

Full Length Research Paper

Influence of women entrepreneurs' characteristics on personal well-being in Arumeru District in Tanzania

Samwel J. Kabote

Department of Development Studies, Sokoine University of Agriculture, Morogoro, Tanzania.

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This article tests the hypothesis that women entrepreneurs' socio-economic and demographic characteristics have no significant influence on women's personal well-being, using quantitative approach with a random sample of 180 women. The article adopts the cross-sectional research design using a structured questionnaire administered to women entrepreneurs. Non-entrepreneurs were also involved for comparison purposes of personal well-being. Data were analyzed using descriptive and inferential statistics. A multiple linear regression was used to determine the influence of women entrepreneurs' characteristics on personal well-being. The results show positive relationship between personal well-being and years of schooling, age, and wealth status. Household size and employment status showed negative influence and did not show significance at 5%. Being a women entrepreneur and age showed positive significant influence ($P = 0.000$), while marital status showed negative significant influence ($P = 0.000$). The article concludes that some women entrepreneurs' characteristics influenced personal well-being. Due to the fact that women are not homogeneous, the efforts done by development actors including the government should focus on promoting women entrepreneurship with particular emphasis on socio-economic and demographic characteristics to improve women's personal well-being.

Key words: Women entrepreneurs, socio-economic, demographic characteristics, personal well-being.

INTRODUCTION

Majority of women in developing countries like Tanzania are languishing in impoverishment. They own about 1% of the world's wealth and a few are employed in the formal sector (Bajpai, 2014). To address this phenomenon, women entrepreneurs in developing countries are increasing, comprising nearly half of human

resources (Gichuki et al., 2014). Women entrepreneurs appear to be key facilitators of micro-economic development, and women entrepreneurship, in general, is increasingly recognized as an important, though untapped source of economic growth, innovation and employment (Mahadea, 2013; Odebrecht, 2013; Paoloni

E-mail. sjkabote@sua.ac.tz.

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and Lombardi, 2017). In addition, women entrepreneurs are a cornerstone for competitive national economy. To this effect, some countries' policies are in fact closely connected to innovation policies emphasizing on women entrepreneurship (Jagero and Kushoka, 2011; Johnstone and Lionais, 2004). This article argues that women entrepreneurs are potential to influencing personal well-being and the influence differs by, among other factors, socio-economic and demographic characteristics of women entrepreneurs. Therefore, women involvement in entrepreneurship is critical for them to improve personal well-being that, according to Stevenson and Wolfers (2009), seems to be spiraling downwards even in developed countries.

In developing countries including Tanzania, women relative to men are increasingly showing an interest of being entrepreneurs (Sweida and Reichard, 2013). For instance, 57% of the women in Arumeru District in Tanzania have developed interest of being entrepreneurs (Kazimoto, 2013), mainly because of advocacy on women empowerment programmes and policies promoted by the government and non-governmental development actors. At a global level, women entrepreneurs comprise 8.9%, and this is projected to increase in the near future (Rao et al., 2013). One of the main arguments in this article is that women entrepreneurs are not homogeneous group such that their differences in socio-economic and demographic characteristics influence differently, personal well-being. The fact that influence of women entrepreneurs' characteristics on improving personal well-being is important, but not more documented; it should be taken seriously in interventions related to women entrepreneurship. Therefore, the objective of this article is to determine the influence of women entrepreneurs' characteristics on personal well-being, taking Arumeru District in Arusha Region in Tanzania as a case study.

Women entrepreneurs' characteristics and personal well-being

This article deals with women entrepreneurs, women entrepreneurs' characteristics and personal well-being. Existing literature does not portray a consensus definition on who is an entrepreneur. However, the definitions show that, an entrepreneur is an individual, a man or a woman, who has a business idea and implement it by setting a business. Or anyone who starts and manages a business; or the owner, manager of business venture and one who is willing to take risks of owning business firms (Busenitz and Barney, 1997; Mongula, 2004; Eroğlu and Piçak, 2011; Isaga, 2012; Shmailan, 2016; Kapinga and Montero, 2017). In the context of this article, the concept is taken to mean any woman entrepreneur who own and

run a micro-business that offers employment up to 4 employees (United Republic of Tanzania, 2003; Isaga, 2012). Women entrepreneurs in Tanzania and in sub-Saharan Africa normally deal with micro enterprises or micro-businesses related to food vending, hair making, tailoring and shops in retail and wholesale, among others (Gichuki et al., 2014).

Literature including Spevacek (2010), Shmailan (2016) and Kapinga and Montero (2017) conclude that women entrepreneurs tend to have common characteristics that determine growth and performance of their business. These characteristics include participation in entrepreneurial activities, and creation of new products and services. Their social-cultural and demographic characteristics are also critical in this regard including age, ethnicity, religion, values, attitude, lifestyle, education and training, employment status, marital status, wealth, and household size. Women entrepreneurial activities are not free from challenges like limited access to capital, lack of business skills, and lack of collateral requirements; unsound business plans, lack of control of family resources like land, low education levels and lack of entrepreneurial skills; male dominance and limited mobility among women (Bajpai, 2014; Gichuki et al., 2014; Kapinga and Montero, 2017; Singh and Sebastian, 2018). One of the key arguments in this article is that improved business performance leads to a substantial business growth that eventually improves women entrepreneurs' personal well-being.

This article contends that social cultural and demographic characteristics of women entrepreneurs, which affect business performance, are also determinants of personal well-being. The question of what is personal well-being, which is also recognized as subjective well-being in the literature, is unresolved research agenda. Some authors including Muzindutsi and Sekhampu (2014) view personal well-being as people's satisfaction with life as a whole. Others including McGillivray and Clarke (2006) and Dodge et al. (2012) defined the concept as a multidimensional evaluation of life that encompasses cognitive judgements of life satisfaction and affective evaluations of emotions and moods. Unlike objective well-being that entails Gross Domestic Product, income per capita, employment and other material well-being (Misra and Puri, 1986), personal well-being is taken in this article as one's self evaluation of life satisfaction determined by many factors including women entrepreneurs' socio-economic and demographic characteristics. According to a study done by Kabote (2017), women entrepreneurs' characteristics that can determine personal well-being are categorized into socio-economic, cultural, demographic, social capital, attitudes, personality, security, social relations and genetics. The section for results and discussion of this article focuses on socio-economic and demographic characteristics of

women entrepreneurs because it is challenging to capture all characteristics in one study.

Literature generally acknowledges that women entrepreneurs, as a unique social group, improve economic development significantly in developed and developing countries by converting innovative ideas into economic opportunities. The phenomenon is also a source of new employment or jobs (Vanderburgh, 2013), particularly among women who, in developing countries, are marginalized in formal employment. In addition, women entrepreneurs are potential to increasing productivity and competitiveness through stimulation of social and productive networks. These, including employment creation, increase income, which is one of the means of achieving personal well-being (Kantis et al., 2002; Hisrich, 2005; Malaya, 2006). Because of this, women entrepreneurs can influence personal wellbeing positively, and therefore contribute to more development generally. This article puts that what exactly influences personal well-being are women entrepreneurs' characteristics.

Borrowing an idea of functionings developed by Sen (1999), women entrepreneurs' activities are, or simply being an entrepreneur, is considered in this article as functionings. Sen (1999) defines functionings as various things a person may value doing or being. In other words, functionings are valuable activities and states that make up people's well-being such as being healthy and well nourished, being safe, being educated, having a good job and being able to visit the loved ones. This article takes entrepreneurs' activities, including owning and running a micro-business, as means to achieving women's personal well-being.

Over the years, it has been apparent that a considerable number of enterprises have been owned by men (ILO 2006). Therefore, until the 1980's, there was little information on women entrepreneurs both in practice and research as compared to men counterparts (Bruni et al., 2004). Although, the proportion of women entrepreneurs has increased considerably in recent years concentrating themselves in Micro and Small Enterprises (MSEs), the body of literature especially on the link between women entrepreneurs' characteristics, business growth and personal well-being is either still thin or missing, more so in developing countries like Tanzania. As globalization reshapes the international economic landscape and technological change creates greater uncertainty in the world economy, women entrepreneurs are believed to meet new economic, social and environmental challenges (Smallbone et al., 2010), and therefore, studies on the linkages between women entrepreneurs' characteristics and personal well-being are imperative.

Cross-sectional studies in developed countries including Hansen and Slagsvold (2012) show that, generally,

personal well-being stabilizes at an old age, but does not strongly decline as objective life conditions deteriorate. Other studies including Bérenger and Verdier-Chouchane (2007) and Sarracino (2010) show that education is positively related to personal well-being. Other characteristics that have positive effect on personal well-being include marital status, employment and social capital. Employment has positive and negative effect on personal well-being in low and high income countries, respectively. These studies however, are more general, such that they consider men and women as a homogeneous group, and lack women entrepreneurs' orientation. Thus, a comprehensive knowledge on the linkage between women entrepreneurs' socio-economic and demographic characteristics and personal well-being is inadequate in the literature.

Women entrepreneurs and well-being in Tanzania

When investigating issues related to women entrepreneurs and their characteristics in Tanzania, it is interesting to take a historical perspective by considering the period after independence in 1961 and after 1990. Tanzania experienced limited opportunities for women entrepreneurs' development during the Arusha declaration era between 1967 and 1990. During that period, the private business sector was discouraged in favour of public enterprises (Isaga, 2012). For instance, various businesses were nationalized in the 1968 including farms, buildings, industries, commerce and trade. At that time, the government was considered the only key development actor. This possibly, killed any seed of women entrepreneurs in the country. Civil servants and leaders of the ruling party were also forbidden from engaging in business activities. Mongula (2004) is of the view that since almost all educated people were members of the civil service at that time, it is unquestionably clear that business activities were left to the hands of the people who had, whatsoever, limited formal education. However, a pressure from the World Bank necessitated the government to privatize most of the public enterprises resulting in taking SMEs as important initiatives for income and employment generation since the 1990s.

During and since the 1990s, women have increasingly become entrepreneurs in Tanzania, particularly through informal arrangements. In 1999 for example, the United Nations Industrial Development Organization (UNIDO) reported that women micro-enterprises were increasing at 2.4% in the country (UNIDO, 1999). Like in other regions in the world, majority of the women entrepreneurs in Tanzania own Small and Micro Enterprises (SMEs) as compared to men. For instance, they constitute nearly 43% of the SMEs in the country (International Finance

Corporation, 2007). Unlike in developed countries, women's personal well-being in sub-Saharan African countries like Tanzania remains low relative to men counterparts. For example, over 60% of the women in Tanzania report difficulties in accessing health care when they are sick (Tanzania Gender Networking Program, 2007). This translates into poor health condition among women, especially those with low or lacking formal education. This situation raises questions including "to what extent does women entrepreneurs' characteristics influence personal well-being in the country?" It is worth noting that, although the proportion of women entrepreneurs is escalating in the country, the enterprise culture among women is still at an infancy stage, and majority of women entrepreneurs are a first generation.

Understanding that women entrepreneurs have substantial contribution to the micro economy, Tanzania is striving to promote women entrepreneurship. For instance, the country developed SMEs policy in 2003 to promote enterprise development that experienced unfavourable government attention for many years throughout the colonial period up to 1990. In this policy, the government is committed to enhancing gender mainstreaming in all initiatives pertaining to SMEs development. The policy also stipulates some implementation strategies that include encouraging women participation in SMEs by facilitating SMEs service providers to design programmes specific for women and other disadvantaged groups. In addition, the policy emphasizes assessment of, and how to address factors that inhibit women entrepreneurship (URT, 2003). However, such efforts consider women entrepreneurs as homogeneous group and therefore do not capture women entrepreneurs' characteristics and how they influence personal well-being.

Despite the fact that the SME policy of Tanzania has one gender sensitive policy statement, the policy is gender blind in many aspects including issues related to providing assistance in market promotion and financing. Other gender blind aspects include (i) building entrepreneurs' capacity and (ii) creating favourable business environment. To improve the capacity, the country offers university level trainings and it has established Vocational Education Training Authority (VETA) since 1994. The quality of trainings offered by VETA is however affected by little capacity of the trainers. There are also no strategies in place specific for women joining universities degree programmes tailored to entrepreneurship and VETA trainings.

Following better entrepreneurship environment created by the SMEs policy, one can now see mushrooming of women SMEs, albeit with poor growth, at every corner in Tanzania, even though, the entrepreneurship environment is not much better for the women entrepreneurs. Many challenges impinge women entrepreneurs including lack

of startup capital, high utility prices, low technological capabilities, lack of entrepreneurial skills and poor education (Kazimoto, 2013; Magesa et al., 2013). Others include poor financing, high taxes and levies, undeveloped infrastructure, poor business development services, poorly coordinated institutional support arrangement, poor marketing information and unfavourable legal and regulatory framework (URT, 2003; Mongula, 2004; Njau and Komba, 2014). This implies that policy efforts to improve women entrepreneurship in Tanzania should focus on, among other things, eliminating the challenges among women entrepreneurs of different characteristics, and that the country has a long way to improve women entrepreneurship.

Of the entrepreneurship challenges reported in Tanzania, lack of business financing is one among the serious challenges. This affects almost every entrepreneur, particularly the poor women in rural areas despite increasing number of micro-financing facilities like National Microfinance Bank (NMB), Akiba Commercial Bank (ACB), Promotion of Rural Initiatives and Development Enterprises (PRIDE) and Building Resources Across Communities (BRAC). Other financing organizations include the Small Industries Development Organization (SIDO), Foundation for International Community Assistance (FINCA) and Export-Import Bank (EXIM Bank). There are also a number of informal financial institutions like Savings and Credit Cooperative Societies (SACCO's) (International Finance Corporation, 2007; Magesa et al., 2013), and Village Savings and Loans (VS&L) groups that offer credits to entrepreneurs, but lack of collateral among poor women in rural areas aggravates the problem. As such, Isaga (2012) and Kazimoto (2013) reported that only 28% of the women entrepreneurs benefited from SACCO's loans and only 15% benefitted from PRIDE in Arumeru District in 2012 and 2013, respectively. The same studies outline major entrepreneurship challenges in Arumeru including lack of collateral and start-up capital, strict microfinance conditions, high interest rates, small loan size and negative attitudes towards women entrepreneurs. Based on the foregoing discussion of the literature, women of different characteristics have become entrepreneurs, and a considerable proportion is showing interest of being entrepreneurs especially since the 1990s. There is dearth information that links women entrepreneurs' characteristics and their personal well-being that seems to be decreasing over time. Put differently, the influence of women entrepreneurs' socio-economic and demographic characteristics on personal well-being requires investigation. The results of this article are expected to shed light on interventions developed or proposed by policy makers and academicians regarding the influence of women entrepreneurs' characteristics on personal well-being, because women entrepreneurs are not a

Table 1. Village statistics.

Village names	Male	Female	Women entrepreneurs	Non-entrepreneurs
Nkoaranga	1699	2085	200	1885
Tengeru	1705	2277	240	2037
Nguruma	1610	1890	220	1670
Mulala	1710	1770	120	1650
Madukani	1900	1986	190	1796
Nkoansiyo	1800	1988	120	1868

homogeneous group. In addition, the article offers reference materials among scholars, entrepreneurs, development actors and students as well.

METHODOLOGY

Selection of the study area and research design

This study was conducted in Arumeru District which is located in the south eastern part of the Arusha Region. The district's human population is 268,144 (URT, 2012). Exactly 51% of the villages in the district have development plans (Kazimoto, 2013). This suggests concerted efforts to bring about social development at the village level. The district was selected for the study because, currently, 57% of the women in the district are either entrepreneurs or have developed interest of being entrepreneurs (URT, 2003) while women's personal well-being in general continues to be low. This therefore raised an interest to investigate the influence of women entrepreneurs' characteristics on personal well-being. The study adopted cross-sectional research design that allows data to be collected once at a single point in time without repetition. This design allowed investigation of the relationship between women entrepreneurs' characteristics and personal well-being. In order to demonstrate the influence of women entrepreneurs' characteristics on personal well-being, the methodological approach involved women entrepreneurs and women non-entrepreneurs for comparison purposes.

Sampling procedures

The study population was women entrepreneurs and the unit of analysis was an individual. Three wards, selected through purposive sampling based on availability of women entrepreneurs, were involved in the study. In each ward, two villages were randomly selected making a total of six villages. Systematic random sampling technique was used to select 15 women entrepreneurs and 15 non-women entrepreneurs in each village, from a sampling frame that was prepared by listing all women entrepreneurs in the village, making a total of 180 respondents. This sample size was sufficient to obtain the information relevant to the study because a minimum of 30 cases is appropriate in accommodating a range of varying sub-populations (Bailey, 1994). Some village records involved in the study are presented in Table 1.

Data collection and analysis

A survey method was employed whereby questionnaire, with closed

and open-ended questions, was used to collect data. To ensure consistency and clarity of questions used for data collection, the questionnaire was pre-tested to 15 respondents. After pre-testing, modifications were made to the questionnaire and an improved version was developed before administering the tool for actual data collection. Quantitative data were analysed by using Statistical Package for Social Sciences (SPSS). Patterns of the results and their implications are explained.

A multiple linear regression model was used to determine the influence of women entrepreneurs' characteristics including being an entrepreneur or not, to personal well-being. The regression was run two times. First, to test the hypothesis that each of the seven personal well-being measurement constructs used to construct a Personal Well-being Index (PWI) has similar unique variance contribution to the overall life satisfaction at 5% level of significance. The regression analysis equation used was:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + \beta_6 X_{6i} + \beta_7 X_{7i} + \epsilon$$

Y_i is an outcome or dependent variable that was an overall life satisfaction when the regression was run in the first time, and personal well-being when it was run in the second time. Respondents were requested to respond to how satisfied they were with their life as a whole. The response ranged from 0 (no satisfaction at all) to 10 (completely satisfied). A score of 5 was considered as neutral.

X_1 to X_7 are the explanatory or independent variables that were the seven personal well-being measurement constructs suggested by the International Well-being Group (2013) when the regression was run in the first time. These were: X_1 = satisfaction with standard of living; X_2 = satisfaction with one's health; X_3 = satisfaction with achievement in life; X_4 = satisfaction with personal relationship; X_5 = satisfaction with one's safety; X_6 = satisfaction with community connectedness; X_7 = satisfaction with future security; β_1 to β_7 are regression coefficients. ϵ is an error term representing a proportion of variance in the outcome variable that is not explained by the regression model.

This type of regression analysis was used because there were more than four categories of ordered responses (Sarracino, 2010; Hansen and Slagsvold, 2012), when the regression was run in the first time, but also because the PWI, used as an outcome variable when the model was run in the second time, is a continuous variable. The descriptive statistics for the seven personal well-being measurement constructs entered in the multiple regression analysis equation are presented in Table 2.

The PWI of an individual was quantified by computing the mean score of each of the seven personal well-being measurement constructs scored from a range of zero which means 'no satisfaction at all' to 10 which means 'completely satisfied'. The mean score for each respondent was then converted into points by multiplying by 10 (International Well-being Group, 2013). Finally,

Table 2. Descriptive statistics for seven domains (n = 180).

Measurement constructs	Minimum	Maximum	Mean	Standard Deviation
Overall life satisfaction	3.00	8.00	5.50	1.35
Satisfaction with standard of living	2.00	9.00	4.88	1.43
Satisfaction with your health	2.00	9.00	5.42	1.82
Satisfaction with achievements in life	2.00	9.00	5.12	1.67
Satisfaction with personal relationship	2.00	9.00	5.58	1.73
Satisfaction with your safety	2.00	9.00	5.22	1.74
Satisfaction with community connectedness	3.00	9.00	5.21	1.67
Satisfaction with future security	1.00	8.00	4.92	1.64

Table 3. Variables used in the regression analysis.

Variable	Definition	Level of measurement	Unit of measurement	Expectations
Entrepreneurship	Owning and running a business	Nominal	1 if owning and running a business and 0 otherwise	Entrepreneurship has positive and significant contribution to personal well-being
Personal well-being (dependent variable)	People's satisfaction with life as a whole	Scale	Index	
Years of schooling	Number of years spent in schools	Scale	Years	Education has positive contribution to personal well-being
Employment status	Working in formal employment	Nominal	1 if employed and 0 otherwise	Employment has positive contribution to personal well-being
Household size	Number of members sharing resources at a household	Ratio	Number	Big household size has negative contribution to personal well-being
Marital status	If married or single	Nominal	1 if married and 0 otherwise	Women's marital status has negative or positive contribution to personal well-being depending on the context especially marriage condition
Age	Total number of years since the respondent was born	Ratio	Years	Age has positive contribution to personal well-being
Wealth status	Being poor or non-poor	Scale	Index	Wealth has positive contribution to personal well-being

respondents were grouped into two categories: those with low personal well-being in one category if their average scores were less than the mean score of 51.92, and those with high well-being in another category if their average scores were above the mean. The second task related to the regression analysis was to test the hypothesis that women entrepreneurs' characteristics have no significant influence on personal well-being at 5% level of significance. In this case, the dependent variable was personal well-being. The explanatory variables entered in the regression model when it was run in the second time are shown in Table 3.

Based on the tolerance and Variance Inflation Factor (VIF) values, there was no multicollinearity problem for the data involved in the multiple regression analysis. The mean difference in personal well-being between entrepreneurs and non-entrepreneurs was tested using an independent t test because the two groups are independent and the PWI was a continuous variable. Before running the independent t test, the data were transformed to log10 to make them normally distributed because the Shapiro Wilk W test

showed that the PWI was not normally distributed. Similarly, before running the regression model in the first time, normality was tested using Shapiro-Wilk test. This test showed statistically significant difference between the normal curve and the curve of the population from which the sample was taken, at 5% level of significance. This implies that the data were not normally distributed and therefore they were transformed using Log10 to make them normally distributed in order to avoid abusing the normality assumptions for the multiple regression analysis. Furthermore, the household wealth status from which respondents came from was quantified using wealth index quantified using the following formula:

$$WET_i = \sum (y_{ij}/Y_{max}) \quad (i=1, 2, \dots, n \quad j=1, 2, \dots, n)$$

Where, WET = Wealth index; y_{ij} = number of household assets (radio, television, furniture, cattle, cars and houses roofed with iron sheets as identified during FGDs); Y_{max} = maximum number of a particular asset in the sample; X = number of items considered as

Table 4. Respondents' characteristics (n = 180).

Variable	Entrepreneurs		Non-entrepreneurs		P-value
	Frequency (N)	Percent (%)	Frequency (N)	Percent (%)	
Educational level					
None	15	16.7	34	37.8	0.005
Primary	46	51.1	44	48.9	
Secondary o-level	22	24.4	9	10.0	
Secondary A level	1	1.1	1	1.1	
College	6	6.7	2	2.2	
Total	90	100.0	90	100.0	
Marital status					
Never married	4	4.4	6	6.7	0.008
Married	75	83.3	84	93.3	
Separated	2	2.2	0	0.0	
Widows	9	10	0	0.0	
Total	90	100.0	90	100.0	
Employment status					
Employed	24	26.7	12	13.3	0.022
Not employed	66	73.3	78	86.7	
Total	90	100.0	90	100.0	
Household type					
Male headed	76	84.4	84	93.3	0.058
Female headed	14	15.6	6	6.7	
Total	90	100.0	90	100.0	
Age					
Young	65	72.2	27	30.0	0.006
Middle	23	25.5	54	60.0	
Old	2	2.2	9	10.0	
Total	90	100.0	90	100.0	

indicators for wealth; N = sample size

Based on the wealth index mean of 0.028, respondents were categorized into three. Those below the mean were taken as having low wealth status, while those above the mean were taken as having high wealth status. In addition, the mean was taken as medium wealth status.

Reliability analysis

Reliability analysis was used to test whether the personal well-being measurement constructs can be combined to form a PWI. This analysis also tested whether the personal well-being constructs were consistent in measuring personal well-being. The most commonly statistic used in this analysis is the Cronbach's alpha value. The Cronbach's alpha value was 0.850 higher than a minimum value of 0.7 (Nunnally, 1978), indicating that the personal well-being measurement constructs could be quantified to form one variable, in this case, Personal Well-being Index.

RESULTS AND DISCUSSION

Women entrepreneurs' characteristics

Table 4 summarizes respondents' characteristics involved in the study. The analysis showed that majority (51.1%) of the women entrepreneurs had primary education level as compared to 48.9% of the non-entrepreneurs who had primary education level. About 38% of the women non-entrepreneurs had no formal education while about 17% of the women entrepreneurs lacked formal education.

This association was significant at 5% level of significance (Table 4) implying that education was considered as an important factor for a woman to engage in entrepreneurship. These results are in line with Gichuki et al. (2014) who reported similar observation in Kenya. In addition, majority of non-entrepreneurs were married

as compared to women entrepreneurs. This relationship was significant at 5% level of significance. Being married can be one of the constraints for women to own and run an enterprise while maintaining a family, as one of the women's triple roles in Africa (Bajpai, 2014).

The analysis also show that there was significant association, at 5% level of significance, between women entrepreneurs and non-entrepreneurs with regard to their main occupation, such that majority of the non-entrepreneurs were out of formal employment as compared to women entrepreneurs (Table 4). This implies that being employed was one of the factors driving a woman to engage in entrepreneurship because an employed woman could use part of her salary to start up a business given limited access to credit as reported by Bajpai (2014) and Gichuki et al. (2014), in Africa. In addition, salary could be considered as collateral for a woman to access credit, when it is available, from formal financial institutions to start a business. Notably, through observation, women in Arumeru District dealt largely with hair making, shops, bakery, vegetable and fruit selling, tailoring and food vending similar to what is reported by Gichuki et al. (2014) in Kenya.

Overall, wealth status was low across the sample, but was higher among women entrepreneurs as compared to women non-entrepreneurs (Table 5). This implies that entrepreneurship contributed to improving household wealth status. In addition, the results showed that 72.2% of the women entrepreneurs were from the young age group (18 to 35 years). This implies that, assuming other factors remain constant, this age group had active members and therefore many involved themselves in entrepreneurship to improve their personal well-being. This can also be interpreted that the youth group of women entrepreneurs engaged in entrepreneurship because it is difficult to access formal employment for a standard seven holder in Tanzania. Thus, the possible option is to engage in small-scale business to sustain a living.

Association of women entrepreneurs' characteristics and personal well-being

Table 6 presents respondents' personal well-being between women entrepreneurs and women non-entrepreneurs. The results show that the mean of personal well-being scores was 51.92, while minimum and maximum were 34.29 and 84.29, respectively, with a standard deviation of 12.97. These results are in line with the previous personal well-being studies particularly in African countries (International Well-being Group, 2013). In addition, about 53% of women entrepreneurs and non-entrepreneurs were grouped under low personal well-being category. This is in line with previous studies that

report low personal well-being among women in Africa particularly in Sub-Sahara Africa (White, 2007; Senic, 2015). However, generally, women entrepreneurs showed higher personal well-being relative to non-entrepreneurs. This relationship was strong and significant at 5% level of significance (Table 6), implying that despite problems and challenges, which women entrepreneurs face in Africa including lack of capital, slow growth rate and limited external financing (Bajpai, 2014), entrepreneurship influenced personal well-being positively among women entrepreneurs in the study area.

It is clear from Table 7 that some women entrepreneurs' demographic and socio-economic characteristics influenced personal well-being strongly. Those with formal education, employed in the formal sector and those categorized as having high wealth status registered high personal well-being than their counterparts.

It suffices to argue that primary education is a minimum level for improving women entrepreneurs' personal well-being, particularly among women who own Small and Micro Enterprises. In this article for example, descriptive statistics of the respondents' characteristics showed that 51.1% of the women entrepreneurs held primary education level. This can be translated to improved literacy and therefore ability to read, write and keep records among women entrepreneurs that finally gave rise in to higher personal well-being than their counterparts.

Women entrepreneurs employed in the formal sector also showed higher personal well-being. Even though, about 73% of the women entrepreneurs were not employed in the formal sector, possibly because majority held primary education level, which is considered basic education by most employers and therefore difficult to get formal employment. In other words, creation of employment is a key to improving personal well-being among women. The decision offered by the 5th government under the President Dr. John Pombe Magufuli of expelling all primary education holders from government employment employed after 2004 is likely to affect personal well-being negatively, particularly among women because the salary received from employment could be used as a collateral to get loan from formal financial institutions and then be able to finance a small-scale business. The higher personal well-being among women entrepreneurs relative to non-entrepreneurs can also be explained by higher wealth status among them as compared to non-women entrepreneurs (Office of National Statistics, 2015). In this article, wealth was measured as an index based on the number of assets, which is a proxy indicator for income.

Other respondents' demographic characteristics showed low personal well-being. For instance, majority (57.2%) of the married women entrepreneurs, the youth group and those whose families were headed by women

Table 5. Household wealth status (n = 180).

Wealth group	Women entrepreneurs	Women non-entrepreneurs	Total
Low	64(44.1)	81(55.9)	145(100)
Medium	1(100)	0(0.0)	1(100)
High	26(76.5)	8(23.5)	34(100)

Numbers in brackets are percentages.

Table 6. Personal well-being between women entrepreneurs and non-entrepreneurs (n = 180).

Personal well-being categories	Women non-entrepreneurs	Women entrepreneur	Total	P-value	Phi-Value
Low	74(77.9)	21(22.1)	95(52.8)	0.00	
High	15(17.6)	70(82.4)	85(47.2)		0.602

Numbers in brackets are percentages.

Table 7. Association between personal well-being and women's characteristics (n = 180)

Respondents characteristics	Low well-being	High well-being	Total	P value
Education				
Formal	63(48.1)	68(51.9)	131(100)	0.039
Non-formal	32(65.3)	17(34.7)	49(100)	
Marital status				
Married	91(57.2)	68(42.8)	159(100)	0.001
Single	4(19.0)	17(81.0)	21(100)	
Employment status				
Employed	3(30.0)	7(70.0)	10(100)	0.138
Not employed	92(54.1)	78(45.9)	170(100)	
Household type				
Male headed households	90(56.2)	70(43.8)	160(100)	0.008
Female headed households	5(25.0)	15(75.0)	20(100)	
Age				
Young	65(70.7)	27(29.2)	92(100)	0.000
Middle	28(34.1)	54(65.9)	82(100)	
Old	2(33.3)	4(66.7)	6(100)	
Wealth				
Low	84(57.9)	61(42.1)	145(100)	0.015
Medium	0(0.00)	1(100)	1(100)	
High	11(32.4)	23(67.6)	34(100)	

Numbers in brackets are percentages.

showed low personal well-being and these relationships were significant at 5%. The low personal well-being

among the married ones is attributed to unequal gender relations at a household level that normally discriminate,

Table 8. Personal well-being differences between entrepreneurs and non-entrepreneurs (n = 180).

Groups compared	N	Mean	t	P-Value
Non-entrepreneur	90	0.63	-10.95	0.000
Entrepreneur	90	0.77		

subordinate and marginalize women in Africa (Bajpai, 2014). This can also explain the low personal well-being among the female headed households because of being marginalized in African societies. The low personal well-being among the youth women entrepreneurs is also reported in the literature. For instance, Hansen and Slagsvold (2012) reported that the personal well-being increases with age and stabilizes at an old age but does not strongly decline as objective life conditions deteriorate. This implies that the youth group is likely to report low personal well-being.

The results of the independent t-test showed that there was significant difference ($P = 0.000$) in personal well-being between women entrepreneurs and women non-entrepreneurs (Table 8). In this relationship, women entrepreneurs had higher personal well-being relative to non-entrepreneurs implying that entrepreneurship showed positive and significant contribution to personal well-being among women.

Unique variance contribution to life satisfaction

Table 9 presents unique variance contribution of personal well-being measurement constructs as an output of multiple regression analysis, to the overall life satisfaction. The analysis showed that, overall, the model was significant at 5%. The adjusted R^2 was 0.74 implying that the model explained 74% of the variations in the overall life satisfaction. The column for Sr^2 derived from squaring the PART coefficient, an output from SPSS, describes the %age of unique variance contributed by each of the personal well-being measurement constructs.

The results showed that the total explained unique variance obtained by summation of values under Sr^2 column was 0.106, while the total explained shared variance obtained by subtracting total explained unique variance from adjusted R^2 was 0.634. It is also clear from Table 9 that all personal well-being measurement constructs had unique variance contribution to the overall life satisfaction, unlike in developed countries like the Netherlands and Australia where satisfaction with safety does not show unique variance contribution (Jonge and Beuningen, 2011; International Well-being Group, 2013). Satisfaction with safety showed greatest contribution followed by satisfaction with achievements in life,

satisfaction with future security and satisfaction with community connectedness. This implies that the four variables were major determinants of overall life satisfaction and quality of life in general.

Furthermore, the results in Table 9 show that out of the seven personal well-being measurement constructs considered as explanatory variables, four showed statistically significant differences. These include satisfaction with achievement in life and satisfaction with safety, which showed significance ($P = 0.000$). Satisfaction with future security and satisfaction with community connectedness were significant at 5%. This means that those measurement constructs had largest unique variance contribution to the overall life satisfaction relative to other measurement constructs. It can further be translated that the personal well-being measurement constructs that were significant are important determinants of overall life satisfaction in the study area.

Influence of women entrepreneurs' characteristics on personal well-being

Table 10 presents determinants of personal well-being including being an entrepreneur among women. In this article, personal well-being was measured using PWI. Overall, the model was significant at 0.1%. The analysis showed that the adjusted R^2 was 0.521, which means, the independent or explanatory variables explained 52.1% of the variations to the personal well-being. In addition, three explanatory variables were significant ($P = 0.000$) including being an entrepreneur, marital status and respondents' age. As shown by the independent t test, multiple linear regression showed that being an entrepreneur influenced the women's personal well-being positively which in turn can improve personal well-being. Personal well-being was higher during old age and lower among the youth. Although, marital status was significant, the married ones showed lower personal well-being than their counterparts.

Looking at beta values in Table 10, it is clear that women's personal well-being among entrepreneurs was between 9.2 and 14.0 points higher than that among women who were non-entrepreneurs. This is largely attributed to women entrepreneurs' characteristics like possession of formal education, access to employment in

Table 9. Unique variance of personal well-being indicators on overall life satisfaction (n = 180).

Personal Well-being Indicators	B	P-Value	Lower bound	Upper bound	Sr ²	Tolerance	VIF
Constant	0.371	0.000	0.337	0.404			
Satisfaction with standard of living	0.004	0.352	-0.005	0.013	0.001	0.399	2.509
Satisfaction with your health	0.004	0.207	-0.002	0.011	0.002	0.410	2.436
Satisfaction with achievements in life	0.013	0.000	0.006	0.020	0.019	0.469	2.134
Satisfaction with personal relationship	0.006	0.055	0.000	0.013	0.005	0.489	2.045
Satisfaction with your safety	0.021***	0.000	0.014	0.028	0.053	0.427	2.341
Satisfaction with community connectedness	0.009***	0.007	0.003	0.016	0.011	0.504	1.985
Satisfaction with future security	0.010***	0.002	0.004	0.017	0.015	0.585	1.710

***Significant at 5%.

Table 10. Factors influencing personal well-being (n = 180).

Variables	B	P-Value	Lower bound	Upper bound	Tolerance	VIF
Constant	0.684	0.000	.566	0.802		
Years of schooling	0.001	0.367	-.001	0.004	0.850	1.176
Employment status	-0.041	0.105	-.091	0.009	0.924	1.082
Household size	-0.004	0.191	-.010	0.002	0.793	1.261
Entrepreneurship	0.116***	0.000	0.092	0.140	0.837	1.194
Marital status	-0.067***	0.000	-0.102	-0.032	0.942	1.061
Age	0.003***	0.000	0.002	0.005	0.805	1.242
Wealth of an individual	0.086	0.575	-.217	0.390	0.977	1.023

***Significant at 5%.

the formal sector and wealth status. For instance, formal education is related to human capital variables including skills and knowledge necessary and vital for innovation among women entrepreneurs. This improves performance and growth of a business, which in turn influence personal well-being positively and significantly. In addition, access to formal employment improves income and assets, which definitely improve personal well-being. These results are in line with Berglund (2014) who reported strong and positive relationship between being an entrepreneur and personal or subjective well-being in Sweden, one of the developed countries in the world. To that effect, among other factors, being an entrepreneur is critical for improving women's personal well-being in the study area. In addition to being an entrepreneur, the results show that for every one year increase on respondents' age among women entrepreneurs, the personal well-being increased between 0.2 and 0.5 points (Table 10). This implies that the personal well-being was high for an old age relative to the young age group, whereby, 70.7% of the youth, in this study, showed low personal well-being relative to the old. In addition, the results of this article show that majority of the respondents were married and marital

status showed significant influence on women's personal well-being, but the sign is negative (Table 10). The negative sign connotes that being married decreased the personal well-being of women entrepreneurs between -10.2 and -3.2. This can largely be explained by unequal gender relations that exist between husbands and wives in most societies in Africa. Literature shows that marital status has positive influence on personal well-being in developed countries, but not significant (Sarracino 2010). The difference in the results of this article with that of Sarracino's (2010) results can be explained by the context, cultural and gender differences between developed and developing countries. The fact that this study involved women only can also explain the differences.

CONCLUSION AND POLICY RECOMMENDATIONS

The aim of this article is to determine the influence of women entrepreneurs' characteristics on personal well-being. The article tested the hypothesis that women entrepreneurs' socio-economic and demographic characteristics have no significant influence on personal

well-being at 5% level of significance. Based on the results, the study concludes that women's personal well-being was generally low. Comparing women entrepreneurs with non-entrepreneurs' personal well-being, women entrepreneurs showed higher well-being. Unlike the hypothesis, being an entrepreneur, and age of women entrepreneurs influenced positively and significantly, personal well-being. This clearly demonstrates that women entrepreneurs are not homogenous group, they differ in their characteristics, which are important in determining personal well-being. Lower age among women entrepreneurs for example, was characterized by lower personal wellbeing and vice versa. The direction of this influence was positive, which means old age showed higher personal well-being. However, marital status though significant, decreased personal well-being among the women entrepreneurs because of their subordinate position in the society. The limitation of this article is that the study population included women in rural setting owning micro-businesses. That means, the study excluded men and women owning medium and large scale business in rural and urban areas.

Based on the results, the article recommends that policies promoted by development actors including the government and non-governmental organizations (NGOs) should focus on, among other things, promoting entrepreneurship among women. The interventions should sharply consider socio-economic and demographic characteristics that showed significant influence, and association with women's personal well-being. For instance, based on household type and marital status, interventions should aim at minimizing asymmetrical gender issues that normally discriminate, subordinate and marginalize women entrepreneurs. Interventions should also aim to promote human capital variables like formal education, trainings, skills and knowledge to improve entrepreneurship skills that definitely improve personal well-being. Creation of employment should also consider the youth group that has limited access to formal employment. Other strategies to help women entrepreneurs should focus on improving their wealth through income and assets.

This article showed that women entrepreneurs differ in their socio-economic and demographic characteristics which in turn influence personal well-being. Therefore, future research should focus on investigating how women entrepreneurs should be considered as heterogeneous group when it comes to supporting them in terms of human capital variables, age group, marital status, employment and wealth status. Since this article dealt with women entrepreneurs owning small-scale businesses in rural areas, further studies should investigate how characteristics of men and women owning medium and large scale businesses in rural and urban areas influence

personal well-being.

CONFLICT OF INTERESTS

The authors have not declared any conflict of interests.

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