that the adoption rate, degree of adoption and intensity of adoption to be significantly influenced by borrowings. They concluded that the diffusion of modern technology can be improved through the provision of adequate and timely credit. This was discovered when they were analyzing the characteristics of farm households which influence the decision to adopt modern varieties of rice, the degree of adoption (measured by the amount of modern inputs used per acre)

The wealth of an individual is argued provides security, economic power and freedom to maneuver his or her resources (Mishra et al., 2003). Wealth status on the other side plays a significant role on decision to engage in innovations (Ofei, 2003). Farmers who believe their wealth is high are more likely to be engaged in innovations that seem to access on micro financing credit nourish their productive activities and hence may secure loans. On the contrary, those whose wealth is low might be hesitant to engage in risky financial business (Ofei, 2003).

2.2.2.11. Social- Economic factors and access to micro-financing credit

Information on socio – economic characteristics especially income, education and wealth are important in determining access to financial services. Anjari (2005) found that financial institutions could use such information as proxy of creditworthiness. For example, income could be a proxy for cash flows that can service loans and assets or wealth. Banks sometimes desire such information for opening an account,

or even to accept a deposit. Other characteristics could include position in household, gender or employment. Income is the most important of the social- economic characteristic and it has a strong positive relation with access to a variety of financial services including having a bank account, deposit and credit services. For most measures of financial access virtually all socio – economic characteristics included in the analysis turn out to be highly significant discriminators in determining access to financial services.

Anjari (2005) further argues that persons in less well communities in cities or town and more remote areas do face low levels of access. Location is defined in terms of neighborhoods with service expansion targeted at areas with specific micro economic characters (e.g. high concentration of low – income housing) may be more appropriate. Therefore location is important in determining access, but location in terms of neighborhood can be as important as discriminator for access on micro financing credit.

2.2.2.12. Micro financing credit constraints

2.2.2.12.1. Individual towards micro-financing credit constraints

Most women entrepreneurs and other individuals often state that they restrain their demand because on micro financing credits accessed were not of the right type. Often they mention problems of high interest rate and services, high administrative burden and fees cost for processing loans and high discrimination on getting a loan can be especially and the often – high rejection rates; also more often many financial institutions may further demand collateral, which poor borrowers typically lack. Formal financial services provision may also entail others, no pecuniary barriers, but

such as requiring literacy. Instead, household and individual will not seek financial services from formal financial institutions and rely on informal forms of finance. These apply to deposits, lending, and payment services. More women entrepreneurs needs of funds for investment opportunities for their SMEs

Thus, lack of demand is a very important reason why access to micro financing credits is not universal. Many women entrepreneurs may not use financial services although they do have access to some financial services. And banks may consider some women entrepreneurs less attractive as customers, and are therefore not willing to extend financial services. When demand is there, although the environment is not sufficiently competitive, some micro credit institutions can be expected to try to provide financial service. Still, one common reaction of financial service providers why they do not serve poor people that these are too high – risk, too high costs – propositions. In other words, financial institutions find it not profitable enough to offer appropriate financial services to some segments like women entrepreneurs (Rhyme and Otero, 1997)

There may be variety of reasons for the lack of provision of appropriate financial products and services. Micro financing credit may have problems of providing financial services to the people especially to the women entrepreneurs around rural areas due to the following reasons e.g. It may be too costly to provide the physical infrastructure in rural areas, or in some areas there may be a lack of security in cash transfers and branches cannot be operated profitably (Beegle, 2000). High transactions costs for small volumes are often mentioned as constraining financial service providers from broadening access. For example, to open a cheque account in

a commercial bank in Cameroon, the minimum deposit requirement is over 700 dollars an amount higher than the average GDP per capital of that country, while there are no minimum amounts required in South Africa or Swaziland Annual fees to maintain a checking account exceed 25 percent of GDP per capital in Sierra Leone, while there are no such fees in Philippines. Small entrepreneurs borrow frequently and repay in small installment. They consequently do not want financial products with high percent costs (Levine, 1997). Household and individual in developing countries may seek financing or insurance for specific purpose such as major life events such as marriage, health or specific corps insurance for which contracts are difficult to design (Berger and Humphrey, 1997).

2.2.2.12.2. Micro financing credit environmental constraints

While there is much analysis on what affects financial credits sector in development and the role of the micro financing credits' environment, there is no evidence on what affects access to financial services (World Bank 2001). It appears that access to finance for the poor or near – poor is better in countries with higher GDP per capital and countries with better “institutional” quality and a larger market size (Hoonah, 2004, b). This suggests that there are some elements of overall general developed countries to offer micro financing credit to poor people profitably in empowering income generation. The lower segment in the more development countries represents a higher income level so it does not mean that the same technology can reach the lower segments in developing counters like Tanzania Specifically ,countries with higher spreads and higher spreads and higher profitability in their main banking system have fewer micro – financing credits,

It also appears that access to savings towards women entrepreneurs can be a function of the distribution networks, including that of postal saving can be a connection of the distribution networks, including that of micro credit saving banks and other more specialized financial credits institutions. In Brazil, for example, the size and scope of the some branch networks, as well the relationship between public/private banks and domestic/foreign banks plays a role in the degree of access (Anjari et al.. 2004” and World Bands and proximity banks that have become profitable an objective of providing financial credits to women entrepreneurs, had some impact on broadening access (Roe, A.R, S. Peachey, et al.....2003). These findings suggest that what is driving access to finance is not purely a function of the scope for profitable banking, but the overall institution environment and level of development to play a role.

In addition to hindering the activity of existing micro financing credits service providers, regulations can also hinder the emergence of other micro financing credits more suited to the needs of low-income household or individuals (Morduch, 1999). Rigidity in rules, high minimum balance requirements, and limited degree in funding structure, too heavy regulations and supervisors, too strict account opening requirements hinder most women entrepreneurs to be demoralized in performing their entrepreneurs’ activities and general improvement of their business. In South Africa, for example, regulations on accessing micro financing credits are lowered so as to give capacity to most women as micro financing credits borrowers to generate more profit to the lower segments of the populations (Glaessner et al.2004). Therefore the existing of the environments constraints may enable most women entrepreneurs to lose improvements and their well being within the households. ;hence accessing the women entrepreneurs and removing all environment constraints

barriers may enable them to increase incomes and control these incomes hence may lead to contribute the maximum contribution to poverty alleviation and general development for their financial sustainability.

2.2.2.12.3. Assessment of Econometric models used in studies related on micro financing credit

Different methodologies have been suggested and adopted for studies related to finance. For example, different researches have assessed the relationship between access to financial credits, financial development, income inequality and poverty using the general equilibrium model. Many studies have made use of a rich Thai household panel data collected by Townsend Paulson and Townsend (2003) explain the source of households financing constraints, comparing a limited commitment model and moral hazard model. Using this household data, they found that for poorer households limited commitment is the major constraint, while moral hazard gains importance as wealth increases. While these structure models are promising in improving the understanding of issues pertaining to finance growth it is always not clear how much the insights from the stylized model rely on specific details, on how the imperfections were modeled and whether the results are strategic to these choices.

Bosch and Collins (2003) used regression on their study of financial sector development and economic growth. The authors did not find a statistically significant relationship between these two aspects. Of course these and other regression results depend on what is included as explanatory variables. Difficulties in regression interpretation because some variables were not measured or recorded with accuracy

e.g. attitude. Other difficulties in regression analysis are the violation of ordinary least square assumption, when the assumptions are violated; the validity of the model is questionable (Kashuliza, 1986” Maumbe, 1993).The basic assumptions include autocorrelation, homoscedasticity and multi collinearity. It is important therefore for an analyst to perform relevant tests to see whether these assumptions have been seriously violated (*Gujarati, 1995).

Discriminate analysis has also been used in some studies to evaluate accessibility to formal credit where a multivariate discriminate function was used to establish characteristics between entrepreneurs who get access to micro financing credit and those who do not, Kashuliza and Kydd (1994),in their study, observed that variables which best separate entrepreneurs borrowers of formal credit and non – entrepreneurs borrowers were awareness, history of having used formal loans before” expansion of their business size expected income and education level.

Temu (1994) used discriminate analysis to discriminate between users and non – users entrepreneurs of financial institutions. The analysis was used to statistically determine variables that differentiate account and non – account holders. The author found that family size, distance, and local commercial centers were differed between the binary groups. In addition, account and non- account holders differed in the means of business ownership and years in formal education.

2.2.2.12.4. Conclusive remarks

Given the description of the previous related studies in the subject of access to finance (credit being one of them) and different models employed this study

employed Ordinary Least Square Estimator to analyze data on the access to credit by women entrepreneurs from Micro financing credits in Kyela town and border of Kasumulu. The study uses direct credit as obtained by women entrepreneurs to be a proxy measure of the access to credit from the micro financing credits. The study uses business size and experience in performing different entrepreneurial activities, as business expansion and survival growth of their SMEs as variables analyzed to check their significances with the access to credit. Moreover the contribution of this study is to prove more empirical and theoretical evidence on the access to credit for women entrepreneurs. Further the fact that to the researcher's knowledge none of the studies were conducted in the women entrepreneurs justify the need of proving more empirical and theoretical literature on access to credit for women entrepreneurs in the country in particular and in the developing world in general.

2.3. Theoretical Analysis

2.3.1. Maslow's Hierarchy of Needs

A human can be forced to do something; but he or she can never be forced to want doing it. Human motivation is the internal force that makes the Human to function. The most well-known Motivation related theories are Abraham Maslow's Hierarchy of Needs, in which the needs are categorised as Hierarchical relations. There are physiological needs, social needs, respect needs, and needs for self-fulfilment. A higher level need class is only activated when the needs of a lower level have been satisfied. The lowest level of this hierarchy consists of physiological needs and highest contain self-fulfilment, acknowledging and understanding. Maslow's theory is criticised due to the fact that the hierarchy is not necessary relevant in a sense that according to some scholars, sometimes it is possible for a person to access higher

levels without having fulfilled the lower ones first. Artists, politicians or athletics may be examples of these people but also women entrepreneurship without accessing micro financing credit may lie under these categories. However, Maslow's theory has received credits because he was able to show that others than biological needs also guide peoples' functions.

2.3.2. McGregor's Theory

McGregor's Theory divides people straight on two groups. McGregor's X and Y theory are based on human concepts, in which people are highly lazy workers, or then they have a natural desire towards working and trying. Thus a person is willing to work only because he is forced or he lacks something, or on the other side her perceptions of working and access of micro credit derive from own positive desires to work and perform. Peltonen and Ruohotie (1987, 102) acknowledge that motives may be divided on instrumental motives i.e. source of capital like access towards micro financing credit, expressive motives and mental growth motives. Entrepreneurs particularly, seem to have expressive motives (independence, individuality, job satisfaction) as dominant ones. In addition, mental growth motives which are desires to improve one's own ideas, innovation, creativity, are also attached to entrepreneurship. Instrumental motives seem not to be the main motives often in this context

2.3.3. McClelland's Theory of Needs

Human needs are attached towards life's concrete plans, e.g. work, education, family etc. Plans and goals reflect values and when the results from certain or processes change the goals, the change pressures also target the values. Achievement accessing

theory also emphasizes value complex which seems to have a direct contact on successful entrepreneurship. According to McClelland, a high desire for performance is a common characteristic for entrepreneurs. Its appearance features are the desires for self-fulfilment, success and the will to take responsibility of one's own actions. Risks are calculated and there is a need to have straight and concrete response from any sorts of results. Additionally, for this characteristics it is natural to set rather strict timelines, and encourage oneself to innovate action.

2.3.4. Herzberg's Two-Factor Theory

Herzberg's two factor theory deals with son called circumstance and accessing factors. This theory of his attaches working and certain needs together by defining the needs that can be satisfied with good performance. The main hypothesis in Herzberg's theory is the fact satisfied factors motivate effective performances i.e. Access towards micro financing credit, vice versa is true when there is no access on micro financing credit most women entrepreneurs do not perform well and even do not improve their development and living standard in general. Two factors theory illuminates two basic dimensions for work, which are the work's external circumstances and the work itself. A women entrepreneur may be dissatisfied with the external circumstances i.e. hierarchical constructions like access towards micro financing credit, but she can be satisfied with the job itself. On the other hand, women might be happy with the environment and the ambience of the work place but poor and results may be none encouraging. Motivational factors that create satisfaction may be achievements, rewards, responsibility, progress or mental growth including access towards micro financing credit. Factors that cause dissatisfaction on the other hand are the lack facilitation credit. Based on this, it can be said that

challenging and hindering most women to become entrepreneurs. Herzberg applied his two factor theory particularly on studying work motivation within the employees, so thus it might not be directly applicable to entrepreneurship motivation .But sometime may be applied to link the motivational on women entrepreneurs to increase their performance.

2.3.5. Access to financing Theory

This theory emphasizes the role of money in economic growth, improving money and credit affect the living standard of households through employment and amount of money for households to be able to buy goods and services therefore by improving opportunities and access to micro financing credit my reduce poverty to women entrepreneurs. Conversely to extent that access to financing and availability range of service are limited, the benefit of financial development is likely to elude many individuals and enterprises, leaving much of the population in absolute poverty. Hence improving access and building inclusive financial systems is a goal that is relevant to economies at all levels of development. The challenge of better access means making financial service available to all, there by spreading equality of opportunity and tapping the full potential in an economy. at all levels of development. The challenge of better is about enhancing the quality and reach of credit, savings, payments, insurance and other risks management products in order to facilitate sustained growth and productivity especially for SMEs. Also though the formal financial sector in a few countries has achieved essentially universal coverage of the population at least for basic services and hence it's difficult to participate fully in those sophisticated economies, financial exclusion can be even more serious handicap for those affected. The purpose of this chapter is to reviews the theoretical

models that incorporate capital market imperfection to illustrate how improved access to financing is likely to reduce inequality as promote growth and through both channels, leads to a reduction in poverty. More generally Kuznets (1955, 1963) reasoned that this trade off means that inequality would increase in the early stages of development until the benefits of growth spread throughout the economy. Some of the earlier empirical evidence from the United States and other developed countries supported the Kuznets hypothesis.

2.3.6. Underpinning Theory

This theory is underpinned on the Entrepreneurship Theory (2003).The theory consist of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Others elements of the theory include self- employment, business operation and performance. The theory highlighted four operational measure of performance which is survival, growth, profitability/income and experiencing initial public offering (IPO). Survival refers to new surplus of revenue over cost while experiencing initial public offer refers to the sale of stock to the public (Shane, 2003).

Opportunities are created by institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently, their welfare (North, 1990; Shane 2003). Entrepreneur's ability to identify and top such opportunities differs between entrepreneurs. It also depends on their ability to access information and willingness to act upon the information in terms of risk; that is their altitudes (Shane, 2003); Individual attributes affects discovery of entrepreneur opportunity. It is made up of psychological and

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

2.3.7. Conclusion

This conclusion explains the general review of the problem as viewed by other researchers. The literature review shows that access to credit, existing skills, acquisition skills, competence, saving and social status is the machine for business development for most women entrepreneurs and many researchers shows how most women entrepreneurs get access on micro financing credit towards strengthens and survival growth of SMEs. Korff (2003) views entrepreneurs skills are urgent need for Tanzanians while Balunywa (2002) identifies the major problem that inhibits the SMEs growth for most women entrepreneurs.

Also Micro financing credits are expected to have had provided financial services to rural poor women entrepreneurs by accessing them in terms of credits. The credits that offered with these MFCs are expected to establish viable enterprises. The MFCs are expected to provide credits to most women entrepreneurs so as to meet social and economic requirements and improved life standard of the people especially women. Through underlying of conducting the research the Researcher has adapted to use the theory like Access to Financing Theory, Underpinning Theory and Hertzberg's Two factors Theory which emphasizes the role of money in economic growth, improving money and accessing credit which generally affect in positive way, the living standard of households through employment and amount of money for households to be able to buy goods and services therefore by improving opportunities and access to micro financing credit my reduce poverty to women entrepreneurs

2.4. Conceptual Frame Work

A conceptual framework can be defined as set of broad ideas and principals taken from relevant fields of enquiry and used to structure a subsequent presentation (Kombo and Tromp, 2006). In this chapter, on the basis of specific objectives, research questions and literature review, a conceptual framework is developed. This conceptual framework is developed and contains the model that explains how the problem will be conceptualized and shows the variables and relations involved and some strategies for solving the problem. Also this conceptual framework adopted basing on the process of most women entrepreneurs to access credit by supporting and facilitating them through credits. The model have some inputs that are to be done by micro financing credit by providing credit, entrepreneurial training and network support; so as will empower or motivate women entrepreneurs to do their business more efficiently. of this study will examine the relationship between credit, saving, training i.e. skills acquisition, existing skills and competence and women entrepreneurs' empowerment.

The figure below shows conceptual framework for this study which shows the study which was carried out to assess the factors that hinder women entrepreneurs on accessing micro financing credits and suggest some way forward to professionals and practitioners on how the challenges can be mitigated.

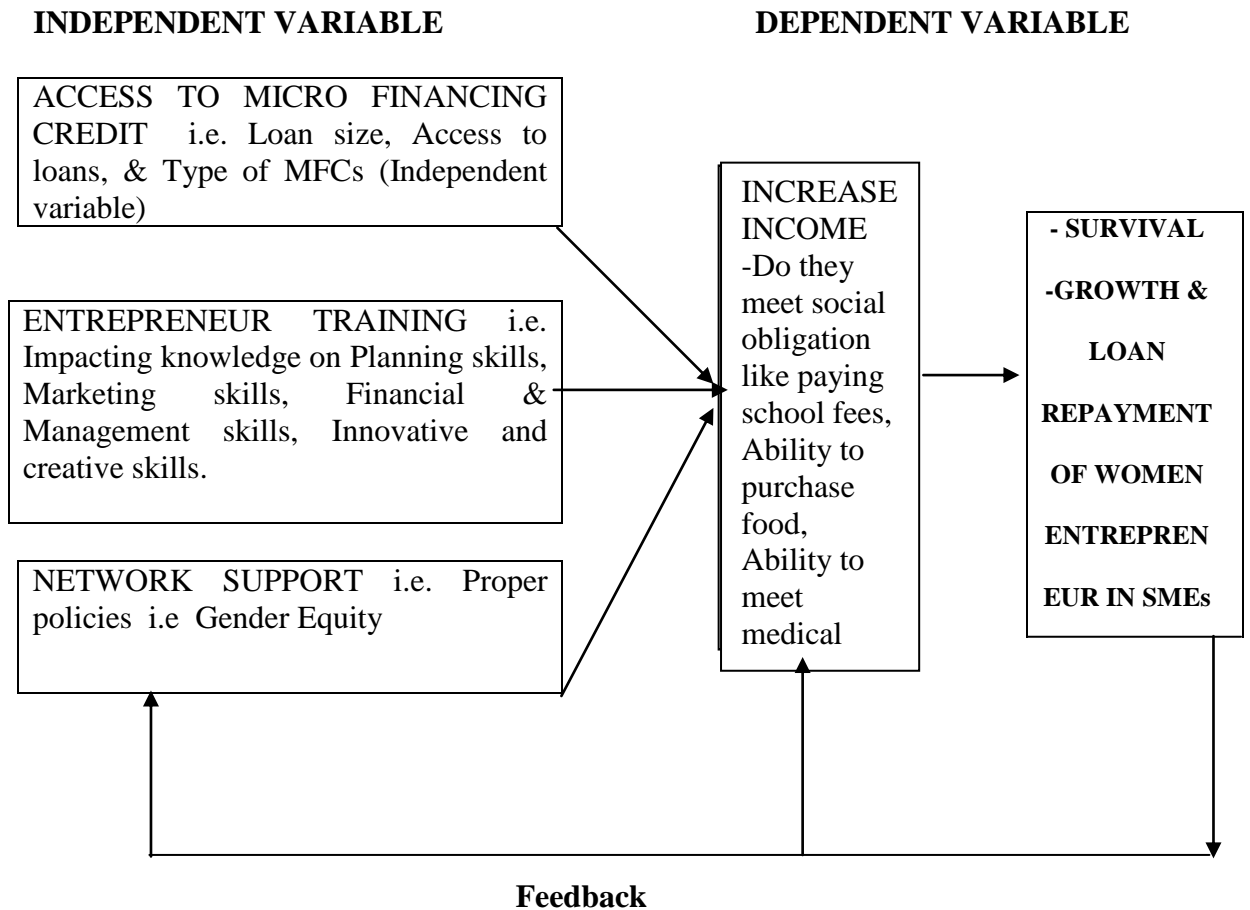


Figure 2.4: Conceptual framework
Source Field Data(2012)

Statement of Research Hypothesis

Theoretical framework indicates that there is relationship between access of micro financing credit and performance or success of most women entrepreneurs in development of their life standard and reducing poverty of their families. The following hypothesis was generated basing on questions raised from the literature review and will be tested empirically.

H₀: Access of credit from micro financing credit is antecedent to strengthening the women entrepreneurs' survival and growth of SMEs.

Alt H₀₀: Access of credit from micro financing credit is not antecedent to strengthen the women entrepreneurs' survival and growth of the SMEs.

H₁: Women entrepreneurship existing skills, competences and general management lead to strengthening the women entrepreneurs' survival and growth of the SMEs.

AltH₀₁: Women entrepreneurship existing skills, competence and general management do not lead to strengthening the women entrepreneurs' survival and growth of the SMEs.

H₂: Savings and Social status has an impact on development of women entrepreneurs' survival and growth of the SMEs.

AltH₀₂: Access of Saving and Social status has no impact on development of women entrepreneurs' survival and growth of the SMEs.

H₃: Access of Credit in terms of loan size and use of loan is antecedent to strengthen the women entrepreneurs' survival and growth of the SMEs.

AltH₀₃: Access of Credit in terms of loan size and use of loan is not antecedent to strengthen the women entrepreneurs' survival and growth of the SMEs.

2.5. The underlying assumptions

Micro financing credits are expected to have provided the financial credits to rural women entrepreneurs in term of the credits. The credits that offered with these MFCs are expected to establish viable enterprises. The MFCs are expected to provide loans to women entrepreneurs in Kyela rural district .Through MFCs are expected to

provide training skills so as to provide the positive impact on empowering the women entrepreneurs through equal participation in development by both sexes. Ganza (2009).

2.6. Research Gap

The postulation in this research work is that there is a greater level of development and enduring the strengthens the women entrepreneurs survival and growth of the SMEs, and this can be achieved when micro financing credit facilitate women entrepreneurs in their SMEs. Several perspectives can be brought to bear on definition of access of women entrepreneurs to the micro financing credit. Akanji (1999) and Omorodio (2007) see the access to the women entrepreneurs on micro financing credit may strengthen survival and growth of the SMEs to the women of Kyela rural district. Cantillon (1982) explains this relationship between access of micro financing credit and survival of women entrepreneurs and their SMEs. Also Ashe (2006), in this paper she didn't tell the readers the uses of credits accessed; whether the credit was for establishment of an income generating activities or to meet social obligation because if the credits accessed were used for solving social obligation the portfolio were to be on risk of being not recovered; and if it is the case, she was supposed to tell the readers how the challenges were addressed. Also on her study she doesn't tell readers how women entrepreneurs can be sustained as its operation depending the goodwill of their SMEs performance. Is for this reasons the study was carried out to reveal challenges of these MFCs and suggest some way forward to professionals and practitioners on how the challenges can be mitigated or overcomes.

CHAPTER THREE

3.0. RESEARCH METHODOLOGY

3.1. Overview

This chapter deals with the research method used in order to achieve the objectives of the study. As indicated earlier in chapter this study applied a mixed methodology approach that was the use of research method in this study has comprised a qualitative research method in data collection and analysis procedure. This chapter further deals with the sources of data that collected in which, survey instruments used as a means of collecting data as well as the sampling and selection procedure/techniques, method of data collection, data analysis, the presentation & conclusion to the chapter.

3.2. Research design

This study has made use of both qualitative and quantitative means of data collection and analysis procedures. It is an approach that encourages going beyond the rigidity of the either/or approaches of quantitative versus qualitative methodologies. Such rigidity is overcome by the mixing of the quantitative and qualitative approaches (Kamanzi 2007). According to Ravallion (2001, as quoted by Kamanzi 2007), the main barriers to mix qualitative and quantitative methods appear to lie in the resistance of practitioners and reviewers to stepping outside the traditional boundaries of practice. Economists have traditionally eschewed subjective questions; oddly while economists generally think that people are the best judges of their own welfare, they resist asking people directly how they feel.

Already Madey (1982) has suggested that it is possible to combine qualitative and quantitative methods in research designing, data collection, and analysis, the methods complementing the other: the quantitative observation was taken back to the field for the input from respondents through qualitative data. The quantitative approach was used to assess factors that hinder women entrepreneurs on accessing micro financing credit with reference of women from Kyela town and border of Kasumulu at Kyela rural district through survey, quantification provided the benefits of representatively and qualitative methods uncovered the diversity of the opinion and perception, and expected results to understand process, behaviour and conditions as they are perceived with women entrepreneurs under study. Such an integrated approach provides the consistency check, reliability, inclusion under different perception and different level of analysis (See baker 2000; Bamberger 2000; Herbert & Shepherd 2001).

3.3 Survey Population

The study was conducted out at Kyela Rural District purposeful due to the fact that most women entrepreneurs in Kyela district have low access on micro financing credit. A population is a group of individuals, objects or items from which sample are taken for measurement. Also it refers to an entire group of persons that have at least one thing in common, for the cases of this study the population was expected to include only women entrepreneurs who are accessing on micro financing credits.

This was possible due to the facts that some group of women entrepreneurs had agreed to join them, so the researcher was interested to interview them for the control purpose. Border of kasumulu and kyela town in Kyela Rural District is the area

where most micro financing credits like PRIDE & TECHNO-SERVE is supporting 1000 women entrepreneurs, with average group size of 15 members.

3.4 Sample and Sampling Techniques

The study was used both probability and probability sampling. Probability sampling is involves purposive or deliberate selection of particular unit of the universe for the constituting a sample, Kothari (2004 Pg 19) While. Probability sampling or random sampling is where as each item in the population has an equal chance of inclusion in the sample Kothari (2004 Pg 19).

Purposive sampling technique was used to select the study respondents; this was due to the fact that the population of interest for this study was that of women entrepreneur's participants from the 80 women entrepreneurs with the average of 15members in both Kyela town and border of Kasumulu within Kyela Rural District. The researcher selected randomly and interviewed at least one to two respondents per while majority of the women entrepreneurs individually included also into sample size that was interviewed hence lead up to 100 which is equal to 99.1% of the members to represent in participants in the study.

On other hand random sampling was employed to pick respondents within the selected group of women entrepreneurs and as well as 6 groups for the focus group discussion. 10-12 respondents was selected to form focus group discussion which was administered with the researcher and assisted with one researcher assistant who was responsible to take.

VARIABLES	FREQUENCY	PERCENT (%)
IPINDA	30	20
STAMICO	12	8
MBUGANI	15	10
KASUMULU	20	13.3
BUSALE	12	8
MATEMA	21	14
NGEKE	22	14.7
ITUNGE	18	12
TOTAL	150	100

Source: Field Data (2012)

3.5. Survey Instruments

A survey instrument was developed to capture the information relating to the research objectives. A structured questionnaire was prepared in both English and Kiswahili language, for the purpose of interviewing women entrepreneurs in the interior part of Kyela Rural District.

3.5.1 Primary Data Collection

The study used primary data to so as capture information from the women entrepreneurs who are practising on entrepreneurship in both areas.

3.5.1.1 Questionnaires

The study used questionnaires and was delivered by hand to the women owned micro and small businesses. Information was gathered regarding the biographical information of the participating women entrepreneurs and factors that hinder women entrepreneurs on accessing micro-financing credit. The questionnaire included tested items from earlier research (Birley and Westhead, 1994: Gate wood et al., 1995) on accessing micro financing credits and start-ups. The resulting questionnaires and survey were developed some useful information.

The findings obtained will be used by academician purpose, decision makers, investors, entrepreneurs and other researchers for further development so as to come up with new strategies for women entrepreneurs on accessing micro financing credit on key areas like improving the socio-economic conditions of women entrepreneurs especially those in the rural areas through provision of loan assistance, skill acquisition, reproductive health care service, adult literacy and giving child education.

3.5.1.2 Structured Personal Interview with respondents

The study used predetermined questions to generate information for the study that was administered by 4 researcher assistants under close supervision of the researcher. All researchers' assistants were selected based with their qualification and experience in data collection exercise as all of them are diploma holders with experience working with rural people. Also the fluently in both spoken and written Kiswahili & English competency was a precondition in selecting them because the tool was prepared in both Kiswahili and English was administered with them.

The method was designed to capture the information on the assessment on factors hinder women entrepreneurs on accessing micro financing credit in Kyela Rural District. The tool was tested before it was employed in the field for actual data collection where by one questionnaire was administered for almost 30 minutes few collections were made on the questionnaire to fit the situation required in the field.

The tool was chosen because of its reliability of the information is high, because each informant is subjected to similar questions with others, the researcher/researcher assistant a complete and detailed understanding of the issue from the respondents, it is time saving since the respondents simply answers what has been asked by the researcher, it is comprehensive and systematic since questions are formulated before the interview and the data collected is quantifiable, though some questions were open ended purposefully to ensure more information are obtain from the respective respondents to reduce the researcher person bias.

3.5.1.3 Focus Group Discussion

In this study the researcher used the focus group discussion to complement structured personal interview that administered different entrepreneur's group members. Four focus group discussions were carried out in both Kyela town, border of Kasumulu, Ipinda and Matema were selected randomly with a 10 respondents per group. The tool was pre tested to see if it was to fit the study hence finalized it by making some minor changes based on the field test feedback. The tool captures qualitative perceptions of the respondents. The tool was selected because it produces a lot of information quickly and is good for identifying and exploring beliefs ideas or opinion.

3.5.1.4 Observation

The study had observed two critical moments as elaborated below;

1. As regards the data collected with the structured questionnaires, the Statistical Program for Social Scientists (SPSS) was used in order to run the frequencies, And cross table which were the base for further discussions in this study.

2. As regards data from the Women Entrepreneurship Group, The tool captured qualitative beliefs ideas or opinion of the respondents. The data was recorded and summarized. All the narratives from women entrepreneurs group and interviews were subjected to content analysis, which is about examining artifacts of social communication, this included written documents or transcriptions of verbal communication such as interviews and field notes (Berg 1995 : 174-175).

3. In content observation, inferences are made by trying to observe and identify Special characteristics of the messages. It is through content observation, therefore the perceptions, beliefs ideas or opinion of the respondents was discovered on the assessment on factors that hinder women entrepreneurs on accessing micro financing credits in Kyela Rural District.

3.6. Secondary Data Collection

This study also used secondary data collected from Kyela rural district, Officials library and other reliable sources such as internet links and journals so as to utilise the information collected by a survey researcher from the field that was added more raw data to increase the accuracy and avoid biasness.

3.7. Sampling design and Procedure

This study can be regarded as exploratory study since the focus is on assessment of factors that hinder women entrepreneurs on accessing micro- financing credit embarking on forming SMEs. In this exploratory study the approach used was a case study. According to Kothari (2004) this approach is suitable when the study is to be concentrated on few selected cases and study them in depth to obtain valuable insights to the problem, as in this case.

The study concentrated in Kyela rural district area where this approach catered for Greater flexibility in the study to allow consideration for many different facets of a problem might be arising during the study.

3.8. Variables and Measurement Procedure

There are various variables which make relationship between independent variables like Access to MFCs i.e. Credit like loan size and use of Loan; Entrepreneurial training existing skills and skills acquisition, Competence and General management; Network support. and dependent variable like strengthens and survival of growth of SMEs for most women entrepreneurs after accessing micro financing credit. Those variables in independent variables enhance success of most women entrepreneurs, love for change, and create desire for most women to success after accessing micro financing credit.

Studies by Korf (2003), Mushi (2004), Sildes (2002), and Blanc (1997) mention the importance of accessing micro financing credit in improving most women entrepreneurs to strengthen survival growth of most SMEs.

3.9. Methods of Data collection research

Both questionnaire & survey were the main instrument of the study, though some in-depth interviews was conducted to grasps the dynamic of entrepreneurial process among SMEs. The questionnaire consisted of three parts. The first part comprises demographic information of the respondents and a set of items to measure business success. Five-point Likert scale anchored by strongly disagree and strongly agree was applied to measure the success. In the second part, the respondents were asked to score the importance of nine factors considered to undertake in determining business success using 5-point Likert scale anchored by very unimportant to very important. The factors were marketing, technology, information access, capital access, social network support, legality, business plan, entrepreneurial readiness, and government support.

In this search, both primary and secondary data were used. Secondary data collected from Kyela rural district, Officials library and other reliable sources such as internet links and journals were utilised the information collected by a survey researcher from the field that was added more raw data to increase the accuracy and avoid biasness. So in this method of data collection have two types of data Reliability and Validity of Data.

3. 9.1. Reliability of Data

Apart from its intuitive meaning, theoretical reliability refers to the extent that a measure of a concept, whether it was attributed for most women to access micro-financing credit (MFCs) as recognition, so it will deliver the exact same results no matter how many times it will be applied to random members of the same target

group. The researcher makes sure that the information is acquired from the right source.

3.9.2 Validity of Data

Validity is the extent to which a question or scale was measured the concept, attribute or property it says it is. The collected data has to ensure that the questionnaires and observation is done under closer supervision.

3.10. Data Processing and Analysis.

Both Excel and Statistical package for Social Sciences (SPSS) has being used to analyse qualitative data and being cleaned and entered in the computer ready for analysis done for open-ended questions before entered into computer analysis has being made as per objectives, tables and figures were presented. After the collection of data, a researcher adopted a normal way of processing them in order to reduce the size of raw information as known. Thereafter all raw data from questionnaires was processed by using special computer software known as SPSS 15.0 Data Editor. After processing were presented in graphs and charts to demonstrate the results found results.

3.11. Expected result of the study.

Kyela rural district needs development for most women entrepreneur in order to run smoothly and to maintain life standard of their families. i.e also to ensure effective performance of MFCs towards the provision of loans to the women entrepreneurs in general.

As the situation in Kyela rural district researcher has different technique that were very supportive to improve situation available so as to motivate more women to become entrepreneurs after accessing the loans from MFCs in the district on matter related with improving life standard of their families and also to be used by other researchers. If there is need to educate people or the community at large on the importance of encouraging women to become entrepreneur. On the necessity of having more women as entrepreneur in other way It is also very importance that the district has developed alternative strictly measures on either providing the training on matter related on advising more women to become more entrepreneur or to give advice to have some small and medium enterprise's by accessing some sophisticated loans from micro financing credit like BAYPORT, B.BLUE, FINCA and other district SACCOS.

Although might still research to be done on An assessment of the factors that hinder Women Entrepreneurs on accessing Micro financing credit, with special reference to Kyela rural district, I can make conclusion that can be reached form this study is that Kyela rural district is lacking financial support particularly from women entrepreneurs due to this discrimination from most families, which then put the district of being unable to provide the limitless needs of the community. Some of the people are not aware of the financial support from most women the Kyela rural district, as they believe that for success of most families in Tanzania may be contributed by cooperation between women and men it operates like the. Lastly the district and its community should work together in an attempt to improve the situations for future purposes in the existence of the district and the residents of the Kyela rural district around Ipinda, Matema, Ngeke, Ngana, Busale, Stamico etc. So

as to improve their life standard and their development in general get access from micro financing credit.

3.12. Conclusion

This chapter has dealt with the presentation of the research methodology for this study. The study applied a mixed methodology approach that was, the use of quantitative and qualitative in data collection and analysis procedures.

CHAPTER FOUR

4.0 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents the results and discussion of findings in several sections. It starts by checking the consistency, reliability and validity of the data used in this study. And then proceeds to present the general characteristics of the Micro financing Credit in Kyela Rural District in Mbeya Region. The data was given from the quantitative and qualitative perspectives, reflecting the mixed methodology approach. The chapter devoted with hypothesis testing while Section 4.5 is on qualitative assessment. The chapter begins with the section on the profile of the respondents.

4.2 Respondents profile

This section presents the findings about demographic characteristics of the Women Entrepreneurs in study area. Information captured includes age structure, marital status, and level of education, occupational status and type of business. Others are source of capital, loan services and interest rates, training on entrepreneur's skills, network support, business growth and improvement.

4.2.1 Age Structure of Respondents

Table 4.2.1 presents a summary of age of the sampled of Women entrepreneurs in Kyela Rural District. Very few (17.0%) youth aged between 18 and 25 years in both district found to engage in entrepreneurs activities. Of the 90 respondents, more (52.0%) were adults aged between 26 & 45 years followed with those age 46 years and above who constituted 31.0% of the respondent. The age between 26 and 45 years is the working class. Therefore the findings reveal how this working class is

engaged in entrepreneur's activities. Anyango (2006), in the in Zanzibar reported a large number of participants to be adults aged between and 18-40 years

Table 4.2.1 Age structure of the Respondents

Age group	Respondent's	Percentage by women entrepreneurs
18-25	15	17.0%
26-45	47	52.0%
46 and above	28	31.0%
Total	90	100%

Source: Field Data (2012)

4.2.2 Respondents' Education Level

Majority (71%) of the sampled Women entrepreneurs reported to have completed primary education level, while 22% had no received formal education. About 6% and 1% reported to had gone as far as ordinary and advanced level, respectively (Table 4.2.2)

Table 4.2.2. Respondents' Education Level

Level of Education								
None Education	Basic Primary Education	Ordinary Education	Advanced Education	College Certificate	Diploma	Degree	Masters	Total
18(22%)	38(71%)	5(6%)	1(1%)	-	-	-	-	62 (100%)

Source: Field Data (2012)

The result in Table 4.2 revealed that most of the women entrepreneurs sampled had basic primary education and those who acquired highest level went as far form six (A 'level). None reported to have attended college or vocational training or received university education. The study further found out that of 20 respondents (Women entrepreneurs) who had no formal education were 18(22%).

During data administration and analyses, the researcher observed that, third group was more likely to keep silent of give no and do not know answers in fillings the questionnaires. Respondents with no formal education and those with basic education taken together makes a total of 84(93%) of all respondents. This is interpreted to mean that most SMEs based on women entrepreneurs program is going to the pro-poor people who had no enough education to start large businesses and so not qualified let get loans from micro-financing credit.

4.2.3 Other Training Skills

A research in women entrepreneurs in showed that most members were form four leavers this was concluded that the program was not reaching the pro-poor (Anyango, 2006). When they were asked to mentioned other trainings they had attended apart from primary and secondary schools and other higher learning institutions. Of 90 respondents, 60% reported to have not attended any training skills, the rest 35% reported to have attended different training as summarized in Table 4.2.3.

Table 4.2.3. Women Entrepreneur's Other Training Skills

Attended Training	Non Attended Training	Total
54(60%)	36(35%)	90(95%)

Source: Field Data (2012)

4.2.4 Marital Status of Respondents

Tables 4.2.4 presents the summary of information on marital status which was collected by asking respondents their marital status that they if were married, divorced and widow/widower.

Table 4.2.4 Marital Status

Marital Status			
Married	Divorced	Widowed	Total
38(61%)	7(11%)	17(27%)	62(69%)

Table 4.2.4 shows that out of the 90 respondent's female, 62(69%) were women entrepreneurs and the findings show that women entrepreneurs engaged in SMEs. The large number of women entrepreneurs reveals the fact that SMES program is reaching the poor members of the society, especially women. It should be noted that the basis of the SMEs mode was the Mata, Mas Dubara-MMD (a Hausa word meaning women in the move). Also, Holt (1994) finds that the Micro-financing model anticipates that female participation in village entrepreneurs will enhance social status and intra-household bargaining power

Moreover, Table 4.2.4 above reveals 61% females who involved in SMEs activities were married, while 7% of the males were widowers and 27% of the females were widows. About 7% of the males and 11% of the females were divorced. It is evident that married women have great responsibilities to care for their family members and other dependents especially with the African type of extended families.

4.2.5 Occupational status of Respondents

Out of the 90 respondents, 83% reported were self-employed, 11% had no employment and 6% were employed (formal employment) by government and other different

Private institutions in (table 4.2.5) shows those who reported to have formal employment were nursery teacher, and extension staff. Also among those who were self-employed, 52% engaged in small business/petty trading such as food vendor mama lishe, fish vendors, gravels, kiosks, matching guys (china households plastics products, selling sukuma wiki (i.e. rice, dry fresh beans, tomato, onions etc.), mitumba, mashuka, selling vitenge and kanga) ,poultry, brewing of local beer and other soft drinking 22% dealt with agricultural activities including garden, while 8% involved in both agriculture and business and only 1% dealt with agro-pastoralism.

Table 4.2.5: Respondents Occupation

Self- employed	Agriculture	Agriculture& Business	Agro-pastoralism
52%	22%	8.0%	1.0%

Source: Field Data (2012)

Table 4.2.5 shows that self-employed ranked number one occupational activity as 83% engaged in self-employment. However, in the long run study revealed that those who reported to be not employed (11%), some (2%) do not understand the meaning of self-employment because they reported not employed meanwhile mentioned to engage into livestock keeping and brewing local beers. This may be a reflection of the understanding the respondent of what employment is. The researcher further feels that this confusion was done by respondents with no formal education.

4.2.6 Source of Initial Capital

Tables 4.2.6 present the summary of information on Source of Initial Capital which was collected by asking respondents their start-up capital for their business.

Table 4.2.6. Source of capital

Source of Initial Capital	Frequency	Percentage
Own Saving/Salary	4	4%
Relatives/From family sources	28	28%
Suppliers	2	2%
NGOs	8	8%
Micro-Financing Credit/Financial Institutions	49	49%
None	9	9%
Total	100	100%

Source: Field data (2012)

Table 4.2.6 reveals that most respondent 28(28.0 %) of Women Entrepreneur's obtained their business startup capital from family sources. 49 (49.0%) reported micro-finance institutions and or credit schemes to be their sources of initial capital, whereas 4(4.0%) obtained from their own saving, only 2(2.0%) from suppliers and 8(8.0%) obtained from their NGOs. Also 9(9.0%) reported not only they had obtained any capital from any sources, but also they were engaging in any sort of business entrepreneurship.

These findings reveal that most women entrepreneurs start business from the scratch, that is, without loans from financial institutions. Interviewing the Women entrepreneurs, they reported that they were unable to get loans from banks, financial institutions and other micro- financing credit. Lack of access to capital is one of the major problems to micro entrepreneurs (Liedholm and Mead(1999).These findings prove that micro-financing credit are seen as solutions to this problems ,as it can be observed from these finding.

4.2.7 Loans services and Interest rate charged by Micro-Financing Credit

In knowing the status of the interest rate charged in relation to borrowers business of most women entrepreneurs, the researcher relied on judgment given by the women entrepreneurs at both Kyela town and border of Kasumulu.

The findings resented in Table 4.2.7 below.

Table 4.2.7. Status of Loans services and interest rate charged by Micro-Financing Credit

			District		
	Kyela	Town	Kasumulu	Town	
	Frequency	Percent	Frequency	Percent	Average%
Very high	41	87	42	97.7	92.35
Affordable	4	9	1	2.3	5.65
Very low	2	4	-	-	-
Total	47%	100%	43%	100%	100%

Source: Field data, 2012

Majority of the women entrepreneurs borrowers 4(9.0%) in kyela town said the interest rate charged being affordable compared to 1(2.3%) in kasumulu who confirmed to be affordable, however 41(87%) in kyela town claimed the interest rate charged to be very high while in kasumulu 42(97.7%); of the women entrepreneurs borrowers claimed on that. Nevertheless in kyela town only 2(4%) mentioned the interest rate to be very low while kasumulu none of them reported, therefore 100% of women entrepreneurs borrowers in kasumulu responded that interest rate charged was affordable or very low as compared to those in kyela town 1.0(2.3%) who responded the same. This is reflected in Table 4.2.7 below which shows the ability of Women entrepreneur's borrowers to access the loans.

4.2.8 Repayment of Principal and Interest on Loans

Different respondents were interviewed from two areas namely Kasumulu and Kyela town. Information from those respondents who were taking loans from those micro-financing credit showed that majority of women entrepreneurs borrowers were able to repay principal and interest rate their loans as presented in Tables 4.2.8 below

Table 4.2.8 Repayment of principal and interest on Loans by women entrepreneurs

Response	District				
	Kyela Town		Kasumulu		
	Frequency	Percent	Frequency	Percent	Average%
Yes	38	81	39	91	85.6
No	6	13	2	5	8.9
Do not know	3	6	2	5	5.6
Total	47	100	43	100	100

Source: Field data, 2012

4.2.9 Training on Women Entrepreneurs skills

Table 4.2.9 Training on Women entrepreneurs

	Kyela Town	Kasumulu
Attended Training	32%	53%
Not Training	68%	47%

Source: Field Data, 2012

Table 4.9 above shows that in Kyela town few of the women entrepreneurs (32%) reported to attend the training compared to (53%) in Kasumulu who attended training in other word, in Kyela 68% did not attend the training 47% in Kasumulu did not. When asked to mention reasons for non-training, respondents said that they have not been given opportunity to attend such training on entrepreneurial skills and that

training given was based how to form and manage their SMEs and savings and credit management and how to access to the micro-financing credit however, the researcher observed that there was confusion among respondents on the type of training, others did not distinguish training on entrepreneurial skills and other field such as store keeping, Allen (2006) also found that training on how the Micro-financing credits works was a basic and important tools to women entrepreneurs.

4.2.10 Amount of Loans as Initial Capital Start-up for Business Growth and Improvement

This section examines the amount of money to Women entrepreneurs (clients) as loan on whether was enough for starting up and running the planned businesses and other activities. Since the most Women Entrepreneurs obtain different amount of loans from the micro-financing credits and have different levels of entrepreneurial skills, the study thought important to investigate the ranks of improvements in business in regards to the amount of loan one got. The opinion of respondents (Women entrepreneurs) in question 22 (Appendix) were grouped into two categories. Thus the categories improved very much, improved a bit and not improved/ no changes' were collapsed to allow each item to dichotomize into two major categories –improvement and no improvement/ no changes.

Table 4.2.10. Loan Amount and Status of business growth and improvement

Amount of loan given	Status (N)		Total
	Improvement	No change	
Less than 50,000	27	5	32
50,001- 100,000	28	1	29
100,001- 150,000	11	0	11
150,001- 200,000	9	0	9
200,001 –250,000	1	0	1
250,001- 300,000	6	0	6
Above 300,000	2	0	2
Total	84	6	90

Source: Field Data (2012)

Table 4.2.10 shows that most women entrepreneurs (32) take small amount of loans less than T.sh 50.000 followed by (29) those who take loans ranging from T.sh 50.001 to 100,000. Furthermore, it can be seen that as the amount of loan increase from less than 50,000, 50,001-100,000 to 100,001-15, 000, the number of women entrepreneurs borrowers who said there was no business improvement ‘no change’ decrease from 5, 1 to 0 respectively .This reveals that with big amount of loans, women entrepreneurs borrowers can be able get enough capital to start and or expand (growth), and improve their businesses (Mosley, 1996).

4.2.11 Livelihood change of Women Entrepreneurs

Table 4.2.11 presents the status of women entrepreneurs’ livelihood before and after accessing loans from micro-financing credit. Information from the respondent s both Kyela town and border of Kasumulu showed that most women were wellbeing and was improved their livelihood status compared to time before and after accessing

loans in both places however, Kyela town showed more improvement than Kasumulu as shown in table 4.2.11. it was reported by the respondents that ability to afford the selected indicators increased as follows, medical expenses (9.3 and 3.6), education expenses (8.6 and 1.9) assets ownership (3.6 and 1.7) in Kyela town and Kasumulu respectively meanwhile after accessing loans, clothing expenditure decreased by 12.4% and 6.4% in Kyela town and Kasumulu respectively. Increase in livelihood through microfinance has been reported by others like Sharma (2000) and Smillie (2009)

According to respondents clothing was a minor expenditure which decreased due to entrepreneurial commitments and increased saving habits among the Women entrepreneurs in Kyela town improved their meals status while in Kasumulu decreased for 1.6% decrease on meals expenditures in Kasumulu was due to some new women entrepreneurs who had just joined while still repaying loans taken from other micro financial credits, they reported to have suffered high interest rates and therefore hard living standard before they took such loans. Mosley (1996) also noted this, he noted this, he said that some MFCs have made the Women entrepreneurs borrowers to be poorer than before and others lose their property as they fail to pay their loans.

Table 4.2.11. Women entrepreneurs' improvement before & after accessing loan on Micro financing credit

Kyela Town	Needs	Before Loans		After Loans		Difference in %
		Frequency	Percent	Frequency	Percent	
	3 meals a day	30	32.6	94	36.3	3.7
	Medical expenses	6	6.5	34	13.1	6.6
	Education expenses	7	7.6	36	13.9	6.3
	Clothing	20	21.7	57	22	-0.3
	To own assets	6	6.5	12	4.6	-1.4
	Agricultural inputs	2	2.2	6	2.3	0.1
	Water & electricity	10	10.9	18	6.9	-4
	Not able to get needs	1	1.1	0	0	-1.1
	Business activities	10	10.9	2	0.8	-10.1
	Total	92	100	259	100	
Kasumulu	3 meals a day	24	24	53	29.3	
	Medical expenses	16	16	30	16.6	
	Education expenses	18	18	24	13.3	
	Clothing	32	32	32	17.7	
	To own assets	10	10	42	23.2	
	Total	100	100	181	100	

Source: Field Data (2012)

4.3 .Data quality /cleaning

Data quality or cleaning is the process of detecting and correcting errors which leads to consistency in data. It includes identification of missing data, removal of duplicating data, detecting entry error and checking for inconsistency of data. This is important because it involves corrective action like computation of statistics, data coding, dropping, imputation of missing data and making required quality data, Data cleaning was done. Questionnaires that have questions of item non response were completely discarded while some entries were corrected after checking and rechecking of Data.

4.3.1 Data Reliability

Data reliability seeks to ensure that the data collected are independent from collector and if the same questionnaires are administered by another person will yield the same results. In this study the reliability test was used to determine which factor, item to be analyzed, discussed and used for chi square test. To increase reliability each respondent was given pre amble sample describing the objective of the study and its implications. Respondents were asked to be free and enormity was preserved. Furthermore the researcher calculated the Cronbach's alpha to test the reliability of the data, in this research Cronbach's Alpha test was used to assess the reliability of the scale where a cut-off point of 0.70 was adopted and whenever possible was raised above the cut- off point to ensure the reliability increases so that the corrections between items of particular scale improved.

The following test was used to check the Alpha degree.

The Reliability Test Computation

****Method 1 (space saver) will be used for this analysis****

RELIABILITY ANALYSIS – SCALE (ALPHA)

Reliability Coefficients

No. of Cases = 111.0 No. of Items = 24

Alpha = 0.7449

Source: Field Data (2012)

According to this study the reliability co efficiency using Cronbach's Alpha is 0.7449 which fall above the cut of point of Alpha Cronbach's test. This means the data reliability is accepted.

4.3.2 Data Validity

Data validity is correctness and reasonableness of data. The responses were verified for correctness and reasonability. Each questionnaire obtained was checked for validity and if necessary those unfilled questions or invalid selection respondents were asked to specify what actually intended to respond. The verified Questionnaires responses were then entered in SPSS for window encoded form. This statistical /Software package was set with some validation rules for some fields. The entries were printed and verified to ensure that only reasonable and correct entries are captured. The found errors were corrected before analysis of Data.

4.4 Testing of Hypothesis

The general objective of this study was to examine the constraints and barriers encountered by Kyela Rural District Women Entrepreneurs on accessing Micro

financing credit specifically at Kyela town and areas around Kasumulu, for improving their business, living conditions of and generating income, livelihood as well as all programs carried out by those women entrepreneurs.

There were four hypotheses to be tested in order to examine the objectives of the research objective the Chi-Square test was found to be the most significant test in testing our hypothesis.

4.4.1 Chi - Square Test

Kithara (2000) argued that the Chi- Square test is an important test among several test of significant developed by statisticians. It's therefore applied when individual observation of the sample are independent which means that the occurrence of any other observation (events) in the sample under considerations. In regard to this research since hypotheses attempt to test whether there is significant relationship between the test variables and individual behavior, as indicated in chapter one of this research then the Chi Square test was found to be the most appropriate test for the study.

Testing Hypothesis One

Ho: There is NO change or improvement in business of most Women entrepreneur's in improving their social-economic condition (in term of ability to meet three meals a day, to afford medical expenses, and to pay education expenses a purchasing clothed and other assets) after accessing on Micro-financing credit.

The objective of this hypothesis is to test whether there is a change or improvement in business of women entrepreneurs (in term of ability to meet three meals a day), to afford medical expenses, and to pay education expenses and purchasing clothed and other assets) after receiving loans from micro-financing credit, so in testing this hypothesis the alternative hypothesis I formulated so as to accept it in case the null hypothesis is rejected.so alternative hypothesis is as follows.

H₁: There is a change or improvement in business of most women entrepreneur’s their social-economic condition (in terms of ability to meet three meals a day, to afford medical expenses, and to pay education expenses, and purchasing clothed and other asset) after accessing on Micro-financing credit.

Table 4.4.1. Chi - Square Table for the Hypothesis

	Afford three meals a day	Afford medical expenses	Payment of education, expenses	Clothing and other assets
Chi- Square	33.102	24.143	25.138	39.093
Df	1	1	1	1
Asymp Sign	.000	.000	.000	.000

- a. O cells (.0%) have expected frequencies less than 5 the minimum expected cell frequency is 18.5
- a. O cells (.0%) have expected frequencies less than 5. The minimum expected frequency is 14.0
- a. O cells (.0%) have expected frequencies less than 5 the minimum expected cell frequency is 14.5

- a. O cells (.0%) have expected frequencies less than 5 the minimum expected cell frequency is 21.5

Source: field data (2012)

From Table 4.12 the calculated chi square table value is 121.482 ($\chi^2=33.108+24.143+25.138+39.039$), the data also provide the degree of freedom on the sample of 4($df=4$), and the SPSS level of significant is 0.000 which makes the expected cell frequency of 18.5, 14.0, 14.0, 14.5, 21.5. Given the degree of freedom of 4($df=4$) and the SPSS level of significant of 0.000, then the minimum expected cell frequency is found to be 68.5($18.5+14.0+14.5+21.5$) as shown in the Table 4.9 above. This means the acceptance region for null hypothesis to be between 0-68.5 and if the calculated chi square value falls within this region then the null hypothesis is going to be accepted.

From the analysis in the Table 4.12 the calculated chi square value I 121.482 which fall above the acceptance region which indicate that the null hypothesis is going to be rejected and hence provides a room for alternative hypothesis to be accepted. Accepting the alternative hypothesis means that there is a change or improvement of most business of women entrepreneurs and their families (in term of ability to meet three meals a day, to afford medical expenses, and to pay education expenses and purchasing clothed and other assets) after accessing loans from micro-finance credit. This is interpreted that the business improvement of increased after accessing loans from Micro-financing credit, most (Table 4.12) were able to afford three meals (except in border of Kasumulu), Education expenses, medical expenses and owning

assets. It is positive relationship clothing had a negative relationship to loans that is clothing expenses decreased with availability of loans. This has been explained 4.4.2.

Testing Hypothesis Two

H₀: The level of interest rate and service charged by Micro-financing credit, DO NOT affects the women entrepreneurs on accessing Micro-financing credit.

The objective of this hypothesis is to test whether the level of interest rates affect the Women entrepreneurs borrower ability to access micro-financing credit. The alternative hypothesis is formulated so as to accept it in case the null hypothesis is rejected, so the alternative hypotheses are as follows,

H₂: The level of interest rate and service charged by Micro-financing credit affect the women entrepreneurs on accessing Micro-financing credit.

Table 4.4.2: The Chi Square Table for the Hypothesis

	The Interest rate and service charged normally affects the ability of women entrepreneurs to access micro-financing credit.
Chi Square	7.894
Degree of Freedom (df)	4
Asymp Significant	0.643

- a. 0 cells (.0%) have expected frequencies less than 5

The minimum expected cell frequency is 6.25

Source: field data (2012)

From above (Table 4.13) the calculated chi square table value ($\chi^2=7.894$), the data also provide the degree of freedom on the sample of 4 ($df=4$) and the SPSS level of significant is 0.643, this provide the minimum expected cell frequency of 6.25 as shown in table 4.10 above. Since the SPSS level of significant of 0.643 and the degree of freedom $df=4$ then the minimum expected cell frequency is found to be 6.25. This means the accepted region on the test hypothesis is from 0-6.25 and if the calculated Chi Square value falls thins this region the null hypothesis is going to be accepted while the alternative hypothesis is going to be rejected.

Since the calculated chi square value ($\chi^2=7.894$) fall above the acceptable region then the null hypothesis is going to be rejected and the alternative hypothesis is going to be accepted. Accepting the hypothesis means there level of interest rate affect the Women entrepreneurs on accessing micro-financing credit. This relationship is that as the interest rate increases, the women entrepreneurs 'ability in securing the loan decreases. In this study, interest rate was found to be high and that is why women entrepreneurs borrowers were not able to access the micro-financing credit (see section 4.2.7 and table 4.2.6)

Testing Hypothesis Three

H₀: The entrepreneurial skills provided by Micro-financing credit DO NOT affect the extent of women entrepreneur's business improvement.

The objective of this hypothesis is to test whether there is any positive association between the women borrower's entrepreneurial skills and her business improvement. So in testing this hypothesis the alternative hypothesis is formulated so as to accept it in case the null hypothesis is rejected. So the alternative hypotheses are as follows.

H₃: The entrepreneurial skills acquisition and competence affect the women entrepreneur's business survival and improvement.

Table 4.4.3: The Chi- Square Table for the Hypothesis

	The effects of the women entrepreneurial skills competence affect to access micro-financing credit on business improvement or growth.
Chi Square	29.084
Degree of Freedom (df)	4
Asymp Significant	0.822

a. 0 cells (.0%) have expected frequencies less than 5.

The minimum expected cell frequency is 9.4

Source: Field data (2012)

From the above table the calculated chi square Chi Square Table value $x^2=29.084$ the data also provide the degree of freedom on the sample of 4 ($df =4$), and the SPSS level of significant is 0.822 using the degree of freedom of 4 as indicated in table 4.11 and level of significant of 0.1 as to indicated above then the minimum expected cell frequency is found to be 9.4, which provide the acceptance region to be from 0-

9.4. This means the null hypothesis is going to be accepted only if it falls within this region.

But since the calculated Chi Square 29.084 fall out the acceptance region then the null hypothesis is going to be rejected and hence provide a chance for the alternative hypothesis to be accepted. Accepting the alternative hypotheses means the entrepreneurial skills acquisition provided by Micro-financing credit affect the extent of women entrepreneurs' business improvement or growth. Entrepreneurial skills acquisitions were found to have a positive relationship to business improvement.

Testing Hypothesis Four

H₀: There is NO relationship between the amount of loans provided by Micro-financing credit and the Women entrepreneurs' business improvement or growth (survival).

The objective of this hypothesis is to test whether there is relationship between amounts of loans provided by Micro –financing credit to the Women entrepreneur's borrowers to the business improvement or growth. The alternative hypothesis is formulated so as to accept it in case the null hypothesis is rejected. So the alternative hypotheses are as follows.

H₄: There is relationship between the amount of loans provided by Micro-financing credit and Women entrepreneurs' business improvement or growth.

Table 4.4.4: The Chi -Square Table for the Hypothesis

	Relationship between amount of provided and Business improvement or Growth
Chi-Square	62.532
Degree of freedom(df)	3
Asymp Significant	.000

a .0 cells(.0%) have expected frequencies less than 5.

The minimum expected cell frequency is 8.7

Source: Field data (2012)

From above (Table 4.10) the calculated chi square table value ($X^2=62.532$), the data also provide the degree of freedom on the sample of 3 ($df=3$), and the SPSS level of significant is 0.816, this provide the minimum expected cell frequency of as shown in Table 4.12 above. Since the SPSS level of significant of 0.1 as indicated above then the minimum expected cell frequency is found to provide the acceptance region from. This means that the null hypothesis is going to be accepted only if it falls within this region.

But since the calculated Chi-Square 62.532 fall out the acceptance region then the null hypothesis is going to be rejected and hence provide a chance for the alternative hypothesis to be accepted. Accepting the alternative hypotheses means the amount provided by most micro-financing credit affects the survival improvement or growth of most women entrepreneurs. The amounts accessed from Micro-financing credit

were found to have a positive relationship to business improvement to the most women entrepreneurs.

4.5 Qualitative Data Analysis

4.5.1 Overview of Surveyed Micro-Financing Credits

Operations of most Micro-Financing Credits in Kyela rural district started in 1999 with intention to facilitate only workers because in that time the only workers especially government sectors showed that the key adequate collateral security to access the loan on micro-financing credits were job, but this revealed in 2005 when mostly micro-financing started empowering the Entrepreneurs around Kyela rural district with the aim of uplifting the Income levels and standard of living. Hence the establishment of most MFCs at kyela district like FINCA and PRIDE was to provide funds at low interest rate and highly responsible for mobilizing funds, formation training and supervision of the Entrepreneurs activities and network activities support groups like UMOJA WA WANAWAKE WAFANYABIASHARA KASUMULU (UWAWAKA) and UMOJA WA WANAWAKE SOKONI KYELA (UWAWASOKYE).

4.5.2 Organization Structure of Women Small Medium Enterprises (WSMEs)

The organization structure of most women entrepreneurs and their SMEs is the same in each place around the district as they were displayed in respective offices. The medium enterprises of the particular group is headed by General Assembly at the end of each month and supervised by Chairperson, Secretary of group who are responsible for the day to day activities of group and assisted by Accountant/Administrator on all key areas associated with funds information.

4.5.3 Source of Fund of Women Small Medium Enterprises (WSMEs)

Through an Interview, the researcher was informed that currently receives loans from Micro-financing credit like PRIDE, BAYPORT, B.BLUE, FINCA, TECHNOSERVE, and other Commercial banks like NMB,CRDB & NBC Bank and which uses the Micro Enterprises Methodology Programs in Tanzania, and other women as individual entrepreneurs use their adequate collateral security to access funds from micro-financing credits. It was further noted that the accessed funds from micro-financing credits is ejected into various SMEs activities or projects under great care and high technological skills for further development of those SMEs.

4.5.4 Training Programs on Women Entrepreneurial Skills

It was said by respondents that Micro-Financing Credit is responsible for the training programs, Programs are on Capacity building to most women entrepreneurs and their SMEs. Women entrepreneurs required skills on formation and management of their SMEs, Transaction and Entrepreneurial skills. A sub section C in Question 19 to find out if respondents recommend training on business and entrepreneurial skills to be provided or not, and if so to give reasons for the answers. All 90(100%) of respondents training was required. The main reason for the need of training was that it will give them knowledge on planning, formulation and management of business. One respondent (Name withheld) of the JIAMINI Small Enterprises at Kasumulu revealed this on an interview with the researcher; she noted:

“We are told that our fellow Women Entrepreneurs in other places have received Entrepreneurial training, we also ask for training since it will help us to improve our Small businesses”

However, throughout the surveyed groups of women entrepreneurship (Section 4.3 above), it was noticed that except for members (10%) who were trained on poultry keeping, the only training effected was on induction, formation and management of women entrepreneurship and how to manage meetings and share transactions (saving and credit plans) which total to only 22%. When asked about training programs, leaders of SMEs and other individual Small Enterprises said that only FINCA and TECHNO SERVE as micro financing credit provides training and education on Business Selection, Planning, and Management. Technical knowledge was also provided, this include Poultry keeping, Cocoa planting, Vegetable farming, Food preservation, Manufacturing of Households usage products like shampoo, soap, body oil and how to select and start up a business etc. The researcher was convinced to believe that most of the women entrepreneurs were not familiar with Training education on how to Select, Planning, and Manage those small business as Women Entrepreneurs.

4.5.5 Interest Rates Charged by MFCs

It was observed that the survey that interest rate varied from one micro-financing credit to another. It was within the range 40% to 56%. When interviewed on the their opinion of how women entrepreneurs perceive the rate of interest charged on loans, most women entrepreneurs (95%) at different places they said that most women entrepreneurs were not comfortable with interest rate charged.

“The rate of interest charged by Micro- Financing Credits is very high compared to what we are earning from our small business as entrepreneurs, before expanding my business, I used to take loans from FAIDIKA, BAYPORT, B.BLUE, FINCA & PRIDE it was so high that I couldn’t manage to repay the loans in time. I have not been able to get three meals effectively as I used before to that burden (Name withheld).

This can be supported from quantitative data on women entrepreneurs’ borrower attitude on the interest rates 87% and 97.7% of borrowers (in Kasumulu and Kyela town respectively) confirmed the interest rate to be very high and so were not able to repay the loan. (See Section 4.2.7) However, a default rate of 2% (Kasumulu) and 7% (Kyela town) was reported. This may be due to high interest rates (See Section 4.3.10 below).

4.5.6 Operations of Women Entrepreneurs Group

It was observed from field survey that the Medium Enterprises groups or member meet weekly. Their operations are guided by principles and by laws agreed by the members themselves. Any entrepreneurship group when formed, has to elect leaders; chairperson, secretary, treasurer and time keeper. The main activities at the meeting are recalling the past feedback of the meeting, contribution of social fund (*jarii* like funnels, sickness member), loan repayments as monthly interest, disburse loans, and any arising matters together with monthly fee contribution.

Before and during the meeting, every member has to memorize and speak to the group at least one principle or by -law prevailing to the their group; such as agreed

fines for late comers, dodgers, and any who violates the group principles and or by-laws, name of group, date it was formed, number of members, and registration number of the group. Safety to group property was said to be highly observed. The cash box containing money and other documents was kept by one of the members in rotating manner, such that it was not possible for non-members to know the exactly where the box was kept at a particular time.

4.5.7 Outreach of Women Entrepreneurship Groups Program

Through interview to local leaders and documentation from the MFCs offices, it was observed that this group was expanding and reaching many women in the areas. It was also noted that this groups planned to reach many women by the year 2013/2014. Therefore each group has to commit itself on targeting a certain number of women to reach by that year. It was said for example, UWAWASO had target to reach 3,000 women to join in her entrepreneurship group in Kyela town by the year 2013. Currently (August, 2012) UWAWASO has reached 1216 women.

4.5.8 Competition from Other Women Entrepreneurship Group Program

Respondents (SMEs-leaders) were interviewed about the competition on these with other women entrepreneurship group. The aim was to know if there was any competition with other women entrepreneurship group, what strategies they were using to win the market. All ten respondents (100%) said that though there were other women entrepreneurship groups such as UWAWAKA, FAIDIKA, UWAWAJI, and UWAWAKE they were not worried because their groups were much stable compare with other group of women entrepreneurs.

4.5.9 Social Responsibilities of Women Entrepreneurs Group members

A question on social responsibility was asked by the researcher. Of the 10(100%) respondents said they were mobilizing /encouraging other women entrepreneurs to access loans from micro-financing credits because most MFCs were creating awareness in the community in terms of social, economic, and political affairs. The researcher asked women entrepreneurs and one of the women she said”,

“Look, poverty is a problem; in the past, people (poor women) were not courageous to speak out at the meeting. With the establishment and achievements of the MFCs, the situation somehow has changed; therefore many women entrepreneurs can now participate in social and community affairs competently”

4.5.10 Problems Affecting Women Entrepreneurs

Question 21 on key informant questionnaire intended to capture problems encountered by the women entrepreneurs and so hinder to access loans from micro-financing credits like **Lack of Access to Market Information** i.e. Income Levels, Inadequate collateral Security, Difficult loan process procedure, High Interest rate, Value of initial capital and Minimum balance requirements, **Social Cultural Practices, Supportive Regulatory Framework** i.e. Lack of voice and representation, Lack of organizing into co-operative or association; But a problem confronting many women entrepreneurs on fulfilling the entrepreneurs activities is high interest rate from many MFCs, and one of the women entrepreneurs in an interview at Kyela town, she said

“The loans from many Micro-Financing Credits are very dangerous, they make borrowers, especially women who accessing loans to become even poorer than before; they emphasis on high interest rate on loan, but we need a great change”

4.6. Chapter Summary

This chapter had analyzed, presented and discussed findings on this research. It presented statistics on the respondents profile, livelihood and income generating activities, individual status change at community level, individual status change at family level and access to micro financing credit and also challenges facing most micro financing credits. Also more ever the chapter covered the discussion of the results on how the findings had fulfilled the research objectives/questions. In the discussion the role of MFCs are very important to the rural women entrepreneurs. Also findings of this study it clear that rural women entrepreneurs depend much on Informal micro financing credits and Formal financial service so importance of this MFCs should not undermined with anyone. While few challenge facing most women entrepreneurs can be mitigated to fit the needs of rural poor women entrepreneurs.

4.7 Discussion and research findings

Information from this study show improved changes in most women entrepreneurs' business status compared to time before and after accessing loans from micro financing credit. It was revealed that women entrepreneurs' wellbeing improved after receiving loans from micro-financing credits.

It was confirmed that the level of interest affects the borrower's ability to repay the loan. In this particular study, interest rate was found to be low that the borrowers were able to repay the loans. In Kasumulu for instance, all respondents confirmed that interest rate charged was affordable/ of very low. Due to this, majority of the respondents in both district were able to repay the loans in time. Although training on entrepreneurial skills and that training given was based on how to form and manage their entrepreneurship were found to take small savings and credit management. Most women entrepreneurs were found to take small amount which also they claimed not enough to establish or expand businesses.

CHAPTER FIVE

5.0 DISCUSSION, CONCLUSION, RECOMMENDATIONS AND IMPLICATIONS

5.1 Introduction

The main objective of this study was to assess the factor that hinder Women entrepreneurs on accessing Micro-financing Credits (MFCs), the study was to determine the level of change of the living standard of the women entrepreneurs and whole member of the family and together with improvement or growth of their SMEs in Kyela Rural District at Mbeya region, after receiving loan from their Micro-financing Credit.(indicators being ability to afford three meals a day, education expenses, medical expenses, clothing expenses and owning assets; to assess the factors hinder women entrepreneurs on accessing micro-financing credits including the extent to which the level of interest rate affect the women entrepreneurs (borrowers) ability to repay the loans; evaluate the effect of training on entrepreneurial skills on business improvement; and to investigate whether the amount of loans which is provided by MFCs to these Women entrepreneurs contribute to business expansion and improvement.

The choice of this study topic was influenced by the fact that poverty has been the world-cry of the day. That the pro-poor women entrepreneurs do not qualify to secure fund from formal financial credits; and that, the micro financing credits may cater for this need. The most women which operate their SMEs under great care in Mbeya region (in Kyela rural district) was studied because they are the only the district which shows the entrepreneurs program transformation.

In this study, four hypotheses were formulated and tested (using a chi-square test) to examine the objectives of the research. The hypotheses were: there is a change in livelihood of women entrepreneurs borrowers (in terms of ability to meet three meals a day, to afford medical expenses, and to pay education expenses and purchasing clothed and other assets) after receiving loans from MFCs; the levels of interest rate charge by MFCs affect the women entrepreneurs borrower ability to access the loan; the entrepreneurial skills provided by MFCs affect the extent of Women entrepreneur's business improvement, and there is relationship between the amounts of loans provided by Micro-financing credit and the women entrepreneurs borrower contribution to business growth.

Therefore this part of the research presents conclusions and recommendations emanating from the major findings of the study and subsequent discussion.

5.2 Implication of the Results

This study to assess factors that hinder women entrepreneurs to access on micro-financing credit, affecting most women entrepreneurs in micro-and small enterprises in Tanzania especially in Mbeya Region at Kyela Rural District. So this implied that the Research study conducted commented on the following on MFCs to do the following.

- i. To restructuring of the short-term multiple loans of women entrepreneurs to include long-term insurance products, ensuring their assets are protected and their income so as to lead sustainability of MFCs.

- ii. Setting up data base for women entrepreneurs in Kyela Rural District in Mbeya Region detailing their location, activities, challenges and MFCs categorize their challenge they face.
- iii. Should engage in more efforts to develop financial and support programmes that meet the needs of women entrepreneurs on accessing micro-financing credit like existing finance at and business development credits and other financial institutions should be encouraged to develop specialized programmes and schemes to address the needs of these women entrepreneurs.

5.3. Conclusion

Many studies on poverty alleviation have provided different reasons/factors for the failure of formal microfinance institutions to reduce poverty among the pro poor. Among the reasons mentioned included lack of access to credit, higher interest rate, and inability to have the required collateral, low level of education, and lack of entrepreneurial skills, insufficient management skills, gender, organization factors, outreach and poor infrastructure. Of all these factors, access to credit (Liedholm and Mea,1999) and inability of microfinance to reach poor people(Robinson,2001),have been identified as the as the major obstacles. Given the claims that most women entrepreneurs are not able to fill these gaps that it intimidates small local pools of capital and that it works on their rural poor (in the glass roots), the researcher was prompted to carry out a study to assess the factors that hinder most women entrepreneurs on accessing loans to micro financing credit in poverty reduction in Tanzania. The major objective of this study was to assess the factors that hinder

women entrepreneurs on accessing micro financing credit. Specifically the study aimed at first, to identify social economic factors that influence most women entrepreneurs on accessing loans from micro financing credit. Second to examine to what extent the existing skills, attitudes, perceptions and competence of women entrepreneurs have help them to access micro financing credit in their SMEs. Third to address how the access to credit is influenced by improving their survival growth of their SMEs, improving life standard to meet three meals and other services.

Furthermore, the research raised a number of questions, which called for research to be done. The questions were: first, how do women entrepreneurs social economic factors being related on accessing credit services; second, what are the other barriers do women entrepreneurs faces on accessing loans from micro financing credit in study area; third, in what ways access to credit may be imposed at aiming the poverty reduction in research area.

Therefore, this part of the research presents conclusions and recommendations emanating from the major findings of the study and subsequent discussions.

The study intended to answer four research questions

Research Question One

Does the women's entrepreneurs awareness, perceptions, and attitudes leads women entrepreneurs to accessing micro financing credit? The Null Hypothesis one was tested

Ho. Women entrepreneurs' awareness, perceptions, attitudes do not lead them to access loans from MFCs

The findings of this study show that there was a significant change or improvements of most women entrepreneurs and their entrepreneurial activities after being guided towards their awareness, perceptions and attitudes on how to access loans from micro financing credit; that, so as to afford and improve their SMEs.

Research Question Two:

To what extent do the loans services and level of interest rates affect the most women entrepreneurs on accessing loans to the micro financing credit?

In order to answer this research question, the Null Hypothesis two was tested

Ho: the loans services and level of interest rates charged by MFCs DO NOT affect the women entrepreneurs to access the loan from micro-financing credit.

It was confirmed from the findings of this study, that loans services and interest rates affect the ability of women entrepreneurs to access the loan 100% of borrowers in kasumulu responded that loans service and interest rate charged was affordable or very low while in kyela town (91%) responded the same; again in kasumulu town 91% of respondent were able to repay their loans. Collectively, 77(85.6) percent of the respondents in both towns were able to repay loans (see section 4.2.6, 4.2.7 and 4.3.2). interest rate charged by and these MFCs is low and affordable(ranging from 2% to 5%) given this low interest rate, women entrepreneurs were able to access the

loans in the specific areas, Anyango (2005) finds that entrepreneurs are able to borrow with a very low interest (3%-7%)

Many other studies have found loans services and interest rate charged by large MFIs to be very high and make it difficult for micro entrepreneurs to afford. Large microfinance institutions have high operations cost which cannot be covered by poorer and micro-clients.

Research Question Three:

Is there any relationship between entrepreneurial training skills and competence of women entrepreneurs on accessing micro financing credit and improvement of business as SME?

In order to answer this research question, the Null Hypothesis three was tested

It was confirmed from the findings of this study,

5.4. Recommendation for policy makers and practitioners

The results obtained in this of the study provide following recommendations to policy makers and practitioners.

From the findings of this study, the researcher recommends the following, the Micro financing credits, Donors, Government, other Financial Institutions, Stake holders and general public.

5.4.1 Recommendation to Micro-financing credit

The success of the most women entrepreneurs and survival growth depend largely possessed by the micro entrepreneurs. Micro financing credit involved in saving-credit program should see to it that they fulfill this role of provision of loans assistance through affordable or less collateral assets. In this particular study which is investigated with the responsibilities of designing and supervising the training programs on the women entrepreneurs on how to access loans and how to operate their SMEs.

5.4.2 Recommendation to other financial Institutions

Large and formal Financial Institutions are supposed put hands on this issue. They may add to their products/services a savings-credit facility which targets low income earners to the women entrepreneurs who do not have physical collateral. Experience from the Grameen Bank in Bangladesh suggest that there is simple antecedent evidence that MFIs that target poorer clients can achieve substantially higher repayment rates than those that target richer client. Another contribution by these financial institutions may be to offer entrepreneurial training to the public.

5.4.3 Recommendation to other stake Holders and General public

Professional, academicians, students, business persons and public at large have a great role to combat poverty through assisting women entrepreneurs on performing their entrepreneurial activities. It is hereby recommended that this role should not be left to the government and MFIs to empower most women entrepreneurs. The public attitude should change their mind especially their husband and most men in removing wrongly ideological idea that most women must stay at home instead of

making big contributions to ceremonies fund should be directed to women entrepreneurs who have devoted to fight against poverty through operating their entrepreneurial activities. A good example has been set by some who currently support the Village Community Banks ‘VICOBA’ in Tanzania and Women Bank. Furthermore, the public is argued to keep a track of up-to-date movements on Micro - finance activities. Among others, the following websites are recommended: www.yunuskenrener.org, www.grameen.info.org and www.weekpedia.com

5.4.4 Recommendation to the Government

As the micro financing credit proves to be effective in poverty reduction through provision of loans assistance, a researcher recommends the following measures to be taken by policy makers. A National Strategy on Business Management skills should be formulated to support women entrepreneurs, which among other objectives, it will establish an independent authority to deal with women entrepreneurship affairs, Like many other authorizes (such as the Tanzania Education Authority TEA and the Tanzania Revenue Authority-TRA, to mention a few), this may be called as the business women entrepreneurship Authority of Tanzania(BWEAT) The main objectives of this authority will be to educate, mobilize and inseminate information on business management and entrepreneurial skills among women business entrepreneurs in Tanzanians throughout the country using mass media such as Public Radio and Televisions; further suggested that, finding the operations of this authority should come from the government budget-say ,1% of the total annual of the budget of the time Ministers office. Other measures suggested would be to support Micro-financing Credit like SACCOS in terms of subsidies, grants and training facilities to facilitators and micro entrepreneurship. It is the matter of fact that many

women entrepreneurs working on SMEs do not have enough skills and knowledge's to handle and plan entrepreneurial activities but also they go like car without driver and hence face difficulty economic situations thus situation demoralize them to work for longer period of time in their entrepreneurs activities.

5.5 Limitations of the study

Access to Micro financing credit services potential to most women entrepreneurs could be well evaluated where enough data are available. Moreover, most data collected from women entrepreneurs from Kyela town and around border of Kasumulu who do not keep record for their business trends thus there response depends on their memories on respective issues. However, previously mentioned limitation was overcome by researcher's knowledge in performing entrepreneur's activities (as he was working as entrepreneur in business activities) in counter balancing with several information/data from key personal in entrepreneur's activities.

5.6 Area for Future research

Over the years, the dual goal of sustainability and outreach has generated considerable debate within the micro financing credit. Some argue that the two goals are not complementary, but rather the pursuit of sustainability undermines the finance credit ability to empower women entrepreneurs. Those who contend that there is trade- off between sustainability and outreach argue that the pull and push of most micro financing credit to cover costs become sustainable and when themselves make segregations and a lots of conditions in securing loans from micro financing credit.

Other women entrepreneurs stated that most of the micro financing credit their interest are so high compare with banking sector and they don't have some collateral to act like a bond so as to secure particular loans, this leave most women to be very poor.

There are some areas which were not investigated in this study for one reason or another but looks interesting to be studied, hence a need for further research to be conducted. The current study did not address the following questions

1. How does MFCs exclusively target the poorest women entrepreneurs? Do target programs reach those women entrepreneurs? How depth of is outreached measured?
2. As MFCs moves towards profitability, do they move away from the targeted women entrepreneurs? How can micro financing credit commercialization be pursued with a win-win gain for their clients as women entrepreneurs and MFCs? What MFCs profit levels can most women entrepreneurs sustain without any limitations to improve their life standard and survival or growth of their SMEs as entrepreneur?
3. Does a focus on empowering most women to secure loans from micro financing credits for those who are excluded from the formal banks and other financial institutions including the women entrepreneurs?

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APPENDICES

Appendix no 1: Questionnaires for Respondents

INRODUCTION

Questionnaire on the Assessment of the factors that hinder Women entrepreneurs on accessing Micro Financing Credit, (the Case Study of Kyela local district).

Dear Madam,

INVITATION FOR PARTICIPATING IN THE STUDY

I am Mhanga Jimmy V. of Master of Business Administration (Finance) at Open University of Tanzania (OUT). I am currently undertaking a research & dissertation for the purposes of studies.

Hence, I hereby invite you to participate in a research project which investigates the factors hindering most women entrepreneurs on accessing micro financing credit.

Participation is voluntary with the option of withdrawing at any stage of the process and there will be no negative consequence linked to non-participation.

Your responses will be used for the purposes of the study only and I undertake to ensure that the information will be used in such a way that you cannot be identified. Therefore, the final report will not include identifying information.

You are not obliged to answer all questions. If you feel uncomfortable to answer any question, you may not answer it.

The findings obtained will be used by academician purpose, decision makers, investors, entrepreneurs and other researchers for further development so as to come up with new strategies for empowering women entrepreneurs on accessing micro financing credit on key areas like improving the socio-economic conditions of women entrepreneurs especially those in the rural areas through provision of loan assistance, skill acquisition, reproductive health care service, adult literacy and giving child education.

Thanks in advance,

Yours truly,

Jimmy Mhanga

SECTION A: PERSONAL PARTICULARS FOR RESPONDENT

Please I kindly request you to respond to the following questions

Please tick accordingly;

1. Age in years

18-30	31-50	51-60	Above 60
Tick			

2. Marital status

Married	Single	Divorced	Widow

3. Number of children

Number of Children	1 to 3	4 and above
Tick		

4. Academic Qualification of Women entrepreneur

None	Primary	Certificate of Secondary	Advanced level secondary education	College certificate	Diploma	Undergraduate	Masters

SECTION B: SMEs CAPACITY

5. How long are you in this business?

1-4	5-10	11 and above

6. Where are you operating your business?

	Urban area	Rural area
Tick		

Give reasons to support your answers.

7. What is your plan for expansion?

8. Where did you obtain the source of capital?

Own saving	Relative	Suppliers	NGO	Financial institution	Government

9. How easy to access the loans?

Not difficult	Less difficult	Neither simple nor difficult	Difficult	Very difficult

10. Why did you decide to start your own business?

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

11. Apart from running your own business, are you employed somewhere else?

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

12(a) If not employed anywhere else, have you ever been employed somewhere?

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

(b) Why did you leave your previous employment?

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

13. Did your Parents or Guardians own any business? (Please tick)

Yes		No	
-----	--	----	--

14. Please indicate your reaction to the following statements expressing the main reason for becoming a women entrepreneur by ticking (√) only one most appropriate number as follows;

	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	strongly agree 5
Item	1	2	3	4	5
I started my business mainly to improve my social and family status/respect.					
The main reason of starting business is to earn my own income and stop dependence from my spouse or other people					
I started business to supplement my spouse's income.					
I started my business to supplement my employment income.					
I started my business because I had the necessary skills and competence to do it.					
I had interest in the kind of business I'm doing.					
I started business in order to create self-employment and have something to control.					
My business is entirely creating employment for others					
I started business to invest the available idle fund.					

SECTION C: LOANS NFORMATION

15. Do you use micro financing credits facilities?

If Yes what are your experience.....

And If No why.....?

16 .What problems do you facing regarding micro-financing credit?

17. How do you familiar with any micro-financing credit?

18. Are you comfortable with the currently interest rate provided by micro-financing credits?

	Yes	No
Tick		

If yes, give reasons.....If

not, why.....?

19. Have you ever trained on business skills before accessing the loans from micro-financing credit?

If yes give state reasons.....

If no give reasons.....

20. Are you required to have collateral guarantee on accessing micro-financing credits?

	Yes	No
Tick		

If the answer is yes what type of collateral (you may tick more than one)

	House	Farm	Deposits	Others(specify)
Tick				

21. Mention 4 key problems facing you as women entrepreneurs on accessing micro-financing credits

-
-
-
-

THANK YOU FOR YOUR COOPERATION

DODOSO KWA WANAWAKE WAJISIRIAMALI

UTANGULIZI

Dodoso hili ni kwa ajili ya kukusanya takwimu toka kwa Wanawake wajasiriamali kuhusu ugumu wanaopata pindi wanavyotaka kuchukua mkopo kwenye taasisi za kifedha (MFCs). Takwimu hizi zitatumika kwa malengo ya kitaaluma tu, na zitahifadhiwa kwa siri.

SEHEMU A: MASWALI YA JUMLA

Weka tiki sehumu husika;

1. Umri wako ni kati ya(Weka tiki)

Miaka	Miaka	Miaka	Miaka 60
18-30	31-50	51-60	nakuendelea

2. Je wewe?

Umeolewa	Hujaolewa	Umetali kiwa	Mjane

3. Idadi ya watoto uliokuwa nao

Idadi ya Watoto	1 – 3	4 na kuendelea
Weka tiki		

4. Kiwango chako cha Elimu ni

Sijaso ma	Darasa la saba	Kidato cha nne	Kidato cha sita	Ngazi ya cheti toka chuo	Stashahada	Shahada	Shahada ya pili

SEHEMU B: MAELEZO YA MJASIRIAMALI

5. Je Biashara yako ina muda gani?

Miaka 1-4	Miaka 5-10	Miaka 11 na kuendelea

6. Je unafanyia biashara yako maeneo yapi?

Eneo	Mjini	Vijijini
Weka tiki		

Toa sababu kuhusiana na jibu lako.

7. Je mipango yako ni nini kuendeleza biashara yako?

8. Je mtaji wa kuanzia biashara yako ulipata kutoka wapi?

Kutoka vyanzo vya nyumbani	Kutoka kwa rafiki	Kutoka vyanzo vingine	Kutoka kwenye vyombo vinavyotoa mikopo	Kutoka Benki	Kutoka Serikalini

9. Je unaonaje taratibu za kupata mkopo kutoka kwenye vyombo vinavyotoa mikopo?

Sio ngumu	Ugumu kiasi	Siyo raisi wala ngumu	Ngumu	Ngumu sana

10. Kitu gani kilikufanya au kilikusababisha ukaanza biashara?

.....

.....

11. Ukiachilia na biashara unayofanya je umeajiriwa sehemu nyingine?

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

12(a) Kama hujawahi ajiriwa? Je ulishawahi ajiriwa sehemu yeyote?

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

(b)Kwanini uliacha ajira ya mwanzo?

.....
.....

13. Je wazazi au mlezi wako wanamiliki biashara? (Tiki jibu husika)

Ndiyo		Hapana	
-------	--	--------	--

14. Onyesha ufahamu wako kuhusu sababu iliyokufanya uwe Mwanamke mjasiriamali(Weka tiki panapohusika)

1. Sikubaliani kabisa 2. Sikubaliani 3. Sina jibu 4. Nakubali 5. Nakubali kabisa

Chagizo	1	2	3	4	5
Dhumuni la kuanzisha biashara ni kuboresha hali ya kiuchumi kataika familia yangu.					
Dhumuni la kuanziasha biashara ni kujiongezea kipato na kuondokana na hali tegemezi toka kwa mume? watu wengine					
Dhumuni la kuanzisha biashara ni kuongeza kipato zaidi					
Dhumuni la kuanzisha biashara ni kuongeza kipato cha mshahara wangu kwa mwezi.					
Dhumuni la kuanzisha biashara ni kutokana na kuwa na ujuzi na uwezo wa ziada kufanya biashara.					
Dhumuni la kuanzisha biashara ni kwakuwa nilikuwa na uwezo.					
Dhumuni la kuanzisha biashara ni kujipatia ajira					
Dhumuni la kuanzisha biashara ni kuongeza nafasi za ajira kwa wanawake wengine					
Dhumuni la kuanzisha biashara ni kuwekeza kwa hela iliyohifadhiwa					

ASANTE KWA USHIRIKIANO WAKO