



Factors Contributing to the Failure of Women's small-Scaled Enterprises in Dodoma City Council, Tanzania

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

Aims: This study presents the findings on the Factors Contributing to the Failure of Female Small-scale Enterprises in Dodoma City Council, Tanzania. The study was guided by three specific objectives: to identify structural factors contributing to the failure of women small-scale entrepreneurs, to find out social factors contributing to the failure of women small-scale entrepreneurs and to examine economic factors contributing to the failure of women small-scale entrepreneurs.

Methodology: The study adopted a cross-sectional research design where structured questionnaire with open and close-ended questions were used to collect primary information from a sample size of 70 respondents. The researcher used a mixed-research approach, that is, qualitative and quantitative. A qualitative approach was used in collecting respondents' views during the interviews while the quantitative approach was used to collect information from respondents through questionnaires. Quantitative data analysis was done by using Statistical Product for Social Solution (SPSS) computer program version 25.0.

Results: The general findings indicated that government regulations like long license processing and unfavorable tax, scarcity of cash flow at the start-up, and operating and expanding their

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businesses served as the factors contributing to the failure of women small-scale enterprises in Dodoma City Council. It was further found that high interest rates from banks and other financial institutions affected the growth of enterprises; also, men's perception that women's responsibility is to take care of their families instead of working to increase their family income accelerated women to perform business as a part-time activity hence failure in business.

Conclusion: the study recommends that women's small-scaled entrepreneurs must form groups to work together in cooperatives to reduce the business running costs such as tax, rent payable and interest rates from the financial institutions. In addition, the government should enforce laws to eradicate bureaucracy and corruption based on sex, place of origin, favoritism and infidelity from some government officials and credit officers during the compliance of business tax approximation and loan application processing.

Keywords: Factors; failure; women entrepreneurs; small scaled enterprises; Tanzania.

1. INTRODUCTION

In Tanzania, women's small enterprises are among the components in the private sector contributing highly in the national economic development; the proportion of women-owned enterprises increase surprisingly. 75% of them have however been collapsing within a year leading women enterprises to be less active in business [1]. Moreover, over 99% of small enterprises have fewer than five employees and almost three-quarters have only one employee, and the majority of women entrepreneurs are between the ages of 25 to 40 years with a low level of education. On the other side, these women entrepreneurs are the potential motor for the economy to generate jobs and reduce poverty [2].

Multiple obstacles continue to slow down their capacity to start and grow businesses in generating quality jobs. Although women have an untapped potential for entrepreneurial development, they lack the necessary skills and resources that lead them to face more failures [2]. Legal impediments, cultural attitudes and less mobility influence their businesses to remain younger and smaller than men's do in business [3]. Most women conducting business in Tanzania are concentrated in informal, micro, small, low growth and low-profit activities including food vending, tailoring, batik making, beauty salons, decorations, local brewing, catering, pottery and food process [1]. Most of women sell their products in the local market and only small percentages sell regionally or internationally where entry barriers are low, but the price competition is intense [4]. The Government of Tanzania has expressed a commitment to support women entrepreneurship through several policy pronouncements as well as specific support programs; however, women

entrepreneurs continue to face difficulties that contribute to stifling the growth of their enterprises [5].

A study on the factors contributing to the failure of women's small-scale enterprises in Dodoma City Council is among the right way to find solutions of the problems that women's small enterprises face in making progress towards achieving their business success. This accords with the United Nations Agreed Sustainable Development Goals [6] which aim at ending poverty through achieving gender equality, empowering all women and girls' to promote sustainable economic growth at all levels within Dodoma City Council and Tanzania at larger [6].

2. LITERATURE REVIEW

According to Olomi [7], numerous tax policy and legal procedures can erode the capacity of women's small enterprises to create employment opportunities, foster innovation, sustain themselves and increase profits, excessive business regulations and can discourage or prevent them from growing into larger and more productive firms. In addition, Osoro [8] revealed that there has been an increase of efforts to empower women entrepreneurship where governmental policies for promoting and supporting women small entrepreneurship to achieve economic growth and reduce poverty, but there are still inadequate laws, administrative procedures, and access to assistance from governmental agencies. This has resulted to successful enabling environment interventions such as those related to firm registration, tax administration and tax policy reforms which relieve constraints faced by small-scaled women enterprises that may lead to significant business growth particularly for high-growth women entrepreneurs are likely to keep their business

working informally even if they are registered in the formal sector. Also, Chinomona [9] advocated that women small-scaled entrepreneurs are afraid of hiring employees because it involves extra taxes as well as labor regulations. Thus, they prefer to work with family members who do not need contracts, are easy to fire, earn less, make fewer demands and are highly trusted. According to Chinomona & Maziriri [9], marital status is among the contributing factors hindering the growth of women small entrepreneurs because the male claim that women responsibility is to take-care of their families instead of working to increase family income. This perception accelerates women to conduct business as a part-time activity and finally leading to failure. Additionally, Odinga [10] revealed that women entrepreneurs especially those who have kids do not have enough time to concentrate in business because of family responsibilities, which of course affects the growth of their enterprises. USA (2015) revealed that married women entrepreneurs do not run their business when their children or husbands are sick because they have to stay at home to take care of them, ultimately affecting the business reputation, sales, growth and generate extra expenses for the family. According to Berger & Udell [3], high-interest rate demanded from the women's small-scale enterprises by the financial institutions like banks and some microfinance banks lead to high risks due to small portfolios of these businesses. Odinga [10] revealed that there is high transaction cost that banks go through performing credit appraisal on them before granting credit to small scale entrepreneurs since finance is the major constraints to enterprises development and growth. Various sources ought to be explored by small enterprises to run their businesses. In addition, Delmar et al. [11] revealed that most of small-scaled women enterprises depend mostly on external sources such as banks, non-bank financial institutions, families and friends, and personal savings are the only internal source as an alternative source to finance their businesses.

3. MATERIALS AND METHODS

3.1 Area of the Study

The research was conducted in Dodoma City Council located in the middle region of the country. It is boarded by Chamwino District in the east and Bahi District in the west. It lies between Latitudes 6.000 - 6.300 South and Longitude

35.300 - 36.020 in the east. Administratively, the city is divided into one (01) parliamentary constituency, four (04) divisions, forty-one (41) wards, eighteen villages (18), one hundred seventy (170) streets, and eight nine (89) hamlets. While the original residents of the city are believed to be the Gogo and Rangi, currently, there has been a number of mixed-tribes from neighboring regions due to trade and cultural relationships in the area [1].

3.2 Research Design

The study employed the cross-sectional research design. The design allows data to be collected at a single point of time. Data collected are used for the purpose of simple statistical description, interpretation and make it simple to determine relationship between different variables focused at the time of the survey. This method was considered suitable where time and resources were limited.

3.3 Targeted Population, Sample Size and Sampling Techniques

3.3.1 Population of study

The targeted population of this study was women who engage in small-scaled enterprises. They were selected from wards found in Dodoma City Council. The respondents were at the centre of businesses practice hence they have adequate information to answer research questions. In addition, key informants of this study included business officers from the Dodoma City Council and Ward Executive Officers (WEO) from the three selected wards, i.e. Majengo, Madukani and Viwandani.

3.3.2 Sample size

This study used a total sample of seventy (70) participants selected out of two hundred and thirty (230) women small-scale entrepreneurs from three (3) wards of Majengo, Madukani and Viwandani in Dodoma City Council. Due to the nature of the study, a sample size of 70 women small-scaled entrepreneurs were reached by using formulae determined by Cochran in 1963. The key informant included three Ward Executive Officers (WEOs) and three business officers from Dodoma City Council.

3.3.3 Sampling techniques

In this study, the researcher used simple random sampling and purposive (judgmental) sampling techniques as described.

3.3.3.1 Simple random sampling

The respondents were selected by using the list that was prepared by the ward executive offices showing women who undertake small-scaled enterprises from each ward. The names of women were written on pieces of papers and then shuffled; the shuffled pieces of papers with names were then picked randomly one at a time until the sample size of 70 was obtained. The choice of this sample size was justified by limitation of time and financial resources, accuracy, and a need to ensure sufficient number for meaningful analysis.

3.3.3.2 Purposive sampling

Purposive sampling were used to obtain six key informants to enable the researcher to collect information related to the study. This technique was used to select three business officers from Dodoma City Council, and three Ward Executive Officers (WEOs) from Majengo, Madukani and Viwandani wards. In addition, Key informants were purposively selected because of their position and professional skills they hold about this study.

3.4 Data Collection Methods

There are different methods of collecting data, but according to this study, the researcher used questionnaires and interview guides.

3.4.1 Questionnaire

The researcher provided 70 questionnaires to the women small-scaled entrepreneurs of Viwandani, Madukani and Majengo wards. In questionnaire, both open and closed ended questionnaires were used to get the information needed in this research. This study used questionnaires because a considerable number of entrepreneurs of Viwandani, Madukani and Majengo wards were reached within a very short time.

3.4.2 Interview guides

This research used both structured and unstructured interview questions in collecting its data. The interview questions involved Ward Executive Officers and business officers from Dodoma City Council. Questions were prepared in Swahili and data were recorded in the notebook when the interview was in progress.

3.5 Validity and Reliability of Research Instruments

In order to ensure validity, the researcher exposed the research instruments to the experts

for scrutiny. Some of these experts were the supervisor and my colleagues asked to review the instruments. In addition, internal validity approach were applied; this was done through establishment of trust between the researcher and respondents by providing them with awareness about a research purpose and by initiating interview and questionnaire through specified themes of the research topic. In this regard, the researcher used test-retest method to check the reliability of the research instruments. The researcher administered the research instruments (questionnaires) to 15 women small-scale entrepreneurs in one ward of the study area. Then after 14 days, the researcher administered the same research instruments (questionnaires) to the same participant of the piloted ward to compare the findings of the first and the second time to see if they correlate. Finally, all ambiguities and vagueness in the research instruments were rectified before administering them in the actual study field.

4. RESULTS AND DISCUSSION

4.1 Business Information of Respondents

4.1.1 Business years of operation

Majority by 45.7% of respondents stated that their business operated within 1-5 year, the second group 22.9% operating business within day one to 1-year, about 15.7% of respondents argued that it operated within 6-10 years, 10.0% respondents said 11-15 years whereas only 5.7% of respondents said it operated over 15 years as shown in the Table 4. This implies that most of the women's small-scaled enterprises failed within five years because of poor creativity and innovation during start new businesses and the results indicate that the majority of failed businesses were operating in the retail shop due to the poor creativity and innovation lead to have same business type in the same place.

In the interview with the Business Officer 1 of the Dodoma City Council, he verified this by saying:

Majority of entrepreneurial activities in the city is related such as retail shops and beauty salon corroborates this result. However, these retailers' shops as well as the wholesalers operated in diverse sectors, importing and selling a wide range of products and finally sustain in short period of time because of huge competition and lack of customers and this facilitated by poor

creativity and innovation (Business Officer 1 remarked on 04th April 2022).

Singer [12] found that most of the small businesses in Sub Saharan Africa do not offer new and innovative products and services, and most of them are in direct competition with one another, offering similar products and services. This may explain the causes of the failure of service-related businesses.

Table 1. Women business information's (n=70)

Category	Frequency	Percent (%)
Business years of operation		
Less than 1 year	16	22.9
Between 1 and 5 years	32	45.7
Between 6 and 10 years	11	15.7
Between 11 and 15 years	7	10.0
Over 15 years	4	5.7

Source: Field data, 2022

4.1.2 Respondents start-up business capital

Finding in Table 4 shows that majority 38.6% of respondents interviewed reported to start business with start-up capital of less than 5 MillionTZS. 28.6% of the respondents reported to start business with start-up capital of 5 up to 20 MillionTZS. About 22.9% start business with a capital of 21-50 MillionTZS as only 10.0% of the respondents start business with a capital of 50-200 MillionTZS. This implies that most of the women participating in income generating activities have very small start-up capital that makes the size of their economic activities to be small in size and hence small marginal profits.

One of the three Ward Executive Officers was interviewed and he argued: Women face challenges in accessing capital due to various reasons such as the gender pay gap, lack of presentation in leadership positions, and stereotypes surrounding women's financial abilities. Women owned businesses often struggle to secure funding from financial institutions, and offered fewer opportunities for funding than their male counterparts. This lack of access to capital can make it difficult for women to start or grow a business, limiting their potential for success. To overcome these challenges, women entrepreneurs' can seek out alternative

funding sources, such as grants, crowd funding, and community initiatives that support women small-scaled entrepreneurs. Additionally, policies and program that promote gender equality and advocate for women's financial inclusion can help address this issue at a systematic level (WEO 1 remarked on 05th April 2022).

In the interview with the Business Officer of the Dodoma City Council, he verified this by saying:

One of the problems of women small-scaled entrepreneurs is unrealistic expectations of income in early years but the real profit is noticeable until the third year of business operation. So, if starting capital is not enough to carry business like salaries, rents, tax and license, this business may lead to failure (Business officer 2 remarked on 3rd April 2022).

This result is supported by Chinomona & Maziriri [9] who argued that women use their savings and borrow from family and friends to start and grow businesses due to the lack of capital during business operation, thus leading to failure because of bad debt.

Table 2. Women business information's (n=70)

Category	Frequency	Percent (%)
Business years of operation		
Less than 1 year	16	22.9
Between 1 and 5 years	32	45.7
Between 6 and 10 years	11	15.7
Between 11 and 15 years	7	10.0
Over 15 years	4	5.7

Source: Field data, 2022

4.1.3 Types of business performed by respondents

Business conducted by women small-scaled entrepreneurs in the study area is divided into different types including 51.4% of retail shop, wholesale shop by 12.9%, foods and restaurants by 17.1%, hair and beauty salons by 12.9%, stationary 5.7%. This implies that there are no women entrepreneurs in the manufacturing, construction and mining businesses, which all tend to be males dominated, demanding special skills and big capital that women might not have.

Moreover, in the interview with the Business Officer of the Dodoma City Council, he claimed:

Most businesses failed within short period because of poor creativity of the female small-scaled entrepreneurs to bring new products in the market. These entrepreneurs initiate one type of the business and finally face a very high competition from their neighbors who have enough capital to offer needs of customers (Business Officer 3 remarked on 12th April 2022).

These findings are supported by Cheah [13] who reported that women’s businesses are concentrated in retail and services, while men focus on creativity, innovation and industrialization.

Table 3. Women business information’s (n=70)

Category	Frequency	Percent (%)
Types of business performed by respondents		
Retail shop	36	51.4
Food and restaurants	12	17.1
Wholesale shop	9	12.9
Hair and beauty/saloon	9	12.9
Stationary	4	5.7

Source: Field data, 2022

4.1.4 Respondents source of capital

Results from the study indicated that the majority (65.7%) of the respondents obtained business capital from their families; the rest by 19.1% respondents obtain capital by selling properties; about 15.1% respondents obtain capital from banks and other financial agencies. This implies that majority of women entrepreneurs are supported by their family to start businesses, which helps them to improve income within family and increase employment opportunities. Moreover, during the interview with the business officer of Dodoma City Council, he claimed, “Most of women entrepreneurs’ capital comes from their families’ parents or their husbands for the aim of support them to introduce source of income for the aim of supporting their families and improving their life” (Business Officer 2 remarked on 4th April 2022). These findings are supported by Coldham [14] who argued that government and stakeholders’ support for

women’s entrepreneurship through training, finance and coaching has had a positive impact on women’s enterprises. However, government financial support is limited, and a significant number of women entrepreneurs have no access to it.

Table 4. Women business information’s (n=70)

Category	Frequency	Percent (%)
Respondents Source of capital		
Family capital	46	65.7
Sales of property	14	19.2
Credits from banks and other financial institutions	10	15.1

Source: Field data, 2022

4.2 Structural Factors Contributing to Failure of Women Small-Scale Enterprises

4.2.1 Government regulations on tax collection and business registration procedures to women’s small-scaled enterprises

Finding in Table 4 indicated that majority 37.1% of the respondents who were interviewed shows that some government regulations like long licensing procedures from city council office and unfavorable tax approximation by Tanzania Revenue Authority (TRA) affected business growth especially for those women who were starting small businesses. This implies that some regulations like licensing process and tax by city council and Tanzania Revenue Authority were the obstacles because they do not look on what entrepreneurs earn, but those taxes are based on approximation. Lengthy regulatory processes can be particularly burdensome for women entrepreneurs who often face multiple responsibilities, such as family and household obligations. The time and effort required to navigate complex procedures can limit their ability to focus on other aspects of their business operations. Additionally, compliance costs associated with tax collection and enterprise registration can be disproportionately burdensome for women owned small enterprises, especially those that may have limited financial resources. This additional cost can potentially reduce their capacity to invest in business growth and expansion.

One Ward Executive Officer out of three interviewed revealed: Women small-scaled enterprises may face obstacle in accessing relevant information and resource needed to comply with regulations, limited knowledge of tax laws, business registration procedures and availability of support system can further hinder their ability to navigate these processes effectively. Also, in some cases, women entrepreneurs might encounter gender biases or discrimination during interaction with some government officials or regulatory agencies. Such biases could result in unequal treatment, making it even more challenging for women owned small enterprises to comply with regulations or secure necessary approvals (WEO 3 remarked on 8th April 2022).

Similarly, Business Officer of Dodoma City Council he verified this by saying: There is no favorable means of tax payment especially to new entrepreneurs because revenue authority approximate tax, so sometimes entrepreneur is needed to pay a larger amount compared to the actual income or profit earned by women small-scale entrepreneurs (Business Officer 3 remarked on 12th April 2022).

This finding is supported by Olomi [15] who explained that numerous tax policy and legal factors can erode the capacity of small-scale entrepreneur to create employment opportunities, foster innovation, sustain themselves and increase profit; excessive business registration can discourage or prevent them from glowing into larger and more productive firms.

4.3 Social Factors Contributing to Failure of Women Small Scale Enterprises

4.3.1 Marital status

Most (47.1%) of the respondents reported on marital status as a factor that hindered growth of business. This indicates that women are facing gender inequalities on engaging in entrepreneurship. This implies that majority of women lack access to resources and most women in matrilineal customary system has access to farmland only through their husbands or fathers as they are only granted use rights as land title pass through the male line. Also, balancing marriage and running enterprises can be a challenge because marriage often involves shared responsibilities such as household chores and family commitments, which can sometimes

require time and attention away from business. Furthermore, in some societies, traditional gender role may place certain expectations on married women, which can potentially affect their ability to focus on their enterprises. However, societal altitudes and norms are changing and increasing support is being given to women in pursuing their entrepreneurial aspiration.

The Ward Executive Officer at Viwandani said: Marriage is affecting the success of women entrepreneurs in one way or another because women are expected to take up roles in the home rather than in the enterprises. Some male counterparts feel threatened if women engage in business, generate money, and take up roles as breadwinners. Male counterparts often do not support women in their enterprises; such perception is in fact outdated as matter of fact their male counterparts needed help in generating funds for the up-keep of the family. Culturally, marriage imposes attitudes regarding gender remain barriers to women in achieving higher financial rewards and status in the entrepreneurship (WEO 2 remarked on 07th April 2022).

Similarly, the Ward Executive Officer said: Women small-scaled entrepreneurship are supposed to perform home duties, such as taking care of family. Ultimately, this leads to take entrepreneurial activity as an extra duty and finally April lead to failure of business (WEO 3 remarked on 08th April 2022).

This finding is supported by Odinga [10] who shows that women entrepreneurs especially those who have small children do not have enough time to concentrate on business because of family responsibilities, which of course affects the growth of their enterprises. Chinomona and Maziriri [9] found that the community still discriminates women and does not support them in their business efforts. Siddiqui (2012) reported that some men believe that financing women in business is like setting money on fire, since women do not have the managerial ability to run a successful business. According to Minniti and Naude (2010), discrimination discourages women from entrepreneurship, reduces their income, and dampens their enthusiasm for starting a business. Married women entrepreneurs mobilize the resources they have to start and grow businesses. Their husbands' contribution to the business may be small, but they continue to control the business's finances [8]. Most families attach little value to girls'

studies, preferring to empower boys. Amer (2013) reported that the mind-set of communities regarding women entrepreneurship remains ambivalent. A significant number of men have not changed their stereotyped views about women's roles, and women continue to shoulder both business and family responsibilities. According to Alam et al. (2012), personal networks, family and friends help motivate women to launch new enterprises and contribute to venture success. Goyal (2015) reports that housekeeping "duties" frustrate women entrepreneurs when they are busy running their business, while at the same time their partners complain that through the shift into business, they have left behind their family.

4.4 Economic Factors Contributing to Failure of Women Small-Scale Enterprises

4.4.1 Insufficiency operation capital

In the results, 40.0% of respondents interviewed mentioned operation capital at start-up stage as a factor that hinders women small-scaled entrepreneurs' growth. This implies that some women had the ambition of growing their business, but could not due to a lack of operation capital. Furthermore, financial service providers also faced challenges when serving women entrepreneurs due to business formality as most small-scaled enterprises are not registered, spouses' refusal to use co-owned land as collateral, inability of women small-scaled entrepreneur to fill out application forms and general low financial literacy and education.

One Ward Executive Officer when interviewed said: Insufficient capital leaves women entrepreneurs vulnerable to unforeseen expenses, such as equipment breakdowns, repairs, or emergencies. Without adequate funds, they may have to rely on personal savings or take on high-interest loans, both of which can be detrimental to the financial health of the enterprise (WEO 3 remarked on 08th April 2022).

Then another officer commented: Without sufficient operation capital, women entrepreneurs may find it difficult to expand their businesses. This can limit their ability to invest in new equipment, hire additional staff, or explore new markets, which are crucial for growth and sustainability. Insufficient capital can make it challenging for women entrepreneurs to access financing options such as loans or grants.

Financial institutions may hesitate to lend to businesses with limited capital, making it harder for women to secure the necessary funds to operate and grow their enterprises. Furthermore insufficient operation capital can hinder women entrepreneurs from staying competitive in their enterprises. They may struggle to purchase raw materials or inventory, resulting in product shortages or delays. This can lead to dissatisfied customers and potential loss of business to competitors (Business Officer 2 remarked on 4th April 2022).

A similar study was conducted by Holt [16] who found that insufficiency of capital during business operation is one of the major factors that contribute to small enterprises failure. Barringer & Ireland [17] explain that shortage of capital at the start-up and operation stage experienced due to the high initial cash outlay for purchase of fixed assets, staff training, creating brand awareness and a negative cash flow. They further stated that shortage of money for business operations at the start-up stage is absolutely one of the key factors that cause new businesses to fail. Therefore, the researcher believes it is the responsibility to small business owner to have enough funds in reserve to cover the first months of operations, so that shortage of operation capital is avoided [18-20].

5. CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This study assessment of contributing factors that lead to failure of women's small-scaled enterprises in Dodoma City Council. This study showed that women small-scaled entrepreneurs face many obstacles in operating their enterprises but all these obstacles have solutions. Firstly, it was observed that structural factors hinder development of women small-scaled entrepreneurs due to government regulations like long license processing and unfavorable taxes; these are the obstacle to women small-scaled enterprises because sometimes small entrepreneurs face challenges during business operation leading to business stagnancy and capital decrease due to huge and unfair competition or diversification of economy. On the other hand, SMEs policy that is currently applicable affect growth of women's small-scaled entrepreneurship due to the unfavorable current business environment. Secondly, it was observed that there were some social factors

hampering the growth of women small entrepreneurs; they included the perception by males that women responsibility is to take care their families instead of working to increase family income. This perception accelerates women to conduct business as a part-time activity and finally lead failure. Furthermore, women small entrepreneurs are generally facing competitiveness in terms of knowledge, prudent investment, business operation, and good management, which is important factors, required to elevate the quality level. Thirdly, it is observed that female small-scaled entrepreneurs facing economic challenges that hinder development of their enterprises such as high-interest rate demanded by the financial institution like banks and some micro-finance lead to high risk due to small portfolios of these businesses. Furthermore, high transaction cost that banks go through in performing credit appraisal on them before granting credit to small-scale entrepreneurs since finance is the major constraints to enterprises development and growth, various sources ought to be explored by small enterprises to run their businesses. Inadequate access to finance forces women entrepreneurs to start businesses using their savings, or by borrowing from friends or family, lack of collateral, and lenders' negative perception of women as high-risk borrowers altogether deny women entrepreneurs opportunities to access loans.

5.2 Recommendation

Based on the above conclusion, the following recommendations are made to the communities, women's undertaking enterprises and government authorities for improving entrepreneurship activities of women's small-scaled enterprises in Dodoma City Council and the rest part of the country. Government should enforce laws to eradicate bureaucracy and corruption based on sex, place of origin, favoritism and infidelity from some government officers and credit officers when women are requesting for business tax approximation and during loan application. Community should go against gender-based barriers to create enabling environment during starting and growing their businesses including oppression and denial of women access to economic resources, discriminatory ownership of property, cultural practices, limited mobility and an unequal share of family and household responsibilities. Women's small-scaled entrepreneur must create groups to work together in cooperatives that can

reduce tax, rent payable, interest rate from banks or other financial institutions.

6. AREAS FOR FURTHER STUDIES

This study was limited to factors contributing to failure of small-scaled women enterprises in Dodoma City Council. A future study should look at women small-scaled entrepreneurs in rural areas, where in general their businesses relate to agriculture, who may as well face challenges in doing business specific to their context. Furthermore, there are financial institutions which provide loans but still there is a problem of accessing loan and even education on entrepreneurial skills is not provided well; it is being provided to their customers only and not frequently. In addition, the study picked a case study from three wards Dodoma City Council especially in business center, but same study can conducted basing in rural area.

7. LIMITATION OF THE STUDY

The researcher experienced number of limitations to include; respondent were preoccupied with other responsibilities during the data collection phase, the researcher had to reschedule appointments severally to accrue data. Also some of the important documents and records were not easily available due to poor record keeping, this led to the research assistants to use extra efforts to probe for the answers. For example cash book was expected to show key data showing the performance of women small scaled enterprises income and viability of the projects.

ETHICAL APPROVAL AND CONSENT

Respondents were full informed that the study is solely for academic purposes and all information obtained were treated with utmost confidentiality, respondents were cautioned against revealing their identity on the data collection instruments, respondents were also be notified of the voluntary nature of their participation to prevent bias and researcher observed protocols which include clearance letter from City Council Authorities and other relevance authority as well the University of Iringa.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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