WOMEN ENTREPRENUERS: MOTIVES, CHARACTERISTICS AND OUT-TURN EVIDENCE FROM MZUMBE WARD

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BY

A Research Report Submitted to Fulfillment of the Requirements for the Data Collection and Report Writing for the Award of Master's Degree of Business Administration (Corporate Management) of Mzumbe University

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CERTIFICATION

We the undersigned, certify that we have read and hereby recommend for acceptance by Mzumbe University as dissertation titled **"Women Entrepreneur: Motives, characteristics and out-turn"**, in partial fulfilment of the requirements for the master's degree of Business Administration (Corporate Management) of Mzumbe University

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DECLARATION

I, Elisaria E. Swai, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other University for similar or any other degree award.

Signature…………………………………………………………….

Date………………………………………………………………….

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The completion of this research report has been resulted from contributions of many people. Many individuals were involved in the completion and success of this report. I would like to thank individuals who in one way or another were involved to make this report to succeed, though is not possible to mention all of them. First of all I would like to thank the almighty God for giving me strength and health that enabled me to complete the course successfully. Special thanks should go to my major supervisor Mr Tutuba to his genuine supervision from the beginning, up to the end of this report.

I owe much thanks to my dear husband for his patience, understanding, encouragement and all help he done to me. My almighty God will bless him on his everything and come with the flying colours in his life time. Thanks husband.

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Lastly because is impossible to mention all people I give my thanks to All women entrepreneurs for their support and unit during data collection, and my fellow student who help me in one way or another.

DEDICATION

I would like to dedicate this research report to my family (Mr Rocke muhabe, Alex muhabe .Jr and Elia muhabe Jr.Jr. for their love, care and support.

ABBRIVITION AND ACRONMYS

MSEs	-	Micro and Small Enterprises
MSMEs	-	The Micro, Small and Medium Enterprises

ABSTRACT

The research was conducted at the Mzumbe; the main purpose was to explore the women's motives, characteristics and out-turn in doing or starting businesses around Mzumbe.

In the process of getting the answers, questionnaires were used to obtain primary data from the population understudy that were from women entrepreneurs around Mzumbe .The data obtained was analysed qualitatively and quantitavely descriptive analysis were used to summarize the collected data and organize in a way that the researcher will be able to answer research questions. Tables, graphs and percentages or means were utilised for the quantitative presentation of data.

As it was for the purpose of the study, From this study it can be concluded that the first factor for a women at Mzumbe to start business is insufficient family income, second factor is need for self –independent, third factor is self-fulfilment, forth factor is work flexibility, fifth factor is need for challenge to self-employment and lastly Dissatisfaction with salaried jobs. Furthermore these women entrepreneur are involved in different types of business especially cosmetics and women saloon business, Mama Lishe (Nutritious mother), Agricultural product, vegetable and fruits or commonly called "genge", min-supermarkets and shops, pharmacy, hostel and poetry business.

Most of women entrepreneur at Mzumbe are of age from 25years and above (about 93.5% of them) and below 25years range to 6.5% of all respondents. Their married for about 46.7% are single for about 39.1% and the remaining about 14.1% are separated. Most of them are primary education certificate holder, followed by tertiary education and then secondary education level. Entrepreneurial traits that most expresses them as per ranking are changing business as the market or opportunity permits ranked as first, they can with stand the fear of uncertainty and potential failure ranked as the second and they can spot an opportunity and do something where others have not ranked as third. The fourth ranking was being self-confident with my product or service even dare to enter competition and the last they always start business and fail but start again and determined to success.

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CHAPTER ONE

PROBLEM SETTING

1.0 Introduction

Entrepreneurship is a crucial factor in the development and well-being of societies, as its results exhibit, lower unemployment rates; increased tendency to adopt innovation; and accelerated structural changes in the economy (Abu-Saifan 2012: UNCTAD, 2004). It is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. In understanding their contribution to the economy, some countries have been helping these entrepreneurs by demanding them to form groups and sometimes directing finances specifically to women entrepreneurs. Gehlich-Shillabeer (2008) argued that researches shows women are of low default rates and stories of “empowered” women have created an impression that poverty in low income countries is slowly being obliterated. This study then will explore the motives behind women starting business, characteristics and out-turn.

This chapter discusses the historical background of women entrepreneur, also discussion on the statement of the problem and provides the objectives of the study. Also the chapter presents the research question, discusses the significance, the scope and the limitation of the study. The chapter also presents the organization of the study.

1.1 Background of the Study

Entrepreneurs use the resources that society put in their hand to produce more or new goods and services thereby increasing society’s welfare (Mat & Razak 2011). Active participation of entrepreneurs in the working world is increasing apparent with their ubiquity in business at every level and with the development of economic spaces where entrepreneurial group can express their potential and creativity. Alam (2011) argued that active participation of entrepreneurs has obliged policy makers within the global economy to consider entrepreneurship as a determining variable in any political force.

Different bodies and groups have been created, and specific actions promoting entrepreneurship have been established by different nations. For example in Tanzania, in 2006 the President of the United Republic of Tanzania His excellence Jakaya Mrisho Kikwete came up with the idea providing soft loans to the lower capital business groups across Tanzania by assigning Tshs. 20 Billion. The loans extremely known as JK billions was aimed at empowering SMEs grow bigger to both Tanzania to increase their level of income and enable them to participate effectively in building the national economy. Each district in Tanzania mainland was assigned Tshs. 300,000,000/= for this purpose.

Some governments have been providing tax incentives, business advisory loan and funding to support and groom young entrepreneurs (Kim-Soon et 2013). Studies on entrepreneurship will provide the awareness on the importance of participating in entrepreneurship. Education ministries and higher learning Institutions have encouraged providing the entrepreneurship subjects in curriculum. Kim-Soon et (2013) said that this enhances interest, nurture the innovative mindset of the individual towards entrepreneurship field. However, ILO (2006) shows over the years, it has become increasingly apparent that entrepreneurship indeed contributes to economic development but significant numbers of enterprises were owned by men. In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Ethiopia.

The ILO (2006), report that the idea and practice of women entrepreneurship is a 1980’s phenomenon. That is until the 1980’s little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. A variety of studies have revealed that enterprises owned by women experience the same challenges as those owned by men; however certain characteristics are typical for many women-owned firms. These characteristics include: small size, limited prospects for profitability and failure to provide collateral for obtaining loans (Coleman, 2002). Mulugeta, (2010) argued that even though it is now noticeable to observe a number of women entrepreneurs in the business, recent studies show that most of them are found in Micro and Small Enterprises(MSEs).

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. Entrepreneurial behavior is a function of environmental factors including cultural and traditional values and prejudices. In Tanzania, women have been socialized to be subordinates to men. In many traditions, women are raised to see their ultimate role in life as that of wives and mothers. They are socialized to be non-argumentative, passive and easy to accept defeat (Rutashobya, 1995). This may have significantly affected their self-confidence, achievement-motivation and even their willingness to take risk, qualities that are closely linked to success in business.

Using statistical data of Tanzania population and Housing Census 2012, it showed that of the total population of the country 44,928,923; 23,058,933 are female see Appendix 1; this accounts 52.2% of the population. This shows that Tanzania is among those African countries that are known for her human resource potential. However, employment rate in Tanzania is not satisfactory and Amha and Admassie (2008) argued that women entrepreneurs in Tanzania faces some obstacle among them, more than half of all women entrepreneurs in Tanzania often face gender related challenges related to establishing new businesses as well as operating or expanding existing businesses. Furthermore, Women are disadvantaged due to culture, religion and tradition. For instance, many women face difficulty in raising credit finance from banks as well as borrowing via informal networking (Amha & Admassie 2008).

During economic crises of the 1970s and early 1980s and the subsequent structural adjustment programme, there were erosion of purchasing power of salaried workers and limited job openings. The impact has been felt most by women, who have a greater burden of enabling the family to cope. Olomi and Sinyamule (2007) noted that in some cases, women have become the main breadwinners. Also the increase of number of single mothers and they do not have any means of earning their livelihood led them to self-employment. I addition, (Olomi and Sinyamule 2007) women have reported that they get respected and trusted by husbands and others because they are self- employed. Some women have noted that when they are generating income from business activity their husband cannot harass them, because they can take care of the family without the husband's financial support (Lwihula, 1999). This however, does not apply to all women. It has been found that in some cases, economic independence and success of women are seen as a threat to the control of women by men (Lutege and Wagner, 2002).

Thus, it appears that women's concentration in particular activities is not accidental. Women appear to be quite pragmatic in deciding on the type of activities to engage in. Women start businesses alone or in association with other women, friends or family members at early age. Research has revealed that women's perception of business differ from that of men (Jagero and Kushoka 2011). While men treat their businesses as economic entities women's businesses become integrated with other demanding areas of life (Cheston and Kuhn, 2008). As result women entrepreneurs have been found to perceive their business success using criteria other than the traditional economic ones. Whereas male entrepreneurs use economic criteria to assess their business success, women put more emphasis on family and employee's related measures (Cheston and Kuhn, 2008).

Moreover, as in any other regions in Tanzania, Morogoro region is one in which a number of women entrepreneurs are found. Only concentrating with the two markets and villages surrounding Mzumbe University, there more than 100 women entrepreneurs most of them working as MSEs. Like any other regions in Tanzania, women entrepreneurship problems are tremendous. Therefore it is the aim of this study to explore the motives, the characteristics and out-turn of women entrepreneur around Mzumbe.

1.2 Statement of the Problem

Increased participation of women in the MSE sector has not only improved their access to independent cash income and their control over economic resources, but also posed a socio-cultural challenge (Mulugeta 2010). For example, women are increasingly contributing to meeting household economic needs, a role that was traditionally left to men in many societies. However, women's involvement in business can also represent an additional responsibility on top of the multiple roles that they have traditionally played in society.

ILO (2006) research found that in Tanzania, the micro and small enterprise sector is the second largest and leading employer after peasant agriculture since it employs 20 to 30 percent of the labour force and in terms of their contribution to gross domestic product, it is estimated that the micro and small enterprise sector contributes between 35 and 40 percent.

Given the population of women in Tanzania as shown in Appendix 1, and the findings of research by Makombe (2006) that Tanzania has more men entrepreneur than women in medium business but more women than men in Micro business, it is obvious that women still need more involvement in self-employment activities. Even though women entrepreneurs in MSEs account the greatest proportion of total entrepreneurs in the country as a whole and Mzumbe University in particular, there is an acute shortage of studies conducted with a specific objective of exploring the motives, characteristics and the out-turn. This study is deemed to fill gaps by exploring and examining attribute of women entrepreneur.

1.3 Objectives of the study

Objectives of the study can be divided into two; the general objectives and the specific objectives.

1.3.1 General Objectives

The general objective of this study is to explore the motives, characteristics and out-turn of women entrepreneur around Mzumbe.

1.3.2 Specific Objectives

i) To identify the motives of women entrepreneurs at Mzumbe
ii) To assess the characteristics of women entrepreneurs at Mzumbe
iii) To assess the roles of business to economic and social developments of women entrepreneur

1.4 Research Questions

i) Why do women entrepreneurs at Mzumbe start business?

ii) What are the characteristics of women entrepreneurs at Mzumbe?

iii) What are the roles of business to economic and social development of women entrepreneur?

1.5 Significance of the Study

The study focused on the exploring women's motives, characteristics and outturn in doing or starting business. The significance of the study falls under the following areas;

Theoretical Knowledge

Theoretically the study is of important as it act as stimulant to other researchers to research more on the issue of women entrepreneurs.

Women Entrepreneurs

The findings on the characteristics and reason for women at Mzumbe to start business and their outturn were found by the study. This information may help other women and other groups of entrepreneur on starting new ventures. The suggestion of the study helps women entrepreneurs to learn and improve the way they run business.

Policy Makers

Policy makers are significant player in any economy. To enhance smooth environment of women entrepreneur's services such as micro-credit facilities and proper programs to poor people in order to reduce poverty were required. The findings of this study help policy makers understand the motives behind women starting business and how they perform. The study acts as a catalyst to policy makers to develop policies that enable women entrepreneurs to obtain smooth credit facilities and provide technical assistance in order to reduce poverty.

Further Researchers

This study provided a basis for further research. With regard to knowledge gap in this area, the findings of this study contributed to widening the experience from Mzumbe and other researchers may be interested in finding on other areas or find the same in different locations.

1.6 Scope and Limitations of the Study

This study focused on women entrepreneurs in MSEs at Mzumbe vey specifically on their motives to start business, analysing their characteristics and assessing their performance. The study area to be covered with this study is only Mzumbe university surrounding markets and villages.

1.7 Limitation of the study

The study did not cover areas other than the Mzumbe University's two markets and its surrounding villages, namely Changarawe and Mikongeni.

The study also encounters area or a place problem since it's case study the researcher decided to use only specified area.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The purpose of this chapter is to lay ground for the study by reviewing concepts and theories in entrepreneurship, women entrepreneurship, reasons for starting new ventures, characteristics of women entrepreneur and the their performance. The chapter also discusses the empirical literature and at the end explains the conceptual framework of the study.

2.1 Definitions of key Terms

Micro Small Enterprise**:** Means a business engaged in commercial activities whose capital is exceeding TZ Shs 5 million birr 20,000, other than high technological and consultancy service institutions (URT Small Business Development Policy, 2002)

Women Entrepreneurs: Women in MSEs running their own business rather than employed in any organization.

Motives: means reasons for women starting their own ventures

Characteristics: in this study the term will be used to mean the quality that women entrepreneur have and that can be used to identify her such as marital status, age and education.

Out-turn: is the amount of something produced and considered as the result of the process especially money. In this study out-turn will be the amount of money gained by women entrepreneur after establishing the business.

2.2 The Concept of Entrepreneurship

There is no agreement in literature among authors regarding the definitions of Entrepreneurship. Different authors tried to define it in different manners. This doesn’t mean however that there are no common elements among authors. Some of the definitions are given below.

According to Ponstadt (1998), entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and or career commitments of providing values for some product or service. The product or service may or may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources (Ponstadt 1998).

Furthermore, Timmons (1989) defined entrepreneurship in such a way that: Entrepreneurship is the 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, creation and distribution of values and benefits to individuals, 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 (Timmons 1989, p.29),

In addition, Hisrich (2005:) defined entrepreneurship as follows: Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence (Hisrich 2005, p.2).

From the above definitions, this study considers the definition of entrepreneurship to include (i) initiative taking, (ii) the organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account, (iii) the acceptance of risk or failure.

Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation. According to Hisrich (2005) entrepreneurship has the following benefits just few to mention: Entrepreneurship offers a greater possibility of achieving significant financial rewards than working 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, or passed on to the next generation; Entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. Through their innovations contribute to society as a whole.

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors .Samiti (2006), Tan (2000) classified the basic factors that affect entrepreneurs in to two broad categories economic and social.

The economic factors include competition in the market; lack of access to the market, lack of access to raw material ,lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training.

The social factors on the other hand, include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force. In addition, Gemechis (2007) added Social and cultural attitude towards youth entrepreneurship; entrepreneurship education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect entrepreneurial success.

2.3 Women Entrepreneurship

Women’s 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 sectors, women’s entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (UNIDO, 2001).

However, there is no agreement among researchers with regard to the differences in the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. For example Green & Cohen (1995) stated, “An entrepreneur is an entrepreneur,” and it should not matter what size, shape, color, or sex the entrepreneur might be.

While those authors shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures (Frecdrick & Kuratko 2010).

These differences provide compelling reasons to study women entrepreneurship looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Peters and Shepherd (2009) argued that if clinical trials conducted on all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, so the scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female counterparts.

Hisrich (2005) commented that observable differences in women's enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self-employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience. In their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs.

2.3.1. Profile of Female Entrepreneurs

The profile of women entrepreneur may be looked in different ways. Different researches have been considering different characteristics such as marital status, most female entrepreneurs in Africa are married with extended families (Rutashobya & Nchimbi 1999). For example the study by ILO in 2003 in Tanzania shows that marital status characteristics about 68 percent of the women entrepreneurs in the study were married, 18 percent were single, while 3-9 percent was separated and 4.7 percent were divorced (ILO 2003). Moreover, Age-wise the study found that slightly more than 70 percent of women entrepreneurs were in textile and food processing were between 31 and 50 years of age.

Also the study found that 70 percent of women food processors had secondary education (ILO 2003, p. 10) and 90 percent of the women food processors were previously employed.

Rutashobya and Nchimbi (1999) argued that most of female entrepreneurs have a limited level of formal education have parents who are farmers, and most of the husbands are employed. In relation to experience, type and age of activities, Rutashobya and Nchimbi (1999), noted that African entrepreneurs lack business experience, choose activities that are compatible with their reproductive (traditional) roles and the majority of their businesses are micro or small, young and home- based in terms of performance and type of activity.

Furthermore, the entrepreneurial traits of female entrepreneurs are another issue that can be used to profile African female entrepreneurs. Rutashobya and Nchimbi (1999) proclaim that the entrepreneurial traits are influenced by several factors, Firstly Infrastructure factors which include political, legal, financial, logistical, economic and social systems. Secondly the environmental turbulence factors refer to rapid and threatening change and thirdly life experience factors relate to school and work environment. The influence of gender on female entrepreneurship has been taken as an environmental factor (Rutashobya & Nchimbi 1999).

In addition ILO (2009) shows socio- cultural and traditional values and prejudices are said to have seriously affected women's entrepreneurial traits. For example, early conditioning has affected women's level of self-confidence, achievement motivation and ability to take risks. Further point out specifically that women have been conditioned from a very early stage of their life that they will be wives and mothers, only their place is in the kitchen and that they are second class people in relation to men. Due to these socio-cultural constraints, female entrepreneurs are said to give secondary importance to entrepreneurship activity (Kibera & Kibera 1999).

2.3.2 Entrepreneurial Environments of women Entrepreneurs

With regard to reasons that make women go into business, evidence from Africa, shows that negative push factors such as husband's low wages that cannot meet household needs

(Made & Wande, 1996). World Bank 1999 and structural adjustment programs made women go into business (Rutashobya & Nchimbi 1999). Other push factors that made women to go into business are the desire for independence, capital limitations, training and perceived marketability of the product (Hyuha and Turiho – Habwe 1999).

Rutashobya and Nchimbi (1999) further urged that as for psychological constraint, the major ones facing female entrepreneurs are low self-confidence, low achievement motivation, low future orientation and passive orientation. Due to gender reasons, female entrepreneurs prefer to rely on own and family savings to finance their business. Consequently, women's multiple roles and restricted access to finance, especially in relation to labour as well as growth and marketing strategies, shape their entrepreneurial behaviour (Rutashobya & Nchimbi 1999).

As regards to constraints faced by female entrepreneurs, Mushuku (2006) point out the following constraints: lack of education and training, socio-cultural traditions, financial constraints, legal and regulatory constraints, and lack of business management skills. Finance constraints are due to several factors, for example, lack of education, lack of women's lobbies, low employment levels of women, Lack of collateral, lack of information about availability of loans, negative attitudes by banks towards women and the need to use business earning for family needs. Also lack of business and management skills makes businesses owned by female entrepreneurs to have low potential because they are concentrated in product markets that with poor demand and poor management (ILO 2006).

The findings of the ILO study further revealed that the commonly cited factors facilitating growth of micro-enterprise in order of importance were: financial ability access to equipment, and technical skills working premises (ILO 2003). In the food processing facilitating factors in order of importance were found to as follows: financial ability, technical skills, and access to equipment and lastly working premises (ILO 2003).

Similarly critical general constraints to growth included access to finance, good working premises, and access to equipment (ILO 2003) critical constraints to growth in food processing my order of importance included finance, stringent licensing regulation, competition, getting good premises, access to equipment and corruption (ILO 2003). The study further pointed out that food processing regulations are reported to be a barrier to women food processors in making their business formal.

Moreover, with to the benefits of participating in trade fairs, ad exhibitions, the ILO study showed that there were several benefits which included but not limiting to: increasing exposure, creating awareness and increasing sales. Finally, in relation to membership to business associations by women entrepreneurs, the main reason for not being members of any association was lack of awareness (ILO 2003). *"Other minor but equally important reasons as cited by interviewees include: it is waste of time, need to know the associations first, and high and prohibitive membership fees"* (ILO 2003, p.43).

2.3.3 Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these, Shane (1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for.

In addition, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important. The following table illustrates this.

Table 2.1: Male vs. female Entrepreneurs

Male	Female
Generating revenues/profits	Generating revenues/profits
Providing quality product /service to customers	Providing quality product /service to customers
Being able to balance work/ family responsibilities	Providing employment to people
Having a regular source of livelihood Improving quality of life of employees	Being able to balance work/ family responsibilities Improving quality of life of employees
Being able to continue operation of business	Being able to continue operation of business
Expanding business	Having a regular source of livelihood
Providing employment to people	Being able to utilize my talents/skills
Gaining financial independence	Taking advantage of business opportunities
Providing adequate family support	Gaining financial Independence

Source: Malaya (2006)

2.4 Factors Affecting Women Entrepreneurs' Performance

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved. In support of this The Centre for Women's Business Research in the United States as sited in UNECE (2004) and Mahbub (2000) identified the following factors that affect women entrepreneurs;

(i) Access to Finance

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000).

(ii) Access to Markets

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically.

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

(iii) Access to Training

Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high dropout rates and poor quality of education. The table below shows female literacy levels as a percentage of male literacy as well as average years of schooling of women and men, respectively. The figures are testifying to the existence of gender discrimination in building capacity of women and providing them with equal opportunities (UNECE, 2004).

(iv) Access to Networks

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

(v) Access to Policymakers

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

Robertson (1998), OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels.

2.5 Barriers and Constraints to Women's Entrepreneurship in Africa

For the purpose of this study "barriers" are defined as those factors tending to inhibit potential entrepreneurs entering the MSE sector. These may also be external in nature and beyond the control of the potential entrepreneur. "Constraints", tend to limit growth of MSEs by confining them in terms of scale and scope of operation. They could also be said to be internal in nature and may be controlled to some extent by the entrepreneurs. Some of these barriers and constraints include: financial aspects; gender roles; social inequality; entrenched cultural and traditional practices; technology; legal; institutional and policy levels, among others (IFC/World Bank, 2006).

Women's concerns and gender-related constraints tend to negatively affect equal participation of both sexes at the local, institutional and policy levels. Hence, this may lead to a failure to utilize the full potential of human resources for wealth creation, as one section of the population, which forms the majority, is left out or only allowed limited opportunities.10 Disabled women entrepreneurs face bigger barriers than other women entrepreneurs in general, in the form of limited mobility, discrimination, myths/negative cultural attitudes, overprotection, marginalization and lack of specific funding that takes into consideration their conditions. Other specific barriers will be determined during the primary research.

2.5.1 Financial and credit availability and accessibility

Financial availability and accessibility is cited in many studies as being one of the major barriers and constraints to growth. In a study of NGOs and women small-scale entrepreneurs in the garment manufacturing sector of the textile industry in Nyeri and Nairobi by Macharia and Wanjiru (1998), the factors that inhibit credit availability to women include: lack of start-up (seed) capital; lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and, lack of collateral security for finance. These factors have become a major barrier to the growth potential of businesses owned by women. Accessibility to initial capital, even when available, is also a major hurdle for women entrepreneurs. Microfinance institutions (MFIs) and commercial banks choose where they locate, thus excluding entrepreneurs in remote regions, leading to regional disparities. Credit conditions when forming a group, paying membership fees, group registration fees and joining saving plans, result in delays in accessing initial capital, thereby worsening the women's household financial burden (Stevenson and St-Onge, 2005; Alila et al., 2002).

However, this is no longer the key barrier and constraint, but a lack of creativity, innovativeness and responsiveness (on the part of capital suppliers) that now hampers women's entrepreneurship in Tanzania. Whereas many MFIs emerged to provide initial and working capital, relevance and cost-effectiveness is often inappropriate in satisfying the particular needs of potential and operating women entrepreneurs (Government of Tanzania, 1999).

Furthermore, where accessible, the cost of credit was found to be expensive for most MSEs; for instance, the interest rates charged by some MFIs is as high as 54 per cent per annum (ILO 2006).

This coupled with a short repayment period becomes a major constraint, resulting in forcing the entrepreneur to work almost round the clock to service the loans. The exorbitantly high cost of initial capital tends to make the enterprise almost uneconomical to operate as a business. This is common to most formal sources of credit as well as MFIs.

Even with SACCOs created to help women, for example, United Women Savings and Credit Cooperative Society, in Kenya, it is reported that women still face many barriers in accessing microfinance, but the association has not yet done anything specific to explore or address particular constraints (Stevenson and St-Onge, 2005). Also, the recent study by Jagero and Kushoka (2011) showed Women Micro Entrepreneurs in Dar Es Salaam, Tanzania faced barriers of access to finance. This could be an admission that, even with the many MFIs emerging with the aim of addressing women' particular microfinance needs, there is, as yet, no solution in sight.

Furthermore, commercial banks have created vast financial resources their impact is yet to be felt among the MSEs, and particularly by women entrepreneurs, most of whom have no collateral. In Kenya for example, most commercial banks have created special facilities to support MSEs as a result of Government encouragement and their own need to expand. However, *"many entrepreneurs and, in particular women, tend to steer clear because of lack of information, and conditions such as high transaction costs and interest rates averaging above 35 per cent per annum"* (ILO 2008, p.13). The ILO study also indicated that most women entrepreneurs, including those with disabilities, do not access credit from formal sources, especially commercial banks and Development Finance Institutions (ILO 2008).

2.5.2 Legal and Regulatory Barriers

These include: registration of business names; obtaining licenses; adhering to statutory requirements and contracting. Due to the aforementioned factors, women entrepreneurs are the least prepared to engage in contractual processes key to doing business in the EAC especially in Kenya and Tanzania. Contracts involve long legal processes such as leasing, drawing up business contracts, legal representation and other aspects which place the woman entrepreneur in a disadvantaged position.

Most MSEs find these processes lengthy and time consuming, thus they cannot grow or expand their enterprises (Jagero & Kushoka, 2011). Jagero and Kushoka (2011) found that laws and regulations (including licensing procedures) and taxes in Tanzania, are out of reach of Micro Entrepreneurs; Corruption and bureaucracy.

2.5.3 Appropriate Technology

Appropriate technology is one that is suitable to the environment, culture and level of development of the people (www.unido.org). In most EAC countries, (Kenya, Uganda and Tanzania), there is a general lack of appropriate technology available to disabled women entrepreneurs (McCormick and Pedersen, 1996). There is even no data available on adaptive technology or assistive devices suitable to women entrepreneurs with different types of disability or other disadvantaged groups (ILO 2008, Jagero and Kushoka, 2011, p. 5).

2.5.4 Limited Entrepreneurial Culture and Management Skills

There is a general lack of an entrepreneurial culture in Kenya and Tanzania, and to some extent in Uganda, more particularly, for potential and operating women owner/managers of MSE (ILO 2008, GEM 2003). Njeru and Njoka (1998) point out that due to patriarchal social authority structures, women received substantial family support in the start-up stages of their businesses, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Moreover, there are many socio-cultural factors in Kenya impacting negatively on the upbringing of girls. Many ethnic cultures socially condition girls to acquire the need for affiliation, rather than achievement (ILO 2008).

In Kenya, the situation is worse for disabled girls since they are discriminated against in their access to education, in addition to being viewed as "a bad-omen" for the family. They are sometimes even hidden by their families from the outside world. Other studies carried out in Kenya have attributed the lack of entrepreneurial culture among Kenyan women to: lack of confidence and self-belief; lack of a variety of strong and relevant networks; passive learning methods; and, starting up enterprises without adequate prior preparation.

In Tanzania, women have been socialized to be subordinates to men. In many traditions, women are raised to see their ultimate role in life as that of wives and mothers. They are socialized to be non-argumentative, passive and easy to accept defeat (Rutashobya, 1995). This may have significantly affected their self-confidence, achievement-motivation and even their willingness to take risk, qualities that are closely linked to success in business (Jagero and Kushoka 2011). Therefore, here is a need for entrepreneurial training to socially condition the youth, and particularly girls, to develop a desire for achievement. This can be achieved by way of profiling and/or imitating successful women entrepreneurs.

Other constraints and barriers that women face in their business endeavors include a poor social background, inadequate and inappropriate training and preparation for entry into MSEs, and socio-economic discrimination (Jagero and Kushoka 2011).

The situation is worse for disabled women entrepreneurs who have low self-esteem and view their disability as inability, even in MSEs sector. Management skills, lack of occupational experience in related businesses for many women entrepreneurs has been indicated as a constraint to growth. Kibas (2006) identified lack of opportunities for management training, financial management, marketing and people management, to be limitations facing them. Those with disabilities are more affected because of the challenges they face, not only in accessing training venues, but also training materials (ILO 2008).

2.5.5 Women's "heavier household financial and time burden"

Many women are "income poor", yet have to provide for their families. Competing financial needs between family and business becomes one of the major constraints to enterprise growth. With many women being poor, the little income earned from the business is sometimes used for what appears to be urgent family requirements, irrespective of why it was set aside. These results in a reduction of the capital invested and hence curtail further growth (Alila et al., 2002; Jagero and Kushoka 2011).

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. These programmes led to erosion of purchasing power of salaried workers and limited job openings. The impact has been felt most by women, who have a greater burden of enabling the family to cope. Olomi and Sinyamule (2007) noted that in some cases, women have become the main breadwinners.

Furthermore, according to Munala (2006) of United Disabled People of Kenya (UDPK), the household financial burden is worse for disabled women entrepreneurs, who may have less regular income than women without disabilities, but have a number of dependents. Most women entrepreneurs in the MSE sector are married with more than six dependents, often with little or no assistance from their spouses (McCormick and Pedersen, 1996). Therefore, women entrepreneurs have a heavier household financial burden than men. For instance, in the Women Economic Empowerment Consort (WEEC) case cited earlier, these financial burdens further complicate women's lives, making Micro-Finance Institutions (MFI) membership an additional burden, rather than helping women take control of their finances and live better lives (ILO 2008).

According to Saito et al. (1994), women in Kenya are "time poor" due to their dual roles in the household economy and the labour market, as mothers, housekeepers, wives and owners/managers. In addition, such dual roles do not give women adequate time to plan and manage their businesses well, thus leading to dismal performance or even closure of women owner/managed MSEs. Women's poor performance in MSEs, is due to their dual "role conflict" (ILO 2008, p. 14).

2.5.6 Lack of Risk Mitigating Mechanisms For Women in MSEs

Loans offered to women by MFIs propose a variety of short-term credits aimed at their business and household needs. For instance, in Kenya, both Kenya Rural Enterprises Programs (K-REP) and Kenya Women Fund Trust (KWFT), which are the largest MFIs offering credit in the country, in addition to business loans, also offer consumer, medical and education loans to cater for related needs.

Loans from Kenyan microfinance institutions for example, tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates.

Consequently, most women entrepreneurs are likely to have multiple short-term loans to cater for both business and social needs. Studies have shown that loans to MSE entrepreneurs only satisfy a fraction of their financial needs (ILO 2008). When women are exposed to personal risks resulting in losses beyond their means, competing needs for cash limit the growth of their enterprises. They also tend to contribute to the collapse of such businesses. This calls for a need to restructure the financial products available to women entrepreneurs to include long-term micro-insurance products (ILO 2008), Makokha (2006) established in her study that women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. Some of these factors include housing space, health, old age and divorce.

Therefore, the study concluded that there was need to develop long-term financial products such as micro-insurance. While microfinance provides working capital and disposable incomes to women in MSEs, micro-insurance products12 would ensure that the assets of these entrepreneurs are protected if their income is diverted from their businesses. The MFIs would also benefit as their clients' sustainability would contribute to their own (ILO 2008). Some specific products that need to be rolled out freeing capital and benefiting women entrepreneurs include: loan insurance; life insurance; pension; house insurance; health insurance; asset insurance; and, long-term housing loans or mortgages. Disabled women entrepreneurs, however, would find it more difficult to access such products since, traditionally; most companies have always been reluctant to insure disabled people (ILO 2008).

2.6 Empirical Literature Review

Bekele and Wordu (2008) conducted a research aiming at finding out if small businesses and enterprises operated by male entrepreneurs perform better than those operated by female entrepreneurs in Ethiopia. 221 of the 500 businesses in the study (44%) were operated or owned by women. 110 of the 500 businesses in the study (22%) had failed at the end of the study period. The study revealed that the majority of businesses that failed were operated by women (78%). Female-headed firms that ceased operation had an average lifetime of 3.2 years, while male-headed firms that ceased operation had an average lifetime of 3.9 years.

Further findings shows that businesses that failed were characterized by inability in obtaining loans from formal money lending institutions such as commercial banks (61%), inability to convert part of profit back into investment (46%), poor managerial skills (54%), shortage of technical skills (49%), and low level of education (55%). Also the findings revealed that businesses operated by women were about 2.52 times more likely to fail in comparison with businesses operated by men. The study though looked at gender difference in micro-enterprise, it never identified specific factor that affect women entrepreneurs in the development of their micro-enterprises.

Merwe and Lebakeng (2009) conducted an empirical study on women micro-entrepreneurs in Lesotho. The objective of the study was to investigate women entrepreneurship in Lesotho and to make practical recommendations to enhance women entrepreneurship in the country. A survey that included 54 women-owned businesses was conducted. Women entrepreneurs in this study were motivated by pull factors, such as the need for independence, self-fulfillment, work flexibility and a need for a challenge to self-employment. Factors such as dissatisfaction with salaried jobs and insufficient family income pushed women into self-employment activities. The research revealed that facing an array of obstacles, such as obtaining finances, work-home conflict, lack of education and training in business and management skills. They, furthermore, indicated financial support, business training and advice, the need to network with other business owners and marketing support as their main support needs.

The study recommended to the Government to develop policies and strategies to assist women entrepreneurs to overcome these obstacles which will ensure that women entrepreneurs sufficiently contribute to the economy and empower themselves economically.

Mulugeta (2010) examined the factors that affect the performance of women entrepreneurs in MSEs at Ethiopia and also addressed the characteristics of women entrepreneurs in MSEs. The results of the study indicate that personal characteristics do affect the enterprise performance and that lack of own premises(land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials are key economic factors that affect the performance of women entrepreneurs in MSEs.

The study also found that conflicting gender roles, social acceptability and network with outsiders were the major social factors that affect women entrepreneurs.

Jagero and Kushoka (2011) they studied the challenges facing women micro entrepreneurs in Ilala Municipal Dar es Salaam following public outcry concerning the treatment of micro entrepreneurs by the municipal officials in Ilala, Dar es Salaam. The study interviewed 120 women micro entrepreneurs in Ilala Municipality. The findings indicated that major challenges facing Tanzanian women micro entrepreneurs in development of their enterprises are poor infrastructure, lack of business premise, decline in business and lack of prime space.

2.7 Research Gap

Based on the above empirical literature it is evident that numbers of researches on women entrepreneurs have been done. Previous studies have revealed challenges faced by women entrepreneur in development of their enterprises, characteristics of women entrepreneur at Ethiopia and economic factors affecting women entrepreneur. Some studies also have looked on the factors motivated women to start their business at Lesotho and sources of finance for their business.

It is therefore important for this study to consider the characteristics women entrepreneur, the motives and out-turn of their business. These three factors in one time if observed together will explain the women entrepreneur at the area of study.

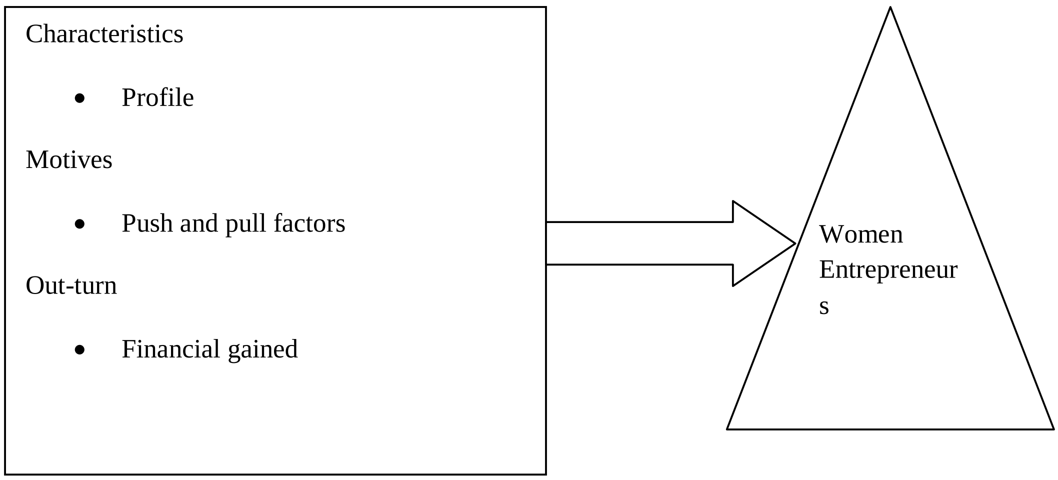
2.8 Conceptual Framework

According to Sekaran (2003), Conceptual framework is a model of how one theory makes logical sense of the relationship among the several factors that have been identified as important to the problem. It is a narrative outline presentation of variables to be studied and hypothetical relationships between and among the variables. It aims at indicating the most important areas to be covered by the study.

Figure 2.1 is the conceptual framework showing the relationship between variables of the study. The dependent variable of this study is women entrepreneurs, while the independent variables are characteristics, motives and out-turn. That is to say, this study will be interested on exploring the women entrepreneurs at Mzumbe in only three perspectives which are their characteristics, their motives to start business or ventures and their performance in terms of financial gains.

Characteristics variable will be measured by profile of women entrepreneur at Mzumbe and these include marital status, age, education, business experience and entrepreneurial traits. The motives variable will be measured by push factors which are disatification with salaried jobs and insufficient family income, while the pull factors are need for self-independence, self-fulfilment, work flexibility and the need for challenge to self-employment. Lastly the financial gain will be measured as a result of economic and social development. Economic development will be measured by land purchase, consumption expenditure, housing and house assets and the income or profit. Social development will be measured by health and nutrition factor, school enrolment of children and sanitation and drinking water factors. In brief see figure 2.1 below;

Figure 2.1; Conceptual Framework



Source; Researchers Work, 2014

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology that was used to conduct this study. There are different methods and techniques that can be used in conducting researches depending on the nature and type of the study being undertaken. The nature and type of data collected dictated the type of techniques employed in the data collection. This chapter discuss the research design of the study, the population, the sample size and sampling techniques and also the methods of data collection and the data analysis.

3.1 Research Design

The researcher intends to use a case study design in which data was collected about the characteristics, motives and out-turn of women entrepreneurs. This report is a case study of Mzumbe – Morogoro. By using Mzumbe women doing their business at Mzumbe secondary school market, Mzumbe university market, Changarawe, and Mikongeni was involved. The study was exploratory research designed to collect most information within this particular places , case study at these places were chosen because the researcher was able to obtain data and information required for the study as the area have many business women and therefore an exploration on the characteristics, motives and the out-turn can be done.

3.2 Area of the Study

The study was conducted at Mzumbe- Morogoro Region where required information and data was easily available for research purpose; the area has a variety of communication networks and transportation facilities which are very important tools in reaching researchers correspondents.

3.3 The Population of the Study

A reasonable number of respondents were chosen to affect the study. Basically the targeted population of the study involves women entrepreneur at four places namely Mzumbe Secondary School market, Mzumbe University market, Changarawe and Mikongeni, in total women entrepreneur can be around 120.

3.4 Sample Size and Sampling Techniques

The sample size of the study was comprised of 100 women entrepreneurs. The researcher was using random sampling to obtain representatives of the targeted population. As shown in Table 3.1, a total of 100 women entrepreneurs were selected to make up the sample size.

Table 3.1 Sample Size

No.	Place	Sample size
1	Mzumbe University Market	25
2	Mzumbe Secondary Market	30
3	Changarawe	25
4	Mikongeni	20
	Total	**100**

Source; Researcher's work 2014

3.5 Data Collection Methods

These are ways used to extract information. The methods employed by this study were questionnaires. The researcher considered this method as appropriate to enable gathering accurate and enough information. Because it is exploratory study, primary data was collected through questionnaire. There was no Secondary data to be gathered.

3.5.1 Questionnaire

This is a series of questions prepared for collecting information by distributing them to individuals who was selected as respondents. The researcher used questionnaires as one of the means of collecting information from women entrepreneur. The researchers was passing from one respondent to another, and conduct an interview/guide, that were asking questions to respondents and fill the answers that they provide. This method allowed the researcher to collect more questionnaire as questionnaires was not left to respondents and also it allowed the researcher to make clarification to respondents when they needed some clarification. Information in all three objectives was collected through this method. Most of the questions was prepared in way that respondents was required to answer in a form of likert scale for example an agreement or disagreement on the statement. However, some places was lefted for explanation when the respondent deem fit to make an explanation.

3.6 Data Analysis

Data collected was divided into two categories, qualitative data and quantitative data. Qualitative data is data that cannot use statistical methods in its analysis and interpretation of the findings while quantitative data uses statistical methods or measurements in reaching the conclusion of the findings (Kothari 2004). Qualitative data obtained was used to enhance the discussion of the findings in quantitative data.

Descriptive analysis was conducted to enable the researcher to summarize the collected data and organize in a way that the researchers were able to answer the research questions. Descriptive analysis allows data to be quantified analysed. The use of different tools like tables, graphs and percentages or means was utilized, also where necessary further analysis was conducted especially using cross tabulation.

CHAPTER FOUR

PRESENTATION OF FINDINGS

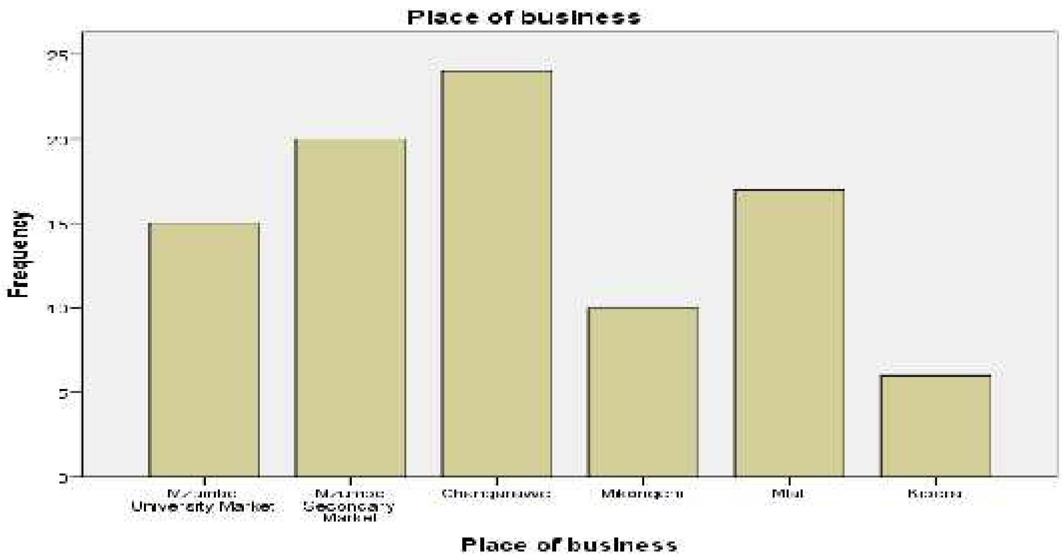
4.0 Introduction

This chapter presents the findings of the study about Women Entrepreneurs: Motives, Characteristics and Out-Turn - A Case of Mzumbe. The chapter covers five sections, the introduction, and the analysis of response rate. The chapter presents the findings about motives of women entrepreneurs at Mzumbe, the characteristics of women entrepreneurs at Mzumbe and lastly the roles of business to economic and social developments of women entrepreneur at Mzumbe.

4.1 Analysis of Response Rate

A total of 100 questionnaires were administered in order to accomplish the intended study topic equal to 100%. Eight percent (08%) of respondents did not get time for an interview so that the researcher can administer the questionnaire. However the response rate of 92% is enough and fair and that the findings of the study would be representative. The findings from each place are presented below in figure 4.1 below.

Figure 4.1; Places of Business



Source; Researcher’s Findings 2014

4.2 Motives of Women Entrepreneurs at Mzumbe

In order to start any kind of business, start-up capital or initial investment is required. The researcher asked the question to respondents that **"For the first time where did you get your capital to start your business?"** Four sources were identified by a researcher as per literature, respondents were required to choose among them also were given a chance to write any source apart from the mentioned source. The sources identified were Personal savings coded as 1, Financial Institutions only banks coded as 2, Financial Institutions only non-banks coded as 3 and Family or relatives' assistant coded as 4. The findings show that most of sources of capital are personal savings about 62% of respondents and financial institutions but the non-banks about 28.3% of respondents. For detail findings are presented in table 4.1 below;

Table 4.1; Motives of women entrepreneur at Mzumbe

Sources	Frequency	Percent	Valid Percent	Cumulative Percent
Personal Savings	57	62.0	62.0	62.0
Financial institutions only non-banks	26	28.3	28.3	90.2
Family or relative assistant	9	9.8	9.8	100.0
Total	**92**	**100.0**	**100.0**	

Source; Researcher's Finding 2014

Currently the finding shows that business owned by women at Mzumbe are financed by personal savings by 57% (calculated as mean 3.8/5*75) followed by financial institutions non-bank by 9.25% (calculated as mean of 1.85/5*25). Family or relative assistants and banks finances equally the women entrepreneurs at Mzumbe by 6% each calculated as mean of 1.20/5*25. The findings are presented below in table 4.2 below;

Table 4.2; Descriptive Statistics of the Extent of sources of Capital

Source of Finance	N	Minimum	Maximum	Mean	Std. Deviation
Personal saving	92	1.00	5.00	3.7826	1.49597
Financial Institution-Bank	92	1.00	3.00	1.1957	.59741
Financial Institution-Non- bank	92	1.00	5.00	1.8478	1.38226
Family or relative assistant	92	1.00	3.00	1.1957	.59741

Source; Researchers Findings 2014

The findings shows that the major source of capital is from their own savings, and then the next question asked was **“What made you start business?”** different factors were identified as factors that causes women to start business and respondents were required to show if the factor is applicable or not applicable. The decision criterion is that any mean less or equal to 1.44 the factor is considered applicable and any above is considered not applicable. The findings show that reasons to start business by women at Mzumbe are need for self-independence mean of 1.08, self - fulfilments mean of 1.14, insufficient family income mean of 1.16, Work flexibility mean of 1.33 and need for challenge to self-employment mean of 1.36. The findings show that dissatisfaction with salaried jobs is not a reason for women entrepreneur at Mzumbe to start business. The findings are presented in table 4.3 below;

Table 4.3; Descriptive Statistics of Factors to start business

Factors	N	Minimum	Maximum	Mean	Std. Deviation
Dissatisfaction with salaried jobs	92	1.00	2.00	1.5000	.50274
In-sufficient family income	92	1.00	2.00	1.1630	.37143
Need for self-independence	92	1.00	2.00	1.0761	.26659
Self-fulfilment	92	1.00	2.00	1.1413	.35024
Work flexibility	92	1.00	2.00	1.3261	.47135
Need for challenge to self-employment	92	1.00	2.00	1.3587	.48225

Source; Researcher’s Findings 2014

As findings suggest factors that cause women at Mzumbe to start business, the researcher was interested to know to the extent of each reason. The question asked that **“How will you weight each factor as being the cause for many women at Mzumbe starting their business?”** Respondents were required to weight each reason from 0% to 100% divided into four categories 0% to 25% coded as 1, 26% to50% coded as 2, 51% to 75% coded as 3 and 76% to 100% coded as 4. The findings show that Dissatisfaction with salaried jobs contribute women at Mzumbe to start business at the extent of 25% (mean 2.0/4*50), insufficient family income at 66.93% (3.57/4*75), need for self –independent 63% (3.36/4*75), self-fulfilment 59.63% (mean of 3.18/4*75), work flexibility 35.13% mean of 2.81/4*50) and need for challenge to self-employment by 30.25% (mean of 2.42/5*50). These findings are presented in table 4.4 below;

Table 4.4; Descriptive Statistics of the extent of each Factor in Starting Business

Factors	N	Minimum	Maximum	Mean	Std. Deviation	Rank
Dissatisfaction with salaried jobs	92	1.00	4.00	2.0026	1.19937	6
In-sufficient family income	92	1.00	5.00	3.5652	1.08237	1
Need for self-independence	92	1.00	4.00	3.3587	1.01182	2
Self-fulfilment	92	2.00	5.00	3.1848	.90091	3
Work flexibility	92	1.00	4.00	2.8109	1.15306	4
Need for challenge to self-employment	92	1.00	5.00	2.4239	1.24242	5

Source; Researcher's Findings 2014

4.3 Characteristics of Women Entrepreneurs at Mzumbe

It is possible that women who involves in business at Mzumbe have certain characteristics that may be used to express them. The researcher explored some of those characteristics firstly based in personal for example age, marital status and education level. Secondly type of business they conduct and experience in running those businesses and thirdly assessed their entrepreneurial traits. All together these findings can be taken and be used as characteristics of women at Mzumbe.

Researcher posed a question to respondents that **"What is your Age?"** respondents were given five choices categorised in the following categories; 15years to 24 years coded as 1, 25 years to 30 years coded as 2, 31 years to 39 years coded as 3, 40 years to 49 years coded as 4, 50 years and above coded as 5. The finding shows that most women about 51.1% of women entrepreneur at Mzumbe have the age between 40years to 49years. Also women entrepreneurs at Mzumbe are based from 25years to 30years as a result shows 28.3%, see table 4.5 below;

Table 4.5; Respondent's Age

Age Category	Frequency	Percent	Valid Percent	Cumulative Percent
15years to 24years	6	6.5	6.5	6.5
25years to 30years	26	28.3	28.3	34.8
31years to 39years	9	9.8	9.8	44.6
40years to 49years	47	51.1	51.1	95.7
50years and above	4	4.3	4.3	100.0
Total	**92**	**100**	**100**	

Source; Researcher's Findings 2014

Women entrepreneurs at Mzumbe are married for 46.7% and by 39.1% are single. However the results also show that 14.1% of women entrepreneurs responded in this study are separated. The results are presented below in table 4.6.

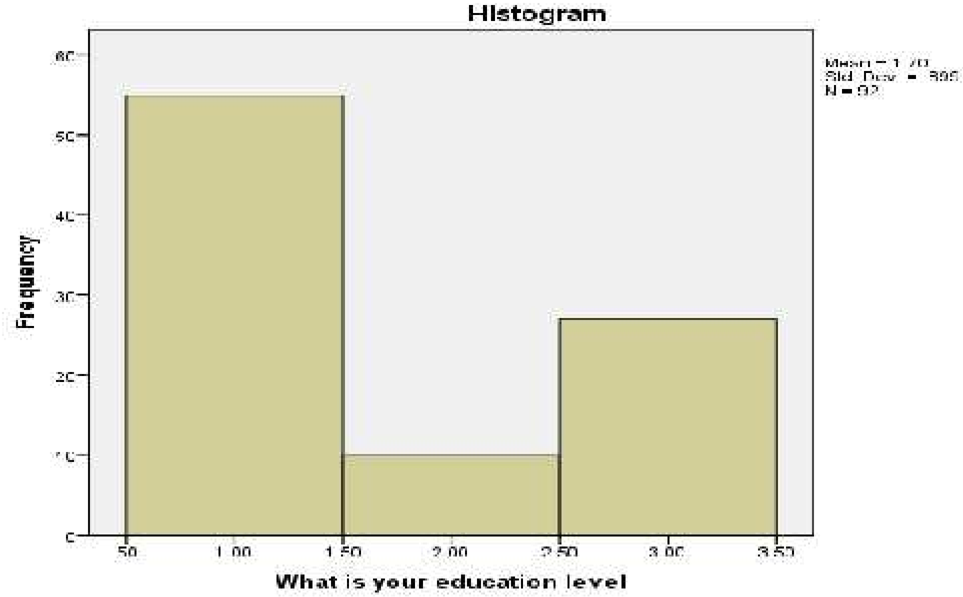
Table 4.6; Marital Status of Respondents

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Married	43	46.7	46.7	46.7
Single	36	39.1	39.1	85.9
Separated	13	14.1	14.1	100.0
Total	**92**	**100.0**	**100.0**	

Source; Researcher's Findings 2014

Women entrepreneurs may be characterised by their education level. The researcher wanted to know the education level of women involving in business at Mzumbe by asking a question that demanded respondents to choose the levels from primary education coded as 1, secondary education coded as 2, Tertialy education which includes certificates, diploma and bachelor degrees coded as 3 and Masters and above education level coded as 4. The results shows that about 59.8% of respondents are primary education certificate holder, 10.9% are secondary education and about 29.3% of respondents are tertialy education either in certificate level, diploma level or bachelor degree level. The results show that there were no or zero of respondents who has at least masters education. The results further shows that the average education of women entrepreneurs at Mzumbe is secondary education as the results show the mean of 1.7 which is equivalent to 2 from our coding system that is secondary education. The results are shown in figure 4.2 below.

Figure 4.2; Education Characteristics of Respondents



Source; Researcher's Findings 2014

It was the interest of the researcher to find which business do women at Mzumbe are involved in therefore the researcher asked open question to respondents so that they can mention the type of the business that they are involved in. The findings shows that most of women responded deal with cosmetics and women saloon business as the result shows 22.8% of respondents are in that business followed by Mama Lishe (Nutritious mother) by 21.7% followed by Agricultural product apart from vegetable and fruits or commonly called "genge" by 14.1%. Also some other major business that women at Mzumbe are involved in includes min-supermarkets and shops, pharmacy, saloons, vegetable and fruits and hostel and poetry business for details see table 4.7 below;

Table 4.7; Type of Business of Respondents

Type of Business	Frequency	Percent	Valid Percent	Cumulative Percent
Agricultural Product	13	14.1	14.1	14.1
Cosmetics and women saloon	21	22.8	22.8	36.9
Hostel, poetry	4	4.4	4.4	41.3
Mama Lishe (nutritious mother)	20	21.7	21.7	63
Min-supermarket and shops	10	10.9	10.9	73.9
Pharmacy	9	9.8	9.8	83.7
Saloon	7	7.6	7.6	91.3
Vegetable and fruits	8	8.7	8.7	100.0
Total	92	100.0	100.0	

Source; Researcher's Findings 2014

The experience in doing same business is a character for women entrepreneur, the researcher asked respondents to write or fill or mention the period that they have used in doing the current business. The period could be measured in years but the researcher converted it into months for analysis purposes. The finding shows that the minimum number of months for our respondents is two (02) months and the maximum period is 384 moths equivalent to 32 years. The average period for the study is 93.5 months equivalent to 7years and 9months, see table 4.8 below.

Table 4.8; Descriptive Statistics of Experience in Current Business

Question	N	Minimum	Maximum	Mean	Std. Deviation
How long have you been doing the current business	92	2.00	384.00	93.4565	100.05937

Source; Researcher's Findings 2014

On the experience in business apart from the current business, the researcher wanted to know if these women entrepreneur were involving in business before having current business. The finding shows that 33.7% of respondents were used to have a different business from the current that there carrying and 66.3% is there first time business see table 4.9 below.

Table 4.9; Past Experience in Business

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	31	33.7	33.7	33.7
No	61	66.3	66.3	100.0
Total	92	100.0	100.0	

Source; Researcher's Findings 2014

The findings shows that before having current business, the 33.7% we have observed aboved used to involve the following business; Agriculture, Second hand Clothes business commonly called as "Mitumba", hotel, pharmacy and tailor see table 4.10 below ;

Table 4.10; Past Business Done

Business	Frequency	Percent	Valid Percent	Cumulative Percent
Agriculture	6	19.4	19.4	19.4
Clothes business/Mitumba	9	29.0	29.0	48.4
Hotel	4	12.8	12.8	61.2
Pharmacy	6	19.4	19.4	80.6
Tailor	6	19.4	19.4	100.0
Total	**31**	**100.0**	**100.0**	

Source; Researcher's Findings 2014

The other important characteristic to find out was whether these business women are employed or used to be employed whether temporary, contract or permanent. Respondents were required to choose a "Yes" coded as 1 or "No" code as 2 answers. The finding shows that 40.2% of respondents were employed and 59.8% of respondents have never been employed see table 4.11 below.

Table 4.11; Employment status of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	37	40.2	40.2	40.2
No	55	59.8	59.8	100.0
Total	92	100.0	100.0	

Source; Researcher's Findings 2014

The findings further shows that for the 40.2% of businesswomen who were employed 60% of them are still employed and 40% are no longer employed the results are presented in table 4.12 below;

Table 4.12; Current status of Employment for Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	18	60	60.0	60.0
no	12	40	40.0	100.0
Total	30	100	100.0	

Source; Researcher's Findings 2014

The literatures have identified some entrepreneurial traits, the researcher asked the respondents to assess themselves and be able to agree or disagree on the statement provided. The statements were prepared to reflect the traits identified by the literatures. Respondents were required to tick the appropriate level of agreeing or disagree on the statement ranging from strongly disagree coded as 1, disagree as 2, Not sure as 3, Agree coded as 4 and strongly agree coded as 5. The decision criterion is that mean less or equal to 2.44 the statement is disagreed, the mean high than 2.44 but less than 3.44 the statement is in not sure situation and the mean above 3.44 the statement is agreed. The findings show that respondents were not sure if they do qualify to the assed traits as the results shows the minimum mean of 2.6 and the maximum of 3.17 all of them are in not sure decision criterion see table 4.13.

Table 4.13; Descriptive Statistics of Entrepreneurial Traits

Traits	N	Minimum	Maximum	Mean	Std. Deviation
I have the ability to withstand the fear of uncertainty and potential failure	92	1.00	5.00	2.6087	1.40608
I can spot an opportunity and do something where others have not	92	2.00	5.00	3.1739	1.03360
I have ability of changing business as the market or opportunity permits	92	1.00	5.00	3.0543	1.32900
I am self-confident with my product or service even dare to enter competition	92	2.00	5.00	3.0109	1.15306
I always start business and fail but start again and am determined to success	92	1.00	5.00	2.7826	1.42062

Source; Researcher's Findings 2014

However the researcher asked respondents to rank the traits statement from one (01) to five (05) considering which statements do express her best. The finding show that women entrepreneur at Mzumbe are best in changing business as the market or opportunity permits mean 1.9, they can with stand the fear of uncertainty and potential failure mean of 2.46, they can spot an opportunity and do something where others have not mean 2.6. The other traits as ranked are having self-confidence and starting business again after failed business see table 4.14.

Table 4.14; Descriptive Statistic of Ranking Entrepreneurial Traits

Traits	Mean	Std. Deviation	Rank
I have the ability to withstand the fear of uncertainty and potential failure	2.4565	1.13305	2
I can spot an opportunity and do something where others have not	2.5761	.97478	3
I have ability of changing business as the market or opportunity permits	1.8913	.93122	1
I am self-confident with my product or service even dare to enter competition	3.2174	1.27379	4
I always start business and fail but start again and am determined to success	4.2717	1.25884	5

Source; Researcher's Findings 2014

4.4 The role of Business to Economic and Social Developments of Women Entrepreneur at Mzumbe

The researcher used economic and social development indicators to measure the out-turn of women entrepreneur at Mzumbe. Indicators for economic development chosen include increased income, land purchase, increased consumption expenditure and improved housing and household assets. The social development factors are improved health and nutrition, improved sanitation and drinking water and improved education basically school enrolment of children. Respondents were required to choose the change whether is positive coded as 1, negative coded as 2 or constant coded as 3. The decision criterion is that mean less than1.44 is the positive change, higher than 1.44 but less than 2.44 is a negative change and above 2.44 is constant. The findings shows that there positive change in increased assets mean of 1.0, increased consumption expenditure mean of 1.06, improved housing and household assets mean of 1.0, improved health and nutrition mean of 10, improved sanitation and drinking water mean of 1.0 and improved education basically school enrolment of children mean of 1.39. The findings also show that there no change that is constant on land purchase factor see table 4.15 below.

Table 4.15; Descriptive Statistics Economic and Social development Factors

Indicator	N	Minimum	Maximum	Mean	Std. Deviation
Increased income	92	1.00	1.00	1.0000	.00000
Land Purchase	92	1.00	3.00	2.7717	.42704
Increased consumption expenditure	92	1.00	2.00	1.0652	.24826
Improved housing and household assets	92	1.00	1.00	1.0000	.00000
Improved health and nutrition	92	1.00	1.00	1.0000	.00000
Improved sanitation and drinking water	92	1.00	1.00	1.0000	.00000
Improved education (school enrolment of children)	92	1.00	3.00	1.3913	.39775

Source; Researcher's Findings 2014

The change to be positive, negative or no change it may not reflect the extent of the presumable out-turns. Therefore the researcher asked respondents to rank the percentage change of each indicator. Respondents were required to rank from 0% to 100% categorised into five groups namely 0% to 20% coded as 1, 21% to 40% coded as 2, 41% to 60% coded 3, 61% to 80% coded 4 and 81% to 100% coded as 5. The results show that improved education has changed positively (as per results above in table 4.15) with mean of 3.63 equal to 72.6% (calculated as mean of 3.63/5*100), followed by increased consumption expenditure by 65.6% (3.28/5*100), then improved housing and household assets the change of 65.4% calculated as mean of 3.27/5*100. The results are further presented in table 4.16.

Table 4.16; Descriptive Statistics of The Extent of Development in Each Social and Economic Indicator

Indicator	N	Minimum	Maximum	Mean	Std. Deviation	Rank
Increased income	92	1.00	5.00	2.6413	1.62793	6
Land Purchase	92	1.00	5.00	1.2500	1.63495	7
Increased consumption expenditure	92	1.00	5.00	3.2826	1.18902	2
Improved housing and household assets	92	1.00	5.00	3.2717	1.40723	3
Improved health and nutrition	92	1.00	5.00	3.1630	1.52111	4
Improved sanitation and drinking water	92	1.00	5.00	3.0435	1.56130	5
Improved education (school enrolment of children)	92	1.00	5.00	3.6304	1.54577	1

Source; Researchers' Findings 2014

However it should be observed that these social and economic factors can be affected by some factors. Researcher asked respondents to show the effect of each factor on social and economic development indicators stating from very low effect coded as 1, low effect coded as 2, medium effect coded as 3, high effect coded as 4 and very high effect coded as 5. The decision criterion is that mean less than 2.44 is medium effect, mean above 2.44 but less than or equal to 3.44 medium effect and mean above 3.44 high effects. The finding shows that there medium effect of number of earners mean of 2.81, number of dependants mean of 2.80 and number of school going children mean of 2.50. However the finding shows that there high effect of household size mean of 3.68 to the economic and social development of a women entrepreneur at Mzumbe see table 4.17 below.

Table 4.17; Descriptive Statistics of Factors affecting social and economic indicators

Factors	N	Minimum	Maximum	Mean	Std. Deviation
House hold size	92	2.00	5.00	3.6848	.82448
Number of Earners(e.g. husband)	92	1.00	4.00	2.8152	1.11857
Number of dependants	92	1.00	5.00	2.8043	1.40046
Number of school going children	92	1.00	5.00	2.5000	1.42582

Source; Researcher's Findings 2014

To measure the extent of the effect is not by saying high/low effect but come out with figures of each factor. The researcher asked respondents show the numbers in each of the factor that affects social and economic development indicators. The findings show that by average the household size is 5people mean of 4.87, the smaller household having 1person while the large household have 13 people. In each women entrepreneur there 1earner by average as the mean is 0.48, number of dependants is 3 and average number of school going children is 2 see table 4.18 below.

Table 4.18; Descriptive Statistics of Number of Each Factor affecting social and economic development of respondents

Factors	N	Minimum	Maximum	Mean	Std. Deviation
House hold size	92	1.00	13.00	4.8696	2.93601
Number of Earners(e.g. husband)	92	.00	1.00	. 4783	.50226
Number of dependants	92	.00	13.00	2.9565	3.57006
Number of school going children	92	.00	10.00	1.9891	2.53544

Source; Researcher's Findings 2014

CHAPTER FIVE

DISCUSSION OF RESEARCH FINDINGS

5.0 Introduction

This chapter discusses the research findings of the study presented in chapter four about Women Entrepreneurs: Motives, Characteristics and Out-Turn - A Case of Mzumbe. The chapter covers four sections, the introduction, motives of women entrepreneurs at Mzumbe, the characteristics of women entrepreneurs at Mzumbe and lastly the roles of business to economic and social developments of women entrepreneur at Mzumbe.

5.1 Motives of Women Entrepreneurs at Mzumbe

From the findings presented in table 4.1 it can be observed that for the first time when a women starts its business the major source of finance is personal serving as a findings stipulate 62% and the non- banks financial institutions for about 28.3% such as Savings and Credit Co-operative Society (SACCOSS) for example Mzumbe SACCOSS,…… The other source found though in small percentage is family or relative assistants for about 9.7%. The research finding shows none of women entrepreneur or respondents who received a start-up capital from banking sector. However as business grow women do get the finance from banks as the results presented in table 4.2 shows a 6% (calculated as mean of 1.20/5*25) current status of their capital being financed from family or relative assistance and banks each source. The current status of finance also shows that capital is financed by personal savings by 57% (calculated as mean 3.8/5*75) followed by financial institutions non-bank by 9.25% (calculated as mean of 1.85/5*25).

A further analysis was undertaken through a simple cross tabulation tool to see if the marital status of a women entrepreneur may have a relation with source of capital, the findings shows that all 9.7% of women who started business using family or relative assistants were married, also all separated women started their business from personal savings.

Single women get their start-up capital from all sources mainly being personal serving and non-banks financial institutions and zero from family or relative assistants.

Major reasons for women entrepreneur at Mzumbe to start business are need for self-independence mean of 1.08, self - fulfilments mean of 1.14, insufficient family income mean of 1.16, Work flexibility mean of 1.33 and need for challenge to self-employment mean of 1.36 but not dissatisfaction with salaried jobs as a results show the mean of 1.50 see table 4.3. These reasons may be affected with personal characteristics such as marital status, age and education of entrepreneur. For example the need for self - independent factor which can be ranked as the first factor (has low mean compared to other factors) shows that age is low positively related with self-independent factor as it shows the Pearson's R value of 0.214 the relation has significant correlation as significance value is 0.04 which is less that the common 0.05 of Cohen. This is to say that increase or decrease of age of women entrepreneur has significance influence on the reason to start business being self-independence. From our results its observed that all women under 39 years started business to demand self-independent while 07 women aged from 40years to 49years they considered this not a reason to start business. This is to say young women demands to be independent and start their business compared to older women.

The marital status also is highly positively related with Pearson's R value of 0.627 while the education factor is negatively related as it shown Pearson's R value of -0.223 and all of them are significance correlated to self-independent variable as the results shows sig. of 0.00 and 0.032 respectively which is less than standard 0.05 see appendix B. The results for marital status shows both single and married women considered self-independent factor as a major reasons to start business also results shows that 07 women out of 13 separated women do not consider this as a factor for them to start business. About education factor it can be observed that all women with secondary education and above considers self-independence as a factor to start business while some women about 07 out of 55 with primary education considers self-independence as not a factor to start business.

The second factor as reason for women entrepreneur at Mzumbe to start business is self-fulfilment as result shows mean of 1.14. The researcher wanted to know further if this reason can be affected by the personal characteristics of women entrepreneur. The cross tabulation was undertaken to establish the relation between self-fulfilment and different categories of age of respondents. It has been observed that there positive relation between age and self-fulfilment as the result show the Pearson’s R value of 0.303 this is a low positive relation. Though the relation is low positive related it has significance effect as the approximated significance is 0.003 which is lower of the standard 0.05. This is to say self-fulfilment factor is can be influenced by the age of women entrepreneur, for example the finding shows that younger women aged from 15years to39 years all of them considered this to be a reason to start business while some women about 17 of them out of 47 which can be translated as 28% of women who aged 40 and above considered self-fulfilment to be not a reason for them to start business.

The marital status of a women entrepreneur at Mzumbe has a highly positive relation with the self-fulfilment factor Pearson’s R value of 0.887 with significance of 0.000. It means that the marital status has influence to the self-fulfilment factor, in this study it is observed that all single and married women considered self-fulfilment to be a factor for them to start business while all separated women considered it to be not a reason. The education level is negatively related to self-fulfilment see Pearson’s R value is -0.316 but with significance of 0.002. it means that education of women entrepreneur is low negatively related with significance effect. It is observed that only some primary education women about 23.6% of this group considered self-fulfilment not a reason all other women with secondary education and above.

The third factor is insufficient family income mean of 1.16, it is found that age is highly negatively related Pearson’s R value of 0.640 to in-sufficient family income factor with significant of 0.000. It mean that the increase or decrease of age of a women entrepreneur at Mzumbe on the factor of insufficient family income do motivate or demotivate a women to start business. It is equally to say in this findings that the younger the women become the insufficient income become not a reason to

Start business and the older the women become the insufficient income then is a reason to start business. The appendix D show that some women about 47% (that is 15 out of 32) aged from 15years to 30years said that insufficient family income is not a reason to start business while all women above 30years agreed that it is a reason for women to start business.

Moreover the insufficient family income has low positive relation with the marital status of a women entrepreneur at Mzumbe Pearson's R value of 0.082 and has no significance effect as the significance is 0.439 which is greater than the standard sig. of 0.05. This tells that the marital status of a women do not influence a women to start a business just because there insufficient income in the family. In these results it can be observed that all married women and separated women agreed that insufficient family income is a reason to start business while 15 out of 36 of single women said it is not a factor to start business. The education level also show significance contribution to make women to start business due to insufficient income, the results shows Pearson's R value of 0.447 with sig.0.000. From the results low educated women (primary education level) considered insufficient family income to be a reason to start business while some educated women with secondary education level and above about 41% (that is 15 out of 37) said that it is not a reason for them to start business.

The fourth factor is work flexibility mean of 1.33 it shows that age has positive relation with work flexibility to decide whether to start business or not. The findings of cross tabulation between age and work flexibility factor shows the Pearson's R value of 0.519 with sig.000. It means age and flexibility are highly positively related and the increase or decrease of age can affect work flexibility factor. The results shows that when age decreases work flexibility become a factor to start business or we can say young women (aged from 15years to 39years) consider work flexibility as a factor compared to old women entrepreneur. In addition, marital status, the results shows Pearson R value of 0.454 with sig.0.000 which means it has significance influence to work flexibility as sig. value is lower than the standard 0.05. Single and married women considered it to be a factor while separated women did not. However the level of education is highly negatively related with work flexibility factor and has influence.

The fifth factor is need for challenge to self-employment mean of 1.36 which has positive relation with age but no significance influence which means the increase or decrease of age of women entrepreneur does not influence to start business. The result shows Pearson's R value of 0.164 with sig.0.119. The marital status is negatively related to this factor with no influence Pearson's R value of -0.134, sig.0.203. That is to say change in marital status of a women entrepreneur cannot causes need challenges to self-employment factor be a reason to start business. The evidence shows that in both married and separated there some women who said is not a factor while all single women agreed that it is a factor to start business.

The last factor is the rejected factor, dissatisfaction with salaried jobs mean of 1.50. This factor has positively relation with age and marital status and negatively related to level of education.

These factors were ranked to find which factor suit than others as a major reason for women entrepreneur at Mzumbe starting their business. The findings show that the first factor is Insufficient family income at 66.93% (3.57/4*75), second factor is need for self –independent 63% (3.36/4*75), thirdly self-fulfilment 59.63% (mean of 3.18/4*75), forth factor is work flexibility 35.13% (mean of 2.81/4*50) fifth factor is need for challenge to self-employment by 30.25% (mean of 2.42/5*50) and lastly Dissatisfaction with salaried jobs contribute women at Mzumbe to start business at the extent of 25% (mean 2.0/4*50) these results are presented by table 4.4.

5.2 Characteristics of Women Entrepreneurs at Mzumbe

This section discusses the findings presented in chapter four section three starting by the personal characteristics and then entrepreneurial traits of women entrepreneur at Mzumbe. Women entrepreneur are from different age groups from young to older, the young group involves 15years to39 years and the older women group involves 40years and above. Many of women entrepreneur are aged at 40years up to 49years

category which involve 51.1% of study respondents and the group with 25years to 30years have 28.3% of all respondents. This is to say most of women entrepreneur at Mzumbe are of age from 25years and above which in total accumulate to 93.5% of all respondents while women entrepreneur below 25years range to 6.5% of all respondents. On their marital status most of women entrepreneur are married 46.7% some are single for about 39.1% and the remaining about 14.1% are separated. The results shows that about 59.8% of respondents are primary education certificate holder, 10.9% are secondary education and about 29.3% of respondents are tertialy education either in certificate level, diploma level or bachelor degree level.

The results show that there were no or zero of respondents who has at least masters education. The results further shows that the average education of women entrepreneurs at Mzumbe is secondary education level as the results show the mean of 1.7.

Furthermore these women entrepreneur are involved in different types of business as the findings shows that most of women responded deal with cosmetics and women saloon business as the result shows 22.8% of respondents are in that business followed by Mama Lishe (Nutritious mother) by 21.7% followed by Agricultural product apart from vegetable and fruits or commonly called “genge” by 14.1%. Also some other major business that women at Mzumbe are involved in includes min-supermarkets and shops 10.9%, pharmacy 9.8%, saloons 7.6%, vegetable and fruits 8.7% and hostel and poetry business 4.4% for details see table 4.7. By average the findings shows that these business women have doing same business for seven and ten months. However, the finding shows that 33.7% of respondents were used to have a different business from the current that there carrying and 66.3% is there first time business. Also that 40.2% of respondents were employed and 59.8% of respondents have never been employed, but only 60% of women who were employed are still employed and 40% are no longer employed.

Discussing the personal characteristics with type and experience of doing business helps to understand better women entrepreneur. It can be observed that women with age between 15years to 24years are involved with cosmetics business as the results of cross tabulation show in appendix H. This group has experience of running the current business from 8months to 3years. From this age group some only 2 out of 6 of them has experience of doing business before the current business and were involved in agricultural product others is their first time business. Also from this age group none of them is employed currently or were employed see appendix H. For women aged from 25years to 30years are involved in cosmetics business about 35%, saloon business about 35% shop business 15% and vegetables and fruits about 15%. This age group has been in current business for the minimum of two (02) months and the maximum of 6years but most of them they have been doing this business for four and five years. No women entrepreneur from this age group has been doing other business in the past. Eight (08) out of 26 of women aged from 25years to 30years were employed but are no longer employed the remaining were not and are not employed.

Women aged from 31years to 39years currently are doing business in agricultural product 11.1%, “Mama Lishe” or Mother Nutrition 44.4%, pharmacy 22.2% and vegetables and fruits 22.2%. This age category has been in current business for the average of 4years and they all have done other business before especially in second hand clothes (Mitumba), agriculture and tailor business. All women of this age group were and still employed. For women aged 40years to 49years are involved in agricultural product 8.5%, agriculture 19.1%, cosmetics 12.8%, Mama Lishe (Mother nutrition) 27.7% min-super market and shops 12.8%, saloon 10.6% and vegetables and fruits 8.5%. They have been doing this business at the minimum of two months and maximum of 20years. Some women about 12 out of 47 have involved in other business before while 35 have not involved in any other business before the current business. The business that there were involved before are second hand clothes, agriculture, pharmacy and tailor. Also 16 out of 47 of women under this group were employed but only 9 of them still employed. The last age group was 50years and above, these age group women are involved in hostel and poetry and agriculture. They have been doing the current business for the average of 28years, all of them were employed and none of them is still employed.

The results shows that married women are involving in agriculture business (25.6%), cosmetics 14.0%, hostel and poetry 4.7%, min-supermarket and shops 14%, saloon and pharmacy each 20.9%. Married women have been doing current business with the minimum of 6months and the maximum of 32years. Twenty five (25) out of 43 of these married women have been doing business before the current business in agriculture, clothes business, hotel and tailor business. Twenty two out of forty three were employed and eighteen (18) of them are still employed. For single women are mostly involved in agricultural product, cosmetics product and saloon business and they have been in current business for the minimum of two months and the maximum of 7years. Six out of 36 of single women have been involved in other business apart from the current business and were involved in hotel business and pharmacy business, eight of single women were employed and none of them is still employed. In addition, the results shows that all separated women are involved in Mama Lishe business, with experience of 4years at minimum and 20 years at maximum. They have never done any other business before and never been employed.

Moreover, women entrepreneur only with primary education are engaged in agricultural product business, Mama Lishe business and vegetables and fruits business. It is also found that all women engaging in pharmacy are holder of tertiary education level. Other business are done by all levels of education, in min-super market and shop business 20% are primary education, 60% secondary education and 20% are tertiary education level. 80% of women doing saloon business are primary education and 20% are of secondary education level. In Cosmetics business is done almost equally by all education groups. Hostel and Poetry and agriculture business is done by 40% tertiary education and 60% by secondary education level. At minimum primary and tertiary education holders have been in current business for 2 months but secondary education at the minimum of 8months. By average primary education have been in business for 7.01years while secondary education at average of 12.8years and tertiary education with an average of 8.4years. The result shows 100% of secondary education women entrepreneur have done other business apart from the current business mainly on hotel and pharmacy. About 22% of women with primary education have done other business in agriculture and tailoring while 33% of women with tertiary education have engaged in business before the current business especially in clothes business. Among 40.2% of women who were employed as results in table 4.11 show 40.5% of them are primary education level, 10.8% are secondary education and 48.7% are tertiary education holders, in addition only tertiary education holders are still employed.

Another way of exploring characteristics of women entrepreneur is through discussing the entrepreneurial traits however as the finding shows all traits have a not sure answer see table 4.13. When asked to rank which characteristics suitably express women entrepreneur at Mzumbe it was observed that women entrepreneur at Mzumbe are best in changing business as the market or opportunity permits ranked as first, they can with stand the fear of uncertainty and potential failure ranked as the second and they can spot an opportunity and do something where others have not ranked as third. The fourth ranking was being self-confident with my product or service even dare to enter competition and the last they always start business and fail but start again and determined to success. These findings express that women entrepreneur at Mzumbe are doing business just to earn foods and there not determined for success.

5.3 The role of Business to Economic and Social Developments of Women Entrepreneur at Mzumbe

To measure out-turn of a women entrepreneur at Mzumbe economic and social developments factors were used. The economic factors are increased income, land purchase, increased consumption expenditure and improved housing and household assets. The social development factors are improved health and nutrition, improved sanitation and drinking water and improved education basically school enrolment of children. The findings shows that there positive change in increased income mean of 1.0 for about 52.8% (mean of 2.64/5*100), increased consumption expenditure mean of 1.06 by 65.6% (3.28/5*100), improved housing and household assets mean of 1.0 by 65.4% (calculated as mean of 3.27/5*100), improved health and nutrition mean of 1.0 for about 63.2% (mean of 3.16/5*100), improved sanitation and drinking water mean of 1.0 for about 60.8% (3.04/5*100) and improved education basically school enrolment of children mean of 1.39 by 72.6% (calculated as mean of 3.63/5*100) and there no change on land purchase factor see table 4.15.

From these findings younger women aged from 15years to 30years have raised their income from the current business at the average of 50% while women above 31years up to 39years and women above 50 years have increased their income at the average of 90%. For separated women have increased their income at less or equal to 20% while married women 30 of them out of 43 equal to 69.7% have raised their income at maximum of 20% and the remaining at average of 90%. About 50% of Single women have positively changed their income at maximum of 39% and the other 50% changed their income at average of 50%. Some women about 47.2% with primary education changed their income at less than 20% and the other 52.8% changed their income at average of 70% same as women with secondary education while women with tertiary education have increased their income for an average of 60%.

Though there were a constant change on the land purchase indicator, women aged 50years and above have an average of 90% positive change, other age category had less than 20%. On the increased consumption women aged above 40years have high positive change compared to women below that age. Most married women about 58.1% have increased their consumption expenditure for above 60% while single women at average of 50% and separated women at average of 39%. The education level did not have much difference.

Women aged above 40years have much improvement in housing and house hold assets compared to other age group. Married women have more improvement in housing and house hold assets (above 60%) compared to single (below 59%) and separated (below 20%). In education all groups were scattered in all percentage however many of secondary education level are improving above 79%. All age have improved the social life in health and nutrition though all women aged 50years and above are ranging from 60% to 79%. Single women have improved health and nutrition (above 60%) compared to married women and separated women (about 50% each). There no differences on opinion about improved sanitation and drinking water and improved education on age, marital status and education.

Economic and social factors can be affected by other factors the finding shows that there medium effect of number of earners mean of 2.81, number of dependants mean of 2.80 and number of school going children mean of 2.50. However the finding shows that there high effect of household size mean of 3.68 to the economic and social development of a women entrepreneur at Mzumbe see table 4.17. The findings show that by average the household size is 5people mean of 4.87, the smaller household having 1person while the large household have 13 people. In each women entrepreneur there 1earner by average as the mean is 0.48, number of dependants is 3 and average number of school going children is 2.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter presents the summary and the conclusion of the study about Women Entrepreneurs: Motives, Characteristics and Out-Turn - A Case of Mzumbe. The chapter covers four sections, the introduction, summary of findings, conclusion of the study and the recommendations.

6.1 Summary of Findings

At the first time when a woman starts its business at Mzumbe the major source of finance is personal serving as a findings stipulate 62% and the non- banks financial institutions for about 28.3% such as Savings and Credit Co-operative Society (SACCOSS). The other source found though in small percentage is family or relative assistants for about 9.7%. Major reasons for women entrepreneur at Mzumbe to start business are need for self-independence mean of 1.08, self - fulfilments mean of 1.14, insufficient family income mean of 1.16, Work flexibility mean of 1.33 and need for challenge to self-employment mean of 1.36 but not dissatisfaction with salaried jobs as a results show the mean of 1.50.

When these factors were ranked the findings show that the first factor is Insufficient family income at 66.93% (3.57/4*75), second factor is need for self –independent 63% (3.36/4*75), thirdly self-fulfilment 59.63% (mean of 3.18/4*75), forth factor is work flexibility 35.13% (mean of 2.81/4*50) fifth factor is need for challenge to self-employment by 30.25% (mean of 2.42/5*50) and lastly Dissatisfaction with salaried jobs contribute women at Mzumbe to start business at the extent of 25% (mean 2.0/4*50).

Many of women entrepreneur are aged at 40years up to 49years category which involve 51.1% of study respondents and the group with 25years to 30years have 28.3% of all respondents. This is to say most of women entrepreneur at Mzumbe are of age from 25years and above which in total accumulate to 93.5% of all respondents while women entrepreneur below 25years range to 6.5% of all respondents.

On their marital status most of women entrepreneur are married 46.7% some are single for about 39.1% and the remaining about 14.1% are separated. The results shows that about 59.8% of respondents are primary education certificate holder, 10.9% are secondary education and about 29.3% of respondents are tertiary education either in certificate level, diploma level or bachelor degree level.

Furthermore these women entrepreneur are involved in different types of business as the findings shows that most of women responded deal with cosmetics and women saloon business as the result shows 22.8% of respondents are in that business followed by Mama Lishe (Nutritious mother) by 21.7% followed by Agricultural product apart from vegetable and fruits or commonly called “genge” by 14.1%. Also some other major business that women at Mzumbe are involved in includes min-supermarkets and shops 10.9%, pharmacy 9.8%, saloons 7.6%, vegetable and fruits 8.7% and hostel and poetry business 4.4% for details see table 4.7. By average the findings shows that these business women have doing same business for seven and ten months.

The other way of explaining characteristics of women entrepreneur is through entrepreneurial traits however as the finding shows all traits have are of not sure answer. When asked to rank which characteristics suitably express women entrepreneur at Mzumbe it was observed that women entrepreneur at Mzumbe are best in changing business as the market or opportunity permits ranked as first, they can with stand the fear of uncertainty and potential failure ranked as the second and they can spot an opportunity and do something where others have not ranked as third. The fourth ranking was being self-confident with my product or service even dare to enter competition and the last they always start business and fail but start again and determined to success.

The findings shows that there positive change in increased income mean of 1.0 for about 52.8% (mean of 2.64/5*100), increased consumption expenditure mean of 1.06 by 65.6% (3.28/5*100), improved housing and household assets mean of 1.0 by 65.4% (calculated as mean of 3.27/5*100), improved health and nutrition mean of 1.0 for about 63.2% (mean of 3.16/5*100), improved sanitation and drinking water mean of 1.0 for about 60.8% (3.04/5*100) and improved education basically school enrolment of children mean of 1.39 by 72.6% (calculated as mean of 3.63/5*100) and there no change on land purchase factor.

6.2 Conclusion

From this study it can be concluded that the first factor for a women at Mzumbe to start business is insufficient family income, second factor is need for self –independent, third factor is self-fulfilment, forth factor is work flexibility, fifth factor is need for challenge to self-employment and lastly Dissatisfaction with salaried jobs. Furthermore these women entrepreneur are involved in different types of business especially cosmetics and women saloon business, Mama Lishe (Nutritious mother), Agricultural product, vegetable and fruits or commonly called “genge”, min-supermarkets and shops, pharmacy, hostel and poetry business.

Most of women entrepreneur at Mzumbe are of age from 25years and above (about 93.5% of them) and below 25years range to 6.5% of all respondents. Their married for about 46.7% are single for about 39.1% and the remaining about 14.1% are separated. Most of them are primary education certificate holder, followed by tertiary education and then secondary education level. Entrepreneurial traits that most expresses them as per ranking are changing business as the market or opportunity permits ranked as first, they can with stand the fear of uncertainty and potential failure ranked as the second and they can spot an opportunity and do something where others have not ranked as third. The fourth ranking was being self-confident with my product or service even dare to enter competition and the last they always start business and fail but start again and determined to success.

6.3 Recommendations

Training and education should be given to women entrepreneurs so that they can use scientific methods in their entrepreneurial works and follow principles of entrepreneurship. More research should be done by other researcher’s around Mzumbe so that more analysis to be done.

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APPENDICES

APPENDIX 1; TANZANIA POPULATION

SN	REGION NAME	TOTAL	MALE	FEMALE	HOUSEHOLD SIZE
1	Dodoma	2,083,588	1,014,974	1,068,614	4.6
2	Arusha	1,694,310	821,282	873,028	4.5
3	Kilimanjaro	1,640,087	793,140	846,947	4.3
4	Tanga	2,045,205	992,347	1,052,858	4.7
5	Morogoro	2,218,492	1,093,302	1,125,190	4.4
6	Pwani	1,098,668	537,826	560,842	4.3
7	Dar-es-salaam	4,364,541	2,125,786	2,238,755	4
8	Lindi	864,652	414,507	450,145	3.8
9	Mtwara	1,270,854	599,648	671,206	3.7
10	Ruvuma	1,376,891	668,684	708,207	4.5
11	Iringa	941,238	452,052	489,186	4.2
12	Mbeya	2,707,410	1,297,738	1,409,672	4.3
13	Singida	1,370,637	677,995	692,642	5.3
14	Tabora	2,291,623	1,129,730	1,161,893	6
15	Rukwa	1,004,539	487,311	517,228	5
16	Kigoma	2,127,930	1,028,994	1,098,936	5.7
17	Shinyanga	1,534,808	750,841	783,967	5.9
18	Kagera	2,458,023	1,205,683	1,252,340	4.7
19	Mwanza	2,772,509	1,360,381	1,412,128	5.7
20	Mara	1,743,830	840,020	903,810	5.6
21	Manyara	1,425,131	717,085	708,046	5.2
22	Njombe	702,097	329,359	372,738	4.1
23	Katavi	564,604	279,682	284,922	5.5

24	Simiyu	1,584,157	759,891	824,266	6.9
25	Geita	1,739,530	861,055	878,475	6.1
26	Kaskazini Unguja	187,455	92,114	95,341	4.8
27	Kusini Unguja	115,588	57,880	57,708	4.4
28	Mjini Magharibi	593,678	283,590	310,088	5.2
29	Kaskazini Pemba	211,732	103,222	108,510	5.3
30	Kusini Pemba	195,116	93,871	101,245	5.4
	Total	44,928,923	21,869,990	23,058,933	

Source; Tanzania Population and Housing Census (2012)

Appendix 2; Questionnaire

Dear Respondents,

I am Elisaria E. Swai a student at Mzumbe University. The intent of this survey is to study the charateristics, motives and out-turn of women entrepreneur at Mzumbe. The research is conducted in partial fulfilment of the requirement for the degree of Master of Business Administration (Corporate Management). I would be very grateful if you could take a few minutes to fill these questions. Your feedback is very important and your answers will be kept in strict confidence.

PART ONE; RESPONDENT'S INFORMATION AND CHARACTERISTIC

1. Underline or circle or tick the correct answer.

1. What is your Age?
    a) 15years to 24 years
    b) 25 years to 30 years
    c) 31 years to 39 years
    d) 40 years to 49 years
    e) 50 years and above
2. What is your Marital Status? Choose among the following
    a) Married
    b) Single
    c) Widowed
    d) Separated
    e) Divorced
3. What is your education level?
    a) Primary education
    b) Secondary education
    c) Tertiary Education (including certificates, diploma and bachelor)
    d) Masters and above
4. What type of business do you run? ....
5. How long have you been doing current business? ....
6. Have you ever done other business apart from this one? (A) Yes (B) No

If yes, Please specify which type……………………….

7. Have you been or still employed (whether temporary or permanent)? (A) Yes (b) No

   If yes, are you still employed? ....

8. The following are some of entrepreneurial traits, please show your agreement or disagreement on the statement by judging yourself, rank 1(strongly disagree) to 5(strongly agree)

Traits	1	2	3	4	5
I have the ability to withstand the fear of uncertainty and potential failure					
I can spot an opportunity and do something where others haven't					
I have ability of changing business as the market or opportunity permits					
I am self -confident with my product or service even dare to into competitions					
I always start business and fail but start again and am determined to success					
Key; 1=strong disagree, 2= Disagree, 3= Not sure, 4 Agree, and 5=strongly agree					

9. On the following entrepreneurial traits, which one you consider it expresses you best, rank them from 1 to 5 to show the best to the worse.

Traits	Rank
I have the ability to withstand the fear of uncertainty and potential failure	
I can spot an opportunity and do something where others haven't	
I have ability of changing business as the market or opportunity permits	
I am self -confident with my product or service even dare to into competitions	
I always start business and fail but start again and am determined to success	

PART TWO; MOTIVES OF WOMEN ENTREPRENEUR AT MZUMBE

10. For the first time where did you get your capital to start your business?
    a) Personal savings
    b) Financial Institutions only banks
    c) Financial Institutions only non-banks
    d) Family or relatives assistant
    e) Other, (please specify…………………………)

11. At what percentage is your capital financed off; Tick the percentage applicable at applicable source

Source	0% to 25%	26% to 50%	50% to 75%	76% to 90%	91% to 100%
Personal saving					
Bank					
Non- Bank e.g. SACCOS, FINCA PRIDE etc.					
Family /Relative Assistant					

12. What made you start business? Choose on the following factors show if is applicable or not applicable

Factor	Applicable	Not Applicable
Dissatisfaction with salaried jobs		
In-sufficient family income		
Need for self-independence		
Self-fulfilment		
Work flexibility		
Need for challenge to self- employment		
Other, please specify		

13. On the available reasons to start business, how will you weight them as being the factor for many women at Mzumbe starting their business?

Factor	0-25%	26-50%	51-75%	76-100%
Dissatisfaction with salaried jobs				
In-sufficient family income				
Need for self-independence				
Self-fulfilment				
Work flexibility				
Need for challenge to self- employment				
Other, please specify				

PART THREE; ROLE OF BUSINESS TO THE ECONOMIC AND SOCIAL DEVELOPMENT OF THE WOMEN ENTREPRENEURS

14. The following are some of the social and economic indicators chosen by the researcher to measure the financial gain of the women entrepreneur. Compare yourself the time before and after starting business, and say if the change is positive (2), Negative (1) or constant (not changed) (0).

Indicator	Positive change	Negative Change	Constant
Increased income			
Land Purchase			
Increased consumption expenditure			
Improved housing and household assets			
Improved health and nutrition			
Improved sanitation and drinking water			
Improved education (school enrolment of children)			

15. Rank the following indicators to the extent that you think have changed your social or economic development as indicated above.

Indicator	0-20%	21 – 39%	40 – 59%	60 – 79%	80 – 100%
Increased income					
Land Purchase					
Increased consumption expenditure					
Improved housing and household assets					
Improved health and nutrition					
Improved sanitation and drinking water					
Improved education (school enrolment of children)					

16. Social and economic indicators may be affected by some factors, in your experience rank the effect of each factor on your social or economic development, rank the effect from 1 very low effect to 5 significant effect

Factor	1	2	3	4	5
House hold size					
Number of Earners(e.g. husband)					
Number of dependants					
Number of school going children					

17. Indicate the applicable number for each of the following factor, if you don't have indicate with 0.

Factor	Number
House hold size	
Number of Earners(e.g. husband)	
Number of dependants	
Number of school going children	