THE CONTRIBUTION OF BUSINESS TRANING TO THE GROWTH OF WOMEN ENTREPRENEURS AS PER SME POLICY IN MOROGORO MUNICIPALITY IN TANZANIA

BY

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A Dissertation Submitted to the School of Public Administration and Management in Fulfillment of the Requirements for the Degree of Master of Public Administration (MPA) of Mzumbe University

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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommended for acceptance by the Mzumbe University, a dissertation entitled, ***Contribution of Business Training to the Growth of Women as Per SME Policy at Morogoro Municipality in Tanzania***, in partial fulfillment of the requirements for award of the degree of Master of Public Administration (MPA) of Mzumbe University.

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DEDICATION

This work is dedicated to my lovely parents Mr. Revocatus Ezekiel and Mrs. Neema Fredinand for exposing me to education and for their love, support and encouragement throughout all these years of my academic life.

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My first sincere appreciation goes to God the Almighty for uncountable blessings all the way through the undertaken of this study. Special thanks go to my supervisor Dr. Orest Masue for the guidance, encouragement, valuable advice and guidance in undertaking this research.I would also like to appreciate my lecturers who have taught me at Mzumbe University, School of Public Administration since the commencement of my Master's Degree Programme. My deepest appreciation goes to the University of Mzumbe for giving me a chance to study in the great institution and for creating a conducive environment for my studies. I acknowledge with gratitude my family, my friends (Godfrey Lyimo), classmates and all those who in one way or the other contributed to the success of this research; may the almighty God bless you.

LIST OF ABBREVIATIONS AND ACRONYMS

GDP	Gross Domestic Product
HRBR	Human Rights and Business Report
ILO	International Labor Organisation
MIT	Ministry of Industry and Trade
MSE's	Micro and Small Enterprises
MSME	Medium, Small and Micro Enterprise
NBC	National Business Council
NISS	National Informal Sector Survey
NMB	National Microfinance Bank
NSGD	National Strategy for Gender and Development Policy
SIDO	Small Industry Development Organisation
SME's	Small and Medium Enterprises
SMEDP	Small and Medium Enterprise Development Policy
TCCIA	Tanzania Chamber of Commerce Industry and Agriculture
UNIDO	United Nations Industrial Development Organisation
URT	United Republic of Tanzania
WOEs	Women Owned Enterprises

ABSTRACT

The economy of a nation depends on Small and Medium enterprises (SME) but they have been reported having high rates of failures with many of enterprises dying at an infant stage. One of the reasons for such failure is lack of Business training. Therefore, this study aimed at investigating the contribution of Business Training on the Growth of Women entrepreneurs as per SME Policy in Morogoro Municipality. Specific objectives were to: assess the type of training offered by SIDO to women entrepreneurs; find out the business conducted by women entrepreneurs in the study area; examine the effectiveness of business training on the growth of women entrepreneurs; and to examine the challenges encountered by women entrepreneurs when running their business. The study employed both qualitative and quantitative approaches. The study targeted SMEs run by Women entrepreneurs in Morogoro Municipality Three wards of Kihonda, Mafiga and Saba Saba were selected.

A sample of 25 respondents was used where 22 were sampled using simple random sampling while 1 District Officer, 1 NMB Bank Loan Officer and 1 SIDO District Manager were sampled purposively. Data were collected using questionnaires, interviews and documentary review. The study established challenges facing women entrepreneurs that include: lack of managerial skills, lack of capital and lack of experience. The study concluded that the government bodies, Donors, NGOs and SMEs stakeholders have great responsibility to make sure that they provide necessary support to the women entrepreneurs engaged in SMEs for them to grow and do their business smoothly and contribute effectively to the country's economy. In addition,mechanisms for tackling the challenges encountered by women entrepreneurs have to be found which can include: provision affordable rate loans; and frequent training and seminars. The study recommends that the government has to ensure effective implementation of the SME policy to facilitate the growth of women entrepreneurs who are very significant part for the community and country's development at large.

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CHAPTER ONE

INTRODUCTION AND PROBLEM SETTING

1.0 Overview

The chapter addresses issues on Women entrepreneurs and Small and Medium Enterprises on the implementation of the Small and Medium Enterprise Policy on the access of business training in Morogoro Municipality in Tanzania. It consists of seven sections, section one concerns the background of the study, section two is statement of the problem, section three presents objectives of the study, section four is about research questions, section five is significance of the study, section six is scope of the study as well as section seven is organization of the study.

1.1Background of the Study

Women entrepreneurs are playing a significant role in developed and in developing countries (Brush, 1992), though the number of women entrepreneurs is small compared to men-owned business. The number of women entrepreneurs is still growing along with modernisation. The reason why most of women left their career to become self-own business is due to the fact that they are not pleased with their working environment which leads them to failing in accomplishing a work life balance. Women have been in business mainly in the retail, teaching and health professions (Women's UK unit, 2001).Currently, it can be claimed that women's entrepreneurship has improved over the past decade as the percentage of women in business has increased. The progression of women entrepreneurs is part of societal changes that have occurred and are occurring all over the world in the twentieth and early twenty-first century.

Most of researches conducted about women entrepreneurship show that the percentage of women involvement in business has increased. Women's Research Centre formerly known as National Foundation of Women Business Owners (NFWBO) in US asserted that between 1997 and 2002 the number of US women-owned improved by 14 per cent nationwide which led to increase of employment by 30 per cent as sales grew by 40 per cent.

Nevertheless, in Canada studies indicated that there are more than 700,000 women-owned firms providing 1.7 million jobs in the country as they encounter problems like lack of support, limited credit and poor motivation in that affect their activities. (Lumpkin and Dess, 1996). Other findings reported in Austria, United Kingdom and part of Asia indicate that more women entrepreneurs are setting up business than men with lower failure rates (Coughlin, 2002).

In Other countries like in African, Asia and Eastern Europe and Latin America, it has been stated that women-owned business are growing up rapidly (OECD, 2004). Therefore, substantial suggestions from ILO (2003) studies have indicated that women living under very difficult conditions can have significant economic impact by generating employment through firm growth. For example, in Tanzania a sample of 128 women entrepreneurs provided fulltime employment for 752 persons which correspond to an average of 5.9 persons' per firm.In Zambia a sample of 118women entrepreneurs owning 144 firms provided employment for 1,013 employees of whom 973 were full time. In Ethiopia, findings presented that a sample of 123 women entrepreneurs provided employment for 852 persons of whom 596 were full time employed. Hence, the findings confirmed that African women entrepreneurs have skills to generate employment for themselves and for others.

There are many advantages realised from women entrepreneurs including as women participation in entrepreneurship has spread worldwide which has accelerated the expansion of the economy, though in some countries it has habitually been unappreciated hence leading to a massive gender inequality in entrepreneurship as women face persistent interferences that delay the development of their activities (Wall street journal,2015). According to World Bank (2002), women entrepreneurs can become an engine of growth essentially for wealth of the family, for poverty reduction and employment. Though they perform a big role on bringing changes in the growth of economy of every country, they tend to face many challenges for their growth of business which end up leading them not to progress in their activities. Nchimbi (2002) states that most of Women entrepreneurs are hindered by problems such as training, discrimination, education and unwillingness to take risks. Also,

Women entrepreneurs are victims of entrepreneurship and not only this but also it becomes difficult for them to be hired and educated (Adema et al., 2014).

For example, in Canada, women encounter challenges like lack of support, limited credit and poor motivation which affect their activities (Lumpkin and Dess, 1996). However, in Asian societies women are regarded as inferior to men such that the problems they face when trying toinvolve themselves in entrepreneurship include lack of technology and knowledge, startup capital, lack of family support, access to finance as well as education and training (Siddiqui, 2012). On top of that, in Muslim continent also women entrepreneurs are encountered by challenge of religion (Tambunan, 2009). In South Africa it discriminates against women hence women entrepreneurs face the problem of like gender inequality which discourages them to pursue entrepreneurship (Chino Mona & Maziriri, 2015).

In addition, in a developing country like Tanzania, Women entrepreneurs are constrained by challenges including lack of credit, lack of entrepreneurship skill, social discrimination due to cultural norms and lack of networking (Jagero, 2011). In Kenya, Wangari (2017) investigated on the factors affecting the performance of women entrepreneurs and the results were personal characteristics, financial access, lack of operating premises, stiff competition and access to technology. Furthermore, UNIDO, 2003 documented that in Uganda women entrepreneurs especially in rural areas face the problems such as lack of training and advisory services. In adition, in Rwanda according to Rubagiza (2010) portrays that Women entrepreneurs have been facing the problems of cultural beliefs and religious ideologies. In Morocco women entrepreneurs are faced by lack of operational and managerial skills which leads to low productivity (Ayadurai, 1987). Nevertheless, Schorling (2006) found that in Ethiopia women entrepreneurs have been faced by variious problems including, market and working premises, lack of capital, raw materials and lack of qualified human resources.

Despite those challenges, information on how they affect women entrepreneurs is scanty. Arguably, it is challenging to generalise the challenges because they are likely to differ depending on the context. This poses difficulties in measuring the

concept empirically and therefore operationalising the concept in research becomes unquestionably unavoidable for one to quantify it. For that matter, this study took entrepreneurship concept as a process in which women develop business ideas, which in turn help to establish and run various activities.

In Tanzania, the current situation shows women entrepreneurship has increased compared to the past decades, such that the ratio of Women Owned Enterprises (WOEs) is stated to have improved from 35 per cent in early 1990s to 54.3 in 2002 (MIT,2012). In turn to this, it is documented that 1.76 million WOEs over 99 per cent which are microenterprises with less than five employees and nearly three quarters have merely one employee. Women entrepreneurship participation has promoted the economy of Tanzania through giving chances to employment opportunities for others which in hand reduces poverty. Most of women entrepreneurs are aged between 25 to 40 years as they are characterised with low level of education such as it accelerates to be a challenge when running their businesses although it is not the only problem being faced but there are others which add to growth of their enterprises (NISS, 1991). According to Olomi (2009) lack of access to capital, scarcity of raw materials, poor technology, inadequate markets and low profitability are among the challenges faced by Women entrepreneurs. Also, Kimbi, (1989,) also recognised some of the challenges facing Women entrepreneurs including lack of capital and credit services.

In reduction of problems being faced by women entrepreneurs, the management of Tanzania has assured to support women's entrepreneurship through a number of policy announcements as well as programmes for support. Therefore, through putting these into actions it dates back to how the government has tried much on improving the situation. The government established a series of socio-economic interventions including legal and policy framework - economic recovery programme I and II; national economic survival programme, different strategies like special gender desk dealing with public education and women's rights, formulation of Empowerment Policy (1992), Sustainable Industrial Development Policy (1996), National Micro Finance Policy (2000) and SMEs Development Policy (2003) which was formulated as special tool for MSEs and other entrepreneur categories (URT,2003).

The SMEs Policy currently has accelerated a lot of development towards bringing changes as it is argued that about third of the GDP comes from the SME sector. Recently, Small and Medium Enterprises (SMEs) Development Policy of 2003 identifies that *"women are a significant part of the labor force and as such any meaningful development must mainstream women"* (URT, 2003).However, the SME development policy tends to ensure that gender mainstreaming is improved in all MSME development initiatives. As the policy states its aim is to inspire women to take part in MSME activities. Additionally, it states that it assists MSME service providers to plan special programmes for Women entrepreneurs as well as identify factors hindering women from progressing into business and design programmes to address those factors. In 2004, through putting the policy into implementation ILO helped the MIT to develop an Action Plan for mainstreaming gender in executing the policy.

Furthermore, other policies that address mainstream gender issues are such as the National Employment Policy and National Economic Empowerment Policy. The core problem remains the application of the policies. The slow implementation of policy is caused by insufficient financial resources and institutional and human resource commitment.Consequently, most of studies done by different intellectuals tried to indicate on how SMEs corresponds with women entrepreneurs, such that SMEs tend to recover the condition of women entrepreneurs (Khatun and Kabir, 2014). Also, SMEs have contributed much in improving the development of an underdeveloped economy (Quarder and Abdullah, 2009).

Though SMEs contribute much in bringing changes in any country, also different studies done by scholars conveyed that SMEs are hindered by poor coordination of SMEs activities and poor enforcement of regulatory legislations (Ongolo and Awino, 2013). SMEs are inhibited by limited access of financial services from financial institutes (Kessy and Temu, 2009). Similarly, URT SME policy (2003) identifies that SMEs are threatened with problems like heavy costs of compliance, limited access to finance, business training, marketing and technology. SMEs are hindered by poor management skills, access to finance and lack of training opportunities (Cook and Nixson, 2000). Moreover, SMEs are challenged by financial assistance, lack of

entrepreneurship education, lack of government support, inadequate information as well as lack of technology (Chowdhury, 2007).Despite all these limitations, very little is known about the contribution of the SME policy on SMEs but not specifically on women entrepreneurs in Tanzania; henc there was a need to conduct research in Morogoro Municipality to fulfill the gap left by other researchers on the contribution of business training to growth of women entrepreneurs as per SME development policy of 2003.

1.2 Statement of the problem

Women continue to play a great role in driving the economy in both private sector and Macro, Small and Medium Enterprises (MSMEs), such that they own more than 50% of the enterprises (Mori, 2017). A number of interventions have been made to support women in the business sector to guarantee their economic growth by both the government and private sector. Through interventions it has geared towards mainstreaming gender perspectives into policies, programmes and strategies. As a result, key government plans and policies make reference to importance of gender balance and promotions of women's economic rights. Among the objectives of the Tanzania Five Year Development Plan 2016/17-2020/21(FYDP) is to;

> *Accelerate economic growth while making sure that the quality of that growth will benefit the majority of the people in terms of significant poverty reduction and job creation especially for the youth and women.*

Despite Tanzania government undertaking a lot of efforts to support entrepreneurship towards different programmes, policies and initiatives, still the SME policy needs to make some changes based on its objectives of business training as is states that, *the government will enhance the capacity of institutions providing business training to SMEs*, however its implementation is not yet tackled.

Therefore, it was important to conduct an assessment on the contribution of business training to the growth of women entrepreneurs as per Small Medium Enterprise (SME) policy as existing gap left by other researchers in Morogoro Municipality.

1.3 Objective of the Study

The following were the objectives of this study:

1.3.1 General Objective

The general objective of this Study was to examine the contribution of business training on the growth of women entrepreneurs as per SME Policy.

1.3.2 Specific Objectives

i. To examine the effectiveness of business training offered by SIDO to women entrepreneurs.
ii. To assess barriers that women face in acquiring skills
iii. To explore the socio-economic contribution of training to growth women entrepreneurs
iv. To examine the challenges encountered by women entrepreneurs when running their business.

1.4 Research Questions

The core question of this study was to assess whether women entrepreneurs are practically accessed with business training programmes. In attempt to tackle the research problem, the following research questions guided the study:

This research aimed to answer the following research questions:

i. What businesses are conducted by women entrepreneurs in the study area?
ii. How effectively is business training offered to women entrepreneurs by SIDO?
iii. What are the methods used by trainers when training?
iv. What are barriers women entrepreneurs are facing in acquiring skills?
v. What are the socio-economic contributions of training to growth of women entrepreneurs?
vi. What challenges are faced by women entrepreneurs in running their business?

1.5 Significance of the Study

There have been few studies conducted focusing on women entrepreneurs in Tanzania. Most researchers concentrate on investigating women entrepreneurs' challenges and factors affecting their performance. Thus, this study conducted attempted to bridge the knowledge gap by examining whether opportunity given by the government to women entrepreneurs if fully utilised as supposed to be. However,

the findings will be very useful for policy makers as they will enable them to know what is behind the perception of women entrepreneurs in the access of business training services. The findings of this study exposes the best ways in which the policy will be implemented to amend the desired policy goals as there is little emphasis on the implementation in most of the policies in the country.

1.6 Scope of the Study

The study was conducted in Morogoro Municipality whereby it dealt with different women entrepreneurs who were found specifically in wards like Kihonda, Mafiga and Saba Saba ward for examining the contribution of business training to the growth of women entrepreneurs as per SME Development Policy of 2003 in Tanzania. However, it also involved other respondents such as SIDO Manager, NMB Bank Loan Officer, District trade officer and women entrepreneurs.

1.7 Organisation of the dissertation

This dissertation is organised into six chapters. Chapter one is about introduction which consists of background of the Problem, statement of the Problem, research questions, research objectives, specific objectives and significance of the study. Chapter two analyses theoretical literature review from earlier studies and the conceptual framework. Chapter Three covers research methodology and provides explanations on the study area, research design, research approach and population for the study. The chapter provided explanations sampling procedure and sampling methods, and data collection methods as well as data analysis methods. Chapter four is about presentation of findings. Chapter five is about discussion of the findings and Chapter Six is about summary, conclusion and implications of the findings. References and appendices have been placed at the end of the thesis.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

The review of literature concentrates on the former published work of intellectuals and researchers in associated area (Sekaram, 1992 cited in Khan, 2010:12; Islam, 2013). The chapter addresses issues such as theoretical framework, empirical literature reviews such that through understanding what others have done in respect of the problem, it leads to come up with a research gap and the conceptual framework for guiding the conduct of the study.

2.2 Theoretical literature review

2.3 Policy implementation literature

Implementation refers to a sequential process which put into practice the authoritative decisions and actions planned and approved by government, with purposes of achieving timely and satisfaction in performance during implementation of a planned tasks bounded by a specified rules and guideline. Implementation also can be defined in terms of product of a certain programme or output, whether the planned goals of a programme had been achieved. Finally, at highest level of construct, policy implementation can be defined by the presence of quantified changes in implementation output from a larger problem that was addressed by the policy or public law. Thus, policy implementation generally can be understood as the instruments, means, and networking that connects policies to programme action (Naredra, 2009).

There are four basic components for effective implementation: first there should be well-defined objectives and tasks with clearly reflection on the intention of a policy; secondly there should be a strategic management plan that shows how each task should be performed at all levels of units within an organisation; thirdly there should be the set objectives that will be used to measure performance of subunits within an organisation; and lastly there should be a management system that will control the entire process to ensure checks and balances so as to make all policy implementers accountable to the task assigned to them.

There are various ways that can lead to failure in attaining effective policy implementation. It can be sourced from the definition of policy itself, poor planning, poor designing and control. For the successful and effective implementation of any policy two important factors should be borne in mind by the implementers: firstly, is local capacity. Those policy implementers at lower levels should have a capacity in terms of good understanding of the people to which the policy is directed to, skills on how to deal with all hindrances that will appear during the process of implementation, accurate information and financial ability so as to execute the objectives of the implemented policy.

The second factor is the will to perform the tasks assigned to them. The issue of motivation and commitments provides a picture of the implementers on how they value the policy or strategies employed for the implementation. Motivation or will among policy implementers are triggered largely by aspects that operate outside policy environment itself. Issues such as struggle for authority and power, conflicts of interest, priorities or pressures and other socio-political and economic factors greatly can affect an implementers' willingness. This is to say that motivation of an individual and conditions within an institution has brought about external policy features which have limited effect on the policy output specifically at the grass root of an institution (Matland, 1995).

2.3.1 Top-down Approach of Policy Implementation

According to Tummers and Bekkers (2012), Public policy often involves a political process initiated at ministerial level where policy goal and objectives are set, and then transferred to lower level within a state bureaucracy downstream where practical, managerial and administrative tasks are to be executed. Binary approaches of policy implementation are often considered by many implementers; the top-down perspective and bottom up approaches to policy implementation. Top-down perspectives view the implementation of policy as merely a rigid and robotic process which is absolutely independents from policy formulation circle. The top-down approach ignores the views that policy implementation is rigorous procedure that can be pre-planned and get supervised by those who formulate the policy. For policy implementation to be effectively achieved, various conditions are needed to be

generalised in the manner that these conditions will elicit smooth undertaking of policy implementation on the ground.

The top-down approach briefly presents theoretical orientations which views implementation as a process of interpreting policy objectives, mission and vision, thinking broadly what to do and providing actual physical services to the programme or policy to the policy beneficiaries at different situation and in different environments within a specified organisational setting by the street level bureaucrats.

Sabatier and Mazmanian (1980), developed the model of framework of top-down which they believed that for effective implementation of any public policy one must identify possible variables that may affect implementers during the process and come with counter measures for smooth implementation. To them these variables can be categorised into three main types, namely nature variables, organisational variables and circumstantial variables. In 1980, Edwards developed a new top-down model for policy implementation. To him there are four factors that may impact policy implementation (Edwards, 1980, p. 148): these are communication; there should be a frequent flow of information between and among all stakeholders involved, in the implementation of policy. This will reduce misinterpretation of policy objectives and influencing cooperation among all who are involved in the process. Resources, in terms of human and fiscal resources, as well as enforcement trend to check the progress of the implementation process and bureaucratic structure.

The best of top-down approach to policy implementation is that it seeks to collect and formulate the sound policy advices and reliable recognisable patterns of behaviours within various policy arenas. However, the approach is being criticised as only compelling to legal language as preliminary point without considering the importance and effects witnessed during previous actions. One can say that the approach ignores the roles of political aspects in implementation as well as leaving behind local implementers during implementation and put much focuses on implementation as the administrative process (Cerna, 2013).

There are abundant worries when it comes to the effectiveness of the top-down approach. First, those at higher level bureaucracy (directors, ministers 'secretaries etc.) have the tendency to own the whole process and unintentionally sometimes find themselves in authority leakage by allowing less control as you move down the hierarchy of implementation. In this situation, the local officials may feel inferior and think being isolated by higher authority leading them to have no passion and willingness to implement the policy. Another distress within the top-down approach is shirking. The top implementers sometimes fail to control those who are working under their supervision in terms of their non-productive behaviours, which in turn provide room for individuals to act and perform their duty outside their job descriptions and hence unattainability of organisational or policy goals. Furthermore, when it happens that the implementer is not a stakeholder to the policy being practiced, may develop a counter behaviour that will benefit him/herself rather than serving the policy goals which may resulting in policy goal displacement and automatically its failure.

At the end, what the implementers learn may pamper effectiveness of top-down implementation, as they are unaware of what they are supposed to stand for to the extent they are sympathetic to those under their command and fail to stand for regulations and rules established for successful implementation. Thus, the implementers become obedient to the subordinates whose are supposed to be monitor or control. As the way to lessen these problems, often top-down implementers integrate on-going monitoring and evaluations throughout of programme life.

Sometimes it happens that top-down implementers may successfully implement the policy with high standards that the common people do not apprehend which may also bypass their normal favorites (Deleon, 2001). Policy analysts term it top-down approach to policy implementation as being a tactic and not a best strategy for policy implementation. The top-down perspective hypothesised that policy objectives can be identified by policymakers and that implementation can be carried out successfully by setting up certain mechanisms (Palumbo and Calista, 1990). This perspective is policy-centered 'and represents the policymakers' views. Important point is that only the policy maker is supposed to have capability to control over the

environments and situation to which the policy is being implemented and the ability to control the implementers at all levels. It provides theoretical orientations conceiving implementation as the interpreting policy goals and objectives process, thinking loudly what to do and delivering concrete services to the programme or policy to the beneficiaries in different localities and environments by street level bureaucrats within different organisational settings.

The major advantage of top-down approach to policy implementation is to create an inclusive policy recommendation and provide consistent notable designs in behaviour across different policy areas (Matland, 1995). The approach is proud of itself for having best structure and hierarchy, which are designed to provide a platform for maintaining ample accountability within any established organisational setting. However, other scholars criticised the design as having weak evaluation strategies which will enable the evaluators to more readily outline the failure or the success of the policy. Also, the top-down model takes the legal language as their starting point resulting to lack of putting into considerations the significant actions examined prior to the policy-making process. As noted by Winter (1985 and 1986) most difficulties in the policy-making process are found at the initial stage of policy process, it is necessary to understand vividly each stages for smooth and effective implementation of a programme or policy.

Secondly, top-down approach to policy implementation has been blamed for embracing implementation as administrative task away from political aspects. It tries to put emphasis on clarity of job done, rule endorsement, and making counterchecks as they are based on Weberian bureaucrat of making decisions relaying on quality technical criteria observed away from political influences. They have been accused of seeing implementation as a purely administrative process and either ignoring the political aspects or trying to eliminate them. The top-down emphasis on clarity, rule promulgation, and monitoring brings to mind the Weberian bureaucrat making independent decisions based on merit and technical criteria, free from political influence. However, it is almost impossible to separate politics from administration, though an attempt to separate a matter relating to politics from politics does not automatically lead to a political action. They obvious may lead to a policy failure.

Lastly, top-down approach has been criticised for more relaying on the statute framers as key actors. The notion to this emanated from two major reasons. First, they argued that there are people who are experts and knowledgeable who understand the problems better and are working with local service deliverers. Hence, they are in better position to implement a policy successfully. However, top-down implementers view local actors as the barriers to successful implementation, representatives with dodging behaviour that needs to be controlled. The second reason comes from a positive angle that discretion for street-level bureaucrats is unavoidable so abundant that it is merely impractical to expect policy designers to be able to control the actions of these agents. That service deliverers eventually determine policy is a major precept of bottom-up models.

2.3.2 Bottom-Up Approach

Bottom-up approach in policy implementation, view individuals at subordinate levels as having some optional power to redesign policy objectives and possibly finds other ways as it fits for implementation to be smoothly undertaken. This approach also sees policy implementation as a collaborative process involving those who make up policy, implementers from different levels of government as well as other actors interested to the programme undertaken. As policy can be changed during its implementation, bottom-up approach to policy implementation credited policy actors at the grassroots room to participate in making decisions, setting their priorities to be taken on board and best strategies to be used in their local area.

Bottom-up theorists put emphasis on beneficiaries and service deliverers, arguing that policy is made at the local level (Matland, 1995), and criticise top-down theorists as being egoistic for taking only advices and concerns of only central decision-makers and neglecting the local and marginalized actors. The bottom-up approach, developed by Hanf, Hjern and Porter (1978), was developed in the way that it identified the networks of various actors from one or more local areas who were involved in service delivery after being asked about their goals, strategies, activities and contacts. Then these contacts established are used to develop networking techniques to actors from different levels of government from local, regional and national actors who are concerned in designing, funding and implementation of

important governmental or non-governmental programmes. For doing so, local actors and decision makers are transformed from merely local actors to the top policy makers in both public and private sectors (Sabatier, 2005).

One of the strengths of the bottom-up approach is that it concentrate much on centrally located actors who formulate and implement government programmes hence adheres to the contextual factors at the time of actual policy implementation. It is important during policy implementation to have better understanding of the actors and their goals, their strategies as well as on how they are undertaking daily activities for effective implementation of a programme. However, the approach does not provide a dogmatic advice, but rather it gives description factors that may prompt or hinder the attainment of the stated goals. It is important that strategies employed to be flexible so that they can support local contextual factors and fit to local difficulties.

Nevertheless, bottom-up approach suffers from two major critiques. One is that the actors who should execute policy control are supposed to be those whose power stems from their answerability to self-determined voters through their elected representatives; however the authority of street-level bureaucrats does not derive from this. Secondly, the bottom-up approach inclines to overemphasise the level of local self-rule (Matland, 1995). It has been revealed by experience that bottom-up approach should not be well thought-out as substitute or divergent to top-down approach from any level of policy implementation authorities, but rather as two approaches that connect and interrelate to them to reach better overall results. The top-down implementation approach is a precise way of command and control from the government to the programme which involves the people.

2.4 Factors for Successful Policy Implementation

There are various factors that may influence the successful policy implementation, some of these are such as the content of the policy itself, the nature of the policy process, the actors involved in the process, and the context in which the policy is designed and implemented.

Implementation is a continuous process of decision making by key actors working in complicated policy and institutional contexts to which implementers get pressures

from those who support as well as those who oppose the policy. As such, the motivation, flow of information, and balance of power and resources among stakeholders influences policy implementation processes. Sometimes it happens to various stakeholders having different perceptions on what constitutes fruitful policy implementation. Successfulness of the policy whether has been effectively implemented or not can be judged by those factors whose presence or absence influences the implementation of SME policy.

Therefore, they can be drivers in the policy. Their absence may lead to policy failure and their existence may lead to policy success. Drivers are the factors that boost or strengthen the successful implementation of SME policy. Some of these are; Vision and strategy, government support, external pressure and donor support, rising consumer expectations, Technological change, modernization, and globalisation. Enablers are the active elements present in society, which help overcome the potential barriers. Some of these are effective project, coordination and change management and good practice.However, factors for successful policy implementation include as:

First, gdood governance is a criteria successful policy implementation. It is based on two major necessities for public sector entities: First, is performance governance arrangements and practices that are designed and operate to shape the entity overall results, including the successful delivery of government programmes and services, and accountability governance arrangements and practices that are designed and operate to provide accountability for results, decisions and actions to the entity ‘s leadership, the Government, Parliament and the community. Thus, good governance facilitates easiest successful of the policy.

Second, the objectives of the policy should be clearly defined and hierarchical to both internally in relation to the accurate statute and externally to the whole programme of the public agencies involves in the implementation of such programme or policy. In addition, a policy must have clear, specific, measureable, attainable, rational and time-bound (SMART) goals and objectives. Moreover, there must be consensus on the set goals and objectives as it is a critical feature of the policy (Meter & Horn, 1974).

Third, managerial and political skills as well as the commitment to the policy objectives and goals are required to be well possessed by the leaders who are implementing the policy. It is important to ensure financial resources are available and accessed to implementers for the daily run-off of the programme so that they could hire staff, conducting technical analysis needed for the improvement and development of rules and regulation and to monitor services delivery programme.

Forth, the programme also needs to be supported by policy instruments, organised constituency groups and few key legislators throughout the process. By considering the importance of top policy implementing officials in terms of leadership and their influence over the allocation of resources, their role permits being considered as a different condition. Political and managerial skill is also vital. Political skill contains the ability to develop effective working arrangements, to convince opponents and target groups they are being treated fairly, to mobilise support to present the agency's case through the mass media. Managerial skill involves the development and maintenance of efficiency, maintaining morale and managing internal dissent (Sabatier and Mazmanian, 1979).

Fifth, the priority of objectives should not be undermined over time by conflicting public policies or changes in socio-economic conditions. It is essential for the long-term success of implementation that the active political support of constituency groups and key legislators or chief executives be maintained. This is not constantly accomplished. First, the consideration of whole public and constituency groups may diminish over time despite the uncertainties of any target groups or other concerning the programme. This may result in change of awareness and focuses on general public frequently; is then reflected to be advancement of lack of concerns by legislative members as a whole and committees in the relevant sub-system. The second necessary condition is the existence of an organised supportive constituency group that is able to monitor closely the implementation of a programme, to intervene as necessary, to appeal adverse agency decisions to the courts and legislatures (Cerna, 2013).

2.5 Study Theories

The study reviewed two theories; expectancy and institutional theories. The study was guided by Institutional theory, since the theory is much relevant to the study.

2.5.1 Overview of the Expectancy Theory

Expectancy theory refers to mental processes in making choices or choosing. The theory elaborates more on the procedures that a person makes when making choices. Vroom (1964) claimed that an individual makes choices in expectancy and estimates of good and desired results. Good and desired results are highly driven by motivation. Motivation implies individual's hope that a certain effort will result in an intended performance through instrumentality and valence.

2.5.2 Assumption of Expectancy Theory

Expectancy theory assumes that conscious choices are the product of an individual behaviour of making various choices so as to maximize his pleasure and minimize pain. Vroom also believes that the performance a certain person is highly relies on his personality, skills, knowledge, experience and abilities, actually all these are connected in individual's motivation. He uses the variables Expectancy, Instrumentality and Valence to account for this.

Expectancy refers to the trust that great effort will accelerate to great performance. Therefore, great performance can be hindered by absence of raw materials, time, low skills or access to information.

Instrumentality; this is the trust that if an individual works hard, a valued outcome will come. This means the first level result will predict to the second level results.

Valence refers to the seriousness an individual takes toward an expected result. Thus, to attain this, a person must be committed on the expected outcome.

2.5.3 Application of the Expectancy Theory in the study

Shaver *et al.* (2001) argue that expectant theory implies that necessary efforts are motivated by entrepreneurs who believe in their talents, abilities and skills, thus effort performance will result in the creation of new venture. This helped the researcher to understand the factors inhibiting women entrepreneurs in Morogoro

Municipality, and how Accessibility of business training has contributed to improve the growth of women entrepreneurs. Douglas and Shepherd (2000) declares that, expectancy theory implies that when an individual decided to be an entrepreneur he/she will easily be able to work hard, to take risk, to be committed, positive desire regardless the available situation. They also add that, effectiveness is an individual's work under his perception that successful entrepreneurship will be achieved through personal abilities and efforts so as to attain outcomes of value.

2.5.4 Weakness of Expectancy Theory

This theory got critics from various authors including Graen (1969), Lawler (1971) and Porter and Lawler (1968) just to mention a few. The nature of their critques based on the simplistic model of expectancy theory. Lawler (1971) asserts that due to this simple model of expectancy theory, the theory may mislead users. As it only assumes that entrepreneurs can practise if and only if a person has enough physical and financial resources, also market accessibility, technology and friendly legal environment for conducting business. It leaves out the issue of traditions and norms operated in a given society. To mitigate the expectancy theory weaknesses, the researcher applied the institutional theory which was seen as more powerful and relevant to the study.

2.5.5 Overview of Institutional Theory

Scott (2007) said that traditionally institutional theory deals with how diverse groups and organisations protect their positions and legal authorities in compliance to the rules and norms of the institutional environment. The word "institution" generally means sets of formal rules which are derived from regulatory structures, governmental agencies, professions as well as societal and cultural practices found in a given society (DiMaggio & Powell, 1991). Organisations or societies operate under the principles of the given institutions. Therefore, institutions describe what is suitable to be done and to be delivered whether other actions are unacceptable or even beyond consideration. In a nutshell, institutional theory is highly concerned with regulatory frameworks, social and cultural rules that promote survival and legitimacy of an organisation or society rather than focusing on efficiency (Roy, 1997).

2.5.6 Assumption of the Institutional Theory

The institutional theory asserts that for the firm to grow have to be legitimate (DiMaggio & Powell, 1991). The growth of the firms is influenced by normative, regulative and cultural pressures, others arising from external environment, and others takes place within the firm. On the other hand, these pressures guide the firm to work under required legitimacy principles without considering standard operating procedures neither professional certification nor state requirement. This always affects the performance of the firms (Hwang & Powell, 2005). Adopting these legitimated elements leads the firm to constraining process, can change the firm to resemble other firms facing the same environmental conditions. Thus, with the institutional environment, the firm increases the probability of surviving (DiMaggio & Powell, 1991). The firm may be influenced to change its practices because of pressures from dominant stakeholders. Also, the firm may change its practices so as to adopt the practices of the successful firms, or change its practices to conform to the government rules and regulations (Baumol *et al.,* 2009).

2.5.7 Application of the Institutional Theory in the study

Institutional theory offers a hypothetical view which gives a researcher a chance to examine the contribution of business training on the growth of women entrepreneurs as per SME Development Policy in Morogoro Municipality. The institutional theory helped the researcher to examine Training and its impact on growth of women entrepreneurs, since training helps in acquiring skills and help on improvement of business. For example, most societies in Tanzania, women are assigned to domestic works, such as cooking, cleaning houses and washing, such activities consume a lot of time which can hinder opportunities for women entrepreneurs to involve effectively in their business. In addition, the institutional theory helped the researcher to understand how the legal and regulatory environment affects the growth of women SME, particularly growing and graduate into Medium and Large Enterprises.

Therefore, the theory led the researcher to understand in detail how rationalization of procedures can promote the growth of women SMEs in Morogoro Municipality. This can be done in simplifying registration of business, processes of getting license, taxes

procedures and introduction of tax incentives so as to support SMEs as speculated in Tanzania SMEs policy of 2003.

Moreover, the Institutional theory helped the researcher to understand on the importance of effectiveness training to women entrepreneurs, and how Tanzania SMEs policy helped women entrepreneurs to access training through SIDO, therefore the researcher examined the contribution of business training to the growth of women entrepreneurs as per SMEs policy on facilitating women to access training and be able to use the skills gained to improve their businesses. Furthermore, the theory assisted the researcher in examining how SMEs policy has helped the women MSEs to acquire skills without barriers such as cost for training fees and how the challenges encounter by women entrepreneurs are reduced toward hindering on their growth.

2.5.8 Weakness of the Institutional Theory

This theory is very potential as it gives huge insights on the growth of women entrepreneurs. However, the weakness of theory is on putting a large amount of challenges on the firms while adhering to social norms and legal requirements. This perception can confront the firms or businesses hence inhibit the high level of constraints can prove to be harmful to the businesses because it can inhibit the spirit of flexibility, innovatively and diversity. Mitigating this weakness, women entrepreneurs should adapt only to the rules and norms which influence their growth and which are enforced by the government.

2.6 The concept of Training

The word training may be defined different depend on the context in which it's used. In this study training refers to planned and systematic modification of behaviour through learning activities, events and programmes which result in participants achieving the levels of knowledge, skills and abilities to carry out their work effectively (Gordon,2011). In Tanzania, the facilitator of training programmes of Small and Medium Enterprises is SIDO which has to make sure the programmes are effectively planned and enabled to the beneficiaries. The question still remains on

how these programmes of trainings are efficient to women entrepreneurs so that they may bring changes towards their business growth?

According to SIDOs Corporate Strategic Plan for the year period 2014/2015 – 2016/2017, among its objective is to Conduct Business Skills Development Trainings whereby the training to be conducted include Entrepreneurship, business management, organisational, food processing and technical skills whereby the main aim of training, *is that training programmes are intended to improve skills of SMEs to operate their businesses efficiently, profitably and sustainably* .However, for the past three years, the total number of SMEs engaged in training were 2,082. Entrepreneurship 316, business management 436, organisational 144, food processing and technical skills 1,311. Training courses conducted with a total of 61,630 entrepreneurs comprising of 21,765 in entrepreneurship, 16,668 in business management, 1,121 in organisational, 9,653 in food processing and 12,486 in technical skills in 21 regions.

Moreover, though training programmes were conducted but it was only on 21 regions which indicates that other regions were not able to get training from SIDO as its responsibility is to organise, conduct, monitor and evaluate the implementation of training programme for SMEs. This suggestes that for the coming three years training programmes will be implemented through different targets. Though there are constraint facing trained entrepreneurs that affect their potential for growth and as a result locking them at the micro level operations thereby not utilising the fully market potentials. The constraints include lack of entrepreneurial skills and attitudes, poor marketing skills, lack of adequate quality management services and non-availability of major processing ingredients, inputs and equipment and in accessing affordable quality control services.

2.7 Training Process

Training process involve different activity that may be done by the trainer to trainees to reach the goal intended to be achieved at the end of the programme. Thus this study sees women entrepreneurs as the one that needs to be trained for them to acquire different skills so that they may be able to run their bossiness activities well.

Training process involves five steps as: First step, Needs Assessment, second step, Setting Objectives, third step, Designing, fourth step, Implementation and the fifth step, Evaluation (Golden, 2014).

2.7.1 Needs Assessment

The first step in the process of training entrepreneurs is needs assessment. The need for training could be identified through a diagnosis of present and future challenges which can be seen throughout a gap between women entrepreneurs's actual performance and their standard performance. The needs assessment can be considered from two perspectives, individual and group. Thus the individual training is intended to improve the individual's competence when not performing effectively, while group training is anticipated to train new changes to entrepreneurs due to a change in the organisations strategy.

2.7.2 Deriving Instructional Objectives

Once the needs are recognized, the objectives for training are established.The objectives could be based on the gaps seen in the training programmes conducted earlier and the skill sets developed by the women entrepreneurs.

2.7.3 Designing Training Programmemme

After deriving instructional objectives the next step is to design the training programme in line with the set objectives. All training programme encompasses certain issues such as; who are trainees, who are the trainers, what methods are to be used for the training. The training programme may include important things like training content, material, learning theories and instructional design.

2.7.4 Implementation of the Training Programme

The next step is to put it into action after the designing of the training programme has been completed. The best decision to be made needs to focus on the purpose in which the programme is intended to and the one running it. Once it's determined, the time for the training is set along with the trainer who will be conducting the training session. Therefore, the trainees are monitored continuously throughout the training programme to see if it is effective and able to retain women entrepreneurs' interest.

2.7.5 Evaluation of the Training Programme

After the training programme has been done, women entrepreneurs are asked to give their feedback on the training session and whether they felt useful or not. Through feedback, an organisation can determine the weakness if any and can resolve it in the next session. The evaluation of the training programme must have an invest of huge amount in these session so as to know the effectiveness of what was intended. Hence, when these steps are well followed it will result in an effective training programme which may serve the purpose for which was planned.

2.8 Benefits of Training

Therefore, in this study towards women entrepreneurs it has the following benefits as;

Training helps in improving abilities that enables an individual to be able to conduct his or her activities very well. To entrepreneurs training becomes useful for them as they are able to have skills towards the work they are engaged to. Thus through this it enables them to improve day by day (Imran & Elnaga, 2013). In addition, training enables entrepreneurs to have knowledge on management of their business, to know on how to use financials well and also to know the needs of their customers. Traning also enables entrepreneurs to be able to know on how to take risk and also to be able to do book recording of the business. Another, benefit of training is that it enables entrepreneurs to have motivation towards their business and willingness when conducting their business.

2.9 Situation of Women in MSMEs in Tanzania

Research results from different literature indicates that women are primarily found in Informal, Micro level and Low-growth sectors such that they come across high competition yet earning sustenance incomes. Other problems are caused by their low level of education which becomes an obstacle for them to be employed on private sectors. Their business recognition tends to reflect their traditional parts in food production. Many lack experience and socialisation that restricts their ability to recognise possible business undertakings which in hand leads them to lack social, cultural and business sustenance for their roles as entrepreneurs.

However, women working in informal economy lack skills to accumulate the savings for the startup progression hence women with low level of education are less likely to have gathered from previous employment. Tanzania's women entrepreneurs are habitually lack technical and business management skills. Women who are in urban Centre's specifically who are in food processing industries have substantial support from organisation such as the Small Industries Development Organisation (SIDO). It helps them to have some potential growth subject to market identification and adequate capital for processing equipment.

Women inspiration being in business is more often than men to be responsible for family support. The difference between women and men in the SME sector is comprehensive gender contrasts which haven't been tackled, such that women tends to be uneducated than men thus are afraid to take bigger loans which have less insurance to take back bigger loans; also works hard in promoting their products but lack bargaining and negotiating power and have less access to business premises hence tend to be more home-based (UDEC, 2002).

2.10 Characteristics of Women entrepreneurs

According to Wagner (2004), different characteristics classify women entrepreneurs in different regions such that many are influenced by socio-demographic variables and attitudes. Zimmer and Norman (2007) identify further characteristics as sense of responsibility, preference, for a moderate risk, confidence in their ability, high levels of optimism and energy. Also, others include desire for immediate feedback, future orientation, organisational skills and high degree of commitment. However, Kruger (2013) observes that females who are assertive, creative and venturesome are mostly likely to start a business.

2.11 Challenges facing SMEs

2.11.1 Inadequate funding

In Africa, small businesss have revealed underperformance due to lack of funding (Moses & Adebisi, 2013; Etebefia & Akinkumi, 2013). Access to finance is required to create an economic environment that enables organisations to develop and succeed. In developing countries SMEs face barriers to finance. Financial restrictions are

higher but SMEs are mainly challenged by gaps in the financial system such as high administrative costs, high collateral requirements and lack of experience within financial intermediaries. Most women in Tanzania have some barriers in the process of access to funds though capital is the main constituent to run a business properly and these finances may be of short-range or long-range funds thus in turn make it difficult for them to run their business well due to inadequate funds to run their businesses.

2.11.2 Inadequate management skills

Most of SMEs owners in Africa lack the ability to get education while others being unable to attain the first degree. Management skills enable an organisation to accomplish its goals in planned activities through skilled human resources. Important factors that motivate growth and business achievement include skilled workforce and educated leaders (Carlson& Gilmore, 2014). However, having skilled human resources can help in supporting businesses to gain more innovative and competitive advantages Moreover, the capability of SME to adjust to the competitive pressures that come with trade liberalisation and globalisation will very much depend on the level of skills that are available within transition and developing economies (Bassanini and Scarpetta, 2011)

Most of the women entrepreneurs in Tanzania lack knowledge on proper management of the business due to lack of sufficient skills and experience based on type of business they are conducting. If they would have been trained it would be easier for them to run their daily activities without facing a lot of problems but it becomes vice versa due to inadequate training facilities.

2.11.3 Lack of Business Training

Most of women entrepreneurs in Africa are challenged by lacking business training. The results of this accelerate poor performance of entrepreneurs as they lack basic skills to run their business. Additionally, many entrepreneurs do not progress in the business as they fail to run the activities due to the fact that they do not have management skills to handle issues relating to business they possess. Hence, business training can accelerate on the success or the failure of any organisation if

not considered well, therefore in order for women entrepreneurs to grow on their businesses they need to be trained so as to have skills on what they conduct so as to be able to accomplish what they planned.

2.11.4 Registration of Business

Women entrepreneurs fail to register their businesses due to of awkward regulations and licensing processes. However, many of them complain the process is indeed cumbersome as laws and regulations affecting businesses. Licensing procedures were considered relatively for huge projects and therefore hard for micro enterprises whereby majority are led by women, (Olomi and Mori, 2013).

In Africa Tanzania is among the country which face a lot of limits in registering business due to weak legal processes and bureaucracy. A research done by MKURABITA shows that almost 98% of all business in Tanzania faces legal and administrative obstacles incorporation of business registration and operation. This is due to Legislations are documented by using English language which makes a barrier to entrepreneurs especially women MSEs whose majority of them have got low level of education. However, the current legal framework reflects more the large-scale businesses and leave behind the micro and small businesses (UDEC, 2002 cited in Teddy, 2017).

2.12 Significance of Women SMEs

Women SMEs contribute third of Tanzania GDP. In addition, they contribute to about 20% of the Tanzanian labor force, including 1.7% the micro enterprises. (Tundui, 2012). They also create employment opportunities; since the estimation from Ministry of labor indicates that there is a great number of new applicants into labor force almost 700,000 per year in Tanzania which go beyond the available public sectors employment opportunities, this situation leaves a huge number of unemployed people. In turn for this, most of the people end up in employing themselves especially in micro and small businesses (Bains, 2011). The World Bank (2003) indicates that women SMEs play a significant role in development; they have essential chances to develop the nation and adding value to the livelihood of people.

Towards these women, SMEs shape the private sector of business economy by giving the majority employment (ILO, 2003).

Moreover, Women MSEs offer an appropriate means for economic growth through the contribution of the global chain supply, in the sense that largest companies or firms they sometimes purchase from small firms. This is due to the belief that success is attained from specialization rather than diversification (World Bank, 2005).Hence, Women MSEs have ability in effective utilising limited resources in simple and reasonable technology, therefore their technology is easily to be acquired, applied and utilised. Moreover, women MSEs are capable of using limited and low costs in running their business this facilitates development in economic activities (URT, 2003).

2.13 The SMEs Development Policy of 2003

The SMEs Development Policy in Tanzania was signed up by Parliament on 11 February 2003 and came into use in 27 August 2003. The whole aim of the policy is "to foster job creation and income generation through promoting the creation of new SMEs and improving the performance and competitiveness of the existing ones to increase their participation and contribution to the Tanzanian economy" (MIT, 2003).

2.13.1 Structure for implementing SME Development Policy

SME Development Policy is implemented through Ministry of Industry and Trade (MIT), whereby it consists of the three entities for its implementation as;

The President of the United Republic of Tanzania together with presidential circular on April 2002 established the Tanzania National Business Council (NBC) which includes 20 representatives from private sectors and 20 from government. However, the major responsibility of National Business Council is to make sure the improvement of business decisions.

Hence, SME Forum is taken in the national level as public-private sector partnership for development of SMEs development which is led by the MIT-SME Section. The Forum comprises of 63 entrepreneurs from each of 21 regions, which includes Permanent Secretaries of a number of Ministries, representatives of SME service

providers, BDS and financial services providers, representatives of SME stakeholder groups, development partners, and NGOs.

The last entity is MIT-SME section which gives instructions for performance of the SME Development Policy. The most important function is to maintain, coordinate, monitor, and evaluate the implementation of the policy in discussion with stakeholders (MIT, 2003).

2.14 Tanzania Development Vision 2025

Based on Tanzania Development Vision 2025, the government would ensure the transformation of low agricultural output to small industrialized so as to foster high agricultural production. This will go together with supportive activities for industry and mobilisation of people towards the achievement of the targeted goals. In the participation of private sector the government points the Small and Medium enterprises (URT, 2003).

In making the Vision into actions, the Sustainable Industrial Development Policy (1996-2020) set some detailed efforts on supporting Small and medium industries through the following actions, sustaining the current and promotion of new institutions, simple procedures for license and registration of Small and Medium Enterprises, simple taxation as well as improvement in access of financial assistance. Moreover, SIDP promotes informal sector business to grow and become formalized such that the National Micro Finance Policy insists on the friendly procedures to MSEs in the provision of financial services.

2.15 Empirical Literature

This part shows different related studies based on training done by other researchers.

2.15.1 Studies conducted outside Tanzania

Njoroge *et al.* (2013) investigated on the effect of Entrepreneurial education training on development of Small and Medium Sized in Githunguri district in Kenya. The results showed that entrepreneurs were able to conduct daily bookkeeping of business transaction, but they were not able to perform complex financial statements. Hence, the study concluded by stating that though entrepreneurs may report an increase in sales and profits still there is lack of training on financial, lack of strategic

management and lack of marketing which in turn cause an entrepreneur not to grow beyond thus may fail within five years of existence.

Kavinda (2013) investigated the impacts of Entrepreneurship training on performance of micro and small enterprises in Embu Municipality in Kenya. The main purpose was to explore the constituents of the entrepneurship training programme and their impact on performance of entrepreneurs. Structural equation model was used as conceptual framework such that entrepreneurial behaviour was seen as the product of the training programme.The study revealed that entrepreneurship training was found to have a important impact on performance of entrepreneurs found in Embu Municipality. Therefore, constant monitoring was the results of making skills learnt to be translated into more practical work in financial assistance which is due to lack of capital that most training beneficiaries are not practicing the learned skills in business.

Girma (2015), researched on the major factors affecting the Performance of women entrepreneurs in SMEs on technical and business training in Gulele Sub-City, Addis Ababa. The research expressed the features of Women entrepreneurs in SMEs and the hindrances faced on technical and business training supports from training colleges. Lack of their own premises to run their business, financial access given by micro finances or other lending institutions, inadequate access to business training, stiff competition in the market place, access to technology and access to raw materials were the economic factors that affect the performance of women entrepreneurs in SMEs. Additionally, customer service training, marketing training, financial report training and entrepreneurship trainings were the main obstacles of the entrepreneurs. Moreover, the study ended by suggesting that legal and administrative bodies are required to generate a supporting environment for the growth and development of SMEs, but this study found that access to policy makers, high amount of tax, network with administrative bodies, interest rate charged and over all authorised and governing environments were the main factors affecting women entrepreneurs.

Bradford (2017) did a research on perceived needs of the business training of SMEs in South African township and found that the most desired skill needed was "how to keep financial records of the businesses" followed by "how to market the products of the businesses". The next was 'Communication skills'. The study findings showed that in order to have effective performance, SMEs need training and skills related to keeping and interpreting financial records, product promotion and obtaining as well as managing funds. In his study, SMEs owners' perception on the importance of entrepreneurship training on the successful performance of SMEs has been captured. The study considered the relationship between the current practices and successes of those who have acquired entrepreneurship training and determine their performance in terms of improved skills to produce more output and be competitive.

Ahmad et al. (2012), searched on the Impact of training on SME performance in Malaysia. From the study it was noted that 27.6% responded to questionnaires thus the findings revealed that manager and external characteristics affect the demand for training and training has positive impact on SMEs performance.

Abdullah *et al.* (2015), did a study on the Influence of Training on business success of Small and Medium scale enterprise in Kano state in Nigeria. The study findings show that training has a significant in business success by increasing profitability in Nigeria. Hence, the study suggests that business entrepreneurs and their employees should involve themselves in training has it help them to be successful in increasing the profitability of their enterprises.

2.15.2 Studies conducted in Tanzania

Msofe (2014), investigated on the effectiveness and sustainability of entrepreneurship skill training in SIDO in Tabora. The main aim was to recognise entrepreneurial and business skills that can lead to the success of SMEs. The research was carried out to SMEs, SIDO Staffs and Training institutions stakeholders who were Vocational Education Training Authority (VETA) Tabora, Beekeeping Training Institute (BTI) Tabora, Teofilo Kisanji University Tabora Centre. The study findings indicated that trainees who are having entrepneurship background in their families are able to be entrepreneurs than those without entrepreneurial background.

Also, 47.9% of SMEs are able on the access of funds in financial institutions than in commercial banks is 1.4%. 47.1% have access on financial services for entrepreneurial activities as 66% do not have access to financial services.The study findings discovered that in Tabora region 54% of females participate in trainings than 45.7% of male who attend trainings such that who attend more than one time tend to be successful in their business.

Charles (2015), researched on the impact of entrepreneurship skills provision to women in micro and small enterprises performance done in Ilemela and Nyamagana districts. The findings indicated that, on the type trainings acquired showed that 77.8% of respondents trained on food processing, 3.2% poultry and 19% acquired skills related to batiki making. The study found out that trainings have contributions; about 90.5% of respondents said the skills obtained helped them to start their own businesses.

Tambwe (2015) researched on the Impact of Entrepreneurship training on Micro and Small entrepreneur's performance in Ilala district Dar es Salaam. The study tested whether entrepreneurship training led to success of micro and small enterprises performance and if there was a relationship between entrepreneurship training and the MSEs Performance.Thus, the supposed skills important to MSEs are marketing, financial and specific technical and communication skills. The result also revealed that there is a relationship between entrepreneurship training and MSEs performance.

Msoka (2013) researched out how educational training and successful running the business. The sample size of 115 respondents was used. The findings show that the majority of the respondents agreed that education training leads to the development of their enterprises by making them to be creative through improving skills and knowledge on the business they conduct. Also about 23 respondents disagreed by saying educational training has not helped them with the improvement of the business. Hence the study concludes that educational training has the positive impact of in successful running of the business by entrepreneurs and in order for entrepreneurs to develop needs to attend for trainings.

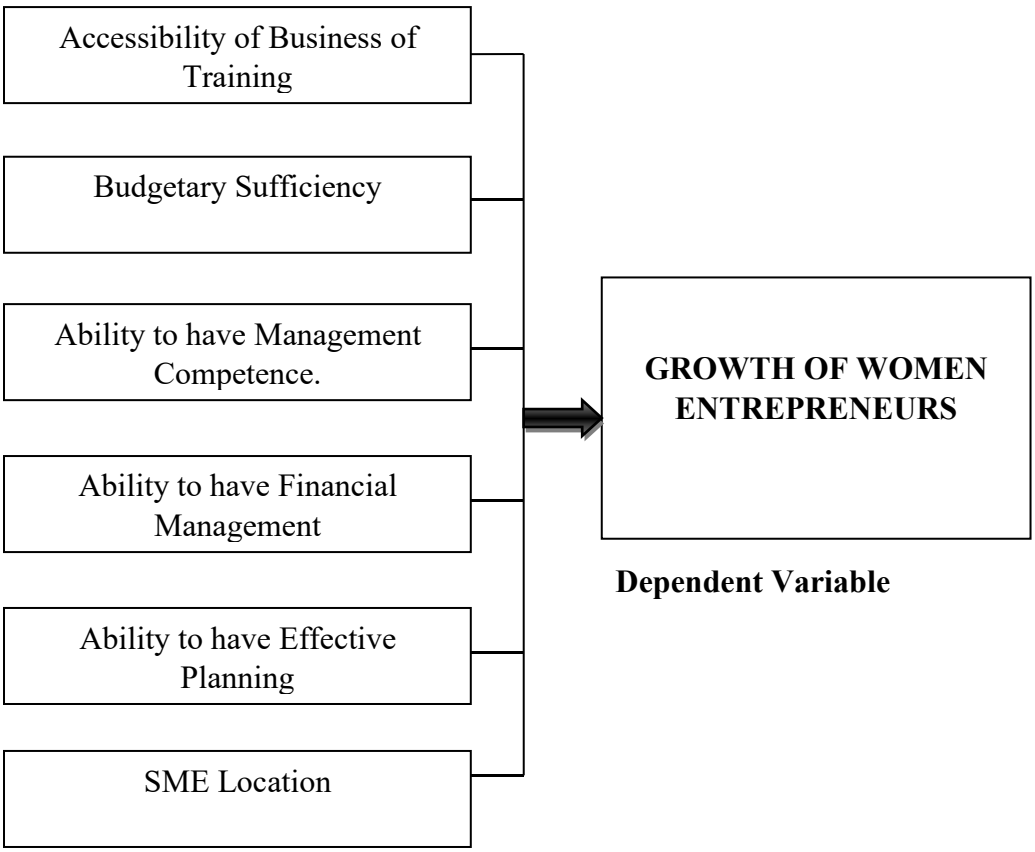
2.16 Research Gap

Majority of previous studies done focused on Impacts and Effects of EntrepreneurshipTtraining on the performance of Small and Medium enterprises, for example Kavinda (2013), Ahmad (2012), and Tambwe (2015) studies were based on impacts of entrepreneurship training of SMEs while Njoroge et al. (2013), and Msofe (2014) conducted their studies on effects of entrepreneurial training of SMEs. Hence, they indicated a gap left by the researchers as there is no study that has been conducted based on the contribution of business training to the growth of women entrepreneurs as per SME policy in Morogoro Municipality as previous studies concentrated only on SMEs but not women entrepreneurs specific. Hence, it became important to conduct the study so as to address the existing gap.

2.17 Conceptual framework

This part presents a Conceptual framework that indicates the investigation of the study on the contribution of business training on the growth of women entrepreneurs as per SME policy in Morogoro Municipality in Tanzania. Therefore, the researcher has developed a conceptual framework that shows the relationship of the variables.

Figure 2.1: Conceptual Framework



Source; Researcher 2019

Table 2.1: Variables and their Measurement on the Accessibility of Business Training to Women entrepreneurs

Variable	Measurement	Source of data
Accessibility of Trainings	Whether women entrepreneurs receive training	SIDO manager, District trade officer, women entrepreneurs
Budgetary Deficit	Whether sufficiency resources are vested to support Business training to women entrepreneurs	District trade officer, SIDO manager, NMB loan officer
SME location	Whether women entrepreneurs are located in a good area	Women entrepreneurs, District trade officer
Ability to have Management competence	Whether WE are able to acquire management skills	Women entrepreneurs, SIDO manager, District trade officer
Ability to have financial management	Whether WE are able to acquire financial skills	Women entrepreneurs, SIDO manger, District trade officer
Ability to have Effective planning	Whether WE are able to acquire to business planning skills	Women entrepreneurs, SIDO manager, District trade officer

2.17.1 Description of Independent Variables

2.17.2 Accessibility of Business Training

Training is a systematic activity performed so as to modify skills, attitudes and the behaviour of an employee to perform a particular job. The government of Tanzania needs to put some programmes for business training of women entrepreneurs who fall under MSMEs so that they may be able to attain different skills on various activities. The programmes of training needs some process so as to be achieved rather than starting a programme without plans. A good training programme needs to be assessed, to have instructional objectives formulated, designed, implemented and lastly to be evaluated. Hence, when these procedures are well followed the training programme will be achievable and the people intended will be able to gain different skills and knowledge. Therefore, so as women entrepreneurs to develop they need to be trained and a good example of an institution practicing training of different works is VETA, SIDO but this becomes failure when the programmes are set up but the implementation does not take place.

2.17.3 Management competence

Women entrepreneurs in order for them to grow and become successful they need to have managerial competencies which can assist them to have the ability to meet their business goals as they provide excellent services to the customers. It has turned out to be the most salient problem facing most of the MSMEs entrepreneurs in developing countries due to the fact that they do not have managerial skills as they lack business training hence hindering their growth in business activities. Therefore, business training is very important towards them as it helps them to have skills on management of their businesses.

2.17.4 Effective planning

Planning always needs self-focus on actions in order to achieve the desired results. Therefore, effective planning in any activity is very useful as it enables someone to be able to know things that are specifically needed to be done whereby any effective planning has to be SMART. As for this any plans needs to be Specific, Measurable, Achievable, Realistic as well as within Time bound. In most of developing countries most of women entrepreneurs under MSMEs face this problem of lacking effective planning towards their activities hence ending up destructing their business. Thus, in order for successful entrepreneur's business to be realized, training is very important as it helps them to be able to have effective planning of their businesses.

2.17.5 Financial management

Financial management is a vibrant activity in any association as it involves the process of forecasting, establishing, governing and monitoring financial resources with a view to achieve organisational goals and objectives. However, for success women entrepreneurs to be effective in their activities they need to have a goo financial management but this fails because most of entrepreneurs under MSMEs in developing countries lack financial management skills due to lack of business training hence they end und up closing their business due to poor financial management without setting clear goals. Therefore, in order for them to improve financial management business training is very important as it will help them to know proper ways of using financials.

2.17.6 SME location

Through business training it becomes very important for women entrepreneurs to know exactly the conducive environment for them to deal with their business such that they will be able to know and understands the major things like;

Customer, to have sufficient and satisfied customers depends on how they are treated. Most of women entrepreneurs lack the ability to identify specifically their customers' demands. Thus, through this it becomes difficult for them to sell their products because they sell what is not demanded by their customers. Therefore, women entrepreneurs need to know what things are of value needed by most of customers. Through this it makes them to be in a good place for them to improve and be able to increase their businesses through business training.

Market, when entrepreneurs are trained they are able to know exactly places where they can get reliable market for their products. Hence, many fail to allocate places where the market is high due to lack of business training.

2.18 Dependent Variable

Moreover, there is issue of government policy pertaining to SME's, the policies are there but they are not really benefiting the SMEs in developing countries. Taking the case of Tanzania, the government has discovered the significance of small firms in boosting the economy and for that reason it has an SME reform policy. In this policy the main aim is to provide government support promoting growth to SMEs in the form of loans at subsidized interest rates, free subsidized information and advice by ensuring smaller firms get shares of government contracts. Many organisations have been established to ensure that these activities run smoothly for example SIDO and TCCIA

The major setback remains that many Small owners are not made aware of these services and surprising enough the minority ones benefiting from these services are the large scale businessmen. If the government will be in position to implement the SME Policy, majority of SMEs will benefit a lot and the set goals for a training programme will be achieved whereby a lot of SMEs depend on the implementation of the policy through SIDO. Also, in accessing the accessibility of business training

of women entrepreneurs there is need to check how many entrepreneurs participate in the trainings facilitated. Moreover, method of training is necessary as it will assist the entrepreneurs to be able to cope and understand what they are taught whether by theoretical or practical method. Another, thing to consider are the qualified trainers to train entrepreneurs such that through qualified personnel it makes it easy for entrepreneurs to acquire knowledge easily.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

This section is about the methodology employed in the study. The chapter addresses six sections. Section one is about research design, section two is the area of the study, section three is population of the study, section four is sample and sampling procedures, section five is about data collection methods and section six is data analysis method.

3.2 Area of Study

The study was conducted in Morogoro Municipality in Morogoro Region whereby in the north is bordered by Tanga and Arusha regions, to the east by the Pwani and Lindi regions, and to the west by the Iringa and Dodoma while Ruvuma and Lindi to the south. It is of 72,939 square kilometers which is approximately 8.2% of the total area of Tanzania mainland. Its annual average rainfall ranges from 600mm in lowlands to 1200mm in the highland. The region has many activities which are being conducted; however agriculture is the major activity being conducted in the region.

Hence, the area has a reliable population and good climatic conditions that will enable the researcher to collect data. Administratively, Morogoro Municipality has one division, 29 wards and 272 streets with a population estimate of 387,945 (MMC, 2012). The study was carried out in randomly selected three wards which are Kihonda, Mafiga and Saba Saba with the aim of exploring the contribution of business training on the growth of women entrepreneurs as per SME policy.

3.3 Study Approach

This study applied a Qualitative approach in order to tell the nature of the targeted population behaviour and the perceptions which are driven by a specific issues or topics. This study by its nature encouraged the use of qualitative approach; the study used the interview and documentary review methods to collect descriptive information, and thematic technique to analyse the qualitative data.

3.4 Research Design

A research design is a procedural plan that is adopted by the researcher to answer questions validly, objectively, accurately and economically. Ker-linger (1986) views research design as a plan, structure and strategy of investigation considered so as to obtain answers to a research problem.

In this study, a case study design was employed so as have an in-depth understanding concerning on the contribution of business training on the growth of women entrepreneurs as per SME policy. Also, the researcher employed a case study design due to budget constraints since the case study design focused only on a single case.

3.5 Population of the Study

Population of this study encompassed women entrepreneurs who were found in Morogoro Municipality and targeted small and micro women entrepreneurs who gave information about the contribution of business training as per SMEs policy.

3.6 Sample Size and Sampling Techniques

3.6.1 Sample Size

The sample size for the study consisted of 25 respondents. The sample size of 25 respondents provided the researcher with enough time to conduct in-depth interview for each interviewee in order to obtain information for achieving a holistic understanding of the respondent's point of view about the contribution of business training to the growth of women entrepreneurs as per SME policy in Morogoro Municipality. Twenty two (22) respondents from women entrepreneurs were used to represent two thousand women who are entrepreneurs as a sample. The selected sample was chosen such that the researcher believed it could fulfill the conditions of responsiveness, efficiency, flexibility as well as reliability as perceived by Krishnaswami (2002).

Table 3.1: Sample size

S/N	Type of respondents	Sample	Per cent
1.	District Trade officer	1	4
2.	NMB Bank-Branch loan officer	1	4
3.	SIDO District Manager	1	4
4.	Women entrepreneurs	22	88
	Total	25	100

Source: Researcher (2018)

3.6.2 Sampling Techniques

The study used a random sampling technique and purposive sampling technique to obtain the study sample.

Random Sampling Technique

Random sampling technique was used to obtain 22 women entrepreneurs in Morogoro Municipality. This method was used as it provides estimates which are fundamentally unbiased and have measurable accuracy; also it does not depend on the existence of detailed information about the population for its effectiveness as perceived by Milanzi (2009).

Purposive Sampling Technique

Purposive sampling technique was employed by the researcher to select 1 District trade officer, 1NMB Bank loan officer and 1SIDO District Manager. The respondents were selected purposefully for the reason they had in- depth data on the contribution of business training on the growth of women entrepreneurs as per SME policy in Morogoro Municipality. However, purposive sampling technique was used to select Kihonda, Mafiga and Saba Saba wards for the study as they had a good number of micro and small women entrepreneurs in Morogoro Municipality.

3.7 Data Collection Methods

The study intentionally focused on finding clear understanding on the contribution of business training to the growth of women entrepreneurs as per SME policy in Morogoro Municipality. However, it employed both primary and secondary data collection methods such that interview method and questionnaires were used for primary data and documentary review from secondary data.

3.7.1 Interview method

Interview method was used to collect primary data in Morogoro Municipality about the contribution of business training on the growth of women entrepreneurs as per SME policy. The interview was initiated by the researcher in order get appropriate information from the study. Hence, the interview guide questions were organised to lead the two-way systematic conversation between the researcher and the respondents. Interview method was employed because it is a proper method for getting appropriate and in-depth evidence from the main informants as well as women MSEs in Morogoro concerning the study (Curry *et al.,* 2009).

3.7.2 Questionnaire survey

Questionnaires refer to a number of questions printed in a definite order on a form (Kothari, 2004). For the purpose of this study questionnaires involved both open-ended and closed ended questions which are prepared in English and also Kiswahili language were used for translation so that it may be easier for respondent to decide the best language for their preference. For close-ended questions respondents were required to tick the best answer to the question asked.

3.7.3 Documentary review method

Documentary review was used by the researcher to sharpen on the conceptualization of the research problem in identification of research gap. Therefore, journals, textbooks and published and unpublished papers related to access of business training services to women entrepreneurs were viewed.

3.8 Data Analysis Method

The current study applied Qualitative data analysis for each research objective by using thematic approach as it based on the contribution of business training on the growth of women entrepreneurs as per SMEs Development policy of 2003 in Morogoro Municipality in analysis of both secondary and primary data being collected. Also, the qualitative data were presented in form of direct quotations.

3.9 Validity of Study

Validity of the study was ensured through a well-designed questionnaire so as to obtain the truth and accuracy of the answers given from the study.

3.9.1 Reliability of Study

The questionnaires were well-designed so as to ensure consistent results achieved. Therefore, completed questionnaires were checked to establish errors for correction and improvement of the quality of questionnaires.

3.10 Ethical considerations

Ethical consideration was highly considered during the study, such that the researcher followed all procedures and requirements needed. The researcher sought an introductory letter from Mzumbe University, Directorate of Research, Publications and Postgraduate studies. The researcher submitted the introductory letter from Mzumbe University to the Human resource manager from Morogoro Municipality whereby a researcher got an introductory letter again to be submitted to the District Executive Director (DED), hence DED gave the researcher a permit letter to conduct a research in Morogoro Municipality. Similarly, the researcher sought the permission of the respondents by informing them the purpose of the study. On the other hand, the researcher observed the confidentiality and privacy of the respondent's information.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Overview

This chapter addresses the findings that were achieved through key informant interviews, questionnaires survey, informal discussion as well as consultations. The results for examining The Contribution of Business Training on the Growth of Women entrepreneurs as per SME policy in Morogoro Municipality are presented.

The chapter begins by presenting characteristics of the respondents focusing on education level, age, marital status and their experience. The aim was to understand respondents' understandings on the access to free business training, to explore their awareness on the implementation of free training services and to reveal the challenges they face when running their business in Morogoro Municipality.

4.2 Characteristics of Women entrepreneurs

The researcher was aware of the respondent's personal characteristics as to assist in understanding the results of the findings. Variables which were taken into consideration were Education level, Sex, Marital status and Experience of the respondents. Total number of respondents who were involved in this study was 22 women entrepreneurs obtained from three selected wards namely Kihonda, Saba Saba and Mafiga found at Morogoro Municipality.

Table 4.1: Presents Characteristics of Women

SN	Attribute		Number of respondent	Percentage (%)
	Education level	*Primary*	2	9
		Secondary	12	54
		High school	5	23
		University	3	14
		Total	**22**	**100**
	Age	*25-35*	6	27
		35-45	10	45
		45-55	4	19
		55 and above	2	9
		Total	**22**	**100**
	Marital status	*Single*	3	14
		Married	10	45
		Widowed	7	32
		Divorced	2	9
		Total	**22**	**100**
	Experience	*Below 3 years*	11	50
		3-5 years	7	31
		Above 5 years	4	19
		Total	**22**	**100**

Source: Field data 2019

4.2.1 Women entrepreneurs's distribution by level of education

The findings showed that 2(9%) respondents had primary education while 12(54%) had secondary education, 5(23%) had high school education while 3(14%) of respondents had university education. The findings indicated that majority of women who participate in SMEs in Morogoro Municipality have secondary and high school education and only few have primary education, it can be summarised that most of women who participate in SMEs are elite which can help them to grow in their businesses as most of them have completed secondary education.

4.2.2 Women entrepreneurs's distribution by Age

Respondents were categorized into different clusters such as 25-35 years were 6(27%), 35-45 years were 10(45%), and 45-55 years were 4 (19%) as 55 and above years were 2 (9%). Therefore, it showed that majority of women entrepreneurs in Morogoro Municipality are aged between 35 and 45 years'old whereby it implies that they are capable of understanding themselves when business training will be offered to them.

4.2.3 Women entrepreneurs's distribution by marital status

The marital status of respondents was being reflected as single, married, widowed and divorced. Majority of women entrepreneurs were married (45%), followed by widowed (32%), followed by single by (14%) and divorced by (9%). It indicates that women entrepreneurs who engage in SMEs are mostly married.

4.2.4 Women entrepreneurs's distribution by working experience

The highest percentage of working experience by women entrepreneurs in Morogoro Municipality were below 3 years (31%), followed by (19%) which were above 5 years. It can be summarized that most of women engage in SMEs have no working experience of 3 – 5 years. This implies that they dont have enough experience to run their SMEs.

4.3 Types of business conducted by women entrepreneurs

From the Study findings it is revealed that majority of women entrepreneurs in Morogoro Municipality from Kihonda, Mafiga and Saba Saba conduct food processing business 63% while 23% engage in handcrafting while 14% conduct tailoring. Interview with respondents on why majority of women entrepreneurs conduct the food processing business, one of the respondents said; *"Wanawake wengi wajasiriamali tunauza bidhaa za vyakula kwa kuwa ndivyo vinavyouzika kwa haraka ukiringanisha na bidhaa nyingine".*

"A lot of women entrepreneurs conduct food processing as they are faster sold compared to other products". (Interviewee 013 from Kihonda)

From the above statement majority of women conduct food processing to the fact that it is the product that is more sold compared to other products as the respondent said. Also, interview with another respondent as to why she conducts tailoring the following was said,

> *"Nafanya kazi ya ushonaji kwa sababu ndiyo inaniingizia kipato, lakini hainirizishi sana kwa sababu kupata wateja inakua ngumu kwa sababu najua kushona mishono michache ya nguo".*
>
> *"I conduct tailoring because it is my source of income, but it does not satisfy well enough because it's difficult to get customers since I know little of cloth designing". (Interviewee 09 from mafiga)*

Therefore, from the findings it showed that in Morogoro Municipality women entrepreneurs engaging in tailoring conduct the business because itis the only source of income and not because it is most preferable by customers.

4.4 To assess the Effectiveness of Training offered to Women Entrepreneurs by SIDO as per SMEs policy.

Small Industry Development Organisation (SIDO) is the main institution that deals with Small Medium Enterprises in Tanzania. The common types of trainings offered by SIDO to SMEs owners include Entrepreneurship, Financial Management, Business Planning and Marketing. These trainings are offered based on the needs of entrepreneurs. From the study the following were the results that gave answer to the study objective as,

4.4.1 Understanding of the term Access of Business Training

In this study the dependent variable was accessibility of business training to women entrepreneurs in Morogoro Municipality. To have an understanding on the accessibility of business training, the following quality was observed to determine the extent to which the concept was understood by the respondents. From the findings it was revealed that 63% of women entrepreneurs understood the concept of accessibility of business training towards their business while 23% replied by saying they are not aware of the concept as 14% replied by saying nothing on the accessibility of business training. This implies that on interviewing the respondent's

majority of them are unaware on the access of business training being provided by SIDO.

Table 4.2: Presents Understood of the concept

Knowledge on the concept	Number	Percentage%
Aware	14	63
Unaware	5	23
None	3	14
Total	**22**	**100**

4.4.2 Awareness on the term SME Policy

From the findings majority of women entrepreneurs in Morogoro Municipality (77%), said they were not aware of the SME policy while 23% of respondent said they are aware of the policy. This implies that SME policy was not known by majority of women entrepreneurs.

Table 4.3: Presents Awareness of the Policy

Respondents	Number	Percentage%
Aware	5	23
Unaware	17	77
Total	**22**	**100**

Field data 2019

4.4.3 Formal Training Session attended by Women entrepreneurs

The study revealed that entrepreneurship, business plan and marketing as the main trainings attended by women entrepreneurs in Morogoro Municipality. Such that from the study findings it showed that 50% of women entrepreneurs attended on the training session of entrepreneurship, 27% of women entrepreneurs attended business plan training session as 19% attended marketing session and42% attended all the training session.

Table 4.4: Presents Training Session attended

Training	Number	Percentage%
Entrepreneurship	11	50
Business plan	6	27
Marketing	4	19
All training	1	4
Total	**22**	**100**

Field data, 2019

4.4.4 Training acquired by respondents

Table 4.5 below shows types of entrepreneurship training acquired which were grouped into three major group as food processing, batik making and cloth dyeing and poultry the result showed that 14 respondents which makes 63% had skills on food processing while 5 respondents which is equal to 23% had skills pertaining to batik making and cloth dyeing and 3 respondents which is equal to 14% had skills on poultry.

Table 4.5 Presents Types of Training acquired

Training acquired	Number	Percentage%
Food processing	14	63
Batik making and Cloth dyeing	5	23
Poultry	3	14
Total	**22**	**100**

Field data, 2019

4.5 The methods used by trainer for training

The following results gave answer to the objective of methods used by trainer

4.5.1 Methods used by Trainer

From the findings respondents answered by saying theoretical and practical training was mostly used by trainers 63% followed by practical 23% as those said theoretical was 14%. This implies that respondents were able to understand well what they were taught by trainers.

Table 4.6: Presents Methods Used

Methods	Number	Percentages%
Theoretical	3	14
Practical	5	23
Theoretical and practical	14	63
Total	**22**	**100**

Source, Field data 2019

4.5.2 The Language the Trainer used for Training

Table 4.7 is shows the language which was used in training and the table shows that 77% of respondents mentioned Swahili language was mostly used,while 19% of respondents mentioned that both, English and Swahili language were used and 4% said English language used by the trainers to impart knowledge. Therefore, simply Swahili language was mostly used in Tanzania for training, thus it implies that knowledge was imparted with the right languagein acquiring the skills.

Table 4.7: Presents Language Used

	Number	Percentage%
Swahili	17	77
English	1	4
Swahili and English	4	19
Total	**22**	**100**

Source, Field data 2019

4.5.3 Language as hindering factor for acquiring skills

Table 4.8 shows that 86% of respondents said language was not the obstacle in acquiring knowledge as 77% of the respondents agreed that the Swahili language was used in trainings; on the contrary 14% agreed that language was a barrier to them in learning. Again, this is reflected in Table 4.7 as 4% said English was used and 19% said both English and Swahili were in use. Since the majority of respondents (86%) said No to the question therefore it implies that Swahili was the right language used and there was no obstacle in attaining knowledge.

Table 4.8 Presents Language as hindering factor

		Percentages%
Yes	3	14
No	19	86
Total	**22**	**100**

Source, Field data 2019

4.6 Barriers that Women entrepreneurs face in Acquiring Skills

To answer this objective, the following were the results that gave answers towards the barriers women face in acquiring skills.

4.6.1 Training Cost as an Obstacle in Attending Trainings

Table 4.9 Presents Cost as a Barrier

	Frequency	Percentage%
Yes	16	73
No	6	27
Total	**22**	**100**

Source, Field data 2019

The findings showed that 16 respondents equal to 73% said cost is a barrier for them to attend trainings whereas 6 respondents said cost was not a barrier for them to attend trainings which was 27%. Majority of women entrepreneursentrepreneurs do not participate in training due to the barrier of cost being their main hindrance in acquiring skills. Thus, interview was conducted to one of the respondents who said;

> *"Ingawa huwa nahudhuria mafunzo ya ujasiriamali, lakini kutokana na gharama za malipo kwa ajili ya mafunzo kuwa juu zimekua changamoto kwani kuna muda nataka niende kwenye mafunzo lakini kutokana na kukosa fedha za kulipia mafunzo nashindwa kuhudhuria kwa sababu malipo yanaanzia elfu thelathini".*
>
> *"Though I usually attend on training, the cost for training has become the major barrier as they are expensive in cost as sometimes I want to attend the trainings but I fail to attend due to lack of training fees as the training fees are thirty thousand per training. (Interviewee 05 from Kihonda)"*

Also, another respondent in an interview had the following to say on cost as the barrier for them to attend the trainings as,; *"Nashindwa kuhudhuria mafunzo ya ujasiriamali, kwa sababu kipato changu ni kidogo na gharama za mafunzo ni kubwa kulinganisha na kipato ninachopata".*

I can't attend training because my income is low and the costs for training are hgih compared to the income I get. (Interviewee 07from Saba Saba)"

Therefore, from the study findings it showed majority of women entrepreneurs do not attend the training due to the cost as their major barrier for them to attend training.

4.6.2 Information as hindrance factor on attending trainings

Table 4.10 Presents Information as a barrier

	Number	Percentage%
Yes	13	59
No	9	41
Total	**22**	**100**

Source, Field data 2019

From the findings it showed that majority of respondent agreed that information was a hindering factor for them to attend trainings by 59% while those who said it was not a hindering factor for them constituted 41%. About 59% of respondents from Kihonda, Mafiga and Saba Saba said information was a barrier for them to acquire skills while 41% of respondent said information was not a barrier for them to acquire skills. During interview with women entrepreneurs, one of the respondents said; *"Nashindwa kuhudhuria kwenye mafunzo ya ujasiriamali, kwa sababu yakutojua vyanzo vya kupata habari kwa ajili ya mafunzo mpaka nisikie kwa jirani".*

"I fail to attend on training because I don't know the sources for Information for training till I hear from my neighbour. (Interviewee 19 from Mafiga)"

4.7 The Socio-economic contribution of training on growth women entrepreneurs

The study findings showed that training plays a significant role on the growth of women entrepreneurs through improving their skills, increasing profitability, to be innovative and minimization of risks. These contributions can be explained below as follows:

4.7.1 Improvement of skills

Women entrepreneurs from Kihonda, Mafiga and Saba Saba said that training assisted them to improve skills in their business which helped them to have more knowledge on how to handle their businesses as well as on how to identify the needs of their customers.

During interview with respondents, one of them had the following to say,

> *"Since I started attending the training, it has helped me to improve my skills on having knowledge on the needs of customers and also to be able to understand the business very well. (Interviewee 020 from Saba Saba)".*

4.7.2 Increase of Profitability

Training attended by women entrepreneurs in Morogoro Municipality enabled them to realise growth in their business through increasing profitability on the business conducted as one of the respondenst conducting food processing said;

> *"Attending training has enabled my business to grow in terms of increasing profitability thus am planning next year to expand my business. (Interviewee 15 from Mafiga)".*

4.7.3 To be Innovative

Majority of women entrepreneurs said that trainings had assisted them to be innovative in many ways as through being able to make the products in good package and also to be able to get market on what they produced.They were able to design new product in market which differs from other products which were sold by other business people.

4.7.4 Minimization of Risks

The training assisted women entrepreneurs to have knowledge on the minimization of risks through reducing unnecessary things that make them to fail to grow in their

business through making sure that the profit made is used well rather than being used roughly without considering the importance of saving.

4.8 The challenges encountered by women entrepreneurs in running their businesses

The findings revealed that majority of women entrepreneurs in Morogoro Municipality from Kihonda, Mafiga and Saba Saba pointed out the challenges they face in running their businesses were lack of capital, lack of managerial skills, lack of experience and lack of suitable location for entrepreneurs.

4.8.1 Lack of Capital

The study findings revealed that majority of women entrepreneurs in Morogoro Municipality get financial capital from personal saving and borrowing from friends and family relatives hence lack of finance made them fail to run well their businesses and discontinue their businesses.This shows that although it is not because of business failure but because of financial constraints. It is supported by the study done by Klein (2014) whose findings revealed that many entrepreneurs start off their business through savings and loans from families and friends. In the interview with respondents, one of them said,

> *"Though we conduct business it's because we don't want to stay idle, the personal savings we save become constraints as they are not enough for expansion and profit generated is not enough to allow the growth of business activities. (Interviewee 02 from Kihonda)".*

4.8.2 Lack of Managerial Skills

Interview with women entrepreneurs said lack of managerial skills is among the challenges they encounter in running their business as the results it leads to competitiveness and low productivity of their business. However, due to lack of managerial skills women entrepreneurs are often unable to establish and bear successful businesses.

Lack of managerial skills has made women entrepreneurs not to acquire rightful business knowledge on how to run and manage their business activities, such that managerial skills comprise business planning, financial management and customer care as supported by Kavinda (2013). Hence, it becomes difficult for them to run

their business and they were not able to know exactly what should be done for the growth of their business as one of the respondents said,

> *"Wajasiriamali wengi hawana ujuzi juu ya utawala kwa sababu hatupewi mafunzo ya utawala, ambayo inasababisha tupate hasara kwenye biashara na kupoteza wateja kwa kutojua mahitaji yao".*
>
> *"Most of entrepreneurs do not have management skills because we are not trained which sometimes makes us get loss in our business and hence lose the customers due to lack of knowing exactly what they need. (Interviewee 024 from Mafiga)".*

4.8.3 Lack of Experience

The study findings revealed that majority of women entrepreneurs in Morogoro Municipality were challenged by the problem of lacking experience; due to lack of experience and business knowledge they ended up failing to perform well in their business. Due to lack of experience, women entrepreneurs fail to discover and exploit opportunities as they had been less experienced on the entrepreneurship business. As One of the respondent had the following to say,

> *"Baada ya kuhitimu nilikosa kazi, baada a kukaa miaka mitatu nyumbani niliamaua kuanzisha biashara baada ya kupewa mataji na wazazi wangu. Nilianza na kutengeneza zao nyingi za kazi ya mikono (Sanaa) lakini nilipata changamoto ya bidhaa zangu kukaa sana bila kuuzwa baadae kwa sababu sikuwa na upeo wa baishara awali ambapo sikujua nimuone nani kwa ushauri wa biashara yangu".*
>
> *"After graduating, I failed to get a job. After staying home for three years, I decided to start my own business immediately as I was given capital by my parents. I started practicing handcraft. I made a lot of products but the most itching problem I faced was, my products stayed for longtime without being sold hence I did not know exactly what my customers demanded due lack of experience and also I did not know whom to face for advice. (Interviewee 015 from Kihonda)".*

From the above statement it shows that majority of women entrepreneurs start their business without having experience so that they may be capable of depending on themselves. Therefore, there is need for women entrepreneurs to have awareness about entrepreneurship before engaging themselves to business and also to be able to know where they are able to get advice about their business issues.

4.8.4 Lack of Suitable location for Entrepreneur

Majority of women entrepreneurs said conducting business for them was difficult, since they didnt have specific area for them to conduct business.The problem was encountered most by district militia corps looting their products when they were found conducting businesses along the road. Through this, it had made them not to work freely as they were afraid of polices who tend to be their barrier in conducting their businesses.

In an interview with respondents, one of them said,

> " *The police have become barrier in conducting our business as they take and throw away our products which makes us not to grow in our business, since the money we Save have to be used for buying products that has been taken by militia corps". (Interviewee 11 from Kihonda)*.

CHAPTER FIVE

DISCUSSION OF THE FINDINGS

5.1 Overview

This chapter addresses the discussion of the findings by showing how they relate to other studies from the study. The discussion of the findings is based on the study objectives of the study pertaining to Contribution of Business Training to the Growth of Women entrepreneurs as per SME Policy in Morogoro Municipality.

5.2 Effectiveness of Business Training offered by SIDO to women entrepreneurs

Under this domain the researcher was eager to know if women entrepreneurs were aware of the concept of accessibility of business training and aware of SME policy. Also, the researcher wanted to know if the goal of training was achieved through training session attended and training acquired. The Ministry of Industry and Trade provides training through its agents namely SIDO, who provide training in food processing, business administration, technology and entrepreneurship.

Majority of women entrepreneurs from Morogoro Municipality were aware on the accessibility of business training offered by SIDO but the vice versa of the findings showed majority of women entrepreneurs were not aware of SME policy which guides them as SMEs. This finding implies that though the policy is there and it has been there for long time yet majority of women entrepreneurs are unaware of the policy. The effectiveness of training offered by SIDO is facilitated by SME policy through the Ministry of Industry, hence if the policy is not known by entrepreneurs how can effective implementation of the policy be achieved? The achieved goals of training to entrepreneurs by SIDO goes hand in hand with the implementation of the policy by making sure that the policy is well known and understood by SMEs as it is active. Therefore, it becomes difficult for implementation of the policy to be effective when the beneficiaries of the policy who are SMEs are unaware of the policy.

The study relates to the findings of Neema (2017) as the findings showed that majority of entrepreneurs who own the enterprises are unaware of the SME policy by 86 per cent while only 14 per cent of the respondents were aware of the policy.

However, on measuring the effectiveness of the training offered the researcher was able to examine the formal training session attended by women entrepreneurs as the findings showed that entrepreneurship, business plan and marketing were training sessions attended by women entrepreneurs, as the training session for entrepneurship was mostly attended by entrepreneurs with 50 per cent whereby marketing showed the lowest percentage of 14.The study done by Abdul (2015) differs in findings by showing that the training session attended by SMEs include financial with 70 per cent, followed by Marketing with 22 per cent and the lowest was entrepreneurship by 8 per cent. John (2016) concurs with the study findings as it shows that a lot of entrepreneurs attended Business planning by 69 per cent, followed by entrepreneurship training by 31 per cent.

Moreover, on the effectiveness of training offered to women entrepreneurs the training acquired was measured to see if the intended goals were achieved. Thus, the findings showed that food processing was acquired by majority of women entrepreneurs with 63 per cent, followed by batik making and cloth dyeing by 23 per cent and poultry by 14 per cent. In supporting the study findings, Charles (2015) had the similar findings showing the training acquired by women entrepreneurs which included food processing by 77.8 per cent followed by batik making with 3.2 per cent and poultry with 19 per cent.

Nevertheless, the findings showed that the effectiveness of the training offered to women entrepreneurs by SIDO is low on the implementation of SME policy as they don't acquire all training needed by them as management, financial and bookkeeping of records which are necessary trainings needed by most entrepreneurs.Therefore, from the findings it implies that the trainings offered to women entreneurs has not been well implemented by the SME policy since the number of women entrepreneurs attending training is low though trainings has assisted them to acquire different skills thus there is need for the policy to implement the access of business training to SMEs as it says.

5.3 Barriers that Women face in acquiring Skills

Study findings show that majority of women entrepreneurs are faced with barriers that hinder them from acquiring skills. Among the barriers include cost and information for them to be able to acquire skills. The cost for paying for training has been a challenge facing most of women entrepreneurs such that most of them when interviewed said training fees are expensive compared to the income they get; hence it makes them not to participate in training due to lack of funds for payment. Also, the training costs are paid per session such that if the entrepreneurs need to have knowledge on certain issue they need to pay the funds depending on the training they want to acquire hence a barrier for them.

A study by UNIDO (2012) is in line with study findings by showing that 85 per cent of SMEs are challenged with cost as the barrier for them to acquire skills.The findings of Girma (2014) differ with the study findings by indicating that distance and language used by trainers are the most factors hindering entrepreneurs for acquiring skills.Also, the findings showed that women entrepreneurs were hindered by information for them to acquire skills such that they are not able to get information in time concerning the trainings such that it hinders them from attending in trainings due to insufficient information from the bodies specific for running the trainings.Haxiu (2017) observed in his study that the major barrier facing women entrepreneurs to acquire skills is lack of information to them within a specific time.

Therefore, the findings imply that majority of women entrepreneurs are not able to attend the training session due to the barriers they face; hence the government needs to find the mechanism on tackling these problems so that the SMEs may be able to attend trainings without any barriers.

5.4 The Socio-economic Contribution of Training on Growth of Women entrepreneurs

Training when effectively conducted brings a positive result towards an individual. Majority of Women entrepreneurs from Morogoro Municipality when being interviewed said since they attended training, they had been able to have different skills which helped them to conduct well their activities. Among the socio-economic

contribution of training to growth of women entrepreneurs has been through, improving their skills because the training aims at increasing knowledge and skills of doing a particular assignment, therefore the skills gained through training increase capacity of women entrepreneurs in doing their work thus increasing productivity and performance. Through attending training session's majority said that they had facilitated the improvement of skills by adding knowledge on knowing better their businesses and the needs of the customers.

A study done by Cole (2018) had the similar findings by showing that training improves knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organisations. Training enables Women entrepreneurs to be innovative which assists them to have creativity in improving and designing good products and packaging. Through having innovation women entrepreneurs are able to get customers as most of them like goods which have quality.It was observed by Stela *et al.* (2013) the training enables SMEs to have innovation which improves the quality of their products to be good. The same findings relate to a study conducted by Powell (2018), as training enables SMEs to be innovative in their development by making changes in the existing products and services.However, training plays a significant role to women entrepreneurs by increasing the profitability as the profit made enables them to expand their businesses in terms of buying new products and by making them to have enough savings for future use of their businesses.

A study done by Bradford (2017) shows the similar findings by indicating that the entrepreneurs who attended training were able to get the benefit of increasing profit of their business by 89 per cent compared to those who did not attend the training.Nevertheless, training contributes to women entrepreneurs by enabling them to minimize risks in their business such that the skills acquired help them to be able to know on how to handle different issues hence they are able to minimize risks which puts their business in a good position.Furthermore, the study done by Scott (2009) showed that majority of entrepreneur are able to minimize risks in their business due to training acquired.Hence, the findings show that training contributes a

lot to the growth of women entrepreneur as they are able to acquire skills which assist them to conduct their businesses well and to be familiar on what they do.

5.5 Challenges encountered by Women entrepreneurs in running their business

Women entrepreneurs from Kihonda, Mafiga and Saba Saba in Morogoro Municipality faced various challenges such as lack of capital, lack of managerial skills, lack of experience and lack of suitable location for them to conduct their businesses. Due to lack of capital it makes them to save money for themselves and borrow funds from their friends so that they may be able to run their businesses. It was observed by Tambwe (2015) in his findings that women entrepreneurs also lack external funding because of their inability to provide tangible securities thus the result is that they are forced to rely on their savings and loans from relatives and friends. Most of women in developing nations have little access to funds due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money.

In addition, lack of managerial experience is among of the large barriers women have to overcome in the entrepreneurial world (Mc Cleland *et al.* (2015); from a theoretical perspective that management experience and continuous training provide a particular entrepreneur with the necessary skills and competences needed for successful entrepreneurship (Scarpetta, 2011). With adequate education mixed with management experience and training puts an entrepreneur in a better position to make tough decisions and fore castings under conditions of uncertainty which in turn with those competencies make these particular entrepreneurs perform better than untrained individuals. Research conducted in 2012 about determinants of small business growth in Nigeria by Okpara shows that firms which provide management training are more likely to grow faster than the firms with no management training.

However, lack of experience to women entrepreneurs has been a challenge facing them to run effective their business. Though they work in different activities with majority of them having advanced education, lack of experience inhibits them from improving as they lack enough knowledge towards what they do. In supporting this, a study done by Moses (2013) indicates that most of the SMEs owners lack

experience in businesses they conduct which in turns fail to take risks and discontinue conducting businesses.

Moreover, lack of suitable location for entrepreneurs has also been a challenge facing women entrepreneurs inr their growth and in running their businesses. As the militia corps throw away their products,the women have to use the money they saved to buy new products. Majority of women entrepreneurs from Kihonda, Mafiga and Saba Saba said that lack of suitable location for them has been a major hindrance for them to freely work. It forces them to work aside the road so as to look for market in a way they can be able to get customers but this turns different when they are chased and their products being thrown.

Eshetu and Zeleke (2018), in their study found that lack of suitable location has been a challenge facing majority of SMEs in Nigeria due to lack of the government support in terms of allocating the specific area for them to conduct their activities which force them to move from place to place searching for customers.Thereforee, the findings imply that the issue of challenges facing SMEs growth is not only a problem to small firm owners; this impacts the Tanzanian community and the economy of the country as a whole. This is so because if small businesses fail to grow it accelerates unemployment, lowers productivity; hence lowering savings and investment. Last but not the least; the government loses money that it would have made as tax revenue. This means that national income deteriorates.

CHAPTERSIX

SUMMARY, CONCLUSION AND IMPLICATIONS OF THE FINDINGS

6.1 Overview

This chapter addresses the summary, conclusion and policy implications of the study. The summary shows key study findings. The conclusion shows what the study findings suggest and recommendations show what needs to be done to address the problem.

6.2 Summary of the Study

The aim of this study was to examine the contribution business training on the growth of women entrepreneurs as per SME Policy in Morogoro Municipality. The focus of the study was to see the perception of women entrepreneurs on the implementation of SME Policy on the access of free business training. Content analysis design was used to give the relevant results which helped the researcher to collect data with minimal time, money, materials and human effort.Twenty-five (25) respondents were selected using random and purposive sampling techniques whereby women entrepreneurs were selected from three wards in Mororgoro Municipal Council. Qualitative method employed on the study for in-depth explanations, Interviews and questionnaires methods for data collection were employed to collect primary data. Documentary review was used for secondary data. The findings it showed that SIDO has tried its best in training women entrepreneurs in Morogoro Municipality but there are areas to be considered such as management and financial training as well as bookkeeping training for growth of women entrepreneurs. Also, the awareness of SME Policy towards women entrepreneurs has to be promoted in order to enable them to know the policy that guides them as SMEs in Morogoro Municipality.

Moreover, regarding the barriers such as cost and information to women entrepreneurs; there is a need to remove these challenges so that they may be able to acquire skills without any obstacles as the government has to set enough budget that will assist the trainer for smooth training.Generally, the SME Policy has tried a lot to implement the access of business training on the growth of women entrepreneurs

through SIDO by facilitating the training though the trainings are not yet implemented thus the government should make strategies and put budget that will assist women entrepreneurs to conduct their business effectively without facing the barriers which restrain them from growing.

6.3 Conclusion and Recommendations

The conclusion relies on the findings organized in respect of the research specific objectives as it gives the final stance regarding the issue concerned in the study prior to suggesting what to be done so as to improve the situation.

6.3.1 Effectiveness of training offered by SIDO to Women entrepreneurs

Regarding the study objective of effectiveness of training offered to women entrepreneurs by SIDO, findings showed that women entrepreneurs were able to attend training and to be able to acquire different skills though there is a need for SIDO to make sure that women entrepreneurs are aware of the SME policy as majority of women entrepreneurs are unaware of the policy and also there must be an assessment on the skills acquired by women entrepreneurs if they are well practised. In this case training provided done to women entrepreneurs are effectively facilitated but not in all aspects as required as there are still some weaknesses of training whereby study findings show only three types of training attended by women entrepreneurs as entrepreneurship, business planning and marketing excluding other training as financial and bookkeeping of records training as well as managerial training. Therefore, the government has to make sure entrepreneur receive all training as through this they may be able to improve on their business and have minimization of risks as well as to make sure that the policy is implemented so as to be in action rather than being theoretical and unknown.

6.3.2 Barriers faced by women entrepreneurs in acquiring skills

The access of training to women entrepreneurs in Tanzania is still a major problem which inhibits them from improving the condition of their businesses from low to high. Barriers such as cost for training and lack of information can be reduced by the government by making sure that all the costs being paid for training are removed so as to allow women entrepreneurs to acquire skills smoothly without any hindrances on their way. Also, the problem of lacking information can be reduced by making

bodies specifically for giving information on training, hence if these problems are solved women entrepreneurs can contribute to the development of the economy as it depends much on SMEs in reduction of poverty and provision of job opportunities for others in our country.

6.3.3 The Socio-economic contribution of training on the growth of women entrepreneurs

Training plays a big role in our country by improving skills, increasing profitability, minimization of risk and to be innovative. Therefore, in order for training to remain an instrumental part of bringing changes in our economy the government has to make sure that it makes strategies guiding provision of trainings and also it has to promote the institutions that provides training to people such as SIDO by making sure they prepare enough budget for smooth provision of skills to all people in need of it including entrepreneurs.

6.3.4 Challenges encountered by Women entrepreneurs in running their business

Women entrepreneurs are hindered by many challenges that inhibit their growth. The government has to make sure that it puts the SME policy in action by assisting in removing the barriers that are faced by women entrepreneurs in Tanzania. Putting strategies into action can promote entrepreneurs from SMES to MSEs such that through this the economy can improve and reduce the problems encountered by women entrepreneurs. The problem of lacking capital can be reduced by making sure that the banks and microfinances help the entrepreneurs with loans so as to run their business. The government has to make sure it sets the preferable areas for entrepreneurs to conduct their business rather than being chased by militia corps every day from areas which are not allowed for them to conduct business.

6.4 Implications of the Findings

6.4.1 Theoretical Implications

This study shows that majority of women entrepreneurs are aware on the accessibility of business training as only 14 per cent showed women entrepreneurs who were not able to know and understand the meaning. Also, in terms of policy

understanding it shows that majority of women entrepreneurs by 77 per cent are unaware of the policy as only 23 per cent of respondents said they are aware of the SME policy which implies that there a lot to be done by government to make sure that entrepreneurs are aware of the policy guiding them as SMEs in the country. However, the study indicated that training is very important for entrepreneurs as they are able to get many benefits including improving of skills, increase profitability, to be innovative as well as to minimize risk in their business.

Moreover, the government has tried a lot to promote women entrepreneurs but the findings show lack of management training and bookkeeping of records are skills which majority of entrepreneurs do not possess. Therefore, the government has to make that sure all training are provided to women entrepreneurs based on their needs to their business. Also, there is a need for the government to make strategies that are implemented so as to assist women entrepreneurs to run their businesses well. Nevertheless, the ministry of industry has to make sure that it sets aside the budget for SIDO to facilitate provision of women entrepreneurs training with qualified trainers by removing barriers such as cost and information which hinders them from acquiring skills. Also, giving them the area specific for them to conduct their business can assist them to grow rather than being disturbed by district militia corps.

6.4.2 Policy Implications

There is a need for SME development policy to strengthen implementation of the policy through making different strategies by considering the policy instruments such as capacity building and regulations; thus, through enforcing this, improvement can be realised so as to promote SMEs to MSEs towards the growth of the economy. Such that from the findings though women entrepreneurs were able to attend training and acquire different skills but still there are many weaknesses on training provided which make it not efficient to meet the needs of entrepreneurs in conducting their business. Thus, also the findings show that women entrepreneurs' participation in training is still low as only 50 per cent of entrepreneurs attended trainings facilitated by SIDO. Also, the policy has to remove all the costs for training and to design a training programme specifically meant for women entrepreneurs and it should be entirely free.

6.5 Limitations of the Study and Suggestions for future research

This study suffers from three limitations which paved ways for further researches to be conducted. First, the study employed a qualitative research method which provides explanations on the accessibility of business training to women entrepreneurs.

Secondly, the study was a single case conducted in one municipality covering only three wards out of 29 that made up Morogoro Municipality; this means that information was gathered from small geographical areas that cannot be generalised for the whole municipality. It appeared to the researcher that it is worthwhile for other researchers to use other designs such as survey study design to conduct researches that will cover large areas and use many respondents for the generalisation of the findings. Similar study can be done in rural areas to see if the same results can be achieved.

Thirdly, this research examined the contribution of business training on the growth of women entrepreneurs as per SME policy in Morogoro Municipality. The study concentrated on women entrepreneurs who are found in SMEs; thus, entrepreneurs found on large enterprises were left out. The study didn't examine the contribution of business training on the growth of women entrepreneurs in rural areas.Therefore, future research work should investigate on the importance of management and book keeping training on growth of entrepreneurship in rural areas by using quantitative approach and by including more wards.

6.6 Contribution to Knowledge

The study findings have contributed to knowledge as they show that though the SME policy is there, majority of women entrepreneurs are unaware of the policy despite being aware of the access of business training provided by SIDO. The study findings show that there is no study that has been done in Morogoro Municipality on the contribution of business training to the growth of women entrepreneurs as per SME Policy as also it used qualitative approach compared to other research which usually use quantitative approach. The study used a sample of 25 respondents compared to other studies which use big samples as it focused only on three wards and

concentrated only on women entrepreneurs in urban areas. Moreover, in building knowledge the empirical studies used showed that most studies focused on SMEs concentrating on the challenges they face in attaining training.

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APPENDICES

APPENDIX I

INTERVIEW GUIDE FOR WOMEN ENTRPENEURS

My name is Ruth, Madundo a graduate student from Mzumbe University, Main Campus. Iam currently pursuing the **Masters of Public Administration(MPA)** degree, conducting research study as a compulsory part of my programme. The purpose of this study is to understand,The Contribution of Business training on the growth of Women entrepreneurs as per SME Policy in Morogoro Municipality in Tanzania. Thus, I would be very grateful if you would spare some few minutes to fill in this questionnaire. The information that you provide will be confidential for academic purpose only and your identity will not be exposed.

Instructions

Please put √ where appropriate

Information about yourself

1.What is your Education level?

- Primary level
- Secondary level
- High school
- University
- None

2.How old are you? ……. (Years

- 25-35
- 35-45
- 45-55
- 55 and above

3.What is your marital status?

- Single
- Married
- Widowed
- Divorced

4.What ward do you live?

…….

Information about your business

5.How long have you been working in your business?

- Below 3 years
- 3 – 5 years
- Above 5 years

6.What type of business are you conducting?

- Saloon
- Handcraft
- Service
- Food vendor
- If others mention…….

7. How did you get the skills for running your business?

- Fromm family
- From friends
- From past experience
- Through trainings

9.Do you understand on the term access of business training?

…….

10. Have you ever heard of SIDO?

- Yes
- No

How does it say on the access ability of business training?

…….....

11. What formal trainings have you attended?

- Training session in Business planning
- Training session in Financial management
- Training session in Entrepreneurship
- Training session in Marketing

12.What are methods used by the trainer for training?

- Theoretical
- Practical
- Theoretical and practical

13.Which language the trainer used for training?

- Swahili
- English
- Swahili and English

14. Did the language was a hindering factor for acquiring skills?

- Yes
- No

15. Do you think training cost is an obstacle to attend training?

- Yes
- No

16.Where did you get the funds to start the business?

- Micro-finance institutions
- Personal saving
- Inheritance
- Borrowed from friends or relatives

17.Where do you get the business advice from?

- Business Association
- Women entrepreneurs Association
- Bank
- Family members
- Friends
- None

Information about Policy and challenges

18. Is there any government regulation governing you?

- Yes
- No

If YES, how does it fulfil the intended goals?

…….....

19. Have you ever heard of Small and Medium Enterprise Policy?

- Yes
- No

If YES, what does it say on the accessibility of training services on Women entrepreneurs?.....
.....

20. What are the main challenges you faced since you started business till now?

- Lack of experience
- Lack of financial
- Lack of managerial skills
- Lack of proper location
- If others mention…….

APPENDIX II

INTERVIEW GUIDE QUESTIONS FOR SIDO DISTRICT MANAGER, DISTRICT TRADE OFFICER AND NMB BANK- BRANCH LOAN OFFICER

1. How long have you been working in your current position?

   ……

2. What is your level of education?

   ……

3. How old are you?

   …….

4. Are women in Morogoro prepared and experienced enough to start their own business?

   …….....

5. Does the government provide business training to women entrepreneurs?

   …….

6. Does the contribution of women entrepreneurs appreciated by policy makers and society?

   ……

7. Does the government facilitate and support programmes for improving women entrepreneurs' access to market?

   ……
   ……

8. What are your recommendations to families, society and institutions to support women entrepreneurs?

   .....
   .....

9. Does the government facilitate and support programmes which increase access of information to the development of women entrepreneurs?

   ……
   ……

10. What are your suggestions towards women entrepreneurs in Morogoro Municipality?

    ……
    ……