

Social-Economic Constraints towards Women Business Growth in Tanzania

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Abstract

Women entrepreneurs are already making important contributions to the industries development of their countries. In spite of all contribution women face a variety of constraints, poor access to market information, technology and finance, poor linkages with support services, and an unfavorable policy and regulatory environment. Due to that fact the researcher investigated problem facing women entrepreneurs at Kariakoo in Dar - es - Salaam. This paper has identified type of business of women entrepreneurs at Kariakoo. The study revealed that, the constraints facing them, and determined the ways of eliminating the challenges. In conducting this study, the researcher used sample size of 100 women involved entrepreneurs from Kariakoo. The researcher used both primary and secondary Primary data which were collected through questionnaires and interviews. The researcher was use qualitative in nature, therefore, data were analyzed by using the Statistical Package for Social Science (SPSS).

Keywords: Constrains, Kariakoo Market, Industrial Development, Regulatory Environment, Women Entrepreneurs,

1. Background of the Research Problem

Entrepreneurship in Tanzania is increasing exponentially as the country transition from Agriculture based economy to a knowledge based economy. Most of the growth is being spearheaded by young women selling agricultural and home based goods such as catering and arts and craft. For the foreign investor there are many opportunities available as the country modernizes and privatizes governmental units. Unlike other countries in the region, the government is focusing mainly on industrial development instead of tourism. The country also is seeking assistance from foreign investors and Ngo's to develop the local workforce. The country is encouraging entrepreneurship amongst its people so Tanzanians can become self-sufficient and not depend on foreign aid for survival.

Since 1967-mid 1980's socialism economy command economy so as to minimize exploitation, this resulted in several micro economic crisis and the economy because worse due to crisis and war with Uganda. This resulted in underproduction and hence unemployment. Since 1986 to date free economy capitalism entrepreneurships. The work of government to produce conducive environment for people to produce.

Tanzania women have a long tradition in food- processing either in her households or in micro and small-scale enterprises. The UNIDO programme targets at women, who although are food 'producers they lack both essential technological and managerial skills to expand and improve their business in the free market environment. There are a variety of constraints on women and the ability of women to upgrade their production continuously. These include poor access to market information, technology and finance, poor linkages with support services, and an unfavorable policy and regulatory environment. These constraints are exacerbated by the need to compete an aggressive business environment with rapid technological changes and the globalization of production, trade and financial flows. Although many of the constraints are shared by micro, small and medium – sized enterprises run by both male and female entrepreneurs, women entrepreneurs face additional obstacles. This is due to deeply rooted discriminatory social- Cultural values and traditions, embedded particularly in the policy and legal environment and in institutional support mechanisms. In many instances, women are enable to benefit from available services and must struggle to overcome or discrimination in business. In many instances particularly in the African context women entrepreneurship portrays among others, the imitation of other and the advice given friends are the main reasons for taking up a new business idea. Only in rare cases is market studies conducted. When the business faces problems entrepreneurs wait for the problems to be solved by others, mainly by the government.

In many African countries women spend most of their income on the household, particularly in food and education for their children. Therefore, many of them are afraid to invest their limited funds into a business for fear of failure. The economic importance of women in Africa was reinforced by the Africa commission Report (2007), which noted the "all the evidence agrees the (women) make a greater contribution to economic life than their men folk" the world Banks Africa action Plan (AAP), 2007. Developed in response to the G8 summit in 2005, also reiterates the central contribution of women to Africa economies. The AAP progress report (2007), presented to the Bank's Board of Directors in included women economic empowerment as one of eight flagship areas for increased focus. Gender inequality plays a significant role in accounting for Africa poor

growth and poverty reduction performance. Recent review of available indicators indicates that gender inequality in education may limit growth, that inequality in access to land and productive inputs reduce agricultural productivity, investment and modernization and the inequalities in time burdens, long side high demographic growth rates, all contribute to reducing women's ability to participate effectively in, and to benefit from economic growth.

Further, ILO (2001) argues that most of the laws and regulation affecting business (including licensing producers) were designed for relatively large enterprises and are therefore beyond the reach of smallest business, particularly the micro-enterprises, which are predominantly owned by women, similarly, corruption and bureaucracy make matters worse especially for women, who do not have the same opportunities as men to meet and negotiate (bribe) with predominantly male public officials. The UDEC (2002) report expressed amazement that any women in the informal economy managed to achieve the transition to a formal enterprise in such a difficult environment.

It is now increasingly recognized that the Small and Medium Enterprises (SMEs) play a crucial role in employment creation and income generation in Tanzania. SMEs all over the world and in Tanzania in particular, can be easily established since their requirements in terms of capital, technology management and even utilities are not as demanding as it is the case for larger enterprises. These enterprises can also be established in 'rural settings and thus add value to the agro products and at the same time facilitate the disposal of enterprises. Indeed, SMEs development is closely associated with more equitable distribution of income and thus important as regard poverty alleviation. At the same time, SMEs serve as for emerging entrepreneurs.

Entrepreneurial behavior is a product of environmental factors including cultural and traditional values and prejudices (El-Namaki et al, 1988; El-Namaki, 1990; Rutashobya, 19995). In most places, 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 wife and mother. They are socialized to be non-argumentative, passive and easy to accept defeat (Rutashobya, 19995). This may have significantly affected their self-confidence, achievement-motivation and even 'their willingness to take risks; qualities that are closely linked to success in business

There is some empirical evidence in support of the notion that women have less of these qualities. Nchimbi (2002) found women entrepreneurs to be more internally oriented, suggesting a lack of confidence. In addition, women were found to have a lower need for achievement compared to men. However, Nchimbi (2002) found no gender differences in terms of entrepreneur's attitudes towards risk a finding that confounds the widely held view that women entrepreneurs are risk averse.

In a study by Karimu Howarth and Finnegan (2004) on women entrepreneurs in Africa reveals that many women entrepreneurs in Africa lack abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women's relative lack of exposure to the world of business. In a study by Karimu (2001) on Women entrepreneurs in Bangladesh, financial problems were the most common problem faced by their women entrepreneurs. Inadequate financing was ranked first, particularly so in rural areas and among small economic units [fewer than 5 workers] all the more so with those located in the household and unregistered sectors, competition obtaining quality raw materials, and balancing time between the enterprise and the family were ranked as major startup problems found that the work home conflict the tension caused by the dual responsibility of managing a business and maintaining a family to be the main stumbling block for female business owners Arora (1990) ; Maysami et al (1990).

2. Statement of the Research Problem

In several cases women entrepreneurs are already making important contributions to the industries development of their countries. Whether they are involved in small or medium scale production activities or in the informal or formal sectors, their contribution to output and value added in the manufacturing sector is substantial, even though it remains partly invisible in official statistics. 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. Even women at Kariakoo have many contributions for Tanzania economic and household level.

In spite of all contributions women face a variety of constraints, poor access to market information, technology and finance, poor linkages with support services, and an unfavorable policy and regulatory environment. Therefore, this paper or study aims at investigating problems facing women entrepreneurs in Dar -es - Salaam.

3. Objective the study

The objective of this study was to investigate problem facing women entrepreneurs at Kariakoo in Dar -es - Salaam.

4. Significance of the Study

This study has practical usefulness in that the findings could be used to improve women entrepreneurship in

Tanzania. The findings from the study will show the real situation in Dar – es - Salaam which will provide basis for information to assist policy makers and planners to design the interventions relevant to the real needs of small-scale entrepreneurs in Dar – es - Salaam and other areas of Tanzania especially women.

5. Research Methodology

This study the researcher used both primary and secondary. Primary data were collected through questionnaires and interviews Secondary data were be collected through various records, reports, books, journals, website and other important electronic sources. The data were analyzed by using quantitative approaches. Both descriptive and analytical analyses were used. The study findings were presented by using frequency table and graphs. 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.

6. Research findings, interpretation, and discussion

6.1 Sample Size and Number of Responses

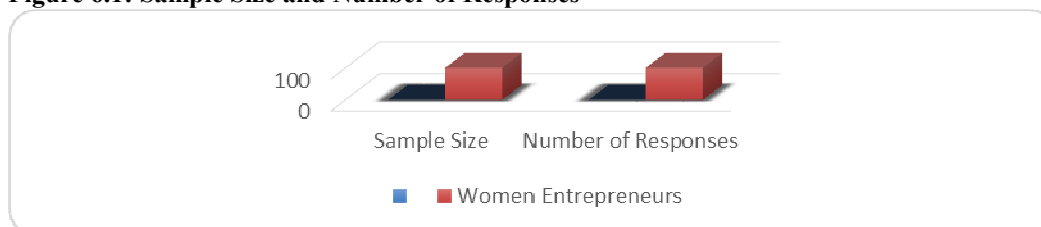
The totals of one hundred (100) questionnaires were distributed to the women entrepreneurs at Kariakoo. Both one hundred questionnaires were returned and all of them seemed to fit to be used for the purpose of this study. No any questionnaire was having redundant information or with the gaps in more than 20%. From the analysis, the following are the findings about the sample size and number of responses as summarized in the table 6.1: -
 Table 6.1: Sample Size and Number of Responses

Respondents	Sample Size	Number of Responses
Women Entrepreneurs	100	100
Total	100	100

Source: Field Data (2015)

As can be observed from the Figure 6.1, one hundred (100) questionnaires were distributed to the women entrepreneurs at Kariakoo 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 6.1: Sample Size and Number of Responses



Source: Field Data (2015)

6.2 Demographic Characteristics of the Respondents

Respondents 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.

a. Age

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 researcher reported 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 6.2.

Table 6.2: 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 (2015)

b. Marital Status of Women Entrepreneurs

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 6.3).

Table 6.3: 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 (2015)

c. Education Level of Women Entrepreneurs

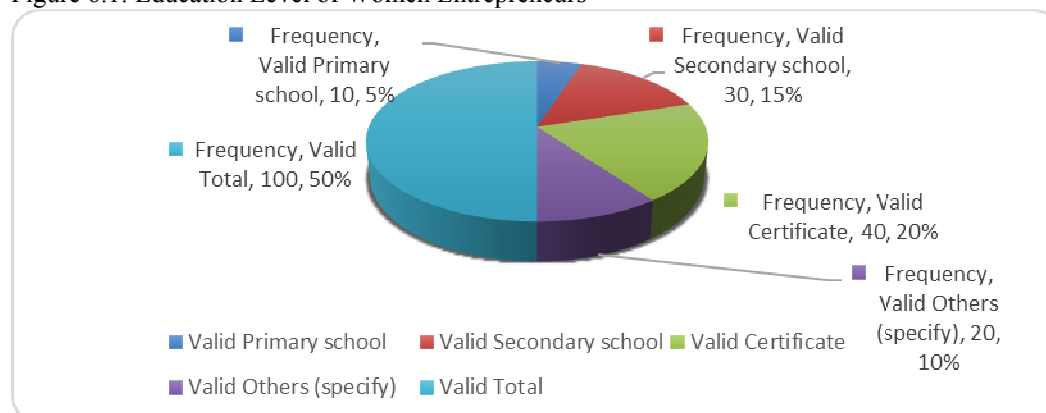
The researcher reported that, 10 (10%) of the respondents completed primary education, 30 (30%) of the respondents completed secondary education, 40 (40%) of the respondents did certificate in different disciplines, and 20 (20%) of the respondents were having higher education level as indicated in the Table 6.4. It was further reported that, for those who did certificate, studied technical skills on business administration and production of products, agriculture and animal keeping.

Table 6.4: Education Level of Women Entrepreneurs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary school	10	10.0	10.0	10.0
	Secondary school	30	30.0	30.0	40.0
	Certificate	40	40.0	40.0	80.0
	Others (specify)	20	20.0	20.0	100.0
	Total	100	100.0	100.0	

Source: Field Data (2015)

Figure 6.1: Education Level of Women Entrepreneurs



Source: Field Data (2015)

d. Sources of Capital

The report reveals that, women entrepreneurs at Kariakoo 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 6.5).

Table 6.5: 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 (2015)

6.3 Type of Businesses Run by Women Entrepreneurs at Kariakoo

The first objective of this study was to identify the types of businesses run by women entrepreneurs at Kariakoo. Findings indicated that there were different types of businesses operated by women entrepreneurs at Kariakoo; these included sole proprietorship, partnership, companies, and cooperatives (Table 6.6). 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 6.6). 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 Kariakoo market, hawkers, and those with fixed shops.

Table 6.6: 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 (2015)

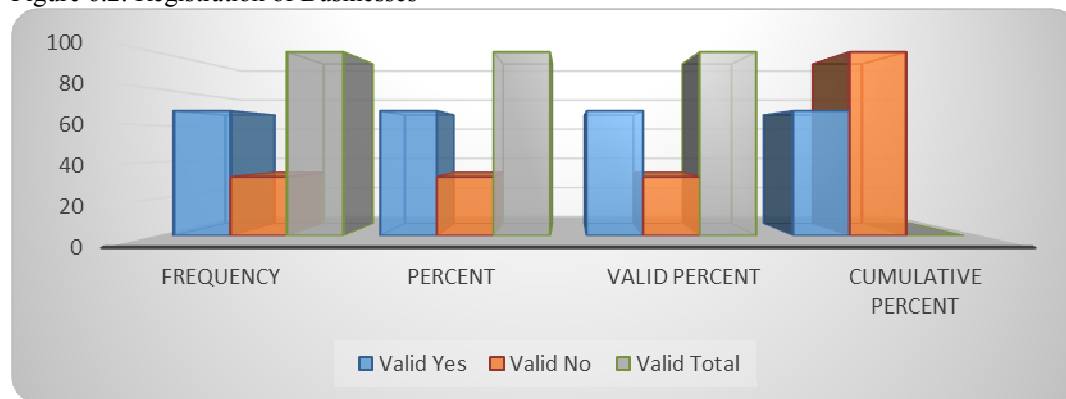
The researcher reported that among the interviewed women entrepreneurs 20 (20%) of the entrepreneurs were in business for less than 3 years, 46 (46%) were in business between 4 to 6 years, 15 (15%) were in business between 7 to 10 years, and 19 (19%) of the entrepreneurs were in business for more than 10 years (Table 6.7). The researcher also reported that most of these women entrepreneurs' businesses at Kariakoo were registered 68 (68%) and 32 (32%) of the respondents their businesses were not registered (Figure 6.3). 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 6.8).

Table 6.7: 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 (2015)

Figure 6.2: Registration of Businesses



Source: Field Data (2015)

Table 6.8: Time of Registration of Businesses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 to 5 years	50	50.0	.0	100.0
Missing	System	30	30.0		
Total		100	100.0		

Source: Field Data (2015)

6.4 Constraints or Challenges Facing Business Women at Kariakoo

Among other objectives, the researcher also assessed the challenges facing women entrepreneurs at Kariakoo. 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 Kariakoo (Table 6.9).

Table 6.9: Constraints Facing Women Entrepreneurs at Kariakoo

		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 (2015)

6.4.1 Lack of Information

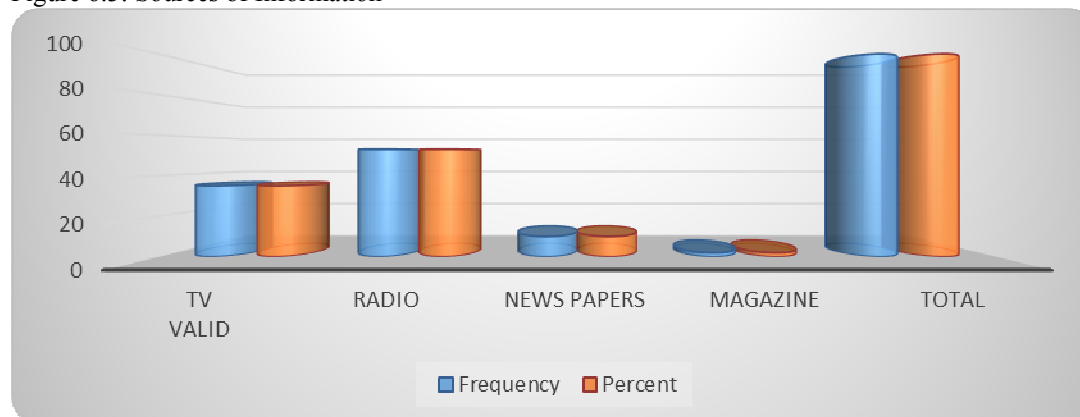
In doing business, information on the market is very important to entrepreneurs because information help the entrepreneurs to know where to sell the products and where to get the customers. From the study it was reported that entrepreneurs from Kariakoo were facing the problem of information as respondents agreed by 20 (20%) as indicated in the Table 6.9. This was also supported by Table 6.10 where by majority of the women entrepreneurs supported by 55 (55%) as the analysis was done separately. Figure 6.4 indicated that the information that the entrepreneurs were receiving through various media including radio, television, newspapers, and magazine. The researcher reported that 35% supported television, 53% through radio, 10% through newspapers, and 2% through magazines (Figure 6.4).

Table 6.10: Do you get business related information

		Frequency	Percent	Valid Percent
Valid	Yes	45	45.0	45.0
	No	55	55.0	55.0
	Total	100	100.0	100.0

Source: Field Data (2015)

Figure 6.3: Sources of Information



Source: Field Data (2015)

6.4.2 Low level of Education

Education is very crucial for entrepreneurs and the rest of people, from Table 6.4 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 6.4. 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 6.9). It was reported that most of them lacked knowledge on technical skills, financial skills, and marketing skills. The researcher reported that some of entrepreneurs were reported to attend entrepreneurs' training as 52 (52%) of them agreed (Table 6.11). Their training was organized by CRDB (35%), NMB (30%), VETA (6%), and District council-community Development Department or District Trade department (19%) as indicated in the Table 6.12. They said that, most of trainings were based on financial aspects and not the technical skills but for VETA technical skills was the major aspect.

Table 6.11: 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 (2015)

Table 6.12: 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
	Veta	6	6.0	6.0
	Total	95	95.0	95.0

Source: Field Data (2015)

6.4.3 Impact of the Legal and Policy Framework

Impact of the legal and policy framework was reported by the researcher as one of the challenges facing women entrepreneurs at Kariakoo as respondents supported by 10 (10%) as indicated in the Table 4.9. The researcher reported that legal formalities and policy framework seemed to hinder entrepreneurs' activities. Most of Hawkers at Kariakoo complained that some of city by laws hindered them in doing businesses, other were complaining on tax issues.

6.4.4 Lack of Financial Support

The researcher reported that lack of financial support was one of the challenges which were facing women entrepreneurs at Kariakoo as respondents agreed by 30 (30%) as indicated in the Table 6.9. 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 6.13). 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 6.14).

Table 6.13: 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 (2015)

Table 6.14: 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 (2015)

6.4.5 Family Responsibilities

The researcher reported 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 6.9). As can be observed in the Table 6.3, 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.

6.5 Ways of Eliminating the Challenges Facing Business Women at Kariakoo

The researcher interviewed the respondents on the strategies of eliminating the challenges facing women entrepreneurs at Kariakoo. 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.

6.5.1 Training of Women Entrepreneurs

The researcher reported that in order to eliminate or reduce the challenges facing women entrepreneurs at Kariakoo, 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 VETA for technical trainings.

6.5.2 Financial Empowerment

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.

6.5.3 Creation of Good Business Environment

The government particularly the city council should create good business environment to the women entrepreneurs at Kariakoo. 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.

6.5.4 Men Involvement in Helping Women

From the study, it was recommended that men should be involved in helping their wives in supporting their entrepreneurial activities. The researcher reported 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.

6.6 Conclusion and recommendations

6.7 Type of Businesses Run by Women Entrepreneurs at Kariakoo

The first objective of this study was to identify the types of businesses run by women entrepreneurs at Kariakoo. Findings indicated that there were different types of businesses operated by women entrepreneurs at Kariakoo; these included sole proprietorship, partnership, companies, and cooperatives (Table 6.6). 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 6.6). 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 Kariakoo market, hawkers, and those with fixed shops.

6.7.1 Constraints or Challenges Facing Business Women at Kariakoo

In conclusion the researcher also assessed the challenges facing women entrepreneurs at Kariakoo. 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 Kariakoo (Table 6.9).

6.7.2 Ways of Eliminating the Challenges Facing Business Women at Kariakoo

The researcher interviewed the respondents on the strategies of eliminating the challenges facing women entrepreneurs at Kariakoo. 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 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.

6.8 Recommendations

Based on the research findings, the following were recommended so as to help women entrepreneurs operating at Kariakoo: -

- 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 Kariakoo.

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