

# Factors Behind Inapt Performance of Entrepreneurs in Rural Income Generating Activities: A Survey of Selected Rural Premises in Tanzania.

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**Abstract:** *this paper presents a discussion on factors behind inapt performance of entrepreneurs in Tanzanian rural IGAs, as its main objective; with specific focus on the shared psychological, anthropological and sociological factors liable for inapt performance of entrepreneurs in rural IGAs and their associated impacts. The study was a survey in nature employing qualitative approach in data presentation and analysis. The multistage sampling as well as Krejcie & Morgan model were the triangulated sampling methods employed in obtaining 92 respondent from the population of study. The data were descriptively presented in tables. The study observed the following as the shared factors influencing the performance entrepreneurs in rural IGAs with varied degrees: psychological factors (dearth of N-achievement, external locus of control, abject risk taking, inadequate tolerance for failure, and impaired innovation streak) by 53.3 percent in average; anthropological factors (strong social norms, impaired business ethics, destructive rural spiritual beliefs, biased interests to IGAs, and bent of attitudes to work) by 55.4 percent in average; as well as, sociological factors (unfavorable rural development policies, poor rural incomes, poor rural social networking, poor technology adoption, and unfavorable milieu; which are in, political, economic, social, technology, and ecological dynamics respectively) by 57.6 percent in average. It was the researcher's belief that, if the objectives are justly met, rural planners will have reliable inputs for IGAs policies revamps in enriching better recital of entrepreneurs. Scholars will have the ready source of literature.*

**Key Words:** Performance, Rural, IGAs, Tanzania.

## Background to the study

The development of Income Generating Activities (IGAs)<sup>1</sup> seem to be an accepted global wisdom with nations aspiring to transform their nations from agricultural to industrial economic states than it could be noticed before and soon after independence era. The debates for rural IGAs development agenda is almost from all platforms of the development agitators, especially in less developed countries; even though practical results differ from activists' rhetoric.

Whilst rural IGAs picking up as the development agenda, entrepreneurship as a global economic driver has never been behind in attracting attentions of many scholars in the view of how it can be used as a tool for managing the competing economic resources in the facet of rural global population lapse (Sedláček, 2017). Entrepreneurship has been viewed as a pool for job creation, innovation tool, and economic resilience vehicle among the global dwellers (Carletto, 2007 & Dias, 2019).

Whilst tracing its background, literatures depict entrepreneurship, as a discipline, to have passed through distinct periods of human life; each of which having differed business interfaces. With the early periods; past agricultural revolution era (12,000 BC), the trade rout era (around 2000 BC), medieval era (around 1470), and, mercantile era (around 1550-1800); there were many global trade changes, marked by exchanges of goods for goods, that then witnessed merchant-adventures selling goods for merchants by retaining certain rated profit for their labor (McClelland, 1967 & Sedláček, 2017). In 17<sup>th</sup> century, the global trades called economists to have a closer look at entrepreneurs undertakings; following their greater contributions to the economies of states and their diffentiated approaches to venture opportunities. Such economists as Richard Cantelona viewed an entrepreneur as a risk taker, buying commodities in a known price and expecting to sell it at unknown price (Simpeh, 2014). The 18<sup>th</sup> century witnessed Whitney Eli differentiating an entrepreneur from venture capitalist (McClelland, 1967). In 19<sup>th</sup> and 20<sup>th</sup> centuries, entrepreneurs were not distinguished from manangers (Simpeh, 2014 & Sedláček, 2017). While entrepreneurs seen as economic men who managed enterprises for personal gains (Chepurenko, 2015); Morgan labelled entrepreneurs as invertors and innovators (Simpeh, 2014). Since then, there has been a number of entrepreneurial support programs in terms of capacity building, natural bases strengthening, financial inclusion, social networking and policies revamp, amid many others in rural (Parker, 2009 & OECD, 2019).

However, mapping entrepreneurship development in the view of rural IGAs' performance; it appears that, Tanzania government began its first major attempt to promote entrepreneurial initiatives

<sup>1</sup>Income-generating activities (IGAs): are those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit

through small industries sector as far back as 1966 year (Chongela, 2015) with the formation of the National Small Industries Corporation (NSIC) under the National Development Corporation (NDC) (URT, 2018). The major emphasis of the NSIC was to establish small industrial clusters while conducting training on production, marketing and distribution skills to entrepreneurs; the role of which was later vested to the Small Industries Development Corporation (SIDO) in 1973 (Chongela, 2015 &URT, 2018).

Despite its good roles in IGAs development, SIDO has been experiencing a number of challenges resulting to little impacts than expected on capacity building to rural entrepreneurs for their better performance in IGAs. Some of the said defies include; inadequate budgets; fewer qualified staff; and, inapt strategic repositioning (URT, 2018). Nevertheless, beside these managerial challenges; development partners, donors and NGOs have over the years influenced many institutional reforms by creating regulatory framework, developing sectoral policies, and institutional capacity building for rural IGAs recital (OECD, 2019). Grassroots skills training and micro-finance programmes for rural entrepreneurs' capacity building have been too implemented (Nerman, 2015 & URT, 2018). Despite these initiatives, the failure rate of rural IGAs in Tanzania commercial industry has never reflected the promising future to the said entrepreneurial rural IGAs partakers.

#### **Statement of the problem.**

Of the total number of entrepreneurs' rural IGAs started in a year, more than 78 percent die in their first and second years of set-up (Pindado, 2017). Despite the allied stakeholders' initiatives in developing rural premises, the recital of entrepreneurs in Tanzanian rural IGAs is still trivial compared to those in urban. Many studies have been done on the influence of psychological, anthropological and sociological domains to entrepreneurial perspectives (Nerman, 2015 & Pindado, 2017), but, no study has been done on the shared psychological, anthropological and sociological dynamics behind the said inapt performance of entrepreneurs in Tanzanian rural IGAs. Therefore, the designed study was worth undertaken to uncover the shared factors influencing this inapt entrepreneur's performance; with detailed observations on the magnitudes of impacts each of the attributed factor contributes to the inapt recital of the said IGAs partakers.

#### **Study Objective**

The overall objective of the proposed study was to examine the factors behind inapt performance of entrepreneurs in Tanzanian rural IGAs. And the specific objectives of this proposed study were: to examine the shared psychological factors influencing the performance of entrepreneurs in rural IGAs; to examine the shared sociological factors influencing the performance of entrepreneurs in rural IGAs; and, to examine shared anthropological factors influencing the performance entrepreneurs in rural IGAs. If the objectives are justly met, rural planners will have the reliable inputs in revamping IGAs' policies for better entrepreneurs' performance. Scholars will too have the ready source of literature.

#### **Literature Review**

The literature presents a number of theories and concepts on entrepreneurial IGAs' allied issues in both theoretical and empirical parts for review. The survey below, portrays the chosen

issues for review amidst many literatures of the time for the study in question.

#### **Theoretical aspects of the study**

The study adheres to three clusters of entrepreneurial theoretical perspectives, namely; psychological theories; sociological theories; and, anthropological theories. Psychological theories are theories highlighting personal characteristics that define individual's entrepreneurial streak (Simpeh, 2014 & Pindado, 2017). *Personality Traits*; which is one of psychological theories provides that, there are enduring inborn qualities or potentials in an individual that naturally make him an entrepreneur (Kerr, 2017). Personality traits drive an entrepreneur to see a cup half full rather than half empty. Likewise, Locus of control theory (under the same psychological theories) focuses on the belief about whether the outcomes of our actions are contingent on what we do or on events outside our personal control (Lefcourt, 2014; Kerr, 2017 & Pindado, 2017). Individuals with internal locus of control believe that they are able to control life events, while those with external locus of control believe that life's events are the result of external factors, such as chance, luck or fate (Baum, 2014 & Lefcourt, 2014). Moreover, *Need for Achievement*, probably the most famous psychological theory *stated* by McClelland provides that, a human being has a need to succeed, accomplish, excel or achieve (McClelland, 1967). There exist evidences for the relationship between achievement motivation and entrepreneurship (Baum, 2014 & Simpeh, 2014). Venture risk taking, tolerance for ambiguity, need for achievement, and innovativeness as psychological aspects have positive and significant influence on one's entrepreneurial inclinations (McClelland, 1967 & Pindado, 2017). Though, locus of control bears negative influence on entrepreneurial streak; it seems to be strongly correlated to such traits as; risk taking, need for achievement, and tolerance for ambiguity. Findings also indicate that, aversion to risk declines as wealth rises (Simpeh, 2014).

Sociological theories are theories for which the level of analysis is the traditional societal context (Baum, 2014 & Simpeh, 2014) including social networks. This advocates that, entrepreneur should not take unwarranted advantage of people to be successful; rather, success should come as a result of keeping faith with the people. Analyzing the life situations and characteristics of individuals who have decided to become entrepreneurs can influence people's thought and action to do something meaningful with their lives (Baum, 2014 & Pindado, 2017). Again, one's sociological background is one of the decisive "push" factors to become an entrepreneur. Moreover, with the theory of population ecology; such environmental factors as, political, technology, and social-economic system (including: legislation, customers, and competition) play a vital role in the survival of the venture or the success of the entrepreneur (Simpeh, 2014 & Pindado, 2017).

Anthropological theories are theories focusing on the study of the origin, development, and culture (customs, and beliefs) of a community (Baum, 2014 & Simpeh, 2014). For an individual to be successful in a venture, then, societal cultural contexts should be considered. With a view of entrepreneurship model, new ventures are created by the influence of one's culture (Pindado, 2017). Cultural practices lead to varied entrepreneurial attitudes

such as innovation; that also lead to venture creation behavior (Simpeh, 2014). Individual ethnicity affects attitude and behavior; and culture reflects particular ethnic, social, economic, ecological, and political complexities in individuals (Baum, 2014 & Kerr, 2017). Thus, cultural environments can produce attitude differences as well as differences in entrepreneurial behavior.

### **The Performance of Rural IGAs in Tanzania for Growth**

Studies indicate that, there are more IGAs to rural economies than just farming (Onyebu, 2016 & Bekele, 2019). Rural premises are described by a great range of economic activities, including; tourism, mining, public services, products processing, marketing of agricultural products, and other diversified merchandizing interventions (Chongela, 2015 & Onyebu, 2016). Rural IGAs are said to constitute to about three third of the global population. Although rural dwellers are defined to be agrarians depending on agriculture for making livelihood; about 20 to 50 percent of rural population from Latin America, Asia, and Africa are employed in non-farm activities (Carletto, 2007 & Bekele, 2019). The entire rural IGAs contributes to a total of 16.6 current global GDP, which is expected to be 17.7 unleashed GDP with 15.2 GDP as its baseline screen by 2030 (Bekele, 2019). In Tanzania alone, rural IGAs contributes more than a third to the total growth in GDP; while employing more than 70 percent of Tanzanians and more than 100 percent of domestic food supply (URT, 2018). Looking on rural agriculture alone, it can be seen that the sector employs about 87.6 percent of rural residents with about 69.4 of the total household incomes generated (URT, 2018 & OECD, 2019). Despite its absorption of the greater proportion of Tanzanian (65.5 percent), the sector contributes lesser (29 percent) to total nation GDP than it could be expected (Fox, 2018 & URT, 2018).

### **Rural Entrepreneurial IGAs Related Areas for Redress**

Some of the key areas of rural entrepreneurial IGAs related programs considered important for redress would include: market and marketing infrastructure; entrepreneurial capacity building; loans accessibility; transportation network; job creation (Nerman, 2015; Dana, 2018; Bekele, 2019 & Dias, 2019); as well as small business and micro enterprises development (Dana, 2018).

In market and marketing infrastructures, for example, installation of reliable infrastructures for markets and marketing information system (advertisement, promotion, and distribution units) is crucial; as these limit rural IGAs products suave-flow (HubSpot, 2019). According to Kotler, commodities are sold; not bought (Kotler, 2011). On the other hands, entrepreneurial capacity building in both hard and soft skills to Rural IGAs is inevitable (Chongela, 2015). Specific skills trainings, improving serving capacity, enhancing resources accessibility (including financial credit), and production skills to rural IGAs operators are important for rural growths (Nerman, 2015). The group lending model used by most of microfinance institutions need to be reviewed as it inhibit entrepreneurs' innovations (Dana, 2018). If the named are equitably addressed, IGAs players will be enhanced to compete effectively in diverse industries of their venture investments.

Besides recent initiatives made by Tanzania government in rural infrastructural reforms, many rural premises are yet to be well networked as most of road are seasonal, if not poorly maintained

(Deloitte, 2016). This limits the smooth flow of rural products to where they are desired. If rural networks were well channeled, the income gap between rural and urban would be un-complained minimal, and IGAs players would not be laden by such witnessed unwarranted bull of poverty (Nerman, 2015 & Bekele, 2019).

On the other hand, protecting the value of marginal productivity of rural labour has been a difficulty affair. Rural niches have been the price taking segments of the operating market structure; where labour force payment to the said large population of Tanzanians is economically inefficient (Nerman, 2015 & Deloitte, 2016). Rural settings have been descriptively regarded as habitats for paupers; where educated and well-off individuals can never stay (Bekele, 2019). Hence, in ensuring the sustainability of the said population segment, much should be done by policy makers and practitioners in refining the value of marginal productivity of agro-labors. Micro financing institutions in rural need to balance their role as the pro-poor vessel and as the profit making machineries. This should go in hand with helping rural micro-enterprises in diversifying agriculture with non-agricultural ventures through credits provision; while considering both as parts of rural IGAs with significant impacts to GDP and GNP in any state.

In General, entrepreneurs in rural IGAs are confronted with unique snags ranging from political, economic, social, technological, ecological to legal domains, including; adverse ecological distress, inadequate capitals for investments, sectoral rivalry, limited venture experiences and heavy IGAs statutory compliance (Dias, 2019 & OECD, 2019). Other constraints include; unfavorable working premises, limited access to finances, high credit interests, dependence on a limited number of people, close contacts to customers and business partners, as well as simple structures, pressure for short-term success, high bond with businesses, stable cultures and high commitments (Sedláček, 2017 & Dana, 2018).

### **Opportunities Available for Strengthening IGAs in Tanzania**

Despite the number of challenges portrayed above, IGAs operators are said to have a multitude of openings which when aptly utilized, the observed inefficiency can be all by-gones. Some of the major opportunities available in Tanzania for IGAs promotion includes: government support through grants and subsidies, as well as financial credits from banks and SACCOS (Chongela, 2015 & URT, 2018). Business incubators for grooming entrepreneurs; as well as community based organizations for unifying local communities' initiatives; and, the ready markets for goods produced are some of other openings available (Fox, 2018).

However, studies indicate that, many entrepreneurs in rural IGAs never utilize the readily available opportunities in optimizing their operational results for growth (Dana, 2018). Some of unutilized opportunities include; various on-going reforms in structure and policies for rural economic growths by the government, and the strengthened IGAs services providers such as SIDO, Vocational Education Training Authority (VETA), micro-financing institutions (depository and non-depository), and other varied industrial supporting agencies (Deloitte, 2016 & URT, 2018)

## Research Gap

Psychological theories suggest the existence of stable qualities that a person shows in most of the situations. Sociological theories explain how human interaction with environmental influences ones' entrepreneurial success. And, anthropological theories provides how, human origin, culture and development effects ones entrepreneurial characters. But, no study has been done to ascertain the shared psychological, anthropological and sociological factors behind inapt recital of entrepreneurs in Tanzanian rural IGAs, and their linked magnitudes of impacts to the said rural IGAs' operators; the realism of which is sought.

## Conceptual framework

The study considers few variables in three bands for analysis, amid many others, namely: psychological factors (N-achievement, locus of control, opportunity orientations, risk taking, tolerance for failure); sociological dynamics (political, economic, social, technology, and ecological environments); and, anthropologic factors (social norms; ethics; belief; interests; attitudes).

**Figure 1: Conceptual framework**



Source: Researchers own construct

## Research Methodology

The study was qualitative in approach; with a single overall objective aimed to examine the factors behind inapt performance of entrepreneurs in Tanzanian rural IGAs. A survey study design was conducted in the selected rural premises of five chosen Tanzania's regions (namely; Mara, Morogoro, Mbeya, Kigoma, and, Kilimanjaro); which were considered appropriate to enhance an apt determination of shared factors behind inapt performance of entrepreneurs in rural IGAs. A survey is the research design used to collect information from relatively large number of cases or units of inquiry under investigations (Kothari, 2003 & Kumar, 2011). The selection of rural premises in the said regions for the study was done based on the reasons of; geo-polarity inclusions; and large human populations with differed ethnic groups, diverse cultures and occupations. The target population was IGAs' partakers; for which a sample of 92 respondents was extracted from the total of 120 identified IGAs players by the use of Krejcie & Morgan sampling model (Krejcie, 1970); after a thorough multistage sampling done to identify respondents from the said regions of Tanzania for which a complete list of all members of entrepreneurs population does not exist and is inappropriate. The research schedules and documentary reviews were used to collect the data; for which frequencies and percentages were presented in tables. Using non-parametric measures, entrepreneur's recital in rural IGAs; as a dependent variable; as well as entrepreneur's psychological traits, anthropological factors, and sociological dynamics; as independent variables were assessed. Data analysis and presentation were done descriptively by using excel software. Descriptive statistics such as; frequencies, percentages and means

were presented in tables for the study analyses and generalization of factors behind inapt entrepreneurs recital in rural IGAs while; abiding to ethical research issues (Kumar, 2011 & Kothari, 2003).

## Findings and Discussion

This section presents findings and discussions on factors behind inapt performance of entrepreneurs in Tanzanian rural IGAs; built on three pre-determined specific study objectives. The analyzed data were presented in frequency and percentage tables for the study generalization, conclusion making and commendation.

### Demographic characteristics of the population of study

The study results in table 1 below indicate that, the population of study had a large number (47.8 percent) of people aged in between 26 to 50 years, most (54.3 percent) of whom are women. The large proportions (84.8 percent) of this population lived in rural. However, a small proportion (13 percent) of the said population had dual residences for active search of life necessities. Roman Catholic and Muslims were their major denominations with the total population shares of 36.9 and 28.7 percent respectively. The population of study had a large proportion of primary and secondary school people (45.6 percent and 28.3 percent respectively). While, 65.2 percent of the residents being self-employed; and, 06.5 percent unemployed; 28.3 percent of them were civil servant and NGOs employees (see table 1 results).

**Table 1: Demographic Characters of Rural IGAs Payers**

Parameters	Frequency	Percent
<b>Age group</b>		
01-25	19	20.7
26-50	44	47.8
51-75	24	26.1
76 +	05	05.4
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Sex of the identified respondents</b>		
Male	42	45.7
Female	50	54.3
<b>Total</b>	<b>92</b>	<b>100</b>
<b>Residency</b>		
Rural residence	78	84.8
Urban residence	02	02.2
Dual residence(Urban Rural)	12	13.0
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Religion</b>		
Roman Catholic	34	36.9
Muslims	08	28.7
Lutheran	11	10.0
Seventh Day Adventist	22	05.9
Others	17	18.5
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Education level of respondents</b>		
Non-formal education	16	17.4
Primary Education	42	45.6
Secondary Education	26	28.3
College	08	08.7
<b>Total</b>	<b>92</b>	<b>100.0</b>
Unemployed	06	06.5
Self-employed	60	65.2
Civil servants & NGO's employees	26	28.3
<b>Total</b>	<b>92</b>	<b>100.0</b>

Source: source

After satisfactory analysis of the research findings in table 1; the study directed the researcher to generalize that, the population of study has energetic work force due to the presence of large proportion of people aged in between 26 to 50 years. And that, the greater proportion of women in rural IGAs than men denoted their active involvement in economic production role; besides the two renowned reproduction and community service role in the set of triple gender roles (Onyebu, 2016 & World Bank Group, 2019). With the cumulative 91.3 percent of non-college IGAs partaking entrepreneurs in the study, it could denote the blurred community future, as the said economic agents are not well equipped with apt skill for fair competition in the global free market economy. This reflects to the populations' rejections in labor markets; as it seems be for 71.7 percent of non-civil servant and NGOs individuals, who are unemployed in formal sectors, not because of their desire, but because of their unemployable skills. These findings concur with those of OECD and Fox, L (Fox, 2018 & OECD, 2019).

**Distribution of Labour in the Surveyed population of study**

As from the field statistics in table 2, about 78.2 percent of unemployed individuals were dependents to their relatives; most of the self-employed (48.9 percent) were engaged in agricultural related ventures (crop cultivation and animal husbandry); while those employed being mainly absorbed in the ministry of education (38 percent) and in local governments (17.4 percent).

**Table 2: Different Occupations of Population of Study**

Parameters	Frequency	Percent
<b>The way unemployed manage lives</b>		
Depending on relatives	72	78.2
Bagging	02	02.2
Supported by NGOs	02	02.2
Others	16	17.4
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Sector in which individuals are self-employment</b>		
Crop cultivation	25	27.2
Animal Husbandry	20	21.7
Food vender	05	05.4
Pet trading	14	15.2
Shop keepers	03	03.3
Dry cereal and vegetables selling	13	14.2
Others	12	13.0
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Employers of the employees</b>		
Ministry of education	35	38.0
Local government authorities	16	17.4
Ministry of Community Development	10	10.9
Ministry of health	06	06.5
Ministry of Agriculture	10	10.9
Others	15	16.3
<b>Total</b>	<b>92</b>	<b>100.0</b>

Source: Survey data, 2019

With table 2 results from the field, the government's distancing from intervening rural unemployment issues to about 71.7 percent of the population's workforce denotes the call for immediate revamp of unemployment polices by stakeholders. On the other hand, the prevalence of about 56.3 percent of partakers in agro-

ventures would signify the need for authentic entrepreneurial skills training in the sector as it affect the majority of rural lives. The poor performance of non-agricultural ventures (food vender, pet trading, merchandizing and others) may be associated to the press of community priority for food production as the psychological need. Moreover, the plenty of employees from the ministry of education (38 percent) in this study reveals their abundance in rural as opposed to other civil servant. And, the overall presence of differed public and private sector employees in IGAs partaking could signify inadequate pay they receive from their employers; for which they add-on by engaging in the allied IGAs within their areas. Unluckily, their labour-duality are likely to mark inefficacy in the production possibility frontier scaling (Deloitte, 2016).

**Entrepreneurial skills provided to Rural Entrepreneurs**

The field result in table 3 revealed that, the majority (55.4 Percent) of rural IGAs' entrepreneurs are unaware of agencies supporting their ventures; while the remaining 44.6 percent knows them. Either, there was only 28.3 percent of the respondents admitting that, entrepreneurial skills are offered to IGAs operators; while 09.8 percent being unaware, and the majority (61.9 percent) affirming the said skills to be not provided. Moreover, the majority (45.6 percent) of respondents said to have accessed information on entrepreneurial skills through peoples' story telling; followed by newspaper and radio ads with 19.6 and 15.2 percent respectively. Nevertheless, the said IGAs partakers held that, entrepreneurial skills offered are greatly based on; crop cultivation, animal husbandry and preservation skills with 34.8 percent 26 percent and 13 percent respectively. Negotiation and market related skills with 09.8 percent and 06.5 percent seem to be rarely offered.

**Table 3: Entrepreneurial Skills Offered to Rural IGAs Players**

Parameters	Frequency	Percent
<b>Responses on whether IGAs entrepreneurs knows firms supporting undertakings in their areas</b>		
Yes	41	44.6
No	51	55.4
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Response on whether Entrepreneurial skills are provided IGAs operators</b>		
Yes	26	28.3
No	57	09.8
Unaware	09	61.9
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>The way people got to know the said entrepreneurial skills related information</b>		
Through Radio	14	15.2
Through News paper	18	19.6
Through peoples' story	42	45.6
I saw them working	10	10.9
Through public meetings	08	08.7
<b>Total</b>	<b>92</b>	<b>100.0</b>
<b>Category of entrepreneurial and consultancy skills provided</b>		
Crop cultivation	32	34.8
Negotiation skills	07	09.8
Animal husbandry skills	24	26.0
Preservation skills	12	13.0
Marketing related skills	06	06.5
Others	11	11.9
<b>Total</b>	<b>92</b>	<b>100.0</b>

Source: Survey data, 2019

With the majority (61.9 percent) of IGAs’ partakers admitting that they are unaware of agencies supporting their ventures, and that, only a few (28.3 percent) declaring entrepreneurial skills to be provided; it could be judgmental to say, the poor performance of rural IGAs is the result of inapt entrepreneurial skills offered to rural IGAs’ operators. The avowals that, entrepreneurial information has been accessed through hear saying, newspapers and radio (with cumulative 81.2 percent) is an indication that, rural IGAs’ segment has not been adequately aligned to the ever promoted industrial sector in Tanzania. Hence much need to be done by policy implementers in bringing the development balance between urban and rural enterprising community segments.

Nevertheless, the study results indicated that, the given entrepreneurial skills, if at all available; are mainly biased to the production part of the entire agro-business chain, while living aside the distribution and consumption patterns. Issues of preservations are given low priority (12.5 percent); while studies indicate the great risks in agro-chain arises out of perishability domains of agro-products (Bekele, 2019). The provision of derisory marketing related skills (06.5 percent), is an affirming prove that, many rural IGAs-venturesome fail to realize their

expected outcome due to poor marketing skills offered to them. And, even if they take their IGAs products to markets, they never get the deserved value out of their produces, because of lack of negotiation skills; as though the study results depict a small rate (09.6 percent) of accessibility for the same. The finding for this inefficient negotiation and marketing skill offered to rural entrepreneurs correspond to that of Dana’s study (Dana, 2018).

**Psychological Factors Influencing the Performance of Entrepreneurs in Rural IGAs**

Using five point Likert scale, table 4 presents responses on whether entrepreneurs in rural IGAs endow such identified success factors as; need for achievement, locus of control, risk taking, tolerance for failure, and innovation streak or not. The field result shows the average retorts for strongly agree (SA); Agree (A); undecided (U), disagree (D) and strongly disagree (SA) were: 19.5 percent; 25.0 percent; 02.2 percent; 28.3 percent; and, 25.0 percent respectively. However, during analysis, **agree /strongly agree** were merged to mark the response **agree**; while **disagree /strongly disagree** being merged to mean **disagree** response.

**Table 4: Psychological Factors Influencing the Performance of Entrepreneurs in Rural IGAs.**

S/N	Likert Item	Frequencies (freq) and Percentage (perc) Proportion of Responses for:-									
		SA		A		U		D		SD	
		Freq	Perc	Freq	perc	Freq	Perc	freq	Perc	Freq	Perc
1	Rural IGAs operators portrays high need for achievement (N-achievement) in their undertakings	19	20.7	23	25.0	00	00.0	27	29.3	23	25.0
2	Rural IGAs operators are driven by internal locus of control in whatever rout they take to venture decision.	16	17.4	23	25.0	04	04.3	26	28.3	23	25.0
3	Rural IGAs players are stirred risk-taking venturesome	20	21.7	21	22.8	00	00	27	29.4	24	26.1
4	Rural IGAs operators are endowed with innovation streak in overcoming differed venture dynamics	14	15.2	20	21.7	01	01.1	30	32.6	27	29.4
5	Rural IGAs operators are tolerant for failure in the facet of venture uphill and ambiguities	21	22.8	28	30.4	05	05.4	20	21.7	18	19.6
<b>Average percent score</b>		<b>18</b>	<b>19.5</b>	<b>23</b>	<b>25.0</b>	<b>02</b>	<b>02.2</b>	<b>26</b>	<b>28.3</b>	<b>23</b>	<b>25.0</b>

Source: Survey data, 2019

As from table 4, the study results indicate only (45.7 percent) of the respondents agreeing that, entrepreneurs in rural IGAs are motivated by their N-achievement; while the cumulative majority (54.3 percent) disagree on the claim. The low drive for N-achievement could be explained to the axiom that, the majority of rural population are constantly striving to meet the primary psychological needs (Pindado, 2017) with less motive for changes as they find no successful entrepreneurs in their areas to act as their reference groups. Therefore, such motivation model as valence expectancy framework (McClelland, 1967 & Miner, 2015) should necessarily be employed to revive the hopes of failure hearted entrepreneurs in rural by arousing the said dead N-achievement.

With majority’s disagree responses (53.3percent) in table 4, it appears that, most of entrepreneurs in IGAs are not driven by their internal locus of control; contrary to minority individuals (42.4 percent) agreeing with the avowal. This implies that, rural entrepreneurs’ belief is vested on the concept that, their failures have been the result of adverse external environments, and with the same maxim, they cannot get out of their inapt IGAs recital

unless they are freed by external agent(s). It is now worth to assert that, rural IGAs’ inapt performance has been the result of too much entrepreneurs’ belief that the government and other change agencies will deliver them from their pressing felt needs. Too much reliance on governments is the shared defy facing citizens in most of African state (Fox, 2018 & World Bank Group, 2019). This suggest that, rural IGAs and pro-entrepreneurship agencies need to expose the said venture partakers to different cases of successful tycoons in arousing their dead success desires resulted from monomers failures of their reference groups in rural settings.

Furthermore, from the same field results in table 4, the greater majority of respondents (55.5 percent) disagree that rural IGAs entrepreneurs are risk takers; as opposed to their relative minority proportion (44.5 percent) agreeing with the claim. Though what seem to be lucky appears when preparation meet opportunity, no seed have ever germinated in the premise it was never thrown. Individuals fail to excel in their plans as they fail to take their carrier risks (Pindado, 2017). With this view, the larger majority of rural entrepreneurs need to review their venture in-going

models; as their failures can be the results of laggard behaviors in comprehending venture opportunities they exhibit.

On the other hand, while assessing the levels of tolerance for failure, the study results indicated that, a large proportion of respondents (53.2 percent) admits that, entrepreneurs in rural IGAs are tolerant for failure in the facet of venture uphill and ambiguities as they spare their rating on agree retorts; while others (41.3 percent) disagree to affirm the alleged tolerance of rural IGAs partakers to venture ups-and-downs in the facets of dares. As most of rural entrepreneurs invest on agro-projects, the common challenge to them is normally ecological distress (Chongela, 2015). Therefore, the majority (mainly agrarians) of population's claims to be tolerant to diverse ecological weathers is not because they are willing to do so; rather, it is because they have no option for making their lives apart from farming.

Nevertheless, most of respondents (62 percent) disagree that rural IGAs operators are endowed with creativity and innovation streaks in overcoming differed venture dynamics; as opposed to minority (36.9 percent) of the said segment of study population. According to, Chepureno, a successful entrepreneur is the one who confronts the universe with new idea turned into marketable products (Chepureno, 2015). That is to say, rural IGAs' partakers fail to come up with innovates as they perceive the universe to be all identical to what it used to be. This calls for absorption of rural

IGAs partakers in entrepreneurial incubators and see how they can effectively build their capacities in the view of identifying and converting the global challenges to venture opportunities

**Section conclusion:** though the attribute of tolerance for failure seem to be in favor of entrepreneurs recital in rural IGAs by 53.2 percent, the overall result indicated that, inapt performance of entrepreneurs in rural IGAs is influenced by lack of such psychological factors (traits) as; need for achievement (N-achievement), internal locus of control, risk taking ability, tolerance for failure in the facet of ambiguities and lack of innovation streaks by 53.3 percent in average.

**Anthropologic Factors Influencing the Performance of Entrepreneurs in Rural IGAs**

The study findings in table 5 presents responses on whether: rural norms; venture ethics; rural community beliefs; individuals' interests; and, entrepreneurs' attitudes to IGAs are associated to the observed inapt performance of entrepreneurs in rural IGAs or not. With five point Likert scale, the average retorts for: strongly agree (SA); Agree (A); undecided (U), disagree (D) and strongly disagree (SA) were recorded to be: 25.0 percent; 30.4 percent; 01.1 percent; 25.0 percent; and 18.5 percent respectively. However, during analysis, **agree /strongly agree** were merged to mark the response **agree**; while **disagree/strongly disagree** being merged to mark **disagree** responses.

**Table 5: Anthropological Factors Influencing the Performance of Entrepreneurs in Rural IGAs**

S/N	Likert Item	Frequencies (freq) and Percentage (perc) Proportion of Responses for:-									
		SA		A		U		D		SD	
		Freq	Perc	Freq	Perc	Freq	Perc	freq	Perc	Freq	Perc
1	Rural community norms are major stumbling stone for IGAs adoption to new operational culture in their venture	23	25.0	25	27.2	02	02.2	22	23.9	20	21.7
2	Rural IGAs fall under proprietors' domains of interest	22	23.9	29	31.5	00	00.0	26	28.3	15	16.3
3	Rural spiritual beliefs restrict entrepreneurs to initiate IGAs bound to the violation of the stated values	20	21.7	24	26.1	02	02.2	26	28.3	20	21.7
4	The failures of rural IGAs are strongly attached to their inapt adherence to venture ethics especially financial management	28	30.4	32	34.8	01	01.1	17	18.5	14	15.2
5	Rural communities are of the attitude that, agricultural related IGAs are designated to uneducated fellow	23	25.0	30	32.6	02	02.2	22	23.9	15	16.3
<b>Average percent</b>		<b>23</b>	<b>25.0</b>	<b>28</b>	<b>30.4</b>	<b>01</b>	<b>01.1</b>	<b>23</b>	<b>25.0</b>	<b>17</b>	<b>18.5</b>

Source: field survey, 2019

The study result in table 5 above provides that, the majority (52.2 percent) against the minority (45.6 percent) of respondents agree that, entrepreneurs in rural IGAs fail to adopt new operational cultures in their ventures as they are bound by strong community norms. As though also revealed by Onyebu, rural communities fail adopt new technologies for positive changes as they embrace tradition working culture in which labor distribution is all biased to gender (Onyebu, 2016). With the said gender bias (as in table 1 on sex distribution), the greater burden of triple gender role (reproduction, economic production and community serving roles) is rendered to women, low IGAs' productivity, and the observed rural gender inequalities; as though also explained by World bank (World Bank Group, 2019). The situation suggests the empowerment of the voiceless women section in rural societies with apt skills of analyzing, identifying and acting to break the set of cultural related chains undermining their public right.

Again, from table 5 above, the study result indicates the large proportion of respondents (55.4 percent) agreeing that, rural IGAs normally fall out of entrepreneurs domain of interests. It is only 44.6 percent of respondents affirming (agreeing) rural IGAs to be in line with the said entrepreneurs' domains of interests. This implies that, the large number of entrepreneurs in rural IGAs undertake the said ventures for non-optional life serving purpose; but, not due to their drives of inner passions. Since interest driven undertakings yield more positive results than circumstantial driven ventures (Miner, 2015); the inapt performance of entrepreneurs in rural IGAs faces no escape from the virtue of denied partakers' interests. Therefore, the result based initiatives need to be installed in rural mega-project to stimulate the interests of young arising entrepreneurs; especially, in sectors employing the majority of rural population (agro-sector). This will enhance the said entrepreneurs to perceive agriculture as an equal paying undertaking as other high rated jobs in their communities.

On assessing the impact rural spiritual beliefs, the majority (50 percent) of respondents disagree that, spiritual beliefs in rural restrict entrepreneurs to initiate IGAs bound to violate the stated values. However, their relative fellows (47.8 percent) who agreed with the avowal should not be neglected. Many Christian inclined entrepreneurs miss the opportunities that Muslim dominated states could open if there were no spiritual attached embargos to them; in the same way Muslim inclined venturesome do in Christian dominated states. The spiritual bound beliefs to consumers' culture have detrimental impacts on what a consumer purchase; on what a producer yields; and, on what a supplier offers to the market (Kotler, 2011). As from the study result, rural entrepreneurs may be producing what consumers are bound not to buy; while consumers in rural aspiring what entrepreneurs cannot produce due to the prevailing cultural beliefs in their rural localities. Therefore, in installing rural IGAs, entrepreneurs need to have a thorough study on consumers belief related culture to avoid the missile-less IGAs defeat in a plenty of venture biased bystanders.

However, from the study finding in table 5, it appears that, the large proportion of respondents (65.2 percent) against the minority (33.7 percent) agreed that, failure of rural IGAs are strongly attached to their inapt adherence to venture ethics, especially in financial management area. Many entrepreneurs never adhere to "a separate entity accounting principle"; as they make their personal drawings beyond IGAs level of outputs (Nerman, 2015). This infers that, rural IGAs entrepreneurs fail to show positive venture growths' portfolio as their input output ratio deteriorates beyond their respective industrial vulnerability levels due to non-adherence to financial management ethics. This call for financial management skills and overall business ethics to be installed among rural entrepreneurs in evading unexpected IGAs failures.

Nevertheless, the majority (57.6 percent) of respondent agree that, the rural communities are of the attitude that, agricultural related IGAs are designated to uneducated fellow; while the minority (40

percent) of the surveyed population disagreeing with the opinion. The view of the majority concurs with that of Chongela on challenges of agro-sector (Chongela, 2015). With this skewed attitude to majority, the multitude of learned individuals gets circled out of the major rural production intervention (agriculture); contrary to what the universe could expect their academic skills be reflected in the said most population employing sector. This call for policy makers to review rural agricultural polies in a view of making agribusiness the more paying intervention that anyone should aspire to venture in rather than avoiding to engage in.

**Section conclusion:** though the attribute of spiritual beliefs seems not to restrict rural entrepreneurs' initiation of some IGAs with incompatibility to consumers values by 50 percent, the overall results indicated that; the poor performance of entrepreneurs in rural IGAs is influenced by such anthropologic factors as: strong social norms; lack of financial management ethics; strong rural spiritual beliefs; impaired entrepreneurs' interests to IGAs; and, bent entrepreneurs' attitudes to IGAs by 55.4 percent in average.

**Sociological Factors Influencing the Performance of Entrepreneurs in Rural IGAs.**

Table 6 presents findings on whether such sociological attributed variables (factors) as; rural development policies, consumers incomes; social networking; rural technology; and natural environments (which are perceived sociological dynamics in; political; economic; social; technology; and, ecological domains respectively), influence entrepreneurs' performance in rural IGAs or not. Table 6 indicates that, the average responses for strongly agree (SA); Agree (A); undecided (U), disagree (D) and strongly disagree (SA) to the identified variables of analysis were; 18.5 percent; 22.8 percent; 01.1 percent; 30.4 percent; and 27.2 percent respectively. During analysis, **agree/strongly agree** were merged to mark the response **agree**; while **disagree/strongly disagree** being merged to mark **disagree** responses.

**Table 6: Sociological Factors Influencing the Performance of Entrepreneurs in Rural IGAs.**

S/N	Likert Item	Frequencies (freq) and Percentage (perc) Proportion of Responses for;									
		SA		A		U		D		SD	
		Freq	Perc	freq	Perc	Freq	perc	Freq	Perc	Freq	Perc
1	Rural development policies for IGAs are in favor of entrepreneurs operations	23	25.0	25	27.2	01	01.1	23	25.0	20	21.7
2	Rural IGAs entrepreneurs record high sales for their outputs as rural economies are branded by high incomes customers	16	17.4	23	25.0	00	00.0	28	30.4	25	27.2
3	Rural output are of high contribution to GDP as rural IGAs are heavily favored by environmental friendliness	14	15.2	20	21.7	01	01.1	30	32.6	27	29.4
4	Rural IGAs has high market access for their products sales as they endow strong absorptions culture to new technologies	20	21.7	21	22.8	00	00.0	27	29.4	24	26.1
5	Rural IGAs get higher returns for less of their investments as they embrace exemplary venture skills and social networking	14	15.2	17	18.5	01	01.1	32	34.8	28	30.4
<b>Average percent score</b>		<b>17</b>	<b>18.5</b>	<b>21</b>	<b>22.8</b>	<b>01</b>	<b>01.1</b>	<b>28</b>	<b>30.4</b>	<b>25</b>	<b>27.2</b>

Source: field survey, 2019

As from the study findings in table 6, rural development policies for IGAs are in favor of entrepreneurs operations as the majority (52.2 percent) of respondents rated it with agree retorts. Though the majority perceive polices to be in favor of rural IGAs, the remaining 41.7 percent disagreeing segment with the avowal need not to be belittled. This is because, having a good policy and amply

implementing it are two separate affairs. A good unimplemented policy varies not with its sole absence (Dias, 2019).

Policy makers need to seek the minority's idea in finding out the joint issues for redress in protecting the shared public interests.

The study results in table 6 also denote that, minority of respondents (42.4 percent) agree that, rural IGAs entrepreneurs record high sales for their outputs as rural economies are branded by high incomes customers; while majority (52.2 percent) of the said population of study disagreeing with the affirmation. Studies indicate that, rural outputs faces low demand rates; despite their compelling need within their production points (Jayadatta, 2017). As inadequate income reduces purchasing power of an individual; rural dwellers are thirst of the needed commodities in the midst of plenty commodity basket bundles for their lives. Hence, inapt performance of entrepreneurs in rural IGAs can never be separated from the bull of poverty hampering their target customers within their local surrounding. This implies that, rural business are not going because of undid desire for them, but because of consumers' income poverty. Therefore, addressing huddles on entrepreneurs' inapt performance for rural IGAs growth should go in hand with the revamp of the available poverty relief policies in rural settings.

Similarly, the majority (62 percent) of respondents, as in table 6 disagree that, rural output are of high contribution to GDP as rural IGAs are heavily favored by environmental friendliness; while the minority (36.7 percent) perceiving the avowal positively (agree). Considering that, the greater proportion of rural dweller are agrarians with less contributions to national GDP (URT, 2018), and on the majority's view, it could be worth asserting that, inapt performance of rural IGAs is closely associated to unbearable ecological distress. About 72 percent of nation GDP is contributed to by only about 18 percent of the non-agrarian Tanzanians (Fox, 2018), while the greater agrarian majority (85 percent) adding to growth only about 27 percent of the said national GDP. This calls for immediate agro-mechanizations and remolding of collective pathway for rural products' value chains in optimizing rural outputs from what the ecological settings offer as opportunity.

Moreover, considering technological influence on entrepreneurs' performance in rural IGAs, the majority of respondents (55.5 percent) disagreed with the assertion that, rural IGAs entrepreneurs have high market access for their products sales as they endow strong absorption culture to new technologies; with the minority (44.5 percent) agreeing on the statement. Though the differences of the portrayed results is not much big, there are reasonable evident that rural communities are still hanging on their strong traditional values, in the views that, some technologies (especially social media) are cultural destructive (HubSpot, 2019). Products marketed through such social media as, Instagram; Facebook, Twitter and others of the like, hardly get accessed by aged people, strong traditionalists or deep religious inclined persons; as pictures and other commercials displayed in them are perceive immoral with respect to their ascribed values (Baum, 2014 & HubSpot, 2019). The results imply that, most of rural IGAs produces record inadequate sales in markets; not because they not needed, but because they are inappropriately marketed. Therefore, the choice of marketing technological-driven tool by an entrepreneur in rural should consider customers attitude on it; as the wrong choice for it can be more of liability than being an asset.

Nonetheless, the avowal that, entrepreneurs in rural IGAs get higher returns for less of their investments as they embrace

exemplary venture skills and social networking seem to be ironic to majority of respondents (65.2 percent) as they disagree with the axiom; against the minority (33.7 percent) agreeing with it. Under the free global market economy, no single business can make it without a well-established network. Contrary to what it used to be during the production marketing philosophy era, under the current social marketing philosophy, theories provide that, commodities are sold; not bought (Kotler, 2011). Despite having good products and a well-established networks, marketing skills are important in identifying, communicating and offering the desired products to differed niches of unsatisfied consumers (HubSpot, 2019). The rejection of the said avowal in this study is an indication that, entrepreneurs in many rural IGAs never get higher returns for less of their total investment; not because their products are not needed in the market, but because they are adversely marketed by poor networked entrepreneurs. Therefore, in addressing inapt performance of entrepreneurs in rural IGAs, incorporating networking and marketing strategies in agency's plan is inevitable.

**Section conclusion:** from the study result, it appears that rural IGAs growth policies are in favor of entrepreneurs operations by 52.2 percent. However, the overall results indicated that; amid the favorable rural growth policies, such sociological linked factors as; poor consumers incomes; poor social networks; poor rural technological adoptions; and adverse natural environments (which are in; political; economic; social; technology; and, ecological domains respectively) collectively influence entrepreneurs' performance in rural IGAs by 57.6 percent in average.

### **Study Conclusion and Recommendation**

The purpose of this study was to examine the factors behind inapt performance of entrepreneurs in Tanzanian rural IGAs. While focusing on psychological, anthropologic, and social domains; the study observed the following shared factors to influence the performance of entrepreneurs in rural IGAs with varied degrees: psychological factors (dearth of N-achievement, external locus of control, abject risk taking, inadequate tolerance for failure in facet of ambiguities, lack of innovation streak among rural entrepreneurs) by 53.3 percent in average; anthropologic factors (strong social norms; impaired business ethics; destructive rural spiritual beliefs; individual's biased interests; individuals' bent of attitudes to work) by 55.4 percent in average; as well as, sociological factors (unfavorable rural growth policies, poor rural incomes, poor rural social networking, poor rural technology adoptions, and hostile natural environments; which are in, political, economic, social, technology, and, natural ecological dynamics respectively) by 57.6 percent in average. The study findings directed a researcher to assert that, the nature of entrepreneur, type of the venture (IGA) and background of an entrepreneur has a detrimental impact to what differentiate rural and urban entrepreneur's output and outcome in an IGA of his/her choice. Therefore, it is recommended that, in addressing inapt performance of entrepreneurs in Tanzanian rural IGAs, the responsible authorities not only need to focus on physical infrastructures, but also, incorporating the identified; psychological, anthropological and sociological attributes in their long term strategic plan. The same study need to be done in some communities in Europe, Asia and America for results comparison.

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