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An Empirical Study on Factors Influencing Success among Women Entrepreneurs in Tanzania

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Abstract:

This paper aimed at examining factors influencing success among women entrepreneurs in Tanzania. Simple random sampling was used to draw a sample of 283 respondents who are women entrepreneurs in Dar es Salaam. Data were collected using structured questionnaire in order to test the hypotheses. Exploratory factor analysis was used to test for construct validity of the established conceptual framework. Cronbach's Alpha method was used to test the reliability of the research instrument. Multiple regressions were used to examine the significant of each factor in influencing success among women entrepreneurs. Findings using exploratory factor analysis identified three components and their associated construct namely social influence (spiritual support, external support and family support), facilitating condition (Training/seminar, Access to Finance/Market and access to technology) and personal traits(entrepreneurial competence, commitment and hard worker).Cronbach's Alpha analysis for three variables revealed a p-value greater than 0.6 which is accepted as suitable value for reliability. Moreover, further findings using multiple regressions analysis revealed that both three factors identified in exploratory factor analysis namely facilitation conditions(Training/seminar, Access to Finance/Market and access to technology),individual traits(entrepreneurial competence, commitment and hard worker) and social influence(spiritual support, external support and family support) are significant factors influencing success among women entrepreneurs.

Keywords: Women Entrepreneurs, women entrepreneurship, Tanzanian women, success factors

1. Background to the Problem

Women entrepreneurship is one of the crucial issues of contemporary developmental agenda in many developed and developing countries. As it is argued by Ranasingh (2011) Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. According to Parvin, *et al.*(2012) women involvement in various entrepreneurial activities has empowered them in social, economic and cultural fields. Further Ekpe, *et al.*(2010) argue that women play a crucial role in the economic development of their families and communities. Similarly Sarker and Palit(2014) discovered that women entrepreneurship is an effective strategy for poverty reduction in a country. Therefore since women are the worst hit in poverty situation, encouraging them for entrepreneurship would not only lead to economic prosperity but would also improve their standard of living (ibid). In the same perspective Subhan, *et al.*(2013) admitted the fact that encouraging entrepreneurship is a key to improve competitiveness, boost trade volume, fostering economic activities and creation of job opportunities. Hence women entrepreneurship is now regarded as an engine in economic development and poverty eradication worldwide.

In Tanzania women entrepreneurs are growing day by day as it has been estimated that women constitute 43% of all entrepreneurs in Tanzania (African Development Bank and ILO study, 2004). Recognizing the importance of the emerging women entrepreneurs in creating a vibrant and dynamic economy for the nation, the Tanzanian government has been actively promoting women entrepreneurship towards realizing Tanzania's Vision 2025. Further, the government of Tanzania has established women bank to ensure more institutional financial facilities for women entrepreneurs.

However, despite of a clear evidence of contribution of women entrepreneurs, support from the government of Tanzania for women entrepreneurship and an escalation in entrepreneurial activity by women in Tanzania, women continue to face socio-cultural obstacles as well as legal, regulatory and administrative barriers which prevent them from participating fully in business related activities. This has resulted a debate in body of knowledge where some scholar argued that the obstacle prevent women to participate fully and perform in their business for instance Bardasi *et al.*(2008) argued that barriers to entry into business present greater obstacles for women rather than man. Women generally lack capital, and often the expertise to set up larger scale businesses (ibid). De Mel, *et al.*(2008)suggest that due to some obstacle facing women, female-owned enterprises grow more slowly and generate lower profit levels than male-owned ones. On the other hand of the debate Alam,*et al.*(2011) argued that besides numerous obligations assigned to women including reproductive chores, such as childcare and doing household activities,

women can find success through their own businesses. This means that regardless of obstacle facing women, women entrepreneurs will continue to perform well in their businesses.

Despite of this debate in Tanzania, not much is known about influencing factors for success among women entrepreneurs A lot of research has been done on entrepreneurship development in different setting in Tanzania (Nandonde and Liana,2013; Jagero and Kushoka,2011; Msoka,2013). But only a few of those have focused on women entrepreneurs success factors (Nandonde and Liana,2013; Msoka,2013).This indicate that design and implementation of women entrepreneurship empowerment have been done with limited understanding of the key success factors of women entrepreneurs in Tanzania. With the growing importance of women entrepreneurs, Ranasingh(2011) advocate that there is practical value in being able to identify factors contributing to their success. Therefore, this study fills that gap by analyzing the key Factors for success among Women Entrepreneurs in Dar es salaam in Tanzania

2. Literature Review

2.1. Theoretical Literature Review

A number of theories have been posed to study factors influencing success among entrepreneurs both men and women.

2.1.1. Resource Base Theory

Penrose's (1959) resources approach, and modern resource-based theory, focuses on the essential subjectivity of the entrepreneurial process. Penrose (1959) refers that the firms or individual reach a superior performance, not because only they have more or better resources, but also because of their distinctive competences (those activities that a particular firm does better than any competing firms) allow to do better use of them. It describes entrepreneurship as a creative team act in which heterogeneous managerial mental models interact to create and arrange resources to produce a collective output that is creatively superior to individual output (Ferreira, 2010). In entrepreneurship context, this theory describes the concepts of resources to include the various cognitive abilities possessed by the individual entrepreneur to create and combine new heterogeneous resources. The first goal of this analysis is to describe activities and skills that can be seen as resources. These include opportunity seeking behavior, combining and organizing resources, assembling the resources into a firm, and creating heterogeneous outputs through the firm that are superior to the market (ibid). Thus this theory of resource base helped the researcher to inform him on factors influencing success among women who are entrepreneurs; those factors include, entrepreneurial competence, technology resource, financial resource and many others.

2.1.2. Institution Theory

An institutional theory is an explanatory device for success of entrepreneurs as it allow for a view of entrepreneurship as socially embedded practice. Institution approach explicitly recognizes the social rooting of entrepreneurs in supporting their success (Veciana and Urbano, 2008). It focuses on how individuals and groups attempt to shape the institutional context in a fashion that privileges their preferred policies and programs (ibid). As such, a wide variety of theoretical efforts come into play, as many writers have recently explored the role of in its social environment in sharpen the life of entrepreneurs. For instance Krishnamoorthy and Balasubramani (2014) on their study of motivational factors among women entrepreneurs and their entrepreneurial success in Perundurai Industrial Estate, results found that family support is a key for women entrepreneurs. Thus this theory helped to inform the researcher on social environment in supporting women toward business success.

2.2. Empirical Literature Review

Alam, et al. (2011)on their study of key factors affecting success of women entrepreneurs in Southern region in Malaysia. Data was collected using a self administered questionnaire that was distributed through mail survey. Multiple regression analysis was used as a more suitable methodology to identify the important determinants of success of women entrepreneurs. The sample frame consisted of 500 women entrepreneurs and they received responses from 199, representing a 39.8% response rate. The results suggest that family support, social ties and internal motivation affect positively and significantly to the success of women entrepreneurs in the small business. Besides, sample was large enough to allow sophisticated statistical analyses such as the multiple regression analysis applied in this study. However 39.8% response rate is low to develop finding which could explain every culture index of women entrepreneurs. Further this study was done in Malaysian, were not sure if this finding will be applicable in the context of Tanzania. Therefore there was a need to conduct similar study in Tanzania to confirm on these findings

Kargwell (2012). On his exploratory study of key factors of success and difficulties that Emirati Business women face in the private sector within UAE cultural context. A total of 100 Emirati female entrepreneurs were selected and asked to explain the factors that cause their success and the type of challenges they have experienced. The study found out that there are four factors which cause success for female entrepreneurs in UAE. These are: Economic and technological development, Flexible enterprise policies, Good education and Spiritual support. The most crucial one is the spiritual support. On the contrary, the major hurdle, among others, women entrepreneurs' experiences is that they received support from government institutions; nevertheless, it is below their level of aspiration. In addition, the study found out that Emirate male and female entrepreneurs exhibit different entrepreneurs' traits when running their business. Despite of these findings, this study was exploratory in nature which lacked the power of testing the extent of each factors in influencing women entrepreneurs to success. Therefore there was a need to conduct similar study in Tanzania to confirm on these findings

In a related perspective, Robichaud, et al.(2010). On their study of success factors on female entrepreneurs in Greater Sudbury, Canada. Fifty-four female entrepreneurs were surveyed. Results show that Canadian female small business owners were driven by intrinsic factors as opposed to monetary motives. Similarly, Sarker and Palit (2014) on their study of determinants of Success Factors of Women Entrepreneurs in Bangladesh-A Study Based on Khulna Region. A structured questionnaire, containing 25 variables, has been used to collect data by survey and the target populations are women entrepreneur in Khulna city. Total sample size was 150. Statistical tools like Factor Analysis have been used to identify the success factors. The study has identified 8 key factors that are critical for women entrepreneur’s success. Those are Access to technology, Interpersonal Skill, Business Feature, Training and Motivation, Social security and freedom, Assistance and easy regulation, Family support and quality assurance, Risk encountering. The findings of this study are instrumental for the women SME owners as well as researchers in the area of women entrepreneurs to study. Further this study was done in Bangladesh, were not sure if this finding will be applicable in the context of Tanzania. Therefore there was a need to conduct similar study in Tanzania to confirm on these findings

Ranasingh (2011) in his study of factors contributing to women’s entrepreneurial success. Interview was done using six different businesses. The key findings support the factors identified in the framework: early childhood experiences, psychological characteristics, entrepreneurial competencies, formal and informal learning and external support; and an additional factor identified termed as culture, to contribute to women’s entrepreneurial success. Similarly, Krishnamoorthy and Balasubramani(2014) on their study of motivational factors among women entrepreneurs and their entrepreneurial success in Perundurai Industrial Estate, Nilakkottai Industrial Estate, Theni Industrial Estate and Kappalur Industrial Estate of Tamil Nadu State. The researcher used stratified random sampling techniques for data collection. The researcher used questionnaire method for collecting data from the women entrepreneurs. Findings identified Ambition, Skills and Knowledge, Family Support, Market Opportunities, Independence, Government Subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concludes that ‘Ambition’, ‘Knowledge and Skill’, ‘Independence’ dimensions of entrepreneurial motivational has significant impact on entrepreneurial success. Zhouqiaoqin, et al.(2013) conducted a study on factors that influence the success of women entrepreneur in China. Results revealed that human capital, women characteristics, and motivation have a significant influence in the success of women entrepreneurs; family background has a less significant influence in the success of women entrepreneurs.

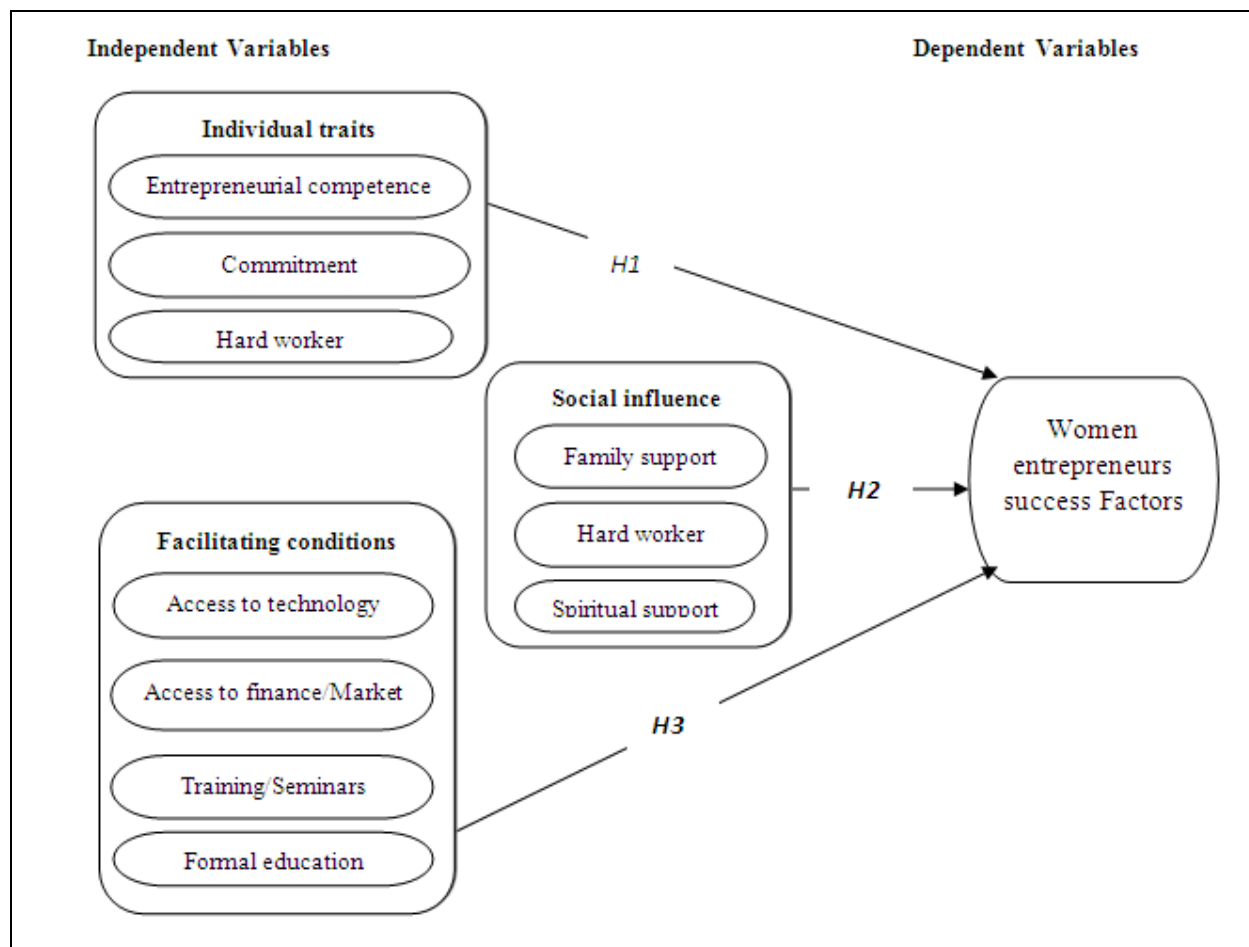


Figure 1: Conceptual Framework
 Source: author constructed from literature review

3. Research methodology

This study used quantitative philosophy. Quantitative philosophy collects data about the study objective and search for causal relationships and knowledge is developed through objective measurement (Creswell, 2009). Quantitative approach was used to test the hypothesis on success factors of women entrepreneurs. Data was collected in Dar es Salaam; this area was selected because of high number of women operating their own business in Tanzania. Further Dar es Salaam is a business city with varieties of business owned by women. The study population was women owners of small and medium enterprises in Dar es salaam. Simple random was used to pick a sample from the strata. Snowball sampling was also used to search for women entrepreneurs by asking women to direct the researcher on area where women businesses are found. Questionnaire was used to capture data to test hypothesis and to describe respondent characteristics. Exploratory factors analysis was used to find the variable that fit the mode. Multiple regression analysis was used to test hypothesis on success factors of women entrepreneurs.

4. Data analysis and Interpretation

4.1. Firm and Women Entrepreneurs Characteristics

This party describes firm and women entrepreneurs' characteristics as it is described below in table 1:

Variables	Scale	Frequency	Percent	Total
	1-4 Employee	129	45.6	
Firm size	5-49 Employee	78	27.6	
	50-99 Employee	76	26.9	100%
	Less than 5 Years	110	38.9	
Age of the Business	5-10 Years	134	47.3	
	Above 10 Years	39	13.8	100%
	Business Oriented	107	37.8	
Family business background	Non Business Oriented	176	62.2	100%
	Formal education	82	29	
Entrepreneurship education	Informal education	201	71	100%

Table 1: Firm Characteristics

Source: Field data(2014)

Table 1 above shows the distribution of Firm size, Age of business, entrepreneur family background and entrepreneurship education. The proportional of the percent in table 1 above indicate that there were general proportional of representation of respondents and firm characteristics in this study in terms of Firm size, Age of business, entrepreneur family background and entrepreneurship education. Hence both respondents and firm characteristics were well presented in this study which increased the validity of the findings in this study

4.2. Validity of the Data Collection Instruments

The Kaiser-Meyer-Olkin is a measure of sampling adequacy for performing exploratory factors analysis.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.789
Bartlett's Test of Sphericity	Approx. Chi-Square	957.210
	df	45
	Sig.	.000

Table 2: KMO and Bartlett's Test

From table 1 the computed Kaiser-Meyer-Olkin measure of sampling adequacy is .789, which is greater than the required 0.5 for a satisfactory factor analysis to proceed. The approximate chi-square value is 957.210 with 45 degrees of freedom which is also high. So it can be said that factor analysis is appropriate here as it fulfill the requirement to proceed. In the case of Bartlett's Test of Sphericity, the observed significance level is .000, which means the relationship among variables is strong. Hence, the data set complies with the requirements of the factor analysis.

4.2.1. Factor Analysis Output

Exploratory factor analysis was done in order to establish factors and their dimensions for the purpose of ensuring construct validity and facilitation of further analysis as it is described below.

	Component		
	1	2	3
Entrepreneurial Competence	.864		
Commitment	.847		
Hard worker	.816		
Spiritual Support		.838	
Family Support		.811	
External Support		.758	
Access to technology			.756
Access to Finance/Market			.741
Training/Seminar			.690
Formal education			.648
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 5 iterations.			

Table 3: Rotated Component Matrix^a

Table 3 above is exploratory factor analysis results. From factor analysis 3 factors have been identified with 10 items were retain out of 21 items which are contributing to success of women entrepreneurs. Those factors identified are social influencing, facilitating condition and personal traits with ten(10) items namely Training/seminar, spiritual support, external support and family support. Most of the remaining items represented good convergent and discriminant properties. This analysis confirms the validity analysis of the model by showing strong correlation for most items belonging to the same construct.

4.3. Reliability

This part analyze the suitability of data collection instrument in terms of reliability in this study using Cronbach’s Alpha method

		Cronbach's Alpha	
Individual traits	3	0.812	Recommended
Social influence	3	0.792	Recommended
Facilitating condition	4	0.717	Recommended

Table 4: Reliability of the scale
Source: Field data(2014)

The results provided in table 4 above reliability statistic showed that they were total number of three variables individual traits, social influence and facilitating condition each with the following number of items Individual traits (entrepreneurial competence, commitment and had worker),social influence(spiritual support, family support and external support) and facilitating conditions(access to technology, access to finance/marketing, formal education and training and seminar). Cronbach’s alpha p-value was computed in order to test the degree of reliability in this study. Cronbach’s alpha results presented in Table 3 above indicate that there were significant high degree of reliability (p>0.6) with regard to both items which suggest that the measure was accepted. Hence the results of this study are acceptable in terms of reliability scale as it is recommended base on Cronbach’s alpha p-value >0.6.

4.4. Hypothesis Testing Base on Success of Women Entrepreneurs

- In this part three main hypotheses were analyzed using Multiple regression analysis in order to test the extent of each factors in influencing SMEs adoption of internet services in Tanzania as it is described below:
 - H1: Individual traits is a significant success factor of women entrepreneurs in Tanzania
 - H2: social influence is a significant success factor of women entrepreneurs in Tanzania
 - H3: facilitating condition is a significant success factor of women entrepreneurs in Tanzania
- Multiple regressions analysis of the above three hypothesis are described below
 - H1: Individual traits is a significant success factors of women entrepreneurs in Tanzania

This hypothesis was analyzed to determine the influence of Individual traits based on four predictors namely Access to technology, Formal education, Access to Finance/Market and Training/Seminar and their results are indicated in table 5,6 and 7 below:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.699 ^a	.489	.482	.639
a. Predictors: (Constant), Hard worker, Commitment, Entrepreneurial competence				

Table 5: Model Summary

The results provided in table 5 above showed that dependent variable “Women entrepreneurs success factors ” is explained well by independent variable “individual traits “ with four predictor namely “Hard worker, Commitment and Entrepreneurial competence “ to a large extent as demonstrated by R^2 of 48%, which is moderate high.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.531	3	29.510	72.332	.000 ^b
	Residual	92.612	227	.408		
	Total	181.143	230			
a. Dependent Variable: Women entrepreneurs success Factors						
b. Predictors: (Constant), Hard worker, Commitment, Entrepreneurial competence						

Table 6: ANOVA^a

The results provided in table 6 ANOVA^a above showed that the model applied in this study can statistically and significantly predict the outcome variable of relationship between dependent variable” Women entrepreneurs success factors” and predictors “Hard worker, Commitment, and Entrepreneurial competence “ to a large extent as demonstrated by p-value less than 0.05 in table 6 above. This indicates that the overall hypothesis which states that “Individual trait is a success factor of women entrepreneurs in Tanzania” is accepted.

Further analysis of predictor is described in table 7 below

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.912	.235		3.884	.000
	Entrepreneurial competence	.268	.074	.279	3.634	.000
	Commitment	.121	.061	.135	1.994	.047
	Hard worker	.399	.064	.386	6.193	.000
a. Dependent Variable: Women entrepreneurs success Factors						

Table 7: Coefficients^a

The results provided in table 7 Coefficients^a above showed that both Hard worker, Commitment, and Entrepreneurial competence are significant success factors of women entrepreneurs in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 7 above. This findings indicates that the overall hypothesis which states that “Individual traits is a success factor of women entrepreneurs in Tanzania” is accepted.

➤ H2: social influence is a significant success factor of women entrepreneurs in Tanzania

This hypothesis was analyzed to determine the influence of social influence based on three predictors namely Family support, External support and Spiritual support and their results are indicated in table 8,9 and 10 below:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.799 ^a	.638	.633	.559
a. Predictors: (Constant), Family support, External support, Spiritual support				

Table 8: Model Summary

The results provided in table 5 above showed that dependent variable “Women entrepreneurs success factors ” is explained well by independent variable “social influence “ with four predictor namely “Family support, External support and Spiritual support “ to a large extent as demonstrated by R^2 of 63%, which is high.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	125.053	3	41.684	133.403	.000 ^b
	Residual	70.930	227	.312		
	Total	195.983	230			
a. Dependent Variable: Women entrepreneurs success Factors						
b. Predictors: (Constant), Family support, External support, Spiritual support						

Table 9: ANOVA^a

The results provided in table 9 ANOVA^a above showed that the model applied in this study can statistically and significantly predict the outcome variable of relationship between dependent variable” Women entrepreneurs success factors” and predictors “Family support, External support and Spiritual support“ to a large extent as demonstrated by p-value less than 0.05 in table 6 above. This indicates that the overall hypothesis which states that “social influence is a significant success factor of women entrepreneurs in Tanzania” is accepted.

Further analysis of predictor is described in table 10 below

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.241	.212		1.140	.255
	Spiritual support	.205	.056	.197	3.634	.000
	External support	.310	.057	.288	5.395	.000
	Family support	.432	.045	.464	9.546	.000

a. Dependent Variable: Women entrepreneurs success Factors

Table 10: Coefficients^a

The results provided in table 7 Coefficients^a above showed that both predictors “ Family support, External support and Spiritual support” are significant success factors of women entrepreneurs in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 10 above. This findings indicates that the overall hypothesis which states that “social influence is a success factor of women entrepreneurs in Tanzania” is accepted.

➤ H3: facilitating condition is significant, a success factor of women entrepreneurs in Tanzania

This hypothesis was analyzed to determine the influence of Individual traits based on four predictors namely Access to technology, Formal education, Access to Finance/Market and Training/Seminar and their results are indicated in table 11,12 and 13 below:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.628 ^a	.394	.385	.811

a. Predictors: (Constant), Access to technology, Formal education, Access to Finance/Market, Training/Seminar

Table 11: Model Summary

The results provided in table 11 above showed that dependent variable “Women entrepreneurs success Factors” is explained well by independent variable “facilitating condition “ with four predictor namely “Access to technology, Formal education, Access to Finance/Market and Training/Seminar “ to a large extent as demonstrated by R² of 64%, is high large.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	117.575	4	29.394	44.703	.000 ^b
	Residual	180.821	275	.658		
	Total	298.396	279			

a. Dependent Variable: Women entrepreneurs success Factors

b. Predictors: (Constant), Access to technology, Formal education, Access to Finance/Market, Training/Seminar

Table 12: ANOVA^a

The results provided in table 12 ANOVA^a above showed that the model applied in this study can statistically and significantly predict the outcome variable of relationship between dependent variable” Women entrepreneurs success Factors” and predictors “Access to technology, Formal education, Access to Finance/Market, and Training/Seminar “ to a large extent as demonstrated by p-value less than 0.05 in table 6 above. This indicates that the overall hypothesis which states that “facilitating conditions is significant a success factor of women entrepreneurs in Tanzania” is accepted.

Further analysis of predictor is described in table 13 below

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.417	.277		1.503	.134
	Formal education	.091	.054	.088	1.706	.089
	Training/Seminar	.165	.055	.173	3.004	.003
	Access to Finance/Market	.360	.063	.304	5.683	.000
	Access to technology	.285	.057	.272	4.992	.000

a. Dependent Variable: Women entrepreneurs success Factors

Table 13: Coefficients^a

The results provided in table 13 Coefficients^a above showed that Formal education is non significant success factor of women entrepreneurs in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 13 above. Further

table 13 showed that both Access to technology, Access to Finance/Market and Training/Seminar are significant success factors of women entrepreneurs in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 7 above. These findings indicates that out of four predictors, only three are significant.

5. Conclusion and Recommendations

It is widely known that women play an important role in the economy in general. For that reason, it is very important to understand what factors encourage or prevent women from starting new businesses or continuing operating an existing one. This study adds more understanding of Success factors by Tanzanian women entrepreneurs from female business owners' perspective. The results reported in this article suggest that female entrepreneurs from Dar es salaam area shared several similarities with their counterparts elsewhere in Tanzania and other countries. This study was limited to Dar es salaam city, I suggest future study to be conducted in small town in order to better understand the success factors that favor women who are found in small town and rural area.

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