

**AN ASSESSMENT OF FACTORS THAT INFLUENCE THE PERFORMANCE
OF WOMEN ENTREPRENEURS IN SMALL SCALE BUSINESS ENTERPRISES
IN UGANDA.**

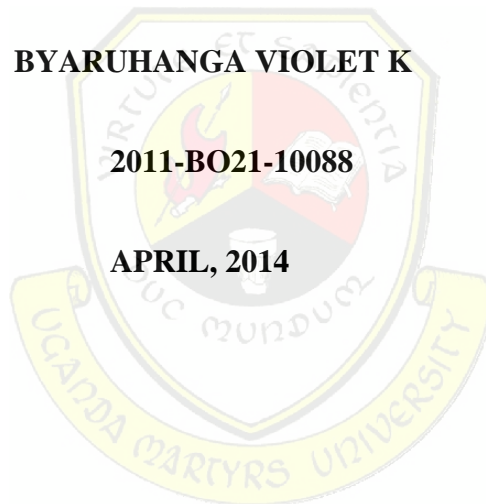
CASE STUDY: MASINDI MUNICIPALITY.

SUMMITTED BY;

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**AN UNDERGRADUATE DISSERTATION PRESENTED TO THE FACULTY OF
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BUSINESS ADMINISTRATION AND MANAGEMENT AT
UGANDA MARTYRS UNIVERSITY**

DEDICATION

I dedicate this piece of work to my beloved parents, Mr. and Mrs. Byaruhanga Cosmas, Ms. Katusiime Gorret, beloved siblings Julius, Sarah, Winnie, Claire, my lovely friends Macreen, Cream, Carol, Patricia, and Charlotte for their care, love, support both physical and spiritual right from the time I started this struggle up to completion.

May this research be a source of inspiration to you all in the days to come and may the almighty God bless you abundantly.

ACKNOWLEDGMENT

The following work is not only an individual work .I could never have accomplished it without help, support, guidance and efforts of people to whom I owe acknowledgement. I would like to gratefully and sincerely thank all individuals who helped me during my education career. First, I extend my sincere thanks and appreciation to the almighty God for the guidance, courage and blessings which have enabled me to complete this dissertation.

I would like to thank my research supervisor Fr. Ssemwogerere Edward for his immeasurable commitment, effort, positive criticisms and willingness to spare and given up his scarce time to help me acquire new skills in research .I have to recognize that without his devotion and skills, this work would not have been done. Thank you for the intellectual guidance and mentoring that you have accorded me right from the inception of this study to its end.

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It would be ungrateful to forget to thank all women entrepreneurs in Masindi Municipality who responded to my questionnaires. Without their participation this work would not have been meaningful.

Finally, I am also grateful to my friends and relatives who have always been there for me in whatever circumstances especially Mrs. Proscovia Isingoma, Mr. Ajuna Cris and all others who have been by on my side when I needed you most.

DECLARATION

I, Byaruhanga Violet K, a student at Uganda martyrs university, Faculty of Business administration and management (BAM), hereby declare that this dissertation entitled “*An Assessment of factors that influence the performance of women entrepreneurs in small scale business enterprises in Uganda a case study of Masindi municipality*” is my own work and has not been submitted anywhere for the award of any degree. Where other literature has been used, it has been explicitly stated and acknowledged.

Signature

Date 22nd/ April 2014

Byaruhanga Violet K

TABLE OF CONTENTS

APPROVAL	iii
DEDICATION	iv
ACKNOWLEDGMENT.....	v
DECLARATION	vi
LIST OF TABLES	xi
LIST OF FIGURES	xii
ACRONYMS	xiv
ABSTRACT.....	xv
CHAPTER ONE	1
GENERAL INTRODUCTION.....	1
1.0Introduction.....	1
1.1 Background to the Study.....	1
1.2 Statement of the problem	5
1.3 Objectives of the study.....	6
1.3.1 Major objective of the Study.....	6
1.3.2 Specific Objectives	7
1.4 Research Questions.....	7
1.5 Scope of the Study	7
1.6 Significance of the Study	8
1.7 Justification.....	8
1.8 Definition of key terms	9
1.9 Conceptual Frame Work	9
CHAPTER TWO	13
LITERATURE REVIEW	13

2.0 Introduction.....	13
2.1.1 Concept of entrepreneurship and women entrepreneurs in the economy:	13
2.2.2 Women entrepreneurship in Africa.....	17
2.2.3 The characteristics of entrepreneurship in Uganda are as follows:	17
2.2.4 Characteristics and concepts of small scale enterprises:.....	18
2.2.5 (A) Number of people employed:	20
2.2.6 (B) Sales turnover:	20
2.3 Women entrepreneurial motivations and performance of small scale enterprises:	20
2.3.1Desire for financial independence and income	22
2.4 The contribution of women entrepreneurs to the household expenditure.....	23
2.5 Challenges Limiting the Performance of Women Entrepreneurs:	25
2.6 Conclusion	31
CHAPTER THREE	32
METHODOLOGY	32
3.0 Introduction.....	32
3.1Research Design.....	32
3.2 Area of Study	33
3.3Target Population.....	33
3.4.1 Sample Size and Selection.....	33
3.4.2 Sampling Techniques.....	35
3.5 Methods of Data Collection and Research Instruments.....	35
3.5.1Procedure of Data Collection.....	35
3.5.2 Primary sources.....	36
3.5.2(A) Questionnaire.....	36
3.5.3(B) Interviews	36

3.5.4 Secondary sources.....	37
3.6 Data Reliability and Validity	37
3.7 Data Processing, Management and Analysis	38
3.8 Data Analysis	38
3.9 Ethical Considerations	39
3.10 Study Limitations.....	39
3.11 Conclusion	40
CHAPTER FOUR.....	41
DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS	41
4.0 Introduction.....	41
4.2 Background information of the respondents:.....	41
4.1.1 Age of the Respondents:	42
4.1.2 Level of Education of the Respondents:	43
4.1.3 Marital Status:.....	44
4.1.4 Duration in Business operation	45
4.1.5 Type of business:	46
4.2 Objective I: Motivation and Business Performance	47
4.2.1 Do you think motivation is an important factor in business performance?.....	47
4.2.2 Motivational Factors to Self Employment of Women Entrepreneurs	48
4.2.3 Measurement of Business Performance.....	49
4.2.4 (A) Due to my personal input into the business, my business profitability has increased tremendously.....	51
4.2.4 (B) Due to my desire to achieve independence, I put in more efforts and time business, which has led to increase in my profits.....	52
4.2.4 (C) Due to the desire to achieve self fulfillment, I apply my skills and competence into the business which resulted into increase in the level of market share and expansion.....	53

4.2.4 (D) Due to the desire to earn income, I work hard and devote more time in the business which has resulted into increase in my business revenues.	54
4.3 Objective II: Women contribution to the household expenditure.....	55
4.3.1. Benefits women entrepreneurs from their businesses.....	55
4.3.2 Profit from the business contribute anything to the household expenditure.....	56
4.3.3 Estimation of the contribution in terms of percentage.....	57
4.3.4 Work or business affects the work at home	57
4.4 Objective III: challenges that limit the women entrepreneurs’ performance	58
4. 4.1 Paying of tax or license to operate business	59
4.4.2 How the husband or the spouse feel about running your own business	59
4.4.3. Secured any loan to boost your business	60
4.4.4 Business registration	61
4.5 Conclusion:	62
CHAPTER FIVE	64
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.	64
5.0 Introduction.....	64
5.1 Summary and conclusions	64
5.1.1 Summary of the findings.....	64
5.1.2 (A) Back ground information of the respondents.	64
5.1.2 (B) Motivation and business performance.....	65
5.1.3 (C) Contribution of women entrepreneurs to the household expenditure.....	66
5.1.4 (D) Challenges limiting business performance of participating women entrepreneurs.....	66
5.2 Conclusions.....	68
5.3 Recommendations.....	69
5.4 Limitations	70

5.5 Suggestions for Future Research	71
BIBLIOGRAPHY:	72
Appendix I: Questionnaire Survey.....	i
Appendix II: Proposed Budget.....	viii
Appendix II1: proposed work plan.....	ix
APPENDIX IV: INTERVIEW GUIDE.....	x

LIST OF TABLES

Table 1: Findings on the age of the respondents:	42
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Table 2: Findings on the Educational level of the respondents	43
Table 3: Findings on the Marital Status of the Respondents	44
Table 4: Findings on the duration in business operation	45
Table 5 presents the finding of whether the business is individual or partnership business	46
Table 6: Findings of the response on whether motivation is important in business performance.	47
Table 7: Findings on the respondents'	
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Table 8: Findings on whether the respondent's personal input into the business made the business profitability to increase tremendously.....	49
Table 9: Findings on whether the desire to achieve independence made the respondents to put in more efforts and time into their business which led to increased profits.....	52
Table 10: Findings on whether the desire to achieve self-fulfillment made the respondents to apply their skills and competence into their business which led to increased market share and expansion.	53
Table 11: Findings on whether the desire to earn income made the respondents to work hard and devote more time in the business which led to increase in their business revenues.....	53
Table.12. Of the findings whether income or the profit from the business contribute anything to the household expenditure.....	54
Table. 13. Showing how respondents estimate their contribution in terms of percentage.	57
Table 14. Below shows whether business affects the work at home.....	58
Table.15. for the tax, the following results were obtained as presented in the table below	59
Table 16. Showing the results of how the husband or spouse feel about running own business .	60
Table17. Showing the results of whether the respondents have ever secured loan to boost their business.....	59
Table 18. Showing the findings of registration of businesses	62

LIST OF FIGURES

Figure: 1 Conceptual Frame Work	10
Figure: 2. of the motivational factors to self employment of women entrepreneurs	48
Findings: 3. on the benefits by the respondents from their businesses	54

ACRONYMS

USA: United States of America

GEM: Global Entrepreneurial Monitor

UNIDO: United Nations Industrial Development Organization

Ushs: Uganda Shillings

GDP: Gross Domestic Product

SMES: Small-Medium Enterprises

SAMEN: South Africa Women entrepreneurs' Network

SPSS: Statistical Package for the Social Sciences

STDs: Sexually Transmitted Diseases

NGO's: National Government Organizations

UK: United Kingdom

GAD: Gender and Development

WID: Women in Development

CAO's: Chief Administrative Officers

ABSTRACT

The purpose of the study was to assess the factors that influence the performance of women entrepreneurs on small scale business enterprises in Uganda using Masindi municipality as a case study. The objectives were; To ascertain the factors that motivate women entrepreneurs to start up businesses, To determine the contribution of women entrepreneurs to the household expenditure and determine challenges that limit their performance. The methods that were used to collect data were; self administered questionnaire to effectively cover a bigger number of respondents in relatively a short time and an interview guide.

The findings revealed that most women entrepreneurs up to 51.6% (16) strongly agreed that Motivation is an important factor in Business. The majority were motivated to start up businesses due the need for independence with 67.7%. All the responded agreed that their business contributed to the household expenditure where by 51% had built houses, 22.6% contributed to school fees, 12.9% to food. The most critical challenges limiting women entrepreneurship performance were high taxes with 90.3% which could retard their rate of growth coupled with lack of loan 61.6%. Those whose husbands felt bad to run business were 32.3%. All these challenges hinder the prosperity of their businesses.

The researcher therefore recommends that that the government could review taxation policies for women entrepreneurs; women could be encouraged to form small circles in order to get money since they cannot easily access bank loans.

In conclusion therefore, there's need for measures that are to be adopted in order to reduce this both by government and the lending institutions. It is therefore imperative to determine whether the country as a whole is aligned with global initiatives to promote women entrepreneurship.

CHAPTER ONE

GENERAL INTRODUCTION

1.0 Introduction

This chapter covers the background of the study, problem statement, purpose of the study, specific objectives, research questions, scope of the study, significance of the study, definition of key terms, and justification. This study specifically focused on the factors that influence the performance of women entrepreneurs on small scale business enterprises in Masindi Municipality.

1.1 Background to the Study

The emphasis on gender is based on the recognition of gender as a development concept in identifying and understanding the social roles and relations of women and men of all ages, and how these impact on development. Sustainable development necessitates maximum and equal participation of both genders in economic, political, civil and social- cultural development.

Historically, most entrepreneurs have been men and those businesses which have been created by women have generally been in a limited range of business sectors however, in the 1980s and 1990s, this picture began to change (Bridge, S. et al., 2003). Today's world is changing at a startling pace and many of today's most memorable and inspirational entrepreneurs are women anonymous. Worldwide, it is estimated that approximately one third of all businesses are owned by women (Lerner & Almor, 2002, cited in Hilka & Anne, n.d). Women are therefore becoming increasingly important in the socio-economic development both of developed and developing countries as they account for more than 50% of the operators of small and medium enterprises.

The national Women Business council in the USA reported that in 1993, one third of all businesses were owned by women. They also estimated that the number of firms with female proprietors was growing twice as fast as firms in total and that eleven million people were now employed in women owned businesses. The figures provided by the small Business Administration on the number of women owned firms in 1980 and 1993 indicated that the proportion of female owned firms increased from 26% to 33% of all firms in this period and a more recent study by carter (2006), suggests that the figure now approaches 38%. Research in Scandinavia also found that around 20% of new firms are now founded by women and that 25% of all private firms in Sweden are women owned and figures from Britain were in line with those in Scandinavia and USA (Bridge, S. et al., 2003). cited in Stephan and Mampoi (n.d), indicate that according to the International Trade centre (2004), Canada has experienced a 200% growth in the number of women entrepreneurs over the last 20 years. Within the African context, taking Cameroon as an example, women entrepreneurs manage 57% of small and micro businesses, while in Uganda, women entrepreneurs form majority of the country's business people in the areas of farming and small medium-sized enterprises (Global entrepreneurial monitor, 2005).

Today, women in advanced market economies own more than 25% of all businesses, and women owned businesses in Africa, Asia, Eastern Europe and Latin America are growing rapidly (Chinonye Okafor, 2007).

Africa has enormous unexploited potential, especially the potential of women. Specifically, it pointed out that women comprise one of Africa's hidden growth reserves, providing most of the region's labor, but their productivity is hampered by widespread inequality in education as well as unequal access to land and productive inputs (World Bank report 2000). African women entrepreneurs follow a path that is in most cases different from entrepreneurial activities in the

developed countries of the West in an attempt to find an African answer to the applicability of models and theories developed in other parts of the world. In Africa, Many women tend to be in small sector microenterprises, mainly in the informal sector. It is inappropriate and undesirable for Africa to import entrepreneurial techniques wholesale from developed countries (SAMEN 2005).

Increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth (GEM 2000). In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of a family, unpaid family workers, service providers in the communities and mother/care-taker of the family In spite of their important contributions to socio-economic development; women suffer from various constraints, which inhibit them from fully realizing their potential for development (UNIDO 2003).

Women entrepreneurs around the world are making a difference. They contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages (Common wealth secretariat, 2002).

Vivian and Moodley (2011) adds that it is undeniable that women entrepreneurs are the major actors in that sector and contributors to economic development; and are becoming increasingly visible in the local economies of the developing counties. Promoting women's economic and political empowerment has gained greater attention over the last three decades (Nawaz and Faraha, 2007).

Uganda is a developing country with high unemployment rates especially among the youths of about 80%, low levels of formal and higher education whose education system still produces skilled and semi-skilled labor, which is oriented towards entry into white-collar employment, Therefore Uganda has an urgent need for entrepreneurs in small enterprises who can act as a tool to combat unemployment, crime and to stimulate the economy as a whole (Balunywa, 2012).

Global Entrepreneurial Monitor (GEM, 2005 cited in Chinonye okafor,2007) confirmed that women participate in a wide range of entrepreneurial activities across the thirty seven (37) GEM and this has resulted into creation of new enterprises that has created jobs and wealth in different economies where women are involved. The report further observed that in 2003, Uganda was the most entrepreneurial country in the world. (GEM Report, 2003). Entrepreneurship in Uganda is inspired by both “necessity” and “opportunity”. Unfortunately, the same report noted that the national failure rates were also quite high mostly among women entrepreneurs.

The status of women’s advancement with particular emphasis to their economic development springs from women groups. To date less than 30% of women belong to women groups and 18% belong to groups with religious implications. Therefore there’s need to properly organize women at grass roots and rural areas and to introduce meaningful programmes to them irrespective of their race, religion, education level and other differences that hinder development.

Uganda is a patriarchal society where men are the dominant players in decision making, although women shoulder most reproductive and community management responsibilities, many of which are not remunerated or reflected in national statistics.

Small scale enterprises account for approximately 90% of Uganda’s private sector and contribute to two thirds of national income that is approximately 75% of the GDP and employ

approximately 25 million people which signifying their importance in the economic development of Uganda (Balunywa, w., entrepreneurship and small business enterprise growth in Uganda online).

Women entrepreneurs therefore account for more than half of the operators of small and medium scale enterprises subsector and they operate more often in agriculture, trade and service sectors (community women and development, 2004 and in Chinonye Okafor, 2007) but are also being affected by challenges enormously associated with operation of small scale enterprises like inadequate capital that has hindered their success. The important role that small businesses and entrepreneurship play in stimulating economic activity, creating jobs, alleviating poverty and uplifting standards of living, has been recognized internationally as well as Africa.

Therefore, while the proportion of women entrepreneurs is increasing, it is still in most areas significantly less than the proportion of men for example, the study of Dowing and Daniels(1992) cited in Stephan and Mampoi (n.d) explored female entrepreneurs' growth patterns using census survey data collected in Zimbabwe, South Africa and Swaziland. These surveys indicate that employment growth rates of women's enterprises are significantly lower than that of men.

1.2 Statement of the problem

Women have enormous potential to bring prosperity in the world and therefore encouraging women entrepreneurship is very important in every economy and it's indicated that countries that are ranked highest on its ease of doing business scale are associated with higher percentages of women entrepreneurs and employees in comparison with their male counterparts

(McConnell,2007. cited in Stephan &Mampoi, n.d). Therefore countries like India, Bangladesh, Nigeria, Kenya, and Uganda around the world are increasingly formulating policies to make it easier for women entrepreneurs to start businesses and these changes could benefit women entrepreneurs significantly and increase their number in business operations. Basing on the previous studies, research has found out that women underperform than their male counterparts based on quantitative financial resources such as jobs, created, sales turnover and profitability (Hisrich and Brush, 1984).

Women tend to face unique challenges and risks to self-employment which make their chances of success still at stand still although it's challenging for both men and women to start and sustain a successful business, considerately lower than the men (Hisrich and Brush, 1986). This may partly account for their underperformance and slow growth rate than their male counterparts. In Uganda it has been reported as being worse given the level of female education especially in the business sector (John, 2010).

Topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences Brush (2002) In-depth information on the share of women as owners of micro, small and medium enterprises, the area of concentration, challenges, and opportunities and strengths and weaknesses of their economic associations and networking is limited. In this study, it's therefore imperative to explore the challenges they face particularly in Masindi municipality

1.3 Objectives of the study

1.3.1 Major objective of the Study

The main objective of the study was to assess the factors that influence the performance of women entrepreneurs in small scale business enterprises in Uganda.

1.3.2 Specific Objectives

To achieve the main objective of the study, the following secondary objectives were formulated:

- a) To ascertain the factors that motivate the emergence of women entrepreneurs.
- b) To determine the contribution of women entrepreneurs to the household expenditure.
- c) To determine the challenges that limits the women entrepreneurs' performance in small scale business enterprises in Masindi Municipality.

1.4 Research Questions

- a) What are the factors which compelled women entrepreneurs to start business in small scale enterprises in Masindi municipality?
- b) What is the contribution of women entrepreneurs to their household expenditure?
- c) What are the particular challenges that affect women entrepreneurs in small scale enterprises in Masindi Municipality?

1.5 Scope of the Study

The research is centered on the assessment of factors that influence the performance of women entrepreneurs in Uganda taking Masindi municipality as a case study which is located in Masindi District in the Mid-Western region about 210 Km road network. It was upgraded to a municipality level from a town council status on 1st July 2010; it consists of 4 divisions namely; Kigulya Division, Nyangahya Division, Karujubu Division and Central Division with a total of

83 villages/cells where the male to female ratio is 1:1.2. The main economic activity activities in urban areas include trading in whole sale shops, retail shops, and agro businesses. The study confines to the women entrepreneurs in Masindi Municipality mainly engaged in trade and service sectors and the research targets those who have been in business for at least three years i.e. from 2011 to 2013.

1.6 Significance of the Study

The study will be of great importance in the following aspects;

To the future researchers, the study will help them act as a point of reference, further research in the area of female entrepreneurs and performance of small scale businesses.

To the policy makers, the findings will help them in formulating and implementing of policies and support programmes with regard to women entrepreneurship activities.

The study will help investigate the women entrepreneurship in Masindi Municipality and to make practical recommendations to enhance women entrepreneurs in the Municipality.

1.7 Justification

The reason why this research was carried out was to identify factors that influence women entrepreneurs and come up with possible methods of overcoming challenges among the women entrepreneurs in Masindi municipality. Growth of women entrepreneurs could improve on house hold income and child survival hence general National economic development. The results are expected to improve general business performance of women entrepreneurs if well utilized.

1.8 Definition of key terms

Entrepreneur: In its broadest sense an entrepreneur may be described as a person who has the ability to explore the environment, identify opportunities for improvement, mobilize resources and implement actions to maximize those opportunities. He is the catalyst of change able to carry out new combinations, instrumental in discovering new opportunities (Volssee 1994). However for Schumpeter (1934) the entrepreneur is not a risk bearer, unless he or she owned the resources as well, but rather was the driving or key agent of change.

Entrepreneurship: is the process of creating something new with value by devoting the necessary time and effort.

Women entrepreneurs: in this study, women entrepreneurs are defined as female who participate in total entrepreneurial activities, and who take risks involved in combining resources together in a unique way so as to take advantage of the opportunities identified in their immediate environment through production of goods and services.

Performance: in this study it refers to the extent to which the entrepreneurial businesses realize and achieve its predetermined sets of goals and objectives which can be in terms of sales turnover, profitability.

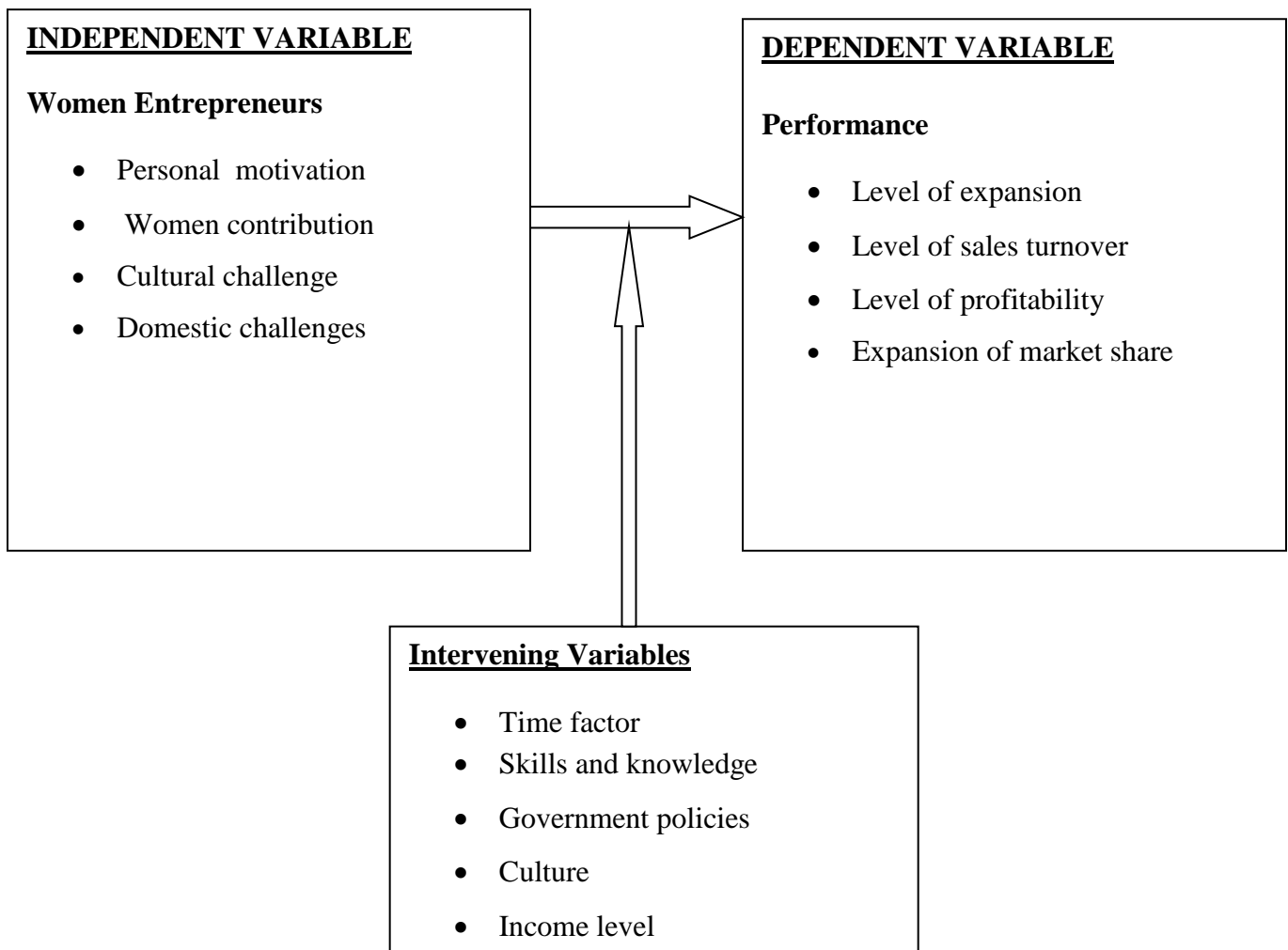
Small scale business enterprises: to this study refers to businesses with capital of about US\$ one million and employing 5-20 workers.

Motivation: is a term used to describe those processes, both instinctive and rational, by which people seek to satisfy the basic drives, perceived needs and personal goals, which trigger human behavior.

1.9 Conceptual Frame Work

The conceptual frame work shows the relationship between two variables; women entrepreneurs (independent variable) and performance (dependent variable). In addition, dimensions to the variables mentioned were used by the researcher to form objectives that correlate with the variables. The conceptual framework also shows intervening variables that have an impact on the dependent variable.

Figure: 1 Conceptual Frame Work



Source: Wickham, P. A., 2006, (Harrison and Mason, 2007).

As modified by the researcher, most women entrepreneurs know why they have chosen to be entrepreneurs. They constantly remind themselves why they chosen the entrepreneurial path. The attractions of entrepreneurship can be understood in the way that the course fulfills economic, social and self developmental needs better than alternative routes open to the entrepreneurs.

People, especially women, embark on entrepreneurial activity so as to tap opportunities in the market; and mostly out of necessity in most developing economies. It is also to gain satisfaction as business owners, profit to support families, and to produce goods and services to the society (Harrison and Mason, 2007)

Women in entrepreneurship face some unique challenges when they start and grow their business venture. They face stereotyping early in their life and are often directed towards self selection for instance social cultural influences have led more women to receive liberal arts education rather than in technical financial areas such choices have led more women to choose traditional and life style business ventures. Wickham (2006)

The motivation factors in women such as need of independence, education and training, unemployment as they motivate then to start up businesses; they put in more effort which in the end result into increased profitability and this enhances expansion.

Dependent Variable, the dependent variable is the performance of small scale businesses which shows the outcomes of the women entrepreneurs' characteristic. The women characteristics mentioned above as independent variables have outcomes which may be measured in terms of level of expansion, level of sales turnover, level of profitability and expansion of the market share. Success and better performance from business perspective is the overall reason for the existence of every business.

The Intervening Variables, this shows the other factors other than the independent variables that have an influence on the dependent variable that is performance which include the time factor, skills and knowledge, income level, culture and government policies on the running of the enterprise have a direct impact on expected performance levels of a business enterprise and these tend to affect the level of profits and outputs of an enterprise.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In this chapter, the researcher used theories and ideas from other authors to bring out the issues relevant to this study. It concerns with literatures related to the research. It gives overall researches that have been done on the impact of women entrepreneurs and enable the researcher to analyze and expand knowledge on the topic. This helped the researcher to draw conclusions and analysis based on other researches done on the topic indicating the research gaps that the study intended to fulfill.

2.1.1 Concept of entrepreneurship and women entrepreneurs in the economy:

The definition of entrepreneurship has proved controversial, not only do different people have divergent views of what entrepreneurship is, but also the same individuals may use different definitions when researching entrepreneurship in different economic and social contexts.

Some scholars have defined entrepreneurship as follows:

According to Hisrich et al., (2009), define entrepreneurship as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence.

Wenneckers and Thunk (1999) define entrepreneurship as the manifest ability and willingness of individuals, on their own, in teams within and outside existing organization, to perceive and create new economic opportunities like new products, new production methods, in the face of uncertainty and others obstacles, by making decisions on locations, form and use of resources and institutions.

Worldwide, many women are entrepreneurs. Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. Female entrepreneurs seek the professional and personal support that is found in business associations. Economic globalization has encouraged the expansion of female business ownership. «. . . The growing economic power and influence of women-owned businesses are changing the shape of the global economy,» Susanne E, (Jalbert 2000).

Female entrepreneurs have demonstrated the ability to build and maintain long-term relationships and networks, to communicate effectively, to organize efficiently, to be fiscally conservative, to be aware of the needs of their environment, and to promote sensitivity to cultural differences. The global impact of women entrepreneurs is just beginning to gain intensity. Worldwide, the number of female business owners continues to increase steadily, women in advanced market economies own more than 25% of all businesses¹ and women-owned businesses in Africa, Asia, Eastern Europe, and Latin America are growing rapidly (OECD 1998).

Women are the Third World's powerhouse. They produce a staggering 60 percent of all food, run 70 percent of small-scale businesses and make up a third of the official labor force - in addition to caring for families and homes. Yet, their status rarely reflects this enormous and vital contribution. By any measure - income, education, health, land ownership, legal rights or political power - women get a raw deal. The poorest of the poor are usually women because discrimination cuts off their escape routes from poverty - education, health services, equal pay employment, access to land and finance. It is becoming increasingly clear, however, that there will only be sustainable development in the Third World when women play an equal part in decision making. No developing country can afford to ignore women's existing and potential economic contribution, or their pivotal role in determining the health and welfare of a nation's children. All the evidence points to one conclusion: economic growth and improvement in the quality of life for everyone is faster in areas where women's status is higher." (Dr. Suryani Motik 2000).

Today Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitment or provide value for some product or service. The product or service may or may not be new or unique, but value must somehow be infused by the entrepreneur by receiving and locating the necessary skills and resources (Hisrich 2005).

Women entrepreneurs are females who initiate business ideas and identify market needs and go ahead to plan and start a business project in order to satisfy the identified needs with the aim of making profit. They are creative, innovative, and risk takers.

Women entrepreneurs are merely entrepreneurs who are females. Women entrepreneurs are simply women that participate in the total entrepreneurial activities, who take risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through the production of goods and services (ChinonyeOkafor, 2007). Women entrepreneurs around the globe strive to maximize the utilization of their talents, in their own businesses. Majority of the women are involved in micro, small and medium scale businesses which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment (ChinonyeOkafor, 2007).

Women entrepreneurs are active in a large number of enterprises and make a substantial contribution to the development of national economies (United Nations, 2006 cited in Chinonye Okafor, (2007). Unique characteristics of women entrepreneurs include; persistence, a woman entrepreneur strives on regardless of the number of times she attempts and fail, optimistic and dedicated, a woman entrepreneur is dedicated to all what she does regarding her business irrespective of the time and state that she is in.

Ambitious, adaptability, sharp communication skills, inter-personal skills and human relations' ability, they are naturally able to demonstrate persuasiveness through consideration for others and keeping good terms with customers, support groups and spouses, they are highly motivated and self directed, high locus of control, innovativeness, creativity, strength, accountability, managerial and management skills, integrating abilities, intensely focused, personal motivations (Chinonye, 2007).

2.2.2 Women entrepreneurship in Africa

Entrepreneurship in all its diversity in Africa provides a dynamic and potentially efficient means of meeting many of the emerging challenges of the development and debt crisis in Africa.

Increasing entrepreneurship among women and providing needed capital to women entrepreneurs is decisive components in Africa's long-term struggle for prosperity. Pro-active measures to build the assets of women and to connect women to markets are essential if Africa is to succeed in meeting the challenges of shared growth. A distinguishing characteristic of African economies is that gender differences lead to men and women playing substantially different economic roles (African Development Bank 1994-2000).

Although the research on African women entrepreneurs is limited, anecdotal evidence supports the belief that the creation of SMEs and the income generated by business operations and wages paid to employees help to alleviate poverty and empower women. Despite the growing recognition of the importance of African women's contributions to economic growth and their dominance of certain sectors, particularly agriculture and textiles, women generally remain marginalized, shut out of the formal economy, or constrained due to lack of access to capital (Africa Development Bank 1994-2000).

2.2.3 The characteristics of entrepreneurship in Uganda are as follows:

Entrepreneurship is not championed in the traditional educational system, and it is just recently that it was introduced in the curriculum of institutions of higher learning., The few individuals who have succeeded as entrepreneurs only started business because they had dropped out of school and had no other employment options, most of the businesses are family-owned and/or

are operated as sole proprietorships, the startup capital is either from personal savings, borrowed from family friends, or other informal sources. Many who start businesses do not generally innovate but duplicate existing trends – therefore differentiation in the market is quite uncommon that causes tight competition in the market place (Chinonye, 2007).

2.2.4 Characteristics and concepts of small scale enterprises:

Small business venture is any business that is independently owned and operated, not dominant in its field, and does not engage in/any new marketing or innovation practices (David, 2003). And Mary and Leon (2007) go ahead to define a small business as the one that is independently owned and operated and is not dominant in its field. It may never grow big as the owners may not want it to as they manage them in a normal way expecting normal sales, profits and growth.

Small scale enterprises are defined differently in different countries. It's true that a small scale enterprise in the United States may be large enterprise in India or any other country and a very large enterprise in Uganda.

While the contributions of small businesses to development are generally acknowledged, Entrepreneurs in this sector face many obstacles that limit their long-term survival and development. Scholars have indicated that starting a business is a risky venture and warn that the chances of small business owners making it past the five years mark are very slim (Ilo, 2005). Some researches into small business development have also shown that the rate of failure of small scale businesses in developing countries is higher than in the developed world (Marlow, 2009).

Some of the distinctive characteristics of small scale businesses are; the resources and money invested in the business is from personal savings, share of the market is that it is not large enough to enable it to influence the prices or national quantities of goods sold to any significant extent, independence means that the owner has control of the business herself or himself, personalized management is the most characteristic of all, it implies that the owner actively participates in all aspects of the management of the business and in all major decision making processes.

There is little devolution or delegation of authority, one person is involved when anything material is concerned, informal systems and procedures, this is because many of the businesses of this kind start with one person for whom formal procedures and systems will seem unnecessary (Hisrich, 1986).

Nigeria in particular, despite the support and incentives programmes to small scale business.(Akabueze,2002) succinctly stated that it would seem reasonable to expect that small businesses would grow and flourish, but the rate of business failure continues to increase because of the obstacles affecting business performance which include: lack of financial resources, lack of management experiences, poor location, laws and regulations, general economic conditions, as well as critical factors such as poor infrastructure, corruption, low demand for products and service, and poverty. Others include: shortage of raw materials, handicap in obtaining finance, inadequate competent personnel, inability to control costs and problems of dumping of cheap foreign products and others.

Despite the inherent problems associated with the growth of small scale businesses, women entrepreneurs are increasingly venturing into ownership of small scale enterprises either on their

own or in partnership with male entrepreneurs (Ilo, 2005). This has been made possibly primarily because of ease of entry, limited access to other enterprises and lack of employment opportunities in formal sector of the economy given the growth of entrepreneurship among women understanding the social and economic factors influencing their success performance is of critical importance.

2.2.5 (A) Number of people employed:

The number of employed varies from country to country. In Uganda the figure is between 5-50(Karlibbala, 1994: Ngobo, 1995), in India, the figure is that between 30-100, in the European union the figure is one that employs up to 250 people (The Netherlands, 1997)., Stoner et al (1996) reports that the USA small enterprises are those that employ 500 people, Kibera (1997), says that in Kenya business with 10 or fewer people and workers are called microenterprises.

2.2.6 (B) Sales turnover:

Another criteria for indicating what small enterprise is, is the annual sales turnover. In Uganda Using sales turnover to define small business, this therefore can be related to other methods and say that in Uganda conditions of Ushs 10 million would be ideal average turnover for identification of small scale entrepreneurs.

2.3 Women entrepreneurial motivations and performance of small scale enterprises:

Some studies found out that there is a positive relationship between the factors that motivate women into entrepreneurship and their performance in the business (Stoner and Fry, 1982 cited in ChinonyeOkafor, 2007). The measurement of business performance is also subject to the entrepreneurial motivational factors which might be pull or push and intrinsic or extrinsic.

Hisrich and Brush,(1986). In the entrepreneurship literature, business performance is measured from the economic perspectives in terms of increase in sales volume or turnover, employee strength and profits. For example, the pursuit of financial independence as a factor that influences women into business can positively affect their performance in terms of quantifiable variables such as volumes of production, sales turnover, growth rates, market share, and profitability. This is in line with Butter and Moore's (1985) [cited in Chinonye Okafor (2007)] argument that women entrepreneurial motivation may be related to the way they measured performance in their own businesses.

Individual motivations and goals such as profitability, revenues and sales growth have been found to be related to performance in women owned businesses albeit their tendency to perform less well than their male counterparts (Fischer et al., 1993 cited in Wendy-Ming &Dr.Siong-Choy, 2007)., Researchers found that women typically are motivated by a more complex set of objectives for starting a business than male counterparts. Factors related to desire to achieve flexibility between work and family is valued differently by the genders.

A study by Hisrich and Brush (1987), cited in Wendy-Ming and Dr.Siong-Choy (2007), found that individual motivations and owners goals are related to performance in women owned businesses where opportunity motivation was related to survival and independence.

The current Uganda policy of gender and development (GAD) and women in development (WID) aims at raising the status of women as well as fostering their emancipation from social economic, political and cultural hindrance

A study carried out by Nordins (2005) cited in Wendy-Ming and Dr.Siong-Choy (2007) in Malaysia, revealed that the psychological motives such as self-satisfaction and search for

independence and supportive environmental factors such as source of finance affect women entrepreneurs in exerting themselves into entrepreneurial business.

Since 1988, the ministry of state for women in development (now the ministry of gender, labor and social development) has undergone a number of structural transformations. This has been mainly through the Ministry's policy of mainstreaming gender issues in all sectors which has been mainly through sensitization and advocating for sectoral policy change (parvin and Lovely, 1999).

Government has recognized the vital role women play in the socio-economic and political development of our country. And as a result, gender imbalances are increasingly being recognized at all levels of society as a hindrance to development. These imbalances relate to unequal relationships that exist between men and women (Janat, 1999).

Women constitute more than 50% of Uganda's population. Because of their numbers government has acknowledged their involvement in the development process thereby coming up to facilitate and address constraints that hinder their potential. The national women's council which has structure that run from the national to village levels therefore organizes women in activities that are of benefit to them and the nation. Their activities are coordinated by the National women's council secretariat at the ministry of gender, labor and social development headquarters (GEMS, 2005).

2.3.1 Desire for financial independence and income:

According to Marlette and McGuiness (1999), the rewards of succeeding in ones business can be high and well publicized by those promoting how to succeed. Nowadays the younger female generation wants to show its independence and individuality by taking care of their financial

issues. Women entrepreneurs tend to engage in entrepreneurial activities in order to gain income and financial benefits to add and secure the family income in addition to her husband's income. As a result of desire for financial rewards, women entrepreneurs strive hard day and night to see that they achieve that desire and as a result of hard work, performance in their respective businesses improves.

2.4 The contribution of women entrepreneurs to the household expenditure:

Empowerment of women has now been taken as one of the significant tools for development. The half of the total population of our country is women. It has been observed that their empowerment accelerates the process of development of the country. The participation of women in various entrepreneurial activities has been emphasized from various corners and by different development practitioners.

People, especially women, embark on entrepreneurial activity so as to tap opportunities in the market; and mostly out of necessity in most developing economies. It is also to gain satisfaction as business owners, profit to support families, and to produce goods and services to the society (Harrison and Mason, 2007). However; Hatcher et al. (2007) had a contrary opinion to the issue of entrepreneurial activity as a necessity. To them, women see their entrepreneurial activities as opportunities, rather than a necessity, which could be actualized through micro-finance.

There is a growing recognition that entrepreneurship could significantly contribute to economic development of women (Ibru, 2009) as well as improve the economies of developing countries. Thus, it is arguable that promoting entrepreneurship among women is an effective way to revitalize an ailing economy. Among other types of business ventures, however, women

enterprises are a leading sector in contributing to economic and social development of poor women due to their distinct characteristics (Iheduru, 2002).

Lately, attention has begun to fall on the use and benefits of alternative approaches' to development. It is this new policy setting that brings about the need to explore the potential contribution of women entrepreneurs in the informal and small scale industrial sector to Africa's economic recovery and development.

Although the research on African women entrepreneurs is limited, anecdotal evidence supports the belief that the creation of SMEs and the income generated by business operations and wages paid to employees help to alleviate poverty and empower women. Despite the growing recognition of the importance of African women's contributions to economic growth and their dominance of certain sectors, particularly agriculture and textiles, women generally remain marginalized, shut out of the formal economy, or constrained due to lack of access to capital (Africa Development Bank 1994-2000)

Women's labor force participation is significant, with participation rates at a high 79.5 percent, and over 50 percent of the labor force.⁷ Rwandan women head 42 percent of all enterprises. They also comprise 58 percent of enterprises in the informal sector, which accounts for 30 percent of GDP, and they make a significant contribution to the country's economy through their business activities, which are well distributed across sectors (IFC 2008).

Overholt (1986) pointed out that the role of women in development has become increasingly an important issue in recent years and this has been due to the shift of emphasis away from equity concern to the recognition role of the productive roles women play and the contribution they can make to economic growth and development.

Study after study has shown that there is no effective development strategy in which women do not play a central role. When women are fully involved, the benefits can be seen immediately: families are healthier and better fed; their income, savings and reinvestment go up. And what is true of families is also true of communities and, in the long run, of whole countries...» (Kofi Annan 2003).

2.5 Challenges Limiting the Performance of Women Entrepreneurs:

Regardless of the great factors influencing their performance, women entrepreneurs generally have obstacles since it's a nontraditional occupation for women; they are still being confronted by some challenges in their effort to bring about economic developments as discussed.

Women entrepreneurs face difficulties when it comes to accessing loans from banks in order to finance their businesses. This is mainly because of the lack of confidence by the financial institutions and the suppliers in the women entrepreneur's abilities and capabilities, It's also further magnified in the view of the women's limited access to formal education, improper business plans, ownership of property, collateral security, their inexperience of negotiating with the banks and their lack of financial confidence to argue for what they are entitled to. In Britain, the study by Carter cited by Bridge, et al (2003), reviewed recent work on the financing of women owned firms and suggested that there have been four recurring problems which were, difficulty in obtaining startup finance, they are also required to provide guarantees when seeking external finance and are sometimes unable to provide the requisite collateral, they also find difficulty to obtain ongoing finance.

Bankers tend to have negative stereotypes of women entrepreneurs and discrimination against them. Walker and Joyner as cited by Bridge, et al (2003), argue that women's difficulties in getting business finance can arise because of pure gender discrimination, institutionalized gender discrimination, statistical gender discrimination or economic gender discrimination. Also Hisrich, et al., (2005) found the problem of obtaining financing and lines of credit as a big challenge to women entrepreneurs.

Despite the crucial role played by women entrepreneurs in economic development of their families and their countries; it is evident from the literature (Allen, et al.,2008) that women entrepreneurs do not have adequate credit and training to pursue their business profits. This has led to their low business performance compared to their male counterparts, for example in UK and USA (Carter and Shaw, 2006).

Women in Uganda constitute well over 70% to 80% of the population of Uganda. 87% of the populations live in the country side with women constituting between 70-80% of the agricultural labor force yet only 7% own land and 30% have access to and control over the proceeds (Birley, S., 1989) Women's productivity is further hampered by inadequate access to credit and general lack of skills and appropriate technology due to high level of illiteracy, poverty and inadequate flow and access to information. Few women get loans from traditional financial institutions because they do not have collaterals. A survey on women participation in the Rural Farmers Scheme of Uganda commercial Bank (1992) revealed that of the 27,233 women who applied for assistance as individuals, only 5,117 were assisted; of the women who applied in groups totaling 1,616, only 335 women groups were assisted; and of mixed groups consisting 50% women, the

bank assisted only 727 groups out of 2,116 who applied. This therefore calls for the need to focus on women at grassroots.

There are behavior characteristics like personality traits, gender, education and individual backgrounds, associated with entrepreneurial decisions outcome. Justin (2008) used the previous views to argue that women are sources of problems for small enterprises. Others considered women as positive factor. In addition to the above there are external factors to the women entrepreneurs like lending institution, values, regulations and family and support systems, influence the development the women entrepreneurs. They are seen to face discrimination when it comes to financing and this is based on several studies, that they own the type of businesses that the banks associate with high risks. Women entrepreneurs have been found to share some common traits, they are more frequently married, have children, and have multitask individuals, having the ability to balance chores and priorities being flexible and adaptable is an essential quality to possess especially when responsibilities include performing multiple duties (Justin, 2008).

Women in entrepreneurship face some unique challenges when they start and grow their business venture. They face stereotyping early in their life and are often directed towards self selection for instance social cultural influences have led more women to receive liberal arts education rather than in technical financial areas such choices have led more women to choose traditional and life style business ventures (Buttner, 1993).

Despite the achievements, women are still disadvantaged socially and economically. The majority of the women for instance do not know their constitutional and political rights as the access to and control over economic resources is also inadequate (John, 2010).

According to the Uganda manpower survey of 1998, women make up about 20% of formal sectors employment and are mainly concentrated in lower paid jobs. Women in the skilled workers category, Comprise only 26% of the total number of women in the formal sector. To date, decision making is still predominantly male domain (Fonjong, 2001).

According to (Mramba 2007) **listening to the voices of Tanzania Women entrepreneurs**, Inadequate education is a key inhibiting factor in women entrepreneurship, he argues that although enrollment in primary and secondary education had increased over the past decade, Tanzania women still lagged behind at the secondary level and were less likely to attend University or vocational training courses. The lack of this training denied them the opportunity to acquire skills to run their businesses effectively. He said even if they were to get loans, training in financial and business management would greatly benefit them. In another study in Cameroon (dinga-Nyoh 2000) it was found that the level of education of majority of female entrepreneurs was very low with 52% of the female entrepreneurs operating in the informal sector without secondary education and yet education is fundamental in running any business. Low education limited them from accessing information, market avenues and advertisement. Advertisement was mostly by mouth without use of radios, Television or internet. In the same study women lacked experience hence the grouping of themselves in associations, cooperatives and NGOs. Family priorities and business were challenging coupled with child bearing activities and household duties. Women were also marginalized as regarded access to property rights, land and finance.

Poor access to education and training programme's which would be imperative to help women in their entrepreneurship, managerial and technical skills. Because of this, women entrepreneurs usually possess limited or no skills at all needed for the establishment and management of

sustainable and successful small scale businesses. As a result of lack of or possession of inadequate skills needed, it has resulted into low productivity, low competitiveness, loss of income and low performance of the women entrepreneurial businesses. This is mainly experienced in many African countries for example, research found out that women in morocco experience such challenges and also in Uganda according to the UNIDO document (2003), women entrepreneurs in rural areas suffer from lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems thus improving productivity (Fredrick, 1992).

Dinga-Nyoh (2000) continues to argue that most of the women carry out businesses in unauthorized locations, temporally structures and usually harassed by councils which leads to damages of their goods. Women are prone to thefts, rape, and exposure to STDs during travels and lack day care for their child which predisposes them to accidents. Mramba (2007) also argued that women are usually demanded extra payments by clearing agents, their smaller business usually fail to pay the necessary fees and usually have little luck when the situation necessitates court.

According to the Uganda manpower survey of 1998, women make up about 20% of formal sector employment and are mainly concentrated in lower paid jobs. Women in the skilled workers category comprise only 26% of the total number of women in the formal sector (Mramba, 2007).

To date, decision making is still predominantly a male domain. At ministerial level, 6 ministers out of a total of 54 ministers are women giving a percentage of 11.1%. in civil services, at permanent secretary level, women make up only 19.4% of the total number in this cadre while out of 39 chief administrative officers (CAO's) 5 are women. There are 51 women representative

in parliament constituting, 18.5% while in the constituent Assembly, the body that formulated the recent constitution had 51 women (17.8%) out of the total of 286 delegates (Nordins, 2005).

Although women provide 70-80 percent of Uganda's agricultural labour force, they own 7% of the land. This disproportionately low share of land ownership has direct implications on women's productivity and consequently on the country's development. Being the major food producers and providers, most women have acquired land for food production. This access is attained mostly through the relationships to a male for example father, son, brother, uncle who owns the land (Uwonet, 2000).

Various studies indicate that the majority of women have no control over land because they do not have ownership rights,. This can be attributed to the patriarchal nature of the Ugandans society where men enjoy most privileges. Consequently, women have limited control over the products of labour and their work and contributions to society remains invisible. In order to achieve sustainable development for the country, women's issues in land should be taken seriously. There is a direct link between poverty and security of land tenure. Women lack of secure control and access to land discourages them from long term investment in land for instance, engaging in more rewarding projects, putting up permanent buildings or growing crops. More significantly, this has a negative implication on food security and cash crop growing in Uganda (Uwonet, 2000).

Government policies are yet another difficulty women entrepreneur's experience. Although the governments of different economies like Uganda have tried to be lenient when it comes to women entrepreneurs, taxes and licenses are still so high which has limited the expansion of most women businesses and also limited entry of many female entrepreneurs (John, 2010).

Small management enterprises and entrepreneurship policy makers seeking to increase rates of new firm formation and subsequent wealth created are faced with choices like either to follow a low regulation route or to follow a high support route. The low regulation route focuses policy upon two areas first is to enable the starting of business to take place as quickly and cheaply as possible and the second is to minimize the number and severity of regulations upon that whilst business it is trading. The author noted that governments have a range of policies to enable small and medium sized enterprises to come into existence and to grow. They are the major sources of job creation, innovation and competitiveness in a modern economy and that it is government's task to promote these characteristics in order to enhance the welfare of its citizens.

Andre (2007) shows the countries where a business regulation was most burdensome and more likely to be undemocratic, characterized by official corruption, have large unofficial economic and lower level of wealth. Legislations in countries to lower the barriers to new creation for example length of time taken to start a business, the number of costs of any licenses required, reducing the difficulties of hiring and firing of labor, use of public funds to provide finance directly and indirectly and training and advice soft support to both individuals considering starting a firm and to existing established SMES. Employment and vocational skills programmers' and women participation has been low in many countries.

2.6 Conclusion

This chapter looked at different authors and considered their views about the relationship between motivation and performance, the contribution to the household expenditure and challenges limiting the performance of women entrepreneurs in small scale business enterprises.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter covers the methodology used to collect, process, analyze and interpret data for the assessment of factors that influence the performance of women entrepreneurs in small scale business enterprises through the study design, study population, area of study, sampling techniques, sample size and selection, methods of data selection, data analysis, validity and reliability ethical considerations and conclusions.

Research methodology is a way to systematically solve the research problems. It may be understood as a science of studying how research is done systematically. In it we are studying the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them (Kumar 2008).

3.1 Research Design

A research design describes the pattern that the researcher intends to follow (Oso&Onen, 2009), This study was conducted through a survey research design. A survey research design is a research design which presents oriented methodology used to investigate populations by selecting samples to analyze and discover occurrences .This design is selected for the study because it best suits studies which considers issues like the ability to understand a population from a part of it. The researcher used a triangulation research approach where both quantitative and qualitative research methods were used (Oso and Onen, 2009).

This research approach is advantageous because it encompasses both the qualitative and quantitative research methods. The quantitative method was used to quantify the responses from the respondents and the qualitative method was used to obtain adequate information from the respondents.

3.2 Area of Study

In the study, the area of study is the area where the researcher carried out the study. The research was carried out in Masindi district partly in Masindi municipality.

3.3 Target Population

Grinnell and Williams (1990:118), defines population as a totality of persons or objects which the study is targeting. The study population consisted of women business owners and the target populations of the study were respondents from within Masindi Municipality which consists of four the divisions that is Kigulya, Nyangahya, Karujubi and Central division, and total of 48 constitute this area. A sample of 42 women who were obtained by the formulae given by AMIN (2005) small scale businesses was selected using simple random sampling in the category of trade and service sectors and taken as the key respondents of the study.

3.4.1 Sample Size and Selection

A sample is part of the target population that has been procedurally selected to represent it (Oso&Onen, 2009). The study aims at using 42 respondents out of the total population of 48 women owned businesses and it was this sample that was interviewed and some given questionnaires. But the researcher managed to get back only 31 questionnaires from the

respondents due to time constraints. Therefore, representative sample of 31 small scale women owned businesses mainly in the service and trade sectors selected from respondents was used by the researcher in order to get valid results. The researcher used the mathematical method to determine the sample size of the study by the formulae given by AMIN (2005)

This sampling size was determined by the formulae

BY AMIN , M.E., 2005

$n = \frac{\text{total population}}$

$1 + Ne^2$

$n = \frac{48}{1 + 48(0.05)^2}$

$1 + 48(0.05)^2$

$= \frac{48}{1 + 48(0.0025)}$

$1 + 48(0.0025)$

$n = \frac{48}{1.12}$

1.12

$n = \frac{42}{1.12}$

Where n is the sample size

N is the total number of population of women entrepreneurs

e represents errors which can either be 0.05 or 0.01

3.4.2 Sampling Techniques

This is a description of the strategies which the researcher used to select representative elements from the target population (Oso&Onen, 2009). It's from these selected elements that the generalization of the findings can be made by the researcher.

The researcher used simple random technique in the study to select the respondents. Simple random sampling technique is a technique that selects a sample without bias from the target population. (Oso&Onen, 2009). The researcher used simple random sampling technique because it ensures that each member of the target population has an equal and independent chance of being included in the sample and of its ability to give equal opportunity for the members of the sampling population to be included in the sample and it helps eliminate bias by the researcher.

3.5 Methods of Data Collection and Research Instruments

These are the methods the researcher used in gathering raw data from the field of study. The researcher used both primary and secondary sources of data that was used to draw conclusions on the research.

3.5.1 Procedure of Data Collection

The researcher first got the letter of introduction from the dean of faculty of Business administration and management that was presented to the authorities in the study area requesting

for permission to carry out the study in the area and when permission was granted, the researcher then proceeded to the respondents and made appointments with the respondents.

3.5.2 Primary sources

These were obtained directly from the respondents who were selected randomly. This information was obtained through researcher directly interviewing the respondents and through administering of questionnaires to the respondents

3.5.2(A) Questionnaire

A questionnaire is a collection of items to which a respondent is expected to react usually in writing (Oso&Onen, 2009).

The researcher formulated and distributed both open and closed ended questionnaires. The researcher used formulated questions which were both open ended and closed ended. The self administered questionnaire was formulated using English language. The reason as why the researcher used a questionnaire is because it tends to cover bigger numbers of respondents in a relatively short time and it's cost effective.

3.5.3(B) Interviews

An interview is a person to person verbal communication in which one person asks the others questions intended to elicit information (Oso&Onen, 2009). The researcher also collected the necessary data using interview method where the researcher formulated an interview guide that helped in collecting the necessary information. The researcher used an interpreter who helped in

translating the questions into Runyoro while interviewing the female entrepreneurs in different categories of the trade and service small scale businesses. The reason as to why the researcher used this method is because it helps the researcher to get first hand information, immediate feedback from the respondents, easy to administer because it did not require one to be literate and flexible because it enables clarifications of questions to the participants.

3.5.4 Secondary sources

The researcher also used other information through the secondary sources mainly through already published magazines, books from the library relating to the research, business journals and internet was used to acquire more information regarding the subject matter of the research. The researcher used pens, papers and books and phones that were used to record the respondent's views during the interview and data collection.

3.6 Data Reliability and Validity

Validity is the extent to which the research instruments measure what they are intended to measure. (Oso&Onen, 2008 cited in Onen&Oso, 2009).

Reliability is the description of precision consistently, repeatability and dependability with which the instrument is provided the data that was required by the researcher for the study. An instrument is said to be reliable if it produces the same results whenever it's repeatedly used to measure the concept for the same respondents even by other researchers.

To ensure that the instruments were valid and reliable, the researcher used the pre-test and re-test technique. The researcher first pre-tested the data collection instruments by issuing out the

questionnaires to the selected sample group who were requested to fill and returned the questionnaires to the researcher and after a period of one week, another questionnaire was formulated but in a different order and was again issued to the same sample. This enabled consistency and accuracy of the information given by the respondents and hence ensuring data reliability and validity.

3.7 Data Processing, Management and Analysis

Data processing involved editing, pre-testing, cleaning and analyzing the data. Editing was done to enable the removal of inconsistencies in the answer were given by the respondents and research instruments was tested first before the researcher went to the field and the data was cleaned to eliminate typing errors, check errors and check missing entries.

The researcher analyzed and arranged the data in a systematic way according to the study instruments that was used in the collection so as to make the information relevant to the study. The results that were obtained from the questionnaires, the interviews and other secondary sources were analyzed following question by question approach from the research questions of the study. Instrument is said to be reliable if it produces the same results whenever it's repeatedly used to measure the concept for the same respondents even by other researchers.

3.8 Data Analysis

Data analysis is defined in business dictionary (2009) as the process of evaluating data using analytical and logical reasoning to examine each component of the data provided.

Data from 31 questionnaires were entered in an SPSS database that enabled the researcher to summarize correct errors, analyze or otherwise convert data into usable information. The SPSS data entry form contains all collected on variables like motivation factors, contribution like building houses, paying school fees, and bottle necks which limit their performances in their businesses. After data processing data from 31 women entrepreneurs were analyzed using SPSS 16, was used where bar chart, and frequencies tables were used to present the findings.

3.9 Ethical Considerations

The researcher first acquired permission from the relevant authorities to conduct research. First the researcher got a letter of introduction from the dean of faculty granting permission for the research then the researcher also acquired permission from Masindi municipal council to carry out the research in the area.

The researcher also ensured high degree of confidentiality with regard to information to be acquired from the field. The information got as result of the research was kept with high levels of privacy especially from those who would use it for malicious purposes and no information was released to any person without the permission of the respondents.

The researcher ensured that the respondents participate in the study out of their will that is voluntarily. No respondent was forced to participate in the study without her consent.

3.10 Study Limitations

Limitations are qualities that stop someone or something from being as good or as effective as you wish they could be (Longman dictionary of contemporary English, 2006).

Financial constraints, the costs that were be involved like transport costs to the field of study, printing and photocopying costs.

Time constraints as there was a difficulty in balancing between class works like course works, tests and time to go to the field of study.

3.11 Conclusion

In conclusion, the methodology was of great importance to the research this is because it enabled the use of various instruments which were used to gather the necessary information from the field which was later analyzed and interpreted in chapter four of the study for purposes of getting meaning and making conclusions out of the research. Therefore this chapter helped to lay ground for presentation of the findings and analysis in the next chapter.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

In this chapter, the researcher presents and analyses the findings about women entrepreneurs and performance of small scale enterprises in Masindi municipality. In investigating this, the researcher conducted an interview along with administering questionnaires of 42 respondents but the researcher managed to get back only thirty (31) questionnaires from the respondents who were able to fill in the required information. The findings were therefore based on the data obtained through the questionnaires and interviews which was then presented and analyzed in line with the objectives of the research which included; to ascertain the factors that motivate women entrepreneurs and performance of small scale enterprises, to determine the contribution of women entrepreneurs to the household expenditure examine and to determine the challenges that limit the performance of women entrepreneurs to the performance of small scale enterprises in Masindi municipality.

4.2 Background information of the respondents:

The biographical information of the participating women-owned businesses was obtained including age group, highest level of education, marital status, duration in the business and the type of business.

4.1.1 Age of the Respondents:

The researcher administered questionnaires which included age brackets to the respondents in order to find out the age of the respondents. The information about their age was tabulated as shown below.

Table 1: Findings on the age of the respondents:

Responses	Frequency	Percent	Cumulative Percent
Valid 20-30	10	32.3	32.3
31-35	8	25.8	58.1
36-40	4	12.9	71.0
41 and above	9	29.0	100.0
Total	31	100.0	

Source; primary data, 2014

From the findings in the table above, the researcher found out that 32.3 %(10) of the respondents were between the ages of 20-30years, 25.8% (8)in the age groups of 31-35years, while 12.9% (4) in the age group of 36-40years and 29.0%(9) in 41years and above. Based on the above, it's evident that the majority of the respondents were in the age group of 20-30 years with 32.3 %(10) and 41 years and above with 29.0 %(9). This means that most women start up their own businesses at middle age. These findings are in line with the some of the researchers who observed that the majority and firms with better performances in many countries are run by young and middle aged entrepreneurs than old entrepreneurs (Kangasharju, 2000) which implies that small scale businesses with entrepreneurs in the age bracket of 36-40 appears to be performing better than those run by old entrepreneurs in Masindi Municipality.

4.1.2 Level of Education of the Respondents:

The research respondents who were interviewed and given questionnaires were of different levels of education which included primary, secondary, Tertiary, degree, masters and those who obtained no education at all. Therefore, the respondents were asked to state their highest level of education and the following results were obtained.

Table 2: Findings on the Educational level of the respondents

	Level of education	Frequenc y	Percentage (%)
Valid	Primary	4	12.9
	Secondary	13	41.9
	Tertiary	6	19.4
	University	6	19.4
	None	2	6.5
	Total		31

Source: Primary source, 2014.

The results in the table above shows that 41.9%(13) of the respondents attained secondary education, while 19.4%(6) attained up to Tertiary education, 19.4%(6) attained up to university level,12.9% (4)attained up to primary level, with 6.5 % (2) those who attained no education at all. The findings as shown in the table above revealed that the majority of the respondents who constituted 41% (13) attained secondary education, followed by 19.4% (6)who attained tertiary education same as those who attained university. This shows that majority of women business in Masindi municipality acquired some education and they have some knowledge and the skills though at secondary level most of the work done is theory and not to the level of acquiring skills.

4.1.3 Marital Status:

During the process of conducting the research study, the respondents were asked to state their marital status and the following results were obtained.

Table 3: Findings on the Marital Status of the Respondents

Marital status	Frequency	Percentage(%)
Married	11	35.5
Single	13	41.9
Widow	4	12.9
Separated	1	3.2
Cohabit	2	6.5
Total	31	100.0

Source: primary data, 2014.

Basing on the results above, 41.9% of the respondents were single, 35.5% were married, 12.9% of them were widows, 3.2 % were separated and 6.5% were cohabiting. As the above results indicate, it's very clear that majority of the women entrepreneurs in Masindi municipality whose percentage is 41.9% are single, followed by 35.5% who are married. This implies the single and the married women find conducive environments for doing business especially the single since they have enough time to attend to their businesses without the restriction from any man where by sometimes they have to dictate not to work or no working completely and the married who may have support from their husbands inform of financial and moral support that accounts for their increased number in business operations and performance as compared to the least groups of the cohabiting and the separated who lack such support and hence their low number in businesses.

4.1.4 Duration in Business operation:

During the research study, the respondents were also asked to state the duration in the business they were operating and the following responses were obtained.

Table 4: Findings on the duration in business operation

	No of years in business	Frequenc y	Percentage (%)
Valid	Below 1 year	4	13.7
	1-3 years	10	30.0
	4-6 years	2	6.5
	7-9 years	6	20.8
	above ten years	9	29.0
	Total	31	100.0

Source: primary data, 2014

From the above results, most of the respondents have spent a duration of 1-3 years in business operation with 30.0% (10), followed by above ten years with 29.0% (9), then 7-9years with 20.8% (6), and 13.7% (4) years with 6.5% (2) being the least duration which indicates that at the beginning, there are few competitors and highly motivated and this makes it easy for people to work due to the profits they earn.

4.1.5 Type of business:

During the process of conducting the research study, the respondents were asked to state their type of their businesses that is in terms of ownership whether it is individually business or partnership and the following results were obtained.

Table 5 presents the finding of whether the business is individual or partnership business

Type of business	Frequency	Percentage (%)
Valid Individual business	27	87.1
Partnership business	3	9.7
5	1	3.2
Total	31	100.0

Source: primary data, 2014

From the table above it shows that most of the business are individually owned having the highest percentage of 81.7% (27), and those in partnership with 9.7% (3), and the five dint answer, the highest percentage of individually owned business is better than partnership business since you are one, making of decisions becomes easy and management and also help to reduce and detect issues of fraud.

4.2 Objective I: Motivation and Business Performance

4.2.1 Do you think motivation is an important factor in business performance?

A questionnaire was formulated and presented to the respondents by the researcher where the respondents were asked to indicate whether motivation is an important factor in business performance and the following results were obtained from the respondents in the table below.

Table 6: Findings of the response on whether motivation is important in business performance.

	Responses	Frequency	Percentage (%)
Valid	Strongly disagree	2	6.5
	Disagree	1	3.2
	Agree	11	35.5
	Strongly agree	16	51.6
	Total	30	96.8
Missing	System	1	3.2
Total		31	100.0

Source: primary data, 2014

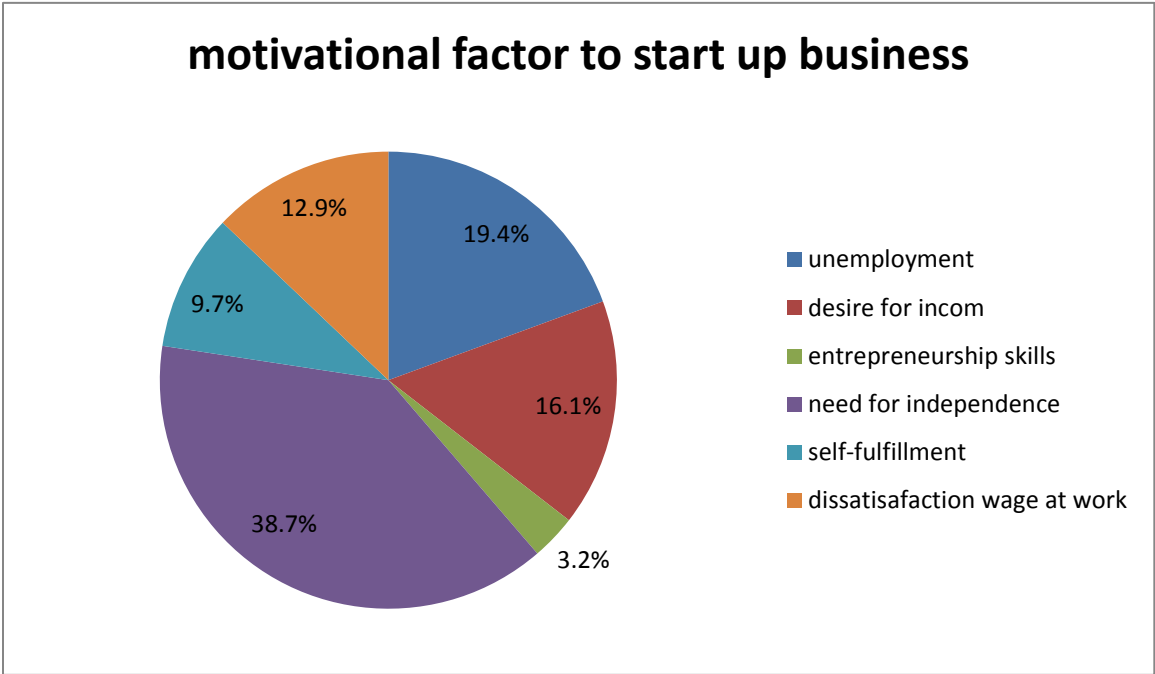
From the above results, 51.6%(16) of the respondents stated that motivation is an important factor in business performance and 35.5%(11) agree with the statement that it is due to motivation that they are in business and it's that force that drives them to work hard to achieve the desires and as a result performance are improved. Those that strongly disagreed 6.5% (2) and disagreed 3.2% (1) are the least. This implies that motivation plays an important role in business

performance of the women and hence it shows a direct relationship between motivation and business performance of women entrepreneurs. This is in line with stoner and Fry (1982) who found out that there is a positive relationship between the factors that motivate women into entrepreneurship and their performance in the business.

4.2.2 Motivational Factors to Self Employment of Women Entrepreneurs:

During the research study, the respondents were also asked to state some of the factors that motivated them to start up their own business and the following results were obtained by the researcher as presented in the pie chart below.

Figure: 2. of the motivational factors to self employment of women entrepreneurs



Source; primary data, 2014

Basing on the research findings above, it indicates that 19.4% of the respondents were motivated by unemployment to start up their own businesses, 38.7% of them were motivated by the need for independence, while 16.1% were motivated by the desire for income, 9.7% by self fulfillment, 12.9% by dissatisfaction at wage work, while 3.2% by entrepreneurship skills acquired and others were motivated by factors like women empowerment and desire to support one family. This shows that the majority of the women entrepreneurs in Masindi Municipality were motivated by the need for independence with 38.7%, followed by unemployment factor with 19.4% out of the whole population. Therefore, the need for independence provides the maximum insights of motivating forces of women entrepreneurs in the study area. It is a very important factor because the respondents prefer to be economically independent and such motivations seem to induce the women entrepreneurs to put in their best and incur significant personal sacrifices in pursuit of the success of their enterprises. This is in line with Researches like for example Cromie (1986), who indicated independence as one of the main motives for female entrepreneurship and the study by Hisrich, et al., (2005), stated that although the motivation for venturing out alone varies greatly; the reason cited most frequently for becoming an entrepreneur is independence, not wanting to work for someone else.

4.2.3 Measurement of Business Performance:

In the process of the research, the respondents were also asked to state their opinions on how they measure the performance of their businesses by selecting from the opinions given in the form of profits, level of sales, expansion, level of investment, and the following results were obtained as indicated in the table below.

Table 7: Findings on the respondents' Opinions on measurements of their business performances.

Responses	Frequency	Percentage %	Cumulative Percentage
Valid By profit ability	13	41.9	41.9
By level of sales	10	32.3	74.2
By degree of expansion	4	12.9	87.1
By level of investment	3	9.7	96.8
5	1	3.2	100.0
Total	31	100.0	

Source: Primary data, 2014.

From the research findings in table above, majority of the respondents measure the performance of their businesses in terms of profits with 41.9%(13) out of 100% total population, followed by the level of sales and expansion with 32.3%(10) each, then by degree of expansion with 12.9%(4) and the least being the level of investment with 9.7%(3) . This means that the women's measurement in terms of profits shows that even though they operate businesses associated with low returns, they are at least able to earn some little returns in terms of profits from it to sustain both their lives and the business which shows better performances of their respectful businesses.

4.2.4 (A) Due to my personal input into the business, my business profitability has increased tremendously:

The researcher also asked the respondents to indicate if it's due to their personal input that the business profitability increased tremendously. The following responses were obtained as presented below,

Table 8: Findings on whether the respondent's personal input into the business made the business profitability to increase tremendously.

Responses		Frequency	Percentage (%)
Valid	Disagree	1	3.2
	Agree	11	35.5
	Strongly agree	18	58.1
	Total	30	96.8
Missing	System	1	3.2
Total		31	100.0

Source: primary data, 2014

From the findings 58.1% (18) strongly agree that personal input into the business has increased their profits tremendously, then 35.5% (11) who agreed and 3.2 (1) disagreed and this shows that 90% believe that personal input is essential. Things like having good customer care services, friendship with customers and time can make the business to have a competitive advantage which may help to out compete its competitors.

4.2.4 (B) Due to my desire to achieve independence, I put in more efforts and time business, which has led to increase in my profits

The researcher also asked the respondents to indicate if it's due to their desire to achieve independence that they put in more efforts and time into the business that has resulted into increase in their profits. The following responses were obtained as presented below.

Table 9: Findings on whether the desire to achieve independence made the respondents to put in more efforts and time into their business which led to increased profits.

Responses	Frequency	Percentage (%)
Valid Agree	10	32.3
Strongly Agree	21	67.7
Total	31	100.0

Source: primary data, 2014

Basing on the above, the results show that 67.7 % (21) of the respondents strongly agreed that because of their desire to achieve independence, they have put in more efforts and time into their businesses which has resulted into increased profits in their businesses, while 32.3%(10) also agreed to the statement, 16.7%(5) while none of them disagreed and strongly disagreed to the statement. This means that due to the desire to achieve independence as a motivating factor, the women entrepreneurs put in a lot of effort, and time in order to achieve that desire that results into better performances of their businesses in terms of profits. This is in line with a study by Hisrich and Brush (1987), cited in Wendy-Ming and Dr.Siong-Choy (2007), which found that

individual motivations and owners goals are related to performance in women owned businesses where opportunity motivation was related to survival and independence.

4.2.4 (C) Due to the desire to achieve self fulfillment, I apply my skills and competence into the business which resulted into increase in the level of market share and expansion:

The researcher also asked the respondents to indicate if it's due to their desire to achieve self fulfillment that they apply their skills and competence in the business that has resulted into increase in their increased market share and profits. The following responses were obtained as presented below,

Table 10: Findings on whether the desire to achieve self-fulfillment made the respondents to apply their skills and competence into their business which led to increased market share and expansion.

Responses	Frequency	Percentage (%)
Valid Neither	2	6.5
Agree	7	22.6
Strongly Agree	22	71.0
Total	31	100.0

Source: primary data, 2014

The results above indicate that 71.0% (22) of the respondents strongly agreed to the statement, while 22.6% (7) agreed to the statement, 6.5% (2) were neutral and none of them disagreed and strongly disagreed with the statement. The results show that majority of the respondents strongly agreed to the statement with 71%, followed by 22.6% who agreed which means that most of the

women entrepreneurs open up their own businesses which give them opportunity to fully utilize their potentials and abilities and also to advance in their career which results into better performance in terms of increased market share and expansion in their businesses because they are able to utilize their potential and abilities without limit.

4.2.4 (D) Due to the desire to earn income, I work hard and devote more time in the business which has resulted into increase in my business revenues:

The researcher also asked the respondents to indicate if it's due to their desire to earn income that they work hard and devote more time in their business which has resulted into increase in their business revenues. The following responses were obtained as presented below,

Table 11: Findings on whether the desire to earn income made the respondents to work hard and devote more time in the business which led to increase in their business revenues.

Responses		Frequency	Percentage (%)
Valid	Disagree	1	3.2
	Agree	5	16.1
	Strongly Agree	24	77.4
	Total	30	96.8
Missing	System	1	3.2
Total		31	100.0

Source: primary data, 2014

The results above indicate that 77.4% (24) of the respondents strongly agreed to the statement, while 16.1% (5) agreed to the statement, 3.2% (1) disagreed and 3.2(1) was missing system

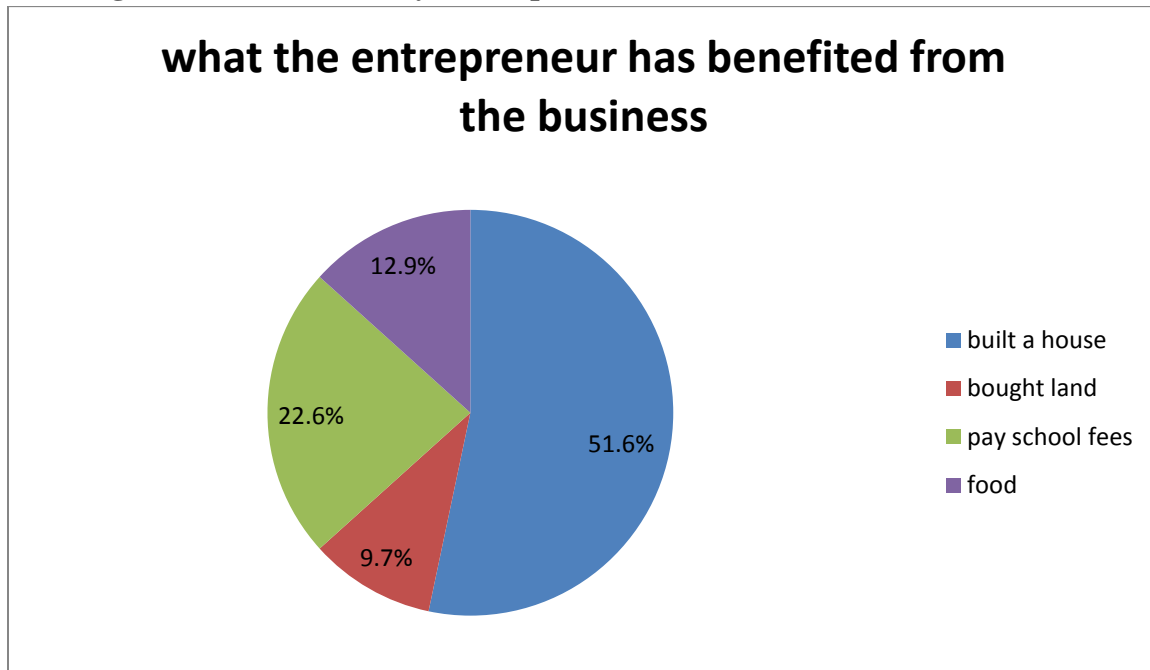
where it was not filled with the statement. The results show that majority of the respondents strongly agreed to the statement with 77.4%, followed by 16.1% who agreed showing 93.5% believe in the statement which means that most of the women entrepreneurs open up their own businesses with the desire to earn income which motivates them to work hard and devote most of their time into the business which results into increased business revenues. This clearly shows that there is a direct relationship between motivation and business performance.

4.3 Objective II: Women contribution to the household expenditure:

4.3.1. Benefits women entrepreneurs from their businesses

During the research, the respondents were asked to select from the opinions given in the questionnaires, what they have benefited from their businesses and below were the responses obtained.

Findings: 3. on the benefits by the respondents from their businesses.



Source; primary data,2014

From the above result show that majority have used the money to build a house with 51.6% followed by those who have paid school fees with 22.6% and then food at home 12.9% and buying of land. This shows that there's a relationship that income from the business contribute something to the household expenditure.

4.3.2 Profit from the business contribute anything to the household expenditure:

During the research the respondents were asked whether the income or profit from the business contribute anything to the household expenditure and the answers were to be given inform of yes or no and the following results were obtained.

Table.12. Of the findings whether income or the profit from the business contribute anything to the household expenditure.

Responses	Frequency	Percentage (%)
Valid Yes	31	100.0

Source: primary data, 2014

From the table above, the results show that all the respondents believe in the statement that the income from the business contribute something to the household expenditure with a percentage of 100% (31) that sometimes it is used for paying school fees, buying food and due to women empowerment today like in Uganda there's increased number of single parents and mostly mothers who have to do everything by themselves just like the widows.

4.3.3 Estimation of the contribution in terms of percentage:

During the research the respondents were also asked how they measure their contribution in terms of percentages and the following results were obtained.

Table. 13. Showing how respondents estimate their contribution in terms of percentage.

Response	Frequenc	Percentage (%)
Valid 0-20%	3	9.7
21-40%	13	41.9
61-80%	10	32.3
81-100%	5	16.1
Total	31	100.0

Source; primary data, 2014

From the above table it shows that the highest percentage is 21-40 with 41.9% followed by 61-80% with 32.3%, then 81-100% with 16.1% and lastly 0-20% with 9.7%. The results show that still there's low output since it is still below the average.

4.3.4 Work or business affects the work at home:

During the research the respondents were asked whether business affects the work at home and the results were analyzed as in the table below inform of yes who believe in the statement and no for those people who believed it does not affect.

Table 14. Below shows whether business affects the work at home.

Responses	Frequency	Percentage (%)
Valid Yes	20	64.5
No	11	35.5
Total	31	100.0

Source: primary data, 2014

Data concerning personal as well as environmental problems perceived by the women entrepreneurs at the time of starting their enterprises were collected. Where 64.5% (20) believed in the statement that business work affects the work at home and the 35.5% (11) say no that they are not affected by the business work. This information presented in Table above indicates that personal problems were perceived by considerably larger percentage of women, the most common among which was work-home conflict. Women entrepreneurs felt that they were overloaded with domestic role. They reported that home came first to them and considered entrepreneurship as secondary to their home and family. Women entrepreneurs gave maximum importance to husband and children and their relationships with them.

4.4 Objective III: challenges that limit the women entrepreneurs' performance

During the process of conducting the research, the respondents were requested to indicate the challenges that they are facing while managing their businesses which limit their business performance because many authors have figured out some challenges to be tax issues, husband

issues, credit finances from the bank, businesses not being registered and following results were obtained from the field as presented below.

4. 4.1 Paying of tax or license to operate business

Table.15. for the tax, the following results were obtained as presented in the table below.

Response s	Frequency	Percentage (%)
Valid Yes	28	90.3
No	3	9.7
Total	31	100.0

Source; primary data, 2014

From the above table the results show that 90.3% (28) agreed by answering yes that they pay taxes and the 9.7% (3) that they do not pay taxes. The results show that most businesses in which these women operate or deal in pay tax in order to acquire the license to operate and they support this by saying that they pay high taxes compared to the profits they get.

4.4.2 How the husband or the spouse feel about running your own business:

During the research, the respondents were interviewed how their husbands feel when running their own businesses and whether they support them in one way or the other and the following results were obtained.

Table 16. Showing the results of how the husband or spouse feel about running own business.

	Responses	Frequency	Percent
Valid	Good	13	41.9
	Bad	10	32.3
	3	1	3.2
	Total	24	77.4
Missing	System	7	22.6
Total		31	100.0

Source; primary data, 2014

From the above table, the results show that 41.9% (13) their husbands feel good and the 32.3% (10) they feel bad and the 3.2% (1) dint answer because in was not applicable to them since they were widows. Form the results it shows that much as some are supported by their husband still the percentage of those supported and not supported is almost the same meaning there's still need to sensitize men about the importance of women having their own jobs and helping the family in one way or the other.

4.4.3. Secured any loan to boost your business

During the research the respondents were asked to state whether they have ever secured any loan from the bank in order to fund or start up the business and the following results were obtained.

Table17. Showing the results of whether the respondents have ever secured loan to boost their business

Responses	Frequency	Percentage (%)
Valid Yes	13	38.4
No	18	61.6
Total	31	100.0

Source: Primary data, 2014

From the results obtained above shows that 61.6% (18) have never secured any loan to fund their business and 38.4 (13) have ever. This shows that much as some have secured loan, There's still a big challenge to the majority who have never secured they support this with factors like lack of security to the bank, considered as minority and lack of land since they don't own land. This is in line with Bridge that Bankers tend to have negative stereotypes of women entrepreneurs and discrimination against them. Also according to Walker and Joyner as cited by Bridge, et al (2003), argue that women's difficulties in getting business finance can arise because of pure gender discrimination, institutionalized gender discrimination, statistical gender discrimination or economic gender discrimination. Also Hisrich, et al., (2005) found the problem of obtaining financing and lines of credit as a big challenge to women entrepreneurs.

4.4.4 Business registration

The respondents were asked whether the businesses there in are registered and the following results were obtained.

Table 18. Showing the findings of registration of businesses

Responses	Frequency	Percentage (%)
Valid Yes	11	28.4
No	20	71.6
Total	31	100.0

Source; primary data, 2014

Basing on the results above 71.6% (20) businesses are not registered and 28.4% (11) registered their businesses. This shows that majority operate on their own without registering and this is in line with Dinga-Nyoh (2000) who argues that most of the women carry out businesses in un authorized locations, temporally structures and usually harassed by councils which leads to damages of their goods. Women are prone to thefts, rape, and exposure to STDs during travels and lack day care for their child which predisposes them to accidents. Mramba (2007) also argued that women are usually demanded extra payments by clearing agents, their smaller business usually fail to pay the necessary fees and usually have little luck when the situation necessitates court.

4.5 Conclusion:

From the findings above, it is clear that majority of the women entrepreneurs in Masindi municipality are motivated to start up their own businesses mainly due to the need for independence although other factors also play a big role. It is clear that there is a direct

relationship between motivational factors of women entrepreneurs and business performance, it's also clear that women entrepreneurs' mainly use the money from their businesses for building houses and paying school fees. These are more positive factors found related to business performance according to the results. The challenges they face are mainly high taxation and failure to get credit facilities. The findings of women entrepreneurs in Masindi are not different because they have similar challenges to other women entrepreneurs worldwide.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.

5.0 Introduction

In this chapter, the researcher presents a summary of major findings of the study, makes conclusions and recommendations basing on the findings presented in chapter 4 and provides areas for further research. The discussions were in relation with the objectives of the study.

5.1 Summary and conclusions

5.1.1 Summary of the findings

The study aimed at accessing the factors that influence the performance of women entrepreneurs on small scale enterprises in Masindi municipality. The objectives included; to ascertain the factors that motivate the emergence of women entrepreneurs. To determine the contribution of women entrepreneurs to the household expenditure and to determine the challenges that limits the women entrepreneurs' performance in small scale business enterprises in Masindi Municipality of Small Scale Enterprises in Masindi municipality. The sample size included 31 respondents and these were all women business owners and the instruments used in data collection were questionnaires and interviews guiding questions

5.1.2 (A) Back ground information of the respondents.

The research findings from the previous chapter indicated that the majority of the respondents were between the age group of 20-30 years with 32.3% out of total population of 100%.

Majority secondary school and tertiary education and those who attained no education at all while the marital status of majority of the respondents were of the single group that constituted 41.9% (13) and majority of the respondents had spent a duration of 1-3 years in business operation with 30.% and majority saying its an individual business with 87.1% (27).

5.1.2 (B) Motivation and business performance.

The study revealed that all the respondents agreed that motivation is an important factor in business performance which constituted 187,1 of the total population which showed a positive relationship between motivation and business performance.

Also the findings revealed that most of the respondents were motivated to self employment by the need for independence which constituted 67.7% (21) who strongly agreed and 32.3% (10) who also agreed showing the positive relationship that for every one to work there's a reason for that and also by the desire for income which followed with 20% out of 100% total population of the study which seemed to induce them to work hard to attain their desires.

The research findings also revealed that, majority of the respondents measured their performance in terms of profits that constituted 33.3% out of 100% total population.

Study further indicated that most of the respondents strongly agreed and agreed that due to their personal inputs in the business, desire for independence, desire for income ,and selffulfilment, they have worked hard , spent more hours their business , put more efforts, applied their skills and competences which has resulted into their business profitability, expansion of business revenues, financial investments and market share has increased tremendously which shows a positive relationship between motivation and performance of women owned businesses.

5.1.3 (C) Contribution of women entrepreneurs to the household expenditure:

Basing on the results from chapter 4, 100% of the population believed that income from the business contribute something to the household expenditure. majority of the women entrepreneurs have benefited from the business by getting money where they are able to built houses which constitutes 51.6%, pay school fees with 22.6% and food at home 12.9% this is evidenced like un Uganda there's increased number of single mothers and even in other countries like India it is always the woman who does a lot for example it's the woman who marries the man they manage and make decisions of the business.

Many researches on women entrepreneurship indicates that women entrepreneurs contribute to the development of their homes. This study showed the socio-economic characteristics of women entrepreneurs.

The respondents also reported that they do measure their profits in terms of percentages and the highest percentage was 21-40% (13) showing that there's still a need to put in much effort since it is still below average.

5.1.4 (D) Challenges limiting business performance of participating women entrepreneurs:

From the findings of chapter four above, the study revealed that the major challenge faced by the women entrepreneurs is high taxes which constitute 90.3% and failure to get credit facilities with 61.6% (18).

Other factors failure of the government to subsidize by taxing less than the big business this is evidenced by the questionnaires where 80% say they are not subsidized. This is in line with John that government policies are yet another difficulty women entrepreneur's experience. Although

the governments of different economies like Uganda have tried to be lenient when it comes to women entrepreneurs, taxes and licenses are still so high which has limited the expansion of most women businesses and also limited entry of many female entrepreneurs (John, 2002).

Women entrepreneurs highlight lack of trainings, high taxes, and discrimination in property right, and raw materials, lack of credit facilities as their top challenges that hinder their performance.

Lack of the experience and the skills for the job since most of them are secondary drop outs. whereby, at that level still there theories and not training on how to do a certain activity. This is in line with Fredrick's argument that managerial and technical skills. Because of this, women entrepreneurs usually possess limited or no skills at all needed for the establishment and management of sustainable and successful small scale businesses. As a result of lack of or possession of inadequate skills needed, it has resulted into low productivity, low competitiveness, and loss of income and low performance of the women entrepreneurial businesses. This is mainly experienced in many African countries for example, research found out that women in morocco experience such challenges and also in Uganda according to the UNIDO document (2003), women entrepreneurs in rural areas suffer from lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems thus improving productivity (Fredrick, 1992).

Managerial and technical skills; Because of this, women entrepreneurs usually possess limited or no skills at all needed for the establishment and management of sustainable and successful small scale businesses. As a result of lack of or possession of inadequate skills needed, it has resulted into low productivity, low competitiveness, and loss of income and low performance of the

women entrepreneurial businesses. This is mainly experienced in many African countries for example, research found out that women in morocco experience such challenges and also in Uganda according to the UNIDO document (2003), women entrepreneurs in rural areas suffer from lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems thus improving productivity (Fredrick, 1992).

5.2 Conclusions

The study concluded that majority of the participating women entrepreneurs are between the age of 20-30 years, with 32.3% and majority attained up to secondary level with 41.9% they are single with 41.9% and have spent duration of 1-3 years with 29.0 % in business operation and operating as an individual with 87.1%.

It is also concluded that motivation is an important factor in business performance as revealed from the respondents; thus, women in any case need motivation to perform better in their businesses. Women in Masindi municipality are motivated to start up their own businesses by both push and pull factors but the survey result suggested that the pull factors are more particularly powerful factors which include need for independence which is the most powerful with 67.7% such motivation seem to induce women entrepreneurs to incur significant personal sacrifices in pursuit of the success of her enterprises.

Furthermore, the study also concluded that women entrepreneurs mainly use the profit from the business for household expenditure where they have built their own houses, pay school fees, buying food at home This showed that women owned enterprises consider their workers very

important because they involve them in the decision making and activities of the enterprise which helps in attaining the enterprise's goals and objectives.

It is also concluded by the study that the most important critical challenges limiting women entrepreneurship performance are, the most critical high taxes with 90.3% which retards their rate of growth and money from financial institutions since they have no security, government policies of failure to subsidize and this hinders the prosperity of these businesses.

5.3 Recommendations

The research findings showed that there is still much to be done for the development of women entrepreneurs since they are still challenges that affect the development of women entrepreneurs in Masindi municipality.

A policy that is favorable to both the new and already existing firms of the women entrepreneurs should be enacted .These may include simplifying the licensing requirements, reducing the tax amounts to be paid by women owned businesses. The provision of tax holidays to them and introducing more financial support needed by the women in various forms could draw more women into entrepreneurship.

Government has a responsibility to provide a conducive environment for economic growth and stability by pursuing responsible sound macro-economic policies which will enable the economy to grow without marginalizing women. These include agricultural policies which target poor farmers and give women farmers access to land, credit and technical assistance.

Financial policies which promote the growth of small enterprises and foster entrepreneurship among women's and labor intensive pro-poor economic growth policies. In addition, government

need to invest in upgrading women's occupational skills, and in a series of complementary measures, including overhauling social security systems, establishing gender friendly regulatory frameworks for agricultural and industrial growth, and legislate on childcare options.

The policy makers and the authorities within Masindi Municipality should continue their efforts in nurturing more women entrepreneurs undertake a range of initiatives to develop women entrepreneurs through helping them to overcome the challenges that they face in operating their businesses and provide them with the necessary support they need in order to facilitate their success.

Increasing trainings and workshop for women entrepreneurs in communication skills, Business plan, ICT use in their activities, trainings related to their type of business, Trainings that will help women to start and expand their business, management and technical skills.

Success stories of women entrepreneurs from different backgrounds should be popularized through both Increased researches and surveys on women entrepreneurs to know their challenges through media and printed materials like text books, newspapers and journals which will help to project these role models and there is also need for those successful women in business to assist other women who are just joining business through the provision of mentoring programmes .This would also encourage a number of women entrepreneurs to emerge.

5.4 Limitations

In Uganda since everything is about money, this affected the researcher when distributing questionnaires and when collecting them from the field. Some respondents demanded money in order to fill questionnaires and to accept oral interviews saying that am sent from the government

yet at the end of it all they don't see any change even after laboring to answer. It was until a researcher labored to explain the purpose as being mainly academic that they accepted the researcher to go ahead.

High cost of transportation was another limitation to and from Masindi district. In addition other costs of photocopying questionnaires worsened the situation. This made the researcher to make a timetable and raise more money through parents and relatives.

Balance of class work and field work since most of the time we are ever busy with coursework's and tests at the university, I made a timetable where by it was also not easy to balance the two activities in that at times I would miss some lectures.

Language barrier in the way that there was a need to translate these questions in vernacular to some people and yet it was not easy due to the matter of time and need to cover a large number of people.

5.5 Suggestions for Future Research

Since this research was only based on one gender that is the women entrepreneurs, another researcher should plan to carry out the same study but using a comparative study approach where the researcher will study both the men and women entrepreneurs.

The researcher only studied some aspects of the women entrepreneurs in small scale enterprises in a small sample and therefore a more detailed research with a relatively larger sample and covering a wider scope is needed to get in-depth information which is representative of all the women entrepreneurs beyond the area of study.

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Appendix I: Questionnaire Survey

Dear Respondent,

I am Byaruhanga violet K, a student of Uganda Martyrs University Nkozi. I humbly and kindly request you to help me in filling this questionnaire which is tools for carrying out research. The research is a partial requirement for the award of the degree of bachelors of Business Administration and Management of Uganda Martyrs University. The questions are intended to **find out the factors that influence women entrepreneurs' performance on small scale enterprises in Masindi Municipality.**

Since this research is carried out purely for academic purposes, the information will be treated with almost confidentiality. I will be very grateful and highly appreciative to receive your precious responses.

SECTION A

Background information.

Please fill in the space provided or tick the answer you think is most appropriate for the given section.

1. Age bracket?

20-30	<input type="checkbox"/>	31-35	<input type="checkbox"/>
36-40	<input type="checkbox"/>	41 and above	<input type="checkbox"/>

2. Highest level of education?

Primary	<input type="checkbox"/>	Secondary	<input type="checkbox"/>
Tertiary	<input type="checkbox"/>	University	<input type="checkbox"/>
None	<input type="checkbox"/>		

3. Marital status?

Married Single
Widow Divorced
Separated

4. Duration in business operation?

Below 1 year 1-3years
4-6years 7-9 years
Above 10 years

5. Is it an individual business or a partnership business?

Individual Partnership

Part B; (tick in the appropriate box)

Motivation and business performance

1. Motivation is an important factor in business performance.

Statement	Strongly Agree(5)	Agree (4)	Neither (3)	Disagree(2)	Strongly disagree(1)
------------------	------------------------------	------------------	--------------------	-------------------------	---------------------------------

I believe that
motivation is an
important factor in
business

2. What motivated you to start up this business in which you are?

- | | | | |
|-------------------------|--------------------------|-------------------------------|--------------------------|
| Unemployment | <input type="checkbox"/> | Need for independence | <input type="checkbox"/> |
| Supporting factors | <input type="checkbox"/> | self –fulfillment/achievement | <input type="checkbox"/> |
| Desire for income | <input type="checkbox"/> | Dissatisfaction at wage work | <input type="checkbox"/> |
| Entrepreneurship skills | <input type="checkbox"/> | | |

Explain the reason answer for your answer.....

.....

If there other factors (specify).....

3. How do you measure your business performance?

By Profit ability By Level of sales

By degree of expansion By Level of investment

Explain the reason for your answer.....

Others specify.....

4. You are required to tick the best choice from the alternatives given below

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
A. Due to my personal inputs into the business, my business profitability has increased tremendously.					
B. Due to my desire to achieve independence, I put in more effort and time which has led to increase in my profits.					
C. Due to my desire to achieve self achievement, I apply my skills and competences into the business which resulted into increase in my level of market share and expansion.					
D. Due to my desire to earn income I put in more efforts, hard work and devote more time in the business which has resulted into increase in my business revenue.					

Contribution and business performance

1. What have you benefited from this business?

Built a house

Pay school fees

Bought land

Food

If any of the above explain your

answer.....

.....

Others specify.....

2. Does this income or profit from this business contribute anything to the household expenditure?

Yes

No

If yes, how has it contributed to the household expenditure?

.....

.....

If no, why.....

How would you estimate the contribution in terms of percentages?

0-20%

61-80%

21-40%

81-100%

Does your work or business affect the work at home?

Yes

No

If yes, how do you balance your housework and business work?

.....

If no, why.....

Challenges that limit performance

Are you paying any tax or license to operate this business?

Yes

No

If yes, how has this affected your business?

.....

If no, why.....

How does your husband/spouse feel about running your own business?

Good

Bad

If he feels good, how has he supported you?.....

.....

If it's bad, how and why?.....

Have you ever secured any loan to boost your business?

Yes

No

If yes from where?.....

If no, why?.....

Is this business registered?

Yes

No

If no, why?.....

What do you see as bottlenecks preventing your business to prosper?

.....

.....

.....

Part D;

2 Does the government subsidize you by taxing less than others in big businesses?

.....

3 How do you get more money in case what you have is not enough?

.....

4. Did you acquire some skills in order to start this business?

.....

Thank you very much and may God bless you abundantly

Appendix II: Proposed Budget

ITEM	QUANTITY	COST	AMOUNT (SHS)
Printing and binding	1	25,000	25,000
Ream of papers	2	20,000	40,000
Transport	5 times	25,000	125,000
Airtime	10	10,000	100,000
Meals and refreshments		200,000	200,000
Data Processing	10	10,000	100,000
Total			590,000

Source: Modified by the Researcher 2012

Appendix I11: proposed work plan

ACTIVITIES	DATE	Person Responsible	PLACE
Writing proposal	September-November (2012)	Researcher	UMU-Nkozi
Developing of Instruments	October-November (2012)	Researcher	UMU-Nkozi
Pre-testing of instruments	September-October (2013)	Researcher	UMU-Nkozi
Data collection	September-November (2013)	Researcher	UMU-Nkozi
Consultation of supervisor	October-November (2013)	Researcher	UMU-Nkozi
Typing and editing of dissertation	January-March (2014)	Researcher	UMU-Nkozi
Submission of the Dissertation	22/ 04/ 2014	Researcher	UMU-Nkozi

Source; **Modified by the Researcher. 2014**

APPENDIX IV: INTERVIEW GUIDE

- 1.** How old are you?
- 2.** What is your highest level of education?
- 3.** What is your marital status?
- 4.** For how long have you been in this business?
- 5.** Is it an individual business or a partnership business?
- 6.** Do you think motivation is an important factor in business performance?
- 7.** What motivated you to start up this business you are in?
- 8.** How do you measure your business performance?
- 9.** Do you think that it's due to your personal inputs into the business that your business profitability has increased?
- 10.** Do you think that it's due to your desire for self fulfilment that you apply your skills and competences into the business that your level of market share has increased and expansion?
- 11.** Do you think that it's due to your desire for independence that you put in more efforts and time into the business that has led to increase in your profits?
- 12.** Do you think that it's due to your desire for income that you put in more efforts, hard work and devote more time into the business that has resulted into the increase in your business revenues?
- 13.** What have you benefited from this business?
- 14.** Does this income or profit from this business contribute anything to the household expenditure?
- 15.** How would you estimate the contribution in terms of percentages?

- 16.** What challenges do you face in running your business?
- 17.** Are you paying any tax or license to operate this business?
- 18.** How does your husband/spouse feel about running your own business?
- 19.** Have you ever secured any loan to boost your business?