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## WOMEN MANAGED MICRO-ENTERPRISES AND HOUSEHOLDS' WELFARE IN MIRERANI MINING TOWNSHIP, TANZANIA

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### ABSTRACT

*The study assesses the influence of women managed micro-enterprises on households' welfare in mining areas. The total sample size of 100 women micro entrepreneurs were selected using simple random technique and were interviewed using questionnaire and checklist. Data were analysed through multiple response and Likert Scale. The study revealed that insufficient family income 57.0%, insufficient spouses' income 21.0%, availability of funds 8.0%, acquired skills 7.0%, divorce 5%, and death of spouse 2% are the major motives for women involvement in micro-enterprise in the study area. Income generated from micro-enterprises is perceived by women entrepreneurs to present opportunities for increased household welfare including access to basic services such as health care 61%, education 51%, food 58%, clothing 48%, and housing 52%. Despite the perceived welfare improvement, women entrepreneurs face several challenges including shortage of start-up and working capital, high taxation, lack of entrepreneurship education/business education, and transportation cost. It is recommended that constructive measures including tax review, training, and credit access need to be taken care to boost performance of micro enterprises in mining areas in Tanzania.*

**Key Words:** Perception, Women, Micro-enterprises, Welfare, and Mining areas

**Paper type:** Research paper

**Type of Review:** Peer Review

### 1. INTRODUCTION

Women involvement in business is a global phenomenon. Global statistics indicate that more than 126 million women entrepreneurs were starting or running a new business in 67 economies in 2012, and an estimated 48 million female entrepreneurs and 64 million female established business owners currently employing one or more people in their businesses (Commonwealth, 2016). Although they perform 66% of the world's work, produce 50% of the food, but earn 10% of the income and own 1% of the property (World Bank, 2002). Women represent 51% of the total population in the world, but contribute only 40.8% of the total workforce in the formal sector (World Bank, 2002). Worldwide, only 20% of all women are in the formal employment and the rest 80% of the world's women population is out of formal employment (ILO, 2008). This situation drives women to engage in entrepreneurship as an alternative solution that can contribute to their well-being and households' welfare in mining areas (ILO, 2008). Common types of micro enterprises found in mining areas include those related to mining activities (buying and selling gemstones), farming related microenterprises and petty business including beauty salon, dressmaking, charcoal selling and food vending (Willy and Renatus, 2016; Tesha, 2000).

Being engaged in micro enterprises, women entrepreneurs make significant contributions to economic growth and poverty reduction around the world. Data from over 140 countries show that there are around 9.34 million

women-owned Small and Medium Enterprises (World Bank, 2018). Also has been a growing concern to enhance the economic status of women, especially in the developing world through promotion of small and informal sector enterprises (ILO, 2008; Rashmi, 2010). This is due to the fact women entrepreneurs, when successful, act as a change maker in their families and society, inspire others to become self-reliant and take up entrepreneurship and helps families, society, and local and regional economies by contributing to the growth of the nation while facing business operation challenges (Vanderburgh, 2013; World Bank, 2002; ILO, 2003).

In Tanzania, women's participation in entrepreneurship is essentially rooted in the informal sector, micro, low growth, and low profit activities, where entry barriers are low but price competition is intense (URT, 2013; Maliyamkono and Bagachwa, 2001). These include trade, food vending, tailoring, batik making, beauty salons, decorations, local brewing, catering, pottery, food processing and charcoal selling. Mainly women-owned enterprises sell their products in the local market, with only small percentages selling regionally or internationally (ILO, 2014). To that effect, it is difficult, in developing countries, to discuss women's participation in entrepreneurship without examining the development of the informal sector in general.

This is partly because many small businesses, especially of the traditional type, form an important part of the entire informal sector activities (ILO, 2014; ILO, 2006). Additionally, informal sector activities have enabled women to accumulate capital to start relatively large and legally recognized business. According to Mahadea (2013) the concern for women's entrepreneurship is important because women continue to be the most disadvantaged and marginalized group in different spheres of life. This is manifested in the constraints and nature of women's work, time devoted to work, women's unequal access and control over cash and its implication in poverty alleviation (Makombe, *et al.*, 2005).

The effect of these constraints is detrimental to developing countries (ILO, 2003). Tanzania in particular as recent estimates show that the impact of gender gaps on aggregate productivity and resource allocation amount to between 4 percent and 7 percent income losses (in GDP per capita) across developing regions and these constraints affect women into meeting micro-entrepreneurs business performance development and their households' welfare (World Bank, 2018). In an attempt to deal with entrepreneurship challenges, the government of Tanzania has been able to create a favourable atmosphere for Micro Enterprises to thrive by formulating and implementing policies include the National Micro Finance Policy (2000), the Strategic Trade Policy (2002), the Business Environment Strengthening in Tanzania Program (2001) and National Small and Medium Enterprises Development Policy (2003). Women entrepreneurs in Tanzania constitute only less than 1% (Mwaswaliba, 2012).

Despite those efforts, for women involved in microenterprises, it is not clear as to how far their involvement contributes to households' welfare. These resulted to questions as to why women engage in microenterprises and the perceived impact of their engagement to households' welfare. These questions have not been articulated to some of the available studies regarding women micro enterprises. For instance, a study conducted by Admasu (2016) reported that Medium and Small scale Enterprises have played a positive role in women's livelihood by creating employment opportunity for those who are in need of job and with low level of income, it improves women income and standard of living, developing entrepreneur's skills and knowledge, and empowered them socially and economically. The study is in line with Abonge (2012) with a study on assessing the impact of women's enterprises on household livelihoods and survival: Evidence from the North West Region of Cameroon which found out that Women Medium and Small Enterprises are central to the economic prospects of a majority of female entrepreneurs. Rashmi (2010) brought to light that most of the women micro-entrepreneurs have brought a change in their financial positions thus bringing a change in the standard of living of their family on the other hand Wachira (2012) who conducted research on the role of micro and Small Enterprises on women empowerment in Muthurwa market in Nairobi revealed that women entrepreneurs had benefited from their businesses and were able to meet the family food expenditure, meet the children's school fees, pay house rent, increase stock and client base.

As it was found from the literature that women micro-enterprises play great role on household livelihoods and welfare but it is not known to what extent these women micro-enterprises are perceived as a means to improve

household's welfare by the women micro-entrepreneurs of Mirerani mining Township. Specifically, this study assess the motivation of participation of women in microenterprises in the study area, analyses perception women micro-enterprises on household's welfare improvement, and identifies challenges facing women micro entrepreneurs in Mirerani Mining Township.

## 2. METHODOLOGY

The study was carried out at Mirerani Township in Simanjiro District. The District was purposively chosen because it is one among the mining districts in Tanzania where women micro-entrepreneurs operate. A cross – sectional research design was adopted for the study. The design allowed collection of data at single point in time from the sample to represent the population. The design allows the researcher to make inference about a population of interest at one point in time and enables comparisons of different variables at the same time. The sample size was determined using the formula by Slovin's (1960). The total sample size of 100 women micro entrepreneurs were selected using random sampling where women who own and operate micro enterprises found in the area and willing to be interviewed were taken into account in the study. Slovin's (1960) formula used to get a sample size is expressed by:

$$n = N/(1 + N(e)^2)$$

Where:  $n$  = Sample size,  $N$  = Total Population,  $e$  = Confidence level, 1 = Constant Number. Population of women micro-entrepreneurs in the study area is 5414. Confidence level used was 10% (0.1). Therefore:

$$n = 5,414(1 + 5,414(0.1)^2) = 100 \text{ women micro-entrepreneurs.}$$

Primary data were collected using questionnaire and checklist. Two focus group discussions for women micro-entrepreneurs each comprised of 8 participants making a total of 16 participants were conducted. Two key informants who are District Trade Officer and Township Executive Officer of Simanjiro District and Mirerani Township were interviewed respectively. Secondary data were collected from various sources including reports, existing research related to the problem and electronic archives in forms of website. Data analysis techniques were based on the data collected in a given study specific objective; the motives for women involvement in micro-enterprise and their challenges were analysed through multiple response analysis. The technique was selected because it allows respondents to choose or provide more than one answer for a given survey question. On examining the perception on improved household welfare, Likert Scale was used. This data analysis technique was chosen in order to measure respondent perception on mentioned variables in a range of options (strongly agree, agree, neutral, disagree, and strongly disagree).

## 3. FINDINGS AND DISCUSSIONS

### 3.1 Motives for women involvement in micro enterprises

The findings in Table 1 showed that insufficient family income is the most key motive for women to venture into micro enterprises in Mirerani Township with 57.0% followed by spouse's income is insufficient 21.0%, availability of funds 8.0%, acquired skills 7.0%, divorce 5% and death of spouse 2%. This implies that insufficient family income is the mainly key drive for women to venture into micro enterprises. This is similar findings with Rashmi (2010) who found that majority of the women ventured into business to support the family earnings thus, income supplementation factor convince women to become entrepreneurs and to establish themselves in society.

**Table 1: Motives for women involvement in micro enterprises**

Key drives	Frequency	Percent (%)
Insufficient family income	57	57.0
Spouse's income is insufficient	21	21.0
Availability of funds	8	8.0
Acquired skills	7	7.0
Divorce	5	5.0
Death of spouse	2	2.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

### 3.2 The perception of women micro-enterprises on household welfare improvement

#### 3.2.1 Perception on housing improvement

From the study findings in Table 2 it was found that in terms of access to housing, 52% of women micro entrepreneurs strongly agreed and 42% agreed that business had improved their access to better housing. Also the findings indicate that, 23% admitted that they were not able to repair their houses, 66% were able to rent a better house while 5 % strongly agreed that they were able to rent a better house compared to the one that they used to live. On the hand, 21% agreed that were able to own houses. The result implies that women micro enterprises improve housing of the households when one decides to invest the earnings in house renovation.

**Table 2: The perception of Women micro enterprises on housing improvement**

Items	Rank	Frequency	Percent (%)
ME improved access to better housing	Strongly Disagree	0	0.0
	Disagree	4	4.0
	Neutral	2	2.0
	Agree	42	42.0
	Strongly Agree	52	52.0
I was able to own my own house	Strongly Disagree	15	15.0
	Disagree	59	59.0
	Neutral	3	3.0
	Agree	21	21.0
	Strongly Agree	2	2.0
I was able to rent a better house	Strongly Disagree	0	0.0
	Disagree	15	15.0
	Neutral	14	14.0
	Agree	66	66.0
	Strongly Agree	5	7.0
I was able to repair my house	Strongly Disagree	0	0.0
	Disagree	23	23.0
	Neutral	66	66.0
	Agree	2	2.0
	Strongly Agree	9	9.0

#### 3.2.2 Perception on household food access

Majority of women micro entrepreneurs agreed that there were changes in ability to meet basic needs. In terms of access to food, findings in table 2 reveals that 58 % agreed that business had improved their access to food and 34% strongly agreed that business had improved their access to food while 6% responded that business had not improved their access to food, 2% remained neutral. Also the study sought to understand the kind of improvements in access to food from respondents' perspectives. The findings show that 78% of respondents admitted that they were able to afford three decent meals per day. This implies that women entering into microenterprises improve household access to food which is the basic need for human being. This is confirm to what literatures say that women are more considerate and express a greater tendency to spend more of their income earned on household welfare (Woldie and Adesua, 2004; Mayoux, 2001).

#### 3.2.3 The perception on households' education improvement

In terms of access to education for children and dependants, the research findings in Table 4 found that, 51% of respondents admitted that household children access to education had improved, 41% strongly agreed that household children access to education had improved, 87% admitted that there is a regular attendance of school children and 4% strongly agreed that there is a regular attendance of school children while 87% Micro-enterprise improved the ability to afford cost for school items (uniforms, books) and 6% strongly agreed that microenterprise

improved the ability to afford cost for school items (uniforms, books) . The result implies that microenterprises improve household access to education for children.

**Table 3: The perception on household food access**

Items	Rank	Frequency	Percent (%)
Household access to food have improved	Strongly Disagree	2	2.0
	Disagree	4	4.0
	Neutral	2	2.0
	Agree	58	58.0
	Strongly Agree	34	34.0
Household is able to afford 3 decent meals	Strongly Disagree	2	2.0
	Disagree	6	6.0
	Neutral	5	5.0
	Agree	78	78.0
	Strongly Agree	9	9.0
The intake of milk has increased	Strongly Disagree	3	3.0
	Disagree	10	10.0
	Neutral	8	8.0
	Agree	72	72.0
	Strongly Agree	7	7.0
The intake of meat/fish/egg has increased	Strongly Disagree	2	2.0
	Disagree	9	9.0
	Neutral	6	6.0
	Agree	74	74.0
	Strongly Agree	9	9.0
The intake of fruits has increased	Strongly Disagree	3	3.0
	Disagree	8	8.0
	Neutral	2	2.0
	Agree	73	73.0
	Strongly Agree	14	14.0

**Table 4: The perception on household education improvement**

Items	Rank	Frequency	Percent (%)
Household children access to education has improved	Strongly Disagree	0	0.0
	Disagree	4	4.0
	Neutral	4	4.0
	Agree	51	51.0
	Strongly Agree	41	41.0
Microenterprise improved the ability to afford cost for school items (uniforms, books)	Strongly Disagree	0	0.0
	Disagree	4	4.0
	Neutral	3	3.0
	Agree	87	87.0
	Strongly Agree	6	6.0
There is a regular attendance of school	Strongly Disagree	0	0.0
	Disagree	5	5.0
	Neutral	4	4.0
	Agree	87	87.0
	Strongly Agree	4	4.0

### 3.2.4 The perception on Households' Health improvements (access and use of Medical facility)

It was noted in Table 5 that 87% of women micro entrepreneurs agreed that were able to meet the costs for primary health services and 13% strongly agreed that were able to meet the costs for primary health services, 87% were able to meet the costs for referral district hospital, 9% strongly agreed that were able to meet the costs for referral district hospital, 57% of respondents were able to meet the costs for referral to regional hospital, 5% strongly agreed that were able to meet the costs for referral to regional hospital while 9% of respondents reported households were not able meet the cost for health specialists, 53% disagree the fact that households were able meet the cost for health specialists. This implies that, microenterprises improve household access to health care services in Mirerani Township. Therefore, this could be explained as a positive impact of micro-enterprises. Contrary to other empirical and theoretical literatures which show that poor households are increasingly deprived from quality health care both in rural and urban areas (Kida, 2012; Mackintosh and Kovalev, 2006).

**Table 5: Perception on Household Health improvement**

Items	Rank	Frequency	Percent (%)
Household access to health care have improved	Strongly Disagree	1	1.0
	Disagree	1	4.0
	Neutral	0	0.0
	Agree	61	61.0
	Strongly Agree	37	37.0
Household is able to meet the cost for primary health services	Strongly Disagree	0	0.0
	Disagree	0	0.0
	Neutral	0	0.0
	Agree	87	87.0
	Strongly Agree	13	13.0
Household is able to meet the cost for referral to district hospital	Strongly Disagree	0	0.0
	Disagree	0	0.0
	Neutral	4	4.0
	Agree	87	87.0
	Strongly Agree	9	9.0
Household is able to meet the cost for referral to regional hospital	Strongly Disagree	0	0.0
	Disagree	4	4.0
	Neutral	34	34.0
	Agree	57	57.0
	Strongly Agree	5	5.0
Household is able to meet the cost for health specialists	Strongly Disagree	9	9.0
	Disagree	53	53.0
	Neutral	24	24.0
	Agree	12	12.0
	Strongly Agree	2	2.0

### 3.2.5 Perception on Households' clothing improvement

In terms of access to clothing, findings in table 6 reveals that 48% respondents agreed that micro enterprise had improved their access to clothing, 43% respondents strongly agreed that micro enterprise had improved their access to clothing while 9% (disagree and strongly disagree) respondents admitted that business had not improved their access to clothing, 90% (agree and strongly agree), responded had helped to meet the cost for decent clothes while 80% (agree and strongly agree), responded household had enabled to meet the cost for brand new clothes

**Table 6: Perception on Households' clothing improvement**

Items	Rank	Frequency	Percent (%)
Micro enterprise improved clothing of the household	Strongly Disagree	4	4.0
	Disagree	5	5.0
	Neutral	0	0.0
	Agree	48	48.0
	Strongly Agree	43	43.0
Household is able to meet the cost for decent clothes	Strongly Disagree	2	2.0
	Disagree	6	6.0
	Neutral	2	2.0
	Agree	67	67.0
	Strongly Agree	23	23.0
Household is able to meet the cost for brand new clothes	Strongly Disagree	2	2.0
	Disagree	8	8.0
	Neutral	10	10.0
	Agree	62	62.0
	Strongly Agree	18	18.0

**3.2.6 Perception on transformations occurred in the services available to the household after micro-enterprise**

The study findings in Table 7 shows that 73% respondents' residences were connected to electricity grid and were able to pay the associated costs and 2% strongly agreed that residences were connected to electricity grid and were able to pay the associated costs. Therefore women involvement in micro-enterprises has increased access to electricity to households. In terms of increased access to reliable protected /piped water source, the study found that nearly half (48.0 %) of the respondents had no access to a protected or piped water source. The result implies that water access in Mirerani Township is a challenge to most of the residents despite government intervention to change the situation as they depend on wells with salty water and water supply from water department from Mirerani Township. This finding is consistent to Aikaeli (2010). In his study he found that nearly half of the respondents had no access to reliable water sources.

**Table 7: Perception on transformations occurred in the services available to the household after micro-enterprise**

Items	Rank	Frequency	Percent (%)
Respondent residence is connected to electricity grid and able to meet costs of electricity	Strongly Disagree	0	0.0
	Disagree	25	25.0
	Neutral	0	0.0
	Agree	73	73.0
	Strongly Agree	2	2.0
Micro enterprise increased access to reliable protected /piped water source	Strongly Disagree	0	0.0
	Disagree	48	48.0
	Neutral	1	1.0
	Agree	36	36.0
	Strongly Agree	15	15.0
Micro enterprise increased access and use of improved pit latrines	Strongly Disagree	0	0.0
	Disagree	51	51.0
	Neutral	0	0.0
	Agree	44	44.0
	Strongly Agree	5	5.0

In terms of access and use of improved pit latrines, it was found that there were no major improvements in sanitation. The study established that 51% respondents' residences have no access and use of improved pit latrines while 44% residences agreed to have access and use of improved pit latrines. The result implies that the use of improved pit latrines is a challenge to many households in mining areas although microenterprises help to rectify the existing situation in the households. This finding confirm to Japan Bank for International Development (JBID) (2005) which revealed that only a limited percentage of households have sufficient sanitation in the country.

### 3.3 Challenges faced by women micro-entrepreneurs in Mirerani Township

In general, the result show that women micro-entrepreneurs faced diverse challenges when establishing and operate micro-enterprises. Findings from Table 3 show that, out of 100 surveyed women micro-entrepreneurs, shortage of start up and capital for expansion of the business are the main challenges and was reported by 63 (25.2% of the factors) respondents. These results are in line with Leonard (2013) who asserts that lack of access to start-up capital in several African countries is a regular challenge and impact negatively on entrepreneurs. This explains that the unmet credit need among entrepreneurs including women entrepreneurs in Africa remains momentous. Lack of market for the products/services was reported by 42 (16.8% of factors) women entrepreneurs. This is sometimes affected by the market of Tanzanite in the area since during Tanzanite production season there is influx of people from different places to Mirerani which serves as a market for goods and services offered by women micro entrepreneurs, unlike seasons with minimal or no production of Tanzanite with few population in the area where limited market for goods and services offered are manifest. This affects business prosperity among women micro entrepreneurs as sometimes contribute to another challenge of expiring of business products and goods which was reported by (6.8% of factors) women micro entrepreneurs in the area. Limited access to loan/High interest rate from financial institutions reported by 29 (11.6% of factors) respondents. These results are in line with Urio (2016) who argues that high interest rate from financial institutions in Arusha, Tanzania is a common challenge and impact negatively on women micro entrepreneurs. On the other hand, High price of raw materials and price fluctuation were reported by 11 (4.4% of factors) and 13 (5.2% of factors) respondents respectively, Inadequate supply of tanzanite in the market was reported by 8 (3.2% of factors) respondents while Transportation costs as a challenge was reported by 19 (7.6% of factors) respondents at Mirerani Township. Urio (2016) concluded that transport cost is one of the challenges faced by women entrepreneurs in Tanzania. Lack of entrepreneurship education/business education was reported by 14 (5.6% of factors) women entrepreneurs. This confirmed findings of Decal (2010) that, women who own micro and small businesses are faced by the challenge of low education and lack of training.

**Table 8: Challenges faced by women micro-entrepreneurs in Mirerani Township**

Challenges (factors)	Frequency of factors	Percent (%)
Shortage of start up and expansion capital	63	25.2
Lack of market for the products/services	42	16.8
Limited access to loan/High interest rate from Financial institutions	29	11.6
Transportation costs	19	7.6
High taxation	18	7.2
Expiring of products in shop due to slow circulation	17	6.8
Change in government policies, laws , by laws	16	6.4
Lack of entrepreneurship education/business education	14	5.6
Price fluctuation	13	5.2
High price of raw materials	11	4.4
Inadequate supply of tanzanite in the market	8	3.2
<b>Total</b>	<b>250</b>	<b>100</b>



## **4. CONCLUSION AND RECOMMENDATIONS**

### **4.1 Conclusion**

Women micro enterprises have been of great importance as a means of improving households' welfare in Tanzania. This study has provided empirical evidence on the perception of women micro enterprises on households' welfare improvement at Mirerani Mining Township. Basing on the findings, specifically it can be concluded that;- although the final goal is to improve households' welfare, reasons for women involvement in micro-enterprise in Mirerani mining Township varies from one person to another. These include availability of funds, acquired skills, insufficient family income, insufficient spouses' income, divorce and death of spouse. On the other hand, income acquired from women's micro enterprises offered opportunity for increased households' access to basic services including health care and education, electricity, water and sanitation as well as access to basic needs including food, clothing and housing. Despite the positive perception on household welfare improvement, women micro entrepreneurs are faced with a range of challenges in the initiatives that they were performing. These challenges impede effective performance of micro enterprises in mining areas. These challenges include, shortage of start up and working capital, high taxation, lack of entrepreneurship education/business education, transportation costs, change in government policies, laws and by laws, expiring of products in shop due to slow circulation, lack of market for the products/services, high price of raw materials and limited access to loan, high interest rate from financial institutions.

### **4.2 Recommendations**

From the study it was found that women venture into microenterprises due to insufficient family and spouses' income, availability of funds, divorce and being widow. Therefore it is important from the government and development agencies to understand motives behind women venture into microenterprises for effective sustainable development of the sector while meeting women micro entrepreneurs business needs. Further, since the study demonstrated that women's micro enterprises play a crucial role in households' welfare in Mirerani Mining Township including increased household access to basic services like health care and education, electricity, water and sanitation as well as access to basic needs including food, clothing and housing, women micro entrepreneurs, the government and Development practitioners including Non Government Organizations need to understand this scenario that dealing with micro enterprises means dealing with households' welfare. Therefore constructive measures need to be taken to enhance performance of micro enterprises in mining areas in Tanzania for households well being. Challenges facing women micro entrepreneurs in Mirerani Township can be addressed as follows:

- a) Training Programme for women Entrepreneurs should be more specific and practical oriented: Introduction of appropriate entrepreneurship education component needs to be done. Such as, book keeping component, accounting unit, Marketing unit in simple language can be done among women through forming the self help economic groups. Through the Self Help economic Groups meetings these units can be taught to them by government and development agencies in an efficient approach.
- b) Women micro entrepreneurs need to organise themselves by forming and joining socio-economic self help groups including Village Community Banking which serve as a source of financial and social capital for business operation and enhancement. More over it is easy to be financed by lenders and development donors in a group wise rather than individually.
- c) Financial institutions including banks need to increase their fund release coverage and lower the interest rates to women micro enterprises so that the women are motivated to do business by securing initial and working capital so that they not only bring a change for themselves but also for the households and society.
- d) Women micro-entrepreneurs need to purchase raw materials, commodities and goods which are fast moving in relation to the market demand in order to avoid expiring of products in shop due to slow circulation of the market.

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