

**FACTORS INFLUENCING PERFORMANCE OF WOMEN OWNED SMALL  
FOOD BUSINESS AND HAIR DRESSING SALON ENTERPRISES IN MOSHI  
MUNICIPALITY**

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**ABSTRACT**

*Contribution of women owned small enterprises in the economies of different countries particularly poor is appreciated throughout the world. Large volume of literature show that women owned small enterprises face a number of constraints that affect their performance compared with their male counterparts. However, little efforts have been addressed in establishing those constraints. The aim of this study therefore was to fill this knowledge gap by assessing factors that influence performance of women owned small enterprises in Moshi Municipality with special emphasis to food businesses and hair dressing salons. The study was conducted in Moshi Municipality and it used cross-sectional design whereby data were collected once. Mawenzi, Kiusa and Bondeni wards were selected purposively for the study because they had high number of women enterprises compared with the rest. In total, 145 respondents were selected for the study whereby 140 were main respondents while 5 were key informants. Methods of collecting data were questionnaires, observation, Focused Group Discussions (FGDs) and documentary reviews.*

*Analysis of data employed both qualitative and quantitative as they were found to complement each other. Performance of women owned small enterprises was measured using profitability indicator. Conclusion show that performance of women enterprises was influenced by: business training to women; size of the enterprises; type of ownership of their enterprises; status of business registration with government authorities; starting capital for the enterprises; and age of the businesses.*

**Key words:**

*Women owned small enterprises; performance; food businesses; and hair dressing salons*

## INTRODUCTION

Contribution of small enterprises as a means of generating sustainable employment and generating income to many people around the world is increasingly being recognised (Wasihun *et al.*, 2010). They have been identified as the driving force for economic growth, job creation, and poverty reduction particularly in developing countries (Harris *et al.*, 2006; Sauser, 2005). According to Fabayo (2009), small enterprises are the feeder services to large-scale industries and a major employer to community in most of the developing countries. In European countries, they have been playing a central role in their economies since early 1970s which consequently shifted attitude of most European governments in favour of small firms. In order to support development of small enterprises in those countries, many policies that supported them were introduced (Bula, 2010; Rowe, 2008).

Entrepreneurship and small businesses ownership has been a male-dominated phenomenon from the very early age; however, time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs (Rao *et al.*, 2012). Today, women owned small enterprises make significant contributions to their economies. It is estimated that small enterprises with full or partial female ownership represent between 31% and 38% (8 to 10 million) of formal small enterprises in emerging markets (IFC and Mckinsey, 2011). These firms represent a significant share of employment generation and economic growth potential. Furthermore, it is estimated that failure to achieve Millennium Development Goal (MDG) target number three which focuses on promotion of gender equality and women empowerment could reduce per capita income growth rates by between 0.1% to 0.3% (Balioune-Lutz and McGillivray, 2007). In developing countries small enterprises are largely operated by women (Sharma *et al.*, 2012). These small enterprises provides women with opportunity for self-employment which provide them a chance for exploiting their potentials and at the same time giving them flexible capital and skills (Wasihun *et al.*, 2010). In India, women who own small enterprises comprise about 10% of the total number of entrepreneurs in the country. Saidapur *et al.* (2012) estimated that five years from 2012 women will comprise about 20% of all entrepreneurs in the country. ILO (2008) found that majority of women around the world were involved in entrepreneurship whereby they were operating Micro and Small Enterprises (Small).

Two decades ago, Africa like other developing countries, observed a progressive involvement of women in business ownership particularly the small enterprises which were operating in the informal sector. Tundui (2012) found that involvement of women in business ownership has not only affected household economies and division of labour but also bears significant impact on the way African do business.

Women owned enterprises in Tanzania account for over 43% of the small businesses in the economy (Tundui, 2012). They contribute about 35% of the country's Gross Domestic Product (GDP) and generate up to 40% of total employment (Mwakaje, 2011). However, most women are engaged in petty trade activities like informal food catering, food businesses, hair dressing salons, roadside trade, local brewing, vegetable selling and tailoring (Makombe, 2006) just to mention but few.

While both men and women struggle in highly competitive markets, on average, men have much greater access to capital, training and mentorship, which are vital factors for growing and sustainability of businesses (CWBR, 2012). Previous other studies (Hafizullah *et al.*, 2012; Rao *et al.*, 2011; Roomi and Parrot, 2008; Malika, 2001) in similar area show that women who owned enterprises faced greater challenges compared

with their male counterpart. For example, Hurley (1991) found that women had greater difficulties in acquiring venture capital; they lacked financial resources and skills; they had fewer informal support systems and networks; and had less direct relevant experience than men. Other constraints encountered by female entrepreneurs include: lack of a role model; lack of adequate training; lack of professional interaction; lack of related experience; and husbands not being supportive for their wives' businesses (Belcourt, *et al.*, 1991; Collette and Aubry, 1990). While it is generally acknowledged that women entrepreneurs face a number of constraints which affect performance of their enterprises, causes of these constraints have not been fully explained (Brush and Hisrich, 2000). Empirical data segregating factors that influence gender performances is rather scarce and difficult to obtain because factors affecting performance of women owned small enterprises remain largely unaddressed by social scientists. The aim of this study therefore was to fill this knowledge gap by assessing factors that influence performance of women owned small enterprises in Moshi Municipality with special emphasis to food business and hair dressing salons.

## LITERATURE REVIEW

### Liberal Feminist Theory

Feminism is a social movement whose basic goal is to create equality between women and men (Judith, 2010; Carter *et al.*, 1997). According to the movement, equality should be in all important spheres of life which include legal, social and culture. As an organised movement, modern feminism rose in the nineteenth century in Europe, America and Japan in response to the great inequalities between the legal status of women and men citizens. The Liberal Feminist Theory is rooted in liberal political philosophy, which encompasses basic beliefs in the equality of all beings, in human beings as essential rational and the self-interest seeking agents. The Liberal feminist theory attributes gender based differences to variations in power and opportunity accorded to men and women in society, which is the structural positions women, and men occupy in the society (Beasley, 1999). Thus, differences in the achievements of men and women are ascribed to the inability of women to realise their full potential because they are denied equal access to opportunities in the labour markets and to resources. This in turn, has hindered women from acquiring the skills and capabilities necessary to compete on equal basis with men. According to the Liberal feminist theory, once equal access to resources is ensured gender differences in performance will disappear (Judith, 2010). The theory is consistent with this study because it explains on how women are denied opportunities, which in turn affect performances of their small enterprises in the study area.

### Conceptual Framework

The conceptual framework shows predictor variables as one group which had influence on performance of women owned small enterprises. These predictor variables were divided into background and non-background variables. The background variables include: age of respondents; levels of education possessed by the respondents; status of living houses for respondents; and size of households for the respondents. On the other hand, non-background variables include: age of the enterprises; location of the enterprises; size of initial capital; record keeping; legal registration; sources of capital; size of businesses; training in business; and employment in other organisations. These predictor variables may influence criterion variable positively or negatively. In addition, intervening variables are unforeseen occurrences, which may prohibit women owned small enterprises from achieving high performances. These include; unfriendly policies

and legislatures, political unrest like war and activists. In this conceptual framework, it was anticipated that if women entrepreneurs who owned small enterprises in the study area had good background variables and that there were no intervening variables, then their small enterprises would achieve high performance. Otherwise, if their background variables were not good and there were some intervening variables, then their small enterprises would achieve low performances.

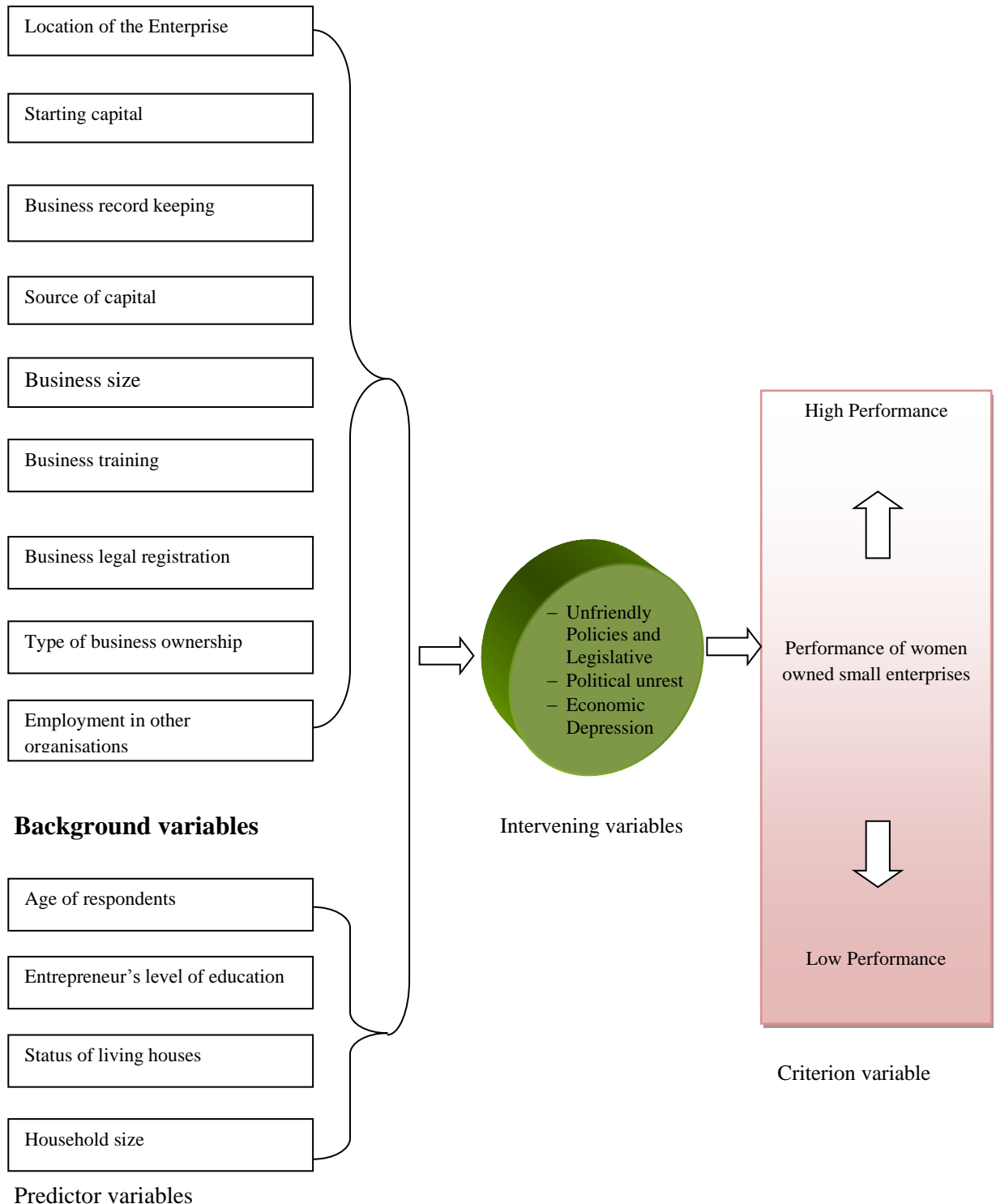


Figure 1: Conceptual framework

## METHODOLOGY

The study was conducted in Moshi Municipality, Kilimanjaro Region because there was large number of small enterprises owned by women. In addition, in recent years there has been an increase in the number of women who migrate to the area for the purpose of running micro and small enterprises. Out of several businesses that were managed by women in the study area, only hair dressing salons and food business were selected for the study because women were over represented in these businesses compared with the rest. The study adopted cross sectional analytical design where data were collected once because factors that influenced performance of women owned small enterprises were not expected to change within a short period. Furthermore, as noted by Bhattacharjee (2012) in this design the predictor variables and criterion variable were measured at the same time.

Three wards which are Mawenzi, Kiusa and Bondeni were selected purposely for the study because of high number of women owned small enterprises compared with the rest. While Mawenzi was considered to be the centre of municipality, Kiusa and Bondeni were taken as the periphery areas of the municipality. In each of the periphery ward, 46 women owned small enterprises were selected using stratified sampling whereby 23 were hair dressing salons and 23 were food businesses. On the other hand 48 women owned small enterprises were also selected from Mawenzi ward using stratified sampling whereby 24 were hair dressing salons and 24 were food businesses. In addition, 5 key informants were selected purposively where 1 was ward executive officer from each of the three wards and two 2 were top officials from the trade department of the municipality. In total therefore there were 45 respondents whereby 40 were main respondents while 5 were key informants.

Data for the study were collected using questionnaires, observation, Focus Group Discussions (FGD) and documentary reviews. In analysing the data, both quantitative and qualitative techniques were applied as they were found to complement each other. SPSS software was used to analyse quantitative data whereby profitability was used as indicator of performance for women owned small enterprises.

## RESULTS AND DISCUSSIONS

### Performance of Women owned Food Businesses and Hair Dressing Salons

Table 1 gives information on performance of small enterprises owned by women in the study area. In order to assess performance of these enterprises successfully, the study measured profit per day which ranged from Tshs 2,000 to Tshs 35,000 in the study area. The standard deviation ( $\pm$ SD) of profit per day was approximately Tshs 10,649 ( $\pm$ 7,487). Daily profit of Tshs 20,000 or more was classified as adequate while profit of less than Tshs 20,000 was classified as inadequate.

**Table 1: Univariate analysis for factors influencing performance of women owned small enterprises**

Variable	Profit per day (Tshs)		P-value	OR (95% CI)
	$\leq$ 20,000 (%)	$\geq$ 20,000 (%)		
Owners age	Age up to 30 years	40.7	59.3	

	Age more than 30 years	36.0	64.0	0.577	0.6-2.5
Level of education	Up to primary school	41.6	58.4		
	Above primary school	22.2	77.8	0.062	0.9-6.7
Employment status	Employed in other places	32.3	67.7		
	Not employed elsewhere	39.4	60.6	0.466	0.3-1.7
Living houses	Rented premises	40.2	59.8		
	Not rented	28.6	71.4	0.257	0.7-4.1
Training	Attended business training	17.8	82.2		
	Did not attend the training	47.4	52.6	0.001	0.1-0.6
Business location	Municipal periphery	47.3	52.7		
	Municipal centre	19.1	80.9	0.001	1.6-8.7
Business category	Micro enterprises	43.5	56.5		
	Small enterprises	12.0	88.0	0.003	1.6-19.9
Business type	Sole proprietor	41.0	59.0		
	Partnership	16.7	83.3	0.047	1.0-12.6
Registration status	Not registered	49.0	51.0		
	Registered	12.2	87.8	<0.001	2.5-19.1
Starting capital	Less than 200,000 Tshs	53.3	46.7		
	At least 200,000 Tshs	8.3	91.7	<0.001	4.2-37.7
Source of capital	Personal savings	39.8	60.2		
	Borrowed money	33.3	66.7	0.470	0.6-2.8
Record-keeping	Does not keep records	38.5	61.5		
	Keeps records	36.5	63.5	0.810	0.5-2.2
Business age	1 to 8 years	45.1	54.9		
	More than 8 years	24.5	75.5	0.017	1.2-5.5

This benchmark was set after interviewing respondents on adequate daily profits for small enterprises in the study area whereby out of 140 enterprises that were studied, 62.1% were making adequate profits while 37.9% were making inadequate profits. Several factors that were considered to influence performance of small enterprises owned by women in the study area were analysed as follows:

### **Influence of ages of women on performance of their enterprises**

Ages of women who owned small enterprises were considered to have influence on performance of their enterprises. This is because other previous studies had established this relationship. Results from Table 1 show that 64.0% of women who were more than 30 years old generated adequate profits compared with 59.3% generated by women who were less than 30 years. On the other hand, 36.0% of women who were more than 30 years old generated inadequate profits compared with 40.7% generated by women who were up to 30 years old. This suggests that there was direct relationship between ages of women who owned small enterprises and adequate profits that they generated. However, when this relationship was tested for significance at 95% confidence interval it gave  $p = 0.577$  which was not statistically significant. It can therefore be said that there was no significant relationship between ages of women and performance of their enterprises.

### **Influence of education on performance of women owned small enterprises**



Results from univariate analysis (Table 1) show that 77.8% of women who possessed education level above primary school generated adequate profits compared with 58.4% generated by women who possessed education of up to primary school. On the other hand, 22.2% of women who possessed education level above primary school generated inadequate profits compared with 41.6% generated by women who possessed education level of up to primary school. In short, this result suggest that there were more women who possessed higher levels of education who generated adequate profits compared with women who had lower levels of education and the vice versa. However, when this relationship was tested for significant at 95% confidence interval, the result gave  $p = 0.062$  which was not significant. This implies that there was no significant difference between profits generated by women who possessed education of up to primary school and that which was generated by women who possessed education that was above primary school. This is contrary to other previous studies (Chirwa, 2004; Cooper *et al.*, 1998; Yusuf, 1995) which had established that performance of small enterprises was directly influenced by levels of education possessed by their owners. This contradictory result might have been caused by the fact that profits that were being generated in women owned small enterprises were being used to sustain their families instead of being reinvested for further performance of their enterprises. This problem was compounded by the fact that most of the women who owned small enterprises in the study area did not have other sources of income.

#### **Influence of employment in other organisations on performance of small enterprises**

Small enterprises that were owned by women who were employed in other organisations were expected to achieve higher rates of performance compared with those which were owned by women who were not employed elsewhere. This is because profits from those enterprises would be re-invested back into the businesses. Results from Table 1 show that 67.7% of women who were employed in other organisations generated adequate profits compared with 60.6% generated by women who were not employed anywhere else. On the other hand, 32.3% of women who were employed in other organisations generated inadequate profits compared with 39.4% generated by women who were not employed elsewhere else. This suggests that there was direct relationship between having other employment and performance of women owned small enterprises. However, when this relationship was tested for significance at 95% confidence interval, it gave  $p = 0.466$  which was not significant.

#### **Status of living houses on performance of women owned small enterprises**

It was anticipated that enterprises which were owned by women who were not living in rented houses would achieve higher rates of performance compared with those which were managed by owners who were living in rented houses because they would have more money to be re-invested in their enterprises for more profits. Result from Table 1 shows that 71.4% of women who were living in houses which were not rented generated adequate profits compared with 59.8% generated by women who were living in rented houses. On the other hand, 28.6% of women who were living in houses which were not rented generated inadequate profits compared with 40.2% generated by women who were living in rented houses. This suggests that there was direct positive relationship between living in houses that were not rented and performance of women owned small enterprises. However, when this relationship was tested for significance at 95% confidence interval, it gave  $p = 0.257$  which was not statistically significant. In short,

there was no relationship between status of living houses and performance of women owned enterprises in the study area.

### **Influence of business training on performance of women owned enterprises**

It was anticipated that business training would have influence on performance of small enterprises owned by women because other previous studies had established relationship between business training and performance of women enterprises. Results from Table 1 shows that 82.2% of women who had attended business training generated adequate profits in their enterprises compared with 52.6% generated by women who did not attend business training. On the other hand, 17.8% of women who had attended business training generated inadequate profits compared with 47.4% generated by women who did not attend business training. These results suggest direct relationship between attending business training and performance of the women enterprises. This relationship was tested for significance at 95% confidence interval and the result was  $p = 0.001$  which was highly significant. In short, therefore attending business training had a positive influence on performance of women owned small enterprises. This finding is consistent with finding of other previous study (Kithae *et al.*, 2013) which was carried out in Embu, Kenya. The study found that business training had substantial impact on performance of small and micro enterprises

### **Influence of business location on performance of women owned small enterprises**

Other previous study (Barnard *et al.*, 2011) had found that location of business plays a significant role in determining whether the business will succeed or not because each location offers different profit potentials. Table 1 shows that 80.9% of women who were operating their business at the centre of the municipality generated adequate profits compared with 52.7% generated by women who were operating their small enterprises in the periphery of the municipality. On the other hand, 47.3% of women who were operating their business in the periphery of the municipality generated inadequate profits compared with 19.1% generated by women who were operating their business in the centre of the municipality. This relationship suggests that there was direct relationship between location of women owned small enterprises and their performances. The relationship was tested for significance at 95% confidence interval and the result was  $p = 0.001$  which was highly significant. In short therefore performance of women owned small enterprises was influenced by their location in the municipality.

This point was also supported by qualitative analysis whereby it was found that enterprises that were located in the municipal centre were likely to make more profits because there were more customers compared with those which were located in the periphery areas. All the enterprises that were located in the centre of the municipality were found to be busy compared to those which were located in the periphery areas. This is because in the municipal centre there were more customers due to the presence of many commercial activities such as banks, business offices, bus terminal, religious and government institutions, big shops, supermarkets as well as hospitals. For that reason, both hair dressing salons and food businesses that were located in this place had higher propensity for generating higher profits than their counterparts in the periphery areas. This point is confirmed by respondents from both food business and hair dressing salons who noted as follows:



*Here we sell our food for Tshs 1,000 per plate because our customers get low incomes as well. If we sell our food staff for high prices like those in the municipal centre, we will not get customers (Respondent from food business, 20 November, 2014)*

One woman who owned hair dressing salon also said:

*We have to charge not more than Tshs. 3,000 for retouching hair per person because women who work in the markets are our main customers and they cannot afford to pay high prices like those which are charged at the municipal centre (One respondent from hair dressing salon, 20 November, 2014).*



**Plate 1: Hair dressing salon at Moshi Municipal centre**

As one can observe, plate 1 shows two busy salons from the centre of the municipality where some customer are waiting for their turn to be attended.



**Plate 2: Hair dressing salon in the periphery of Moshi Municipality**

On the other hand, plate 2 shows two hair dressing salons from the periphery of the municipality where some of the chairs are empty showing that there were no enough customers. This implies that municipal centre has higher chances of selling their

products at higher prices compared with periphery areas because of the income earned by their customers. In addition, enterprises located in the municipal centre had better business environment compared with those in the periphery areas because of high concentration of customers.

### **Influence of business sizes on performance of women owned small enterprises**

Small enterprises owned by women were sub-divided into micro and small enterprises in order to simplify analysis. Results from Table 1 show that 88.0% of the women who were operating small-size enterprises generated adequate profits compared with 56.5% generated by women who were operating micro-enterprises. On the other hand, 43.5% of women who were operating micro-enterprises generated inadequate profits compared with 12.0% generated by women who were operating small-size enterprises. These results suggest that performance of women owned small enterprises in the study area were influenced their sizes. This relationship was tested for significance at 95% confidence interval which gave  $p = 0.003$  that was highly significant. In short, it can be said that performance of small enterprises owned by women were influenced by their sizes.

### **Influence of business ownership on performance of women owned enterprises.**

Results from Table 1 shows that 83.3% of women who were operating partnership type of business generated adequate profits compared with 59.0% generated by women who were operating sole proprietorship type of business. On the other hand, 41.0% of women who were operating sole proprietorship type of business generated inadequate profits compared with 16.7% generated by women who were operating partnerships businesses. This relationship suggests that type of business ownership had direct influence on their performances. This relationship was tested for significance at 95% confidence interval and the result was  $p = 0.047$  which was significant. It can therefore be said that types of business ownership had influence on their performances.

### **Influence of registration on performance of women owned small enterprises**

Registration of women owned small enterprises with the government authorities was considered to have influence on their performance because costs incurred by registered businesses were different from those which were incurred by unregistered business enterprises. Table 1 shows that 87.8% of business which were registered with the government authorities generated adequate profits compared with 51.0% generated by enterprises which were not registered with government authorities. On the other hand, 49.0% of businesses which were not registered generated adequate profits compared with 12.2% generated by businesses which were registered. This implies that there was a relationship between business registration status and performance in terms of profits. When this relationship was tested for significance at 95% confidence interval, it gave  $p = 0.001$  which was highly significant. It can therefore be said that at 95% confidence interval, performance of women owned small enterprises were influenced by status of registration in government authorities. Findings by Woldie *et al.* (2008) support this finding by noting that small firms which were constituted in such a way that its owner/managers enjoy government registration had greater incentives of pursuing risky projects which consequently generated more profits.

### **Influence of initial capital on performance of women owned small enterprises**

Size of starting capital was considered to have direct influence on performance of women owned small enterprises. Results from Table 1 shows that 91.7% of women owned small enterprises which started with initial capital equal to or more than Tshs 200,000 ( $x \geq$  Tshs 200,000; where  $x$  = initial capital) managed to generate adequate profits compared with 46.7% generated by women owned small enterprises which started with initial capital of less than Tshs 200,000. On the other hand, 53.3% of women who started with initial capital of less than Tshs 200,000 generated inadequate profits compared with 8.3% generated by women owned small enterprises which started with initial capital of equal or more than Tshs 200,000 ( $x \geq$  Tshs 200,000; where  $x$  = initial capital). This result seems to suggest that there was a relationship between size of starting capital and performance of women owned small enterprises in the study area. This relationship was tested for significance and the result gave  $p = 0.001$  which was highly significant. In short therefore, it can be said that at 95% confidence interval, performance of women owned small enterprises was directly influenced by size of the starting capital.

Qualitative analysis revealed that women owned enterprises which started with relatively larger amount of capital were also in good position of making more profits compared with business which started with small amount of capital. Enterprises which had large amount of capital were offering more services compared with those which had small amount of capital. A good example was from food businesses whereby enterprises with large amount of capital were selling different types of foods and drinks compared to those which had small amount of capital. Enterprises with small capital were selling just one type of food and tea in the morning as noted by one respondent below:

*If I had enough capital I could manage to sell different types of food and get more profit; currently, during lunch time I sell only rice, ugali (stiff porridge) and bananas while in morning time I sell only tea and buns (Respondent from food business, 20 November, 2014).*

### **Source of initial capital and performance of women owned small enterprises**

Results from Table 1 shows that initial capital that were used by women to establish their small enterprises in the study area could be divided into personal savings and borrowed sources. Out of all women who were interviewed, 66.7% of those who started their businesses using borrowed money generated adequate profits compared with 60.2% generated by women who started their enterprises by using personal savings. On the other hand, 39.8% of women who started their small enterprises using personal savings generated adequate profits compared with 33.3% generated by women who started their enterprises by using borrowed money. This relationship was tested for significance which gave  $p = 0.470$  which was not statistically significant. In short therefore it can be said that at 95% confidence interval there was no significant relationship between source of capital and performance of women owned small enterprises in the study area.

### **Relationship between business record keeping and performance of small enterprises**

Results from Table 4 shows that 63.5% of women who were keeping records for their small enterprises generated adequate profits compared with 61.5% generated by women who were not keeping records for their small enterprises. On the other hand, 38.5% of women who were not keeping records for their small enterprises generated adequate profits compared with 36.5% generated by women who were not keeping records for their small enterprises. The results as one can observe, seems to suggest a relationship

between business record keeping and performance. However, when this relationship was tested for statistical significance, it gave  $p = 0.810$  which was not significant. In short therefore, it can be said that at 95% confidence interval there was no relationship between record keeping and performance of women owned small enterprises in the study area.

### **Influence of business age on performance of women owned small enterprises**

Ages of women owned small enterprises were considered to have influence on performance of the businesses. This is because other previous studies had found that performance was influenced by ages of the businesses. Out of all respondents who were interviewed, 75.5% of the enterprises which were more than eight years old generated adequate profits compared with 54.9% generated by enterprises which were less or equal to eight years old ( $x \leq 8$  years; where  $x$  = number of years). On the other hand, 45.1% of the enterprises which were less or equal to eight years old generated adequate profits compared with 24.5% generated by enterprises which were more than eight years old. This relationship seems to suggest that there was a relationship between ages and performance of enterprises which were owned by women in the study area. The relationship was tested for statistical significance which gave  $p = 0.017$  which was significant. In short, it can be said that at 95% confidence interval, performance of women owned small enterprises were influenced by the ages the business enterprises. This finding is consistent with other previous studies (Woldie, *et al.*, 2008; Yusuf, 1995) which had established that older small enterprises were performing better compared with relatively younger enterprises.

### **CONCLUSIONS**

**From discussion made in the previous section, the following conclusions were made:**

**That business training for women who owned small enterprises was found to have influence on their enterprises. Small enterprises which were owned by women who had attended business training performed better than those which were owned by women who had not attended the training.**

That performance of women owned small enterprises in the municipality was influenced by their locations. Enterprises which were located in the municipal centre generated more adequate profits compared with those which were located in the periphery of the municipality.

That performance of women owned small enterprises were also influenced by their sizes. Small size enterprises generated more adequate profits compared with micro size enterprises.

That performance of women owned small enterprises were influenced by the type of ownership. Partnerships generated more adequate profits compared with sole proprietorships.

That performance of women owned small enterprises were influenced by registration status in the government authorities. Small enterprises which were registered with the government authorities generated more adequate profits compared with those which were not registered with the government authorities.



That size of starting capital influenced performance of women owned small enterprises. Enterprises that started with relatively large capital generated more adequate profits compared with those which started with relatively low capital.

That age of the business is another factor that influenced performance of women owned small enterprises in the study area. Small enterprises which had eight years and above generated more adequate profits compared with those which were less than eight years old.

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