

**THE IMPACTS OF FINANCIAL AND FAMILY SUPPORT IN
MOTIVATING WOMEN ENTREPRENEURS TOBECOME SUCCESSFUL:
THE CASE OF ILALA MUNICIPALITY.**

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MOTIVATING WOMEN ENTREPRENEURS TOBECOME SUCCESSFUL:
THE CASE OF ILALA MUNICIPALITY.**

By

Makweba, Vedastus

**A Dissertation Submitted in partial Fulfillment of the Requirements for the
Degree of Masters of Science in Entrepreneurship (Msc.Entr.) of
Mzumbe University**

2014

CERTIFICATION

We, undersigned, certify that we have read and hereby recommend for acceptance by Mzumbe University, a dissertation titled; “*The impacts of financial and family support in motivating women entrepreneurs to become successful in Tanzania; A case of Dares Salaam, Ilala Municipality*” in partial fulfillment of the requirements for the degree of Master of science in entrepreneurship of the Mzumbe University.

.....
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DECLARATION AND COPYRIGHT

I, **Vedastus Makweba**, declare that, this dissertation is my own original work and that it has not been presented and will not be presented at any other University for a similar or any other degree award.

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Disclaimer, errors, omissions or shortfalls to be found in this paper are all my personal responsibilities.

I would like to absolve all of the above mentioned persons from any error/s committed or purported to be committed in facts, omission or any other shortfalls that may be found in this paper.

DEDICATIONS

This dissertation is dedicated to my lovely wife Glory Makweba. It is also dedicated to my lovely daughters Hawa, Karen and Maureen as well as my lovely son Collin

ABBREVIATIONS AND ACRONYMS

GDP	-	Gross Domestic Product.
ILO	-	International Labour Organization.
MDGS	-	Millennium Development Goals.
MFI s	-	Microfinance Institutions.
MKUKUTA	-	Mpangowa Taifa wa Kukuzana Kupunguza Umasikini Tanzania
MSEs	-	Micro and Small Enterprises.
MSME	-	Micro Small and Medium Enterprises.
NGO s	-	Non-Governmental Organization.
REPOA	-	Research on Poverty Alleviation
SACCO's	-	Savings Credit Co operative's Societies
SIDO	-	Small Industry Development Organization.
SMEs	-	Small and Medium Enterprises.
TWB	-	Tanzania Women Bank.
URT	-	United Republic of Tanzania.
VICOBA	-	Village Community Bank

ABSTRACT

This study assessed the impact of financial and family support in motivating women entrepreneurs' success in Dar Es Salaam region taking the case of Ilala Municipality.

The objective was to assess whether the level of financial and family support has an influence to women entrepreneurs in sales growth, profit and employment growth.

The study was expected to establish the practical relationship between financial and family support and how influences women entrepreneurs success. A case study design was used to accomplish the study objectives. Data was gathered from women entrepreneurs. Ilala municipality, the study was employed probability sampling techniques especially simple random sampling in selecting 50 women entrepreneurs of which 40 were respondents. Data was collected via a self administered questionnaire whose validity and reliability was established. Quantitative and qualitative data analysis was undertaken to generate both descriptive and correlations. Presentation of data was done in tables and interpretation made based on research objectives.

Findings from this study indicate that although many of the respondents stressed the importance of financial and family in general on their daily entrepreneurial success and operations, there is no direct link between the impact of financial and family support and success in business performance. Success of small business women entrepreneurs does not depend solely on the impact of financial and family support possessed by women entrepreneurs but a number of multi-factors. These factors include sound capital base, experience, lucky, friendly working environment, owner initiative, individual family background, personal commitment and personal financial discipline.

Purposeful efforts should be done by government to secure establishment of sort of funds which should be aimed at assisting the women entrepreneurs who could not manage to secure funds from formal financial institutions. This could be in the form of guarantees through ward and street levels. The essence of these funds should be to uplift the unprivileged and ordinary women entrepreneurs who need small capitals but with limited collaterals needed by financial institutions.

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CHAPTER ONE

1.0 Introduction

1.1 Background to the Study

The emergence of women entrepreneurs in a society depends to a great extent on the economical, social, religious, cultural and psychological factors prevailing in the society. In the last decade, economic compulsion has led more and more young girls to take employment and it is out work experience, exposure to education and urbanization that the potential source of employment has emerged. Since this change in the environment is a slow process, and is related to economic growth, which itself is slow and one should be careful not to make a ambitious plans to develop women entrepreneurs (Kumar 2005).

Kumar (2005) argues that women entrepreneurs are increasingly recognized across the world for the success of their businesses and for their important contributions to their countries' economic well-being. A growing body of research indicates that women's economic empowerment is positively correlated with improved family welfare and nutrition, higher education levels for girls, and improved economic growth for the society as a whole.

A number of initiatives have been taken by governments, donors and Non-Government Organizations (NGOs), both local and international; to increase the start-up rates and performance of women owned MSE in Tanzania. Nevertheless, women in the sector are still found predominately in low-growth areas earning lower revenues that their male counterparts (Makombe 2006). Tanzania has been in many respects at the forefront in strengthening the role of women both in the economy and in politics. Supportive legislation has sought to protect and enhance women's rights in areas such as land ownership and customary law. We boast a powerful women's movement, and women constitute 21 percent of parliamentarians and six Ministers (Makombe 2006).

Tanzanian women entrepreneurs are powerful role models, too, demonstrating that despite still being at a disadvantage compared to their male counterparts, business success is attainable. Women often shoulder the double burden of both work and family responsibilities and still face particular challenges in accessing credit to expand their businesses (Maliyamkono 2012)

For many women, their involvement in business activities has yet to bring them to a point of economic sustainability and advance them in a manner that is beneficial to them to the economy success in general. In particular, the limited performance of women –owned enterprises may not have enabled them to create meaningful and sustainable enterprises that are able to withstand the challenges posed by globalization (Maliyamkono 2012)

1.2 Statement of the Research Problem

Access to finance remains a dominant constraint to small scale enterprises in Tanzania, poorly financial systems undermine the microeconomic fundamentals of a country, resulting in lower growth in income and employment (URT, 2003). MSEs traditionally have faced difficulty in obtaining formal credit. i.e. maturities of commercial banks loans extended to MSEs are often limited to a period which is very short to pay off sizeable investment, mean while access to competitive investment is reserved for only few selected companies while loan interest rates offered to MSEs remain high (Kessy and Temu, 2010).

Despite the above information on the low rate of access to credit, there are some concerns that the role and importance of institutional credit in the dynamics of business growth may be over- rated (Tomecko 1998). Important questions are: to what extent is lack or inadequacy of credit contributing to low level or failure of entrepreneurial activities in Tanzania? Did enterprises which received credit undertake more entrepreneurial activities than those which did not? What is the

effect of credit on entrepreneurial activities and can it be measured? (Kuzwila 2005). Although the role of credit as determinant of successful entrepreneurial activity may look obvious when using a partial analysis the dynamics in the entrepreneurial process make this role less obvious. The analysis of an entrepreneurial activity show that finance does not in itself create economic opportunity, rather it is entrepreneurial people who see ways in which they can generate income from situation, skills or contact or other push factors(Kuzwila 2005)

From this very brief overview it would appear that, to differing degree, women face obstacles to gaining the credibility and resources required to engage full and fairly with entrepreneurship in the current market economy. This situation does not occur because of a lack of ability or industry but because of the more invidious, complex, and multi-faced constraints arising from gendered characterizations which impose a further set of hurdles for many women entrepreneurs to success (Marlow 2005). There is now an established debate in the social science surrounding the notion of female subordination and manner in which it is articulated; there is also a growing body of evidence which how gendered disadvantage spills over into entrepreneurship but as Carter et al (2001) note regarding the latter issue, “there is however a clear lack of cumulative knowledge and a failure, to date, to adequate conceptualize and build explanatory theories. This study intends to fill the gap by examining the Impact of financial and family support in motivating women entrepreneurs to become successful in business.

1.3 Research Objectives

The proposed study has the general objective and specific objectives stipulated below;

1.3.1 General Objective

The study aims at finding out the extent to which financial and family support in motivating women entrepreneurs successful

1.3.2 Specific objectives

- i. To find out how financial and family support has an influence to women entrepreneurs in sales growth.
- ii. To determine how financial support has an influence to women entrepreneurs in income/profit growth.
- iii. To determine how family support has an influence to women entrepreneurs in employment growth.

1.4. Research questions

1. How do financial and family support has an influence to women entrepreneurs in sales growth.
2. How does financial support has an influence to women entrepreneurs in income/profit growth.
3. How does family support has an influence to women entrepreneurs in employment growth.

1.5 Significance of the Study

The study has significance to knowledge, create awareness and policy contribution. For the case of knowledge contribution, the findings of the research are the building stones for other research to be conducted in this fertile area of women entrepreneurs. To create awareness to women entrepreneurs successful members and the community at large on the role of women entrepreneurs in promoting entrepreneurial activities.

Policy makers on their side benefit from the findings of the study as it will be a useful ingredient on refining strategies and programs to be employed on management of women entrepreneurs' successful running SMEs.

1.6 Limitations of the Study

This study covered selected market places in Dar Es Salaam region, Ilala Municipality only otherwise it could have been conducted in the whole country. The selected market place has a large number of women entrepreneurs involving in MSEs. The research was limited by time frame, money resource and transport problems in conducting the study.

Furthermore, the findings of this study can not form the basis for generalization to other areas of the country where women entrepreneurs are operating.

1.7 Scope of the study

The study confined itself to the group of women entrepreneurs getting financial and family support. The study could have been extended to those who have not get financial and family support as well. The researcher recognizes that there are other factors such as sound capital, experience, lucky, friendly working environment, individual family background, personal commitment and personal financial discipline which could have been looked into in considering the successful of women entrepreneurs.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides the critical analysis and reviewing of different literatures focus on financial and family support system undertaken by women entrepreneurs. Literature review is done with a focus on the study topic with interrelated theories and practices in order to back up the findings of the study.

2.1 Theoretical Review

2.1.1 Concept of Microfinance

There is no universally accepted definition of Small and Medium Enterprises (URT, 2002). This is due to the fact that there are a large number of micro, small and medium enterprises which differ in their sector of operation, activities and in the environment where they develop (Kinack et al., 2011). Most definitions of Small and Medium Enterprises (SME) include; ranges of assets or turnover per year and number of employees.

The Tanzanian government defines SMEs according to sector, employment size, and capital investment in machinery (URT, 2002). Accordingly, SMEs are defined as micro, small, and medium-size enterprises in non-farm activities, including manufacturing, mining, commerce and services (Stevenson and St-onge, 2005).

2.1.2 The feature of microfinance institutions (MFIs).

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2.2 The objective of Microfinance

Existence poorly developed formal financial systems in developing countries exclude some individual indirectly who need financial services from the formal financial markets because they have no formalized assets as a requirements of the formal financial markets. This results to underserved market raging from ultra poor who may be not be economically active, to small growing enterprises. Microfinance institutions are there to provide services in order to fill the gap by integrating the under saved group into the market.

Being a development organizations, also their goal is to service the financial needs to have served and underserved market as a means of meeting the development objectives including; reducing poverty; empowering women or other disadvantaged population groups; creating employment; helping existing business to grow or diversify their activities and to encourage the development of a new business (Mayowa et al, 2012).

Eliminating financial unfreedoms that limits peoples' capabilities so that they may "lead the kind of lives they value, and have reason to value is another objective of microfinance because it enables the poor people to get small loans which help them to pursue growth opportunities and hence pool themselves out of poverty and promote community development at large poor. According to Roy (2003), poor people in developing countries are resourceful, enterprising ambitious and have a strong drive to be successful.

Moreover, microfinance eliminate borrowing constraints resulting from lack of official property rights firstly recognizing the value of u formalized assets (dead capital) to be used as a collateral and secondly and importantly is consideration of savings made by of mutuality MFIs as form of property rights hence giving the members ownership stake of the MFIs and ability to borrow from the Microfinance Institution using savings as a collateral. Moreover, disadvantaged groups especially women is among of the objectives of microfinance institutions this because they are more disadvantaged than men are thought to be good vehicle for reaching the most vulnerable members of the family particularly children, according to Roy(2003) that's why there are many women based MFIs.

Lending for SMEs projects, World Bank cited frequently three objectives, these include; creating employment and income opportunities through the creation and expansion of micro-enterprise; increasing productivity and income of vulnerable groups, especially women and the poor, to reduce dependence of the rural families on drought prone crops through diversifying their income generating activities (Yaron, Benjamin and Piperk in Mayowa et al, 2012)

2.3. Women Entrepreneurs

2.3.1. The concept of entrepreneurship and women entrepreneurs

Stevenson and St-onge (2005) today, an entrepreneur is one who undertakes to recognize, manage, and assume the risks of a business. She/he is an innovator or developer who recognize and seizes opportunities; converts those opportunities into workable ideas; adds value through time, efforts, money, or skills; assumes the risks of competitive marketplace to implement these ideas; and realizes rewards from these efforts. The entrepreneur is the aggressive catalyst for change in the world business. She is an independent thinker who dares to be different in a background of common events.

2.3.2. Women entrepreneurs

Female entrepreneur is defined as the “female head of the business who takes initiatives of launching new venture, who accepting the associated risks and the financial, administrative and social responsibilities and who is effectively in charge of day to day activities of the venture” (Moore in Makombe,2006).

There are various factors which motivate women to engage in entrepreneurial activities but meeting basic family needs is the strongest motive(Olomi,2009).Other factors such as husbands’ low wages, structural adjustment program, desire for independence, capital limitation, training and perceived marketability of the product (Makombe,2006). Moreover, raising their social status, having greater flexibility ,having something to control over, having ability to access credit offered by donor-supported projects, need for achievement, need for independence and need for money as a measure of success are some of the pull factors which motivate women to engage in business(Olomi,2009).

2.3.3 Women entrepreneur success

Women entrepreneurs are defined as women who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their business, and own at least 50 percent of the business and have been in operation for longer than a year (Moore and Butter, 1997 in Farr-Wharton and Brunetto, 2009:2)

In the context of this paper, I will extend this definition to explicitly include home-based women entrepreneurs to define them as those who use their knowledge and resources to develop or create new business opportunities whether this be informally in a home environment without formally registering their business or formally via business registration, hiring office premises and who are actively involved in managing their business been in operation for longer than a year(Brunetto, 2009).

2.4 Characteristics of Women Entrepreneurs in Business

If you take a look at successful women entrepreneurs in business, you will recognize 5.5 distinct characteristics. All women entrepreneurs who have achieved noteworthy success have developed the below characteristics for a very simple reason – these characteristics are among those that are absolutely critical for long-term success and business growth (Olomi, 2009)

Courage is the first characteristic. It takes courage to start your own business. While everyone may have opportunities, it is only those who are brave enough to capitalize on those opportunities that are able to profit from them. Being an entrepreneur offers no guarantee of success, and therefore it requires a certain degree of courage.

Vision is another necessary quality of a successful woman entrepreneur. Entrepreneurs are visionary thinkers. They look outside the box. They perceive the world in terms of what isn't rather than what is.

Passion is a characteristic that is found in just about every woman entrepreneur's tool chest. The beginning stages of business development and ownership can often be tedious, involving many long hours and some sleepless nights.

According to Moore in Makombe (2006) when business ownership is motivated and backed by passion and a real strong burning desire; then the entrepreneur does not perceive obstacles as problems but rather as opportunities.

Persistence is probably the most important characteristic of all. Many people never stick with any one thing long enough to see any results. Persistence is something displayed by all those who achieve great things and this is a quality that we all can develop over time.

It is also about maintaining that discipline that comes with persistence through the least fun parts of running a business.

Balance is important for ensuring that you do not take any characteristic too far. There's a point at which attention to detail can become obsession or calm can become unemotional response.

As a woman entrepreneur, you must to be able to balance these characteristics, obtain the most from them without going over the edge. Just as an entrepreneur does not have a boss to keep her at work when necessary, she doesn't have one to send her home when she is done. If you are working for yourself, you have to decide how to balance your work and home life (Moore in Makombe, 2006). Become known as an expert is critical for any entrepreneur. It only stands to reason that the more you become known for your expertise in your field, the more people will seek you out to tap into your expertise thereby creating more selling and referral opportunities (Moore in Makombe, 2006). In effect, becoming known as an expert is another venue of prospecting for new business, just in reverse. Instead of finding new and qualified people to sell to, these people seek you out because of your expertise (Moore in Makombe,2006)

2.4.1 Situation of women entrepreneurs in Tanzania

Makombe (2006) argues that the Government of Tanzania is committed to supporting women entrepreneurs with both policy and practical support. But more can be done to ensure a level playing field for women. The Government of Tanzania has made impressive strides in supporting women entrepreneurs, and its policies reflect a commitment to advancing women.

The Tanzania includes actions for addressing gender inequalities, and sets the goal of redressing gender imbalances by 2025. The Ministry of Industry, Trade and Marketing, which commissioned this report, has established special initiatives to reach out to women, and government supported organizations such as the Small Industries Development Organization (SIDO) have been working to empower women entrepreneurs through training and access to credit (Makombe 2006).

Women entrepreneurs still remain disadvantaged compared to their male counterparts. At 80.7 percent, the labor force participation rate for women in Tanzania is slightly higher than for men, which is 79.6 percent. Yet, more than twice as many men than women are in paid jobs, with only 4 percent of women, compared to 10 percent of men in formal employment (SEDIT (2008)). SEDIT (2008) Women tend to predominate in agriculture and trade while men predominate in manufacturing, construction, transport and finance. They are also in lower-skilled positions and earn less, with the average monthly wage for a National Strategy for Growth and Reduction of Poverty (MKUKUTA) Development Vision 2025 woman in manufacturing being 3.5 times smaller than a man's wage. Even though they make up about 43 percent of micro and small enterprises, female-owned businesses are smaller, have fewer employees and bleaker growth prospects.

International research suggests that gender inequality is costly for economic growth. Research from neighboring Uganda indicates that the country could gain up to 2 percentage points of GDP growth per year by eliminating gender inequality. The corresponding figure for Kenya is 2 to 3.5 percentage points of yearly GDP growth. While Tanzania's leadership in gender means that it fares somewhat better in this respect than its neighbors, then Tanzania still finds that, while the country's economic growth has been strong in recent years, averaging 6 percent in the 2000-2005 period, addressing gender barriers could result in important economic gains (Nchimbi 2002).

2.4.2 Challenges facing women entrepreneurs in Tanzania

Challenges facing Tanzanian women Entrepreneurs are as follows

2.4.3 Lack of capital

Many Tanzanian find it difficult to initialize business due to lack of initial capital, capacity limit of banks to offer loans, long loan procedures to access loans from

banks and lack of collaterals required to validate one's ability to apply for loans (Athanne2011).

2.4.4 Lack of entrepreneurship training

Most of the experts in Tanzanian have spirits and skills in entrepreneurship but due to high costs of training materials, funds for accommodation and traveling leads inadequate training (Makombe 2006)

2.4.5 Lack of entrepreneurship skills

Most of Tanzanian women entrepreneurs are uneducated and they lack skills on matters relating to entrepreneurship. Their involvement in entrepreneurship may lead to a lot of risks so they opt not be involved. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby to contribute to the country's overall economic organizations (Makombe 2006)

2.4.6 Poor government policy, regulations and laws

Zororo (2011) in his article mentioned that Tanzanian government does not have clear policy on supporting women entrepreneurs and helping them to build their potentials. Some of the successful women have demonstrated firmness when confronted with officials who harass them. They have kept good records of financial performance and used these to convince tax officials of their appropriate tax liabilities. In some cases, they have had to engage in bribing the officials. Some have been operating informally until they were able to meet licensing requirements, while using a women's business association as a cover for unlicensed activities.

2.4.7 Culture and beliefs

Makombe (2006) argues that in Tanzania we have a mixture of several religions each with its beliefs for example if an entrepreneur decides to invest in keeping pigs it is unacceptable to Muslims. These always result into a narrowed market to some business opportunities.

2.4.8 Competition

The market of which a small business is operating is a key upon its success. Entrepreneur is needed to know its competitors. Small business that does not understand well its competitors is likely to face stiff competition; hence it will be out of the business. In Tanzania creative and innovation is a major problem to entrepreneurs. As a result majority of them do the same business instead of looking for other opportunity to venture different business as a result competition is high among them (Athanne (2011)

2.4.9 Technological barriers

According to Zororo (2011) states that modern technology is a tool for efficiency and effectiveness of operation of small business. It is not questionable that small businesses that adopt modern technology are more likely to grow rapidly than small business without modern technology. In Tanzania, regarding the rapid growth of technology, most of the entrepreneurs are behind modern technology such as how to use internet and e-commerce/business. Thus technological barriers limit the success of small business (Zororo 2011)

2.4.10 Management

To manage small business is not an easy thing. Individual abilities and traits are not enough for the successful and sustainability of the business. Continuous training provides the necessary skills and competences needed for the successful small

business. In Tanzania most women entrepreneurs lack management skills due to lack of proper management training. As a result most of small business collapses within a short period of time of less than five years (Athanne 2011)

2.5 Financial and Family Support for Women Entrepreneurs.

2.5.1. Financial Support for Women Entrepreneurs Success in Business

According to Marlow (2005) in her article said that women face obstacles to gaining the credibility and resources required to engage fully and fairly with entrepreneurship in the current market economy. This situation does not occur because of lack of ability or industry but because of the more invidious, complex and multifaceted constraints arising from gendered characterizations which impose a further set of hurdles for many women entrepreneurs to negotiate. There is now an established debate in the social science surrounding the notion of female subordination and the manner in which it is articulated there is also growing body of evidence which investigates how gendered disadvantages spills over into entrepreneurship.

Marlow (2005) mentioned that women entrepreneurs will experience barriers related to the gender characterization when seeking appropriate and adequate source of funding for their ventures. Barriers of this nature will impede a female entrepreneur's ability to realize the full potential of the business. Liberal feminist policy implementation can only ever provide a potential solution to the alleviation of such barriers. To draw together these issues, this article will explore various approaches to funding entrepreneurial ventures then link these approaches with issues relating to gender. It is generally agreed that such finance originates from four main sources; first personal savings(including contributions from family and friend); second debit financing (including hire purchase and leasing) normally through a commercial bank; third soft loans supported by central government and finally equity funding via venture capital and informal investment(Jarvis, 2000).

It is recognized that beginning any new enterprise represents a number of costs to the individuals concerned. In the case of financial investment, Baclays Bank estimated that in the late 1990's the mean cost of establishing a new, small in the UK was Pound 17,680- an increase in real terms of 27 % since 1990(Baclays, 1999).

Regarding the source of such finance, Baclays found two clear areas of preference for those entering self employment-personal savings (which also included contributions from family and friends) and bank lending. The data indicated that most new, small firm owners draw upon their own resources to begin their firms with only 17% using bank lending, but this option did represent the important the most important source of external funding. The dependence upon personal resources has been supported by Cosh and Hughes (2000) who identified a recent decline in the use of external funding in preference to savings and family support. Hence the evidence would support the anecdotal belief that smaller firm owners use internal source of finance in preference to and prior to, seeking external funding. Regarding the experience of female entrepreneurs, there are a number of gender related issues associated with the use of personal and bank finance to fund their enterprise (Carter & Rosa 1998). From the study of North American and Norwegian women entering self-employment, (Carter and Kolvereid 1997) found that women had greater limitations upon access to personal savings when compared to their male counterparts.

This situation arose because women were more likely to have been working part time or in lower remunerated work, or came from lower income households in general than did men. Overall, this reflects the wider literature (Deakins, 1996; Storey, 1994) that employment experiences prior to self- employment are crucial in determining levels of available financial, business and personal capital available to the potential entrepreneur. When this thesis is applied to women, it becomes apparent that their disadvantaged position regarding waged work will fundamentally influence their experience of self-employment (Marlow 2000).

Personal resources are not the only source of start-up funding however and as has been identified, traditional bank finance (overdrafts and term loans) remain the most important source of external finance for small business. As has been noted above, gaining access to bank finance for many new starters is problematic in terms of access and cost but again, it can be argued that women will have to overcome greater hurdles than their male counterparts if they chose this particular route.

It is recognized that the extant literature regarding positive associations between the issues of gender and banking preferences is by no means clear (McKechinie, Ennew & Read, 1998). However, in a comprehensive review of recent, relevant literature (Carter et al. 2001) argues that there is support for the gender discrimination thesis. This conclusion is tempered with the awareness that it is difficult to isolate gender as determining variables given the range of the other factors, which impact, upon bank lending decisions. Yet, a deductive approach would support the notion that women would experience more problems when seeking bank finance. It has already been argued that women are less likely to amass significant or appropriate stocks of financial and human capital which they might use as collateral to strengthen loan applications.

Added to this, (Shaw, Carter and Brierton 2001) argue that women are less likely to have generated accredit track record to indicate formal credit worthiness than their male counterparts. If these elements are then combined with the fact that women tend to start new small firms in crowded sectors-particularly personal services then banking officers may in fact be acting in a highly responsible fashion, as noted by (Fay and Williams 1993) "Commercial banks are risk averse.... Confronted by applications from individuals.... With limited education and experience and low proposed equity as in female proprietors loan officers not surprisingly refuse requests for finance." Equity finance is provided through two major channels; first on a formal basis where funding is provided by bank, special investment schemes, and dedicated venture capital companies in exchange for a significant share of the firm's equity.

The majority of formal equity capital funding is directed at Management Buy Outs or Buy Ins where business and managerial track records are already established, rather than new business (Bank of England 2001) Second, the informal market which is based on personal investment through “business angels” who have a certain amount of disposable income which they choose to invest in firms with the anticipation of an agreed level of return should the firm attain anticipated performance targets. The extent to which this source of funding may assist female owned business is difficult to ascertain given the paucity of information on the subject.

However, from one of the few studies of this area (Greene et al 2000 p. 1) commented that: Since the early 1980s new venture with high growth potential and large capital needs have found an ever increasing pool of venture capital. In spite of this apparent abundance, the flow of venture capital investment to women owned businesses has been much more than their numbers and force in the economy would suggest appropriate. While female-run enterprises are steadily growing all over the world, contributing to household incomes and growth of national economies, women still face challenges in maintaining successful enterprises due to lack of funding, fewer skills and social constraints. Below are several program approaches that female entrepreneurship project funders and creators can take to address these challenges (Marlow 2005).

According to Marlow (2005) in her article said that women face obstacles to gaining the credibility and resources required to engage fully and fairly with entrepreneurship in the current market economy. This situation does not occur because of lack of ability or industry but because of the more invidious, complex and multifaceted constraints arising from gendered characterizations which impose a further set of hurdles for many women entrepreneurs to negotiate. There is now an established debate in the social science surrounding the notion of female subordination and the manner in which it is articulated there is also growing body of evidence which investigates how gendered disadvantages spills over into entrepreneurship.

Marlow (2005) mentioned that women entrepreneurs will experience barriers related to the gender characterization when seeking appropriate and adequate source of funding for their ventures. Barriers of this nature will impede a female entrepreneur's ability to realize the full potential of the business. Liberal feminist policy implementation can only ever provide a potential solution to the alleviation of such barriers. To draw together these issues, this article will explore various approaches to funding entrepreneurial ventures then link these approaches with issues relating to gender. It is generally agreed that such finance originates from four main sources; first personal savings(including contributions from family and friend); second debit financing (including hire purchase and leasing) normally through a commercial bank; third soft loans supported by central government and finally equity funding via venture capital and informal investment(Jarvis, 2000) It is recognized that beginning any new enterprise represents a number of costs to the individuals concerned. In the case of financial investment, Baclays Bank estimated that in the late 1990's the man cost of establishing a new, small in the UK was Pound 17,680- an increase in real terms of 27 % since 1990(Baclays, 1999).

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2.5.2. Family Support for Women Entrepreneurs Success in Business

A research by (Nicholas 1996) suggested that the beneficial of social support depends upon the appropriateness of both the source of support and the type of

support in dealing with a particular stressor (Greenhaus & Parasuraman, 1994). Although a number of types of support have been identified in the support literature (Cohen & Wills, 1985) the empirical distinction among some of them is unclear.

Two types of spouse support appear relevant in the context of work-family conflict: instrumental support which refers to tangible help from the partner in the form of participation in home maintenance and child care; and information or emotional support which refers to information, advice, affirmation of affection and concern for the receiver's welfare displayed by partner (Greenhaus & Parasuraman, 1994).

Thus, high levels of instrumental support provided by one's partner can ease the burden of family-role demands, and enable the entrepreneur to devote less time to the family role and more time to work role. Informational or emotional support may enhance the entrepreneur's feelings of self-efficacy and thereby decrease the perceived severity of work-family conflict. The two types of support may also be related directly with increased family satisfaction and decreased life stress. Family involvement refers to the psychological involvement with and importance of the family to the individual. Analogous to job involvement, family involvement is likely to generate internal pressures to devote more time to meet family-role demands, and therefore demonstrate a positive relation to time commitment to family. Recently studies provide empirical support for this linkage (Frone et al., 1992; Greenhaus et al., 1989).

2.6 Contribution of Women entrepreneurship to the Economy (Importance of MSEs)

It is estimated that about one-third of the GDP originates from the SME sector. According to the Informal Sector Survey of 1991, micro enterprises operating in the informal sector alone consisted of more than 1.7 million businesses engaging about 3 million people that was, about 20% of the Tanzanian labour force.

Though data on the SME sector are rather sketchy and unreliable, it is reflected already in the above data that SME sector plays a crucial role in the economy. Since SMEs tend to be labour-intensive, they create employment at relatively low levels of investment per job created. At present, unemployment is a significant problem that Tanzania has to deal with. Estimates show that there are about 700,000 new entrants into the labour force every year. About 500,000 of these are school leavers with few marketable skills. The public sector employs only about 40,000 of the new entrants into the labour market, leaving about 660,000 to join the unemployed or the underemployed reserve. Most of these persons end up in the SME sector, and especially in the informal sector. Given that situation and the fact that Tanzania is characterized by low rate of capital formation, SMEs are the best option to address this problem.

SMEs tend to be more effective in the utilisation of local resources using simple and affordable technology. SMEs play a fundamental role in utilizing and adding value to local resources. In addition, development of SMEs facilitates distribution of economic activities within the economy and thus fosters equitable income distribution. Furthermore, SMEs technologies are easier to acquire, transfer and adopt. Also, SMEs are better positioned to satisfy limited demands brought about by small and localized markets due to their lower overheads and fixed costs. Moreover, SME owners tend to show greater resilience in the face of recessions by holding on to their businesses, as they are prepared to temporarily accept lower compensation.

2.7. The Link between Microfinance Institutions and financial and family support to women entrepreneurs' success.

Through business linkages, partnerships and subcontracting relationships, SMEs have great potential to complement large industries requirements. A strong and productive industrial structure can only be achieved where SMEs and large enterprises not only coexist but also function in a symbiotic relationship. However, the linkages between SMEs and large enterprises are very weak in Tanzania.

SME development Policy, therefore, creates the potential for enhancing linkages within the economy. In addition, SMEs serve as a training ground for entrepreneurship and managerial development and enable motivated individuals to find new avenues for investment and expanding their operations (Kessy and Temu, 2010)

2.8. Theory Govern the Study

Human motivation theory, explains the effects of business owners' behavior on the performance of enterprises. Subscribers of this theory assert that the social and psychological motive can significantly influence growth seeking behavior and therefore growth of the enterprise (Shane et al 2003).According to (Grizzell,2003; Bratton and Gold, 2003) Human motivation view argues that motivational characteristics can be acquired through training and learning from others the training helps the owners of enterprises to get new ideas on how to improve their businesses through productivity, reduced production costs, improved management skills and easy access to more profitable and expanded market. These motivational characteristics are therefore considered to be important factor in changing behaviors of business owners towards high need for achievement and has a positive impact of financial and family support in motivating women entrepreneurs towards succession well in their businesses(ILO/UNDP 2000; Roomi et al.2009;)

2.9. Empirical Studies.

This part of literature review presents some of thorough investigation and findings of studies that have been conducted in the area of women entrepreneurs' success in business.

The study declared that there are silent and neglecting focus on assessment of the impact of financial and family support in motivating women entrepreneur's success on the growth and development of SMEs particularly in Tanzania.

Although most studies found to stress the need of women entrepreneurs, accessibility of women entrepreneurs, impact of women entrepreneurs and other studies from outside Tanzania support the need for having women entrepreneurs for the growth of SMEs.

2.9.1 Empirical Studies outside Tanzania.

Kelley D, et al (2011) conducted a study in 59 economies, surveys individuals rather than firm registration analyzing how many women are participating in entrepreneurship worldwide, the type of business they are operating, their attitudes about entrepreneurship, challenges they face up to the point of becoming successful. The report found that, in 2010, more than 104 million women between 18-64 years of age were actively engaged in running new businesses venture succeeded therefore contributed significantly to entrepreneurship in all 59 economies studied.

Shah's thesis (2002) on Pakistan women entrepreneurs is an excellent, though slightly dated, sources of information not only the issues but the positive aspects of women entrepreneurs' success in Pakistan. She has researched on how women entrepreneurs are getting ahead as entrepreneurs supporting not only themselves as individuals but also benefitting their families and the nation at large

A study conducted in Bangladesh by Chowdhury (2008) on the impact of microcredit programs on women entrepreneurship development at household level where the researcher surveyed 920 households which were the clients of the top three Microfinance institutions in Bangladesh; Grameen Bank, BRAC and ASA. The study revealed that the impact of financial and family support does not promote women entrepreneurship at household level however it significantly increases capital for the existing businesses of the participating households.

2.9.2 Empirical Study in Tanzania

Kuzilwa (2002) examined the role of women entrepreneurs in the success of entrepreneurial activities. The researcher combined qualitative case studies and a sample survey to explore information from women entrepreneurs in business that has been accessing credit from Tanzanian government financial sources. The study revealed that both credit and training are the instrumental to the success of the women entrepreneurs at different stage of business life cycle because the findings of the study show that the output of enterprises increased following the access to the credit and the enterprises whose owners received business training and advice, performed better than those who did not receive training. Hence the researcher recommended that for informal and quasi-informal financial institutions to be easily accessed by women entrepreneurs that they must create conducive environment. Findings from research on women entrepreneurs in Tanzania (Stevenson and St-Onge, 2005) and interviews with key informants indicate that women entrepreneurs tend to have low levels of business and technical skills, and often do not value the importance of business training. Both the necessity of taking time away from their enterprises and the cost of training are seen as prohibitive factors. Yet clearly, training and skills development are necessary

Chijoriga (2000) argued that in the Tanzanian survey, the 128 women entrepreneurs have created 983 jobs, of which 752 are full-time paid jobs (an average of 5.9 per enterprise), thus demonstrating that women entrepreneurs can be a significant force in employment creation, both for family members and others. Most of the women entrepreneurs (67 per cent) used their personal savings at the start-up stage and, significantly, 79 per cent use their savings to finance the growth of their enterprises. This highlights the “missing middle” in sources of finance, as women are able to access small amounts of micro-finance, and larger enterprises are able to obtain loans from the commercial banks.

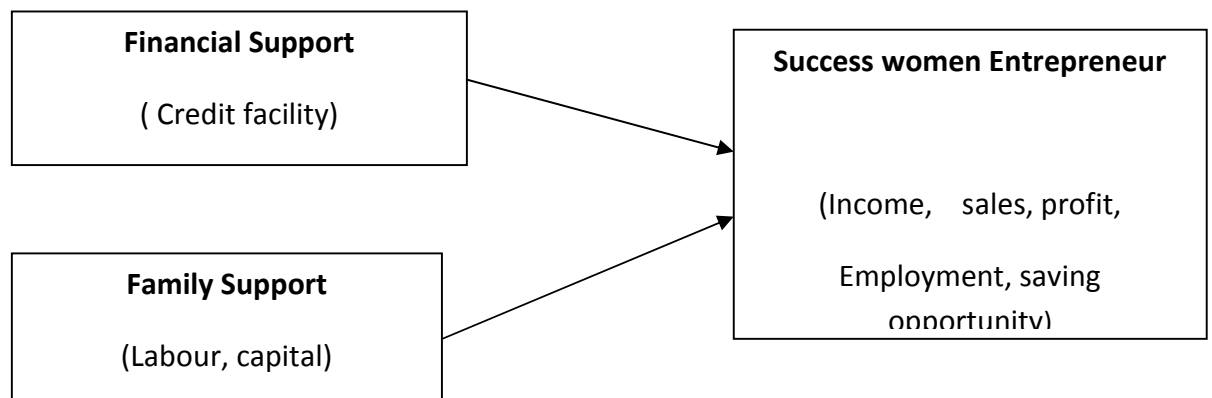
Yet those women micro-entrepreneurs who want to expand their businesses from micro and small or large enterprises have difficulty obtaining appropriate amounts of funding to finance their

2.10. Conceptual Framework

Examining the relationship between financial and family support and the success of women entrepreneurs is the focus of the study. Here below is the Conceptual framework of the study.

Figure 1 presents the conceptual framework that is going to be adopted in conducting the study. Independent variables will influence dependent variable. According to the conceptual framework, Financial and Family support services (Loan services) are conceptualized as the independent variable while success women entrepreneur (income, sales profit, asset and employment level) as the dependent variable. According to the model, Financial and Family support provide services to success women entrepreneurs which may have impact to business Growth.

Figure 2.1 Conceptual Framework



Source by Researcher 2014

2.10.1. Independent Variables

In this study Independent variables comprises loan, credit, labour, money fund created by financial and family support.

2.10.1.1 Credit

Credit, refers to small loan to low-income clients made by a microfinance institution or a bank with a microfinance window. Credit can be offered, often with collateral, to an individual or through group lending. Credit is exclusively the provision of small loans to finance small business operations (Kaleshu et al. 2011).

2.10.1.2. Labour

The aggregate of all human physical and mental effort used in creation of goods and services.

Labor is a primary factor of production. The size of a nation's labor is determined by the size of its adult population, and the extent to which the adults are either working or are prepared to offer their labor for wages (business dictionary 8th Ed 2010)

2.10.1.3. Capital

The amount of the resources supplied by the owner is called capital. Capital is often called the owner equity or net worth. It comprises the funds invested in the business by the owner plus any profits retained for use in the business (Wood, 2012)

2.10.2 Dependant variables.

2.10.2.1. Saving opportunities

Generally saving refers to the process of putting aside amount of something on reserve for future use. Economically saving mean "the part of disposable income not spend on consumption of consumer goods but accumulated or invested in capital

equipment or in paying off a home mortgage or indirectly through purchase of securities (business dictionary 8th Ed 2010) .Currently saving is mostly done in financial institutions such as commercial banks, buying assets and animals such as chicken, cattle, goats and sheep.

2.10.2.3 Employment

Employment involves people who do any work at all as paid employees, worked in their own business, profession, or on their own farm, or who worked as unpaid workers in an enterprises operated by a member of family and all those who were not working but who had jobs or business, However employment level refers to the increases or decreases in number of employee to the organization (Maliti et al. 2008).

2.10.2.4. Profit

A financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustain the activity. Any profit that is gained goes to the business's owners, who may or may not decide to spend it on the business (Wood, 2012).

2.10.2.5. Income

Money that an individual or business receives in exchange for providing a good or service or through investing capital. Income is consumed to fuel day-to-day expenditures. Most people age 65 and under receive the majority of their income from a salary or wages earned from a job. Investments, pensions and Social Security are primary sources of income for retirees.

In businesses, income can refer to a company's remaining revenues after all expenses and taxes have been paid. In this case, it is also known as "earnings". Most forms of income are subject to taxation (Wood, 2012).

CHAPTER THREE

RESEARCH METHODOLOGY AND DESIGN

3.0 Introduction

This chapter presents the research procedures and methodology employed in undertaking the study. It describes the research design, area of the study, target population, sample of the study, sample and sample size. Further, it describes data collection techniques, validation of instruments and data analysis plan.

3.1 The area of Study

Currently women entrepreneurs are throughout the country, but due to limitation in time and financial resources, the study was conducted in Dares Salaam Region particularly in Ilala Municipality. The region was selected since it has a large numbers of small business enterprises second reason is that the availability of the target population in line with the possibility to get reliable information related to the study as well as the area has large numbers of women entrepreneurs involving in MSEs.

3.2 Research Design

According to Kothari (2008), a research design can be conceived as the overall conceptual structure through and within which research was conducted. It constitutes a blue print for collection, measurement and analyses of data or arrangement of conditions for collection and in the manner that aims to combine relevance to the research purpose with economy in procedure. Due to the fact that the study evolves successful women entrepreneurs in Dare Salaam region which are many in comparison with resources the researcher has, the researcher adopted a case study

design through which only few successful women entrepreneurs in Ilala Municipality were studied to obtain both quantitative and qualitative data.

A research design is the arrangement of conditions for collection and analysis of data in a manner that it combines relevance to the research purpose in procedures (Kothari 2008). In conducting the study, a case study was adopted by the researcher the use of Cross-section survey method and both qualitative and quantitative data collection technique were employed.

3.3 Sampling Procedures and Sampling size

3.3.1. Population

Population is the targeted group to be studied, it is the total collection of elements or items about which we wish to make inference (Kothari, 1990). This is the set of people or entities to which findings are to be generalized. In analyzing the impact of financial and family support in motivating women entrepreneurs to become successful the focus was given to women who own MSEs. The population was given priority due to the need of getting empirical evidence in Tanzania.

3.3.2 Sampling frame

In order to perform non probability sampling, a sampling frame was constructed basing in the study area one (1) Ilala Market was selected purposively and 50 women MSEs Owners was randomly selected.

The study was conducted at Ilala Municipality because most of women entrepreneurs are located, availability and accessibility of information and also ensures a more detailed investigation which would yield more valid and reliable results .In this study, individual women entrepreneurs was constituted a sampling unit where possibility of selecting the group member dealing with MSEs.

3.3.3 Sample Size

Data collection may be done on the entire population but in this study only 50 women entrepreneurs who own SMEs from Ilala Market Centers were covered.

3.3.4. Sampling Procedure/techniques

The techniques employed by the researcher in selecting the items or subjects for the sample size was purposive sampling methods and systematic random sampling to obtain the respondent. Since it is difficult for the researcher to cover the whole population, therefore sampling techniques was used in conducting the study, both probability and non-probability was used. Probability sampling employed to allow equal opportunities for every member of the population to have chance of being chosen as a representative of the population however, non probability sampling employed to select women entrepreneurs who own MSEs to supplement probability sampling technique.

3.4. Data collection methods

Data are facts, figures and other information produced by researches which facilitate the study and investigation (Kothari 2008). Primary data employed in this study, therefore collected by the methods sufficient for each category. Much emphasis was placed on the collection of accurate and reliable data so as to be able to come up with objective evaluations and to make informed conclusions and judgments.

3.4.1 Primary data

Primary data are those data collected afresh and for the first time thus happen to be origin in character, can be collected either by experimental or survey (Kothari,2008). Primary data therefore was collected by using questionnaires methods.

3.4.2 Questionnaire

A questionnaire was prepared and self administered to the relevant respondents that are successful women entrepreneur's owners of SMEs. This is one of the methods which enable the researcher to get enough information (Kothari, 1990). The researcher employed both open and close questionnaires as well as the researcher employed both structured and unstructured questionnaires and administered to successful women entrepreneurs. However, the questionnaires were designed to capture the data for assessment as a qualitative and quantitative tool of analysis. Questionnaires was made up of a number of questions printed or typed in a defined order on a form or set of forms both English and Swahili questionnaires were used to allow respondents use their language of their choice.

3.5 Research quality issues

A conclusion of study can be affected by either a researchers bias or subjective judgment in the data collection process, the researcher must provide supporting evidence that a measuring instrument does, in fact, measure what it appears to measure (Kothari 1990).Below are things employed to ensure content validity and reliability.

Validity: The data collection instruments were designed in such a way that they measure attitudes and opinions of respondents. To insure construct validity, answers obtained from questionnaire was compared with the issues developed from conceptual framework.

Reliability: Successful and meaningful study is built upon reliable data. In order to collect reliable data, the researcher was designed the questionnaires through an elaborate procedure which involved a series of revisions; statement from questionnaires was used as references to ensure reliability. To achieve data consistence and completeness the researcher employed checklist of questions.

3.6 Data Analysis and Presentation of findings

Data analysis is the process that conveys data into order; systematize data into defined patterns (Kothari, 1990). The quantitative and qualitative data analysis was employed, Pearson correlation was used to determine the significant relationship between family and financial support and women entrepreneurs to become successful, through which comparison between the women entrepreneurs to become successful before and after acquiring family and financial support. Descriptive statistical procedures including percentages, cross-tabulations and frequency distributions were used so as to establish the relationship of variables. Interpretation and presentation of data involved the use of tables, pie-chart, and tabulation, hence to write the report.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.1 Introduction

The chapter provides for summary of findings, the discussion of the study findings, the chapter also presentation is organized according to the research objectives and questions .In this case, the general objective of the study was to examine the impact of financial and family in motivating women entrepreneurs successful in business. Specific objectives include: To determine the extent to which financial motivation has an influence to women entrepreneurs successful in term of profit, to determine to which family motivation has an influence to women entrepreneurs to become success in business in term of sales and income, and also to find out the extents to which financial and family motivation has an influence to women entrepreneurs in employment growth.

4.1.1 Age distribution of the respondents

According to the table 4.1, below a significant portion of the respondents (07) who accounts 17.5% lie within the age of 0 to 20 years with the lowest represented age group. 20 respondents who account 50% lie within the age of 21 to 40 and 13 respondents who accounts 32.5% lie within the age of 41 and above. Generally the majority of the respondents are in the age categories of active people. This implies that mostly women entrepreneurs lie between the ages of 21-40 years. In this case most women entrepreneurs between the ages of 21 and 40 years old is expected because this is the period when most middle aged are actively engaged in productive economic activities. These findings are in agreement with those of (Olomi, 2003) who found that middle aged people have energy and are willing to involve in entrepreneurship.

Table 4.1 Age distribution of the respondents.

Age of the respondents.	Frequency	Percentage
0-20	07	17.5
21-40	20	50
41 and above	13	32.5
Total	40	100

Source: Researcher 2014.

4.1.2 Marital status

Table 4.2 below show that 10 respondents representing 25% are not married, 25 respondents constituting 62.5% responded to questionnaire indicated to be married, with only 5 respondents constituting 12.5% who reported to be divorced. From these results it can be noted that married respondents have largest portion of all respondents while the second are single. This in one way shows that most respondents who are the women entrepreneurs are reported to be married, assuming that their spouses allowed them to engage in entrepreneurial activities toward their MSEs growth and be followed by women entrepreneurs who are single and divorced women assuming that entrepreneurial activities is not main solution towards their MSEs growth, and mostly started a business to help generate household income. The table below shows the distribution of respondents by marital status.

Table 4.2 Marital status of respondents

Marital status	Frequency	Percentage
Single	10	25
Married	25	62.5
Divorced	5	12.5
Total	40	100

Source: Researcher 2014.

4.1.3 Respondents level of education

Data from Table 4.3 indicates a statistical test of different levels of education possessed by the respondents. Five (12.5%) out of 44 have primary school education,

25 (62.5%) have secondary school education and 10 (25%) was above secondary school education. Characteristics of respondents were sufficient to have a good participation in the researched variables. Results from Table 4.4 shows that most of women entrepreneurs have secondary school education.

Table 4.3. Distribution levels of education of respondents

Variables	Frequency	Percentage
Primary	5	12.5
Secondary	25	62.5
Above secondary	10	25
Total	40	100.0

Source: Researcher (2014)

4.1.4 Description of types of busines

Table 4.4 presents the result on the types of business activities done by respondents. Results show that the mostly women entrepreneurs engage in selling clothes which account for 18 (45), followed by women entrepreneurs having retail shop account for 8(20%), food vendors women entrepreneurs account for 6 (15%), cosmetics shop run by women entrepreneurs account for 4 (10) the same applied to women entrepreneurs 4 (10%) . The results further reveal that non-farm activities mainly commerce and services are found to pre-occupy all respondents involved in this study. The results agree with the report by Stevenson and St-Onge, (2005) which revealed that most women entrepreneurs were described to be those involved in non-farm economic activities such as commerce and services have succeed. Results in the present work have demonstrated the same trend.

Table 4.4: Type of Business Activities Done by Respondents

Type of Businesses	Frequency	Percentage
Retail shop	8	20
Food vendor	6	15
Selling clothes	18	45
Cosmetics shop	4	10
Others	4	10
Total	40	100.0

Source: Researcher (2014)

4.1.5 Duration of the business

Findings show that businesses with the life span between 1 and 5 years out of 40 only 23 (57.50%), followed by businesses with life span between 6 and 10 years which comprise of 10 (25%) and 7 (17.7%) represents women entrepreneurs with over 10 years of business operation. It can be revealed that as the life span of businesses increases, the number of businesses decrease. According to Kesper, 2000 as cited in Smit and Watkins, 2012; such failure was due to the fact that women entrepreneurs are most conversant with their enterprises, but they are frequently not able to identify all the factors impacting on their enterprise activities and/or overrate the significance of external factors, while underrating internal weaknesses. The table below summarizes the duration of the businesses of respondents under study.

Table 4.5: Duration of the Businesses

Duration	Frequency	Percentage
1-5	23	57.5
6-10	10	25
Over 10	7	17.5
Total	40	100.0

Source: Researcher (2014)

4.1.6. Women Entrepreneurs Attendance on Entrepreneurial Training

Observations depict that 15(37.5%) of all respondents have attended entrepreneurial training while 25(62.5%) haven't attended any entrepreneurial business training. This indicates that majority of respondents who are women entrepreneurs haven't attended entrepreneurial training. This may be due to fact most women entrepreneurs entre into business to turn their hobby into business, copying someone's idea and having financial support as well.

The summarized table below portrays attended and non-attended respondents.

Table 4.6: Attendance of Business Training

	Frequency	Percent
Attend	15	37.5
Didn't attend	25	62.5
Total	40	100.0

Source: Researcher (2014)

4.1.7. Factors that Affect Women Entrepreneurs Performance

In trying to understand factors that affect business performance, the following secondary identified factors were put forward for respondents to choose. Those factors were; lack of market opportunities, access to finance, enabling environment in terms of infrastructures, legal framework etc, market information and management skills in terms of knowledge, skills and experience. All respondents 15(37.5%) chose access to finance as the main factor that affects business performance, followed by lack of market opportunity which accounted to 10 (25%,) Other factors chosen by respondents were enabling environment in terms of infrastructures, legal framework 5 (12.5%),Market information 5 (12.5%), Management skills in terms of knowledge, skills and experience 5 (12.5%),the last three factors had the same results from the respondents

Table 4.7: Perception of Respondents on Factors that Affect women Entrepreneurs' Success

S/No	Factors	Frequency	Percentage
1	Lack of Market opportunities	10	25
2	Access to finance	15	37.5
3	Enabling environment in terms of infrastructures, legal framework etc.	5	12.5
4	Market information	5	12.5
5	Management skills in terms of knowledge, skills and experience	5	12.5
	Total	40	100.0

Source: Researcher (2014)

4.2. Description of the situation of women entrepreneurs' business success after getting financial and family support

Table.4.9. Depicts the opinions of the respondents' extent to which financial and family support has an influence to women entrepreneurs business success, the question that was asked "To what extent financial and family support has an influence to women entrepreneurs business success? In their view, 20 respondents representing 50% answered that, there was increase of business success for women entrepreneurs after getting financial and family support, 14 respondents representing 35% experiencing a decline in the level of business success as well as 6 respondents representing 15% answered that the level of business success remains the same. However, these changes were due to the factors affecting women entrepreneurs success in business shown table 4.8

Table 4.8 Situation of women entrepreneurs' business success after getting financial and family support

Business success after getting financial and family support.	Frequency	Percentage
Increased	20	50
Decreased	14	35
The same	6	15
Total	40	100

Source: Researcher (2014)

4.2.1. Influence to women entrepreneurs success in sales growth

In order to figure out factors contributing to high sales of business, the following data were provided by respondents. 6 respondents represent 15% have influence on sales growth after getting financial and family support. 14 respondents represent 35% shows the decline in sales growth after getting financial and family support. 20 respondents represent 50% sales growth remained the same after getting financial and family support.

The following factors were put forward, namely; access to credit, size of initial capital, previous business experience, family business background, location of the business, level of education of business operator, business support services (training) that you have acquired, less operational costs, networking with operators of similar business can cause increase sales growth, decrease sales growth as well as sales growth to remain the same as the percentage shown above,

Table 4.9. Influence to women entrepreneurs success in sales growth

Business success after getting financial and family support	Frequency	Percentage
Increased	6	15
Decreased	14	35
The same	20	50
Total	40	100

Source: Researcher (2014)

4.2.2. An influence to women entrepreneurs' success in income/profit growth

The following data were provided by respondents. 20 respondents represents 50 %t have influence on income/profit growth after getting financial and family support. 14 respondents represents 35% shows the decline in income/profit growth after getting financial and family support. 6 respondents represent15% income/profit growth remained the same after getting financial and family support. The following factors were put forward, namely; access to credit, size of initial capital, previous business experience, family business background, location of the business, level of education of business operator, business support services (training) that you have acquired, less operational costs, networking with operators of similar business can cause increase income/profit growth, decrease income/profit growth as well as income/profit sales growth to remain the same as the percentage shown above,

Table 4.10. An influence to women entrepreneurs' success in income/profit growth

Business success after getting financial and family support	Frequency	Percentage
Increased	20	50
Decreased	14	35
The same	6	15
Total	40	100

Source: Researcher (2014)

4.2.3. An influence to women entrepreneurs' success in employment growth.

Depicts the opinions of the respondents the extents to which financial and family support have an influence to business success interim of employment growth. In their view, 10 respondents represent (25%) that business success have increased showing much influence to their rate of employee number (employment growth) after getting financial and family support, the same 10 respondents represent (25%) have experiencing a decline in the level of employment growth after getting financial and family support as well as 20 respondents representing 50% that the level of employment growth remains the same after getting financial and family support.

Table 4.11. An influence to women entrepreneurs' success in employment growth

Business success after getting financial and family support	Frequency	Percentage
Increased	10	25
Decreased	10	25
The same	20	50
Total	40	100

Source: Researcher (2014)

4.3. Descriptions of variables used.

Table 4.12 Correlation matrix between dependent and independent variables.

	1.	2.	3.	4.
1.Cr/Lb	1			
2.Prf/Inc	.467**	1		
3.Cap/Sales	.416**	.928**	1	

4.Empl	.447**	.968**	.956**	1
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**Correlation is significant at the 0.01 level (2-tailed).

In this study dependent variable namely; credit facility, labour and capital growth were measured by one scales that is; after so that to measure the impact of women entrepreneurs. Independent variables (women entrepreneurs success) that is employment, profit, sales growth and income generation were measured by three factors that is; increase, decrease and constant (the same) as described in the given table below.

Table 4.12. Description of variables

No.	Variable code	Variable label	Coding instruction
1.	Cr.	Credit facility	Access to credit as dependent variables indicate that there is influence for women entrepreneurs success after receiving financial support
2.	Lb	Labour	Access to labour as dependent variables indicate that there is influence for women entrepreneurs success after receiving family support
3.	Cap.	Capital growth	Access to capital as dependent variables indicate that there is influence for women entrepreneurs success after receiving family support
4.	Emp.	Employment growth	Increase/decrease in employment as independent variables level indicates that there is constant influence on women entrepreneurs after receiving financial and family support.
5.	Prf	Profit growth	Increase in profit as independent variables level indicate there is influence on women entrepreneurs after receiving financial and family support
6.	Sales	Sales growth	Increase/decrease in sales growth as independent variables level indicate that there is constant influence on women entrepreneurs after receiving financial and family support
7.	Inc	Income generation	Increase in profit level as independent variables indicate there is influence on women entrepreneurs after receiving financial and family support

From the analysis provided in the table 4.13 above when considering the direction of relationship among variables, we observed that are has high positive between financial and family support and women entrepreneurs success

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary, conclusions and recommendations of the study based on the analysis of the research data described in Chapter IV above.

5.1. Summary of Findings

The section summarizes the major findings of the study. In so doing, the section has been guided by the analytic strategy (research objectives) as recommended by Yin (1994).

5.1.1 Influence of women entrepreneurs success in sales growth after getting financial and family support

The research has found there are many factors which together influence the performance of women entrepreneurs' success apart from financial and family support.

Research has found out that there are many factors which together influence to the performance of women entrepreneurs' success. These factors ranges from education and training, family background, lack of market opportunity, access to finance enabling environmental in terms of infrastructure, legal frame work, attractive working environment, experience which is shared and copied from one individual to another.

These factors form a complete set of complements for any sound business to flourish regardless of its size of which indicates constant sales growth on women

entrepreneurs after getting financial and family supporting which a business can be conducted to attain positive performance.

5.1.2. Influence to women entrepreneurs success in employment after getting family support.

Family support and background in terms of capital and labour play a very important role as it stimulates an individual in attaining what her predecessors have attained. Some of businesswomen come from families that are well successful in business. This is a challenge that needs to be overcome by family members whenever one wants to engage in business.

Individual's personal commitment and discipline in business is the way a businesswoman values business and private matters. Without commitment nothing will succeed. Many businesses fail because undertakers do not have committed themselves whole in business and end up in mismanaging business property for matters not related to business. The result of this is loss, total failure and frustration.

5.1.3. Influence to women entrepreneurs success in profit/income after getting financial support.

A sound capital base determines the extent to which the business can be able to grow or fail. With very small startup capital it is likely that the chances of flourishing and bringing noticeable changes are minimal. A small startup capital hinders opportunities that could be capitalized if sufficient capital was there. Small scale businesses need to have sufficient capital which will propel the turnovers and assist in taking opportunities that could have been forgone for lack of adequate funds. This will definitely hamper the positive performance of small business firms. Businesswomen with very sound startup capital are on the advantageous side compared to those with low start-up who normally end up buying from the middle class small businesswomen. The middle class enjoy the ready market from the

majority with small capital whom because of low returns on little capital they have invested some finds the goings tough because the little profit they get ends in paying for daily meals and bus fare back home.

Friendly trading environment where taxes and other levies are manageable are stimulant to business growth and encourages voluntary compliance. If taxes are charged high, women entrepreneurs tend to avoid and sometimes evade. With the current practice tax and market authorities set up levies without considering individual's daily income. This is mainly due to unavailability of income data for every individual and difficulty in administering their collection. In this case a flat rate is set for each category of operators depending on the type of business regardless of volume of transactions.

5.2 Conclusion

Findings from this study indicate that although many of the respondents stressed the importance of financial and family in general on their daily entrepreneurial success and operations, there is no direct link between the impact of financial and family support and success in business performance. Success of small business women entrepreneurs does not depend solely on the impact of financial and family support possessed by women entrepreneurs but a number of multi-factors. These factors include sound capital base, experience, lucky, friendly working environment, owner initiative, individual family background, personal commitment and personal financial discipline

5.3 Recommendations

This section is devoted to make recommendations which when implemented can enhance the success of women entrepreneurs in small and medium enterprise sector. The recommendations are made to the government, Ilala Municipality and Women entrepreneur's success operators

5.3.1 Recommendations to the Government

Purposeful efforts should be done by government to secure establishment of sort of funds which should be aimed at assisting the women entrepreneurs who could not manage to secure funds from formal financial institutions. This could be in the form of guarantees through ward and street levels. The essence of these funds should be to uplift the unprivileged and ordinary women entrepreneurs who need small capitals but with limited collaterals needed by financial institutions.

So far the government of Tanzania has established Tanzania Women Bank (TWB) still this bank hasn't done much effort in assisting women entrepreneurs to success. In this regard the government and Non Government Organizations (NGOs) in Tanzania, have to engage in a number of programmes to eradicate poverty including facilitation of the formation of VICOBA all over the country where necessary to undertake an assessment of the effects of these kinds of microfinance model on the performance of women owned SMEs in Tanzania as a way of empowering women economically and creating employment opportunities.

5.3.2 Recommendation to Ilala Municipality

More and purposeful efforts need to be employed to uplift this group from their present situation through tailor-made trainings to reach them in their areas. Possibility of study tours to other places can be arranged so that the experience obtained can be copied and applied in whatever good they will observe. This can be done through organized groups such as SACCOS catering different disciplines of entrepreneurship ranging from merchandizing to value adding (processing) activities. Organizations such as SIDO should arrange their training programs and facilities to reach this very important group, most of them youths who otherwise will turn into jobless and other unwanted social evil groups. Training should be aimed at exploring opportunities relevant to this group in their respective working environment.

5.3.3. Recommendations to Women entrepreneur's success operators

Lack of business skills needs entrepreneurial education from grass-root levels of education. Entrepreneurship education will offer solutions related to formulation of business plans, lack of start-up capital and searching for valuable and relevant business information. It will prepare people, particularly women who are young to be responsible, enterprising individuals who will become entrepreneurs or entrepreneurial thinkers by immersing them in real life learning experiences where they can take risks, manage the results, and learn from the outcomes. This requires adequate preparation and extensive public education on entrepreneurship for both urban and rural women so that they understand on how to develop and manage small and micro enterprises.

5.4 Areas for further study

In this case, the research recommends that a comprehensive research be conducted in other regions in Tanzania and if possible to cover all regions where a good number of women entrepreneurs particularly in rural area will be reached. This will give a broader analysis of the extent to which financial and family support impacts the success of women entrepreneurs in businesses. This will give a highlight on the current debate on the impact of financial and family support in motivating women entrepreneurs' success in business particularly entrepreneurial education as a tool in overcoming the current global economic and social challenges.

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APPENDEX 1

QUESTIONNAIRE FOR WOMEN ENTREPENEURS.

The information given is only for academic purpose and not otherwise, therefore would you please assist me by answering the following questions (**Tick the appropriate form choice**).

A. PERSONAL INFORMATION.

1. Age; 0-20 [] 21-40[] 41 and above [].
2. Marital status; Married [] single [] divorce [] widow []
3. What is the level of your education?
No education [] Primary education []
Secondary education [] higher education []
4. What type of enterprises are you doing now?
Food services [] Cosmetics shop[] Clothing sales []
Retailed services [] others []
5. How long the duration of the business?
1-5[] 6-10[] 10 and above []
6. Did you attend any entrepreneurial training?
No did not [] Attended []

7. What do you say about the amount of loan you receive from financial institution?

Adequate [] Enough [] Not enough []

8. Are the interest rates favorable for the growth of your business?

YES/NO.

9. Are you satisfying with the payment mode of loan required by financial institution?

YES /NO.

If the answer is NO what is your suggestion?

10. Are you able to meet condition required by financial institution? YES/NO.

11. What is the situation of capital of your business after getting financial and family support?

Increased [] Decreased [] The same [] .

12. Does the family support help your business to increase capital?

YES /NO

If the answer is NO why?.....

13. Are the increase or decrease of capital is due to family support? YES/NO.

14. Has your firm possessed any of the following assets after getting financial and family support?

Machinery [] Office premises.[] Office furniture []

Vehicle [] Motorcycle [] Bicycles []

Other specify-----

15. What is the rate of employee's number in your business after getting financial and family support?

Increased [] Decreased [] The same []

16 Are the increase or decrease of employee number is due to financial and family support?

YES/ NO.

17. What are factors affecting your business success?_____