

Do Entrepreneurship Skills Have an Influence on the Performance of Women Owned Enterprises in Africa? Case of Micro and Small Enterprises in Dar es Salaam, Tanzania

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Abstract

The influence of entrepreneurship skills on the performance of Micro and Small (MSE) owned by women in Tanzania is poorly understood. This study investigated the relationship between entrepreneurship knowledge and the performance of micro and small enterprises owned by women in urban area of Tanzania. The study used a cross-sectional research design on a sample of 82 respondents. Data were collected using questionnaires, focus group discussions and interview guide. Data were analysed both quantitatively and qualitatively. The study established that; there is a relationship between entrepreneurship knowledge and the performance of small scale businesses. The study recommends that; small scale business women need training in business planning, marketing skills, and accounting knowledge and customer care skills to enable women conduct businesses successfully.

Key words: Entrepreneurship skills, Women entrepreneurs, Micro and Small Enterprises, Performance

1.0 General Introduction

Entrepreneurship is a process of bringing together creative and innovative ideas, combining them with management and organisation skills in order to combine people, money and resources to meet an identified need and thereby create wealth (Agomuo, 2002). Gibb (2005) defines Entrepreneurship as 'a way of thinking, reasoning and acting that results in the creation, enhancement, realization, and renewal of value for an individual, group, organization or society. It is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. However, entrepreneurship requires skills, needed to assume the risk of establishing a business. Entrepreneurship skills are simply business skills which individuals acquire to enable them effectively function in the turbulent business environment as an entrepreneur or self-employed. It takes special skills to succeed as an entrepreneur but most entrepreneurial skills come by learning and practicing (Ezeani et al., 2012).

During the 1980s, the question of how to integrate women effectively into development projects was more systematically researched. The objective of development policies became more focused on how to increase women's access to education, skills training, credit, land and other productive resources to enable them to participate fully in economic activity. At the same time, there was a growing recognition that prevailing structures and stereotypical attitudes towards women's roles in society impacted negatively on the ability of women to function as economic agents in society (ILO and AFDB, 2004). Peterson and Weiermair (1988) argued that women had been wrongly perceived as a marginal economic group, rather than as a positive socio-economic force. As entrepreneurs they had significant untapped potential as wealth creators.

Although women constitute 51 percent of the Tanzanian population, they rank lower than men in almost every social indicator in the country. However, despite this, female entrepreneurs are increasingly prominent as employers, customers, suppliers, and competitors in the global community. Over the past fifteen years women's participation in economic activities has also moved beyond agriculture into the local market economy. In search for wage employment, women are moving into small business and self employment ventures thereby creating many formal and informal opportunities for work.

Women's participation in the informal sectors has increased significantly in both urban and rural areas. Nchimbi (2002) reports that, in urban areas of Tanzania women's participation in micro and small businesses has raised from 7 percent in 1971 to 65 percent in the 2002s. To date, it is estimated that women owned business account for over 43 percent of the MSEs in the economy (Tundui, 2011). Despite women's progressive involvement in business ownership, evidence suggest that women-owned businesses underperform businesses owned by men in a number of performance measures and are overrepresented in the sectors and activities that have a woman face (Stevenson and St Onge, 2005). Out of necessity, women select these activities because they do not have large amount of initial capital, entrepreneurial skills and extensive business experience (Tundui, 2011). However, these activities have lower survival and growth rates because of competition in their markets and hence lower earning potential (Coleman, 2007).

In Tanzania, many women have achieved financial and personal independence as they are actively involved in working hard. Lack of financial resources and entrepreneurial skills has not prevented them from starting up their businesses. All across Tanzania, women entrepreneurs are proving that they have a driving business spirit and that they are part of the solution to achieving economic growth and pulling people out of poverty (ILO, 2008). However, most women are engaged in petty trade activities like informal food catering, informal catering, food vending, beauty salon, roadside trade, local brewing, vegetable selling and tailoring that are typical viewed as a women's activities (ILO, 2002; Makombe, 2006).

2.0 Literature Review

2.1 The Level of Entrepreneurship Knowledge and Performance of Enterprises

Human capital is the prerequisite for development, hence raising its quality and productivity is a critical factor for increasing economic growth and reducing poverty levels (URT, 2001). Education is looked upon as a major instrument of socio-economic transformation. It brings rapid changes in artefacts essential in production as well as rapid changes in work attitudes (Owolabi, 1987). However, the influence of training on women performance, especially in Tanzania has not been adequately addressed in the literature. Additionally, there is a missing link on whether women owned small scale businesses have the necessary education to run business. This guided the study to establish how the education levels of the women had helped them in the running of their businesses. For micro scale and small enterprises to be successful, owner manager must possess appropriate skills and abilities to run the business (Okpara and Wynn, 2007). It is therefore, very important for entrepreneurs develop all necessary skills required for setting and effective running of the enterprises. To be successful in today's competitive market as an entrepreneur, one needs a broad array of entrepreneurial skills. Terry (2005) argued that business owner needs to possess basic skills necessary to start, develop, finance and market own business. Entrepreneurial skills compares favourably with the basic skills required for starting, developing, financing, financing and marketing business enterprise as opined by Lyve (2005). Furthering this, Akande, (2011) described entrepreneurial skills as qualities or attributes required for an entrepreneur to start and successfully manage a business in a competitive environment. This study looked at the business skills that business women possessed for the success of their businesses.

Akintoye (2008) argues that accounting skill is necessary for successful entrepreneurial and small business development. This is because the inability to install a proper accounting system would disallow business monitoring, reporting, and performance evaluation that are essential to the business survival. Small business has failed in the past for ignoring this vital measurement apparatus. Accounting skills are the totality of skills ranging from record keeping, attention directing, financial management and reporting skills that are expected to promote effective decision, performance evaluation and business reporting of any business enterprise (Akande, 2010). This study looked at the accounting skills of the business women and how they affected their performance.

Customer care skills are important in the performance of enterprises. Tsvetanka (2010) outlines ways to treat clients. She indicates that there is need to treat the clients with the utmost respect. Clients whether they consciously do it or not, know the value of their money. And they always want to know that they are being treated with the dignity they deserve as a client. Clients expect to have undivided attention. Delivering full attention and also on top of that showing the clients that you are attentively listening to what they are saying, you set yourself up for a repeated business and possibly referrals. Listening carefully and having all attention on the clients, absolutely flatters them. The clients will want to go back where they are treated with respect.

Then there is need to clearly state what your clients should expect from. If your clients have the wrong perception of what you can and are offering them it might be a challenge to turn them into repetitive business. This literature guided the study in establishing the customer care skills of the business women. An important skill needed in business if to learn is how to delegate. It is commonly known, that small entrepreneurs do not know how to delegate. Delegation is the hardest thing for most of the small enterprises owners. Sometime it does not matter how the business grows and if new employees are hired, the owner does not like to trust and delegate to others. He/she likes to run all business on his/her own and carry all things by him/her self. But delegation is a skill that is critical to business success and for a healthy work life balance. One person cannot do everything that needs to be done as he/she will get so busy and work will take over his/her personal life which causes personal unhappiness, stress and other problems (Meager, 2011). This study looked at the delegation skills of the women in businesses and how this affected their businesses.

Some products or services require specialist skills to produce. Hand-made jewellery or greeting cards, for example, require someone with particular skills to make the required items. Even if the products can be bought in from manufacturers, those people within your business dealing directly with customers still need to have detailed product knowledge in order to give the required varies from business, depending on the complexity of what the firm is delivering (Shaw, 2012). This guided the study in establishing the importance of specialist skills possessed by the business entrepreneurs in the running of their businesses.

Marketing skills is another important and essential skill which depends on the very success of failure of a business. Marketing consists of all profitable human activities undertaken by the firm towards the creation of goods and services. Sales and marketing skills will keep the entrepreneur informed, knowledgeable and confident as to determine the most efficient method of physical distribution of goods and services. Important sales and marketing skills, which the entrepreneur should possess to include: knowledge of seasonal fluctuation of goods; ability to determine the extent to which products will sell; ability to determine current trends in sales of products, ability to determine what customers need and shortage of such goods; knowledge of advertising; ability to determine and interpret factors which indicate extent of and strength of competition; and ability to determine and interpret factors which indicate extent of and strength of competition; and ability to determine availability of goods/raw materials for product and shortage of finished goods (Ezeani, 2012). This guided the study in investigating how marketing skills was important in increasing sales.

3.0 Methodology

The study was conducted in urban areas of Dar es Salaam region, Tanzania. The region was purposefully selected due to two factors, namely, Large number of women Micro and Small Enterprises are located in Dar es Salaam. In addition to the above reason, Dar es Salaam was chosen because is a most important industrial and commercial city in Tanzania mainland.

The study adopted a cross-sectional research design, where data were collected only once. Three municipals, namely, Kinondoni, Temeke and Ilala that had women who own micro and small enterprises were selected purposively. The sampling unit for this study was individual including women entrepreneurs (owners) micro and small enterprises in Kinondoni, Ilala and Temeke municipalities. Generally, reliable list of micro and small enterprises (MSEs) from which a sampling frame could be drawn was not available. Therefore, sampling frame and sample size was estimated after reconnaissance survey. Data were collected during June 2011- August 2011 using questionnaire survey method, direct interview and focus group discussion whereby 82 respondents participated in the study. These included 9 Key informants and 73 women involved in micro and small businesses in three documented activities which are food processing, food vending and beauty services in Dar es Salaam region because majority of women owned micro and small enterprises are concentrated in those activities.

A combination of both qualitative and quantitative method was employed to analyse collected data. Qualitative data from in depth interviews and focus group discussion was analysed using qualitative description where by patterns and connections within and between categories was identified. It was interpreted by composing explanations and substantiating them using the respondents open responses. Data processing for quantitative data involved the use of a computer program known as Statistical Package for Social Scientists (SPSS) version 17. Data was extracted from filled summary sheet and processed.

The major computations involved total, averages, distributions, proportions and Pearson correlation co-efficient for the purpose of testing the relationship between the variables.

4.0 Result and Discussion

4.1 Profile of Respondents

Entrepreneurial performance is usually associated with education attainment. In this study, it was found that the majority of respondents (41.1%) had attained primary education, (30.1%) had attained secondary education, 5.5% had attained post secondary education and 23.3% had non-formal. These characteristics represent a true picture of many entrepreneurs in Tanzania, where by many women owning micro and small enterprises have low level of education. Majority of respondents (45.2%) were married, (20.5%) were single, (19.2%) were separated, (8.2%) were divorced and 6.8% were widowed. Analysis of these results demonstrate that majority respondents participate in small business because of family obligation . Therefore, this helped the study in obtaining appropriate information in relation to the operation of the businesses as these determine the skills of women entrepreneurs. majority of respondents (52.1%) had spent between 6-10 years in the business, (23.3%) had spent 11 years and above and (24.7%) had spent 1-5 years in businesses. This implies that the respondents had attained some business experience since majority of them had spent a reasonable number years (more than 5) in business. This helped the researcher/author to obtain grounded information for the study as the respondents had to provide necessary information about the running of businesses. This shows actual picture of Tanzanian women entrepreneurs that majority of them have enough experience in business but still their entrepreneurial performance is not encouraging.

4.2 Level of Entrepreneurship Knowledge and Performance of Enterprises

This study focused on investigating the relationship between entrepreneurship knowledge and the performance of micro and small scale enterprises owned by women in urban areas. The research question which guided the study sought to examine the relationship between entrepreneurship knowledge and the performance of micro and small scale enterprises owned by women in Tanzania.

Under this objective, the study examined whether women who owned micro and small enterprises required training on accounting skills, customer care skills, delegating skills, specialist craftsmanship and marketing skills. These were investigated so as to find out whether they had any relationship to successful running of the businesses, profitability, attracting more clients, maintaining effectiveness, improving the quality of the products and increased sales.

4.2.1 Hypothesis 1 Test Statistics: There is a relationship between entrepreneurship knowledge and the performance of small scale businesses owned by women in urban areas.

Hypothesis test was carried out on the Null Hypothesis (Ho) which stated that, there is no relationship between entrepreneurship knowledge and the performance of micro and small scale enterprises owned by women in urban areas. The Research Hypothesis (H1) from which the null hypothesis was derived stated that there is a relationship between entrepreneurship knowledge and the performance of micro and small scale enterprises owned by women in urban area of Tanzania. The results of this hypothesis are presented using Pearson correlation co – efficient between the index of entrepreneurship knowledge and performance of small scale businesses. The Findings are summarised in Table 4.2

The study found out that the value of the co – efficient equals to .432. This value being positive, it means that entrepreneurship knowledge has a positive relationship with the performance of small scale businesses. The sig. value for the correlation is equal to .000 which is less than the level of significance (.05) which leads to the rejection of the null hypothesis, that there is no relationship between entrepreneurship knowledge and the performance of small scale businesses owned by women in urban areas. Thus the results indicate that there is there is a relationship between entrepreneurship knowledge and the performance of small scale businesses owned by women in urban areas. Therefore, entrepreneurship knowledge influences the performance of small scale businesses. Here under the study analyses item by item basing on descriptive data of the respondents and qualitative data obtained from the interviews and focus group discussions.

4.2.1.1 Educational training and successful running of the business enterprise

In this item, the respondents were required to tell if educational training led to successful running of business enterprises. This was because it was assumed that education provides skills necessary for successful running of a business enterprise. The majority of the respondents 65.8% strongly agreed, 19.2% agreed, 11.0% were undecided, 1.4% disagreed and 2.7% strongly disagreed. As to whether educational training led to successful running of a business enterprise, the larger majority of the respondents 31.5% and 24.7% agreed and strongly agreed respectively though there was a sizeable number of a respondent 34.2% and 6.8% who disagreed and strongly disagreed. Only 2.7% were undecided. Generally, this means that educational training leads to successful running of business enterprises.

Though during the interviews and focus group discussions some respondents indicated that they successfully run their businesses though they had never stepped into classrooms, it was generally observed that educational training led to successful running of the business enterprises. It was established that education was necessary because it helped them to speak with clients who could not speak English and also helped them in writing down some records for proper planning of the businesses. Accordingly, education equipped the business women with pricing skills, record keeping, communication skill and creativity like advertising. These views mean that educational training leads to successful running of business enterprises.

The above finding that educational training leads to successful running of business enterprises is agreed to by other scholars. Okpara and Wynn (2007) agree that small scale and medium enterprises to be successful, owner manager must possess appropriate skills and abilities to run the business. Accordingly, it is very important for entrepreneurs develop all necessary skills required for setting and effective running of the enterprises. Terry (2005) further indicates that business owners need to possess basic skills necessary to start, develop, finance and market own business. Therefore, as with the finding of the study, educational training leads to successful running of business enterprises.

4.2.1.2 Accounting Knowledge and profitability of business enterprises

This item sought to establish if small business running required accounting skills to be profitable. This was because accounting was considered important for the monitoring of the business. Considering if small business running required accounting, the majority of the respondents 47.9% agreed and 11.0% strongly agreed. Those who strongly disagreed were 23.3%, 16.4% disagreed and only 1.4% was undecided. Regarding if accounting enabled profitability of a business enterprise, still the results were in agreement. The majority of 65.8% strongly agreed, 28.8% agreed, 2.7% were undecided and only 2.7% disagreed. Since most of the respondents were in agreement, this means that accounting skills enable profitability of enterprises. During the focus group discussions some of the respondents indicated that they did not carry out any accounting but kept everything in their heads. However, most of the respondents indicated that they carried out stock taking, recorded down debtors and ticking those pay and calculated profit to see if the businesses were on course. They indicated that accounting was important for their businesses because it enabled them to follow debtors and helped them to know helped to know the stock needed and the available stock. During interviews the respondents confirmed that accounting was important for the profitability of the businesses. One respondent stated that, "in giving credit especially individual credit, we consider the records of the clients looking at their income to gauge their capacity to repay the borrowed. Therefore, they need to have some accounting knowledge. The views presented here thus show that accounting skills enable profitability of enterprises.

The importance of accounting skills in the performance of small scale businesses is agreed to by Akintoye (2008). He argues that accounting skill is necessary for successful entrepreneurial and small business development. Accordingly, this is because the inability to install a proper accounting system would disallow business monitoring, reporting, and performance evaluation that are essential to the business survival. Small business has failed in the past for ignoring this vital measurement apparatus. This shows that as with the finding of the study show that accounting skills enable success of businesses.

4.2.1.3 Customer care and attracting of more clients

On this item, the study tried to establish the importance of customer skills in the performance of the small businesses.

The respondents were required to tell if customer care in the running of businesses helped in attracting more clients. The majority of the respondents 43.8% agreed that they emphasised customer care in the running of business while 39.7% strongly agreed. Those who disagreed were a mere 11.0%, 2.7% strongly disagreed and 2.7% were undecided. The respondents agreed that customer helped them in attracting more clients with 41.1% agreeing and 15.1% strongly agreeing. Those who were undecided were 21.9%, 12.3% strongly disagreed and 9.6% were undecided. Looking at these results, they indicate that customer care helps in attracting of more clients. During the focus group discussions, the respondents indicated that they tried as much as possible to keep the good relationships with their clients. All the respondents indicated that customers buy from those who talked to them nicely. Therefore, they tried as much as possible to be nice to their customers, explained to them the quality of the products they sold to them and tried to entice them through sweet talking. These views show that customer care is paramount in attracting customers hence the need for customer care knowledge by business entrepreneurs.

The finding that customer care is paramount in attracting customers hence the need for customer care knowledge by business entrepreneurs is agreed to by other scholars. Tsvetanka (2010) outlines that there is need to treat the clients with the utmost respect. Accordingly, clients whether they consciously do it or not, know the value of their money. They always want to know that they are being treated with the dignity they deserve as a client. Clients expect to have undivided attention. Delivering full attention and also on top of that showing the clients that you are attentively listening to what they are saying, you set yourself up for a repeated business and possibly referrals. Listening carefully and having all attention on the clients, absolutely flatters them. The clients will want to go back where they are feeling good being. Then there is need to clearly state what your clients should expect from you. If your clients have the wrong perception of what you can and are offering them it might be a challenge to turn them into repetitive business. This as with the finding of the study shows that customer care skills of the business women are important.

4.2.1.4 Specialist craftsman skills and improvement of the quality of products

This item sought to establish if there was a need for business specialist craftsman skills and whether it helps in improving the quality of products for the customers. To this item, the respondents were in agreement. The majority of the respondents 49.3% and 20.5% strongly agreed and agreed respectively that business management requires some specialist craftsman skills. Those who disagreed were only 16.4% who strongly disagreed, 5.5% disagreed and only 5.5% were undecided. The respondents also agreed that specialist craftsman skills helped in improving the quality of products for the customers. Those agreeing were 42.5% and 21.9% strongly agreed. Those who were undecided were 12.3%, 19.2% disagreed and 4.1% strongly disagreed. Since most the respondents were in agreement, this means that business specialist craftsman skills that help improving the quality of products for the customers.

During the group discussions, the respondents agreed that possession of business specialist craftsman skills helped in improving the quality of products for the customers. The respondents indicated that they did not have business specialist skills though they considered them important. The respondents indicated that they needed skills like packaging, preservation, designing and ironing skills among others. This was also supported by the interviewees who indicated that the business women equipments that can help them in improving their items. The views presented here thus indicate that possession of business specialist craftsman skills is important in improving the quality of products for the customers.

The finding that possession of business specialist craftsman skills is important in improving the quality of products for the customers is supported by other scholars. Shaw (2012) explains that some products or services require specialist skills to produce. Accordingly, hand-made jewellery or greetings cards, for example, require someone with particular skills to make the required items. That even if the products can be bought in from manufacturers, those people within your business dealing directly with customers still need to have detailed product knowledge in order to give the required varies from business to business, depending on the complexity of what the firm is delivering. In here is with the finding of the study, it is indicated that specialist skills possessed by the business entrepreneurs help them in the running of their businesses.

4.2.1.5 Marketing skills and increased sales

This item looked at the requirement of marketing skills for the small businesses and if this led to increased sales. Concerning if the businesses required marketing, the majority of the respondents 38.4% strongly agreed, 20.5% agreed and 26.0% were undecided. Those who disagreed were only 4.1% and 11.0% strongly disagreed. As to whether, marketing increases sales, still the majority 30.1% agreed, 28.8% strongly agreed and only 15.1% were undecided. Those who disagreed were 9.6% and 16.4% strongly disagreed. The data presented here show that marketing skills for the small businesses lead to increased sales.

During the focus group discussion, the respondents agreed that marketing was important though most of them did not carry out marketing. Those who indicated that they marketed indicated that whenever, they get new products they communicate to their friends and clients, carried out display of the best products and some indicated that they hired boys who shout to the customers about the products. Looking at views presented here, it is apparent that marketing is very important in increasing sales.

The finding that marketing is very important in increasing sales is in line with the views presented by other scholars. Ezeani (2012) explains that marketing skill is another important and essential skill which depends on the very success or failure of a business. Accordingly, marketing consists of all profitable human activities undertaken by the firm towards the creation of goods and services. Sales and marketing skills will enable one to make such vital business decisions as “getting the price right” which is an important factors in retail marketing. Sales and marketing skills will keep the entrepreneur informed, knowledgeable and confident as to determine the most efficient method of physical distribution of goods and services. Important sales and marketing skills, which the entrepreneur should possess to include: knowledge of seasonal fluctuation of goods; ability to determine the extent to which products will sell; ability to determine current trends in sales of products, ability to determine what customers need and shortage of such goods; knowledge of advertising; ability to determine and interpret factors which indicate extent of and strength of competition; and ability to determine availability of goods/raw materials for product and shortage of finished goods. This as with the finding of the study shows that marketing is important in increasing sales.

4.2.1.6 Delegating business activities and effectiveness of business

On this item, the respondents were asked to tell if businesses demanded delegating the running of some business activities to maintain effectiveness. The majority of the respondents 39.7% and 19.2% agreed and strongly agreed that Business demands delegating the running of some business activities. Those who disagreed were 23.3%, 4.1% undecided. % strongly disagreed agreed and the remaining 13.7% were undecided. Still the majority of the respondents’ 39.7% and 31.5% strongly agreed and agreed respectively that delegating some business activities maintains effectiveness of business. Those who strongly agreed were 16.4%, 8.2% disagreed and 4.1% were undecided. This means that delegating the running of some business activities to maintain effectiveness.

During the focus group discussions, the respondents were asked to tell the nature of delegation they carried out. Whereas all the respondents indicated that delegating was good for it helped the business to continue operating when the owner was a way. Most the respondents did not delegate because they operated the business single handed. Only a small of fraction of the respondents had one or two persons they employed. They did not have helpers and had fears they would be cheated if they delegated. Most of the respondents indicated that they locked up their businesses when they were a way. There are those who indicated that their family members; spouse brother/sister/children took care of the businesses but even restricted products them to sell certain items. Most of the respondents indicated that they did not delegate because they did not trust the people they left behind. Delegating created differences in balancing because sometimes people left behind forgot to record certain things. Sometimes they do not know the prices and end up being cheated by clients. However, during the interviews with the key informants, they indicated that there was need for training of the business women in delegation. This is because whenever, the owners close the businesses when they attending to other activities, they turn away some of their customers who end up finding new places where to shop. Still, when they close, business does not go on and so there is stagnation other growth of the business. The interviewees indicated that there was need to train the business women in delegating by giving them record and stock taking skills such that they are able to follow their stocks and proceedings from their businesses without being cheated. Accordingly, delegating helped the business to continue operating hence effectiveness.

The finding that delegating helps the business to continue operating hence effectiveness is agreed to by other scholars. Meager (2011) recognises that it is commonly known, that small entrepreneurs do not know how to delegate. Accordingly, delegation is the hardest thing for most of the small enterprises owners. Sometimes it does not matter how the business grows and if new employees are hired, the owner does not like to trust and delegate to others. He/she likes to run all business on his/her own and carry all things by him/her self. However, he recognises that delegation is a skill that is critical to business success and for a healthy work life balance. One person cannot do everything that needs to be done; he/she will get so busy and work will take over his/her personal life which causes personal unhappiness, stress and other problems. This as with the finding of the study shows that delegation skills for women in businesses are important.

5.0 Conclusion

The result of this study revealed that, there is relationship between entrepreneurship knowledge and the performance of small scale businesses. This is because educational training leads to successful running of business enterprises. Accounting skills are able to ensure profitability of their enterprises. Possession of customer care skills helps them in attracting customers. Delegating skills help the business to continue operating hence effectiveness. Business specialist craftsman skills help in improving the quality of products for the customers. And marketing skills for the small businesses lead to increased sales. Business management practices affect the performance of small scale businesses owned by women in urban areas. When they make business plans they are able to plan how to conduct their businesses. Making budgets helps in the running of business by guiding them on how to secure trade products, paying rent, spending and paying interest on loans.

Proper recording of all the monetary transactions of the business is important. Recording helps track of the progress of businesses, inventory control helps in the running of the businesses by helping them establish what is lacking in the businesses, what not to add and establishing the amount of capital held in stock. This study makes the following important recommendations in relation to the observations made during the study; there is need for training of the business women in business skills. They need training in pricing skills, record keeping, communication skill and creativity like advertising. They also need accounting skills such that they are able to follow their debtors and to know the stock needed and the available stock. They need training in customer care skills to be able to attract more customers. They also need to be taught delegating skills such that businesses do not shut up when they are absent. Training in specialist craftsman skills will also help improve the quality of their products. They need skills in packaging, preservation, designing and ironing skills. They also need skills in marketing such that they are able to increase their sales.

Micro and small women entrepreneurs need training in business planning so that they know how to conduct their businesses, the products they deal and how to deliver them to the customers. They need budget skills such that they are guided on how to secure trade products, paying rent, spending and paying interest on loans among others. Learning proper recording helps them to track the progress of their businesses. They also need to be taught inventory control such that they are able to establish what is lacking in the businesses, what not to add and establishing the amount of capital held in stock.

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Table 4.2: The Correlation between entrepreneurship knowledge and the performance of small scale businesses

		The level of entrepreneurship knowledge	performance of business enterprises
The level of entrepreneurship knowledge	Pearson Correlation	1	.432
	Sig. (2-tailed)	.	.000
	N	73	73
Performance of business enterprises	Pearson Correlation	.432	1
	Sig. (2-tailed)	.000	.
	N	73	73

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

Frequency of the Respondents to the Demographic Data

Education level of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary education	30	41.1	41.1	41.1
	Secondary education	22	30.1	30.1	71.2
	Post Secondary	4	5.5	5.5	76.7
	Non - formal	17	23.3	23.3	100.0
	Total	73	100.0	100.0	

Marital status of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	33	45.2	45.2	45.2
	Single	15	20.5	20.5	65.8
	Widowed	5	6.8	6.8	72.6
	Separated	14	19.2	19.2	91.8
	Divorced	6	8.2	8.2	100.0
	Total	73	100.0	100.0	

Number of years in the business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 5 years	18	24.7	24.7	24.7
	6 - 10 years	38	52.1	52.1	76.7
	11 years and above	17	23.3	23.3	100.0
	Total	73	100.0	100.0	