

**CONTRIBUTION OF WOMEN ENTREPRENEURS TO THE
PERFORMANCE OF ENTREPRENEURSHIP
A CASE STUDY OF ARUSHA DISTRICT COUNCIL**

**By
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**A thesis submitted in partial fulfilment of the requirements for award of the
degree of Master of Entrepreneurship (Msc. Entrepreneurship)
at Mzumbe University**

2013

CERTIFICATION

We certify that, we have read and hereby recommended for acceptance by Mzumbe University, a dissertation entitled “The Contribution of Women Entrepreneurs to the performance of entrepreneurship: A case of women entrepreneurs in Arusha District Council”, in partial fulfilment of the requirement for awards of the degree of Master of Science of Entrepreneurship of Mzumbe University.

Signature

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DEDICATION

This work is dedicated to my beloved parents, Heriel Makenya and Christina Said Mng'ongwe whose understanding of the importance of education to both girls and boys has laid the foundation of my schooling. Moreover, his life style has been an inspirational device towards my life achievement. Truly, this work is an outcome of my parents' early efforts.

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ABBREVIATIONS

IBRD	International Bank for Reconstruction and Development
ILO	International Labour Organization
OECD	Organization for Economic Co-operation and Development
SUA	Sokoine University of Agriculture
URT	United Republic of Tanzania
USA	United State of America
VICOBA	Village Community Bank
GEDI	Global Entrepreneurship and Development Index

ABSTRACT

The aim of this research was to find out the contribution of women entrepreneurs to the performance of entrepreneurship was conducted in Arusha District council. The objectives of the study were to identify factors that contribute women engage in entrepreneurship, to identify the contribution of women entrepreneurs to the performance of entrepreneurship, and to identify benefit obtained by women entrepreneurs. Data was collected from 76 respondents. Questionnaire, in-depth interview and observation and documentary review were used to collect data.

The study found that social background, unemployment self employment, and expand income are the major factors that contributing women to engaging in entrepreneurship activities. It was further noted that majority of women prefer to be self employed in order to get enough time to spend with their children. Furthermore expand income is another factor enhancing women to engaging in entrepreneurship activities. Factors which contribute to the performance of entrepreneurship include employment opportunities, poverty reduction, women population numbers, networking, source of start-up funds, women population number. More ever in the study researcher observed that benefit obtained by women entrepreneurs are economic, expand business, trust gained from financial institutions, other benefit women entrepreneur get was to prohibit bud behaviour ,personal saving and women entrepreneurs they provide basic needs to their family.

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CHAPTER ONE

PROBLEM AND ITS CONTEXT

1.1 Introduction

This chapter deals with the background to the problem, statement of the problem, purpose of the study, objectives of the study, research questions, and significance of the study. It also includes operational definition of key terms, limitations and scope of the study. Background to the Problem

According to Ducker (2005), entrepreneur is the person who always searches for change, responds and exploits it as an opportunity. A women entrepreneurial activity is dynamic, social and economic phenomenon (Mitchell, 2011). This implies that a century ago women experienced serious difficulties in relation to their human participation and exercising their civil right in various cases. Furthermore, nowadays they even have gradually been realized that there are still important gender inequity issues, advancement towards equal opportunities at economic and social levels (Samani, 2008).

According to Olumide (2012), women account for 52% of the total population in Tanzania. Women advanced in different fields has been constrained by multiple roles that they play in the society as well as by the existing customary law and traditional values, their participation in high education and decision making position has remained marginal for long time though currently government policies have favoured them.

Most women engage in small business are either groups or individual (Olumide, 2012) However, in reality women entrepreneur differ in many ways in terms of age, religion, ethnicity, wealth, education, marital status, social status, and experience also they differ in terms of their motivation to start and develop business.

Furthermore, the role of women in the prosperous of entrepreneurship is of a vital importance (Mitchell, 2011). This means that in order to achieve good performance in entrepreneurship women's role need to be valued.

This is due to the fact that women occupy more than half of population in many societies (URT, 2009). Therefore, by supporting and worth their efforts will ensure good performance of the entrepreneurship sector.

1.2 Global Situation of Women's Participation in Entrepreneurship

Globally, various researches conducted on the women's participation in entrepreneurship showed that few numbers of women are participating in entrepreneurship ((Riedijk, 2011).). However, the condition can be different from one country to another either developed or developing country. For example, Omari (1995) pointed out that in the Netherlands the number of women who engage in entrepreneurship activities is in a small scale. This implies that women are reluctant to take on entrepreneurship activities.

In United States of America (USA) the situation is not different from Europe and other part of the world. Makombe (2006) conducted a study on entrepreneurial dynamics and finally found that women are reluctant to participate in entrepreneurship which causes few of them to engage in entrepreneurial activities.

Furthermore, in Africa the situation of women's participation in entrepreneurship activities is even pathetic (ILO, 2005). Moreover, ILO (2005).pointed out that in Africa there is a reluctance of women to participate in entrepreneurial activities. This means that the engagement of women in business activities is poor in relation to their population.

1.3 The Situation of Women Participation in Entrepreneurship in Tanzania

The general condition of women's participation in entrepreneurship is in a poor condition (Steven & St-Onge, 2005). This means the number of women who engage in entrepreneurship is low compared to their existing population.

Moreover, this situation is caused by various reasons such as ignorance, poor attitudes and masculine culture that exist in the society (Stevenson & St-Onge, 2005).

Moreover, the majority of the researches conducted in Tanzania such as those of ILO (2008), Jagero (2011), Makombe (2006), Mpagalile and Ballegu (2011), and Riedijk (2011) observed that women were incapable to take part in entrepreneurship and even those few who engaging were facing many obstacles to pursue their activities accordingly.

The situation of poor participation of women in entrepreneurship has remained the same despite good efforts done by the Tanzanian government (Mwasalwiba, Dahles & Wakkee, 2012). For example, in the year 2010/11, about 6,379 out of 30,000,000 women were joined up in entrepreneurship (Mwasalwiba, Dahles & Wakkee, 2012). This number is very low compared to their population. In this regard, the situation has resulted into a number of questions about how effective is this number in ensuring good performance of entrepreneurship sector in Tanzania?

Most of the studies conducted in entrepreneurship reported a lot about the women participation in entrepreneurship. Mnenwa and Maliti (2008) carried out a study on underfunding and institutional function in women group entrepreneurs and the manner it affects their participation, and the study revealed that the shortage of fund was a big reason for many women to participate in entrepreneurship.

Despite all these limitations, very little is known about the contribution of women entrepreneurs in the performance of entrepreneurship in Tanzania. There is scantiness in the literature about the manner in which Tanzania's women entrepreneurs contribute in the performance of entrepreneurship. The researcher thought that it is valuable to conduct a research to investigate on how women entrepreneurs contribute in the performance of entrepreneurship sector in Tanzania.

1.4 Statement of the Problem

Women entrepreneurs in Tanzania have many roles to pursue toward successfulness of entrepreneurship in Tanzania (ILO, 2008; Mfaume & Leornard, 2004; URT, 2002).

Women like any other entrepreneurs need to be recognized in terms of their contribution toward the success of entrepreneurship. However, the situation is contrary to what is expected that women entrepreneurs are few in number (Mfaume & Leornard, 2004).

Regardless of such a problem, women entrepreneurs are continuing daily to pursue their duties and no comprehensive study is done to assess the contribution of women entrepreneurs toward the success of entrepreneurship in Tanzania. Therefore, from the luminosity of the above statement it was valuable to conduct a study on assessing the contribution of women entrepreneurs toward the performance of entrepreneurship sector in Tanzania.

1.5 Research Objectives

The objective of this study is categorized into two parts, which are the general objective and specific objectives.

1.5.1 General Objective

The general objective of this study was:

Contributions of women entrepreneurs to the performance of entrepreneurship

1.5.2 Specific Objectives

- i. To identify factors that contributes women to engage in entrepreneurship
- ii. To explore the contribution of women entrepreneurs in the performance of entrepreneurship.
- iii. To explain benefits obtained by women entrepreneurs

1.6 Research Questions

- i. What are the factors that contribute women to engage in entrepreneurship?
- ii. What is the contribution of women entrepreneurs in the performance of entrepreneurship?
- iii. What are benefits obtained by women entrepreneurs?

1.7 Significance of the Study

This study intended to provide baseline data information which can be used by other researchers who are interesting to research on similar topic elsewhere.

The study will enable policy makers to make appropriate long lasting activities for meeting millennium goal on poverty alleviation to all people.

Moreover, this study intend to inform various entrepreneurship stakeholders such as officials in a ministry levels, regional and district officers on how can improve participation of women in entrepreneurship.

1.8 Operational Definition of Key Terms

In this study, the following terms are operationalised as follows;

Women Entrepreneurs: These refer to females who engaged themselves in different types of business. This engagement can be either in an individual level or as a group (McDonald 2007)

Entrepreneurship: This refers to any business or private commercial activity whereby someone or group of people engaging for the aim of attaining profit (USAID 2006).

Female entrepreneur: is a female head of business who is accepting the associated risks and financial, administrative and social responsibilities and who is effective in change of its daily management (Olumide2012)

1.9 Limitations of the Study

The following are the limitations this study may encounter. Firstly, some respondents such as the women entrepreneurs, regional and district community development officers had stiff schedule that lead to difficulties for them to accommodate in accordance of study timetable. Looking upon this, the researcher interviewed those respondents on their convenience time so as to avoid the intervention with their daily routines.

Due to period given to the researcher to deal with the topic concerned being very short, the researcher tries to make a short but satisfactory report in respect of research objectives and questions according to the given time.

For the successful outcome, the researcher needs to be well financially equipped. Due to these financial constraints, the researcher did the best to narrow the study to meet the requirements regardless of financial constraints.

1.10 Delimitation of the Study

This study was conducted in Arusha district council in Tanzania mainland. Moreover, the study was carried out in one region among thirty regions in Tanzania mainland. The study I covered only one district out of 133 districts from which three (3) out of twenty one (21) wards were be selected as a case study.

Additionally, the study investigated the manner in which women contribute in the performance of entrepreneurship sector. The women who were be investigated are those who engage in entrepreneurship activities either as an individual or in groups. Therefore, conclusions and generalizations of this study focused only three wards in Arusha district council.

1.11 Organization of the Study

This research report consists of five chapters. Chapter one provides the problem and its background, statement of the problem, objectives of the study, significance of the study, and operational definition of key terms as well as limitations and delimitation of the study. Chapter two is on the review of related literature and conceptual frame work while chapter three explains the research methodology used in collecting data.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents literature review related to this study. The review covers the meaning of entrepreneurship and entrepreneur, woman entrepreneur and factors influencing women to engage in entrepreneurship. Also, the chapter includes forms of women entrepreneurship, women contribution in the performance of entrepreneurship, benefits obtained by women entrepreneurs. Moreover, the chapter includes studies carried in developed, Asian and African countries as well as Tanzania in particular from which research gaps are identified.

2.1.1 Meaning of Entrepreneurship and Entrepreneur

2.1.2 Entrepreneur

Kristiansen (1997) define an entrepreneur as an individual or group of people, initiating the provision of product or services to the market, representing something new in that context. This implies that entrepreneur is a person who is able to create something from practically nothing and initiating from zero and building enterprise rather than watching.

Schumpeter (1934 page 887) defined an entrepreneur as an innovator who is characterized by potentialities of doing new things or doing things in a new way. This means that entrepreneur usually recognizes an opportunity by raising money and other resources needed to exploit that entrepreneurial opportunity, and takes some or all of the risk associated with executing the plans.

Generally, an entrepreneur can be described as a person who search for opportunity and make use of it through innovation, creativity and risking taking with the intention of earning profit. Therefore, an entrepreneur always looks for an opportunity so as to make profit. Opportunity can be a public demand on particular goods or services.

2.1.3 Entrepreneurship

Venkatareman (1997) states that entrepreneurship is as a scholarly field seek to understand how opportunities to bring into existence ‘future’ goods and services are discovered , created and exploited, by whom, and with what consequences.

Entrepreneurship was often associated with starting and running a business (Olomi, 2006). Nevertheless, he suggested that the broader meaning of entrepreneurship was a way of thinking, reasoning, and acting that result into the creation, enhancement, realization and renewal of value for an individual, group, organization, and society. He argued that the heart of the process are the creation and /recognition of opportunities followed by the will and initiative to seize such opportunities. By taking that broader view in mind, not all business start-ups constituted entrepreneurship, because not all founders displayed entrepreneurial behaviours such as need for achievement, calculated risk-taking, growth seeking, a strong drive, tolerance, perseverance and determination, making and opportunism.

2.1.4 Woman Entrepreneur

Olumide (2012) defines woman entrepreneur as a female head of business who takes the initiative of launching a new venture. Moreover, woman entrepreneur accepting the associated risks as well as social responsibilities in order to make effective change in her day to day activities. Women entrepreneurs are the females who are engaging in the business by addressing their skills, knowledge and creating their ideas and innovate it. Women entrepreneurs need to use their knowledge by being innovative and creative to ensure that they maximize opportunity in order to achieve profits.

Women's entry in business in Tanzania is a recent phenomenon, mainly a result of the economic crisis's and restructuring programmes which has led to drastic decline in real wages as well as formal employment opportunities (Rutashobya, 1995). Probably as a result of the recent nature of women's involvement in business, much of the research that has been carried out was aimed at making general description of women in the sector along with a cross-section of the barriers that they face. Indeed, one of the limitations of the existing entrepreneurship literature in Africa and Tanzania in particular, is its treatment of women entrepreneurs as a homogeneous group (Nchimbi, 1999). In reality, women entrepreneurs differ in many ways in terms of age, religion, ethnicity, wealth, education, literacy, marital status, social status, experience and socio-economic position. They also differ in terms of their motivation to start and develop businesses. These differences, according to Koda and Omari (1991), are responsible for a considerable variation in the nature, scope and magnitude of women's entrepreneurial activities.

2.1.5 Forms of Women Entrepreneurs

According to Makombe (2006), women entrepreneurs can mainly found in two forms or types. First is a form of women entrepreneurs who engage in business as a private individual. They normally do business on the basis of private business person either in a basis of company or non-company business. Moreover, Bagachwa (1994) points out that this form of entrepreneurship is most common in many places in the world. This is due to the fact that many women have small capital to be able to invest in big business.

A group women entrepreneur is one of the forms of the women entrepreneurs (Jarego, 2011). This type of women entrepreneurs refer to union of women who united together for the aim of doing business. In this form of women entrepreneurs members need to have common understanding toward achievement of the intended goals of the group.

2.2 Factors Influencing Women to Engage in Entrepreneurship

Women entrepreneurs tend to engage themselves in entrepreneurship because of various reasons. The study revealed that women's perception of business differ from that of men. While men treat businesses as economic entities, women's businesses become integral part with other demanding areas of life, (Nchimbi 2002). As result women entrepreneurs have been found to perceive their business success using criteria other than the traditional economic ones, (Nchimbi, 2002). Whereas male entrepreneurs use economic criteria to assess their business success, women put more emphasis on family and employee's related measures.

2.2.1 Life hardship

According to ILO (2008), big number of women engages themselves in entrepreneurship because of the life hardship. The statement means that due to difficulties in life many women are obliged to engage in business so as to earn money in order to satisfy their basic needs. In most countries especially in Africa the burdens of life hardship are under the shoulder of the women (Tripp, 1990). Therefore, this makes women to employ themselves in small and medium business so as to get something for their family.

2.2.2 Family background

Moreover, women also engage in entrepreneurship due to family background (Tripp, 1990). This means that some women they were born and used to live in a business family or society. In this regard, it is likely to happen that woman can be influenced to engage herself into business activities. Some women tend to assist their husbands or be a shareholders as well as business partners with their husbands and other family relatives or friends. In many western countries women are common to engage into business because of the influence from their families or societies (Riedijk, 2011).

Rutashobya, (1999). Olivia was born in 1947 in the outskirts of Moshi town, Kilimanjaro Region, Tanzania. She is a daughter of a businessman and her mother is a house wife. Olivia, a mother of five children, is married to a famous businessman. Her spouse, however, has had long working experience, as a senior employee in both local and international organizations. He held various managerial positions and lived outside Tanzania for many years as an employee of some international corporations. Before his retirement, Olivia's husband decides to leave public employment in order to concentrate in private business. Olivia had lived outside the country since 1968 because she had joined her husband. She lived in France, Belgium, U.S.A, Kenya, and Ivory cost. She admits that her living outside the country gave her a lot of espouse. She took a diploma course in management and passed well.

2.2.3 Self determination, expectation for recognition and self esteem enhancing women to engaging in entrepreneurship

Self determination, expectation for recognition, self esteem and career goal are the key drivers for taking up entrepreneurship by women (Mpagalile & Ballegu, 2011). Sometimes, women chose such career path for discovering their inner potential, calibre in order to achieve self satisfaction. It can also provide a mean to make best use of their leisure hours.

However, dismal economic conditions of the women arising out of unemployment in the family and divorce can compel women into entrepreneurial activities

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2.2.4 Policy Framework enhancing women to engage in entrepreneurship

Like Minniti, (GEM 2010). Said that policy frameworks must be diverse and address normative aspects of entrepreneurship. First they observe that women entrepreneurship policies should assist women start-ups by making resources available to them. Secondly, their business growth must be technical assistance and education and last but not least, they suggest that such a policy framework must promote social attitudes conducive to women's entrepreneurship and foster a an enabling environment. In the eyes of the ILO (2010), women's entrepreneurship is best promoted through comprehensive policy frameworks that protect, foster and regulate business start-up and development for women. In their opinion, policies to improve women's access to and control over (financial) resources and policies to strengthen social protection and that enhance social inclusion.

Furthermore, they propose that such a policy framework should reduce the risks and vulnerabilities that women face and create a more supportive enterprising culture and a more favourable business environment for women entrepreneurs, alongside with public support services and family policies.

Furthermore, women compiled to participate in entrepreneurship due to favourable condition in their country (Mpagalile & Ballegu, 2011). Good policies, laws, regulations and supports motivate women to engage in entrepreneurship. This means that the presence of favourable policies on entrepreneurship may ensure security to people who

are engaging in business as a result many people especially women to engage themselves in entrepreneurship. Moreover, supports from the government through acknowledgement and security can also inspire women to engage in business activities.

2.2.5 Frustrations and boredom

Rutashobya, (1999 page 10) . Women engaging into entrepreneurship sometimes due to frustration and boredom. Frustrations might be due to fierce humiliation from their husband, family members or relatives, employment at their working environment/stations. Women become frustrated with their past achievements and bad events history. When they feel like their current career path is not going the way they expected or it does not full fill their personal aspirations they decide to engage in their self business where they get peace to mind and relax.

2.2.6 Credit opportunities from financial institution

Women are struggling much to engage in entrepreneurship as they see the opportunity of getting loan from different financial institutions. Also they hope to access credit offered by some donor supported projects. So they see this opportunity as their redeemer and hence engage into business. The path breaking work of Yunus (1983) shows that small micro-credit loans given to women are nearly always paid back and that the funds are used to invest in businesses that provide funds to educate children and lift families out of poverty. Similarly, a recent study conducted shows that women are more likely to start businesses with both social and economic goals, and hybrid ventures (Rieddijk, 2011). In both cases, women entrepreneurs are transforming families and society, besides making contributions to business development. The rising number of women entrepreneurs around the world suggests that there might be more attention to social problems, using economic solutions. Kennedy (2006) suggests that now more than ever the world needs to unleash women's entrepreneurship to make our economies and societies stronger.

2.3 Women Contribution in the Performance of Entrepreneurship

The contributions of women to the performance of entrepreneurship have several factors it depending on the women practicing the business. The contribution of women increase day by day. These sections below discuss the contribution of women to the performance of entrepreneurship at all level of entrepreneurship.

2.3.1 Women's empowerment

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

2.3.2 Women population number

Women entrepreneurs have the vital role in ensuring entrepreneurship sector is success (Lesa & Kauffman, 2011). Women comprises of more than half total population in many areas of the world (Lesa & Kauffman, 2011).

In this regard, by participating in business it can make big population to engage in business and make entrepreneurship to success (Lesa & Kauffman, 2011). Women population numbers contributing to the performance of entrepreneurship as the 2012 census observed that more than 50 percent are women, and as we know majority of women are engaging in the informal sectors.

2.3.3 Employment creation

Moreover, women play a vital role in the performance entrepreneurship because they tend to employ people in their business (Mitchell, 2011). By employing other people in their business this lead to empower other women to engage in entrepreneurship and

resulted to good performance of entrepreneurship. Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks.

In the first place, women entrepreneurs are creating jobs, innovation and contributing to the GNP of various economies just like their male counterparts. Second, and more compelling, are the contributions women entrepreneurs make to society. There is growing evidence that women are more likely to reinvest their profits in education, their family and their community. Ironically traditional measures of economic development and business performance do not often capture the true transformational benefits of these businesses.

Moreover, benefit can be also to the society because entrepreneurs used to employ people in their enterprises as a result people are working and get paid for their job. According to Kennedy (2006) entrepreneur can be useful to the society by creating job opportunities and get acknowledgement from the government or society. This provides emotional satisfaction to entrepreneurs.

Soundarapandian. (1999). quotes the words of Pundit Jawaharlal Nehru-“When women moves forward, family moves and the village moves and the nation’s moves”. Employment gives economic independence to women. Economic independence paves the way for social status. Moreover, women have become an integral part of the industrialized society. A woman must supplement the income of the family through whatever skill she possesses or has acquired. The present inflationary pressures warrant women to join the male members of the family for securing substantial livelihood.

2.3.6 Individual motivation and goals contributing the performance of entrepreneurship among women entrepreneurs

According to Brush (1990), individual motivations and goals such as profitability, revenue and sales growth have been found to be related to performance in women owned business, albeit their tendency to perform less well than their male counterparts. Fisher et al., (1993). Researchers found that women typically are motivated by a more complex set of objectives for starting a business than counterparts. Factors related to the desire to achieve flexibility between work and family lives are valued differently by the genders (Cinamon & Rich, 2002; Stevphens & Felman, 1997).

In additional, Hisrich and Brush (1987) found that individual motivations and owner/founder goals are related to performance in women-owned business where opportunity motivation was related survival and independence was associated with “no growth”. As a result, motivation shows a strong relationship to performance (Lerner et al., 1997). It can be an important exploratory variable to firm performance (Miner, 1990; Miner et al., 1992; Wilkund, 1998) as far as women entrepreneurs are concerned. In Malaysia, Nordin’s study (2005) revealed that the psychological motives such as self satisfaction and the search for independence and supportive environment factors such as industry sector and source of finance affect women entrepreneurs from Terengganu in exerting themselves into business.

2.3.7 Growth Strategies

Rutashobya, (1999). Women entrepreneurs were found to participate in more than one business line. The number of business ventures per respondent ranged from one to four. Diversification was mainly in the same sector. For example, it was common to find a woman entrepreneur with three business activities such as piggery, poultry and dairy farming, This phenomenon appears inevitable given the kind of business ventures women were operating which, as observed earlier, were low turnover/profit activities due to competition. In the absence of potentially vertical growth activities, women had resorted to horizontal expansions in order to guarantee survival of family members as

well as to spread business risks over a number of activities. Multiple portfolios were also used to meet capital requirements, both fixed and working capital, especially in the absence of borrowed capital from financial institutions. It is argued here that since the activities were poor growth potential business ventures, multiple portfolios only served to produce women's existing conditions by diverting their energies away from more economically productive activities.

According to Porter, M. (1996). The essence of strategy is choosing to perform activities differently from rivals, which requires creativity and insight. Bracker et al. (1986, 1988). Found that firms which undertook strategic planning performed better financially. Furthermore suggests three elements of business strategies which have significant relationship with performance, that is founder's entrepreneurial competence, founder's managerial competence, and strategies applied by the firm. The strategies adaptation perspective holds that success is primarily dependent upon the fit between changes in the environment and entrepreneur's ability to develop and execute effective strategies. This approach takes into consideration on both environment influence and entrepreneurial strategies as determined of firm's performance. In this regard, women entrepreneurs who focused on strategic planning are likely to achieve higher performance.

Jennings and McDougald (2007) demonstrate that women entrepreneurs in developed countries are more likely to experience time conflict, stress spill-over due to incompatibility between the family domain and care responsibilities on one hand, and the business domain work responsibilities on the other. Consequently, women are more likely to use coping strategies that instinctually or unintentionally limit rather than enhance the growth to their businesses. Among such coping strategies are 'superwoman' attempts to respond to all demands, career delay or lower career aspirations, reduction of working hours, turning down business, travel or relocation opportunities, and cutting back on community involvement or time spent with family.

Other strategies are the on job one-career strategy' where one partner takes on a part-time or less demanding job so that the other can pursue a business or career. Very common, especially in upper class families is the phenomenon of hiring a wife, which in most countries is a female domestic helper-often underpaid and undocumented migrant-to assist with chld care house hold duties, meal and meal preparation.

2.4 Benefits obtained by Women Entrepreneurs

2.4.1 Expanding business

Women who engage themselves in entrepreneurship gain many benefit (Kennedy, 2006). Benefits can be direct touch the entrepreneur, for example, gaining money, expanding business in various places and building up network. Moreover, benefit can be indirect like improvement of living standard of the people. This means that if an entrepreneur produces high quality goods or services automatically the consumers' life will be improved because of consuming quality goods and services.

2.4.2 Training programs

Alajami .J. and Alsaleh N. (2011). Many of the institutions in the Kingdom of Bahrain offer training programs geared for entrepreneurs who own active establishments or those who have creative ideas which they hope to translate into reality and build and strengthen their abilities to gain the necessary skills and knowledge to establish, manage and develop commercial enterprises. There are institutions that offer regular programs advertised through, for example, UNIDO and the Bahrain Development Bank.

Some entrepreneurial programs in which women participated, or which targeted women only, in order to identify the training programs that have contributed to developing and enhancing the capabilities of women entrepreneurs. Among such women in informal economy are Yoruba women textile trades in Balogun Market. Yet how they have been able to access entrepreneurial resources for their textile trading activities have received little academic attention.

2.4.3 Company culture.

According to, Bruns S (.2012) Instead of trying to fit themselves into corporate environments that weren't designed for them, they are able to create corporate cultures that they conducive to the type of lives they lead. Women entrepreneurs they want companies that make it easy for them to have a family, to live the lifestyle they want and support them values. They believe they'll see a lot more flex time, work share, co-working and home offices. It's exciting for young women now to "grow up" in a corporate culture that have them in mind. It can reflect the women they are and the lifestyles they want.

2.4.4. Creativity and innovation opportunities

According to Janzen, (2000), Jones and Kirby (2002) Creativity and innovation also are benefit women entrepreneurs get through their business, women they create and innovate product or ideas which they can help them in coping with competition in the market. Competition describes as hyper-competition; and technology changes business models. They have found that women entrepreneurs were increasingly forced to use creativity and innovation in order to survive and sustained business growth in the fast changing and competition business environment. Women entrepreneurs entitled outreach to access geographically remote markets. Searching appropriate quality/quantity opportunities they can meet.

Wamock (1985). Similarly suggested that creativity was enhanced by exposing oneself to as much diversity in the world as possibly. In Schumpeter's view creativity was twofold; on one hand, it created and produced novelty, while on the other hand, it destroyed preceding entities and ideas. He contends that creativity both build up and destroys. Women entrepreneurs create and innovate new product or ideas in order to cope with the needs of their customer as well as to compete at this globalization market. According to World Bank (2007), Fox (2005) Women entrepreneurs create opportunities for a person to make a contribution, most new entrepreneurs which help the local economy.

A few through their innovations contribution to society as a whole. Entrepreneurs encourage innovation and creativity. It develops new products or service for market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Entrepreneurship through its process of innovation creates new investment of new ventures. More venture being created, new jobs will be produced, thus reduce the unemployment rate. Entrepreneurship in a process of creating and building something of value from practically nothing. That is , it is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. It involves the definition, creating and distribution of values and benefit to individuals and groups, organizations and society. Entrepreneurship is very rarely a get rich quick proposition (not short term); rather it is one of building long term value and durable cash flow streams.

Brush. (2013) Women entrepreneurs are creating jobs; innovation and contributing to the GNP of various economies just like their male counterparts, and more compelling, are the contributions women entrepreneurs make to society. There is growing evidence that women are more likely to reinvest their profits in education, their family and their community. Ironically traditional measures of economic development and business performance do not often capture the true transformational benefits of these transformational businesses.

2.4.5. Benefits of making decision and being boss

According to World Bank (2007), Fox (2005) women entrepreneurs have the following benefits, women entrepreneurs are their own bosses. They make decision; they chose whom to do business and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacations. Women entrepreneurs offer a great possibility of achieving significant financial rewards than work for someone else.

It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response, It offers the prestige of being the person in charge, it gives an individual the opportunity to build equity, which can be kept, sold and passed on to the next generation.

2.4.6 Studies Conducted in Developed Countries

A research carried out by Samani, (2008) has indicated that in the United States of America entrepreneurship sector is still experiencing poor participation of women in entrepreneurship. It also noted that many women are reluctant to engage themselves in business. A study conducted by Samani (2008) shows that in Turkey, women entrepreneurs are few compared to the total population of women.

Poor condition of women's participation in entrepreneurship is due to unsatisfactory environment that could attract them to engage in business. Poor environment identified were absence of good policies that could influence women to engage in business (Samani, 2008)

2.4.7 Studies Undertaken in Asian Countries

In Asian countries, Lesa & Kauffman (2011) noted that women are reluctant to participate in entrepreneurship sector. Furthermore, it was observed that for about a decade India has experienced poor women participation in entrepreneurship (Lesa & Kauffman, 2011). However, the situation was caused by negative attitudes toward women participation in entrepreneurship sector.

2.4.8 Studies Carried Out in Africa

The situation of women participation in entrepreneurship in Africa is in a critical condition (ILO, 2005). In Zambia, women are reluctant to participate in entrepreneurship, for example, Mpagalile & Ballegu, (2011) claim that the entrepreneurship sector in Zambia is in a state of sluggish movement because of poor

participation of women in business. Environments are too bad to encourage and motivate women to engage in business (ILO, 2005).

Mitchell (2011) pointed out that the South Africa entrepreneurship sector experiences poor women participation. This situation is due to the reasons that policies and laws are unfavourable to attract women to engage in business.

2.4.9 Studies Done in Tanzania

The general situation of women entrepreneurship is miserable (ILO, 2008; Rutashobya, 1999; URT, 2002). That is to say the general situation of women involvement in entrepreneurship sector is poor due to negative attitudes, unfavourable policies and laws as well as masculine culture (ILO, 2008).

Jarego (2011) revealed that some women entrepreneurs opted to be house keeper because of poor policies of entrepreneurship sector. Furthermore, classrooms and dormitories are congested because the colleges' infrastructures are too small to accommodate the increased numbers of enrolled students.

Mwasalwiba, Dahles and Wakkee (2012) carried out a research on women entrepreneur's vis-à-vis contextual enablers and hindrances in Morogoro, Dar es Salaam and Coastal regions and finally found that women were experienced hardship time to engage in entrepreneurship because of the poor attitudes, masculine culture and lack of capital.

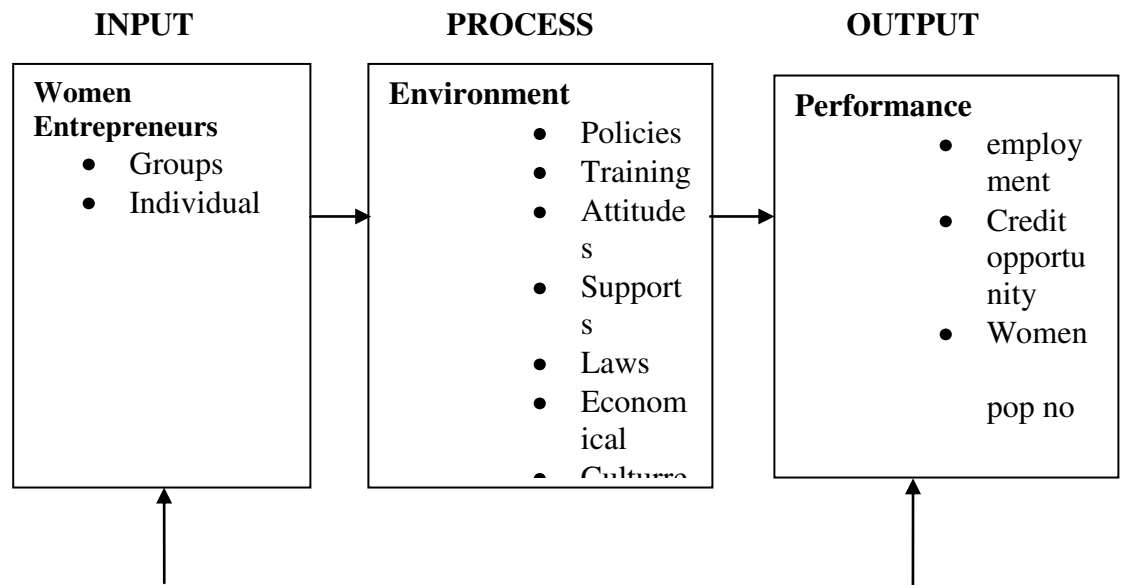
Furthermore, Mfaume and Leornard (2004) explored problems and prospects for future development of entrepreneurship and found out that poor environment in entrepreneurship made women to fail to engage themselves in entrepreneurship. In addition to that, Mnenwa and Maliti (2008) conducted a study on the role of businesses on poverty alleviation and they noted that, apart from being a poverty alleviator, few people especially women were engaged themselves in entrepreneurship.

2.4.10 Research Gaps

From the literature reviewed it is apparent that little is known on the contribution of women entrepreneurs to the performance of entrepreneurship sector in Tanzania. Not much is known on the factors influence women to engage in entrepreneurship. Equally important, little is known about the forms of women entrepreneurs in Tanzania. Therefore, this study will be conducted to fill these knowledge gaps. The topic of women entrepreneurs has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do.

2.4.11 Conceptual Framework

Figure 2.1: Conceptual Framework Showing Interrelated Elements in the contribution of Women Entrepreneurs in Entrepreneurship Performance



Source: Modified from Mitchell (2011)

The model is relevant to this study since it tries to identify different essential elements and processes involved in enhancing the contribution of women entrepreneurs in entrepreneurship performance.

Input in this study consists of women entrepreneurs. These entrepreneurs can be either in the basis of an individual person or as a group. The availability of adequate women entrepreneurs makes possible for entrepreneurship activities to take place so smoothly. This is due to the fact that if more people especially women are engaging in entrepreneurship activities it provide diversification of activities as a result for success of the entrepreneurship (Mitchell, 2011). Women group entrepreneurs are important in ensuring that effective performance of entrepreneurship takes place (Moore, 1990; Safavian, 2012). Well formulated women groups with good vision, missions and common understand are required for success of entrepreneurship to take place.

Process refers to favourable environment that can attract women to participate in entrepreneurship activities. The favourable environments are much depending on the presence of adequate inputs such as private and group women entrepreneurs (Parker, 2010). The process includes environment like good policies and laws on entrepreneurship. The availability of favourable laws and policies towards establishment of entrepreneurship activities may attract more women to engage themselves in entrepreneurial activities.

Moreover, process comprises with trainings, supports and attitudes. The presence of trainings provides room for women entrepreneurs to be equipped with skills, knowledge and awareness related to entrepreneurship which are useful to the success and performance entrepreneurship. Additionally, women entrepreneurs need to be supported in terms of fiscal and technicality. The support will ensure empowerment to women so that can be able to engage themselves in entrepreneurship.

Furthermore, it can be agreed that the presence of positive attitudes among women on entrepreneurship activities are of paramount important. The availability of positive

attitude concerning entrepreneurship enables women to engage and run their entrepreneurship activities very smoothly as a result of good performance of the entrepreneurship activities (Samani, 2008)

Output occupies all anticipated results of the process stage. Therefore, the outputs are outcomes which are supposed to be attained by women who have engaged themselves in entrepreneurship. The outcomes to be attained by women entrepreneurs are to a great extent depending on the effectiveness of the previous stages (input and process). They are expected to achieve returns in terms of increasing employment among the women entrepreneurs and population in general, credit opportunities and performance of entrepreneurship appears due to population number of women. (Bushell, 2008).

Mitchell (2011) argues that these three elements namely input, process and output, are working mutually dependent. That to say in the absence of input, automatically, the process part will be adversely affected and result in poor output.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter deals with research methodology that will be used in this study. It consists of research approach, research design and area of study, study population, sample and sampling techniques. Furthermore, data collection methods and instruments, validation of study instruments, ethical considerations and data analysis procedures are also included.

3.2 Description of the study areas

Area of study refers to the site selected by the researcher to locate people. The site should be appropriate to the research problem and purpose (Best & Khan, 2006). This research was conducted at Arusha district council which is founded in the North-Eastern part of Tanzania mainland, in Arusha region. The choice of the Arusha region is influenced by the fact that the region has many women entrepreneurs compared to other regions in Tanzania mainland. This is due to the fact that the region is among the two regions in Tanzania that have big number of women entrepreneurs. Moreover, there is no study related to women entrepreneurs' contribution toward the performance of entrepreneurship which has been conducted in this region before.

Arusha district council were purposively chosen by the researcher due to the fact that it is a district that has many women entrepreneurs compared to other districts in Arusha region and Tanzania in general. This district is suitable to this study because it will make possible for the researcher to grasp more information on women entrepreneurs' contribution toward the performance of entrepreneurship since the district has many women entrepreneurs.

3.3 Research Approach

This study were utilized mainly the qualitative research approach to investigate the contribution of women entrepreneurs in the performance of entrepreneurship. According to Kothari (2004), qualitative research approach is an investigation which consist scientific explanation of actions and people without necessarily using numerical data. However, some aspects of quantitative research approach will be included wherever considered necessary.

The choice of qualitative approach is influenced by the researcher's globe perception clued-up by interpretive theory. According to Omari (2010), interpretive theory is a framework which is directed by a set of thoughts and justification about the world and how it should be understood and studied as a consequence of bringing interpretation of those justifications. Therefore, the qualitative research approach is considered to be suitable for this study due to the fact that it will enable people to explain, describe, conceive, conceptualize and make interpretation of things in their own way and in their own natural setting.

Selection of this research approach is also motivated by the fact that the approach is applicable when the researcher's intention is to collect information through interacting with informants in a natural setting and get deep information of a specified phenomenon (Kothari, 2004). Looking upon this, the qualitative research approach will facilitate collection of in-depth information from the respondents on how women entrepreneurs contribute in the performance of entrepreneurship.

3.4 Research Design

Robson (2002page 12) defines research design as a map that directs the researcher during the research process. The research process involves compilation and analysis of data to reach a conclusion effectively and efficiently. In order to achieve the intended objectives of the study, this study will exploit a case study research design.

A case study research design is suitable to any study aiming at obtaining detailed description and explanations for a given phenomenon in a single unit (Postlethwaite, 2005). The case study design is chosen because the study aiming at investigating the contribution of women entrepreneurs in the performance of entrepreneurship.

The case study design is regarded to be useful for this study because it involves discovering meaning, investigating process and gaining insight into an in-depth understanding of an individual, group or situation as a result of getting unique examples of real people in real situations and understand the phenomenon more clearly (Hammersley & Traianou, 2012). The choice of a case study research design is as well influenced by the researcher's perspective which assumes that there are multiple realities in studying any phenomenon as advocated by Hammersley and Traianou (2012).

3.5 Target Population

Population is a collection of elements such as cases, individuals, objects and events that conform to specific criteria whereby the researcher needs to get information (McMillan, 1996). The population of this study comprised of all women entrepreneurs in Arusha District Council individual or in groups.

3.6 Sample and Sampling Techniques

The term sample refers to a group of subjects or small group drawn from a larger population, and from whom data are collected (Ferrance, 2000). The sample of this study will comprise of 76 respondents including the community development officers in the district council, ward and village officers and women entrepreneurs from Arusha district council. Table3.1 shows the composition of the sample:

Table 3. 1: Composition of the Sample

Category of Respondents	Respondents
District Officers	4
Ward Executive Officers	3
Village Executive Officers	9
Women Entrepreneurs	60
Grand Total	76

Source: Researcher's Construction

The district council, village and ward officers were purposively sampled by virtue of their position of being the manager and executive of all business activities conducted in the district. That means they were able to provide information on the contribution of women entrepreneurs toward entrepreneurship performance in their district.

The 60 women entrepreneurs were randomly selected in order to avoid bias in selecting respondents, all present women entrepreneurs' names will be written on small pieces of papers, folded to hide their identity and placed in a chalk box. Thereafter, the researcher was asked each women entrepreneur to pick one piece of paper and those who picked the labelled pieces of paper will be included in the study sample.

Women entrepreneurs who owns shops were 3, vegetable farming were 15, food vender were 12, livestock keeping were 10 and vegetable seller were 20, that means 60 women entrepreneurs were selected as sample in the study.

They were selected in order to provide their experiences, knowledge and skills on how they managed to operate their activities and their contribution in the performance of entrepreneurship. In addition to that, the women entrepreneurs are the daily stakeholders of entrepreneurship activities in the district. Therefore, they are in a good position to provide relevant information on how they contribute in the performance of entrepreneurship sector in their district.

3.7 Data Collection Methods and Instruments

Data collection method is the process of obtaining data in an organized approach to ascertain the research problem (Tuckman, 1999). Methods of collecting data which will be used in this include interviews, documentary review and observation and questionnaire. The choice of multiple methods (triangulation) will serve as a means of cross-checking authenticity of data obtained through other methods. The researcher will be aware of the fact that no single research technique or instrument is adequate in itself in collecting valid and reliable data on a particular problem.

3.7.1 Interview

Toope (2012) describes interview as a process whereby a researcher asks questions and records answers from the informant(s). It uses verbal conversation between the researcher and the participant. The method is relevant to this study because the study aiming at investigating the contribution of women entrepreneurs toward the performance of entrepreneurship. Thus, the interview will be used to get information from the district community development officers, ward, village officers and women entrepreneurs who are actually in the field in the manner in which they contribute in the performance of entrepreneurship.

According to Deacon and Parker (2009) the interview gives a researcher a chance to sense respondent's feelings, verbal and non-verbal events which results to thorough understanding of the phenomenon. Therefore, the researcher will administer semi-structured interviews to the village and ward officers, district officers and women entrepreneurs.

Moreover, the researcher will design interview guides prior to the interviews. Respondents will be interviewed according to their convenient time so as not to interrupt their daily routines. Furthermore, during the interview the researcher will ask consent

from the informants to record the conversation through writing in a notebook and sound recorder in order to capture all important points.

3.7.2 Documentary Review

Documentary review refers to the analysis of documents that contain information about the phenomenon we wish to study (Omari, 2010). It is a techniques used to categorize, investigate, interpret and identify the limitations of physical sources, most commonly written documents whether in the private or public domain. In this regard, the researcher will review official documents in district, ward and village levels as well as documents in women entrepreneurs' group. Documents that were reviewed are like list of women entrepreneurs available in the district, ward and village levels, meetings attendance and reports.

3.6.3 Observation

Observation method of data collection enables the researcher to gather information through watching what actually occurs in the field and record information in a real setting (Hamilton, 2011).

Non-participant observation was used in order to observe the activities of women entrepreneurs. Products of women entrepreneurs were observed personally by the researcher.

The researcher used the observation method to get information which were not be obtained from other methods of data collection such as interview and documentary review. Observation guides was prepared to further help in cross-checking data obtained from interview and documentary review. The observation guides comprised of a list of criteria or items that the researcher was interested to see during observation. The instruments provide rigor to the data collection process and ensure that data are reliable and valid.

3.6.4 Questionnaire

Questionnaire administered the women entrepreneurs and community development officers, ward executive officers and village executive officers and District officers aiming at getting information about women entrepreneurs the researcher have to make follow-up in filling these questionnaires immediately. A questionnaire is an instrument of data collection whereby a respondent needs to answer the asked question by filling in an appropriate section indicated by the researcher. Moreover, the questionnaire can be closed or open depending to the purpose of the research.

3.8 Validation of Research Instruments

Bryman and Bell (2011) define validation of research instruments as a process of ensuring that the research tools measure what is truly supposed to be measured. To ensure that the data are valid the researcher will prepare appropriate research instruments such as interview, observation and focus group discussion guides.

The researcher asked for advice and comments from the supervisor of the study, language specialist and fellow students to ensure the accuracy of the research instruments.

Consequently, during data collection process the researcher used Swahili language to some respondents such as women entrepreneurs who could not express themselves in English. All this was done in order to check and rectify the instruments' inconsistencies, irrelevancies and ambiguities.

3.9 Ethical Consideration

In ensuring ethics in research, a researcher needs to inform the respondents on the aims and purpose of the study, use of the results and the likely social consequences the study will have on their lives. Therefore, the researcher asked for permission from responsible authorities such as the Vice Chancellor's office, regional and district administrative secretary's offices. Furthermore, the purpose of study was clearly explained to all

respondents and given freedom to participate or withdraw from the study before and during data collection process when if thought their rights are violated. Additionally, the participants' names were not mentioned during presentation of the study findings and finally, data will be used solely for the intended purpose.

3.10 Data Analysis Procedures

Moreover, the researcher identified meanings, similarities and differences of words and concepts and then make inferences about the messages within the text.

From the text the researcher formulated manageable units of sentences and concepts that based on research questions. Some of the respondents' arguments and explanations were recorded during the interview sessions are expected to be presented as quotations. In addition, quantitative data were computed into frequencies and percentage and presented in the form of tables and pie charts.

3.11 Data coding, editing presentation and interpretation

Coding means the process of assigning numerals or other symbols to answers so that responses can be put into limited number of classes (Kothari, 2009). Editing of data is a process of examining the collected raw data to delete errors, omission and correct these when possible. Editing is done to ensure that the data are correct accurate consistent and facts.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter deals with presentation, analysis and discussion of the research findings based on three research questions that guided the study. The chapter presents the main findings of the study and is presented into the following sections: The first part of the chapter describes background characteristics of the respondents in terms of age, marital status, and level of education. The second section explains identifying factors contributing women to engage in entrepreneurship. The third part explores the contribution of women entrepreneurs to the performance of entrepreneurship. The last part of the chapter explains the benefit obtained by the women entrepreneurs.

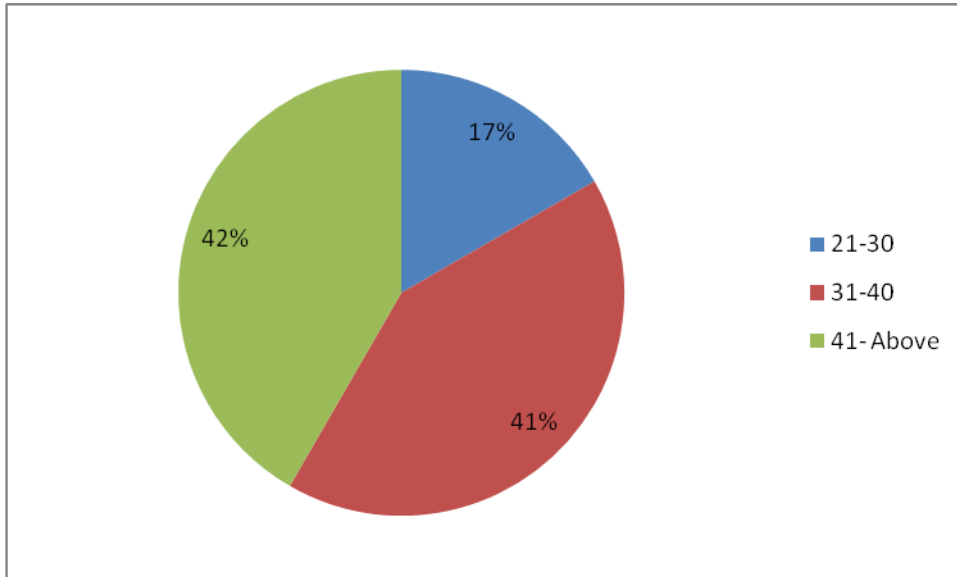
4.2 Characteristics of Respondents

In ascertaining information from the respondents, a researcher examining the respondent's age, marital status and education level which were seen to have an impact in the contribution of women entrepreneurs to the performance of entrepreneurship. Women contribute a lot in entrepreneurship all over the world as researcher seen in the study.

4.2.1 Age of Respondent

The highest proportion of respondents 42% who were doing business individual or groups was found in the age of 31-40 and above 41 as shown in the figure 4.1.1. Another group of entrepreneurs are the age of 21-30 where 16.7% were found. In general, those who were between age 31-40 and above 41 were the majority (42%) in conducting either individual or group business as shown in figure 4.1.1. This is because in this age the roles in the family are increasing and majority of women with that age are not educated so the source of income is to engage in entrepreneurship activities.

Figure 4.1 The age (years) of respondents



Source: Researcher findings, 2013

4.2.2 Marital status of respondents

The marital status of the respondents was considered in terms of being single, married, widowed, and divorced as in table 4.1 above. Majority of the respondents were married (75%), followed by widowed (11.7%). Others were the single (10%) and divorced were 3.3% in the sample studied. The table 4.1.1 presents a summary of the marital status of the respondents.

Table 4.1 Marital status of respondents

Marital status	Frequency	Percent
Single	6	10
Married	45	75
Widowed	7	12
Divorced	2	3
Total	60	100

Source: Researcher findings, 2013

4.2.3 Education levels of respondents

Level of education has an influence in decision-making in entrepreneurship activities. Thus study wanted to be establishing the level of education of the respondents conducting businesses, where it was found that 11.7% of them had either can't read and write. Those with primary education were slightly above half, form 1-4 were 11.7 percent, those with certificate holders were 8.3 and those with diploma holders were 17 percent, and those who were BA/BSC were 5 percent as shown in the table 4.1.2 below:

Table 4.2 Education level of respondents

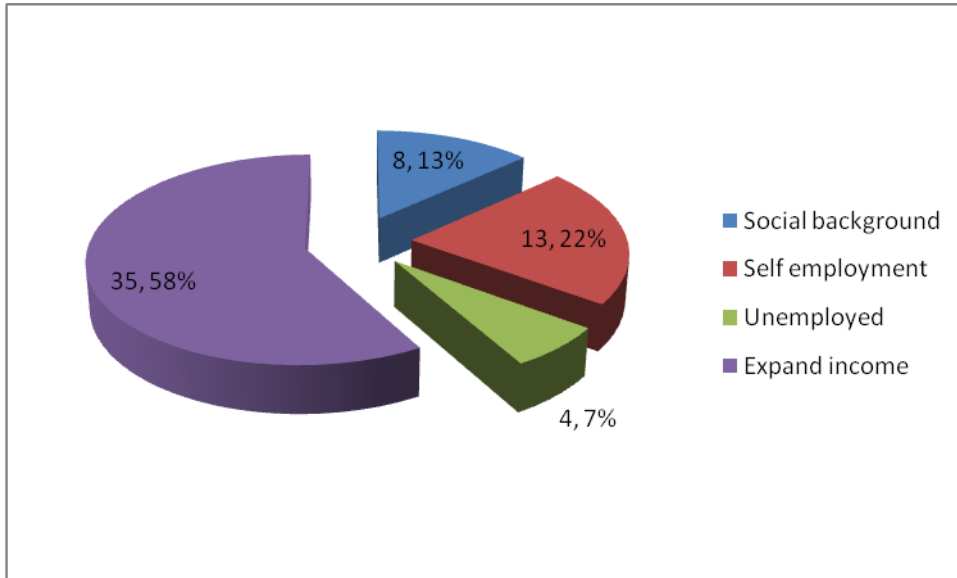
Education level	Frequency	Percent
Cannot read and write	8	12
Standard 1-7	38	61.8
Form 1-4	7	11.7
Certificate holders	5	8.5
Diploma holders BA/BSC	4	6
Total	60	100

Source; Researcher findings, 2013

4.3 Factors Contributing Women Entrepreneurs to Engage in Entrepreneurship

The first research question was aimed to identify the factors that contribute women to engage in entrepreneurship. The assumption behind this question was that for someone to participate in any economic activity there are some influencing factors that trigger to engage in particular economic area. Therefore, it was important to identify the factors that contribute to women's participation in economic activities. Figure4.1 shows the factors trigger women to engage in entrepreneurship.

Figure 4.2 Factors Contributing Women Entrepreneurs to Engage in Entrepreneurship



Source: Researcher findings, 2013

4.3.1 Social background

According to figure 4.1.2. It is shown that some of women were engaged in entrepreneurship due to their family background. This means that some women entrepreneurs were inspired by their families to engage in entrepreneurship.

It was further disclosed that their families and surround community has influenced them to become entrepreneurs. The study revealed that 8.13% of respondents are operating business because of their social background it seen that their relatives, friends and family are entrepreneurs so that they are socialized in entrepreneurship activities.

4.3.2 Unemployment

During the study the researcher observed that unemployment enhancing women to engage into entrepreneurship, as indicated in the figure above 4.7 percent of respondents engaging in the entrepreneurship because they don't have other source of income. The

study shows that it is small amount of respondent which engaging in business, those women who don't employed they are practicing entrepreneurship in order to overcome financial problem facing them. Unemployment is burning issue in most of the countries in the world particularly in the developing countries like Tanzania. Women are the first class victims of this problem due to the historical reason and the system.

4.3.3 Self employed

The study findings divulged that some women entrepreneurs were engaged in entrepreneurship of because self employment. Self employment of respondents helps them to operate her business easily and help women to look after their children. The study revealed that 13.22 percent of respondents they employed themselves in their business. This means that some people wants self employment in their life, therefore this make them to engage in self employment. Moreover, it was further added that self employed activities provide a chance for an entrepreneurs to increase innovation and creativity due to high commitment. During the interviews, one woman entrepreneur disclosed the following:

I do not want to be under someone orders thus why I am self employed. I have been in entrepreneurship since I graduated my university studies in 1998.

Self employed job give me a chance to do what is better for me and for my business. I am controller of everything here which gives me a chance to be creative and innovative.

The above statement shows that some women entrepreneurs were compelled to engage in entrepreneurship due to self autonomous. This means that self employed gives an entrepreneur to have self control on her business. According to Strong (2007), self employed business enables an entrepreneur to be controller of everything which provides a room for success. Self employment was encouraged by providing a package of services such as training, credit, marketing and general guidance for those who desire to launch self employment ventures. Requisite information and facilities were to be provided with help of one window approach.

Starting a business can be rewarding. Women entrepreneurs are their own bosses. They can have some control over their working hours and condition than they would have if they worked for someone else. If they cannot find job they want, they can go into business to create one. Women entrepreneurs they have idea about a particular product or services If they have believe others would be interested in it, they can go into business themselves. They may make a profit, which is the left over after paying their bills, from being creative and doing what they enjoy. Starting your own business means that you must be willing to give up the security of regular paycheck.

4.3.4 Expanding income

During the study researcher revealed that majority of women engaging into the entrepreneurship because they want to expand income for their family and society as whole. Women entrepreneurs were eager to money (financial capital) they believe that when their income increasing they will handle their problem themselves instead of depending to their husband of relatives. The study revealed that 35.58 percent of respondents engaging into the business because they want to expand their income.

Furthermore, it was disclosed that some women entrepreneurs engaged themselves in entrepreneurship because of increasing their income.

It was further added that some of them were the employees from private and public sectors but due to small salary which they earn they obliged to engage in entrepreneurship. Additionally, the findings shows that due to life hardship women were compelled to top up their income by engaging in different entrepreneurship activities such as selling of clothes, opening restaurant, flowers' business, whole and retail business and dairy activities. During the interview one of the interviewee commented the following:

My salary is too small to incur the life expenses. Therefore, it is necessary for me to find something extra that can expand my income. For sure, it has helped me a lot because now I am able to incur life's expenses. The statement shows that some women were

compelled to involve in entrepreneurship activities due income problem. This implies that some women entrepreneurs were engaged in entrepreneurship so as to increase their income. Women Entrepreneurs Development Trust Fund (WEDTF) In Tanzania has reported that 55 percent of women's increased income is used to purchase household items, 18 percent for schooling and 15percent on children's clothing.(Gender equality policy, 2005).

Women entrepreneur play a great role in life all over the world in social, economic and political aspects. Due to this fact, women in Tanzania engage in business/ entrepreneurship for inspiration of getting money as a measure of wealth. Women need to be recognized by society that they have economic power successes.

4.3.5 Entrepreneurial drive

Some women in Tanzania enter into entrepreneurship simply because they are driven by their born and made entrepreneurial characteristic like self-confidence and optimistic, able to take calculated risk, flexible and able to adapt, independent minded, energetic and diligent, creative, need to achieve, and perceptive with foresight. Women who engaging in the entrepreneurship through internal force they are doing well and they develop.

4.3.6 Escape from discrimination

Women have been a great discriminated social class in almost all social, political and economical aspects. In the patriarchal societies the situation is worse than. They have been discriminated in employment, property ownership, inheriting, and leadership and in decision making. All these have cause women to engage into entrepreneurship.

Women who engaging into entrepreneurship because they want to get out of this, they make sure they have their assets they own in order to solve the problem they have been experience in the society.

4.3.7 Men dominance

Most of women who are not employed have forced into entrepreneurial activities due to dominance of men. Women feel disappointed when they see so clearly how things should be done, yet having no power to act due to their dependence on their men. On the other hand men dominance (patriarchal system) has subjected women under humiliation, torture and suffering. Thus has pushed women into entrepreneurship as the only mean for them to be independent. Women entrepreneurs help to overcome family economic problems by supporting her husband. Women engage in the business with a hope of having something that they can control over. This is the factor of choice. Today in Tanzania women especially those who have good education and wealth are engaging in the business. They wish to have their own business, income and decision.

They do not want depend from husbands' or family member income. They believe once they have their own business, they will have power and the society will respect them.

4.3.8 Dissatisfaction with job salary

Due to the patriarchal system which has prevailed throughout the human history in the world societies, most women have lagged behind in different aspects such as education, confidence, exposure and other discrimination.

As a result women secure jobs with low salaries in comparison with work done and therefore dissatisfied with such salaries. Under this circumstance some women opt to engage into entrepreneurship. Women who drop from job salary and practice entrepreneurs they feel like they waste time when they are in the first job.

4.4 Contributions of Women Entrepreneurs to the Performance of Entrepreneurship

The study was aimed to investigate the contribution of women entrepreneurs to the performance of the entrepreneurship sector. It was assumed that women are one of the groups that engaged in entrepreneurship, therefore, it was also important to assess their contribution in entrepreneurship development. The performance of women entrepreneurs in the businesses has become an important area of recent policy and academic debate. Comparatively little rigorous and in-depth research, however, has been undertaken on the issue of gender and business performance.

4.4.1 Networking

Interviews with women entrepreneurs and government officials revealed that women entrepreneurs play a big role in the performance of the entrepreneurship. This is due to the fact that women entrepreneurs had their business which was used to communicate and informed each other on the issues related to commodities and markets. Moreover, due to women entrepreneurs' network it was discovered that entrepreneurship was flourished. During the interview, one of the district officials pointed the following: Our role on the performance of entrepreneurship is very clear. Now we have our network which is so helpful in ensuring of availability of good market and commodities. To a great extent has helped us a lot to expand our activities beyond our regional and country's borders.

The above statement shows that women entrepreneurs had their networks which helped them to expand boundary of their activities. Therefore, by doing that the entrepreneurship sector was improved. Safavian (2012) argues that networking help entrepreneurs to expand their commercial borders. Therefore, this indicates that women entrepreneurs were played a big role on ensuring that entrepreneurship is performing well. Women value their ability to develop relationships.

4.4.2 Employment opportunities and empowering others

The study findings also revealed that women entrepreneurs were enabled entrepreneurship sector to perform well due to provision of employment opportunities to other people. This means that some women entrepreneurs were able to employ people in their business and empower them economically. Moreover, it was added that some women entrepreneurs were able to empower their employees to open their own business as a result the entrepreneurship sector to growth. One of the women entrepreneurs commented as follows:

“We entrepreneurs, we employ people and empower them economically. Some of them tend to open their own business later after gaining enough money or others we empowering directly. Therefore, automatically the entrepreneurship is improved day after day”.

The above statement reveals that women entrepreneurs were able to ensure that entrepreneurship is improved by employing people as well as empowering other people to open their own business. This concurred what Mitchell (2011) pointed out that women entrepreneurs’ role in accelerating the performance of entrepreneurship cannot be denied due to job creation and empowering other people in entrepreneurship.

Moreover, women play a vital role in the performance entrepreneurship because they create employment to people in their business (Mitchell, 2011). By employing other people in their business they empower and motivate other women to engage in entrepreneurship and resulted good performance of entrepreneurship.

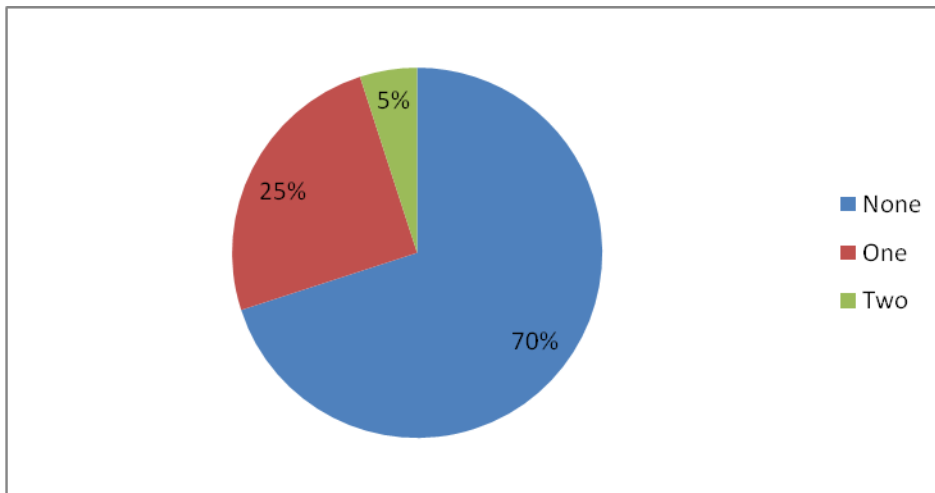
Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. The findings depicted that 70% of the women entrepreneurs did not provide employment opportunity other women because of start up capital as indicated in the figure 4.1 where by 25% and 5 % of women entrepreneurs managed to employ one (1) and two (2).

Women’ productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development.

Whether they are involved in small or medium scale production activities, or in the informal or formal section, women entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment. United Nation Industrial Development Organization (2001)

A joint study by the ILO and the Tanzania Ministry of Industry and Trade, entitled, Tanzanian women Entrepreneurs: Going for Growth, found that 128 women entrepreneurs in Tanzania had created 983 jobs, of which 752 were full-time paid jobs (an average of 5.9 per enterprise), thus demonstrating that women entrepreneurs can be a significant force in employment creation, both for family members and others.”

Figure 4.3 Shows number of the employees



Source: Researcher findings, 2003

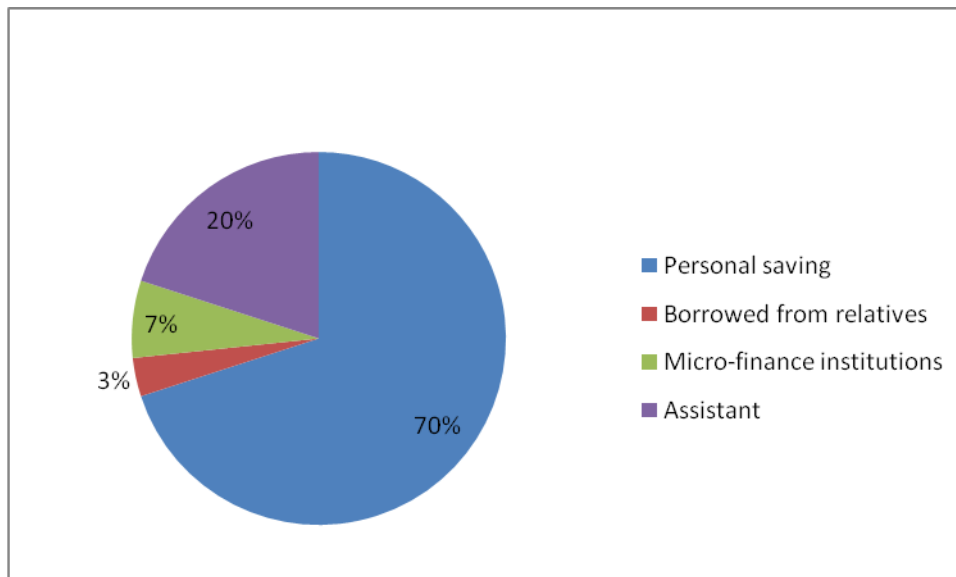
Empowerment of rural women by entrepreneurship development. It was highlighted that it was worthwhile to inculcate the empowerment of rural women through the small businesses based entrepreneurs .

The study found that for the development of entrepreneurship, it was important to identify technically feasible and economically viable business based industries. Technological support measures in policy, finance infrastructure may be given by promotional agencies at national and state level.

4.4.3 Source of start up funds

The findings indicated that women entrepreneurs who save in order to get capital is 70percent of respondents, that means most of women entrepreneurs they start business with the own capital, 20 percent of women entrepreneurs they borrow money from their relatives, 7percent of respondents they get fund from micro-financial institutions it is very low compared to those who save their money to get capital this is because most of women entrepreneurs afraid high interest of financial institutions. Other source of start up funds is assistant from relatives that is small percent of entrepreneurs that is 3 percent of women entrepreneurs get assistant from their relatives as shown in Figure 4.4.

Figure 4.4 Source of start up funds of respondents



Source: Researcher findings, 2013

Probably, due to majority of women who involve in entrepreneurship activities they generate income for themselves and society. Findings from researcher found that micro-enterprises were the major source of capital in many areas especially for women entrepreneurs.

Nevertheless the result is far above of Woodfruf(2001) in Mexico;Mishili, Mdoe, and Rutatora,(2003); Luoga (2005) in Tanzania USAID (2006) in Georgia where it was supported that over 50% of women entrepreneurs started largely by using own savings and assistant from family, relatives and friends.

Probably that many women with no capital but wish to start business are not easily accessible to those financial institutions. Therefore in poor economies like that of Tanzania, initial capital may be the limiting entry barrier to women entrepreneurs; individual savings may be inadequate to form a form starting capital.

4.4.4 Women population number

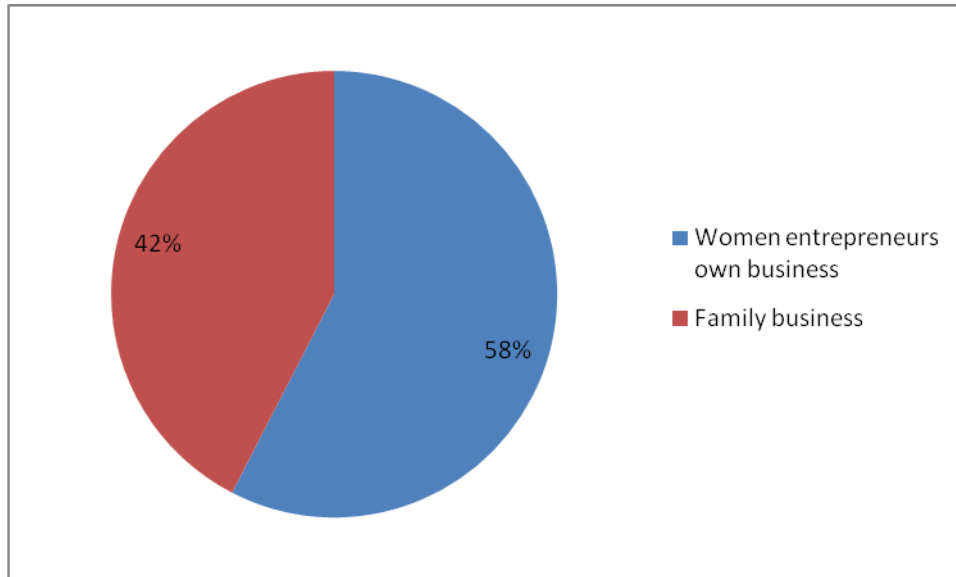
According to Safavian (2012), women comprises of more than half total population in many areas in the global. That means, by participating in entrepreneurship can make a big population to engage in business and make entrepreneurship to perform well. Moreover, the study findings revealed that entrepreneurship was performed well because big numbers of people were engaged in entrepreneurship. One of the regional officers pointed that: In recent years the entrepreneurship sector is growing faster because many women are engaging on it. This is due to the fact that women are many in our societies, therefore, their involvement in entrepreneurship make a big number of people to be in entrepreneurship. The statement above shows that due to their big number women entrepreneurs enable the Bachelet (2012) comments that national development is also measured by the number of people who are engaged in economic activities.

4.5.5 Poverty reduction

Women entrepreneurs perform well in poverty alleviation. Majority of women entrepreneurs they alleviate poverty with their businesses they are doing, they use their money to build modern house, educate their children, and establishing another business, The study shows that the availability of women entrepreneurs can have positive effect in poverty reduction in the society. Women who operate business they reduce poverty because those money they get from their business they use to establish other business or they expand her business and employ other people in their firm.

Figure 4.3 shows 38 (58 percent) of respondents operate their own business and 28 (42 percent) they operate family business, so a women entrepreneurs reduce poverty by operating their own business.

Figure 4.5: Poverty reduction



Source: Researcher findings, 2013

The results indicate that despite the fact that women own business had higher income than those who operate family business. Therefore, it may be suggested that women entrepreneurs must make sure that they are doing their business with profit, participation

of women entrepreneurs have big impact on poverty reduction. Figure 4.3 It shows that within women entrepreneurs, women entrepreneurs own business high income than those who share business with family that means women owns business play a big role in poverty reduction. Women entrepreneurs contributing to the performance of entrepreneurship by make sure that those women engaging in entrepreneurship they corporate well in entrepreneurship performance. Women who own business they generate income for themselves and their family and they pay tax to the country so the GNP increased.

Women entrepreneurs they make sure that they reduce poverty by integral part of ongoing macro-economic and structural reforms that are being supported under Poverty Reduction Growth Facility (PRGF) and the poverty Structural Adjustment Credit (World Bank).

At the time, in addressing the same intractable theme of poverty the World Bank and IFM in 1999 launched the Enhanced Highly Indebted Poor Countries (HIPC) initiative. The objective of this initiative is to offer assistant to countries facing extreme poverty. They programme was enable Tanzania commit available resources to sustainable development and reduce poverty and improve the delivery of education and health services. Donor community through HIPC provided relief which had increased Tanzania's ability to fight poverty and implement its own development policies. The main instrument in operationalising the initiative are Poverty Reduction and Growth Facility (PRGF) Programmatic Structural Adjustment Credit (World Bank) and PRSP.

Women entrepreneurs in the markets under study were also seen to be particularly driven to succeed meet targets, earn commission, because their success enables them to make a positive difference to their families and in particular, to improve the educational opportunities available to their children.

4.4.6 Sector of business contribute the performance of entrepreneurship

In this study assumption was do women entrepreneurs contribute significantly to the performance of entrepreneurship? The study revealed that women entrepreneurs have contribution in the performance of entrepreneurship as they deliver products and services to community. it is estimated that Over 75 percent of female employment is in the informal sector compared to men the statement further said about 43 percent of the micro and small enterprise sector are handled by women entrepreneurs especially trade, restaurant, and hotel categories (Tripp, 1990). The finding indicates that majority of women entrepreneurs (78.3%) deals with trading activities, 18.3 % of the women entrepreneurs involved in provision services and few of them 3.3% deal with hand craft. generally the study has shown that all the surveyed women have shown in performance of entrepreneurship as shown in table 4.3

Table 4.3 Respondent's sector of business to the performance of business

Activity	Frequency	Percent
Trade	47	78.3
Services	11	18.3
Hand-craft	2	3.3
Total	60	100

Source: Researcher findings, 2013

Women entrepreneurs they engaging into the different sectors, trade, services and hand-craft, women entrepreneurs contribute to the performance of entrepreneurship in doing that business. Majority of women entrepreneurs they are engaging in the trade 78.3

percent, in this business there are profit gained, 18.3 percent they are engaging in services and the lowest respondents they are 3.3percent are hand-craft made.

4.4.7 Promote small enterprises

Women entrepreneurs promote small enterprises through their business. Majority of women entrepreneurs are engaging in the small business, that is why we can say women entrepreneurs are promoting small enterprises. Women entrepreneurs they provide employment to other people and somehow if they see that her business grown up they establish other enterprises and they pay tax to the government so the GDP grown up also.

4.4.8 Competition in the market

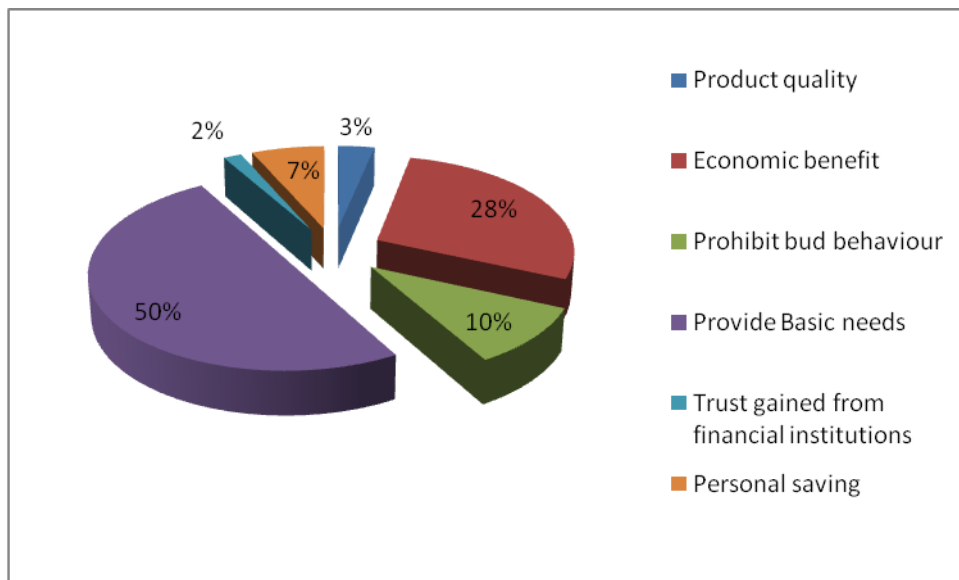
Women entrepreneurs increase competition in the market, as entrepreneurs increases the competition in the market increases, and the entrepreneurs make sure that they produce product with high quality and quantity increased. Competition contributes performance of entrepreneurship because customer needs the product with value. According to Ole, G.(2011). Customer buy value not product, he said customer not buy product because he need to buy it but he but product because of its value in the product Women entrepreneurs who sale product with high value it means they will get customer in the market. When competition increases in the market entrepreneurs they make sure that they produce quality product and services in the market to cope with competitors. Women are perceived to be more patient and therefore more willing to take time to explain a complex product. They are seen as being better at selling to both men and women.

4.5 Benefit Obtained by Women Entrepreneurs

The third research question was aimed at finding out the benefit obtained by women entrepreneurs in their entrepreneurship activities. It was assumed that people need to benefit from their activities for the better future of their lives.

Furthermore, benefit can either be direct or indirect (Kennedy, 2006). Therefore, it was also important to explore the benefit obtained by women entrepreneurs in their entrepreneurial activities. In order to get vivid information, the researcher used interviews and questionnaires. The findings show that women were benefited in various aspects of life namely socially and economically.

Figure4.4. shows benefit obtained by women entrepreneurs through their activities they are doing,



Source: Researcher findings, 2013

4.5.1 Economic benefit

The study findings reveal that women entrepreneurs were benefited economically by getting money and increase their income. The findings show that women were selling various commodities and provide services that enabled them to earn money, in the study

2.5 percent of respondents argue that their business gave those benefit because of competition in the market. Moreover, the findings disclosed that women entrepreneurs were even able to get more money than some employees in formal sectors. For example, during the interviews one of the women entrepreneurs commented the following: Frankly, my business has already given me a lot in terms of financial resource. Now I am getting money by selling my commodities. To a great extent has enable me increase my income and run my life smoothly. The above statement shows that women entrepreneurs were getting money from their business. Furthermore, the statement implies that women were benefit economically by earning income which enables them to run their lives smoothly.

Women entrepreneurs today have their own opinion, are self assured, able to withstand all risk and are efficient managers. In spite of dual responsibilities many women plan their lives very skilfully and succeed in filling these dual roles in a smooth way. The experience gained outside her office enables her to enrich family relationships through new outlook on tradition in a changing world. By continuously seeking connection with the world of science and culture, she can become a better organizer and help to promote growth.

4.5.2 Trust gained from financial institutions

The precence of many women entrepreneurs borrowers in the institutions was also an indicator that they are currently trusted. The trust has been build to them because of the properties they own (include houses,vehicles and the land) they currently own. The respondents said that, not only trusted by financial institutions but also their village community bank (VICOBA) because of the commitment they have shown in the financial management.Respondents who get trusted by financil institutions comprises 2 percent. Women entrepreneurs. Access to finance enables poor women to become economic agents of change by increasing their income and productivity, access to markets and information, and decision-making power. The study wanted to establish the extent to which poor access to financial institutions by women entrepreneurs. Women

entrepreneurs who get benefit of trusted in the financial institutions are 1.7 percent which shows that many women entrepreneurs they don't use these financial institutions, they said they afraid those institutions because of interest. But for those who use that institutions they seen benefit because they expanding their business through loan.

4.5.3 Personal saving

The fact that more women entrepreneurs have risen in the past few years has been made possible in part by the easy availability of business capital.

Women entrepreneurs tend to fund their start-ups with different sources of funding including “bootstrap” finances (personal money from savings and credit cards) and commercial loans. Today, not only are there more grants and bank loans made available to women entrepreneurs, but there are also more diversity programs that specialize in entrepreneurship. Women entrepreneurs also benefit from financial freedom as an important thing that anybody would wish to attain to be absolutely difficult to attain. This can also be seen through the findings as revealed by the study; the extent of financial freedom if determined on the level of individual's purchasing power, production. Majority respondents said that most of women possessed a wide range of choices and decision making that they are free to make decision the period they have income in the family.

Furthermore, the entrepreneur must have sufficient capital to finance the startup costs of the business, then they can access additional capital to fund further growth: “it is the lack of capital that most frequently keeps a person from becoming self-employed” (Riedjik, 2011). Ability and capital are both necessary if the business is to be successful and is to provide an income for the entrepreneur and her

4.5.4 Provide basic needs

The study from the findings shows that majority of women entrepreneurs done business in order to satisfy their basic needs as revealed during the study 50 percent of

respondents said that they are participating in the business in order to get basic needs. According to Olomi (2001), the pressure for women to start business activities to meet basic needs or supplement income was a prominent motive especially following the economic crises of the 1970s and early 1980s and the subsequent structural adjustment programmes. A woman get into business either because the woman is single and has no formal employment or her spouse income, or her own is inadequate to meet basic family needs like food, clothing, paying bills, school fees for the children, they need good house, furniture and many other assets. Women's entrepreneurs contribute to house hold income provides the means to meet basic survival needs, women's contribution in provide basic needs makes possible improvement s in the health and nutritional status of house holds members.

4.5.5 Product quality

Women entrepreneurs they benefited with product quality through competition, entrepreneurs they compete with other business owner so that they make sure that the increase the quality of their product in order to compete in the market. Women entrepreneurs comprise 28.3 percent which argue that they benefited with their product quality in their business.

4.5.6 Prohibit bad behaviour

As women engaging into the entrepreneurship they benefited because they are being busy so that it is not possible for them to practice bad behavior like prostitutions, drug abuse and jobless. 10 percent of women entrepreneurs get benefit in the entrepreneurship because they are busy in the business, so it is not easy for them to being idle in the bad groups.

4.5.7 Profit

Women entrepreneurs they operate business because they get profit from the business is important aspect for entrepreneurs, because one of the characteristic of entrepreneurs is

to make benefit in her business. Profit help women entrepreneurs to operate business smoothly because in her profit they use some of the profit and other used to expand or establishing other business.

The benefit can provide useful on job training and skills development in terms of dealing with accounts, supplies and customer, and can therefore serve as a stepping stone for women entrepreneurs who have aspiration to expand into other business areas. Women entrepreneurs are own boss one can control her, they decide what hours to work as well as what to pay and whether to take vacations, women entrepreneurs offers as great possibility of achieving significant financial rewards than working for someone else. It provides the ability to be involves in the total operation of the business, from concept to design and creation, from sales to business operation and customer response. Women entrepreneurs offer prestige of being the person in charge. Moreover women entrepreneurs create an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy.

4.6 Summary of the Chapter

The chapter was about the study findings. The findings was presented and analyzed in accordance of research objectives and questions. At first the chapter presented the factors that contribute to women's participation in entrepreneurship sector. Later on the chapter presented the contribution of women's entrepreneurship in the performance of the entrepreneurship sector. Finally, the chapter disclosed the benefit obtained by the women entrepreneurs from their entrepreneurial activities.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter deals with the summary of the study, findings and conclusions. The chapter also presents recommendations for action and suggestions for further studies.

5.2 Summary

This study was carried out in order to investigate the contribution of women entrepreneurs to the performance of entrepreneurship. Three research questions were used to guide this study. The first research question aimed at identifying the factors that contributes women to engage in entrepreneurship. Thereafter, it was examined to see the contribution of women entrepreneurs in the performance of entrepreneurship. Finally, the study explored how the women entrepreneurs were managed to benefit from their entrepreneurial activities. The study was carried out in Arusha district found in Arusha region, Tanzania mainland.

This study used the modified conceptual framework from Mitchell (2011). The study is relevant to this research because it enabled to identify and arrange different features and process involved in the contribution of women entrepreneurs in the performance of entrepreneurship.

Literature reviewed was done for the sake of deepen the researcher's knowledge about the research problem and establishing the research gap that was to be filled by this study. It was evident that studies on women entrepreneurs were for long time (20 years, according to the reviewed literature) concentrated much on problems faced by women entrepreneurs, poverty alleviation, entrepreneurship policies, gender difference in entrepreneurial activities participation and women attitudes toward entrepreneurship. However, none of the reviewed researches had managed to draw attention to women entrepreneurs' contribution to the performance of entrepreneurship.

Qualitative research approach informed by a case study design was utilized to carry out this study. Additionally, 76 respondents were sampled in this study. The selection of respondents was used purposive and simple random sampling procedures. Respondents such as ward, district and village officers were purposively selected due to their virtue position. Furthermore, women entrepreneurs were randomly selected by the researcher. Data from the field were collected through interview, questionnaire and non-participatory observation and were analyzed via content analysis coupled with matching the statements collected from the respondents with the relevant research questions in order to develop description discourse, tables and stating larger meaning of the findings, . The study of contribution of women entrepreneurs comprises five chapters, chapter on the researcher discuss the factors which contribute women to engage in entrepreneurship those factors are social back ground unemployment, self employment, expand income, entrepreneurial drive escape dominance from husband and dissatisfaction with salary job. Moreover the researcher discussed about contribution of women entrepreneurs to the performance of entrepreneurship women contribute to create employment, women entrepreneurs have network which unite them in their business. women population number also contribute to the performance of entrepreneurship, women also contribute to reduce poverty as create many job in local level and national level as the Tanzanian women Bank create many jobs to all women and men. Further more women entrepreneurs get benefit in entrepreneurship, because they get trusted from financial institutions, women entrepreneurs they have ability to save income they get from their business, more over women entrepreneurs they provide basic needs to their family and society, women entrepreneurs benefited with profit they get from their business and these benefit they use to educate their children and to build modern houses and somehow they buy plots, other benefit to women entrepreneurs is to prohibit bud behaviour because of their business, majority of women who engaging in the business they don't waste time most of their time they used in their business so it is not easy for them to engage in those groups of prostitutions drug abuse and jobless

5.3 Conclusions

The study concludes that the main factors that contribute women entrepreneurs to engaging in entrepreneurship in the area include, social back ground, self employment, unemployment and expanding income. Therefore, majority of women were engaging in entrepreneurship activities with her different perspective as researcher seen in the study. Furthermore there are factor that contribution of women to the performance of entrepreneurship such as networking, employment opportunities, and women population numbers and poverty alleviation in the society.

The study further conclude that women entrepreneurs benefits with entrepreneurial activities as economic benefit, women entrepreneurial they own their income from their businesses, also women entrepreneurial they are benefited with basic needs for them and their family needs like school fees, foods, shelter and clothes personal saving is another benefit women entrepreneurs getting from being entrepreneurship, and women entrepreneurs are trusted from financial institutions because of their financial discipline and money management. Some of them said they engaging in the business because they need to meet basic needs, they need flexible work, frustration and boredom, escape from discrimination and men dominance. Another benefit women entrepreneurs are economic benefit, they believe that when they have income in the family it reduce life hard ship.

Furthermore women entrepreneurs helps to reduce number of prostitute, drugs abuse and jobless through engaging in the business, those who done business they are busy so it is not easy for them to practice bad behaviour in the society. Women entrepreneurs they compete in their product quality in order to get customers for their products.

5.4 Recommendations

Women entrepreneurs play a special role in the economy and in employment creation. In order to harness their contribution, it is imperative that their business should be accepted and creates market place for their product.

This requires the attention of different stakeholders in this regard include the government (both local and central), private sector, donor funding organizations and non-governmental organizations. Because the significance and contribution of women entrepreneurs are now seen, the study recommends the following;

- i. Create suitable environment for women entrepreneurs such as market for their product, relevant business information. It is there therefore recommended that women entrepreneurs should be supported to establish strong network for advocacy and sharing of relevant business information. Through that network they can come up with a common stand on issues such as price of their product, and market information.
- ii. Counselors must make sure those women entrepreneurs have their co-operative and registered groups in order to get loan from financial institutions.
- iii. District council should set the clear policies on helping women entrepreneurs' loan with low interest in order to empower them in their business. The study shows that benefit obtained by women entrepreneurs not for themselves but it help society and nations as a whole, so when women empowered all people are empowered.
- iv. Provide business skills' education to women entrepreneurs. Women entrepreneurs lack the necessary skills to make products which they can compete in the market with other entrepreneurs. They also lack to value adding their products, application of appropriate technologies, identification of customers needs, customer care and product development services should be provided to them in order to promote entrepreneurial and business developments skills among women entrepreneurs.

Women entrepreneurs must providing good environment for their business, like loan with low interest as the researcher observed in the study, women they are afraid to secure loan because they don't have collateral for the loan, financial institutions they need collateral like house, land and plots and African women are not allowed to own land.

Women entrepreneurs need to be organized into small groups in order to make sure that they will doing their activities as a team work to make sure that they will get high profit other than being separate . Majority of women entrepreneurs they don't have entrepreneurial skills so the government, donors and other agencies make sure that they will give them basic entrepreneurial skills, like how to keep record of their business.

Women entrepreneurs themselves must go and search for the opportunities other than to stay at their place of business and wait for helper, this time is the digital time anybody must search opportunities in order to satisfy her requirements.

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APPENDICES

APPENDIX I

QUESTIONNAIRES FOR WOMEN ENTREPRENEURS

Part A: Information background

Name.....

Sex

Male ()

Female ()

Age group

15-20years ()

21-25years ()

26-30years ()

31-35years ()

36-40years ()

Above 40years ()

Education level

a) Primary level ()

b) Secondary level ()

c) College/Institute ()

d) University ()

Marital status

Single ()

Married with children ()

Married without children()

Widowed ()

Divorced ()

Separated ()

Part B: Business information

6. What type of business are you operating?

Hotel/Restaurant ()

Retail shop ()

Whole sale shop ()

Retail and whole sale ()

Others

(Specify)

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

7. For how long have you been operating in this business?

Between 0 and 3 years ()

Between 3 and 6 years ()

Between 6 and 9 years ()

Between 6 and 9 years ()

Between 9 and 12 years ()

For more than 12 years ()

8. Why did you opt for the business that you are doing?

It is paying since other entrepreneurs are also doing the same kind of business ()

It is a common in this area ()

Are you conduct a study which show that customers prefer these products ()

I was advised by my friend ()

I was just trying to if it will be profitable business ()

9. Among the following categories of people, who helped you in identifying the opportunities /business (tick the appropriate category?)

Friends ()

Family members ()

Co-workers ()

Customers ()

School mates ()

10 On average how much do you get as profit per month in Tanzania shillings from this business?

Less than 200,000/= ()

Equal or above 200,000/= but less than 300,000/= ()

Equal or above 300,000/= but less than 400,000/= ()

Equal or above 400,000/= to 600,000/= ()

11. How do you the performance of your business?

Poor ()

Average ()

Good ()

Excellent ()

12. What is the legal status of your business?

Registered ()

Not registered ()

QUESTIONNAIRE FOR EMPLOYEES/STAFF

Personal information

Name

Occupation

Sex

Level of education

Questions

For how long have you been employed at Arusha District Council?

Did you attend any related on job training of entrepreneurship

Yes ()

No ()

If yes, how this training obtained used to improve lives of women in Arusha District Council?

iii. Are there any related training programs that provided by Arusha District Council for women individual or in groups?

iv. Are there enough working facilities of entrepreneurship development in Arusha District Council?

Yes ()

No ()

If yes, in which condition of working facilities are available in Arusha District Council?

v. In general what are the problems of entrepreneurship activities facing Arusha District Council?

vi. In your opinion, what do you think could be the solution of problem facing women entrepreneurs in Arusha District Council?

vii. What are strategies at present have been put effort in order to increase number of women entrepreneurs in Arusha District Council?

Viii.Do women engaging in entrepreneurship activities?

Yes ()

No ()

If yes, to what extent do women practice entrepreneurship activities?

**QUESTIONNAIRE FOR WARD AND VILLAGE EXECUTIVE OFFICER
(WEOS AND VEOS)**

1. Personal particulars

Name

Sex

Age

Level of education

2. How many years have you worked with Arusha District Council?

3. How are you understood about women entrepreneurs?

4. What are the contributions of women entrepreneurship to poverty reduction in Arusha District?

5. Do women practice into entrepreneurship activities?

Yes ()

No ()

If yes, to what extent women practice entrepreneurship activities?

How do women practice entrepreneurship activities in Arusha District Council?

In general, what should be the solution for women to reduce poverty in Arusha District Council?

How many women entrepreneurs groups in your area of operating?

What do you think should be the strategies for improvement lives of women in Arusha District?

THANK YOU FOR YOUR COOPERATION

GOD BLESS YOU