



**Full Length Research Article**

**WOMEN FOOD VENDORS' (WFFV'S) CONTRIBUTION IN HOUSEHOLD INCOME IN TANZANIA: THE CASE OF MOROGORO MUNICIPAL**

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**ABSTRACT**

This study examines the challenges facing by women micro-entrepreneurs in Tanzania. It also identifies the characteristics of women micro entrepreneurs in relation to the challenges they faced in their daily operations, the contribution of women-micro enterprises to the household income and their business operating environment. Data were obtained through structured interviews. The self-administered questionnaire consisted of both open and closed-ended questions, the tool allowed the respondents to express their views freely. Women micro-entrepreneurs from a convenience sample of 43 and 5 staffs from Morogoro Municipal council and Microfinance Institutions (MFIs) were drawn by using simple random and purposive sampling. Later the data was analyzed by using simple statistic and presented in tables and content (text) method. The study findings reveal that earnings gained by WFFVs were used for supporting the household members and other relatives. It further indicate the challenges encountered by WFFVs in Tanzania which are lack of access to finance, poor working premises, lack of education, customer-related constraint, family constraint and unfavorable government regulations and laws. However, the study has come out with suggestions that will have greater impact in empowering both urban and rural poor women micro-entrepreneurs.

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**INTRODUCTION**

**Background Information**

Women entrepreneurship is a rapidly growing phenomenon both in developed and in developing countries. Worldwide the number of female business owners continues to increase steadily. For example, women produce more than 80% of the food for Sub-Saharan Africa, 50-60% for Asia, and 34% for North Africa and the Middle East (Jalbert, 2000). Most of the women consider micro enterprise as a supplementary activity to enable their families to survive even if it is the primary source of household income (Mbillinyi and Shundi, 2002). Women enterprises are yet need to be institutionalized. The study conducted by Pansiri and Temtime (2008) also appends that micro enterprises contribute to the economic diversification, employment creation, income generation and

poverty alleviation. Gobagoba and Littrell, (2003) pointed out that in developing countries micro enterprises employ a significant share of the workforce particularly the female workforce and contribute or generate a significant household income. They further commented that, for many developing countries, micro enterprises are crucial to the developmental objectives such as poverty alleviation, employment creation, individual empowerment and economic development. Women entrepreneurs are not only contributing to the economic development of their countries but also are affecting the global economy. Countries with women active in the business arena have shown a steady economic progress and growth (Jalbert, 2000). In Tanzania most women micro-enterprises fall under the informal sector. Women's micro-enterprises have been constrained by limited access to financial facilities from formal financial institutions due to the sizes of their business facilities and the circumstance in which the business women operate in. Additionally, formal financial institutions regard women entrepreneurs as high-risk with insignificant collateral. However, Tanzanian women lack collateral because the

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customary law in many instances overrides statutory law and leaves many women without right to property ownership. Study conducted by ILO (2003) reported that even to-date there are few business associations which focus on women enterprises. In addition, ILO study in Arusha, Dar-es-Salaam and Zanzibar indicate that few women are aware of such business associations. In this case, women entrepreneurs lack the opportunity to interact and learn new ideas and management skills from successful women entrepreneurs (Stevenson and St-Onge, 2005). Other challenges are lack of management experience, poor business premises, laws and regulations, general economic conditions, as well as critical factors such as poor infrastructure, corruption, low demand for products and services, and poverty.

### Statement of the Problem

Entrepreneurs are playing an important role in the economic development of underdeveloped country. Women's participation to economic issues is a global challenge since traditional women have been marginalized and subjected under the control of men. About 70 percent of the world's poor are women and about 60 percent of women in Tanzania live in absolute poverty (Khan and Noreen, 2012). As compared to men, women are less motivated to start business units due to some unwarranted fear, lack of motivation and kind of activities. In addition to that, women seem to have low participation in economic activities compared to their men counterpart due to their low education level, their knowledge and skills on how to manage their work. They have no access to credit and other financial services.

The government has realized the importance of women micro-entrepreneurs in Tanzania. As a result, it offers a variety of programmes for women entrepreneurs. Regardless of the efforts that have been made by government, donors and other institutions, both local and international to ensure recognition and deliberation of women participations in economic activities, there are still factors that constrain women's participation to economic activities. Thus, this study aims to explore challenges encountered by women's micro-entrepreneurs in Tanzanian general, and specifically in Morogoro municipality and suggest ways of empowering both urban and rural poor women micro-entrepreneurs.

### Objectives of the Study

#### General Objective

The study aims to explore the challenges facing women micro-entrepreneurs in Tanzania, especially the Women Food Vendors (WV'S) in Morogoro Municipality.

#### Specific Objectives

Specifically, the study is intended to;

- i. Examine the status of economic contribution of Women food vending business to the household income.
- ii. Assess the WV'S socio-economic environment in which they operate.

#### Research Questions

- i. What is the contribution of women food vending business to the household income?

- ii. What are the socio-economic environments which WV'S operate?

### Significance of the Study

Many studies have been conducted in Tanzania regarding the importance of women contribution in the economy of the country. However, very little has been done to determine as to why the majority of women micro-entrepreneurs, specifically WV'S remain for too long as street food vendors. We have no cases of WV'S developing into hotels or restaurant operators paving way for them to be recognized by other enabling institutions including those in financial houses. This study is expected to contribute to recent debates on the roles of women entrepreneurs, their economic empowerment and Tanzanian poor women's well-being. The study on the other hand would greatly benefit the government of Tanzania and its agencies as a sole player in planning and formulating policies in the country which provide supportive services and strategies to enforce the financial institutions, NGO's and donors to reach the economically active poor women of Tanzania, specifically the women micro-entrepreneurs. The study will also add knowledge, which is vital to strategize for the success and growth of these small women food vendors. This study is also expected to lay down the foundation for further studies in this focus

### LITERATURE REVIEW

#### Contributions of Women Micro-entrepreneurs to the Household Income

Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services. Most of them are involved in Micro, Small and Medium Scale Enterprises (MSMEs) (Mayoux, 2001). The spectrum of women in entrepreneurship often ranges from Home-Based Businesses (HBB) to micro, small, and medium enterprises (MSEs) (ILO, 1998). Considering women's multiple roles in our society (roles as mothers, wives, bread winners etc.) most women are now operating as de-facto heads of households in settings and a number of these women are involved in entrepreneurship and business management in order to provide income for their family. In fact, without informal activities the households would suffer economic hardships. Likewise, Msangi (2002) reported that food vending business is prospering due to its potential contribution to household welfare. It was noted that in some cases, women have become the main breadwinners. Another explanation for the increased prominence of this motive is that the number of single mothers has been increasing, and many of these do not have any means of earning their livelihood other than self-employment. Thus, this is because the micro-entrepreneurship, specifically women food vending contributes a lot to the poor women involving in such a business.

#### Women Micro-entrepreneurs Operating Environment

Business operating environment is the interrelated and interdependent variables or forces which affect the ways

business operates. Business environment is highly dynamic and hence controls the operations and activities of business ventures. The understanding of the dynamism and the effects of the environment on women entrepreneurial development is very important for Women Micro-enterprises success. Studies have shown that in general women in Tanzania are poorer than their male counterparts (Rwebangira, 1996). Though, about 75% of the population that is engaged in agriculture are women (URT, 2002) and women also occupy the centrality in productive and reproductive activities, however, Illiteracy levels have remained high for women in spite of increasing initiatives of educating girls. The gap between female and male education attainment widens significantly as one move from primary level education to the university. This explains the low number of skilled women in higher paying jobs because access to education is clearly a constraint that differentially and negatively impacts women and their ability to earn a living, particularly in moving into salaried employment, especially in technical and professional fields. Women tend to concentrate on activities which do not need high skills and normally these activities attract low incomes. Similarly, women are viewed as a high risk in investment since women lack control over land and other properties which formal financial institutions view as collateral (Mukangara and Koda, 1997; Stevenson and St-Onge, 2005)

### **Challenges Encountered by Women Micro-entrepreneurs in Tanzania**

In Tanzania Women are constrained by education or training, business experience, discriminations, socialization and networking and unwillingness to take risk (Nchimbi, 2002). Also the overall negative attitudes towards the business owned by women, particularly by men, and inadequate and affordable business premises also limit the overall performance of female owned enterprises. On sources of funds for starting and running business, the insufficient internally generated liquidity is therefore one of the factors which are frequently cited as the causes of micro entrepreneurs business failure. The negative attitude and belief about women's traditional role have some significant impact on women entrepreneurs; not being able to access appropriate resources, being especially vulnerable to harassment from male officials and business men, lack of adequate education, limited or no experience of formal employment and business and limited network especially business related networks.

## **MATERIALS AND METHODS**

This study was conducted in Morogoro Municipality, Morogoro Region. This study was concentrated in Morogoro Municipality because of the abundance of street and home place trading in this area which fosters good population of data that could scientifically be representative of the picture of such subject in the country. This study employed a case study design. This design was chosen because it is a method of study in depth rather than breadth. In a case study method, the behaviour pattern of the concerning unit is studied directly and not by an indirect or abstract approach. In this study, both purposive and simple random sampling techniques were employed. Morogoro Municipal staff and staff from MFIs were purposefully selected whereby simple random sampling

technique was employed to select seven streets in Morogoro Municipality; Bigwa, Kichangani, Kitope Road, Kilakala, Madizini, Ujenzi and Chamwino, in which about 43 respondents were sampled. Primary data were collected through structured interview and documentation techniques were employed to obtain secondary data. Quantitative data were analyzed by using simple statistics and presented in tables whereby qualitative data were analyzed by using content (text) method.

## **RESULTS AND DISCUSSION**

### **Women Food Vendors' Profile**

#### **Marital Status of WFVs**

Marital status of WFVs was assessed in order to understand whether respondents are the principal source of income in the household who are also practically the major and (in some cases) the sole providers of household welfare needs of its members. Thus, it was possible in the interview sessions to privately ask the respondents whether they were officially married or not. The findings show that 19 out of 43 (44.2%) of the WFVs are married or living with a male partner. It was found that 24 (55.8%) respondents were female-headed household, who are single, divorced, separated or widowed. These results demonstrate that women with household responsibilities were most likely to be involved in micro-enterprises. However, some married women lamented bitterly that their husband's attitude is discouraging them as they are regarded as the working machine of the family. One married woman depressively lamented that "*It is sin to be a woman in this country*".

#### **Distribution of WFVs by Age**

This study found that the problem of an alternative employment is increasing, hence pushing mainly women into informal sector. This confirms that the entry of women into the MSE sector, particularly in food vending activities is mainly for economic need and survival grounds. As age is a contributory factor to the operations of businesses. It thus becomes prudent to know the age range of WFVs in this study. The findings showed that the majority of the respondents (62.1%) were aged between 25 and 45 years. This was followed by those aged between 18 to 24 years (23.2%) and 46 to 55 years (14.7%). These findings show that, the younger the age the more the involvement in food vending business. Also it is also fair to argue that young people are aggressive, impatient and ready to take risk.

#### **WFVs Education Level**

Education is a key factor to the survival of most businesses. However, the findings reveal that women participation in food vending activities was partly influenced by low level of education which does not enhance the management of such businesses. Similar observation was reached by Lugalla (1995), who commented that due to the fact that most women have only primary school level of education, they tend to be engaged in activities which needed minimum academic skills. This study revealed that, the majority of WFVs (60%) are primary school certificate holders. Those who attained

secondary education were 30% and non-educated comprised 10% of respondents. During one occasion in the study, two girls who were friends, one 19 and the other 21 years painfully disclosed that in spite of their tender age and supposed to be in school, were forced into early marriage at 17 and 19 years of age. They now have two (2) children each and separated with their husbands. Their husbands are nowhere to be seen and they shoulder all family obligations.

**Table 1. WFVs' Age, Marital Status and Education Profile**

Category	Frequency	Percentage
<b>Age in years</b>		
18-24	8	18.6
25-35	13	30.2
36-45	14	32.6
46-55	6	13.9
56+	2	4.7
Total	43	100
<b>Marital status</b>		
Married	19	44.2
Widow	9	20.9
Single	5	11.7
Separated	6	13.9
Divorced	4	9.3
<b>Education profile</b>		
Primary education	26	60
Secondary education	13	30
Non-Educated	4	10

### The Business Premises

This study found out that 53.3% of the respondents conduct their businesses at the municipal markets, bus stops and other public places while 28.8% conduct their businesses in offices or working premises during the working days from 07:30am to 03:30 pm. The study also revealed that 17.8% of respondents conduct their business at home. When the business is carried out at home the house girls, boys or children participated as part of their daily activities. However, these premises where the WFVs carry out their business are sites not legally designated for such activities. Thus, the WFVs actually do their business against the law. They are frequently moved by municipal authority or harassed by municipal policemen and or municipal health inspectors. The respondents pointed out that, most of the time they operate under constant fear since they do not have any other alternative. They do not have the financial means to rent decent and permanent places but continue with businesses in a hostile environment rather than involving themselves in prostitution. These findings are in line with those obtained by Chijoriga, M. & D. Cassimon (1999), which conform that "One form of reactions is characterized by skirmishes and massive clashes between the police and micro traders (Machingas), and since machingas and women micro-entrepreneurs do work side by side, the clashes often result into loss of millions worth of business owned by micro business operators including WFVs".

### Source of Capital and Business Ownership

The findings show that the majority of WFVs (75.4%) obtained loans from Micro Financial Institutions (MFIs) such as PRIDE, BRAC and PTF. The rest of respondents received capital from different informal sources including own savings, husband, relative while some obtained capital from "upatu" networks and others from buying commodities on credit

through a verbal promise "mali kauli". That is, some WFVs took almost all the food they need on daily basis for preparation on credit from shop owners in the neighborhood and paid back after sales. The study revealed that these sources of capital simply helped them to survive in business without further progress. Among the interviewed women, 65% narrated the bitter experience they confessed to have 'given themselves' to obtain the loan. One married woman narrated her ordeal thus, "madam you are very pretty and money is pretty too, so one pretty thing exchanges for another pretty thing and that is a balance. It is a give and take affair and everybody is happy. Play your card and I play mine. I 'had to do what I never thought I will ever do as a married woman. Well such is life" she concluded. Furthermore, this study revealed that WFVs carry a difficult burden because by tradition, women do not have property ownership rights and they also lack adequate knowledge on existing credit facilities.

This study further revealed that 60.6% of the food vending was owned by women themselves, with a weak performance and low profit earnings. This is supported by many studies which indicate the high dominance of females in the food vending sectors due to the common believe that domestic jobs are female oriented whilst formal jobs are for males. The other 25.5% of vending activities are working in groups at one premise whereby most of them do their businesses during working hours (07:30am to 03:30 pm) while the rest 13.9% owned by the family.

### Contribution of Women Food Vending to the Household Income

Food vending plays a crucial role in the economy, since it tend to create employment at relatively low level of investment per job created. Results from the study area indicated that 21 out of 43 (48.8%) whispered their living standard had slightly improved while 15 out of 43 (34.9%) revealed that their living standard had greatly improved. 7 out of 43 (16.3%) of the respondents have experienced no changes in their living conditions though they still engage themselves on food vending activities. The study observed that some women manage to pay for medical and educational services such as school fees, school uniforms and stationeries for their children, some managed to pay for their house rents. A few (7.0%) of the respondents) have managed to build small houses whilst others had bought or were in the process of buying plots. In addition, income from food vending business was used to pay electricity and water bills. This is quite in place that in one way or another food vending has created some form of employment for those women involved. Generally, the finding of this study reveals that earnings gained by WFVs were used for supporting the household members and other relatives.

### Challenges Facing WFVs in their Daily Activities

#### Access to Finance

The dominant constraint faced by WFVs is the lack of finance. This study shows that, as much as 25 (58.1%) out of 43 of the WFVs operates their businesses on the streets, market area, schools, bus stops and at the garages. This makes them inaccessible to credit, since very few lenders will extend credit

to a business that has no fixed premises or address and lack financial security. In addition, WFVs have no access to sufficient credit facility which can appropriately enhance or support the development of their vending activities. It was revealed that some of the MFIs were able to provide some loans to WFVs in Morogoro Municipality which did not meet the actual needs of the food vendors to expand their business and support their families. This was because the WFVs were unable to access sufficient amount of loan from the MFIs as dictated by the nature of their loanable businesses which is largely unsecured and don't have status to warrant a collateral.

On the other hand this study has revealed that respondents lack pre-business advisory services, for instance Building Resources Across Communities (BRAC) provides money without any business advisory services to new entrepreneurs and this contribute to a high failure rate of payment. In most cases they fail to pay back. Most of the respondent narrated that, groups lending model have negative results especially on how they operate. Repayment process demands that all the group members must be involved something which inconveniences the active and genuine members in the group. It was noted from the interview that not all members are equally active. Again, the MFIs demand for timely repayments was too short (one week after the loan was received) while the interest rates was also high (above 22% of the loan). Lastly, the amount of loan obtained does not meet the wellbeing and growth of the business. There is a need therefore for financial institutions to offer a range of financial services which are geared towards business growth since each business has separate condition. MFIs and banks must consider this when discussing loans with clients. This means MFIs and banks offering different sizes of loans (bases on the business needs), offering such loans on different time-scales and at appropriate levels of interest, rather than having a fixed sum of loan to be repaid within a specific time frame.

### Constraints from Lending Institutions

Constraints from MFIs seem to retard the food vending business among the women involved. A total of 12 (27.9%) out of 43 WFVs pointed out that lending methods and the conditions used by MFIs featured highly among other problems that held them back from progress. All the MFIs (PRIDE, BRAC and PTF) use group lending model, which required weekly repayments and meetings. In case one of the group members fails to pay, the group members are obliged to pay for the defaulting colleague. Failure to do so results into punitive measures such as deduction of some amount of money from the group member's savings to cover for the defaulter's outstanding amount. They sometimes spent the whole day looking for irresponsible group member during the repayment meeting day who tends to disappear from their homes. Some respondents viewed the notion of the whole group finishing repayment before accessing a new loan to an individual as a serious problem in the lending process. Women food vendors have to wait for other group members to finish paying the old loan before accessing a new one. The study further revealed that, the record keeping for those who had finished paying the loan was also a problem. This is due to the fact that the staff from the lending institutions had limited knowledge in record keeping and hence causes the women to repay for the same loan several times. Furthermore,

the study revealed that some women may not even be willing to approach the MFIs for information in relation to their financial services, particularly if they have heard of other women being refused loans. As a consequence, they may decide not to proceed with loan applications. This is revealed by one woman, who commented that

*'I would like to borrow, but I know from friends who had borrowed the loan, saying the interest rate is too high'.*

MFIs must have well qualified staff with computer literacy for record keeping in minimizing the complaints from their clients including WFVs on repayment records. Further, there is a need of having prior-training in business management before offering loans to WFVs, that is, assistance is required in building financial confidence and experience. A way of doing this is via the use of successful women business owners who know how to engage the banks, and also banking staff, demonstrating their understanding of and successful engagement with women entrepreneurs including WFVs.

### Lack of Proper Business Premises

The study showed serious problems encountered by women involved in food vending, mainly in terms of working premises. It was obtained that lack of business premises were contributed by Municipal authorities. The interview with Municipal officials confided that, business sites within a municipal are reallocated to those traders who were having large capital who are able to pay for it. This results to a decline of business. The findings show that 23 (53.5%) out of 43 respondents operates in unhygienic environments with makeshift shelters and premises which often scares potential customers away and leading to low earning by the WFVs. On the other hand, during the rain season many of these shelters get destroyed or washed away, leading food vendors and their customers not able to use them. This is experienced evidenced in places like Kichangani, Kiwanja cha ndege, Bigwa and Chamwino areas where food vendors are concentrated. The study findings also revealed an environmental health hazards as a result of the unhygienic nature of the vending environment. There is the problem of garbage, lack of sanitation facilities and too much noise around garages and bus stops. One resident around Morogoro Urban Water Supply and Sanitation Authority "*Mamlaka ya Maji*", an area with very high concentration of food vending and garages commented thus: "*There is no water or any sanitation facility in this area. That is, the garages in this neighborhood do not have toilets. Stomach problems and diarrhea are prevalent here*".

The hygiene condition of the women food vendors can be improved if they are trained in basic hygiene with corresponding inspection by health officers to certify their business premises. The WFVs should be aware of the use of the favourable means of cooking, storing and serving food, the cleaning and use of waste disposal, water storage, clean utensils especially those vending on the street where pollution especially dust is very high.

### Customer-related Constraints

The findings from the study also revealed other constraints experienced by the WFVs which were customer related. These



**Plate 1. Unhygienic Nature of the Vending Environment**

include theft, rude customers and the like which affect their business prosperity. All these are possible due to the nature of a business. In addition, WFFVs lamented that, they also receive complaints from customers on quantity and quality of service. For instance, one respondent claimed that, they deal with customers who want to be served with huge meals in exchange with small amounts they had. *"I prepared reasonable quantities but my customers complain that the food was too little and not appetizing"*.

An interview with a hawker at the Msamvu bus terminal about the WFFVs commented that; *"The services provided by WFFVs are in low quality since they do not have sanitation arrangement needed to ensure that food was kept from contamination (enhance food hygiene and safety) such as clean water for washing hands, disposal facilities and or dust bins for rubbish and left over"*.

This study revealed that, sometimes women allowed the largest part of their customers to get food on credit. Collecting money from customers is a cumbersome since customers did not pay at the agreed time. The respondents said that, as a result, there were a number of times they miss repayments because their customers have not paid them and may sometimes disappear altogether.

## Family Constraints

An additional responsibility on top of traditional gender roles is a challenge to most women in Tanzania. During the interview, one woman commented that she had to reduce the business activities because of health constraints. She further said that, for instance soon after delivering the baby, the business went through a lot of setbacks because she cannot fully manage her business. When the child becomes sick, the women are the ones responsible for caring them. At the same time, poor understanding of the male partner may lead to slow growth in business. Extended family and family dependence on the small business conducted by WFFVs were also reported as a barrier to the growth of food vending activities. According to Allen and Truman (1993, p. 9): 'managing a business and managing household responsibility are integrated in such a way that one is intrinsic to the other. Brush (2006) also argues that managing domestic responsibilities could impose constraints on work responsibilities in terms of time availability and spatial mobility. Sometimes these women are also involved in social roles for instant funerals, school meetings and ceremonies such as kitchen parties, weddings, religious and the like which consume much of their business hours and income.

There is a need to recognize that families need to be helpful rather than constraining women food vending activities for development. Consequently there is a need for researchers, policy makers and practitioners to better articulate the way in which families can be seen as positive resources for women economic issues especially WFFVs businesses instead of being a possible constraint.

## Government Regulations and Policy

The findings from the study indicate that, small entrepreneurs including WFFVs are not able to create new business opportunities. In addition, it was revealed that for a person to secure license for business requires a long process. These include getting authorization certification from an authorized legal person, followed by the Ward Executive Officer then the Municipal Trade Department. Later on, health officers have to inspect and approve the business premises (Morogoro Municipal Trade Officer, 2013). All these procedures take place along with corruption at all stages. Thus, the majority of WFFVs were unable to formalize their businesses because of inflexible requirements in terms of premises hence most of whom remain informal because they were not able to afford the high cost of building or renting premises which are appropriate for the size of their business. Likewise, there were no provisions for tax exemptions which large businesses enjoy. Large businesses pay income taxes on their profits. However small businesses have to pay taxes whether they make profit or lose money, since taxes are set on the basis of the type of activity and approximate size rather than income. All these issues retard most of the WFFVs activities, hence operating informally.

## Lack of Entrepreneurship Skills

The majority of women in the study area have mainly primary school education and few had attained secondary education while others did not attend classes at all. However, the lack

of entrepreneurship skills of the WFVs on record keeping related to the operation of their business, how to keep proper records on their daily expenditures, the profit earned, all these lead to inability to evaluate the total cost one incurred with the cash received after business hours. Arising from the interview session it was noted that, some WFVs lack good business languages with which to bargain positively with their customers. This is evident by the study conducted by Tsvetanka (2010) who indicates the need to treat the clients with the utmost respect because clients whether they consciously do it or not, they always want to know that they are being treated with the dignity they deserve as a client. Clients expect to have undivided attention, delivering full attention and also on top of that showing the clients that you are attentively listening to what they are saying. Thus, this study revealed that, harsh languages from WFVs results into some of their clients to shift loyalty. Furthermore, it was observed that some WFVs appear unhygienic in terms of their services and the dressings.

### Conclusion

The women micro-entrepreneurs in Tanzania face numerous challenges that prevent them from realizing the full potential of the economic contributions of their businesses. The major difficulties are inaccessibility to credit and lack of adequate financial services. Other retarding factors include: the unfriendly borrowing conditions by MFIs (high interest rates), short period of repayments (one week soon after receiving the loan) such that WFVs suffer more in repaying the loans which ultimately affects their business growth. The lack of entrepreneurial skills in the management of their business is another constraining factor as the majorities in this study are only standard seven school leavers. Lack of suitable business environment such as unavailability of proper business premises forced the WFVs to operate in dirty unhygienic environments such as roadsides, garages, bus stop, market places and the like. All the places are ambulatory that is why there are no sanitary facilities. For the same reason (lack of proper business environment), equipment for cooking are badly handled during cooking and after cooking, the same utensils improperly washed and repeatedly used by other customers.

These hydra headed lack of proper environment for business reduces the requirements for the WFVs to secure funds from the banks as the banks are afraid to lend their money without clear security. In addition to the above, there are constraints from customers; for instance, some customers at the bus stops and market place like to get food on credit and never payback and also change base, the incidences of rudeness and theft from some customers was well reported. Finally, there were constraints from the WFVs immediate family. These constraints include: the reproductive role by the same women, the health of the family especially children, food and education requirements of the children are the unbearable burden to the WFVs businesses which retards their progress.

### Recommendations

In order to lend a further helping hands to the WFVs, it is crucial that; MFIs should become WFVs friendly by reviewing their loan policies especially on interest rates. It could start charging different sets of interest rates for different amount of

loans. Also there is a strong need for MFIs to consider training package as one of its primary goal (pre-loan training) due to the fact that members who join groups without training are normally difficult especially with making repayments on time. However, there is still a strong need to the establishment of small business windows within existing banks and MFIs and encourage simplification of procedures (lending procedures) of Financial Institutions. To minimize the critical problem of lack of business premises which are threatening most WFVs, both municipal and Local Government Authorities and other stakeholders should consider the allocation of permanent business premises for WFVs to be able to run their business smoothly on an affordable lease basis, thereby reducing their capital costs of growth. Furthermore, there is a need to review legal and regulatory laws in order to simplify business registration and licensing procedures, simplify tax system and introduce tax incentives that could help to nurse micro-small businesses including food vending. Schools and colleges are key socialization agents in a modern society.

There is a strong need to integrate entrepreneurship in all school and college curriculum in order to promote more interactions between schools and colleges on one hand and micro and small businesses in their surroundings on the other. This will help not only in familiarizing students with the real world of business in their context, but also facilitate knowledge and information exchange between business operators and future policy makers, regulators and service providers. In addition, there should be frequent interaction between health officials and women food vendors among other things to discuss and learn from each other on safety food preparation, storage and handling. It is high time for government to enforce adult education so that those who were not opportune or not permitted being educated in their youth can still benefit from education. Women are the main focus in this suggestion. Overall, there is urgent need for the government to review holistically the law of the land that relegated women to the background and thereby giving them (women) no say in their lives and that of the nation in general.

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