

SWOT ANALYSIS OF GROWTH OF WOMEN ENTREPRENEURS IN DAR ES SALAAM

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ABSTRACT

With limited data and information, this paper aims to examine the growth of women entrepreneurs in Dar es Salaam city Tanzania on strengths, weakness, opportunities and threats. Well-functioning business sectors are crucial driving forces for economic growth. In developing countries, entrepreneurship can function as a tool to fight poverty as well as to strengthen the growth of women entrepreneurs in Tanzania. This study used the sample size of 130 women entrepreneurs from the three districts in Dar es Salaam city; Simple random sampling was used in sampling the women entrepreneurs in Dar es Salaam city in Tanzania. A descriptive statistics analysis was made, comprising the generation of mean and standard deviation. SPSSv16.0 software was used to generate the mean and standard deviation. The findings however reflected as, a major strength was the need for financial independence is an attractive feature to women entrepreneurs. The major opportunity was the desire to own boss leads to women entrepreneurship. The weakness was most women lack entrepreneurs fail because they lack of education and the major threat was most women entrepreneurs have pressure of child care in the family.

Keywords: SWORT analysis, women entrepreneurs, Dar es Salaam Tanzania.

INTRODUCTION

In Many studies have been conducted on women entrepreneurs since the beginning of the 1980s, but more research is needed to understand various aspects of the women entrepreneurship (Saidi, A. 2009). However in this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of Women owned businesses are highly increasing in the economies of almost all countries (Masood, 2011). The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing them a place in the society, which they have all along deserved. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work situations (Rao et al., 2011). Women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities (OECD, 2004). However, they still represent a minority of all

entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs.

The topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (OECD, 2004).

While women are active in small scale enterprises, they face particular problems and challenges in developing their businesses. In addition to those problems faced by all small-scale entrepreneurs, it is commonly asserted that women frequently face gender bias in the socio-economic environment in which they operate. They face additional or at least different social, cultural, educational and technological challenges than men when it comes to establishing and developing their own enterprises, and accessing economic resources (Mayoux, 2001).

In all countries women still represent a minority of those that start new firms, are self-employed, or are small business owner-managers. Obviously, this economic resource, if not untapped, has not been successfully explored yet. (UNESCAP, 2005) many women entrepreneurs have to experience the troubling "assistance" of support agencies. Harassment in government departments, indifferent and discriminating attitude of officials of all small-scale industry related departments, such as taxation, labour, power, etc., are some of the problems that women entrepreneurs have to deal with.

The International Labour Organization (ILO) entered into a general agreement with the Ministry of Industry and Trade (MIT) in 2003 to implement a Women's Entrepreneurship Development and Gender Equality (WEDGE) Programme in Tanzania. The implementing partner is the Small and Medium Enterprise Section of MIT (MIT-SME). The first stage was to commission research to examine the factors affecting women entrepreneurs in the country (UDEC, 2002).

OBJECTIVES

1. To examine the strengths of women entrepreneurs in Dar es salaam Tanzania
2. To establish the weakness of women entrepreneurs in Dar es salaam Tanzania
3. To examine the opportunities of women entrepreneurs in Dar es salaam Tanzania
4. To examine the threats existing among the women entrepreneurs in Dar es salaam Tanzania

LITERATURE REVIEWS

Tambunan (2009) suggested three main important facts. First, SMEs are of overwhelming importance in the region, as they account, on average per country, for more than 95% of all firms in all sectors. Second, the representation of women entrepreneurs is still relatively low which can be attributed to factors such as low level of education, lack of capital, and cultural or religious constraints. Third, most of women entrepreneurs in SMEs are from the category of "forced" entrepreneurs seeking for better family incomes. This suggests that when women are better educated and have better paid employment opportunities increase for women, the participation of women as entrepreneurs in SMEs may decline.

ILO (2003) conducted the study to understand the processes and critical factors for women in developing small enterprises, including formalizing them hence their research concludes that only a very small proportion of women entrepreneurs manage to develop small businesses. Perhaps this is not surprising in light of the multitude of barriers that they face. Yet, there is little information as to how the few women who do develop their enterprises from informal activities at the micro level to small and medium enterprises manage to do so in the face of this very difficult environment. A lot can be learned from the experiences of these women.

Rashid & Leonard (2004) in study were to explore and describe the prevalence and impact of crime on entrepreneurship and small in Dar es Salaam. The winter 2000-2001 provided a profile of the woman entrepreneur in two states- TamilNadu and Kerala; hence examined the problems faced by Indian women entrepreneurs in the start-up stage of their businesses; also examine the nature of work-family conflicts by these women; and examine the self-reported reasons for their success.

Saidi (2009) examined the perceived training positively in terms of skill improvements, identification and capturing of business opportunities, effective co-operation and flexibility in decision making, more positive attitudes towards entrepreneurship, and development and growth prospects for the cooperative and better work-family balance.

ILO (2003) Factors Affecting Women Entrepreneurs in Micro and Small Enterprises (MSEs) in each of the three designated countries was produced and also identified the sample group: women who had been operating a micro and small enterprise for more than two years, and who have licenses' in their own names through survey findings show that the major motivating factors for women starting their own businesses are to support their families, to be self-employed and to generate their own income.

Recognizing the presence of some self-motivated women entrepreneurs in Oman, his study identified the barriers that they confront and highlights the challenges that are needed to boost entrepreneurship. Also aimed to find the factors inhibiting women entrepreneurship in the Al-Batinah region of Oman, focusing on women entrepreneurs especially from the small and medium scale enterprise (Saidi, 2009).

ILO (2005) consult with key informants on support for women entrepreneurs, with specific support from the ILO, African Development Bank, the Ministry of Labour and Human Resource Development (MLHRD), business associations, and NGOs; Identify gaps in support for growth-oriented women entrepreneurs, as well as "good practices"; Make recommendations for suggested actions to improve the environment for the growth of women-owned enterprises.

Jayammal (2008) conducted to study the problems of women entrepreneurs with special reference to some selected Small Scale units in Coimbatore District of the state of Tamil Nadu. The study has been to understand the socio-economic back-ground of women entrepreneurs, and their problems in running their enterprises efficiently and profitably.

Raj (2004) investigative study analyses the problem faced by women in earning their livelihoods through establishing and managing small and tiny enterprises being promoted under different self-employment and income generating Programme.

Raj (2007) conducted a study to ascertain the financial, marketing and production constraints faced by women in their enterprises; assessment of their health status, work place facilities and to develop guidelines for becoming a successful entrepreneur. Poor location of unit, tough competition from larger and established units, lack of transport facility, lack of rest and sleep and non-availability of raw material were the significant problems faced by entrepreneurs. The factors causable to these problems were; difficulty in affording own

vehicle, not being popular, heavy schedule of work and long working hours. Common entrepreneurial problems can be dealt by formulating self-help mutually aided groups.

Drine & Grach (2010) compared male and female perceptions of typical entrepreneurship support services, such as government provision of information, training and funding. The focus is on Tunisia, a developing country characterized by high level of unemployment, particularly of women. Also investigated the satisfaction levels of entrepreneurs, both male and female, and to compare their perceptions of different support services.

Finnegan (2004) Identified ways in which Governments, the ILO, donors, NGOs and the private sector can improve the prospects for women's entrepreneurship in the three designated countries and enhance the contribution of women entrepreneurs to the creation of meaningful and sustainable employment opportunities and poverty alleviation.

Finnegan (2004) conducted a study to develop a profile of women's enterprise in each country (micro-level); to identify the key support structures and aspects of the support environment for enterprise activities (meso-level context); to develop a profile of the enabling environment for enterprise and women's MSEs in particular (macro context); and to highlight the broader strategic issues impacting upon women entrepreneurs' individual choice and performance as regards enterprise activities.

METHODOLOGY

Research Design

This paper used the descriptive survey since the questionnaires were employed to collect primary data from the field. The survey targeted Women Entrepreneurs from the Dar es Salaam city of Tanzania, who are registered with the Tanzania Chamber of Commerce. To capture the responses of these individuals, a structured questionnaire was prepared, which was aimed to be administered to this entire population.

Sample Size

The exercise produced a response of 130 completed questionnaires. Although we tried to contact each of the 149 women on the list, all the respondents were visited in their business ventures. Out of the remaining 19, 9 respondents did not complete filling the questionnaires, 11 of women entrepreneurs were defunct.

Table 1. Sample of women entrepreneurs in Dar es Salaam city

<i>Area</i>	<i>no</i>	<i>%</i>
Kinondoni	48	36.92
Ilala	42	32.31
Temeke	40	30.77
Total	130	100.00

Source: field data (2012)

Sampling Procedure

Simple random sampling was used in sampling the women entrepreneurs in Dar es Salaam city in Tanzania. The aim of using simple random sample was to reduce the potential for *human bias* in the selection of cases to be included in the sample. As a result, the simple random sample provided us with a sample that was *highly representative* of the *population*

being studied, assuming that there is limited *missing data*. Since the *units* selected for inclusion in the sample are chosen using probabilistic methods, simple random sampling allows us to make *generalisations* (i.e. *statistical inferences*) from the *sample* to the *population*. This is a major advantage because such generalisations are more likely to be considered to have *external validity*.

Data analysis

The questionnaire were close-ended questions, using the likent scale of 5.0 strongly agree, 4.0 agree, 3.0 neutral, 2.0 disagree, 1.0 strongly disagree. Face validity of the questionnaire was performed to ensure the relevance of content and interpretation by discussing with experienced faculty members of Kampala International University.

A descriptive statistics analysis was made, comprising the generation of mean and standard deviation. SPSSv16.0 software was used to generate the mean and standard deviation.

DISCUSSION

Table 2. Likent scale and its interpretation

<i>Scale</i>	<i>Interpretation</i>
4.45 - 5.0	strongly agree
3.45 - 4.44	agree
2.45 - 3.44	neutral
1.45 - 2.44	disagree
0.5 - 1.44	strongly disagree

Table 3. The strengths of women entrepreneurs in Dar es Salaam city

<i>Strength</i>	<i>Mean</i>	<i>Inferences</i>	<i>Std. Deviation</i>
The need for financial independence is an attractive feature to women entrepreneur	4.3154	Agree	.94035
The need for independence in decision making in regards to diversification type and nature of investment	4.1846	Agree	.89603
Redundancy and lost your job, retrenchment leads to women entrepreneurs	3.6769	Agree	1.23399
Ensure high job security because she depends on her success in business	3.8385	Agree	1.11233
Need for a flexible work schedule since she is an executive of her own	3.7385	Agree	1.13816
Satisfaction with salary payment since she can decide on how much to pay her self-depending on the effort exerted	3.7462	Agree	.98289
Potential to develop a hobby and a dream of their own	3.8923	Agree	1.00577
Maintain family tradition of women running a business while the husbands are working	3.5615	Agree	1.19433
Average for strengths	3.8692		

Table 4. The opportunities of women entrepreneurs in Dar es Salaam city

<i>Opportunities</i>	<i>Mean</i>	<i>Inferences</i>	<i>Std. Deviation</i>
There is an improved financial opportunity especially from specialized financial institutions and departments in form of banks	3.8615	Agree	1.03993
Women enterprises are flexible I balancing family and work	3.8846	Agree	1.07570
Social status and lack of recognition and personal achievement, to be reckoned in the community	3.7000	Neutral	1.03916
Women entrepreneurs are role models as they influence others	3.9769	Neutral	.99195
Desire to be own boss leads to women entrepreneurship	4.1077	Agree	.9824
Insufficient family income and hence need to supplement from business	3.4846	Agree	1.20872
Difficulty in finding a job especially in Tanzania	3.5231	Agree	1.24025
Improving family standards of living by increasing income from business	3.7000	Agree	1.21138
Average for opportunities	3.7798		

Table 5. The weakness of women entrepreneurs in Dar es Salaam city

<i>Weakness</i>	<i>Mean</i>	<i>Inferences</i>	<i>Std. Deviation</i>
Most of women entrepreneurs lack of business management skills	3.6923	Agree	1.19330
Most of women entrepreneurs fail because they lack education lack of education	3.7077	Agree	1.19070
Women entrepreneurs lack of regular entrepreneurial training	3.6846	Agree	1.05680
Family pressures due to gender-role expectations like taking care of children and other chores	3.4000	Neutral	1.08263
Most of the women entrepreneur lack of self-confidence	3.6308	Agree	1.14213
Women entrepreneurs fear risk averse and great fear of failure	3.2692	Neutral	1.21227
Most of women entrepreneurs lack of timely business information	3.4769	Agree	1.18920
Average for weakness	3.5516		

Table 6. The threats of women entrepreneurs in Dar es Salaam city

<i>THREATS</i>	<i>Mean</i>	<i>Inferences</i>	<i>Std. Deviation</i>
Most of women entrepreneurs face Inter-role conflict	3.4000	Neutral	1.14526
Inequality of access to credit and the difficult to obtain financing as a woman	2.9615	Neutral	1.11650
Inhibiting laws and regulations, lower access to land, contractual rights- husband's consent or judge approval	3.0231	Neutral	1.06724
Socio-cultural environment and lack of respect from male community and stereotype	2.9308	Neutral	1.01300
Isolation from business network especially business owned by men	2.8462	Neutral	1.28474
Most of women entrepreneurs lack of female role models in the society	2.9000	Neutral	1.34020
Most of women entrepreneurs have pressure of childcare in the family	3.5154	Neutral	1.35963
Average for threats	3.0824		

From table 3, shows that the need for financial independence is an attractive feature to women entrepreneur in Dar es salaam city had the highest mean value at 4.32 which implied that there was a very strong agreement in opinion by respondents, and it had a very low values in standard deviation of 0.94.

Then the need for independence in decision making in regards to diversification type and nature of investment had higher mean of 4.18 which show that there was a very strong agreement in opinion with the respondents and in the standard deviation value was the lowest of 0.90.

While maintaining the family tradition of women running a business while the husbands are working had the lowest mean values of 3.56 which implies that most respondent were not in agreement, and the standard deviation was high of 1.19.

The average mean value of eight variables which were tested was 3.87 which indicate that the respondents were in agreement with strengths of women entrepreneurs in Dar es Salaam.

From table 4, that the desire to be own boss leads to women entrepreneurship was the highest score with the mean values of 4.11 which implies that there was a strong agreement with the respondents while the standard deviation was the lowest of 0.98 hence it indicated that the respondent were in agreement with the variable.

That women enterprises are flexible I balance family and work had a high mean of 3.88 which implies that the respondents had a strong agreement with the variable, and the standard deviation was low with the values of 1.08.

While insufficient family income and hence need to supplement from income had the lowest mean of the value of 3.48 which implied that most respondent were not in agreement with the variable, and the standard deviation was very high with the value of 1.21.

The average mean values were 3.78 which imply that the respondents were in agreement with the variables which were measuring the opportunities available for women entrepreneurs in Dar es Salaam city in Tanzania.

From table 5, that most women entrepreneurs fail because they lack education was a great weakness it had the highest mean value at 3.71 which implies that there was a strong agreement in opinion by respondents; the standard deviation was also low of the value of 1.19.

Most of women entrepreneurs' lack of business management skills was having high mean of 3.69 which indicated that the respondents were in strong agreement with the variable, the values for standard deviation was low at 1.19.

The average mean values were 3.55 which showed that the respondents were in agreement with the variable which was measuring the weakness of the women entrepreneurs in Dar es Salaam city in Tanzania.

From table 6, most of women entrepreneurs have pressure of childcare in the family was having the highest value at 3.52 which implied that there was a very strong agreement in opinion by respondents and had a very low standard deviation of 1.36.

Most of women entrepreneurs face inter-role conflict was having high mean of 3.40 which implies that the respondents were in agreement to the variable tested and the standard deviation was low at 1.15.

While isolation from business network especially business owned by men had the lowest value of 2.85 which implies that the respondents disagreed and the standard deviation was low.

The average mean values were 3.08 which imply that the respondents were in agreement with the variable which was measuring the threats facing the women entrepreneurs in Dar es Salaam city in Tanzania.

Finally from table 3, 4, 5, and 6, the mean of the table was the highest that implies that the respondents were in strong agreement that women entrepreneurs in Dar es salaam have more strengths than opportunities, weakness and threats. While table 6 was having the lowest value of 3.08 that imply that the respondents agree with the threats facing the as women entrepreneurs in Dar es Salaam city in Tanzania.

CONCLUSION

This paper provides a comprehensive review of the four critical factors (using SWOT analysis) influencing the growth of women entrepreneurs, particularly in Dar es Salaam city in Tanzania.

Considering the strengths, weakness, opportunities and threats. The creation of some form of network or forum between the different women entrepreneurs is also needed to help promote a collective voice and encourage them to overcome various issues like the inter-role conflict, pressure house work and business, for independence in decision making and desire to be the own boss in business.

As most women entrepreneurs have inadequate capacities to deliver appropriate services to their members, there is a great and immediate need for capacity building and training, in particular in the fields of governance, leadership, communications, use of information communication and technology in the business.

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