



**FACTORS AFFECTING GROWTH OF WOMEN OWNED SMALL AND MEDIUM  
ENTERPRISES IN ARUSHA MUNICIPALITY, TANZANIA**

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**Abstract**

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*The general research objective of the study was to investigate factors affecting the growth of women owned small and enterprises in Arusha municipality in Tanzania. The findings of regression model indicate that leadership skills of women have a positive and significant relationship with growth of women owned Small and Medium Enterprises. The results of multivariate regression model indicated that leadership skills, culture of the region and women participation in enterprise education had a significant relationship with growth of women owned Small and Medium Enterprises in Arusha Municipality. The results further indicated that culture and gender roles had a negative relationship with the growth of women owned Small and Medium Enterprises in Arusha Municipality although the impact of gender roles was insignificant. Therefore this study concludes that leadership skills, culture of the area, gender roles and women education in enterprise skills hindered growth of women owned Small and Medium Enterprises in Arusha Municipality. The study recommended that stakeholders in women empowerment programmes in Arusha Municipality should start initiatives to train women on leadership skills which will help them to growth their businesses and become successful business leaders. The study recommended that outdated cultural practices that reduces the space for women to grow in business which be discouraged to allow more space for women to proper in their business endeavors. The study further recommended that women owning businesses in Arusha Municipality should attend more enterprise training to empower themselves with the right knowledge that will help them to run their businesses. The study also recommended that women operating Small and Medium Enterprises in Arusha Municipality should improvised ways that will enables them to balance between their responsibilities as women and as business owners.*

**Keywords:** Gender Roles, Growth of Women owned SME, Leadership skills, Women Participation in Enterprise education

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## 1. Introduction

Women are becoming increasingly important in the socio-economic development of both developed and developing economies as they account for significant percent of the operators of Small and Medium Enterprises (Small and Medium Enterprises) (Josiane, 2006; Kjeldsen & Nielson, 2010). Women enterprises make a substantial contribution to national economies through their participation in start-ups and their growth in small and medium businesses (United Nations, 2006). Their interests and activities in the economic growth and development especially in the area of Small and Medium Enterprises have received outstanding interest of researchers.

Global Entrepreneurship Monitor (GEM) (2005) confirmed that women participate in a wide range of entrepreneurial activities across the 37 GEM and their activities in different countries have paid off in form of many newly-established enterprises for job and wealth creation. This notwithstanding, entrepreneurship is usually seen from the perspective of men driven economy (Gelin 2005, Josiane, 2006) due to its complexity, particularly its gender issues, the role of women entrepreneurs has not been properly documented.

While women's entrepreneurship is a central aspect of economic development and public policy concern in most countries, scholarly research about their enterprises activities is comparatively scarce. The role of enterprises as agents in the labour market for creation of employment, wealth creation, poverty alleviation and provision of resources has helped tremendously to increase the number of women-owned entrepreneurial ventures in the world. The emergence of the private sector as the major participant/player in the industrial development of many countries has also improved women's access in employment opportunities as against when they experienced denial in employment opportunities as wage workers because of their family responsibilities, lack of skills, social and cultural barriers (Josiane, 2006).

To cope with these challenges, the development of self-employment, especially in the area of Small and Medium Enterprises became the last resort for women (Thomson, 2009). Small and Medium Enterprises contribute more than 50% to Gross Domestic Product (GDP) of most nations both developed and less developed (Oyekanmi, 2004; Uchwukwu, 2004; Ojo, 2006). Its contributions to economic development have been predominantly in the area of job creation, poverty alleviation, environmental vitality, wealth creation and human capital.

In USA, the analysis of gender creative businesses shows that the rate of growth of women – owned businesses is twice that of men and this comprises more than 35% share of all entrepreneurial ventures. They generate over \$2.3 trillion in annual revenue, and employ 18 million individuals (Bartol & Martin, 2006). In Tanzania also, women entrepreneurs are considered as an integral part of economic growth. Their businesses contribute to creation of jobs, productive and distributive activities required for wealth creation both for family and nation's economies (Soetan, 2007; Okunade, 2007). Women activities in entrepreneurship and Small and Medium Enterprises enable them to effectively combine their productive and reproductive roles because the flexibility in hours of work which permit them to care for their children and also contribute substantially to economic growth (Soetan, 2007). This has made

women to be regarded as the central focus of the economic development and public policy concern (Bagby, 2005).

The role of Women participating in SME needs to be considered in the economic development of the nation for various reasons. They have been recognized during the last decade as an important untapped source of economic growth. Women in Small and Medium Enterprises create new jobs for themselves and others and by being different also provide society with different solutions to management, community and business problems as well as to the exploitation of Women skilled opportunities. Thus there exists a market failure discriminating against Women possibility to become Women leaders and their possibility to become successful Women leaders. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized.

Women owned enterprises has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in Women Entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing (Miner & Haunschild, 2005). It is observed that Women owned SME networks are major sources of knowledge about Women Entrepreneurs and they are increasingly recognized as a valuable tool for its development and competition. Policy makers must foster the networking of associations and encourage co-operation and partnerships among national and international networks and facilitate women Entrepreneurial endeavors by women in the economy (Aldrich, 2007).

## **2. Statement of the Problem**

Different studies have revealed that enterprises owned by women experience the same challenges as those owned by men; however certain characteristics are typical for many women-owned firms. In Tanzania, women have been socialized to be subordinates to men. In many traditions, women are raised to see their ultimate role in life of wives and mothers. They are socialized to be non-argumentative, passive and easy to accept defeat (Rutashobya, 2005). This may have significantly affected their self-confidence, achievement-motivation and even their willingness to take risk, qualities that are closely linked to success in business.

## **3. Study Objectives**

The study was guided by the following specific objectives, to investigate the effects of leadership skills, culture, gender roles and women participation in enterprise education on growth of women owned enterprise.

## **4. Methodology**

The study adopted a descriptive research design. The sample population of the study consisted of women run Small and Medium Enterprises in Arusha Municipality. This study opted for 10% of

the population of women in the target Small and Medium Enterprises in Arusha Municipality which was 60 respondents. The researchers used random sampling because it has least biased of all sampling techniques. Primary data sources of data were used to collect information. The primary source of data used was questionnaires distributed to women SME's. Data collected was coded and fed to SPSS computer software for both regression and descriptive analysis. A regression model was used to test the relationship between independent variables and dependent variable. Descriptive statistics (mean and standard deviations) of the respondent scores were computed for the Likert statements and analyzed by comparing these mean scores and deviations among respondents.

## 5. Findings and Discussion

### Leadership Skills

The first objective of the study was to investigate the effects of leadership on the growth of women owned small and Medium Enterprises in Arusha Municipality. Descriptive analysis, correlation test and regression analysis were conducted to ascertain the influence of leadership on the growth of women owned small and Medium Enterprises.

### Correlation Results

Correlation test was conducted to ascertain the association between leadership skills and growth of women owned small and Medium Enterprises. The findings in Table 1 indicate that leadership skills had a significant positive association with women owned Small and Medium Enterprises growth ( $r= 0.47, p=0.001$ ). This finding also supports the respondent's response above. The findings also concur with the arguments of transformational leadership proponents.

**Table 1: Correlation Results of Leadership Skills and Small and Medium Enterprises Growth**

Variable	Statistics	Leadership Mean	Small and Medium Enterprises Growth Mean
Leadership mean	Pearson		
	Correlation	1	.474**
	Sig. (2-tailed)		0.001
	N	50	50
Small and Medium Enterprises growth mean	Pearson		
	Correlation	.474**	1
	Sig. (2-tailed)	0.001	
	N	50	50

\*\* Correlation is significant at the 0.01 level (2-tailed).

### Regression Results

To further establish the relationship between leadership skills and growth of women owned small and Medium Enterprises, the study conducted a univariate regression model. The findings of the linear regression model used are shown in Table 2 below.

**Table 2: Regression Results of Leadership Skills and Small and Medium Enterprises Growth**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.24	0.33		9.826	0.000
	Leadership skills	0.335	0.09	0.474	3.727	0.001

Dependent Variable: Women Owned Small and Medium Enterprises growth mean

The findings of regression model indicate that leadership skills of women have a positive and significant relationship with growth of women owned Small and Medium Enterprises. The findings imply that a unit increase in women leadership skills will cause an increase of 0.335 units in growth of women owned Small and Medium Enterprises.

### Culture

The second objective of the study was to investigate the effects of culture on the growth of women owned Small and Medium Enterprises in Arusha Municipality. Descriptive analysis, correlation test and regression analysis were conducted to ascertain the influence of culture on the growth of women owned small and Medium Enterprises.

### Correlation Results

Correlation test was conducted to ascertain the association between culture and growth of women owned small and Medium Enterprises. The findings in Table 3 indicate that culture had a significant association with women owned Small and Medium Enterprises growth ( $r= 0.616$ ,  $p=0.000$ ). This finding also supports the respondent's response above.

**Table 3 Correlation Results of Culture**

Variable	Statistics	Small and Medium Enterprises mean	Medium growth	Culture mean
Small and Medium Enterprises mean	Pearson Correlation	1		.616**
	Sig. (2-tailed)			0
	N	50		50
Culture mean	Pearson Correlation	.616**		1
	Sig. (2-tailed)	0		
	N	50		50

\*\* Correlation is significant at the 0.01 level (2-tailed).

## Regression Results

To further establish the relationship between culture and growth of women owned Small and Medium Enterprises, the study conducted a univariate regression analysis. The findings of the linear regression model used are shown in Table 4 below.

**Table 4 Culture**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.323	0.395		5.875	0
	Culture mean	-0.511	0.094	0.616	-5.423	0

a Dependent Variable: Women owned Small and Medium Enterprises growth mean

The findings of regression model indicate that culture of an area has a negative and significant relationship with growth of women owned Small and Medium Enterprises. The findings imply that a unit decrease in culture will cause an increase of -0.511 units in growth of women owned Small and Medium Enterprises. This implies that cultural factors and networks available to women entrepreneurs can influence not only the choice of activity to be undertaken but also performance of that activity.

## Gender Roles

The third objective of the study was to investigate the effects of gender roles on the growth of women owned Small and Medium Enterprises in Arusha Municipality. Descriptive analysis, correlation test and regression analysis were conducted to ascertain the influence of gender roles on the growth of women owned Small and Medium Enterprises.

## Correlation Results

To further establish the association between gender roles and growth of women owned Small and Medium Enterprises, Correlation test was conducted to ascertain the association between leadership skills and growth of women owned Small and Medium Enterprises. The findings in Table 5 indicate that gender roles had a significant association with women owned Small and Medium Enterprises growth ( $r= 0.565$ ,  $p=0.000$ ). This finding also supports the respondent's response above.

**Table 5 Correlation Results of Gender Roles**

Small and Medium Enterprises growth mean		Small and Medium Enterprises growth mean	Gender roles mean
Small and Medium Enterprises growth mean	Pearson Correlation	1	.565**
	Sig. (2-tailed)		0

	N	50	50
Gender roles mean	Pearson Correlation	.565**	1
	Sig. (2-tailed)	0	
	N	50	50

### Regression Results

To further establish the relationship between gender roles and growth of women owned Small and Medium Enterprises, the study conducted a univariate regression analysis. The findings of the linear regression model used are shown in Table 4.6 below.

**Table 6 Gender Roles**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.122	0.704		1.594	0.118
	Gender roles mean	-0.754	0.159	0.565	-4.742	0

a Dependent Variable: Women owned Small and Medium Enterprises growth mean

The findings of regression model indicate that gender roles have a negative and significant relationship with growth of women owned Small and Medium Enterprises. The findings imply that a unit decrease in culture will cause an increase of -0.754 units in growth of women owned Small and Medium Enterprises. This implies that gender roles limit women entrepreneurs in their commitment to operate their business hence influencing the performance of that business.

### Women Participation in Enterprise Education

The final objective of the study was to investigate the effects of women participation in enterprise education on the growth of women owned Small and Medium Enterprises in Arusha Municipality. Descriptive analysis, correlation test and regression analysis were conducted to ascertain the influence of women participation in enterprise education on the growth of women owned Small and Medium Enterprises.

### Correlation Results

To further establish the association between women participation in enterprise education and growth of women owned Small and Medium Enterprises, Correlation test was conducted to ascertain the association between women participation in enterprise education and growth of women owned Small and Medium Enterprises. The findings in Table 7 indicate that women participation in enterprise education had a significant association with women owned Small and

Medium Enterprises growth ( $r= 0.542, p=0.000$ ). This finding also supports the respondent's response above

**Table 7 Correlation Results of Women Participation in Enterprise Education**

Variable	Statistic	Small and Medium Enterprises growth mean	Women participation mean
Small and Medium Enterprises growth mean	Pearson Correlation	1	.542**
	Sig. (2-tailed)		0
	N	50	50
Women participation mean	Pearson Correlation	.542**	1
	Sig. (2-tailed)	0	
	N	50	50

\*\* Correlation is significant at the 0.01 level (2-tailed).

### Regression Results

Finally to further establish the relationship between women participation in enterprise education and growth of women owned Small and Medium Enterprises, the study conducted a univariate regression analysis. The findings of the linear regression model used are shown in Table 8 below.

**Table 8 Women Participation**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.393	0.463		5.166	0
	Women participation mean	0.488	0.109	0.542	4.471	0

a Dependent Variable: Small and Medium Enterprises growth mean

The findings of regression model indicate that women participation in enterprise education has a positive and significant relationship with growth of women owned Small and Medium Enterprises. The findings imply that a unit increase in women participation in enterprise education will cause an increase of 0.488 units in growth of women owned Small and Medium Enterprises. This implies that women participation in enterprise education can help women entrepreneurs improve performance of their business.



## Correlation Results for All Variables

Correlation test for all the study variables was conducted to test the presence of multicollinearity. Multicollinearity exists when independent variables have a Pearson correlation value of above positive or negative 0.7. Multicollinearity makes the regression estimates unreliable. The finding in Table 9 below shows the study variables did not suffer from multicollinearity hence they were okay for conducting regression model.

**Table 9 Correlation Results**

Variables	Statistics	Leadership	Culture	Gender Roles	Women Participation	Small and Medium Enterprises Growth
Leadership	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	50				
Culture	Pearson Correlation	0.229				
	Sig. (2-tailed)	0.11				
	N	50	50			
Gender roles	Pearson Correlation	0.244	.568**			
	Sig. (2-tailed)	0.087	0			
	N	50	50	50		
Women participation	Pearson Correlation	0.24	.375**	.343*		
	Sig. (2-tailed)	0.093	0.007	0.015		
	N	50	50	50	50	
Small and Medium Enterprises growth	Pearson Correlation	.474**	.616**	.565**	.542**	
	Sig. (2-tailed)	0.001	0	0	0	
	N	50	50	50	50	50

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

## Multivariate Regression Results

A multivariate regression model was conducted to ascertain the joint effects of all the study variables on the growth of women owned Small and Medium Enterprises in Arusha Municipality. The results of the summary of the model indicate that jointly the independent variables in the model explain 60.6% (R-Square) of the variation in dependent variables. The results are shown in the table next page.

**Table 10 Model Summary**

Model Summary	Statistics
R	.778
R Square	0.606
Adjusted R Square	0.571
Std. Error of the Estimate	0.29773

The F-statistics in the ANOVA table below indicate that the overall model used to link the independents variable and dependent variables was significant ( $F=17.305$ ,  $p=0.000$ ). This implies that independent variables were good predictors of dependent variable.

**Table 11 ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.136	4	1.534	17.305	.000b
	Residual	3.989	45	0.089		
	Total	10.125	49			

a Dependent Variable: Small and Medium Enterprises growth mean

**Table 12 Regression Results**

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.283	0.587		0.482	0.632
	Leadership mean	0.197	0.069	0.279	2.845	0.007
	Culture mean	-0.269	0.097	0.325	-2.77	0.008
	Gender roles mean	-0.289	0.155	0.216	-1.863	0.069
	Women participation mean	0.251	0.093	0.279	2.691	0.01

Dependent Variable: Small and Medium Enterprises growth mean

## 6. Summary

The first objective of this study was to investigate the influence of leadership skills o the growth of women owned Small and Medium Enterprises in Arusha Municipality in Tanzania. The findings of this study were found to be related to those of Aziz, Abdullah, Tajudin and Mahmood (2013) who investigated the effect of leadership styles on the business performance of Small and Medium Enterprises in Malaysia. The findings revealed that there were significant positive relationships between transactional leadership and business performance and transformational leadership and business performance. Feinberg et al. (2005) also stated that transformational leaders promote and encourage cooperative decision making and problem solving.

The second objective of the study was to investigate the effects of culture on the growth of women owned Small and Medium Enterprises. Cultural norms are theoretical arguments to affects women entrepreneurs. The response to statements on culture showed that majority of the respondents agreed and strongly agreed with all the statements. This was an indication that the respondents felt that culture was among the factors that hindered the growth of women owned Small and Medium Enterprises in Arusha. These finding were further supported by the findings of inferential statistics which revealed that culture had a negative significant relationship with growth of women owned Small and Medium Enterprises in Arusha Municipality.

The third objective of the study was to investigate the effects of Gender Roles on the growth of women owned Small and Medium Enterprises. The study focused on whether taking care of children hindered women from participating in business and hence their growth. The findings of this study concur with those of Jiang, Zimmerman and Guo (2012) who investigated growth of women-owned businesses focusing on the effects of intangible resources and social competence. The study found that a woman entrepreneur's social-, human-, and reputational capital are related to the growth of her business. The study also found that social competence moderates the social, human, and reputational capital growth relationship in women entrepreneurs.

The final objective of this study was to investigate the influence of women participation in enterprise education the growth of women owned Small and Medium Enterprises in Arusha Municipality. The response on these statements indicated that majority of the respondents agreed with this statements underscoring the importance of women participation in enterprise education in the growth of women owned Small and Medium Enterprises in Arusha Municipality.

The results of correlation and regression analysis further supported the findings of descriptive analysis which revealed a positive and significant relationship between women participation in enterprise education the growth of women owned Small and Medium Enterprises in Arusha Municipality. These findings imply that women participation in enterprise education was a major factor that affected the growth of women owned Small and Medium Enterprises in Arusha Municipality.

These findings concur with those of Cheluget (2013) who investigated effects of access to financial credit on the growth of Women owned small retail enterprises in Uasin Gishu County a case of Kapseret.

## **7. Conclusion**

The main objective of this study was to investigate the factors that affected the growth of women owned small and medium enterprises in Arusha municipality in Tanzania. The study specifically focused on the effects leadership skills, culture, gender roles and women participation in enterprise education on growth of women owned Small and Medium Enterprises. The study sampled 60 members of Small and Medium Enterprises within Arusha Municipality gave them questionnaire based on study objectives. The analysis of the data collected revealed that

leadership skills, culture and women participation in enterprise education significantly affected the growth of women owned Small and Medium Enterprises in Arusha Municipality.

Therefore this study concludes that leadership skills of women who operated and owned Small and Medium Enterprises contributed to growth of the Small and Medium Enterprises. Women with good leadership skills were likely to be successful in their business as compared to those without leadership skills. This study also concludes that the culture of the area where women live can heavily impact on the performance of their businesses. Women are expected to behave in a certain manner as dictated by the culture of the area which may influence the performance of their businesses. The study also concludes that gender roles and women education in enterprise skills hinders growth of women owned Small and Medium Enterprises in Arusha Municipality.

## **8. Recommendations**

Based on the findings the study made the following recommendation: The study recommends that stakeholders in women empowerment programmes in Arusha Municipality should start initiatives to train women on leadership skills which will help them to growth their businesses and become successful business leaders. The study recommended that outdated cultural practices that reduces the space for women to grow in business which be discouraged to allow more space for women to proper in their business endeavors. The study also recommends that women operating Small and Medium Enterprises in Arusha Municipality should improvise ways that will enable them to balance between their responsibilities as women and as business owners. The study recommends that women owning businesses in Arusha Municipality should attend more enterprise training to empower themselves with the right knowledge that will help them to run their businesses.

## **9. Areas for Further Research**

This study focused on the factors affecting growth of women owned enterprises in Arusha Municipality. The study suggests that further studies should focus on the policy factors that affect the performance of women owned Small and Medium Enterprises. Further studies should also focus on the role of government and civil society on growth of women owned Small and Medium Enterprises in Tanzania

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