

## Nexus Between NGO's Support and Women Entrepreneurs' Socio-Economic Welfare in Tanzania: A Case of Care International

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### Abstract

This paper assesses the role of support from non-governmental organisations (NGOs) in enhancing the socio-economic welfare of women entrepreneurs in Tanzania using CARE International – Tanzania as a study platform. Based on a study that was conducted on Dar es Salaam women entrepreneurs who have been supported by Care International at Bunju ward in Kinondoni district, the paper examines the extent to which entrepreneurship training, financial support and business networking influence the socio-economic welfare of women entrepreneurs. Data were collected from 74 randomly selected respondents using both quantitative and qualitative methods. Frequencies, Percentage, Mean and Standard deviations were descriptively computed for quantitative analysis whereas in-depth-interview quotes from key informants were used for qualitative data. The paper established that training and business network constructs had significant contribution on the socio-economic welfare of the women entrepreneurs. Nevertheless, the availability of meagre financial support from the NGOs was found to undermine entrepreneurial activities of women entrepreneurs and, thus, its influence was found to be weak. This paper recommends that specific training programmes, especially on areas of managerial, production and marketing skills are important for the improvement of socio-economic welfare. Moreover, much more strong networks need to be developed and nurtured for the betterment of socio-economic welfare of women entrepreneurs in Tanzania.

### The problem and its setting

#### *Background Information*

The role of entrepreneurship in economic development has been widely recognized around the world and it has become a relevant topic in business, society and politics (Isaga, 2019). Furthermore, Langowitz and Minniti, (2007); Stoica *et al* (2020) and Chhabra *et al*, (2020) proffer that entrepreneurship and entrepreneurs are important drivers of economic growth for the society and women across many countries because they contribute to the creation of new jobs, employment opportunities, emergence of new innovations as well as stimulating competition and competitiveness. Like several other developing countries, Tanzania has recognized the importance of female entrepreneurs in unlocking economic growth in the country (Isaga, 2019). Despite that importance, the interplay and nuances of women's entrepreneurship and culture are currently understudied (Bullough *et al*, 2021).

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In South Asia and Sub Saharan Africa, 80% of all jobs for women are in the informal work sectors (UNDP, 2014) suggesting the significant magnitude of deprivation of women in the formal sector employment. Moreover, globally, women represent 49.6 percent of the population, but only 40.8 percent of the workforce in the formal sector (Singh, 2012). Significantly, women have been named as new engines for growth and emerging stars of the economies in developing countries to bring about economic prosperity and welfare. More particularly, Bullough *et al.* (2019) assert that many organizations and governmental institutions have recognized the importance of women in the process of economic development, individual health, and societal advancement.

Notwithstanding, Chhabra *et al.* (2020) assert that most entrepreneurship researches on individual level analysis have focused on the entrepreneurial activities of male entrepreneurs while, women entrepreneurs are different from that of men in terms of characteristics, background, motivation, entrepreneurial skills and the problems faced by them. In accordance with Singh (2014), push and pull factors tend to encourage women to engage in business and reduce dependency. The motivation factor is to steer towards independent decision-making on their lives and career paths; consequently, women entrepreneurs choose an entrepreneurial profession as a challenge and as an urge to do a new thing. Such a scenario is one of the pull factors. Push factors, on the other hand, entail women entrepreneurs engaging in business activities due to family pressure and domestic duties thrust upon them (Ibid). Based on survey responses, the primary reason for starting a business was to create employment for the woman herself. Other motives include supplementing income and enabling women to be able to do the kind of work they wanted to do. Findings by Isaga (2019) in a Tanzanian based study indicate that female entrepreneurs are driven more by push factors than pull factor to start their business and, as they, have low motivation to grow their business; the most serious problems faced being lack of access to finance, gender-related problems and social and cultural commitments.

Extant literature on women entrepreneurship specifies that women entrepreneurs need special attention to develop their business potentials and prosper. Facilitative conditions include providing financial assistance, skills training near their residences, training on hand-made items, and improvement of their managerial skills as well as provision of continuous support, marketing skills, business networking, business safe environments, and encouragement from family and the society. Setini *et al* (2020) found that managerial skills, access to information technology, coupled with perspective that the men must be superior in Balinese culture and customs, make business for women entrepreneurs limited.

Additionally, Kabeer (2012) argues that in many contexts, women have fewer training opportunities than men and that the training they acquire tend to reinforce a gender-stereotyped distribution of skills. Nikkhah *et al.* (2011) propose that many government agencies, local and international NGOs and the World Bank can assist women to improve their lives and empower them. These agencies play an important role in enabling disadvantaged women entrepreneurs by helping them stand on their own through targeted socio-economic programmes

and acquisition of job-related skills (Margaret & Kala, 2013). NGOs are private, voluntary, non-profit organisations that are independent of any government in that they operate outside of government control and being funded through individual and corporate donations, levies imposed on members together with grants from international agencies and governments (Nikkhah *et al.*, 2011). The basic and essential functions of NGOs are to mobilise people, create awareness, inspire and transform them to become knowledgeable on development requirements.

Furthermore, Hassan and Forhad (2013) contend that NGOs have been supporting the government on various issues regarding women entrepreneurs. In some cases, they are highly effective in getting attached to grassroots developmental initiatives. Busiinge (2010) proffers that, despite donor-funded projects being associated with providing positive impact on the beneficiaries' lives, such expectations are not always met because some projects fail to achieve their set objectives. Mathew (2011) argues that many NGOs are actively accountable to their donors and, in the process, forget prioritising the communities they serve. As a result, during the project development, they seem to be accountable to communities but the pattern changes immediately after they have received funds for the project implementation. There are thousands of NGOs in Tanzania aimed at developing communities but there are fewer positive impacts evident on the ground among targeted communities than expected. Though several NGOs claim to contribute towards poverty reduction, countries in which they operate are still ranked among the poorest nations (Mathew, 2011). The intensification of debates within the academic community and policy-makers on what it takes for NGOs to support the socio-economic welfare of women entrepreneurs has prompted a need for carrying out this study that led to this paper in the context of Tanzania.

### **Women Entrepreneurial Motivation and Embedded Challenges**

A person's choice to embark on business is significantly induced by socio-economic factors such as age, occupation, education level, income, gender and social connections. Socio-economic and cultural structures of the society are also critical in creating women entrepreneurship. In that context, Wube (2010) opines that entrepreneurship for women and men differ as the socio-cultural concern becomes more significant than business related matters for the womenfolk venturing into business. According to Kumari (2013), various direct and indirect motivational factors are forced by different socio-economic circumstances such as family background, education, financial issues, training, personal traits, employment scenarios, economic conditions, intervention programmes and support systems.

Several studies have analysed the specific motivational factors behind women entrepreneurship. Moses and Amalu (2010) identified socio-demographic variables — education, age, work history, relative experience, childhood family environment such as birth order and occupations of parents — as factors that can influence women entrepreneurship. Fatoki (2014), on the other hand, found the desire for independence, monetary motivation, work-related driving forces such as unemployment, redundancy, lack of job or career prospect and family-

related impetus to constitute key triggers behind entrepreneurial motivation. Furthermore, Ali and Ali (2013) contend that one of the major fears in which women entrepreneurs encounter is how to balance entrepreneurial and domestic responsibilities. On the other hand, Kibas (2005) opines that market competition and information-related factors constitute key challenges for women entrepreneurs. Limited information on the new market segments and the rising clients' demands for a variety of products do challenge novice entrepreneurs, who happen to be predominantly women. The women find themselves in this situation due to low level of knowledge on business management, inadequate resources, and poor support mechanisms from spouses.

Whereas barriers in the investment climate are applicable to all businesses, evidence indicates that certain barriers disproportionately affect women. According to the Finscope survey of 2006, 19 % of Tanzanian women report land ownership or customary land rights as a serious problem. This figure is much higher than in neighbouring Kenya where women's land ownership stands at a measly 1% - 6%. Nonetheless, in a collateral-based banking system in Tanzania, few women possess land titles, which are often required as collateral for loans; and women's applications are often not taken seriously by bank officers (IFC, 2007); while women's access to microfinance is easier, the maximum loan size and tenor from microfinance is often too low. (Ibid).

### **The Role of CARE International Tanzania**

CARE International, henceforth CARE, is a leading charitable organisation in combating poverty worldwide. It places special focus on working together with deprived women because, when equipped with appropriate resources, women have the power to support whole clans and entire societies to escape from abject poverty. In the 2014 fiscal, CARE operated in 90 countries around the world, supporting 880 anti-poverty humanitarian aid projects to reach at least 72 million people (CARE International Annual Report, 2014). CARE started its operations in Tanzania in April 1994. In subsequent years, CARE Tanzania established innovative programmes in training, health, microfinance, and environmental programs in many regions in Tanzania.

By working with women collectively, CARE Tanzania has begun implementing its new 10-year strategic plan (CARE International Annual Report, 2015). CARE Tanzania launched the 2015- 2020 Wezesha strategy aimed to empower women. Under this new approach, CARE Tanzania strives to empower women to realise their social, political and economic rights and potential including harnessing and sustainably managing natural resources (CARE International Annual Report, 2015).

### **Thrust of the Paper**

As alluded to earlier, empowering women to participate fully in economic life across all sectors is essential in building stronger economies, achieving internationally-set development goals and improving the quality of life for women, men, families and communities (UN Women, 2010). As anchored by Gupta and

Gupta (2021), empowered women encourage economic development and assist in making stable societies that allow everyone to benefit. Low level of formal knowledge and skills is one of the challenges that affect women entrepreneurs in developing countries (Vossenber, 2013). Moreover, the absence of career supervision limits access to support measures offered by both private and public entities including services for business development and information on how to make business grow.

The NGO efforts over the past three decades have endeavoured to improve the lives of millions of women in developing countries notwithstanding, women empowerment through economic improvement of their communities does not necessarily translate into their autonomy (Srivastava & Austin, 2012). In fact, it remains unclear how the social impact of microcredit programmes for economic empowerment translates into improving the socio-economic status of women. After all, the state of poverty for most of the women entrepreneurs has not adequately diminished despite the increase in donor support to NGOs and government (Busiinge, 2010). Donor-funded programmes continue to be condemned for being less efficient and effective than could have been the case. Yet, many NGO projects and programmes are implemented and funded to improve socio-economic welfare, mostly for rural women entrepreneurs. In this regard, Tubey's (2012) found that NGOs provide support through training, counselling and availing credit access to small enterprises to improve their performance and growth. Such loans, however, remain largely insignificant and only reach a few women entrepreneurs. The implication is that some women get minimum financial support which may not make any significant changes to their business and subsequent welfare.

Even though there is an increasing obligation among NGOs to incorporate women in all aspects of development progression, evidence abounds on the nature of success and failure (Srivastava & Austin, 2012), with the former rather limited in scope and reach. Nevertheless, there is so far little knowledge on the success and problems that NGOs have encountered in empowering women entrepreneurs. The assessment of various interventions undertaken by NGOs on the impact and outcomes still need attention. This paper, therefore, examines the role of NGOs in promoting socio-economic development among women entrepreneurs in Tanzania using CARE as a study platform. Specifically, the paper interrogates the extent to which entrepreneurship training support, the adequacy of financial support and networks created through NGOs relate to the socio-economic welfare of women entrepreneurs. The content of the remaining part of this paper is structured as follows. The next section dwells on the theoretical context, followed by reviewed empirical studies, the conceptual framework, methodology, results and discussion, and, ultimately, the conclusions and recommendations.

## Theoretical context

### *Women in Development (WID) Theory*

The Women in Development (WID) approach to development projects emerged in the 1970s (Rathgeber, 1990). The central tenet of WID is to connect women's issues with development in addition to dealing with obstacles to economic growth. The impetus of this approach was exclusively on the productive aspects of women's work, hence ignoring or minimising the reproductive side of women's lives. Thus, WID projects typically have been income-generating activities where women are taught a skill or craft and, sometimes, are organised into marketing co-operatives. Frequently, a welfare outlook is added to these projects, and women are also taught hygiene, literacy, or childcare (Ibid). According to CN2Collins (2013), the WID approach ensures integration of women into the workforce and increases their productivity level in a bid to improve their lives. This approach, with its determination to integrate women in development, became a major concern of many governments and donor agencies. For the most part, the solutions adopted were within the realm of the so-called "technological fix" with attention paid to the transfer of technology, the provision of extension services and credit facilities, or the development of seemingly appropriate technologies that could lighten women's workloads (Rathgeber, 1990). Nevertheless, in recent observations by Jamil (2020), it is argued that while technological innovation has been instrumental in empowering women, its easy accessibility has also enabled an increase in negative images of women, one example being the many pornographic sites portraying women as a commodity.

Generally, the WID perspective has enhanced the understanding of women's development needs, particularly the need to improve statistical measures of women's work and provide women with more opportunities for education and employment be it self-employed or salaried. Moreover, the WID perspective has provided a checklist for ensuring women's status in societies. Sinha (2015) treats a woman entrepreneur as a confident, innovative and creative person capable of achieving self-economic independence individually or collectively, generates employment opportunities for others by initiating, establishing and running the enterprise while sustaining her personal, family and social life. Implicitly, it is through the entrepreneurship training support, adequacy of financial support, and effective network that women get empowerment to participate actively in entrepreneurial activities, which could culminate in their improved socio-economic welfare.

### *Women and Development (WAD) Theory*

The WAD, or neo-Marxist feminist approach, which emerged in the second half of the 1970s, focuses on the relationship between women and development processes rather than purely on strategies for the integration of women in development (Rathgeber, 1990). Accordingly, women have always been important economic actors in their societies and that the work they do both inside and outside the household is central to the maintenance of those societies. The Gender and Development Theory opines that women ought to be incorporated actively in the development projects instead of simply being passive recipients of development

aid. In addition, the WAD paradigm underscores the association between women and the work they perform in their societies as economic agents in both domestic and public spheres. Unlike WID, this theory also emphasises on the distinctive nature of the roles women play in the preservation and development of their societies, particularly in entrepreneurship. Rahman (2019) examined women borrowers' involvement with the microcredit program of the Grameen Bank in Bangladesh; the study focus was on the processes of village-level microcredit operation; it addresses the realities of the day-to-day lives of women borrowers and bank workers and explains informant strategies for involving themselves in this microcredit scheme - the power dynamics that extend to affecting women borrowers' relationships within the household. According to Filion (2021), an entrepreneur is an imaginative actor who spots entrepreneurial opportunities, makes moderately risky decisions with a view to innovating and taking action using resources to implement a differentiated vision that contributes to an added value. This implies that there is a need to empower women entrepreneurs to improve their risk-taking propensity for them to optimise their chances of excelling in the business ventures.

### **Empirical studies**

Several related studies have been conducted. For instance, UNIDO's (2010) study in Vienna, Austria, found lack of accurate data as well as the integrated and multi-sectoral nature of projects to challenge the tracking of the resources for women's empowerment activities, hence making capacity-building among the women ranks a priority. Nikkhah *et al.* (2011) study in Shiraz, Iran revealed that when the NGOs used both the bottom-up and top-down partnership approaches, they enhanced optimally community knowledge, decision-making ability, skills and self-confidence in developmental progression. Another study by Vossenber (2013) called for further studies in developing countries on institutional support, advancing and encouraging women entrepreneurship to examine the boundary between work and family.

Bradshaw's *et al* (2013) study in Ghana identified key economic growth factors as the promotion of women's economic rights, education, mobility and ownership. Kabeer (2012), on the other hand, connotes that women's access to employment and education opportunities reduces the likelihood of household poverty, and resources in women's hands have positive outcomes for human capital and capabilities within the household. Also, a study by Bajpai (2014) found that the challenges women entrepreneurs in Kenya, Nigeria, South Africa and Ethiopia faced included delays in acquisition of raw material, red-tape in the process of business getting licences, lack of technical skills, unfavourable markets, and lack of capital. Unfortunately, monetary institutions are generally questioning the abilities of women entrepreneurs and competency in efficiently handling self-owned business enterprises.

Kumari's (2013) study in India recommended improving co-ordination among NGOs and governmental entities to solve the problem of frustration that women entrepreneurs faced when dealing with financial issues. Moreover, there was a

need for innovative approaches and partnerships to scale the women's economic empowerment up. Evidence suggests that expanding partnerships with the private sector and NGO community can leverage support for initiatives that contribute to women's economic empowerment (GENDERNET, 2012). Another study by ILO (2003) found that some women lacked connections to business opportunities due to lack of information or lack of awareness and their actual and perceived economic position in community. Furthermore, associations can be helpful and allow economically strong businesswomen to capitalise on opportunities these links engender while assisting poor members. In views by Leitch *et al* (2018), women's start-ups tend to be smaller than men's; under-capitalized with less likelihood of taking on debt finance, more risk-averse; locally based, young, and operating in sectors where growth may be limited.

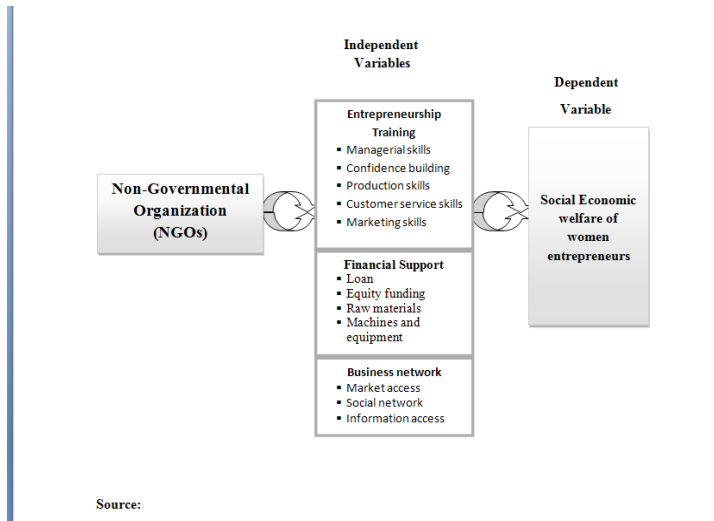
In Tanzania, Stevenson and St-Onge (2005) with the help of their framework mapped out key areas that trigger the growth of women entrepreneurs and established that there were no records on women business entry, survival and growth rates; moreover, women entrepreneurs had low awareness on training opportunities available. Kapinga *et al* (2018) findings in Dar es Salaam, Tanzania indicate that business incubators provide women's business with training and to some extent enhance their access to market information and business networks. Kabote (2018) on the other hand found out a positive relationship between personal well-being and years of schooling, age, and wealth status. Household size and employment status showed negative influence and did not show significance at 5%. A study by Kikula (2018) indicated that the biggest challenges that Tanzania women entrepreneurs faced for both starting up and developing their own business activities were lack of capital and unreliable markets for their services and products; these challenges can be minimized through empowering women, though capacity building and alternative strategies of financing could conceivably be supported through NGOs. Narayanan and Selvanathan (2017) opine that in 21st century, women empowerment has become a hot issue around the world; however practically, women empowerment is still an illusion of reality in majority of the countries in the world.

In short, the theories and scholarly views highlighted support building an argument that the promotion of entrepreneurship training, and availing of financial support and business networks play an important role in fostering the socio-economic well-being of women entrepreneurs. However, the dilemma exists in terms of their relative influence on women's economic welfare.



## Conceptual framework

The paper is guided by the conceptual framework as depicted in Figure 1.



**Figure 1: Conceptual Framework, Source: Literature review (2016)**

Figure 1 identifies three main independent variables (entrepreneurship training, financial support and business network) that influence the dependent variable — the socio-economic welfare of women entrepreneurs. In other words, improvement in socio-economic welfare among women entrepreneurs depends on these three independent variables which the current study set out to ascertain their influence on socio economic welfare of women entrepreneurs.

### Methodology

The study was carried out at CARE’s head office in Tanzania based in Kinondoni district, Dar es Salaam. Kinondoni is one of five districts in Tanzania’s largest business city – Dar es Salaam. The choice of the area of the study was triggered by the fact that the majority of women entrepreneurs who access support from CARE International – Tanzania conduct their businesses in this district. This primarily descriptive study adopted both quantitative and qualitative research approaches. It generated data from a sample of 74 randomly selected women entrepreneurs from a population of 150 potential participants who benefit from CARE International’s support. Sample size was determined by using the formula:  $N = 50 + 8M$ ;  $50 + (8 \times 3) = 74$ . Where: N = Sample size; M = Number of Independent variables (Mburu, 2007, p.120).

Moreover, five group leaders working closely with the Care International NGOs were key informants who took part in interviews to generate in-depth information. Quantitative data were collected using a structured self-administered questionnaire with 5-point Likert scale whereby 5 stood for ‘Strongly agreed’ and

1 at the other end of the spectrum was for 'Strongly disagreed'. An interview guide, on the other hand, was used in conducting in-depth interviews with the key informants.

Additionally, reliability and validity tests were conducted to reduce the possibility of getting the answers wrong (Saunders, 2011). Cronbach's alpha, which measures internal consistency, was used in conducting reliability test. According to Goforth (2015), Cronbach's alpha ( $\alpha$ ) coefficient between 0.6 and 0.8 is acceptable in a study hence this study is exempted from disqualification as it meets the criteria (Entrepreneurial training = 0.811; Financial support = 0.614; and Business Networks = 0.704). To ensure validity, a pilot study was done to test the questionnaire with 10 respondents. The questionnaire was also evaluated by an expert whose comments helped to improve further the research tool before its application in the field.

### *Data Analysis*

The quantitative data which were collected through structured questionnaire were processed with the help of the IBM Statistical Package and Service Solutions (SPSS Version 20). Mean and standard deviation were used for quantitative data analysis (Solutions, 2016) whereas data from in-depth interviews were subjected to thematic analysis. The current study has three independent variables: *Entrepreneurship Training, Financial support and Business network* as they influence a dependent variable of socio-economic welfare of women entrepreneurs. Qualitative data from interviews, on the other hand, complemented quantitative data by using quotes that were collected through interview guide.

## **Results and Discussions**

### *Demographic Factors of Respondents*

All respondents who filled out the questionnaires and took part in the interviews were females since these were the targeted study population. Other demographic information included age, educational and marital status of the respondents as Table 1 illustrates:

**Table 1: Demographic characteristics of the respondents**

Age of respondents	Frequency	Percent
20-29 years	16	21.8
30-39 years	27	36.4
40-49 years	26	34.5
50+ years	5	7.3
<b>Total</b>	<b>74</b>	<b>100</b>

<b>Educational level</b>	<b>Frequency</b>	<b>Percent</b>
<b>Primary -</b>	31	41.8
<b>Secondary -</b>	34	45.5
<b>Diploma</b>	9	12.7
<b>Total</b>	<b>74</b>	<b>100</b>

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<b>Marital Status</b>	<b>Frequency</b>	<b>Percent</b>
<b>Married</b>	54	72.7
<b>Widow</b>	3	3.6
<b>Otherwise</b>	17	23.6
<b>Total</b>	<b>74</b>	<b>100</b>

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Source: Field Data (2016)

As Table 1 illustrates, 16 (21.8%) women entrepreneurs were between age 20 to 29, 27 (36.4%) were around age 30 to 39, those whose age was between 40 to 49 were 26 (34.5%) and only 5 (7.3%) of the respondents were around age 50 and above. These results imply that the majority of women entrepreneurs who get support from CARE are above age 30 which means they are matured enough to understand the intricacies of business. Moses and Amalu (2010) contend that socio-demographic variables that can influence women entrepreneurs are education, age, work history, relative experience, childhood family environment such as birth order and parents' occupations. Sajilan *et al.* (2015) argue that the person's age is a key demographic characteristic in understanding his or her entrepreneurial behaviours and intentions. In fact, entrepreneurs get more opportunities with increasing age, but their willingness to become entrepreneurs' decreases as they become old. It was found that most of the active entrepreneurs were between age 25 to 44.

In terms of education, Table 1 shows that 31 (41.8%) respondents had primary school education, 34 (45.5%) had secondary school education and 9 (12.7%) had diploma. There was no respondent who had attained a bachelor's degree or postgraduate qualifications. The results demonstrate that, most of the women entrepreneurs who get support from the NGO had attained lower education (primary and secondary school) levels. Similarly, other literatures suggest that one challenge facing developing countries' women entrepreneurs is that they have low levels of education and skill (Vossenber, 2013). Low education level forces some people to get involved in agriculture and business because of their unemployability in the formal sector particularly for white colour jobs. In terms of marital status, 3 (3.6%) of the respondents were widows whereas 17 (23.6%) were single and 54 (72.7%) were married. The dominance of married women entrepreneurs in this study differs with what found in Ali and Ali (2013) study

that most of the women entrepreneurs were worried about their occupation and household responsibilities hence they would not like to be engaged with entrepreneurship. At home, they cared for their children and husbands and at work they served the customers. Yet, women receive little help from male family members. A study by Kabote (2018) in Tanzania showed a positive relationship between personal well-being and years of schooling, age, and wealth status amongst women entrepreneurs in Arumeru district in Tanzania. This may suggest that demographic characteristics matter in the welfare of people moderated by entrepreneurial behaviour.

### Findings and Discussion

The findings are presented in the context of data relating to the mean and standard deviation and in-depth information that was gathered from key informants.

#### *Entrepreneurship Trainings and Socio-Economic Welfare*

The first objective of this study was to examine the extent to which entrepreneurship training support by NGOs (with reference to CARE international) relate to the social and economic welfare of women entrepreneurs. The mean and standard deviation were computed to ascertain the level of influence of each of the respective attributes on the women entrepreneurs' welfare.

#### *Mean and Standard Deviation*

The mean and standard deviation were computed for the attributes related to training in terms of its influence on socio-economic welfare of the women. Table 2 summarises the findings:

**Table 2: Mean Scores: Training and socio-economic welfare**

NGO Training and socio-economic welfare	Mean	Std. Deviation	N
Customer care skills acquired through NGO training have improved my socio-economic welfare	4.72	.454	74
Managerial skills acquired through NGO training have improved my socio-economic welfare	4.58	.497	74
Production skills acquired through NGO training have improved my socio-economic welfare	4.35	.607	74
Marketing skills acquired through NGO training have improved my socio-economic welfare	3.81	.612	74
Business confidence acquired through NGO training has improved my socio-economic welfare	4.20	.619	74
Entrepreneurship training has improved my socio-economic welfare	4.19	.566	74

Source: Field Data (2016)

Table 2 above shows that five (5) factors—customer care skills, managerial skills, production skills, business confidence and entrepreneurship training, respectively — had a significant positive influence on the improvement of socio-economic welfare of women entrepreneurs. Marketing skills had a comparably lower but slightly above moderate influence (Mean=3.81, SD=0.612). Thus, business confidence, customer care, managerial and production skills account for a large proportion of improvement registered in entrepreneurial activities; hence contributing to the improvement of the socio-economic welfare of women entrepreneurs. In fact, all the standard deviations are less than three ( $>3$ ), implying a minimum disparity of opinion amongst the respondents (Mbura, 2007). According to Kouzes and Posner (2006), the smaller the standard deviation, the narrower the range between the lowest and the highest scores or, more generally, that the scores cluster closely to the average score.

In this regard, Islam (2009) contends that entrepreneurship for women, if properly applied, could enable semi-literate women to acquire training in business techniques and market development in addition to understanding the importance of marketing their produce, hence improving their standard of living in the process. The study findings are in line with those from a study of Stangl *et al* (2015) who established that business and social skills acquired in training appear to enable women to improve the management of their businesses, engage with their customers and invest in growing their businesses. Nevertheless, this view contradicts Bharthvajjan (2014), who pointed out that women's lack of previous business experience and acumen made women entrepreneurs lack managerial skills, to a larger extent, than small businesses, in general. In addition, language barrier amongst women caused problems for their clients or members during communication which would not be a case in Tanzania where Swahili language is commonly used by almost all citizens. Further to that, Shah and Saurabh (2015) argue that production technologies that save time and ease workloads may have the counter-productive impact of displacing rural women as evidenced in technological attempts to improve productivity in poultry that effectively removed women from poultry businesses in many countries as men were more advanced than women in the innovation. Care must therefore be taken in innovating with production technologies so that improved techniques translate into improved benefits and welfare for women. One respondent, who happened to be a group leader, had this to say:

You can easily distinguish between an entrepreneur woman with managerial skills and another without such skills. The training programmes we got have shaped our entrepreneurship understanding. We know how to manage our subordinates, how to monitor our activities and how to make good decisions that can ensure our business sustainability.

This statement denotes the significance of providing managerial training for women as it sharpens their skills and boosts their efficiency. In some cases, training in relative soft skills can make a difference for the women entrepreneurs. During the interviews, one group secretary said:

Before I joined this group, I was not serious about doing business. I could wake up at 10 am while others wake up at 5 am. I used to get very low profit or nothing at all. But the training has helped me a lot. I am now serious with my business and I enjoy super profits.

The importance of training was also observed through the consequential customer retention. Another group leader said:

Before I joined this group, I didn't know how to handle a customer. I was getting customers but they were not staying for a long time. Therefore, every now and then I had to seek new ones. Life was not easy. Since I joined this NGO, I have changed. I have become a happy vendor. I know how to get new customers and how to handle my existing clients. Thus, thanks to training.

This observation illustrates that group closeness can contribute to effective training as people tend to learn from each other, possibly, through role modelling. In some cases, the training occurred in different geographical contexts where exposure added value to the training. In this regard, one interviewee, who is a leader from the Bunju area said:

The NGO supported me to attend training in Pemba Island [in Zanzibar] where I acquired new marketing skills on how to differentiate one type of market from another and how to add value to my products. This has helped me to know my market well and I can assure you that my life has improved since then.

These results support those from a study done by Shah and Saurabh (2015), who found that rigorous market exposure should be provided to women by letting them interact with marketing experts and should learn to conduct test marketing. Such exposure could make them demonstrate high sensitivity to market changes and would be quick in adjusting to new demands.

Regarding the business confidence acquired through NGOs, Table 2 (above) indicates a Mean score of 4.20, hence suggesting that the majority of the respondents reported that the business confidence they had acquired through NGO training had improved their socio-economic welfare. As Bharthvajan (2014) argues, problems and constraints women entrepreneurs face are attributable to their having a subordinate status and lack of confidence in their own competencies. Even at home; some family members do not have much faith in the women's own abilities in decision-making. Thus, having more confident women entrepreneurs entails providing entrepreneurship training to women on a continual basis.

### ***NGO Financial Support and Women's Socio-Economic Welfare***

The second objective of this study was to examine the contribution of financial support that NGOs such as CARE international extend to women entrepreneurs to enhance their socio-economic welfare. In this regard, the Mean scores and standard deviations on financial support and women entrepreneurs' socio-economic well-being were computed and the results are as presented in Table 3:

**Table 3: Mean Score: Financial support and socio-economic welfare**

NGO Financial Support and socio- economic welfare	Mean	Std. Deviation	N
The amount of loan provided by the NGO is sufficient for my business development, thus, improve my socio-economic welfare	1.18	.479	74
The amount of equity funding provided by NGO for my entrepreneurship start-up is adequate enough for me to do business and, thus, improving my socio-economic welfare	1.68	.878	74
The quality of raw materials provided by the NGO can produce quality and competitive products, thus improve my socio-economic welfare	3.23	.693	74
The NGO provides me with machines and equipment for my production processes, thus improving my socio-economic welfare	3.36	.732	74
I am satisfied with the level of financial support I get from the NGO, which has improved my socio-economic welfare	1.59	.494	74

Source: Field Data (2016)

Table 3 shows that, out of the five factors, two (2) factors, namely, quality of raw material and machines and equipment (Mean = 3.23 and 3.36, SD = 0.693; 0.732), respectively, had moderate influence on the socio-economic welfare of women entrepreneurs. The other three factors, namely, loan, financial support and equity (Mean = 1.18, 1.59 and 1.68, SD = 0.479, 0.494 and 0.878 respectively) had no positive influence on improving socio-economic welfare. This implies that the majority of the respondents were dissatisfied with the level of financial support they received from the NGOs.

This difficulty inherent in getting adequate financial support was reiterated by Aterido *et al* (2011), who argued that financial institutions require higher collateral from female entrepreneurs than they do from the male counterparts. Some banks may also require women to have a male co-signer to open accounts, which is not necessarily the case for the male gender. In this regard, the study results suggest that the provision of adequate financial support to women entrepreneurs needs prioritisation in a bid to improve their socio-economic welfare. Presently, as Wube (2010) and Bharthvajan (2014) contended, many women entrepreneurs do not enjoy the right to assets of any form, which compounds the difficulty of getting finances from financial institutions. In addition, credit officers also have negative perceptions of women entrepreneurs. Explaining the situation, one group leader said:

It's not easy at all because when I need a loan, as a woman entrepreneur, I am required to avail big things such as title-deeds which I don't have." Because of patriarchy, more often than such title-deeds are in the names of their husbands and other male relatives, who are usually reluctant to put the deeds on the line to let, the women acquire the loans they need.

Furthermore, there is an unfavourable market and limited capital for women entrepreneurs (Bajpai, 2014). Indeed, financial institutions are generally sceptical about the seriousness and abilities of women entrepreneurs. As a result, the women entrepreneurs suffer from inadequate financial resources and working capital. In this regard, the results from the current study are consistent with Kumari's (2013) who established that there is a need to recognise how to expand co-ordination amongst the NGOs, governmental agencies and participants to solve the problem of under-capitation for women entrepreneurs through lack of adequate financial support. Thus, this sector needs more attention from researchers in near future.

**Building Business Networks through NGOs and Socio-Economic Welfare**

The third objective of the study examined the extent to which business networks engendered by NGO support enhanced the socio-economic welfare of women entrepreneurs. To achieve this objective, the responding women entrepreneurs were asked to indicate the extent to which the business network created through the support extended to them by NGOs helped to boost their socio-economic welfare of women entrepreneurs.

*Mean Score: Business Network and Socio-Economic Welfare*

Both Mean and standard deviation were computed for the following four variables — access to sustainable markets; widening social networks for business; adequate business information access; and level of business networking. These are the variables that helped to determine the relationship between Business networks engendered by NGOs and the Socio-economic welfare of women entrepreneurs. Table 4 presents the results:

**Table 4: Mean and Standard Deviation: Business network and socio-economic welfare**

NGO Business network and socio-economic welfare	Mean	Std. Deviation	N
The NGO supports me with access to sustainable market for my products, thus improving my socio-economic welfare.	4.19	.459	74
The NGO supports me with a wide social network for my business activities, hence improving my socio-economic welfare.	3.76	.637	74
The NGO provides me with adequate information access for improving my entrepreneurial activities and, as a result, improving my social economic welfare.	2.80	.682	74
The level of business networking provided by the NGO is sufficient for my business activities.	2.46	.666	74

Source: Field Data (2016)

Table 4 shows that, out of the four variables, one (1) factor (Mean = 4.19, SD = 0.459), namely, access to sustainable markets had a significant bearing on the socio-economic well-being of women entrepreneurs. Another factor namely, social networks (Mean = 3.76; SD = 0.637) had a moderate influence whereas



two (2) other factors (Mean = 2.46 and 2.80; SD = 0.666 and 0.682), namely, the level of business networking and information access respectively had a weak influence on the socio-economic welfare of women entrepreneurs. These results suggest that the majority of the women entrepreneurs who took part in this study were not satisfied with the level of business network extended to them by the NGOs.

These results are in concurrence with those of Singh *et al.*'s (2014) study, which concluded that promoting entrepreneurship among women is a principal empowerment tool for women. Among the entrepreneurial requirements, market linkage emerged as an important factor in ensuring the success of women ventures and fostering of their economic well-being. Indeed, market linkages had helped entrepreneurs to remain in the business as the results of this study suggest and are buttressed by those from Singh *et al.*'s (2014) study. Thus, women entrepreneurs need to know how to get and maintain sustainable markets for their produce and products. In connection with this aspect, one of the interviewees from the group of leaders said:

Normally, the NGO prepares women entrepreneurs' meetings almost for every month. Such meetings bring women from different wards together. During the meetings, we can exhibit our various produce and products. We use such kinds of gatherings as our potential marketplace. There we also get opportunities to trade in addition to exchanging skills. We also get to know what other women are doing.

ILO (2003) argues that since women often operate home-based micro-enterprises, they tend to lack access to transportation, and may be barred from accessing the same networks men dominate by societal norms and attitudes informed by patriarchy. Thus, their networks and contacts may remain weak despite their being critical in connecting entrepreneurs to business growth opportunities. Nevertheless, the importance of networks tends to be appreciated in some other instances. During an interview, one of the leaders of women entrepreneurs, said:

We get support from the NGO and we are provided with opportunities to mingle with other women and, hence, expand our social network. We are free to move from one region to another to train our fellow women and market our products. This has helped us to get money and improve our socio-economic welfare.

According to ILO (2003), women entrepreneurs, in rural areas, often experience difficulties in accessing relevant financial products and services due to a lack of appropriate products, information and collateral. Wube (2010) contends that, since most women entrepreneurs operate on small-scale basis and are generally not members of professional organisations or part of other networks, they often find it difficult to access information for their entrepreneurship activities. Implicitly, access to entrepreneurship information remains centripetal to the improvement of business activities. During the interviews, it emerged that they were not given information to improve their activities. As one leader explained:

We really need information that can help us improve our business through books, brochures, journals, videos and other sources of information on entrepreneurship.

Such information availability and accessibility could help transform the fortunes of women entrepreneurs and enhance their well-being.

ILO's (2003) and Rajagopal (2021) study underscored a need to emphasise on governmental and non-governmental organisations to reach out to women entrepreneurs and provide them with affordable training, coaching, networking and mentoring services that would serve as game-changers and help develop their entrepreneurial skills to boost their growth potential and prospects. In this regard, Mbura (2015) argues that a network is a cost-effective way for improving marketing information acquisition. This implies that there is a need to encourage business networking to expand the market for women entrepreneurs, as sustainable markets have far-reaching implications for their socio-economic welfare.

### ***Overall Mean Score***

The Mean score for the study's constructs were computed to examine the influence of each of the three main constructs on the socio-economic welfare of women entrepreneurs who get support from NGOs in the study area. Table 5 summarises the study findings:

**Table 5: Mean and Standard Deviation**

Variable	Mean Score	Standard Deviation
Training	4.31	0.322
Adequacy of financial support by NGOs	2.47	1.01
Business network	3.30	0.808

Source: Field Data (2016)

Table 5 shows that the most influential factor on the socio-economic welfare of women entrepreneurs is Training ( $M = 4.31$ ;  $SD = 0.322$ ). This is followed by Business networks ( $M = 3.30$ ;  $SD = 0.808$ ), which has a modest but positive influence on women entrepreneurs' welfare. Finally, the Adequacy of financial support was found to have less bearing on the welfare of women entrepreneurs.

In line with these study findings Vossenbergh (2013) asserts that one challenge often facing businesswomen in developing countries is that they have a quite low level of education and skills. This problem is compounded by the absence of career guidance, which limits their entrance to various privately and publicly offered supports such as development services and information on business progression. In general, the study results imply that entrepreneurship training is essential in improving the women entrepreneurs' socio-economic welfare. Nevertheless, such training ought to be relevant, appropriate and proper.

After all, a study by Ingwu and Okey (2013) revealed that many of the women who participated in the adult basic education programme in Cross River State in Nigeria were not satisfied with the learning experiences provided. Exposing them to acquiring mainly literacy, numeracy, social and citizenship skills at the expense of vital value-adding entrepreneurial skills had failed to improve their status and that of their family. Thus, the women, as learners, should be involved in identifying their learning needs that would be integrated in the programmes aimed to empower them to improve their livelihoods. As a matter of fact, Islam (2009) asserts that entrepreneurship for women, if properly applied, could enable semi-literate women to acquire training in business techniques and market development, hence improving their living conditions and socio-economic well-being. Entrepreneurship training for women sharpens their entrepreneurial skills and improves their efficiency in running their business ventures. However, training should be based on the Training needs as established from the targeted women entrepreneurs.

Also, the results presented in Table 5 indicate that business networks were also found to have modest influence on women entrepreneurs. According to Ruiz-Palomino and Martínez-Cañas (2021), the importance of social networks has since been emphasised in entrepreneurship research. There are indications that women often have smaller networks consisting of close relations, which become problematical in an economy where large-scale networking is important for perceiving opportunities and collaborating with knowledgeable actors. Mburu (2015) argues that the inter-firm and social networks have different potential influences in network information accessibility. As ILO (2003) contends, women entrepreneurs, especially in rural areas, often tend to experience difficulties in accessing relevant financial products and services due to a lack of appropriate information on their produce and products as well as lack of collateral. Moreover, as Wube (2010) further proffers, most women entrepreneurs operate as smallholders, and generally lack membership to professional organisations or other networks, hence finding it increasingly difficult to access information for boosting their entrepreneurship activities. And yet the “business network that is provided by the NGO has a positive impact on my entrepreneurship activities. But the network provided is not sufficient and we would like to ask the NGO to expand it,” as one of the women entrepreneurs aptly put it. Enticing

### **Conclusions and Recommendations**

The objectives of this study were to examine the extent to which entrepreneurship trainings support, adequacy of financial support by NGOs and network created through NGOs relate to improving the socio-economic welfare of women entrepreneurs. The study findings indicate that training in entrepreneurship for women was most contributory factor to enhancing the women’s socio-economic welfare. This variable is followed by business networks created by NGOs. On the other hand, the financial support provided by NGOs was found to be too inadequate to have a significant bearing, hence its weak effect on the welfare of women entrepreneurs.

Considering the findings, it is recommended that training in entrepreneurship for women should be scaled up through appropriate strategies aimed to benefit as many women entrepreneurs as possible. Nevertheless, such training should be appropriate and based on actual training needs establishment from the beneficiaries — the women entrepreneurs themselves. Areas of focus for such training include managerial, production and marketing skills that urgently need attention and concerted support from both governmental and non-governmental organisations. Furthermore, much wider networks need to be established with support from both NGOs and the government.

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