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EFFECTIVENESS OF TASAF PROGRAM IN PROMOTING WOMEN ENTREPRENEURS IN TANZANIA RURAL AREA.

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ABSTRACT: The study on women entrepreneurs in TASAF-Geita funded sub- projects conducted at Geita district council between 2008 and 2013 whereby six women entrepreneurs groups participated with the average of 5 to 15 members in each group. The general objective of the study was to assess effective of TASAF-Geita in promoting women entrepreneurship by analyzing the determinants for success or failure of women entrepreneurs in their business activities and specific objectives were: to identify the types of entrepreneurship skills provided by TASAF at Rwezela and Bukoli wards, to assess business ability of women entrepreneurs of Rwezela and Bukoli wards supported by TASAF, to assess the specific challenges that TASAF project face in imparting entrepreneurship skills to women entrepreneur's , and to assess the specific challenges that women entrepreneurs supported by TASAF face in implementation of entrepreneurship skills. Two wards Rwezela and bukoli out of 29 and 5 villages out of 10 villages were selected, Primary data obtained through questionnaire, interviews and focus group discussion during the field survey and secondary data were collected from TASAF documents, reports, guidelines, operational manual, journals and books, as well as related study site in the internet. The data collected were analyzed by using statistical tool such as SPSS version 20 statistical tools like regression, co-efficient were applied to find out the relationship between variables towards the success or failure of women entrepreneurs in Geita district, The study find out that most women entrepreneurs were 30 years which accounted for about one third of the total respondents (36.9%), and seem to be active in participating the training and vice versa, the women entrepreneurs who had attained primary education were about (76.9%) which in most case lack the ability to catch up and being equipped with entrepreneurship leading to the failure to performance the activities in this case income generating activities, one third of the total respondents are widows, which accounted for (36.9%) this indicate that, most were early married and separated, this group of women seems to be more active in running their business compared to married women and the reason behind was due to family responsibilities which them to work hard and (64.2%) of the total number of respondents were living with number of family around 10 members and (62.7%) of the total number of respondents spent less than \$50 per month for their family in which also limits capital expansion which indicates low income generated per month which accounts for 68% of total respondents were not archived their targeted goal, according to this study the success of women entrepreneur's depend on the age characteristics, educational level, family responsibilities, entrepreneurship background, family support and relevance entrepreneur's training.

Keywords: *Tanzania Social Action Fund (TASAF), Entrepreneurship, Women Entrepreneurs, Rural Area.*

INTRODUCTION

The Tanzania Social Action Fund (TASAF) was established in June 1999 as a key poverty alleviation instrument designed to address community social needs. TASAF is a Social Fund designed to finance self-help community projects and transfer

cash through Safety net activities. The main objective of TASAF is to increase and enhance the capacity of communities and stakeholders to prioritize, implement and manage sustainable development initiatives and in the process improve social-economic services and opportunities (TASAF, 2006).

The expected outputs of the funds include identified and implemented community and safety net sub projects; better informed communities and stakeholders; and improved capacity to manage funds and facilities. Furthermore, this programme supports governments' poverty reduction efforts that target women, youth and other vulnerable groups during seasons or period of food insecurity. TASAF in its design made a deliberate action whereby women involvement was given high priority. It was therefore designed that for any beneficiaries identified, at least 40% of them must be women. Furthermore, at least 40% of the members of the selected Community Management Committee must also be women. This requirement has been observed in every subproject and gave voice to the women (TASAF, 2006).

Beneficiaries' assessment has been carried out and the report shows that some beneficiaries had utilized their income effectively. For example, some had improved their houses by roofing with galvanized sheets, others had been able to start kiosks, paid school fees for their children and others had bought bicycles. These are tangible benefits.

1.1. Women entrepreneur's skills

Entrepreneur's skills for women can be said to be an important factor that may lead to woman empowerment and enabling them to play a more dynamic role in sustainable development. The subject matter of business skills vis-a-vis the promotion of women entrepreneurs is not a new phenomenon as far as this study is concerned. Up till now, very few women have infiltrated into the business world, many with little or no skills to undertake the activities. Information indicates that despite the lack of skills among women entrepreneur in the current era, they are engaged in business and they constitute a large proportion of the world's population as compared to men (Women's world Banking, 2000).

Some studies have been estimated the economic impact of women's entrepreneurship. These studies have defined women's entrepreneurship as firms owned and managed by women. In Canada, the Prime Minister's Task Force on Women Entrepreneurs (2003) has assembled statistics from Statistics Canada on women entrepreneurs. They find that there is more than 821 000 Canadian women entrepreneurs and they contribute to an excess of CAD 18 109 million to the economy annually.

Between 1981 and 2001, the number of women entrepreneurs increased 208%, compared with a 38% increase for men. However, average annual sales for women-owned firms were significantly lower. In 2000, women-owned SMEs averaged CAD 311 289 in sales, compared with 654 294 in sales for firms owned by men. In the United States the latest analyses from the US Census Bureau estimate that women owned and managed firms represent 28% of the 23 million firms (amounting to 6.4 million) and they provide employment for 9.2 million people. That represents 9% of all employed in the private sector. There are a total of 1.03 million women-owned businesses in Germany. Women-owned and managed businesses having annual turnover of at least Euro 16,620 number 522,000, represent 18% of the total in this group, and provide jobs for 2 million employees (Kay et al, 2003). Both the rate of women entrepreneurs and their economic impact are quite similar in both these economies. In Sweden, it was observed that the entry size for new firms differs between men and women. Women have on average 0.6 full time employees and men have on average 1.7 full time employees.

Over the past fifteen years, Tanzania has embarked on an ambitious and long process of economic, social, and political reforms to improve the business environment, to increase economic growth and reduce poverty (UNDAF, 2002-2006). In the past five years, despite adverse weather conditions and deteriorating terms of trade, the economy of Tanzania has been growing at an annual average rate of more than 4%. For example in 2003 economy grew by 5.6% in real terms. Inflation had been reduced to 4.6% by March, 2004 (Budget speech, 2004/2005). The balance of payments position did also improve substantially with foreign exchange reserves rising and maintained at a sustainable level (UNDAF, 2002-2006).

There is recognition of the valuable and potential contribution that women can make to the economic sector of Tanzania. Information has been revealed about these outstanding women who are entrepreneurs, spouses, housewives, mothers and care-givers and about the difficulties they encounter as they struggle to achieve business success alone or as co-entrepreneurs (Nicholas, 2009).

According to Women and Gender Development Policy (2000), 90.4% of women engaged in the agricultural and fishing activities. Yet they produce with poor tools, in adequate capital and low technology. Additionally, about 60% of women live absolute poverty. Relatively in the rural sectors and the poor urban suburbs, women carry a heavier burden because of traditional hence women lacks property rights and adequate knowledge on existing credit facilities. Due to their low level of education on how to manage their works most of them depends on poor manage technology which consumes their time.

In Tanzania since independence the government identified three enemies of development which contributed the prevalence of poverty to its citizen. These enemies are poverty itself, ignorance and diseases. The government of Tanzania since then took different deliberate initiatives towards the reduction with the aim of eliminating wholly these enemies of development. Among the well-known strategy that aimed at poverty reduction in Tanzania is Ujamaa policy of the Arusha Declaration of 1967 and the Nationalization of private properties into which the main concern to these was to eliminate the so called Individualism centered economy to mass centered economy.

Geita district is one of the eight districts in Mwanza region. It gained the status of being a district in 1961 under the leadership. Before this period it was a combined with Sengerema district, by then it was known as Geita Province. And this year 2012 the president of United Republic of Tanzania announced Geita district to be a Regional with the combination of six districts. The main ethnic groups in the District are Sukuma, Zinza, Kara, Longo and Sumbwa. And the main economic activities are agriculture, fishing, as pastoralist as well as mining.

Geita district lies between 1,100 to 1,300 meters above the sea level. It lies between 20 8 to 30 28 South of the Equator and 320 45 to 370 East of Greenwich. The District shares its borders with Muleba District to the North, Sengerema and

Misungwi District to the East, Kahama and Bukombe District to the South, and to the West it is bordered with Biharamulo and Chato. The District covers 7825 Km² of which 6775 Km² is dry land and 1050 Sq Km is covered by Lake Victoria. The District has a moderate Temperature of between 170C to 300 C. The District gets an average of 1200mm of rainfall per annum, which normally sets during October to January and between March and mid-May. The District humidity ranges between 35% and 60% during hot and rain season respectively. Geita District is divided into three constituencies, seven divisions with a total of 33 wards, 197 registered villages which are further subdivided into 860 sub-villages.

NEED OF THE STUDY.

Women entrepreneurs play a very critical and important role in the economy of any country with regards to income and employment creation (Nicholas, 2009). In the same vein, statistical information documented by Onolatha (2009) displays that there is a significant number of Tanzanian women entrepreneurs participating in economic activities but with poor skills to run their business hence fail to succeed.

Geita District has a total of six women entrepreneurs groups supported by TASAF since 2005 up to 2014, two groups still existing other four groups failed to exist. Apart from other reasons like poor leadership, lack of trustful among women entrepreneurs, the main pronounced reason for the failure of women groups were the lack of entrepreneurial skills for the group members (TASAF, 2011). Therefore this study intends to assess how poor business skills hinder women entrepreneurs in Geita district to succeed in their business activities.

The research findings will help the government, policy makers to provide information needed to review approaches and strategies used by TASAF to promote business skills to women entrepreneur. Results obtained from the study will act as an inspiration to other students and academicians who might want to add or to qualify what has been found and lastly the finding of this study will also be used as a reference to other researchers.

3.1 Population and Sample

Two sampling designs were used in this study. These sampling designs were purposive sampling and simple random sampling design.

3.1.1 Purposive sampling

Two wards, Rwezela and Bukoli was selected purposively because TASAF at Geita district has put more efforts in supporting business skills to women entrepreneurs who are engaged with different Income Generating Activities (IGA's). However, ten key informants were selected purposively with the reason behind that as the one's mentioned to have the knowledge on women entrepreneur groups. These ten key informants were 1 TASAF officer, 2 Ward executive officers, 5 Village executive officers and 2 Ward community development officers.

3.1.2 Simple random sampling

From this sampling design, a simple random sampling method was undertaken as it eliminates biasness (Kothari, 2004). In these way women entrepreneurs from five villages out of ten villages in two wards were randomly selected by writing the name of the village on a piece of paper separately after there, a tossing technique was employed to undergo the random selection of five villages out of ten villages. The number of women entrepreneurs supported by TASAF in Geita districts is very large, for this purpose, it was impossible to study every women entrepreneurs supported by TASAF due to time and financial constraints, therefore, the researcher was select randomly a sample of 5 villages out of 10 villages in 2 wards out of 29 wards in Geita District to make generalizations regarding the whole population of the district.

The number of sample size to women entrepreneurs supported by TASAF was obtained according to formula of calculating sample size as follows:-

$$n = \frac{N}{1 + N(e)^2}$$

(Yamane, 1967)

N = Total population.

n = Sample Size.

e = Sample error 10% (0.01)

Total population of women supported by TASAF (N) = 400

$$\text{Therefore; Sample size (n)} = \frac{325}{1 + 325(0.1)^2} = 65$$

Hence 65 Women entrepreneurs supported by TASAF, 05 Village Executive Officers, 02 Wards Executive Officers plus 01 TASAF Officer and 2 Ward Community Development Officer making a total of 75 respondents.

3.2 Data and Sources of Data

Various techniques of data collection were used by the researcher in this study such as questionnaires survey, interview, observation and documentary review.

The main reason for selecting the combination of this method was:-

- To check the reliability of information to be drawn from various sources and hence approve the consistency of information.

- To enable the collection of information which will be used to answer the research questions presented in chapter one

3.2.1 Structured and Unstructured Interview

This method was used for obtaining information from respondents. Both unstructured and structured questions were used. Unstructured interview was used to get the firsthand information from the intended population. The method helped the respondents to express their views, options and suggestions without biasness. Structured interview was used to obtain the information from government officials (TASAF officer, WEO's and VEO's) whereby the respondents were asked direct questions.

3.2.2 Questionnaire survey

The researcher used the closed –ended and open – ended questions which were filled by the respondents through interview from each group in respect of six villages surrounding Bukoli and Rwezela wards. The respondents were selected with respect of time they joined in the entrepreneurs' activities (with at least two years) as they were considered to have an experience in their respective activities.

3.2.3 Focus group discussion

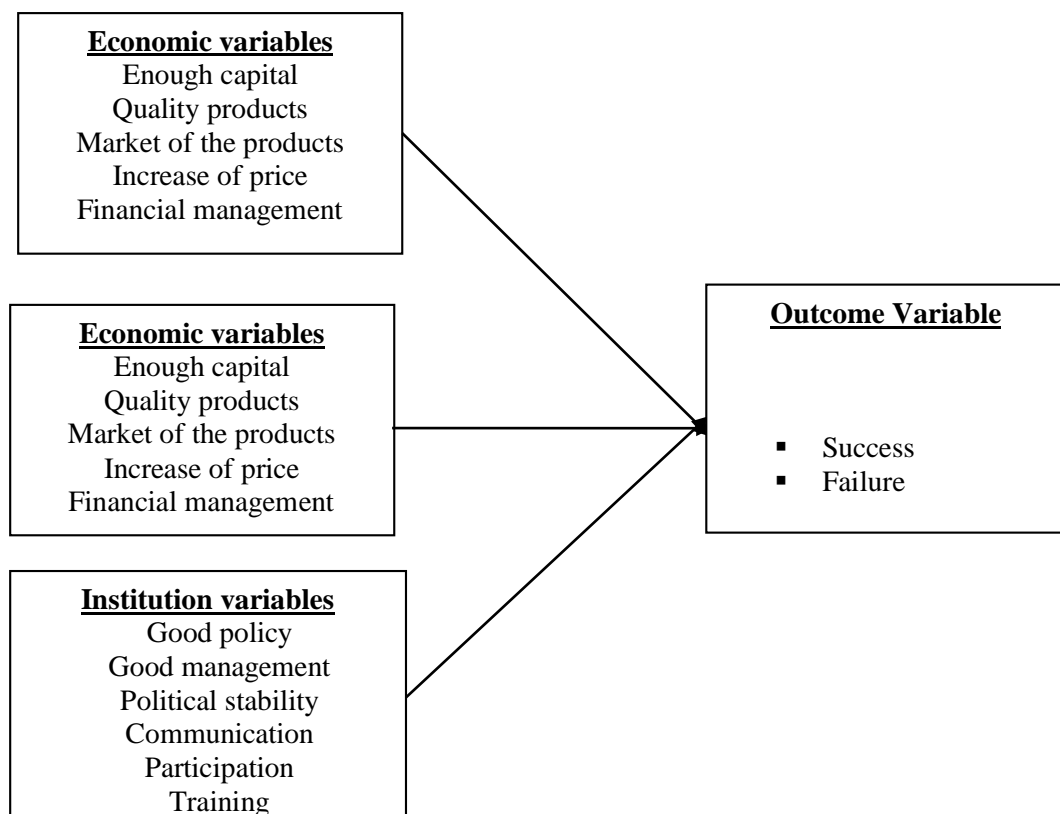
The researcher applied this method in all selected women entrepreneurs as it give freedom to them to explain and give the information they have in the assessment of TASAF role in promoting entrepreneurs. Also this was organized through the formation of group members with moderator who lead the discussion on the assessment of TASAF role in promoting women entrepreneurship skills. The researcher acted as a facilitator of the discussion.

3.3.4 Documentary review

The researcher used this method to get the secondary data from various sources. These documents included the public and personal reports such as books, pamphlets, magazines, journals, files as well as report from various current electronic libraries (website) related to the subject matter under investigation.

3.3 Conceptual framework

Through conceptual model (Fig I), the study tries to link between variables in order to see how TASAF provide entrepreneurship skills in promoting women entrepreneurship. In order to achieve this, there are independent, intermediate and dependent variables. Independent variables shows the factors contributing in promoting women entrepreneurship like enough capital, quality of products, market of their products, increase of price, government policies, political stability, good communication, availability of training, gender relation as well as culture. An intermediate variable shows Institutions which will help to facilitate on the role of business skills in promoting women entrepreneurship, like TASAF. Independent variables are the variables that influence the occurrence of intermediate variables for instance in a case of promoting women entrepreneurship, dependent variables are the variables that depend on the independent to be occurred and thus the following is the relationship of variables.



Source: Developed by Researcher.

RESEARCH METHODOLOGY

3.1 Population and Sample

This study was conducted at Rwezela and Bukoli wards in Geita District. Geita district is one of the eight districts in Mwanza region. It gained the status of being a district in 1961 under the leadership. Before this period it was a combined with Sengerema district, by then it was known as Geita Province. But this year 2012 the president of United Republic of Tanzania announced Geita district to be a Regional with the combination of six districts. The main ethnic groups in the District are Sukuma, Zinza, Kara, Longo and Sumbwa and the main economic activities are mining, agriculture, fishing and pastoralist.

Geita district lies between 1,100 to 1,300 meters above the sea level. It lies between 20 8 to 30 28 South of the Equator and 320 45 to 370 East of Greenwich. The District shares its borders with Muleba District to the North, Sengerema and Misungwi District to the East, Kahama and Bukombe District to the South, and to the West it is bordered with Biharamulo and Chato. The District covers 7825 Sq Km of which 6775 Km² is dry land and 1050 Km² is covered by Lake Victoria.

The District has a moderate Temperature of between 170C to 300 C. The District gets an average of 1200mm of rainfall per annum, which normally sets during October to January and between March and May. The District humidity ranges between 35% and 60% during hot and rain season respectively. Geita District is divided into three constituencies, seven divisions with a total of 33 wards, 197 registered villages which are further subdivided into 860 sub-villages.

The reason for selecting Rwezela and Bukoli wards as a study area is that, in Geita, TASAF has a total of 29 projects. Among 29 projects, 06 projects are for women entrepreneur's projects supported by TASAF and they are located at Rwezela and Bukoli wards only. 11 projects are mixture of women and men entrepreneurs who are affected with HIV/AIDS, 06 projects are for men only and the remaining 06 projects are dealing with the construction of infrastructures, health services as well as construction of schools. Therefore Rwezela and Bukoli wards is where TASAF Geita has put more efforts in supporting business skills to women entrepreneurs who are engaged with different Income Generating Activities (IGA's).

3.2 Data and Sources of Data

Both primary and secondary data were used to get accurate and reliable information. Primary data include qualitative and quantitative forms of raw information. These data were obtained from the field through administration of questionnaires and interview to respondents and usual observation.

Secondary data was obtained in form of qualitative and quantitative involved gathering of recorded data obtained from various reports. Primary data source are those data which are fresh and are recorded for the first time in the field. Through primary data whereby researcher can verify the existing situation, Researcher can come up with real picture of the study through observation and collect data at a same time a good example are photographing, transect walk to mention a few.

Secondary data these refers to data which are already collected, they can be in written or unwritten form includes report and Publication (books, magazine, journals) Historical document, un published data example diaries, letters.

3.3 Statistical Tools and Statistical Models

3.3.1 Descriptive Statistics

Descriptive Statics has been used to find the maximum, minimum, standard deviation, mean and normally distribution of the data of all the variables of the study. Most of the results are presented in tables, histograms, bar graphs and pie charts. The analysis and presentation of data revolved around four specific objectives and all the significant information collected from other sources including websites, documents and reports.

3.3.2 Logistic Regression Model

Regression analysis method is called factor analysis method in prediction. It is a process of finding out the quantitative relationship between a variable and some variables that can be regarded as the reason for change, establishing a mathematical model, and then predicting the results based on the existing factor data. In recent years, the fuzzy set theory has been applied to the data analysis algorithm, which has improved the scientificity and effectiveness of the algorithm, and has become a powerful

mathematical tool to solve the corresponding problems, For the case of this study the influence of the factors such as Family size, Marital status, Participation, Frequently of training, type of training, income earned by women entrepreneur's per month have significant influence on failure of success of women entrepreneur's as it shown in the table below, For the case of this study, the model shows there is a positive influence between the marital status in terms of divorced and widow with the successful running of business activities among women entrepreneur's, simple because these categories of group basically found themselves they have responsibilities to feed their families and the only way is to be committed to their business activities and vice-versa.

Items	Model1.	Model 2.	Model 3.
Individual Characteristics			
Age	-.200 (.482)	-.812 (.839)	-2.887 (1.818)
Marital Status	-.512 (.361)	-.849** (.479)	-1.575** (.783)
Education	-.725 (.649)	-1.2571 (1.007)	-3.387** (2.001)
Business conducted	.635 (.418)	.494 (.506)	.314 (.768)
Family members	-.275 (.953)	-1.397 (1.305)	-3.648 (2.560)
Business Skills			
Participation		2.054** (.955)	3.109** (1.773)
How long it takes		.566 (.814)	1.144** (1.108)
How often		2.343** (1.134)	3.450** (1.764)
Types of Training		-.232 (.703)	-.1.959** (1.542)
Women entrepreneurs ability			
More useful skills			-.112 (.394)
X2	13.385**	19.934**	26.262**
-Loglikelihood	35.106	28.558	22.229
Negalkerk R Square	.354	.502	.632

3.4.2.1 Negalkerk R Square Model

R-Squared (R^2 or the coefficient of determination) is a statistical measure in a regression model that determines the proportion of variance in the dependent variable that can be explained by the independent variables. In other words, r-squared shows how well the data fit the regression model (the goodness of fit) in this case the variable age, family members, shows positive coefficient with double stars.

Items	Model1.	Model 2.	Model 2.
Individual Characteristics			
Age	.620 (.327)	.792** (.364)	.798** (.366)
Marital Status	.297 (.262)	.341 (.276)	.341 (.277)
Education	-.046 (.284)	-.162 (.326)	-.148 (.329)
Business conducted	-.183 (.261)	-.230 (.316)	-.246 (.323)
Family members	1.573** (.635)	1.529** (.661)	1.494** (.671)
Business Skills			
Participation		-.103 (.379)	-.099 (.380)
Time		-.029 (.461)	-.053 (.471)
Attendance		-.446 (.520)	-.439 (.522)
Types of Training		.579 (.509)	.617 (.530)
Women entrepreneurs ability			
More useful skills			-.112 (.394)
X2	12.016xx	14.811**	14.893
-Loglikelihood	69.775	66.981	66.899
Negalkerk R Square	.236	.285	.286

IV. RESULTS AND DISCUSSION

4.1 Results of Descriptive Statics of Study Variables

Table 4.1: CHARACTERISTICS OF THE RESPONDENTS

The characteristics of respondents were categorized into demographic and social variables. Table <1> summarizes the distribution of respondents by age as a demographic characteristic and the distribution of respondent by education level and marital status as the social characteristics of respondents. Results show that the age of the most sample respondents was 30 years which accounted for about one third of the respondents (32.3%), followed by the age group of 25 years who accounted for (27.7%) and the age group of 40 years and above was accounted for (23.1%). Sample respondent of 45 years accounted for (7.7%).

These findings partly suggest that most women involved in entrepreneurship skills are in the age of active labor force and therefore are likely to be actively involved in entrepreneurship skills. In terms of education level, overall results in Table 1 indicate that most of the sample respondents had attained primary education (76.9%).

The findings also indicate that a relatively large proportion of sample respondents had secondary education (21.5%) and very few respondents had college education (1.5%). These findings partly suggest that most of women involved in business (IGA's) had at least primary education, and therefore had the basic knowledge related to their activities. It is argued that their substantial evidence that women have consistently been left out in the development process in African countries. Among the factors contributing to poverty and lower state of women includes the high rate of illiteracy, low level of education, cultural sanctioned women abuses and violence discriminatory (Pearson, 1992)

In term of marital status of respondents, finding show that, above one third of the respondents are widows, which accounted for (36.9%) followed by married, which accounted for (36.4%) and (15.4%) of respondent are not yet married. Sample respondents, which are divorced accounted for (12.3%). These results imply that a mixture of married, divorced, separated and not yet married are very important to them, for the sake of community life and idea Sharing.

Classification	N	(%)
Age		
25	21	32.3)
30	24	(36.9)
40	15	(23.1)
45+years	5	(7..7)
Marital Status		
Married	18	(27.7)
Separated	13	(20.0)
Divorce	9	(13.8)
Widow	25	(38.5)
Education		
Primary	39	(60.0)
Secondary	14	(21.5)
Technical	1	(1.5)
Others	11	(16)

Table 4.2 DESCRIPTIVE STATISTICS OF FAMILY SIZE OF THE RESPONDENTS

The field data revealed that, most of the women entrepreneurs were living with family members around 10 where 43 of the respondents fall under this group in which it comprises (64.2%) of the total number of respondents, followed by 15 respondents who live with 5 family member and 7 respondents live with 15 members of the family.

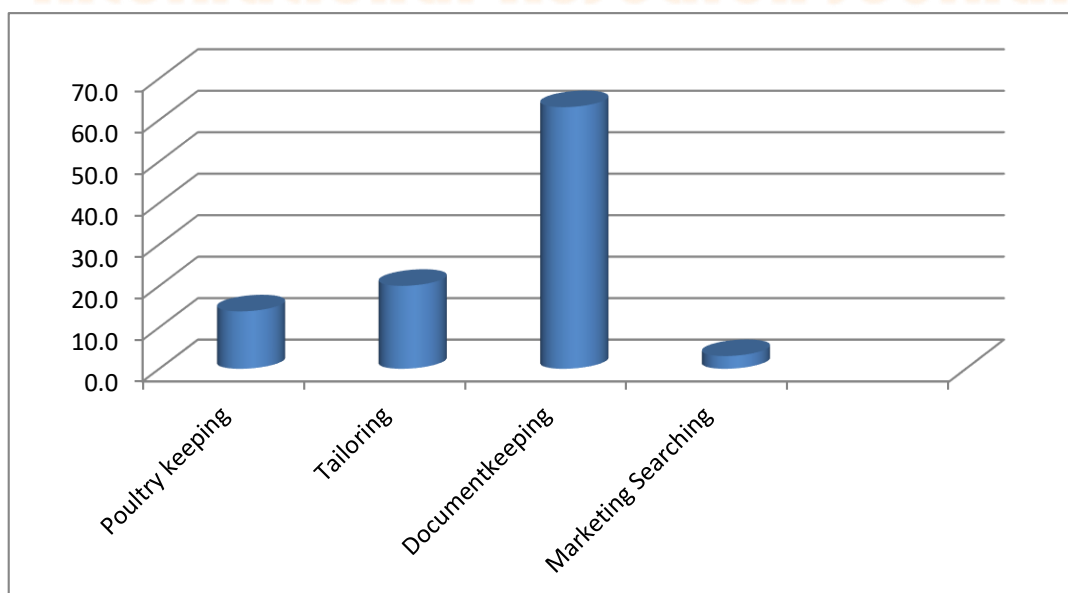
Classification		(%)	(%)
Family size	5	15	(22.4)
	10	43	(64.2)
	15	7	(10.4)
Total		65	(100.0)%

Table 4.3 below Descriptive statistics of income earned by women entrepreneurs by months.

The field data revealed that, most of the women entrepreneurs spent less than \$50 per month for their family where 42 of the respondents fall under this group in which it comprise (62.7%) of the total number of respondents, followed by 17 respondents who spent \$50 and only 6 respondents spent more than \$50 per month for the family, this implies that majority of women entrepreneurs earn less from their income generating activities even after being trained..

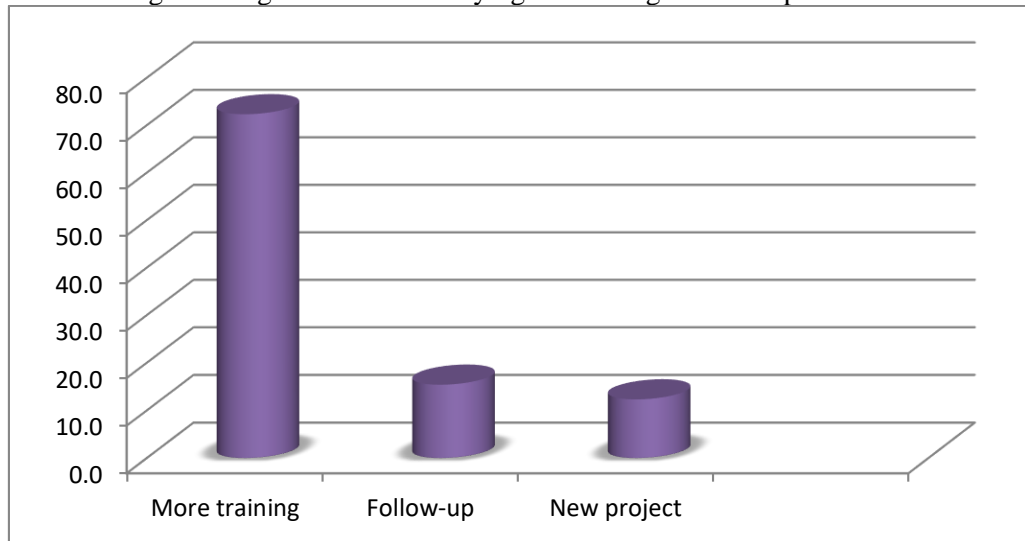
Classification		N	(%)
Income	Less than \$50	42	(62.7)
	\$50	17	(25.4)
	More than \$50	6	(9.0)
Total		65	(100.0)

As shown in < graph 1 >, the types of entrepreneurship skills supported by TASAF to women entrepreneurs focus on how to keep documents, tailoring, poultry keeping and marketing. The findings show that, (32.3%) of women entrepreneurs received the skills of marketing, (4.6%) received skills of poultry keeping, (6.2%) tailoring, 4.6% received the skills of document keeping and more than half of entrepreneurs (52.3%) are engaged in their business without having any training.



According to these findings in graph 2, (68.7%) of women entrepreneurs said that they need more training as their opinions to TASAF office Geita. They believed that more training gives them education on how to run their business and to some extent training will lead serious to some of women entrepreneurs who were not serious. (20.3%) of respondents they need follow-up on their projects. TASAF didn't make follow-up to the women entrepreneurs after giving them project hence women entrepreneurs fail to get consultation therefore, they fail to prosper in their IGA's. (8%) of respondents said that

they need another project because they saw the kind of project which they were running was none beneficial to them hence they were need other income generating activities like buying and selling cereal crops



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