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ENTREPRENEURIAL ACTIVITIES AND GROWTH OF WOMEN BUSINESSES: A CASE OF TANZANIA

Juliana Wilbard¹ and Omari Mbura²

ABSTRACT

The purpose of this paper is to examine the factors that affect the growth of women's businesses in Tanzania. It focuses on education and training, financing, family, double-burden double-shift and networking and market as factors that hinder women's business growth. To achieve this objective, a cross-section survey of women's SMEs in Tanzania was carried out. It used a sample of 254 randomly selected women entrepreneurs from cloth, wholesaling, retailing, hair salon, food vending, handicraft, mobile money, microfinance institution, tailoring, charcoal selling, fish selling and vegetable selling businesses in Tanzania to test the four hypotheses formulated for the study's purpose. Using Multiple Linear Regression Analysis, the study found that all four factors act as barriers to the growth of women's businesses. It was further established that, education and training, financing, family, double-burden double-shift, networking and markets are factors that hinder the growth of women's businesses. The study concludes that women entrepreneurs can benefit a lot from networking events that allow them to get access to different resources. The study recommends that business from sub-Saharan Africa should learn from this study and be sensitive to how training and skills for business owners constitute important aspects for their businesses growth.

Key words: Entrepreneurship, growth, women businesses, Tanzania

BACKGROUND

Women worldwide are actively launching and managing entrepreneurial ventures. Although the Global Entrepreneurship Monitor (GEM) project shows that women in most countries are starting ventures at lower rate than men, women entrepreneurial activity is greater than 30 percent in many countries. In Tanzania, the majority of women entrepreneurs is engaged in small and medium enterprises (SMEs) and still dominates low growth areas (Parker, 2009). Most of the women-owned businesses are retailing, catering, food vending, and hair salons. However, the growth of women owned businesses are constrained by both external and internal factors. Internal factors are those which are within the capability of owners, while external factors are aspects like competition, access to credit, product quality and marketing. Generally, for economic growth to occur, there is need to improve the growth of women-owned businesses.

A review of literature of Tanzania's enterprise sector reveals that country's "economy is characterised by a relatively small large firm segment and a very large small and micro enterprise segment" (ESRF, 1997: 25). The large firm segment is made up mainly of subsidiaries or franchisees of multinational companies and formerly state-owned companies. The SME segment, on the other hand, is dominated by a large number of micro-enterprises. In the midst of the two segments there are almost insignificant "medium sized" segments. Thus, a key rationale for supporting the SME sector is its potential to generate output, employment and income (Kuratko, 2003). Many people view the sector and its entrepreneurial character as central to innovation, economic growth and job creation. Small-scale enterprises are potentially more flexible and thus can adapt to the rapidly changing global economy and potential pressure of the rising number of unemployed (Richardson & Hartshon, 1993; Tanburn, 1999). The entrants to the sector have been increasing dramatically especially following the structural adjustment programmes (SAPs) from the late 1980s. Moreover, the proportion of female participants in the sector has been increasing as women continue playing an active income generating role as a result of reduced real salaries and employment opportunities for men who traditionally have been the primary family breadwinners in a monetised economy.

There are three reasons for focusing on women's role in the SME sector. The first is the number of women active in the SME sector in both developed and developing countries. By 2016, it was estimated that there were 11.3 million (11,313,900) women-owned businesses in the United States, employing nearly nine million people (8,976,100) and

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generating over \$1.6 trillion (\$1,622,763,800,000) in revenues. Between 2007 and 2016, the number of women-owned firms increased by 45 percent, compared to just a nine percent increase among all businesses. In other words, over the past nine years, the number of women-owned firms has grown five times faster than the national average (The 2016 State of Women-Owned Businesses Report). Compared to the average woman-owned firm, African-American women-owned firms are much more likely than any ethnic group to be found in the other services sector (of which a large share is in personal care services—mostly hair and nail salons) and in health care and social assistance (of which a large share are child-day and home health care services), and are the least likely of any other group to be in the higher-revenue professional/scientific/technical services sector (The 2016 State of Women-Owned businesses Report).

WOMEN BUSINESSES IN TANZANIA

Tanzanian women's businesses play an expressive role in the SME sector. Women-owned businesses account for 54 percent of all the SMEs and 60 percent of all micro enterprises. The need to support themselves and the family and supplement their income is one of the foremost reasons behind many women engaging in entrepreneurship. Impressively, 99 percent of women-owned enterprises in Tanzania are micro. Although women are starting businesses at a greater rate than men, their enterprises are feeblers than those of their male counterparts (Schmidt & Polik, 2015).

The second reason for targeting businesses is welfare improvement. SME agencies with socially-oriented goals including poverty alleviation can use the numbers above to justify women's inclusion. If SMEs have a role to play in poverty alleviation and women play a significant role in the sector as well as in providing for the household, then including them in programmes to promote micro enterprise development is justified. The third reason for intervening by supporting women in the SME sector is to contribute to women's social and economic empowerment. Entrepreneurship promotion agencies support this rationale in the belief that self-employment and entrepreneurship boost women's self-esteem and confidence, hence leading to their greater control over their lives in socio-economic spheres. This can benefit both women's and their families.

Women-owned businesses are all women entrepreneurial activities on individual or group basis whereby women own, control and take overall responsibilities of their entrepreneurial activities. This means that women are taking both responsibility of day-to-day running and strategic direction of the businesses. A woman is the owner and is responsible for actual operations of the businesses or is directing, supervising and deciding on the activities of the firms/businesses. Generally, women-owned businesses or enterprises are those businesses that are owned and controlled by women, and they take key decisions regarding the quality and quantity of employment, distribution and use of profit. In this study, the operational definition of women businesses entails ventures that are owned either sole or part, with women make all the key decisions pertaining to the operations and employment in addition to taking the overall responsibility of running these businesses.

The SME sector is important due to its centrality in employment promotion and economic growth. It is also a sector in which many women earn their livelihoods with their entrepreneurship rapidly increasing in many industrialised nations. Many women support themselves and their families through the income they receive from their entrepreneurial activities, thus making supporting women's entrepreneurship imperative for the family's wellbeing. Other reasons for supporting women's entrepreneurship involve efficiency and empowerment arguments. Indeed, women's entrepreneurship makes an important contribution to the economy and development generally. Therefore, women should be supported in their enterprise's endeavour because of the benefit likely to accrue to the economy at large. Others perceive the individual benefits women gain through business ventures as the key reason to support women entrepreneurship. Moreover, women can gain confidence in running businesses and decision-making in addition to gaining ample experience and a greater sense of control over their lives by starting and managing their own businesses.

In spite of the great contribution of women's businesses make to the SME sector in Tanzania, what makes these businesses fail to grow as anticipated or projected remains an issue for continued research. Several researchers have addressed the subject of entrepreneurship in Tanzania and found that enterprises run by male entrepreneurs usually perform better than those owned and run by women (Rutashobya, 1995; Rutashobya & Nchimbi, 1999; Olomi, 2001). However, these studies did not address what affects the growth of women's businesses. This study sought to investigate entrepreneurial activities that affect the growth of women's businesses in Tanzania.

Against the backdrop of continued low performance in women-owned businesses, many researchers have identified a need to identify barriers that women businesses facing. Masabo (2015), O’Riordan, Swai and Rugumyamheto (2015), Bruni *et al.* (2004), Mattis (2004), and Rutashobya (1995) have all reported that the performance is in one way or another linked with the growth of enterprises. This study also attempted to fill the gap as indicated by Masabo (2015), who contends that, despite all the initiatives by the government, donors and NGOs—both local and international, women-owned businesses still concentrate in low growth areas and, thus, there is a need to identify the barriers women facing in running these business. In other words, there is a clear gap that needed attention, which this study set out to fill. The focus was on the low growth and low performance among women’s enterprises. To my knowledge there is no specific and systematic research in Tanzania which has been carried out to get the reasons behind the low growth and low performance among women’s entrepreneurial activities.

The present study has four objectives. The first is to examine the education level of a business owner whether affects the businesses growth. The second aim is to assess whether access to credit affects businesses growth. The third aim is to examine whether the women owners’ family status affects business growth. Finally, the study sought to assess whether market availability affects the business growth of these women’s entrepreneurs.

LITERATURE REVIEW AND CONCEPTUAL MODEL DEVELOPMENT

The Sociological Entrepreneurship Theory explains most of the social aspects of development. It is usually useful in the analysis of the traditional aspect of the society (Johannisson, 1998). Reynolds *et al.* (1999) observed that the social context is vast and divided them into four. The first are social networks, which focus on building social relationships and bonds between the business and environment. The second is the life course stage context, which looks at the life’s situation and the characterisation of an individual who has become an entrepreneur. This also looks at the skills that people have since these skills could influence how they think and act so push them towards doing something that adds value to their lives. The third social context has to do with ethnic identification, which takes into account an individual’s social background and particularities that inform decisiveness or agents that motivate one to get into business. The fourth social context is called population ecology. This context recognises the fact that the survival of businesses is determined by environmental factors. In this regard, the growth of a business does not only depend on the market environment or the characteristics of an entrepreneur but also on other factors such as the system concerning how the customer responds to the business, response to competition, and various other business environmental issues that affect the growth or survival of an enterprise. On the whole, this sociological theory in entrepreneurship treats social cultures as what drives entrepreneurship in the world.

The Human Capital Theory, on the other hand, states that most organisations and nations invest very little in women’s education and training. As a result, there were fewer opportunities for women’s advancement and promotion in the organisation than men (Dreher, 2003). Consequently, women in most cases find themselves substituting financial capital with human capital as compared to their male counterparts. Other studies suggested that when human capital grows, the growth expectancy of female entrepreneurs grows but it never affects the growth expectancy of male entrepreneurs (Manolova, 2007). This is because female entrepreneurs depend more on human capital for their success, with people constituting their greatest asset. For men, on the other hand, their greatest asset in business can be seen in their access to financial services and the networks they make.

Exposing women to formal education is vital as many women in business have reaped huge benefits from such exposure and networks they develop. The success of their businesses is a testament of the benefits of such exposure to formal education. Therefore, we find that there is a strong correlation between entrepreneurial growth and human capital when they are based on the business owner’s gender. After all, task-specific and education and knowledge are useful partially as a substitution for financial constraints and some other hurdles women have to contend with primarily because of traditional gender role expectations. Human capital is also included in the growth accounting. There are instances of when earnings are different depending on their education levels and training. This is also meant to differentiate productivity. This can be explained by the earnings ratios on education and training in terms of whether one is educated and trained or not.

The Resource-based Theory explains that a firm gains a more competitive advantage when it uses creativity and effectively utilises its available resources (Hoopes, Madsen, & Walker, 2003; Barney, 1991). There are various resources that an entrepreneur requires in running a firm and this having experience and education is always an added advantage (Kantor, 2003), the Resource-based Theory greatly supports this view. Thus, it is important and useful to determine how and what resources are required by women entrepreneurs to run sustainably successful

operations. The relevance of this theory is evident in how it points out important issues that are fundamental in successful entrepreneurship. In addition, the Cultural Theory explains entrepreneurship hypothesis in comparing the success in business activities by both genders and indicates that cultural differences make women less successful than their male counterparts (Smith-Hunter & Boyd, 2004). Evolving from the cultural theory of entrepreneurship, the disadvantage theory proffers that women become entrepreneurs due to the push brought about by the disadvantages in the labour market (Smith-Hunter & Boyd, 2004). The Disadvantage Theory also applies to the challenges that women in construction face, which places them at a financial disadvantage; for example, women finance their business ventures with personal savings instead of traditional lending and financial institutions (Smith-Hunter & Boyd, 2004).

The debate on the factors that influence performance differences between men and women has been on-going for a long time. This debate has been based on business and other areas of development. The differences, especially in business that exist between male and female, are with regard to the size of the enterprise (Du Rietz & Henrekson, 2000), aspirations to grow the enterprise (Cliff, 1998) and the business sector (Du Rietz & Henrekson, 2000). However, the empirical evidence on the gender differences regarding human resources and capital varied. There is much that has been researched upon around gender differences and human capital and how different performances have different effects on human capital for enterprises run by men and those run by women (Brush, Carter, Gatewood, Greene, & Hart, 2004). With most of this remaining unclear, there is a notable exception study by Kalleberg and Leicht (1991) who examines how different variables that are connected to human capital relates to the success in enterprise growth for women and men business owners.

From a resource-based view (Barney, 1991), there is a unique set of different resources that are critical in founding, ensuring venture survival and bringing about economic success. Women business owners face several challenges in trying to provide the much-needed financial assets in their businesses. They play different roles in the society, especially in the family set-up. The income losses they experience is high as they face interruptions as they take breaks from their careers to bring up their children. As a result, some women delayed childbearing in the modern society in a bid to kick-start and develop their careers and enterprises.

Education and training

The need for training of women was raised in earlier researches by Watkins (1983), and Hisrich and Brush (1986). These studies raised the awareness on the need for training, workshop and other mechanisms aimed to educate women. Women entrepreneurs need training to enable them to expand their businesses. They need training on how to manage their finances, including how well to keep and maintain the book accounts. This will enable them to boost their activities and experiences, hence triggering growth in their business. Women entrepreneurs training should not only focus on the business skills but should also help them to manage a dual workload (Brush & Brush, 2006).

Generally, women businesses cannot grow without the right tools, skill-based training, technical training, technology training, and delivery of management skills which are essential in fostering management experience (Chaganti & Parasuraman, 2006). This indicates how important management training is to women owners of businesses. Education and skill are major vehicles for women entrepreneurs' success, which can lead to growth and expansion. In Hagen, Richin and Sexton's book *Women owned businesses* (1989), Hisrich offers five prescriptions for success by advising women entrepreneurs to: (a) establish credible relevant track record by obtaining management and technical knowledge as employees; (b) to compensate for specific education and experience gaps through continuing education; (c) assess family needs prior launching the businesses; (d) establish strong support system of family and friends; and (e) approach entrepreneurship with both determination and professionalism. It is relevant that the items identified were seen to be necessary for ensuring growth and expansion on the women owned businesses.

Although it is more than twenty years ago, these items are still valid. Women need to have knowledge in all of them. The success and performance of businesses was found to have relation with business skill of the operator/owner (Lerner *et al.*, 1997). Another important issue is planning of the businesses, particularly at the start or to engender continuation. It is difficult to know where one goes and how one is going to get there if one does not plan, and how one will know that one has been successful. Women need to benefit from training on planning to equip them with such crucial skills.

Technology, education and training issues are tightly woven and can prevent women entrepreneurs from tapping into their profitability potential. In this regard, there is a need to focus on these issues to assist and ensure growth in women's owned businesses. In 1995, World Bank President James Wolfensohn, when addressing the Bank's Board of Governors said: "We have learned that investing in people, particularly through education programs, is the principal engine of social and economic progress. We have seen the power of the contribution of women, as the main agents for agents for change in their families and communities." This statement underscores the importance of training for women, especially women entrepreneurs. The then US Secretary of State Madeline Albring supported Wolfensohn, by saying that "focusing on women is not simply the right thing to do; it is the smart thing to do". This focus should be on technology, education and training.

To allow women to advance to more rewarding positions, there is a need for training them so as to raise their technology capabilities and enhance their entrepreneurship and business skills (Oosterbeek *et al.*, 2010). In Tanzania, the executive Director of YOSEF, a non-governmental organisation, Mr. Altermius Millinga, while presenting certificates to women who had attended a 'business' promotion course, said that "many small and medium entrepreneurs fail to make their business grow because they lack businesses skills" (Gaudencia Mgumi, the Tanzania *Guardian*, July 2005). Based on these postulations, the first hypothesis that was tested in this study is:

H1: Level of education positively affects the growth of businesses

Financing

Financing is a challenge facing any entrepreneur. Without sufficient capital, firms are unlikely to establish themselves in the marketplace let alone reach their full growth potential. Access to capital is an important issue for many women business owners. Though capital is a vehicle for growth, its accessibility to women remains very limited. Whether women entrepreneurs apply for credit facilities from a bank, finance agency, friend or relative they are likely to come up with an assumption that "women can't handle money" (Aldrich *et al.*, 1989). Generally, women in Tanzania and many poor countries tend to lack formal education in financial matters and, as a result, they do not only face gender-based barriers to accessing financing but also discrimination in the refusal of granting them credit. Due to these difficulties many women owners tend to avoid banks as a source of capital (Oser *et al.*, 2009). Buttner and Rosen (1992) in their study concluded that women are more likely to attribute the denial of credit to providers. These refusals of credit are also based on the nature of businesses and sector of the women-owned ventures. Most of the women-owned businesses are in the services and retailing sectors, which might lack what the credit providers need.

Brush (1998) identified lack of growth and expansion, capital as a factor inhabiting growth on women owned businesses. For any businesses to experience growth and expansion it needs to be financed. Carter (2000) identified inability to raise capital in both start-up and for expansion and growth as a cause of problems women entrepreneurs face. Arguably, the external financier demand guarantees that may be beyond the scope of women personal assets and credit track record. In fact, women all over the world tend to lack collateral and credit track record generally. In Tanzania, the situation has been compounded by patriarchal values that tend to privilege men over women when it comes to owning physical assets that could be used as collateral. As a result, women business owners tend to access and raise less external capital (Catley & Hamilton, 1998).

In particular, in developing countries women in developing countries generally have little access to funds and less opportunities to borrow money (Stacher, 1996; UNIDO, 1995a). Moreover, women's loan payment rates are higher than those for men. In this sense, it was difficult for women to obtain the much-needed credit due to discriminatory attitudes of both financial institutions and informal lending group (UNIDO, 1995b). Problems that women face to develop and professionalise their activities include access to credit. The difficult in acquiring credit women face limits not only their the growth/expansion as entrepreneurs but also cripples the starting up of many a women's business. This also limits their ability to compete in equal condition in the market. Due to the difficulties inherent in accessing credit women face, they tend to opt for the informal financing sources whose costs are higher than that of the formal sector. Based on this orientation and evidence, the following hypothesis was tested in this study:

H2: Access to credit positively impacts on the growth of women-owned businesses

Family , double-burden, double-shift

Traditionally, women are expected to take care of their facilities. In this regard, women are both producers and reproducers. Goscilo (1996) asserts that, due to this duality of roles, women bear a double load of full-time work and

all other domestic responsibilities. This situation of combining two jobs, one at the business and another at home are difficult for women, especially those in developing countries. This condition is contributed by the economic condition of least development countries (LDCs), which lack infrastructure. This situation causes most of the tasks to become difficult and more time consuming. To make matters worse, many countries still follow patriarchal traditions with biased gender constructed roles that favour men at the expense of women coupled with attitudes which make it increasingly difficult for women to relieve themselves of family responsibilities. Starchier (1996, p.8) states that in both developing and developed nations women's family obligations bar them from becoming successful entrepreneurs as responsibility for children, home elders, dependents, and family generally give fewer opportunities for them to devote much of their times and energy to their businesses. In this regard, Sigh (2001) states that in South America there is "male machismo" belief that women's primary responsibilities are childcare and domestic duties. This is a major barrier to women and their business performance. On the other hand, women may want to expand their businesses but without according expansion higher priority. After all, families impose restrictions on how much time they devote to their businesses (Shultz & Kitchen, 2000). Accordingly, the third hypothesis that was tested in this study is:

H3: Family status affects the growth of women-owned businesses

Networking and markets

Networking is very important. Some of the functions of networking include spreading knowledge, information, support and contacts. Jonannisson (1993) argues that personal network of entrepreneurs is the most important resource of their businesses. Networking develops the individuals taking part, by , for example, serving as platforms on discussing and improving the conditions of women entrepreneurs. Yet, it is generally difficult for women entrepreneurs to penetrate the existing network that are mostly dominated by men. The "old boys" network can be difficult for women to penetrate (Das, 2000),, thus making women fail to penetrate the existing network or informal networks of information (Brush & Hisrich 1991). Other researchers have found that women frequently face difficulties due to lack of business information, advice and access to networks and support systems (Allen & Truman, 1993). Nevertheless, business networks serve as a requisite tools not only for the growth of women's venture but also for the creation of such businesses sun by women.

The conceptual framework, which guided this research study, that is, the Growth Model, served as a useful reference and, hence, its adoption. The growth model states that most of the businesses in the formal and informal sectors need people who are educated and trained; in addition they need to be financed, with their products /services marketed, and women entrepreneurs relieved from family matters for their businesses to proper and grow. The relationship between empirical study and the growth model is that, if the challenges women entrepreneurs face are minimised, then it becomes easy for them to fulfil entrepreneurial demands and register growth. Consequently, they can make a successful contribution to the economic sector. Thus:

H4: Networking and Market availability affects the growth of women owned business

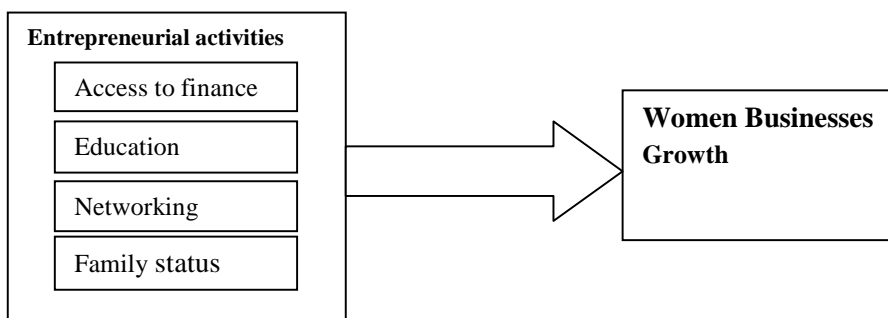


Figure 1: Hypothesised Structural Model

RESEARCH METHODOLOGY AND DESIGN

This study investigated the factors affecting the growth of women's entrepreneurial activities in the retailing, catering, food vending and hair salons in Dar es Salaam region, Tanzania. To achieve the purpose of this research, we adopted a cross-sectional survey design in the form of quantitative methodology. The use of cross-sectional survey helped the researchers to collect data from the research participants at one point in time. Also, the use of the quantitative research approach assisted the researchers to use the questionnaire to collect numeric data for analysis to facilitate generalisation.

Population and sampling

The population of interest for this study is all women entrepreneurs in Dar es Salaam region, Tanzania. The choice for Dar es Salaam region is based on the fact that this region has a far larger number of women entrepreneurs than any other single region in Tanzania. Using simple random procedures, the study was able to obtain a total of 254 respondents.

Data collection and Instrumentation

Data was collected using a structured self-administered questionnaire with five points Likert scale measurements of 1-strong disagree to 5-strong agree. The questionnaire had two sections. The first part of the instrument dealt with participants' demographic profile. The second part dealt with information on the entrepreneurial activities and business growth. The questions were adopted from previous studies but some aspects had to be modified to fit the specific requirements of the current study's context.

Findings and discussions

Results from this study show that a large group of women business owners are aged 31-40 (34%), followed by those aged 41-50 years who were 74 (29%). Those aged > 50 were 57 (22%), 25-30 were 30 (12) and <25 were 8 (3%). The sector mostly presented was the service sector. Twelve types of businesses were under consideration. They included selling clothes, wholesaling, retailing, hair salon, food vending, handicrafts, Mobile money, micro-financing, tailoring, selling charcoal, selling fish, selling vegetables. Table 1 presents these twelve types of businesses. The largest groups 78 (31%) were women in hair salon business. The next amounted to 34 (13%) in retailing, tailoring had 26 (10%), selling vegetables had 22 (9%), selling fish had 20 (8%), selling charcoal 18 (7%), selling clothes 15 (6%), handicrafts had 12 (5%), microfinance had 10 (3.8%), wholesaling 8 (3.2), food vending had seven (3%) and mobile money had four (1%). Finally, food vendors amounted to 7 (14%).

The study reveals that most of the respondents interviewed had secondary education level. These comprised 132 (52%) as Table 2 illustrates. They were followed by those holding a diploma and first degrees, both with 71 (28%) whereas those with primary educations were 46 (18%). Postgraduate/master's degree level women entrepreneurs comprised only five (2%) of the respondents interviewed. The respondents were asked about the training they considered they mostly needed for their businesses to grow. A large proportion of the respondents interviewed, 113 (45%), cited lack of skills in the businesses they were doing as an impediment, and hence the need to acquire such skills. Next was the need for training on how to enter and conquer new market which tied with the need for planning and sales courses. Each attracted 91 (36%) respondents. Cash flow was another training need raised by about 26 (10%) of the respondents. Some 24 (9%) identified lack of training on planning, sales and product as a stumbling block; they strongly agreed that this constituted as one of the most pressing impediment to making progress in their businesses.

Whereas 40 (16%) of the respondents started the businesses without employees, 190 (76%) employed between one (1) and five (5) employees. However, the number of employees has been increasing over time. Currently, 75 percent have employed between one (1) and five (5) employees whereas 24 (9%) have employed between five to 10 employees. Only 16 percent of the respondents have remained without employing anyone, meaning they were doing the business singly or with the support of family unpaid help.

Table1: Exploratory Factor analysis

Factor	Code	Component					Chronbach's Alpha
		1	2	3	4	5	
Women businesses growth	F2F5	.810					.786
	F2F2	.860					
	F2F3	.757					
	F2F4	.720					
Education and training	F2A1		.880				.807
	F2A2		.819				
	F2A3		.762				
	F2A4		.770				
Financing	F2B2			.790			.856
	F2B4			.890			
	F2B1			.889			
Networking and market	F2C3				.798		.823
	F2C4				.886		
	F2C5				.787		
Family issue, double burden double shift	F2D2					.832	.794
	F2D3					.799	
	F2D4					.751	

Extraction Method: Principal Components Analysis

Rotation Method: Varimax with Kaiser Normalisation.

Rotation converged in 5 iterations

Table 1 above indicates that the Cronbach's alpha values for all constructs ranged from 0.786 to 0.856. This shows that the alpha values for the constructs were above 0.7 that is all constructs were reliable Source: Field Data (2013); Nunnally (1978).

Table 2: Multiple Regression Analysis

Model	Unstandardised coefficients		Standardised coefficients	T	Sig.
	B	Std. error	Beta		
(Constant)	-26.113	7.657		-1.633	.127
Education	2.088	.307	.516	12.333	.000
Access to finance	3.221	.242	.516	12.436	.000
Networking	1.017	.065	.417	11.261	.002
Family Status	2.479	.512	.220	8.386	.004

Table 2 presents the individual contribution of each independent variable to the dependent variable. education and access to finance were found to be the most important entrepreneurial activities which enhance women businesses growth with a t values of 12.436 and p= 0.000 and 12.333 and p=0.000 respectively. Networking and Family status t=11.261 and p= .002; t=8.386 and p=0.004, respectively, and the second group which contributes to women's businesses growth. All the four variables were found to be significant at P<0.05.

DISCUSSIONS AND IMPLICATION

The findings of this research reveal a positive relationship among the factors that influence the growth of women-owned businesses. Research indicates that most of the women are in small enterprise management. According to Liedholm (1990), small enterprises are much more flexible than large companies and so managerial skills determine greatly the growth of these enterprise.

Similar research carried out by Kantor (2003) established the resources that are needed for the success of an enterprise. On the whole, there are various resources that an entrepreneur requires in running a firm but having ample experience and education constitute added advantages (Kantor, 2003). The Resource-based Theory supports this finding as it is important and useful to determine the resources that women entrepreneurs require to run successful operations and sustainably. This study shows that the lack of networks by most women tends to limit their access to credit facilities and their influence in decision-making in most of the organisations.

The study findings indicate that women wanted to open up their own business to be self-employed. With the expanding population, unemployment is a major concern in developing countries, Tanzania no exception (The Economic Recovery Strategy, 2003). The number of people unemployed in Tanzania stood at about 7.4 percent of the labour force (World Bank, 2013). By opening their own enterprises women ensure that they have the freedom to run their businesses and attend to their family needs and social life. Although this was the leading reason for starting a business, other women entrepreneurs reported that they started their own enterprise due to lack of employment. Tanzania still has to contend with a high spate of unemployment and this can only be overcome through fostering entrepreneurship education both in schools and employment. Realising this need, the Tanzania government is currently running several entrepreneurship ventures to counter the unemployment problem in the country.

The research findings further indicate that demographic characteristics of an entrepreneur also influence the success of the enterprise. The World Bank (2007), ILO (2006), and SMIDEC (2004) all report that women in business, especially in medium and small enterprises are affected by a lot of red-tape and other inhibitions such as insufficient enterprise knowledge, for example, knowing how to manage and market. Other documented challenges include problems associated with attaining economic gains/insufficient capital, limited access to knowledge and data. Generally, there was a need to find a way of equipping women with entrepreneurship characteristics and knowledge that would facilitate their access to requisite data.

Most of the factors that affect women during initiating and running of business found in this study can also affect men. However, there are also those that are unique to women, particularly those tied to their traditional gender constructed roles. Ewoh (2014) noted that people who can acquire the necessary education and training in a particular business area usually gain the much-required expertise and improve their chances of business success. However, proper training for women is much difficult than that of men because women also have to shoulder other household obligations which are time consuming. The ability to tap into new markets requires this training that women have no greater access to. Yet, many women in the modern society still lack access to training and lack ample experience in how to engage with others in the marketplace. In consequence, they fail to market strategically their goods and services, and thus lose their competitive edge. For this reason, many of the enterprises owned by women do not have enough capacity to make maximum production and market their goods and services effectively and efficiently.

The study also highlights the relationship between access to networks and access to support from the government and other institutions that support business performance. On the whole, the study has established is a correlation which was similarly noted by Mahbud (2000) who stated that women face gender discrimination since the majority of networks that support women entrepreneurs are male-dominated. This lack of networking on wide scale for women hinders their access to both governmental and non-governmental bodies that promote growth of enterprises in Tanzania.

Women-owned enterprises need to access to financial capital. Indeed, many institutions do not offer credit particularly to state-ups and, therefore, women entrepreneurs experience hardships when trying to start new business ventures as they generally lack access to capital injection. On the other hand, men usually have an advantage over women and this gives them opportunities to gain access to credit. Men usually have collateral in form of documents of ownership of big assets that many of the women entrepreneurs lack largely because of society's attitude that tends to limit women's access to such vital documents under patriarchy. In fact, many financial institutions do not consider some household assets as good enough to serve as collateral for credit purposes (Mahbud, 2000). This pushes most of the women to engage in illegal credit access that results in loss of their assets. Makena (2016), citing a World Bank report, reveals that women have ownership of only one percent of the world's property. Without collateral women found it increasingly difficult to acquire capital from financial institutions. Furthermore, Makena *et al.* (2014) noted that lack of property rights in their names limits female entrepreneurs from securing loans due to lack of the all-essential collateral.

The study has also established that policy-makers are essential in business growth. Many economies in the world have grown due to good policies that safeguard the business environment. Yet, many countries have fewer women in decision-making bodies. This means women are not well represented in making policies that favour them. When more men are policy-makers or have an easier access to policy-making bodies, they can influence policy not necessarily in favour of women entrepreneurs. This is also evident in large corporations where women seem not to have a sense of belonging; therefore, they have limited access to governance opportunities in their respective regions, mainstream enterprise corporation, which limits their contribution to policy-making as well as influencing other changes through lobbying and advocacy. This study also highlights the need for women to have access to information on their enterprise environment. When women lack access to information, their knowledgeability in the shifting global village economies remains grossly limited.

CONCLUSION

This study concludes that there is still so much that has to be done to promote women entrepreneurs as they play a crucial role in economic development. Although many governments have embarked on women empowerment programmes that have added an advantage, women in urban areas seem to have the greatest benefit due to their access to information when compared to their counterparts in the rural areas who do not enjoy such privilege. The study further concludes that women entrepreneurs can benefit a lot from networking for them to get access to different resources. Apart from creating links and getting exposure, the networks can help the women get access to resources that they may otherwise miss out on. After all, more than 50 percent of the funds used in business start-up come from other sources other than personal savings.

Limitation and future research

Like many of the studies, this study has its limitation. First, this study was cross-sectional; therefore, no causal inference can be made regarding the relationships highlighted in this study. Moreover, as the study is based on one region, the generalisation of the study findings may not be justified across other regions in Tanzania. The study also focused on a single organisation. Thus, this might limit the generalisation of its findings to other organisation such as manufacturing. Overall, the study highlights the factors that hinder the growth of women's businesses. Specifically, it offers insight into factors such as education, access to finance, family issues and networking and marketing as factors that hinder the growth of women's businesses. Based on the findings, the study proposes that, women should be trained in and equipped with skills that enhance their business growth as well as skills that help them to manage the dual workload that come with gender-constructed roles.

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