

# Constraints of Empowering Women's Entrepreneur's and its Impact in Community Welfare in Tanzania

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## ABSTRACT

*This study investigates the constraints of empowering women's entrepreneurs and their impact on community welfare in Nyamagana district in Mwanza Region. The study used primary and secondary data. The study used a purposive sampling non-probability sampling technique and the study used this technique to provide an opportunity to obtain information from other respondents who will not be entrepreneurs. The study used a sample size of 100 respondents, 30 were farmers, 20 were animal keepers, 20 were entrepreneurs from small businesses, 15 of entrepreneurs were from medium and large businesses, and 15 entrepreneurs were engaged in small manufacturing activities. The study employed a descriptive method of data analysis to come up with a number of conclusions and recommendations of the study. The study findings show that there were different types of businesses operated by women entrepreneurs at Mwanza Municipal; these included a sole proprietorship, partnership, companies, and cooperatives. From the respondents it was reported that 45 (45%) of the respondents were sole proprietors, 15 (15%) were in partnership, and 15 (15%) were owning companies, and 25 (25%) were in cooperatives. The majority of women entrepreneurs were sole proprietors as indicated in the findings, this was due to the nature of businesses they were doing i.e. they were doing in small scales which needed less capital. The study shows that the provision of education to entrepreneurs, financial empowerment, creation of a good business environment, and participation of men in helping their wives will eliminate or reduce the challenges facing women entrepreneurs. The study findings recommended that men should be involved in helping their wives in supporting their entrepreneurial activities. This study shows that most of the women complained that some of the husbands of the women entrepreneurs were not supportive of their wives which made them in a difficult situation in playing their roles as businesswomen as well as mothers of the families. This study pointed out that the separation of families created hard times for the women to play both roles as mothers and fathers of the families and at the same time do businesses raise income for the families.*

**Keywords:** Women Entrepreneurs; Unemployment; Poverty; Entrepreneur's Education; Small Business; Nyamagana District Council.

## 1. Introduction

In the world women play a crucial role in the economic development of their families and communities but certain obstacles such as poverty, unemployment, low household income and societal discriminations have hindered their effective performance of that role (Brana, 2008); Nyangarika, 2020a). As such, most of them embark on entrepreneurial activities to support their families. Entrepreneurship is the processes of discovery of opportunities, innovation, and the subsequent creation of new economic activity, often via individual, environment, and the creation of a new organization (Reynolds, 2005). In Tanzania most of women are engaging in entrepreneurial activities including farming, manufacturing, trading, and provision of various services so as to get income for their families. Despite their crucial role; it however discovered that women entrepreneurs face a lot of challenges in doing entrepreneurial activities including problems of entrepreneurial training which in turn hinder their performance.

Women entrepreneurs' training (IFC, 2007) and entrepreneurial process is a vital source of developing human capital as well as plays a crucial role in providing learning opportunity for entrepreneurs to improve their skills, attitudes and abilities (Brana, 2008 and Shane, 2003). Also literature confirms that skill training and tertiary education have positive effect on enterprise performance (Akanji, 2006; Kuzilwa, 2005). In Tanzania many women lack this, whereas the exploitation of entrepreneurial opportunity depends on the entrepreneur's level of education, skills or knowledge acquired through work experience, social network and credit (Kuzilwa, 2005); hence the need for training as a factor especially in developing economies is highlighted. Therefore, this

research paper assessed the effects of training on income of women entrepreneurs in Tanzania particularly in Mwanza Municipal.

Entrepreneur is a person who can identify business opportunity, who brings together resources, to operate and manage the business opportunity. Women entrepreneurs play a crucial role in the economic development of their families and communities at large. Despite their crucial roles; it is however, discovered that women entrepreneurs have low business performance compared to their male counterparts (Akanji, 2006); and this is caused by factors which normally affect entrepreneurial performance. Such factors include lack of education or training, credit, saving, and social capital (Shane, 2003; Nyangarika, 2020b).

Women entrepreneurs' training and entrepreneurial process is a vital source of developing human capital as well as plays a crucial role in providing learning opportunity for individuals to improve their skills, attitudes and abilities, and experiences needed for business ((IFC, 2007; Brana, 2008; Shane, 2003; Akanji, 2006; and Kuzilwa, 2005). The effect of training on women entrepreneurs' performance especially in developing countries including Tanzania has not been adequately addressed in the literature. Therefore, this research paper assessed the effects of training on women entrepreneurs' income in Mwanza Municipal.

The study will be very significant to different stakeholders including entrepreneurs, financial institutions, the government (policy makers), trainers, and other interested parties in many ways. The study will identify the impact of formal training to women entrepreneur's income, it will lead to raising efficiency and educated entrepreneurs in the society, it will improve entrepreneur skills, will encourage formal education due to new technology. For the government the study will be of assistance to the government policy makers as it will highlight them to come with policies which will develop women entrepreneurs in the country so as to enhance their individual income as well as the economy of the country. To academicians and other study; the findings will contribute to the existing knowledge both theoretically and empirically foundation for further similar studies.

## 2. Material and Methods

The entrepreneurial function implies the discovery, assessment and exploitation of opportunities, in other words, new products, services or production processes; new strategies and organizational forms and new markets for products and inputs that did not previously exist (Shane and Venkataraman, 2000). Entrepreneurship plays an eminent function in creating an avenue for employability for rural communities, providing self-employment for those who have started-up a business of their own and enhancing the economic status of the rural sector as well. Entrepreneurship has transformed many entrepreneurs into successful business persons and generated income for rural communities. In the middle Ages, the term entrepreneur was used to describe both an actor and a person who managed large production projects. In such large production projects, this individual did not take any risks but merely managed the project using the resources provided, usually by the government of the country. A typical entrepreneur in the Middle Age was the cleric, the person in-charge of great architectural works such as castles and fortifications public buildings, abbeys and cathedrals.

The connection of risk with entrepreneurship emerged during the 17<sup>th</sup> century. An entrepreneur was perceived as a person who entered into a contractual arrangement with the government to perform a service or to supply stipulated products. Since the contract price was fixed, any resulting profits or losses were the entrepreneur's. One entrepreneur in this period was John Law<sup>1</sup>, a Frenchman, who was allowed to establish a royal bank. (Will and Ariel Durant, 1965 p13) The bank eventually evolved into an exclusive franchise to form a trading company in the new World, the Mississippi Company. Richard Cantillon, a noted economist and author in the 1700s, understood Law's intention and developed one of the early theories of the entrepreneur and he is regarded by some as the originator of the term. He viewed the entrepreneurs as risk takers, observing that merchants, farmers, craftsmen, and other sole proprietors "buy at certain price and sell at an uncertain price, therefore operating at risk" ((Nyangarika, 2020c). In the 18th century, the person with capital was differentiated from the one who needed capital. In other words, the entrepreneur was distinguished from the capital provider (the present day venture capitalist). One reason for this differentiation was the industrialization occurring throughout the world. Many of the inventions developed during this time were reactions to the changing world, as was the case with the inventions of Eli Whitney and Thomas Edison (Lakwete, Angela. 2004; Albion, Michele, Wehrwein, 2008).

In the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, entrepreneurs were frequently not distinguished from managers and were viewed mostly from an economic perspective. Richard T. Ely and Ralph H. He briefly stated: The entrepreneur organizes and operates an enterprise for personal gain. He pays current prices for the materials

consumed in the business, for the use of the land, for the personal services he employs, and for the capital he requires. He contributes his own initiative, skill, and ingenuity in planning, organizing, and administering the enterprise. He also assumes the chance of loss and gain consequent to unforeseen and uncontrollable circumstances. The net residue of the annual receipts of the enterprise after all costs have been paid, he retains for himself.

Hansemark (1998) states that traditional education is marked as only a transformation of knowledge and abilities, while entrepreneurship education, in contrast, is held up as the model for changing attitudes and motives. Entrepreneurship and entrepreneurship education, beside evident advantages, like promoting business start-ups, has also a wider market potential (Holmgren et al., 2004). Entrepreneurship education seeks to propose people, especially young people, to be responsible, as well as enterprising individuals who became entrepreneurs or entrepreneurial thinkers who contribute to economic development and sustainable communities. According to the European Commission communication «Fostering entrepreneurial mindsets through education and learning», entrepreneurship education can be defined as it follows: «Entrepreneurship refers to an individual's ability to turn ideas into action. It includes creativity, innovation and risk taking, as well as the ability to plan and manage projects in order to achieve objectives. This supports everyone in day-to-day life at home and in society, makes employees more aware of the context of their work and better able to seize opportunities, and provides a foundation for entrepreneurs establishing a social or commercial activity» (Commission of the European Communities, 2006: 4). The Consortium for Entrepreneurship Education (2008) states that entrepreneurship education is not just about teaching someone to run a business. It is also about encouraging creative thinking and promoting a strong sense of self-worth and empowerment. Through entrepreneurship education, entrepreneurs learn how to create business, but they also learn a lot more. The core knowledge created via entrepreneurship education includes: -

- The ability to recognize opportunities in one's life.
- The ability to pursue opportunities, by generating new ideas and found the needed recourses.
- The ability to create and operate a new firm.
- The ability to think in a creative and critical manner.
- The ability to manage firms

So, beside knowledge and skills in business, entrepreneurship education is mainly about the development of certain beliefs, values and attitudes, with the aim to get entrepreneurs to really consider entrepreneurship as an attractive and valid alternative to paid employment or unemployment (Holmgren et al., 2004; Sánchez, 2010a). Literature confirms that skill training and tertiary education have positive effect on enterprise performance (Akanji, 2006; Kuzilwa, 2005). Many women lack this, especially in developing countries (Ibru, 2009), whereas the exploitation of entrepreneurial opportunity depends on the entrepreneur's level of education, skills or knowledge acquired through work experience, social network and credit (Shane, 2003). Therefore, this part gives the empirical aspects of the effects of training on income of women entrepreneurs. The organizations engaged in women entrepreneurship promotion are deploying a variety of instruments and methodologies, ranging from entrepreneurial skill training; business development services (BDS) and technical support, to capacity development, empowerment and the provision of credit and investment funding. Entrepreneurial practical and technical training skills on how to produce goods or services effectively is very crucial (Ibru, 2009). The organizations engaged in women entrepreneurship promotion are deploying a variety of instruments and methodologies, ranging from entrepreneurial skill training; business development services (BDS) and technical support, to capacity development, empowerment and the provision of credit and investment funding.

Recent years have also seen a growing interest in corporate social responsibility (CSR) and public-private partnerships. A quick scan of current programs suggests that the majority of them set out from the premise that women entrepreneurs are an untapped resource for development and purport to contribute to economic growth, raise income levels of households, empower women economically and, to a much lesser extent, contribute to gender equality. USAID (2012) for example has just initiated a project in partnership with the Cherie Blair Foundation and Millicom International Cellular that offers trainings and business education to empower women economically in Tanzania, Rwanda and Ghana. The World Bank (2012) offers projects such as the Women Entrepreneurship Development Project for Ethiopia. Here the main objective is to increase the earnings and employment of women-led micro and small enterprises. The main instruments are credit provision and financial training, entrepreneurial and technical skills development, and technology and product development support for. The ILO is a particular important player in the field of Women Entrepreneurship Development (WED) as it has developed an extensive range resources and instruments based on years of experience. The main goal of the ILO's WED program is to 'create an enabling environment for women entrepreneurship development that

generates quality jobs; build institutional capacity and development of tools and support services for women entrepreneurs'

Education is related to training and women entrepreneurs in high income countries are better educated than those in low income countries (Ibru, 2009). Literature supports the fact that majority of micro-finance institutions' clients do not have specialized skills, and so cannot make good use of micro-finance factors (Karnani, 2007), hence they need training. Paid employment provides prior business experience that is vital for enterprise success, yet women entrepreneurs mostly in developing countries lack this (Brana, 2008). This further strengthens the need for training as a micro-finance factor for the women entrepreneurs. Again, there are suggestions from literature of the need to study credit jointly with training on entrepreneurship performance in developing countries because of low educational levels of women entrepreneurs in low-income countries (Harrison & Mason, 2007; Kuzilwa, 2005; Tazul, 2007).

Evidences from literature also show that, training on how to acquire credits from financial institutions aids entrepreneurship performance (Kuzilwa, 2005; Lakwo, 2007; Ojo, 2009). The result of such assistance to entrepreneurs, especially women, is often seen in improved income, output, investment, employment and welfare of the entrepreneurs (Kuzilwa, 2005; Lakwo, 2007). Credit training also had positive impact on business performance of entrepreneurs in Kenya (Peter, 2001) and also income and wellbeing of women in Uganda (Lakwo, 2007). Credit and savings had positive impact on performance in Nigeria and Tanzania (Ojo, 2009 and Kuzilwa, 2005). Also it was reported that credit and savings trainings were found to have positive impact on women entrepreneurs' income and wellbeing in Haiti, Kenya, Malawi and Nigeria (UNCDF/UNDP, 2003). As such, training had positive impact on women entrepreneurship performance in Nigeria, Ghana, USA, Tanzania and Canada respectively (Ibru, 2009; Kuzilwa, 2005). It is essential for an entrepreneurial person to be able to determine the market potential. The entrepreneur must know who the customers are, the size of the market, and the extent of the competition and also have a clear picture of pricing and sales tactics in the market they operate in. It is clear that financial success often depends on marketing ability of entrepreneurs (Peter, 2001).

Finance operations, accounting, and other business functions will not really matter if there is no sufficient demand for products and services so the company can make a profit (Lakwo, 2007). One challenge often mentioned in research on women entrepreneurs in developing countries is that they enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services including business development services and information on business growth (Kitching and Woldie, 2004; Davis, 2012). Others found that a lack of marketing training hinder them to access various markets for their products and services which in turn led to low income from sales of their products (Drine and Grach, 2010). For instance, Drine and Grach (2010) find that Tunisian women entrepreneurs experience challenges of marketing of their products as they do not as yet benefit from existing entrepreneurship support. In the business press, countless articles are devoted to marketing strategies and tactics. The marketing skills induced in the business of women funded by KWFT have gone a long way in enhancing demand for some of their goods and services. Marketing activities and strategies result in making products available that satisfy customers while making profits for the companies that offer those products. The research findings showed that 90.6% of the respondents have undergone training in marketing (Lakwo, 2007). The respondents reported that indeed marketing has helped them performance in their sales. Also the entrepreneurs need to ensure that customers are satisfied with their products because the success of an entrepreneurial project depends mainly on the extent to which customers' need are satisfied. Bygrave (1994) indicate that only 25% of all businesses started in the USA are successful. The remaining 75% fail mainly because customer needs are not satisfied. Customers are not prepared to pay a price for services that are of no use to them.

The general management skills planning, organizing, leading and control also apply to the entrepreneurial venture. Once the initial set-up phase has passed, this newly established venture has to be managed. Proper planning for the future, the investigation of all production factors, leading the operation and the control of all staff activities will ensure that the performance of the entrepreneur is greatly enhanced. Female entrepreneurs also lack managerial skills (Itani et al. 2011). The research findings showed that the business women who underwent training have changed their attitude in terms of managing their businesses (Kuzilwa, 2005; Lakwo, 2007; Karnani, 2007). The research findings showed that training has the effect of increasing the performance of businesses to entrepreneurs (Kuzilwa, 2005; Lakwo, 2007; Karnani, 2007). The research findings also showed that training had an effect on the financial skills of business women. Asked if they kept financial records before training, most of them reported a positive answer. Of the respondents 83.9% were found to have kept records before the training (Karnani, 2007). On the other hand, 16.1% did not keep financial records,

before training. The training on business management skills has helped them on various business knowledge and operations. This has assisted them to run their businesses and made them generate more income.

In Pakistan, both local and international efforts are being made in this area but females are still facing this problem. The ILO report (2003) on Pakistan also revealed that lack of knowledge on important factors that was holding back female entrepreneurs. Women entrepreneurs in Kigali identified a lack of knowledge about financial management, business management, business innovation, resilience in doing business and market information. Entrepreneurship education programmes only partly cater to these needs by offering business plan writing which incorporates financial- and business management skills, but they pay limited attention to business innovation, resilience in doing business and market information. The preferred ways of learning by women are sharing experiences, expert talks and mentoring, which were all used by education programmes though to a lesser extent than wished for by women. Training programmes often make use of classroom presentations given by a teacher or business expert, while women entrepreneurs are looking for more interactive ways of learning that combine theory and practice by means of interaction and discussion, for example through mentoring. CMF attempted to test whether financial education may lead to changes in financial behavior of women. The study finds business training had a positive impact on one of the more restricted groups, upper caste Hindu women, along several key dimensions.

- Upper caste (UC) Hindu women, if provided business training, are more likely to take a loan than upper caste women who received no training.
- The upper caste women who received training were also 25% more likely to engage in labour market activity compared to their counterparts.

As a result, study estimate that participating upper caste women saw a 30% increase in business income following the intervention. Study did not see these types of changes for scheduled caste (SC) Hindu or Muslim women. In this study the researcher used survey research design in assessing the constraints of empowering women's entrepreneur's and its impact in community welfare in Tanzania.

### 3. Methods

The study conducted in Nyamagana Municipal; Nyamagana District is one seven districts of Mwanza region in Tanzania. This study used both primary and secondary data. Primary data collected through questionnaire and interviews. Secondary data collected through various records, reports, books, journal and other important electronic sources. This study used quantitative approaches. Both descriptive and analytical analyses were used. This technique was used for interviews purposes particularly for interviewing the trainers providing training to these entrepreneurs including micro finance institution (MFI), and banks, and other technical skills providers. The qualitative data analysis technique was used sample size of one hundred (100) respondents (women entrepreneurs) from different groups. Out of 100 respondents, 30 were farmers, 20 were animal keepers, 20 were entrepreneurs from small businesses, 15 of entrepreneurs were from medium and large businesses, and 15 entrepreneurs were engaging in small manufacturing activities. The study also used some statistical tests including Chi-square to test the relationship between some variable, cross tabulation which were used for comparison purpose, and also data were analyzed by using statistical package called SPSS. The reasons for employing different methods of data collection were to enhance the validity and reliability of data that were collected and used for the purpose of achieving the study's objectives.

### Results

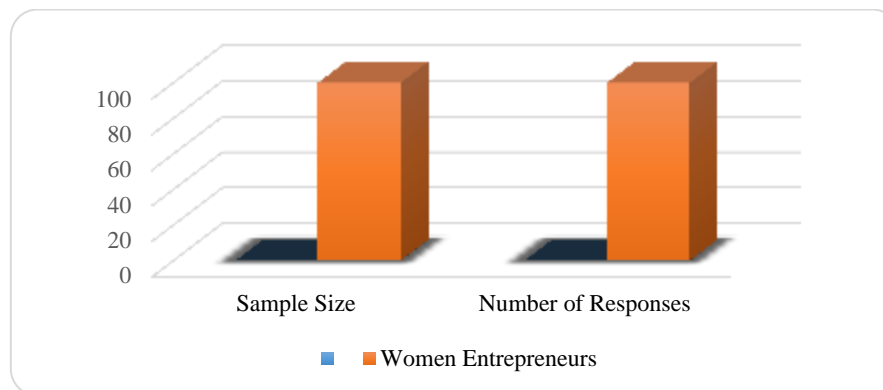
The totals of one hundred (100) questionnaires were distributed to the women entrepreneurs at Mwanza Municipal. Both one hundred questionnaires were returned and all of them seemed to fit to be used for the purpose of this study. No any questionnaire was having redundant information or with the gaps in more than 20%. From the analysis, the following are the findings about the sample size and number of responses as summarized in the table 4.1: -

**Table 4.1: Sample Size Distribution**

<b>Respondents (Women Entrepreneurs)</b>	<b>Number</b>
Agriculture Activities	30
Animal Keeping	20
Small Businesses	25
Medium and Large Businesses	15
Small Manufacturing Activities	10
<b>Total</b>	<b>100</b>

**Source:** Researcher's Analysis (2014)

As can be observed from the (Figure 4.1), one hundred (100) questionnaires were distributed to the women entrepreneurs at Mwanza Municipal and both of them were received. This was attributed to a good administration of the questionnaires by the researcher with the aid of some of the women entrepreneurs. There are some questionnaires which were not full filled by the respondents particularly in the section of open ended questions which needed explanation. This was due to the fact that some of the respondents were busy with their work.



**Figure 4.1: Sample Size and Number of Responses**

Source: Field Data (2020)

In this section personal information such as age, marital status, education level, and sources of capital of women entrepreneurs that describe the respondents formed the basis for the detailed analysis of the characteristics of the population (women entrepreneurs) who were involved in this study. Various age groups of women entrepreneurs were requested to respond to the distributed questionnaires. The groups were categorized into the age groups for the entrepreneurs who were involved in this study. The study shows that, 15 (15%) of the respondents were between the age of 18 to 25 years, 20 (20%) were at the age of 26 to 35 years, 35 (35%) were at the age of 36 to 45 years, 20 (20%) were at the age of 46 to 55 years, and 10 (10%) were at 55 and above years as indicated in the (Table 4.2).

**Table 4.2: Age of Women Entrepreneurs**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years	15	15.0	15.0	15.0
	26-35 years	20	20.0	20.0	35.0
	36-45 Years	35	35.0	35.0	70.0
	46-55	20	20.0	20.0	90.0
	55 and above	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

Source: Field Data (2020)

This study involved women entrepreneurs from different marital status i.e. single, married, widows, and divorces. Findings revealed that 40 (40%) of the respondents were single, 30 (30%) of the respondents were married, 20 (20%) were widow, and 10 (10%) of the respondents participated in this study were divorced. More of the respondents were single (Table 4.3).

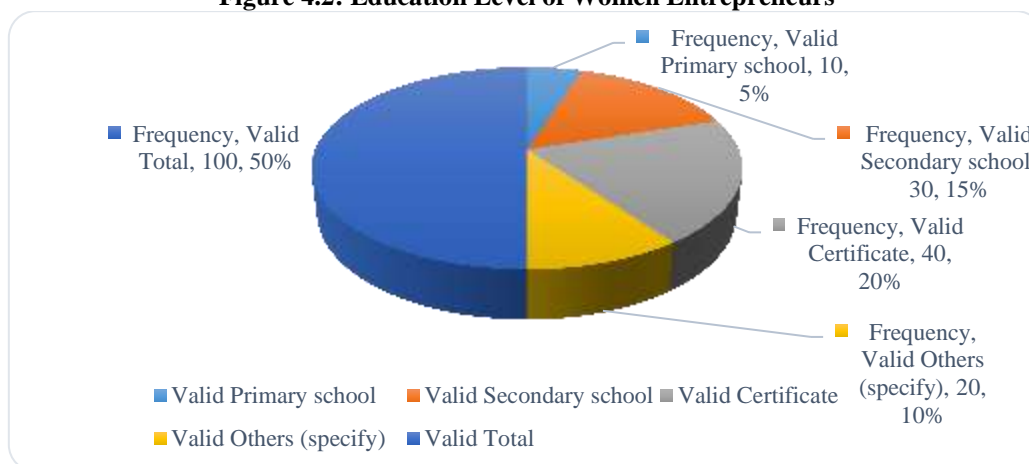
**Table 4.3: Marital Status of Women Entrepreneurs**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	40	40.0	40.0	40.0
	Married	30	30.0	30.0	70.0
	Widow	20	20.0	20.0	90.0
	Divorced	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

Source: Field Data (2020)

The study shows that, 10 (10%) of the respondents completed primary education, 30 (30%) of the respondents completed secondary education, 40 (40%) of the respondents did certificate in different disciplines, and 20 (20%) of the respondents were having higher education level as indicated in the (Table 4.4). It was further reported that, for those who did certificate, studied technical skills on business administration and production of products, agriculture and animal keeping.

**Figure 4.2: Education Level of Women Entrepreneurs**



Source: Field Data (2020)

The report reveals that, women entrepreneurs at Mwanza Municipal were having different sources of capital in running their businesses. It was reported that 30 (30%) of the women entrepreneurs were got capital from the relatives, 50 (50%) of the respondents their main sources of capital were from banks including Cooperative and Rural Development Bank (CRDB), National Microfinance Bank (NMB), and National Bank of Commerce (NBC). The researcher also reported that 20 (20%) of the respondents got their capital from other financial institutions including SACCOS and VICOBA (Table 4.5).

**Table 4.5: Sources of Capital of Women Entrepreneurs**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	From relatives	30	30.0	30.0	30.0
	Banks	50	50.0	50.0	80.0
	Other financial Institutions	20	20.0	20.0	100.0
	Total	100	100.0	100.0	

Source: Field Data (2020)

**Table 4.6: Types of Businesses of Women Entrepreneurs**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sole proprietors	45	45.0	45.0	45.0
	Partnership	15	15.0	15.0	60.0
	Companies	15	15.0	15.0	75.0
	Cooperative	25	25.0	25.0	100.0
	Total	100	100.0	100.0	

Source: Field Data (2020)

The study identify the types of businesses run by women entrepreneurs at Mwanza Municipal. Findings indicated that there were different types of businesses operated by women entrepreneurs at Mwanza Municipal; these included sole proprietorship, partnership, companies, and cooperatives (Table 4.6). From the respondents it was reported that 45 (45%) of the respondents were sole proprietors, 15 (15%) were in partnership, and 15 (15%) were owning companies, and 25 (25%) were in cooperatives (Table 4.6). Majority of women entrepreneurs were sole proprietors as indicated in the findings, this was due to the nature of businesses they were doing i.e. they were doing in small scales which needed less capital. The researcher further reported that majority of them were operating at Mwanza Municipal market, hawkers, and those with fixed shops.

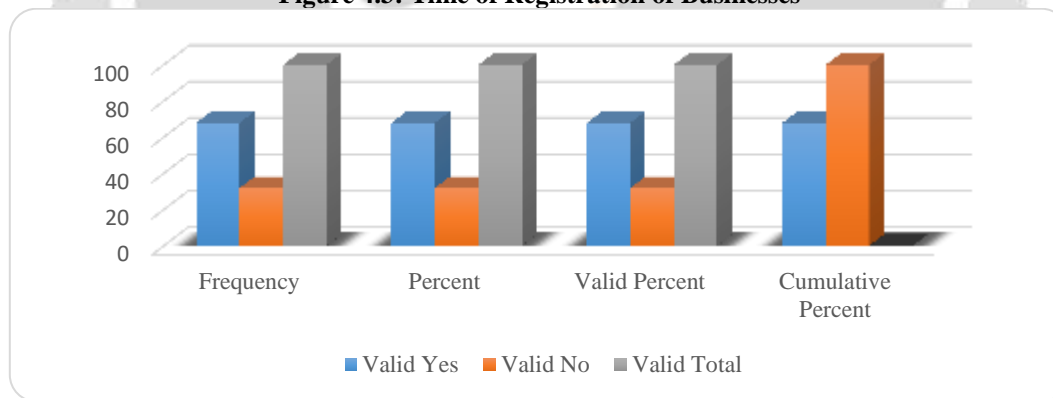
The study shows that among the interviewed women entrepreneurs 20 (20%) of the entrepreneurs were in business for less than 3 years, 46 (46%) were in business between 4 to 6 years, 15 (15%) were in business between 7 to 10 years, and 19 (19%) of the entrepreneurs were in business for more than 10 years (Table 4.7). The researcher also reported that most of these women entrepreneur’s businesses at Mwanza Municipal were registered 68 (68%) and 32 (32%) of the respondents their businesses were not registered (Figure 4.3). Those entrepreneurs who were not registered were operating in selling agricultural products and small businesses (Hawkers). The researcher further reported that 73.5% of the respondents who registered their businesses, their businesses were registered for 2 to 5 years and the rest of the respondents did not respond to that which counted to 26.5% of the respondents (Table 4.8).

**Table 4.7: For how long have you been in the Business**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 3 years	20	20.0	20.0	20.0
	4-6 years	46	46.0	46.0	66.0
	7-10 years	15	15.0	15.0	81.0
	More than 10 years	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

Source: Field Data (2020)

**Figure 4.3: Time of Registration of Businesses**



Source: Field Data (2020)

Among other objectives, the researcher also assessed the challenges facing women entrepreneurs at Mwanza Municipal. Findings indicated that lack of information, low level of education, impact of the legal and policy framework, lack of finance support, and family responsibilities were the challenges facing women entrepreneurs at Mwanza Municipal (Table 4.9).

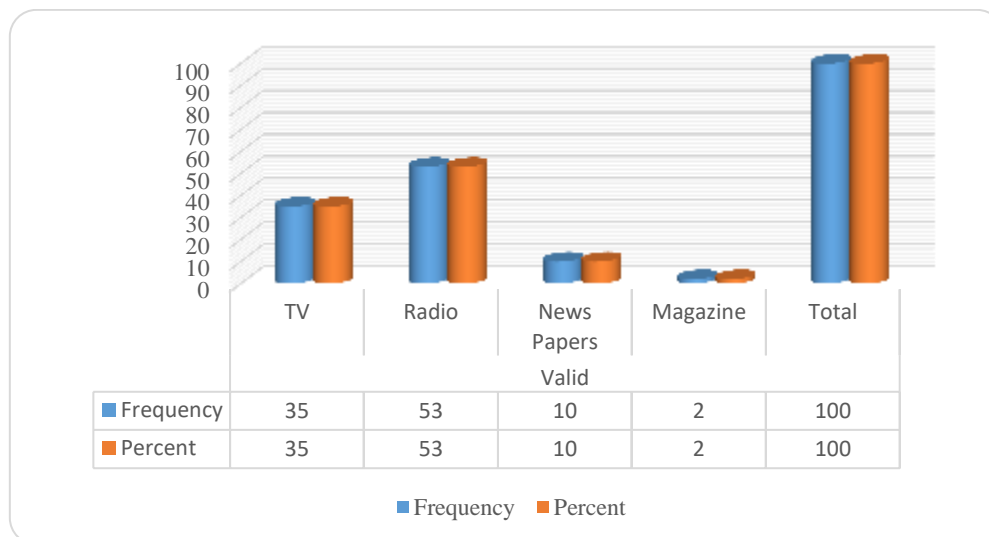
In doing business, information on the market is very important to entrepreneurs because information help the entrepreneurs to know where to sell the products and where to get the customers. From the study it was reported that entrepreneurs from Mwanza Municipal were facing the problem of information as respondents agreed by 20 (20%) as indicated in the (Table 4.9). This was also supported by (Figure 4.4) where by majority of the women entrepreneurs supported by 55 (55%) as the analysis was done separately. (Figure 4.4) indicated that the information that the entrepreneurs were receiving through various media including radio, television, newspapers, and magazine. The study shows that 35% supported television, 53% through radio, 10% through newspapers, and 2% through magazines (Figure 4.4).



**Table 4.9: Constraints Facing Women Entrepreneurs at Mwanza Municipal**

		Frequency	Percent	Valid Percent
Valid	Lack of information	20	35.0	35.0
	Family responsibilities	25	35.0	35.0
	Low level of education	15	15.0	15.0
	Impact of the legal and policy framework	10	10.0	10.0
	Lack of finance support	30	30.0	40.0
Total		100	100.0	100.0

Source: Field Data (2020)



**Figure 4.4: Do you get business related information**

Source: Field Data (2020)

Education is very crucial for entrepreneurs and the rest of people, from (Figure 4.4) it was reported that 10 (10%) of the respondents completed primary education, 30 (30%) of the respondents completed secondary education, 40 (40%) of the respondents did certificate in different disciplines, and 20 (20%) of the respondents were having higher education level as indicated in the (Table 4.11). Education plays a great role for entrepreneurs in running their business ventures and also getting technical skills on production of products and running the business ventures. Findings from the study reported that 15 (15%) of the women entrepreneurs were reported that lack of education hindered them to do their businesses (Table 4.11). It was reported that most of them lacked knowledge on technical skills, financial skills, and marketing skills.

**Table 4.11: Have you ever attended any entrepreneurship training**

		Frequency	Percent	Valid Percent
Valid	Yes	52	52.0	52.0
	No	48	48.0	48.0
	Total	100	100.0	100.0

Source: Field Data (2020)

The study shows that some of entrepreneurs were reported to attend entrepreneurs’ training as 52 (52%) of them agreed (Table 4.12). Their training was organized by CRDB (35%), NMB (30%), SIDO (6%), and District council-community Development Department or District Trade department (19%) as indicated in the Table 4.12. They said that, most of trainings were based on financial aspects and not the technical skills but for SIDO technical skills was the major aspect.

Impact of the legal and policy framework was reported by the researcher as one of the challenges facing women entrepreneurs at Mwanza Municipal as respondents supported by 10 (10%) as indicated in the (Table 4.13). The study shows that legal formalities and policy framework seemed to hinder entrepreneurs’ activities. Most of

Hawkers at Mwanza Municipal complained that some of city by laws hindered them in doing businesses, other were complaining on tax issues.

**Table 4.12: if yes, what institution facilitated that Training?**

		Frequency	Percent	Valid Percent
Valid	CRDB Bank	35	35.0	35.0
	NMB Bank	30	30.0	30.0
	District council-community Development Department or District Trade department	19	19.0	19.0
	SIDO	6	6.0	6.0
	Total	95	95.0	95.0

Source: Field Data (2020)

**Table 4.13: Did you get loan from any financial institution**

		Frequency	Percent	Valid Percent
Valid	Yes	60	60.0	60.0
	No	40	40.0	40.0
	Total	100	100.0	100.0

Source: Field Data (2020)

The study shows that lack of financial support was one of the challenges which were facing women entrepreneurs at Mwanza Municipal as respondents agreed by 30 (30%) as indicated in the (Table 4.9). They complained that this contributed to low growth of their businesses. The researcher also reported that banks and other financial institutions also played a great role in assisting women entrepreneurs in doing their businesses as respondents agreed by 60% (Table 4.13). It is reported that financial institutions including CRDB (35%) and NMB (30%) and VICOBA (15%) seemed to help entrepreneurs through provision of loans and 20% of the entrepreneurs were neutral on that (Table 4.14).

**Table 4.14: If yes where did get the loan**

		Frequency	Percent
Valid	CRDB Bank	35	35.0
	NMB Bank	30	30.0
	VICOBA	15	15.0
	Total	80	80.0
Missing	System	20	20.0
Total		100	100.0

Source: Field Data (2020)

The study shows that women entrepreneurs (25%) reported that family responsibilities seemed to be one of the challenges which were facing them in doing their entrepreneurial activities (Table 4.9). As can be observed in the (Table 4.3), 40 (40%) of the respondents were single, 30 (30%) of the respondents were married, 20 (20%) were widow, and 10 (10%) of the respondents participated in this study were divorced. More of the respondents were single. 30% of them were single parents and 30% were married of which made majority of them to have big family responsibilities. This in one way or another affected their performance in doing businesses as entrepreneurs. The researcher interviewed the respondents on the strategies of eliminating the challenges facing women entrepreneurs at Mwanza Municipal. From the study, it was reported that provision of education to entrepreneurs, financial empowerment, creation of good business environment, and participation of men in helping their wives will eliminate or reduce the challenges facing women entrepreneurs.

The study shows that in order to eliminate or reduce the challenges facing women entrepreneurs at Mwanza Municipal, education to those entrepreneurs is necessary to help them operating smoothly which will enhance their performance. The education should focus on technical skills training, loan accessibility, market accessibility training, and business management training. The Banks and other financial institutions should play a great role in providing financial education to these entrepreneurs since the entrepreneurs are the good customers to these banks and other financial institutions. Also the entrepreneurs should attend other training

institutions including SIDO for technical trainings. From the study, it was recommended that financial empowerment to women entrepreneurs is very crucial to make them stable financially. Banks and other financial institutions should play a great role on this. This will help them raise more capital to run their businesses which in turn will improve their financial position as well as disposable income to their families which in turn improve their living standard. Also Women entrepreneurs should join in SACCOS and VICOBA which will help them in financial matters relating to their businesses.

The government particularly the city council should create good business environment to the women entrepreneurs at Mwanza Municipal. This involves coming up with good by laws and good policies which creates good environment for the women entrepreneurs and the rest of entrepreneurs to do their businesses well, this include payment of reasonable taxes. From the study, it was recommended that men should be involved in helping their wives in supporting their entrepreneurial activities. The study shows that most of women complained that some of the husbands of the women entrepreneurs were not supportive to their wives which made them in difficult situation in playing their roles as business women as well as mothers of the families. Also the researcher pointed out that the separation of families created hard times for the women to play both roles as mother and father of the families and at the same time do businesses to raise income for the families. This paper calls for the fathers and mothers to avoid family conflicts which may endanger their marriages create a burden to one parent and in the long run affect the raising of children.

#### 4. Conclusion

This study identifies constraints of empowering women's entrepreneur's and its impact in community welfare in Tanzania at Mwanza Municipal. Findings indicated that there were different types of businesses operated by women entrepreneurs at Mwanza Municipal; these included sole proprietorship, partnership, companies, and cooperatives (Table 4.6). From the respondents it was reported that 45 (45%) of the respondents were sole proprietors, 15 (15%) were in partnership, and 15 (15%) were owning companies, and 25 (25%) were in cooperatives (Table 4.6). Majority of women entrepreneurs were sole proprietors as indicated in the findings, this was due to the nature of businesses they were doing i.e. they were doing in small scales which needed less capital. The researcher further reported that majority of them were operating at Mwanza Municipal market, hawkers, and those with fixed shops. In conclusion the researcher also assessed the challenges facing women entrepreneurs at Mwanza Municipal. Findings indicated that lack of information 20 (20%), low level of education 15 (15%), impact of the legal and policy framework 10 (10%), lack of finance support, 30 (30%) and family responsibilities 25 (25%) were the challenges facing women entrepreneurs at Mwanza Municipal (Table 4.9). The researcher interviewed the respondents on the strategies of eliminating the challenges facing women entrepreneurs at Mwanza Municipal. This study shows that provision of education to entrepreneurs, financial empowerment, creation of good business environment, and participation of men in helping their wives will eliminate or reduce the challenges facing women entrepreneurs. The researcher further reported that, education to entrepreneurs should include training on technical skills, marketing accessibility skills, business management, and financial management skills. Also men should play a great role in helping their wives in taking care of their families and also promotion of fathers and mothers to avoid family conflicts which may endanger their marriages create a burden to one parent and in the long run affect the raising of children. Based on the research findings, the following were recommended so as to help women entrepreneurs operating at Mwanza Municipal:

- It was recommended to provide adequate financial services to the entrepreneurs include advancing of soft loans to the entrepreneurs. It was recommended to provide of education to entrepreneurs and entrepreneurs should be willing to advance their education level on technical issues and business management. Education also should cover the areas of financial management. It was also recommended husbands to help their wives in taking care of their families so as to give their wives ample time to do businesses. It was also recommended for the government to put good business environment for the entrepreneurs at Mwanza Municipal.

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