
THE UNIVERSITY OF HULL

“Barriers to the Success of Women’s Income Generating Activities in
Rural Tanzania: A Cultural Perspective”

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by

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DECLARATION

I **Loy Job Mbwilo** hereby declare that the thesis entitled “**Barriers to the Success of Women’s Income Generating Activities in Rural Tanzania: A Cultural Perspective**” submitted for the Award of Doctor of Philosophy in Management at the University of Hull, Business School is my original work.

Place: Hull-United Kingdom.

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ABSTRACT

In Tanzania and other developing countries entrepreneurship plays a vital role in the fight against poverty and unemployment. That's why entrepreneurship should not be underestimated especially in rural areas where poverty is widespread. For instance, in Tanzania rural women entrepreneurs contribute significantly to economic development although their contribution has not been studied in any great depth.

This research addressed the following research questions (1) what are the major characteristics of women entrepreneurs and their enterprises? (2) What are the types of income generating activities (IGAs) undertaken by rural women entrepreneurs?, (3) Do women access the traditional forms of capital or funding in starting and maintaining their businesses (i.e. credit unions, bank loans) and what is the role of finance institutions in financing women entrepreneurs?, (4) How do they measure their business success in entrepreneurial performance, and what contributions have they made to Tanzania?, (5) What are the barriers and/or obstacles that female entrepreneurs face in initiating and growth of IGAs entrepreneurial performance?, and (6) What cultural constraints does women's participation in IGAs face?

It is found that women entrepreneurs in Tanzania face a number of challenges compared to men. Even poverty in Tanzania is concentrated more in rural areas and is more wide spread among women than men, as it is in many underdeveloped countries. This has made women getting involved in different activities in the society, and plays a very big role in the informal sectors, waged labour and household production, although they are not included in development planning.

Therefore it has been found that there has been very little in the extant literature that examined how women are disadvantaged by the male dominated environment in rural Africa; the main studies examine women's entrepreneurial activities in urban Africa. Hence, this research examined the barriers to the success of women's income generating activities in rural Tanzania from a cultural perspective. It looks into Tanzanian women's place within their traditional culture from a feminist perspective and how this constrains entrepreneurial activity. Also this study uncovered the setbacks and developmental issues related to women's entrepreneurship in relation to small and medium enterprises (SMEs) in Tanzania.

The study was qualitative and adopted an ethnographic research strategy using in-depth-interviews and participant observation techniques to collect primary information from a sample of 24 participants: 20 rural women participating in income generating activities (IGAs) and interviewed 4 officials who were purposively selected.

Women in rural areas still run undersized enterprises and most of their businesses are small individual enterprises (SIEs) and not SMEs. Women encounter distinct barriers like lack of financial support, lack of networks, lack of education, limited market, lack of access to MFIs, lack of education and knowledge of running a business and lack of governmental support were uncovered to be the problems in the study. Further cultural barriers were also identified where women still encounter discriminatory treatment in their communities due to their ascribed roles,

constraining their entrepreneurial success. Cultural barriers have led them to fear performing entrepreneurial activities which interfere with their household chores, which has been among the major barriers hindering women from performing better in their entrepreneurial activities.

Moreover, they lack time to access training and acquire skills on entrepreneurial performance, as well as lacking access to opportunities. Although women work hard, still their SIEs are under-sized with low profits and low growth. Women-owned businesses have limited achievement, causing them not to sustain their enterprises, due to the number of challenges facing them.

Characteristics of an entrepreneur, moreover, were seen to differ according to the country; the characteristics in the developed economies are different from those in developing economies. Developed economies were seen to engage in entrepreneurship driven by pull factors, while developing economies were driven by push factors.

The study surprisingly revealed lack of education to be one of the characteristics pushing women to enter into the entrepreneurial activities, as they had no other option for sustainability and this adds a new characteristic in the body of knowledge which was not found in the literature. Hence, policies and programmes for the support of women entrepreneurs need to begin with the diagnosis of the motives driving women entrepreneurs to a promising business prospect, aiming at strengthening the push factors, which will constitute a foundation for more practical and innovative entrepreneurial activities. The Tanzanian government should use its schemes to extend microcredit services to women through microcredit schemes like the Small Industries Development Organization (SIDO), women's development funds and women's banks. Broad outreach would promote poverty alleviation through the informal sectors which are pursued by the majority of Tanzanian rural women. Hence, a formulation of policies is needed to promote financial help to rural women entrepreneurs, which will be an opportunity to enhance women's growth.

DEDICATION

To my lovely husband, Amin and my beautiful daughters, Alagrace, Amorita and Adnalisa

And

I honour my father and mother, Bishop J.T. Mbwilo and Alatutola Sanga and the Mbwilo Family for their support.

“For the LORD gives wisdom, and from his mouth come knowledge and understanding”

(Proverbs 2:6)

ABBREVIATIONS

CGAP	Consultative Group to Assist the Poorest
GEM	Global Entrepreneurship Monitor
IGAs	Women's Income Generating Activities
<i>MEC</i>	Market Enterprise Committee
MFI	Microfinance Institution
MSE(s)	Micro and Small Enterprise(s)
MSME(S)	Micro, Small and Medium Enterprise(s)
NDGP	National Gender and Development Policy
NGO	Non-governmental organization
OECD	Organization for Economic Co-operation and Development
PRIDE	Promotion of Rural Initiatives and Development Enterprises
PRSP	Poverty Reduction Strategy Programme
ROSCAS	Rotating Savings and Credit Societies
SACCOS	Savings Associations and Credit Cooperative Societies
SIDO	Small Industries Development Organization
SIEs	Small Individual Enterprises
SHG	Self Help Groups
SMEs	Small and medium Enterprises
UDEC	University of Dar es Salaam Entrepreneurship Centre
UNESCO	United Nations Educational, Scientific and Cultural Organisation

UNIDO	United Nations Industrial Development Organization
URT	United Republic of Tanzania
VICOBA	Village Community Bank
WDR	World Development Report
WED	Women's Entrepreneurship Development
WID	Women in Development

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CHAPTER ONE: RESEARCH BACKGROUND

1.1 Introduction

Much attention has been paid to SMEs recently as this sector has been seen to be an important sector in the design of strategies for the recovery of the economy (Wennekers and Thurik, 1999). According to Osunde (2014) entrepreneurship has been viewed as a driving force for the increase in production and job creation and income. It enables growth of micro, small, medium and large enterprises which leads to poverty reduction and hence economic growth. Recently women have been engaging in entrepreneurial performance. According to Minniti and Naudé (2010), in developing countries women entrepreneurs have risen up and been seen as key performers for economic growth and the rising star of the economies in the least developing countries, to bring development and prosperity and well-being. Also they have been identified as the key drivers for economic growth (Wube, 2010).

Many women entrepreneurs have been driven into entrepreneurship by the need for self-determination, self-esteem, recognition and greater self-satisfaction (Buttner and Moore, 1997). As unemployment and income generation has become the most challenge in the world including sub Saharan Africa today, women's entrepreneurship has been increasing as they play an important role in promoting the communal and economic development in a country (Denanyoh et al., 2013). According to Brush and Brush (2006) many enterprises nowadays are owned by women, as seen in the US, Australia and India, although the studies have observed that the data concerning female entrepreneurs is inadequate (Birley, 1988; Kumar, 2014). It has been further proven that female entrepreneurship is important for a creating new business for economic growth and development (Jamali, 2009). Also

according to Verheul et al. (2006) countries with high entrepreneurial activities conducted by women are also typified by high total entrepreneurial activity rates. According to Vossenbergh (2013), in low income countries women's entrepreneurship has become an important aspect of growth and development. The contribution women make in entrepreneurial activities is higher than that contributed by their male counterparts (Minniti, 2010). Stevenson and St-Onge (2005a) report that women have been able for providing jobs to themselves and others. For example, in Zambia, women entrepreneurs who own enterprises number 114 and have employed 1013 persons; in Tanzania female entrepreneurs have been able to create jobs for 752 persons and in Ethiopia 852 jobs have been created by female entrepreneurs (Gomez, 2008). All this shows that women's entrepreneurship has potential when it comes to economic growth, business expansion and also job creation (OECD, 2004; ILO, 2003).

Despite their vital role in economic development of their families and their country, women face low business performance in their enterprises due to several factors such as lack of credit, education and social capital (Eckhardt and Shane, 2003; Akanji, 2006). Women still experience difficulties in accessing credit for their entrepreneurial activities as noted in most developing countries (Kuzilwa, 2005; Ekpe et al., 2010; Okpukpara, 2009; Lakwo, 2006). Being held back in accessing credit has led them to participate in informal sectors of the economy and also lacking capital has led them to request loans from MFIs (Akinyi, 2009; Akanji, 2006; Kuzilwa, 2005). However women entrepreneurs are seen to have enterprises which are smaller with low growth and little profit compared to male owned businesses (Greer and Greene, 2003). Furthermore, despite the growing number of women engaging in entrepreneurship in developing countries, still women manage

fewer businesses than men. Women have identified to produce less income, have slower growth and are more likely to fall and become necessity entrepreneurs. Many studies have shown that despite the increased rate of female entrepreneurial activities in both developed and developing countries, still women's activities are limited compared to men's (Arenius and Minniti, 2005; Verheul et al., 2006; Langowitz and Minniti, 2007; Jamali, 2009). Adesua Lincoln (2012) claims that women entrepreneurs encounter many problems. For instance, Nigerian businesswomen are facing problems like a weak financial base and limited collateral Brush et al. (2002b) and other problems such as gender biases surrounded by tribal and socio-cultural aspects (Woldie and Adersua, 2004). According to UDEC (2002) the growth rate of MSEs is much lower for women doing IGAs and their businesses are much more concentrated in the informal, less profitable, micro, undersized growth areas with high competition, than enterprises established and owned by men. Women's motivation in doing business is more habitually than that of men and this is all due to the support women provide to their families (Nchimbi, 2002a). Economic and social studies also show that the fundamental factors for economic resources such as land inheritance and ownership, markets facilities, access to credit, extension services and entrepreneurship skills work in favour of men, not women (UDEC, 2002; TGNP, 1993).

Women spend much of the time in households, ignored by the development policies and the developmental perspective in which particular schemes are manifested show no appreciation of their role, although women deal with production and reproduction at the same time (Woolcock, 1998). According to UDEC (2002) the growth rate of MSEs is much lower for women doing IGAs and their businesses are much more concentrated in the informal, less profitable, micro, undersized growth areas with

high competition, than enterprises established and owned by men. Women's motivation in doing business is more habitual than that of men and this is all due to the support women provide to their families (Nchimbi, 2002a). Economic and social studies also show that the fundamental factors for economic resources such as land inheritance and ownership, markets facilities, access to credit, extension services and entrepreneurship skills work in favour of men, not women (UDEG, 2002; TGNP, 1993).

Developing communities have emphasized microfinance, believing that this will advance women's empowerment and hence reduce poverty. Microfinance programmes target poor women in developing countries through the provision of microcredit service. Although MFIs are widespread in many developing countries providing microcredit service to women, still the assumption that women can be empowered through microfinance remains debatable (Haile et al., 2012).

Moreover in Tanzania the performance of women in business has been found to be poor (Rutashobya et al., 2009). In Tanzania, in general, women are less educated, leading them to engage in unskilled and unprofessional jobs (Rwebangira, 1996). Most of those in formal sectors are in low ranked positions because of low skills and also the jobs provided to them are unskilled jobs, such as gatekeepers and secretaries. Furthermore, in Africa generally and Tanzania specifically women entrepreneurs are seen as disadvantaged groups and are viewed as subordinate to their male counterparts in all developmental activities. This is despite the fact they are usually the backbone providers in rural and urban economies in sub-Saharan Africa, producing vegetables, smoked fish and pressed oil for the urban market, which helps to increase women's income (Olomi, 2003). In Tanzania, women are still perceived

to be inferior to men and regarded as wives and mothers whose role is to be passive and weak with no voice in decision making (Rutashobya and Nchimbi, 1999b). Despite the importance of women entrepreneurs in economic development, there is still a glass ceiling which women entrepreneurs encounter and which hinders these women from recognizing their potential as entrepreneurs towards growth and development (Khare and Gautam, 2014). Women are impeded by lack of finances, family set-up, market accesses and cultural directions (Afza and Rashid, 2009). Moreover it has also been viewed that women still suffer from the system of patriarchal ideology pursued by many countries globally and locally, including in Tanzania Goscilo (1997) which has a negative impact on their businesses as it weakens their self-confidence and enthusiasm towards risk taking.

The land law of 1999 of Tanzania allows equal right to land to women and men but in rural areas the power to inherit land is still given to men, who are still being empowered by tradition to own the land (Meena, 1993). Meena further argues that women are not encouraged to start small business without the consent of men, due to a patriarchal ideology or patriarchal traditions where, after a woman is married, she becomes subservient to her husband and he has the final say (Nyenyenbe, 2012). There are policies which direct women towards development, like the Women and National Gender Development Policy (NGDP) of 2000. The policy was adopted to provide directions aiming at progressing women socially, culturally, economically and politically, so as to enhance their property ownership, including them in decision making in all fields of development, and facilitating access to credit facilities, business and modern technology. Nevertheless women in rural areas are still oppressed by the culture and traditions surrounding them, which hinders developmental activities to increase their income (Meena, 1992). Therefore, this

thesis explores the barriers to success for Tanzanian women's income-generating activities from a cultural perspective.

1.2 Statement of the Problem

Many studies have discussed women empowerment and access to microcredit schemes as in Bangladesh, India Pakistan, Ghana, and Nigeria to mention a few (Schuler et al., 1998; Malhotra et al., 2002; Kurwijila and Due, 1991). However, studies in Tanzania have only looked at women with capital and collateral and women who live in urban areas and have neglected the study of women who live in rural areas who are poor and have not yet been given opportunities. Moreover there is little research on the application in such a context of existing entrepreneurial theories and knowledge, which have largely been derived from studies of women entrepreneurs in developed countries. However, such knowledge could be useful to women entrepreneurs in developing countries (Hisrich and Ayse Öztürk, 1999; Lerner et al., 1997).

There is a need to pursue further exploration into the unique barriers facing women entrepreneurs, because there is inadequate information on how rural women are operating their Income Generating Activities (IGAs) and the challenges rural women face in the contribution of the IGAs they conduct to the household's income. As noted, women entrepreneurs can play a significant role in the development of the small business sector, as they are important performers of entrepreneurial activities leading to economic development. However, there is no specific model which can be used to review the experience of women entrepreneurs in third world countries, such as there are in the developed countries, where many studies have been

conducted and models of female entrepreneurship been produced (Sarkis et al., 2009).

Therefore an understanding of how Tanzanian rural women entrepreneurs are able to overcome the barriers of inadequate funding for initiating and extending their business, lack of managerial knowledge and entrepreneurial skills, lack of low-cost, accessible training, family responsibilities, income inequality between the sexes and an economy which needs to develop, is the main focus of the study (OECD, 2004). Encouraging rural entrepreneurs to protect the country not only economically but also socially and culturally is direly needed. Also the need for policy makers to take actions that promote the growth and development of enterprises to reverse the economic decline in rural areas is apparent (Warren-Smith and Jackson, 2004). This study, therefore, contributes to fill the existing knowledge gap by examining barriers to the success of women's IGAs, which endanger the rural women's growth pattern. In order to do so, it seeks to identify the cultural, social, political, geographical and economic obstacles which act as barriers for women's enterprise growth and the types of IGAs undertaken by rural women, based on the case of a Tanzanian rural area. This will increase understanding of the antecedents of the barriers that prevent successful entrepreneurship amongst Tanzanian women.

1.3 Significance of the study

Worldwide, SMEs are acknowledged for their considerable contribution to economic growth and development, employment and the social progress of economies. They have also been broadly acknowledged in the literature as the means by which entrepreneurship prospers (Brush and Brush, 2006; Wennekers and Thurik, 1999). Hence, a study of Tanzanian rural women entrepreneurs will add to the knowledge

on the women's income generating activities (IGAs) sector. In recent years entrepreneurship in Africa, including Tanzania, has been considered to be an important engine for acquiring national development goals, such as poverty alleviation and economic growth. The poverty facing many developing countries and the high levels of unemployment have a detrimental effect on development and mostly it is rural women who are affected. Considering and tackling the challenges women face in operating their enterprises could boost their business achievements, improve and strengthen their negotiation power in the society and hence their contribution to the economic growth and development will be more highly valued and improved.

This research seeks to understand which women entrepreneurs are successful and what characteristics they share, what barriers they sought to overcome, and which ones still remain. A deep understanding of their success will lead to the recognition of the economic and social contributions these Tanzanian women entrepreneurs are making to their country, as well as their economic capacity and significance.

Therefore, this study will help women conducting IGAs to upgrade their operations and enhance productivity, as it is known that rural women entrepreneurs are still facing challenges when it comes to employment by creating their own jobs and becoming entrepreneurs, which they do due to declining prospects of employment in either government or non-government organizations (Gemechis, 2007).

Addressing the barriers facing women in SMEs to Tanzania is a major concern for policy makers who seek to improve the livelihoods of women who are the main actors in the SMEs sector. Hence the findings generated from this study are anticipated to increase the knowledge and understanding of the obstacles which

hinder women's success with IGAs from a cultural perspective. The information gained will help the local, regional and national policy makers to incorporate women's projects in their planning process and closely monitor and evaluate programmes targeting women. Furthermore, the information generated is anticipated to help assist the government in its aim of developing the informal sector through properties and businesses formalization (PBF) of poor people, whom the majority are women. By formalizing their properties and businesses they will have a better access to economic resources such as credit under the broad goal of poverty reduction, as well as having a say in the properties they own.

Also the study will help development, partners who are interested in women's economic development to fill the gaps and overcome the challenges facing women entrepreneurs and initiate alternative interventions to overcome those challenges. In this way they can support rural women's income generating opportunities across the community, social groups and regions so as to enable equal participation in production, sharing of the outcomes and full participation in the economic development of Tanzania. Future researchers, the government and NGOs will be aware of the features of rural women entrepreneurs in Tanzania and also the findings will provide a wide- angle view on the working situation existing in Tanzanian for rural women entrepreneurs.

1.4 Research Objectives and Research Questions

The aim of the study is to examine the barriers to success for women's income generating activities from a cultural perspective. This will be pursued through the following specific objectives and research questions as seen in the table 1 below:

Table 1: Specific objectives and research questions

Specific Objectives	Research Questions
1. To describe the major characteristics of women entrepreneurs in IGAs and their enterprises.	1. What are the major characteristics of women entrepreneurs and their enterprises?
2. To describe the types of IGAs undertaken by rural women.	2. What are the types of IGAs undertaken by rural women entrepreneurs?
3. To identify the traditional forms of capital or funding used by women in starting and maintaining their businesses (i.e. credit unions, bank loans) and the role of finance institutions in financing women entrepreneurs.	3. Do women access the traditional forms of capital or funding in starting and maintaining their businesses (i.e. credit unions, bank loans) and what is the role of finance institutions in financing women entrepreneurs?
4. To identify ways women measure their success gained from entrepreneurship performance and the contribution they have made to Tanzania.	4. How do they measure their business success in entrepreneurial performance, and what contributions have they made to Tanzania?
5. To identify the main barriers and/ or obstacles women entrepreneurs face in initiating their IGAs and growth through their entrepreneurial performance.	5. What are the barriers and/or obstacles that female entrepreneurs face in initiating and growth of IGAs entrepreneurial performance?
6. To explore some cultural constraints to women's participation in IGAs.	6. What cultural constraints does women's participation in IGAs face?

1.5 The Research Context: Tanzania

1.5.1 Introduction: Profile of Tanzania

Tanzania was formed in 1964 by the union between the Republic of Tanganyika on the mainland and the Island state of Zanzibar. According to URT (2012) Tanganyika became a Sovereign State on 9th December, 1961 and a Republic in 1962. Zanzibar became independent in December, 1963 and the People's Republic of Zanzibar was established after the Revolution of 12th January, 1964. The two Sovereign States formed the United Republic of Tanzania on 26th April, 1964.

Tanzania is situated in the African continent on the eastern side, lying between longitudes 29 and 40 degrees east and latitudes 1 and 11 degrees south. Its area is approximately 954,000 square kilometres. It borders eight countries: Uganda and

Kenya to the north, Burundi and Rwanda to the west, Malawi, Zambia and Mozambique to the south and the Democratic Republic of Congo to the south – west (URT, 2009).

The country has 26 regions, 21 of which are in situated in mainland Tanzania and the other five are on the island of Zanzibar. According to the 2012 census, Tanzania has a population of 44,928,923 of which 43,625,354 are on Mainland Tanzania and 1,303,569 is on Zanzibar.

Most of the population (77 percent) lives in rural areas. Tanzania is a beautiful country with natural resources like minerals, lakes like Tanganyika ,Nyasa and Victoria, several wildlife and tourist attractions like Manyara, Mikumi, Serengeti, Ngorongoro, Kitulo and Sadani and beautiful mountains like Mt.Kilimanjaro, Mt.Udizungwa, Uluguru and Meru, as well as craters like Ngorongoro and Lake Ngozi. The below table 2 shows the National Parks found in Tanzania.

Table 2: National Parks

Name	Area (sq. km)
Serengeti	14,750
Ruaha	13,000
Ngorongoro	8,320
Mikumi	3,230
Tangire	2,600
Katavi	2,252
Sadani	1,100
Udzungwa	1,000
Kilimanjaro	750
Rubondo	460
Kitulo	442
Mahalale	410
Lake Manyara	325
Arusha	117
Gombe	52

Source: Ministry of Natural Resources and Tourism

1.5.2 Tanzania before Independence

Development of traditional African entrepreneurs started even before independence in Tanzania, during the German rule, between 1890 and end of World War I. African economies during this period were encouraged to produce goods that met the economic needs of the colonizing powers. Consequently, activities outside those demanded by the colonialists were regarded as unproductive. As in other countries in Africa, small artisans were displaced by trade and locally based Transnational

Companies (TNCs) (Rugumamu, 1997). Important services that encourage entrepreneurship growth were only accessible to foreign firms. Africans in all African countries were discriminated against when they tried to get loans from foreign commercial banks so as to become local entrepreneurs. The Credit to Natives (Restrictions) Ordinance of 1931 required Africans to obtain special government permission before they could apply for a predetermined amount of bank loan. This discrimination continued even during the British rule (1918-1961). Whereas Asian entrepreneurs could borrow any amount of money from commercial banks, successful African entrepreneurs could only borrow up to Tsh. 100 (Rweyemamu, 1972; McCarthy, 1982). In this period of colonial rule, the import – export trade was under the control of Europeans who had contacts with their Western markets. Big wholesalers were mainly European, while smaller wholesalers and retailers were Arabs and Asians. In this period new multinational merchandising companies with headquarters in Nairobi and not Dar es Salaam dominated the import-export and distributive trade in crops and manufactured articles. Such firms included Tancot and Brooke Bond companies, which controlled the coffee and cotton trade, Mithcell Cotts (pyrethrum), Ralli Brothers of Kenya, a subsidiary of Ralli Brothers of London (sisal business), Leibig Extract of Meat Company which processed and exported meat products, Smith Mackenzie Company, Wigglesworth and Company, Dalgeity and International Trading and Credit Company of Tanganyika (Rweyemamu, 1972).

Asians and, to some extent, Arabs bought supplies (mainly imported) from Europeans and retailed them to Africans. Most of these TNCs later on opened up manufacturing subsidiaries in Kenya rather than in Tanzania and Uganda. In the 1920s and 1930s, the colonial government in Tanzania blocked a number of

individual industrial projects that were proposed by Asians and non-British investors. The British colonisers disallowed the establishment of competing industries in Tanzania and even within other East African countries. By this time Africans could only be found in petty trading activities.

1.5.3 Tanzania after Independence

After independence in December 1961, the Tanzanian government established a new political and economic philosophy enshrined in the Arusha Declaration, which emphasized economic independence and poverty reduction (Rugumamu, 1992). This led to a positive result, with nationalization of foreign and private capital and new parastatals. Meaningful efforts to upgrade African entrepreneurs were made, such as preferential access to credit, foreign exchange concessions, and protection from both local and foreign competition through subsidies, tariffs, quotas and exclusive licences. It has been widely acknowledged that these incentives served to marginalize the private sector (Rutashobya, 1998).

These policies resulted in state-owned firms growing from three entities in 1961 to 380 in 1979 and to 425 by June 1990 (URT, 1993). New regulations were formed so as to discourage private entrepreneurship development in the country and promote growth of the public sector. These included the Leadership Code (discontinued in February 1991) which prevented senior government, party and parastatal sector employees from holding shares or accepting directorships in private enterprises, from owning rentable property, employing wage labour and from receiving more than one salary (Rugumamu, 1992). The formation of the Small Industries Development Organisation (SIDO) in 1974 whose main role was to promote the development of small industries in the country only appeared to be contradicted by

the above mentioned policies, regulations and administrative controls. SIDO's failure to promote the development of small scale industrialization in the country seemed to reflect the notion that government policies and regulations were non supportive.

1.5.4 Tanzania and its economy

Thirty-six percent of the Tanzania population live in poverty and Tanzania is regarded as a least developed country as described by the WorldBank (2003). Most of its citizens are engaged in agricultural activities, and want to be socially and economically advanced. Agricultural activities occupy 74% of the Tanzanian people living in rural areas. The GDP of the Tanzania economy grew by 7.4% in 2008 and 7.1 in 2007 but later growth dropped to 6.6% in 2009 due to the worldwide financial crisis (URT, 2009).

1.5.5 Culture and Entrepreneurship in Tanzania

Culture plays a vital role in entrepreneurship as it influences the attitudes of an individual towards venturing into entrepreneurship (Vernon-Wortzel and Wortzel, 1997). The characteristics of a given culture in the society are accompanied by a number of personal traits which have an influence on entrepreneurship creation.

Tanzania is dominated by two religions, Christianity and Islam, each of which comprises about a third of the population, while atheists, Hindus and other small religious groups account for the remainder of the population (Olomi, 2009). Tanzania also comprises 126 ethnic groups, some of which have millions of people and others a smaller number of people (Olomi, 2001). Ethnic groups maintain different sub-cultures and group identities. Interethnic marriages have increased

integration between cultures (Rutashobya and Olomi, 1999). Tanzania also still abides by cultural norms where respect for seniority and authority is strictly observed, resulting in conformist behaviour. This behaviour and is implanted since childhood and children are advised to maintain it, as it will lead them to success (Olomi and Nchimbi, 2002).

According to Olomi (2001)) the Tanzania entrepreneurship culture is under-developed for historical and political reasons linked with colonialism and socialism respectively. During the pre-colonial era, entrepreneurship progress was characterized by distinct productive and reproductive activities which were carried out by craftsmen, traders and artisans to meet society demands. This reinforced gender discrimination and created a division between activities done by women and those done by men (Koda, 1997). Further, during the colonial era Africans were not allowed to engage in business activities (Maliyamkono and Bagachwa, 1990) or the participation of indigenous Africans in business was limited to owning very small enterprises like small shops. Arabs were allowed to operate retail shops only and Asians were both retailers and wholesalers (Rugumamu and Mutagwaba, 1999) which has made the business of the Asians to be much more progressing and active to the present day (Rutashobya and Olomi, 1999). However, the Chaga tribes, the indigenous from the Kilimanjaro region, represent the country in the entrepreneurial activities (Kristiansen et al., 2005).

From a gender perspective, female entrepreneurs were more disadvantaged due to patriarchal relations (Koda, 1997). African female entrepreneurs were worse off due to the limitations imposed on colonial education and training, which contributed to gender imbalance in entrepreneurial progress and cultural practices which deprived

women of the opportunity to inherit land. Some five years after independence, however, Tanzania practised the policy of Socialism and self-reliance, which came through the 1967 Arusha Declaration. Public enterprises were established and the government took initiatives to promote entrepreneurship in the country by establishing the National Development Corporations (NDC) and Small Industries Corporation (NSIC) to train artisans in rural areas. In the same year the Small Industries Development Organisation (SIDO) emerged. SIDO promoted small and medium enterprises with the aim of satisfying consumers and achieving sustainability, although women were still disadvantaged in accessing SIDO's services and resources.

1.5.6 Entrepreneurship Development in Tanzania Context

The lack of conducive policy has generally been reflected in the low levels of entrepreneurship, which has further resulted in underdevelopment, the present crises and the high levels of unemployment. Stagnation of entrepreneurship development in Tanzania has been highly affected by Government policy. The findings by a World Bank survey on the furniture, construction and horticulture sectors showed the existence of an abundant supply of indigenous (African) owners; weak development of African owned businesses in Tanzania has been more due to the lack of a conducive enterprise environment than a lack of entrepreneurship itself (WorldBank, 1991).

For historical reasons and due to Tanzania's own policies in the 1970s and early 1980s, entrepreneurship has been, and still is, dominated by migrants from South Asia (about 90% of private industry and trade outside the informal sector) (Bräutigam, 2003). Indigenous entrepreneurship is, therefore, still in its infancy and

is mainly limited to small-scale businesses. Furthermore, it was noted that entrepreneurs with high education show greater entrepreneurial performance due to the high managerial skills they have. In Tanzania, Asians have been seen to have entrepreneurial success as they have access to sources of technology, while Tanzanians do not, especially those living in a poorer environment (Hewitt and Wield, 1997).

2.1 Women entrepreneurs' Associations and SMEs

According to MIT (2003) over 30 business associations are found in Tanzania and among them seven are identified as being agents of SMEs. Only four of these business associations are oriented towards women members: the Tanzania Food Association (TAFOPA), the Artisan's Development Agency, the Federation of Associations of Women Entrepreneurs in Tanzania (FAWETA), and the newly-formed Association of Women Entrepreneurs of Zanzibar (AWEZA).

However, women entrepreneurs' associations are not very well developed. They represent a very small number of members as they face setbacks such as dependence on volunteers, weak organizational structures and lack of management capacity. Financial constraints hinder their ability to bring in paid management and administrative resources required to facilitate the delivery of membership services, and to take on mandate -related projects. In some cases, their by-law provisions do not provide for associate membership categories (e.g., non-entrepreneurs) that would permit the participation of professional women from the SMEs support environment, and who could provide precious management skills, competencies, resources and networks (Stevenson and St-Onge, 2005b).

FAWETA is the largest and oldest women entrepreneurs' association, with substantial membership of over 3,500; the membership underpinning includes individual women as well as women from other associations of women entrepreneurs like the Dar es Salaam members, who meet every Tuesday to share information and ideas. They then inform other groups through the Internet. Also the MIT helps FAWETA to set up branches in other regions. In November 12, 2003, FAWETA reported the obstacles facing women entrepreneurs including lack of education and lack of capital for expanding existing enterprises or to start new ones.

Moreover, women entrepreneurs access disproportionately low amounts of credit from lending institutions and are unable to finance their enterprises properly for sustainability. Another challenge is lack of markets, as most markets are saturated for products of numerous women micro entrepreneurs as they face difficulties in moving to higher value markets. Also lack of access to information and communications technology (ICT) has caused most women entrepreneurs to be unable in access and use ICT to become knowledgeable about markets, suppliers and export opportunities (Stevenson and St-Onge, 2005b).

Women also lack important and essential skills and knowledge that would help them in undertaking entrepreneurial work (Osita and Marcel, 2012). Motivation limitation has become another block to women entrepreneurs due to social marginalization. There is a widespread view that women cannot handle large business; micro-enterprises are considered suitable for women and large enterprises for men (Msoka, 2013; Nchimbi, 2002b).

Women entrepreneurs in Tanzania can benefit from these associations by sharing information, challenges, solutions, and experiences, enhancing their management ability, and learning more about SMEs' working. Women entrepreneurs' voice needs to be raised to government, international donors, service providers and the financial community, regarding improved access to credit, training, business development services, technical assistance, premises and markets, as well as in highlighting the impact of policies and programmes on the performance of women-owned enterprises (Stevenson and Jarillo, 1990).

Workshops have been delivered to representatives of nascent and newly-formed women entrepreneurs' associations to help them work through decision-making processes related to organizational structure, governance, member services, and project planning. One of the most recently formed associations, the Association of Women Entrepreneurs of Zanzibar (AWEZA), has benefited substantially from ILO-WEDGE training, as most women in Zanzibar belong to small groups to produce products like soap or batik (URT, 2003).

1.6 Limitations of the Study

The ethnographic study in this research study had methodological shortcomings, partly as the strategy needed a long period to conduct the study. Six months were taken up with the observation. This had an impact on the limited size of the sample and also the study had limited geographical coverage as it had to be done in one region only, due to time restrictions. The research was conducted in Mbeya rural areas and it was sometimes difficult to reach some parts of the study area using public transport due, to poor infrastructure. For this reason some areas within the Mbeya region were not included in the study.

Also it was very difficult to translate the language, as some participants used indigenous languages like Safwa and Nyakyusa and Kinga and not the national language, so I needed a translator who translated each interview. Moreover there were some actions which were based on cultural meanings which could not be understood while observing, so it was necessary to have someone who was familiar with the particular culture to interpret it.

Moreover it was seen that the notion of “Ujasiriamali” which is entrepreneurship, was not very well known to this women entrepreneurs, although they were practising it. This is due to the belief that entrepreneurs are those who have medium sized enterprises, not undersized businesses. Also it was found that there was limited literature regarding entrepreneurship, micro finance and macro finance, with little or no enough statistical information from the local government offices.

1.7 Delimitations of the Study

This study included only those women engaging in income generating activities in rural areas of Mbeya Region in Tanzania and it was conducted during the period from April 2013 to October 2013. Also this study is not generalizable to all women engaging in income generating activities (IGAs) in Tanzania.

1.8 Contribution of the Study

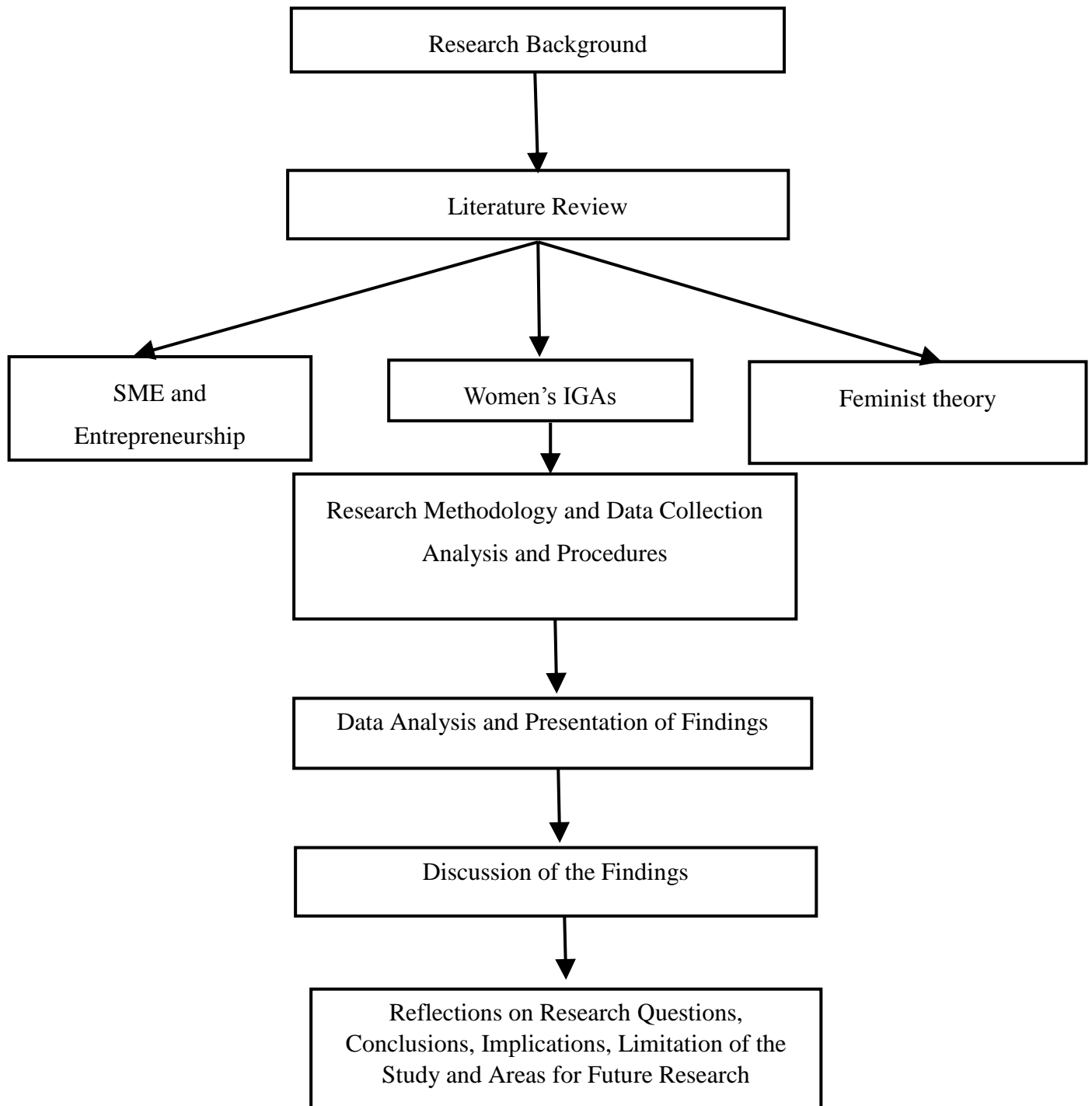
The findings from this study vitally bridge the knowledge gap in the present literature in the area of SMEs. The information obtained from this study is important to the government and policy makers like the Ministry of Trade and Industry, Ministry of Gender and Children and other business stakeholders. The policies and programmes for the support of women entrepreneurs need to begin with the

diagnosis of the motives driving women entrepreneurs to a promising business prospect, aiming at strengthening the push factors, which will constitute a foundation for more practical and innovative entrepreneurial activities. The government and policy institutions should include women's entrepreneurship in all SMEs' and growth policies, so as to enhance the prospects of these rural women entrepreneurs and hence make them more productive. The Theoretical and Managerial contributions will be elucidated in more detail in chapter eight.

1.9 Organisation of the Thesis

The study is divided into eight chapters, as shown in figure 1. Chapter one presents background information on the research topic, statement of the problem, the purpose of the study, specific objectives and the research questions, the significance of the study, information on the research context: Tanzania, limitations and delimitation of the study and an outline of the rest of the thesis. Chapter two discusses the literature on SMEs and entrepreneurship. Chapter three looks at the literature on Women's IGAs, Chapter four discusses feminist theory as the perspective adopted by this study. Chapter five discusses the methodology applied in the study, and explains the data collection and analysis procedures. Chapter six provides the analysis; chapter seven gives a detailed discussion of the findings of the study. Chapter eight contains reflections on the research questions, implications, limitations of the study and areas for future research.

Figure 1: Thesis outline



CHAPTER TWO: LITERATURE REVIEW- ENTREPRENEURSHIP

2.1 Introduction

The literature review is organized into three chapters (Chapters 2, 3 and 4). This chapter is concerned with entrepreneurship. Chapter three provides an understanding of women's entrepreneurship, while chapter four completes the literature review by looking at feminist theory as the perspective informing this study.

To begin with Chapter two, this chapter explores the extant literature on SMEs and entrepreneurship; it begins by looking at how SMEs are defined worldwide. Then the chapter begins to build a theoretical foundation upon which this study is grounded. To do so, the chapter briefly reviews the definition and concept of entrepreneurship. It looks at several theories of entrepreneurship, which offer different perspectives and its definition. The chapter will end by presenting various characteristics of women entrepreneurs.

2.2 Definition of SMEs and Regional Variation in Characteristics of SMEs

SMEs play an important role in job creation and dominate the employment in both advanced and less developed countries, where small business play an increasingly important role in innovative activities (Gries and Naudé, 2011). SMEs definition is of two categories: theoretical and operational definitions Matejun (2014)) based on qualitative and quantitative criteria. Theoretical definitions look at qualitative criteria such as autonomy, financial and individual engagement of the owner and personal responsibility. Operational definitions looks at the capital invested, annual turnover, number of employees, number of investors, market coverage and share, management skills and degree of formalization (Olomi and Sinyamule,

2009; Henschel, 2009). Different countries have different definitions of what constitutes a small firm. According to Storey (1994) SMEs have no single definition, being defined differently in different countries depending on the developmental level.

According to USAID (1993)) 50 different operational definitions were found. The distinctions of these definitions are based on the quantitative or qualitative characteristics which are used to define SMEs based on the following criteria: sales revenues, turnover, total assets, number of employees and capital invested in machinery. In Ghana SMEs the definition of SMEs has been categorized into four categories; less than 6 people are micro enterprises, 6 to 9 people are very small enterprises, 10 to 29 employees are small enterprises and 29 to 50 employees are medium sized enterprises (Ocloo et al., 2014). USAID differentiates businesses within the category of SMEs as micro, small and medium, where micro enterprises are those with fewer than 5 or not more than 10 employees, small enterprises have fewer than 50 employees and medium enterprises have fewer than 250. According to OECD (2000)) SMEs are enterprises employing fewer than 250 individuals and have turnover of not more than EUR 50 million. The common definition of an SME as a business with registration with less than two hundred and fifty employees includes the great majority of business units within the sector of SMEs (EC, 2008).

In the USA SMEs have 500 employees or up to 1,500 employees in certain industries (Terziovski, 2010). In China it was noted that SMEs differ from those in other countries like US and EU standards as in China SMEs may have up to 2000 employees in industrial firms and 3000 employees in construction firms (Hall, 2007)

According to Verheul et al. (2010)) the determinants of SMEs include psychological demographic, social and economic characteristics which can be adjusted in a structured framework of entrepreneurship based on the three levels: micro, industry and macro levels. The micro level is where an individual decides and is motivated to be self-employed, when personal factors are considered as psychological traits, age, education, work experience and financial assets. At the next level, which is the industry level, an individual looks for market determinants like profit opportunities, competition and networking in business. The last level is the macro level, which considers the environmental factors, technology, policy factors, cultural variables and economic factors.

In the Tanzanian context SMEs consist of micro, small and medium-sized enterprises including mining, commerce, services and manufacturing (URT, 2003). The criteria which are used by Tanzania to define SMES are as follows: an enterprise with fewer than five employees is a micro enterprise, while a small enterprise is a firm with 5 to 49 employees, a medium-sized enterprise is an enterprise with 50 to 99 employees and a larger enterprise comprises 100 employees or more, as outlined in the table 4 below:

Table 3: Tanzanian definition of SMEs

Tanzania Category	Number of employees	Capital invested in Machinery(TSHS)
Micro enterprises	1-4	Up to 5 Million
Small enterprises	5-49	5-200 Million
Medium-sized enterprises	50-99	200-800 Million
Large enterprises	100 and more	Above 800 Million

Source: SME Development Policy, Apr. 2003, p. 5.

However according to Azmat and Samaratunge (2009)) in Tanzania most of the entrepreneurial activities are Small Individual enterprises (SIEs) and not SMEs, meaning that they have no more than 5 employees and their businesses are not registered, with low public visibility. They do not pay taxes.

In developed countries like the USA and UK, SMEs are the major source of creating jobs and are the drivers of the economic growth through innovation and competition. It was noted that in the UK, SMEs comprise 99.9 percent of all enterprises in the economy of the country, employing 5 to 249 people in the business activity (Blackburn et al., 2013). According to (Ilozor et al., 2006) in the UK, African people are derived to enter into the business to seek for opportunities. Africans were seen to have education, but left their country to look for opportunities in the UK. They were

further observed to have skills to start-up business as well as they have entrepreneurial culture leading them to distribute their information and knowledge about business set up easily (Ekwulugo, 2006).

SMEs in developing countries are seen to be still in traditional activities with low productivity, serving small and localized markets with poor-quality products. Also the technology used in SMEs is little or none at all; only a few have the chance to use the modern technology (Lukács, 2005). Although SMEs are informal sectors, they contribute to poverty reduction in the developing countries (Ishengoma and Kappel, 2006). It reported that SIEs are forced to be entrepreneurs; they are carrying out their business for survival instead of being standard entrepreneurs who are motivated by challenges, inheritance and independence. Also, these entrepreneurs originate from the lower class, with little or no education. Their businesses are small as they use the local market only (Azmat and Coghill, 2005). SMEs' development is an important aspect of stimulating the economic growth of a given country, and numerous initiatives have been taken by developed and developing countries to promote entrepreneurship among their people (Chowdhury, 2007).

2.3 The SME Development Policy (SMEDP)

The latest edition of Tanzania's SME development policies is very recent. The MIT released its national SME Development Policy in 2003 which was been approved by Parliament on 11 February 2003 and officially launched on 27 August 2003. The general objective of the policy was "to foster job creation and income generation through promoting the creation of new SMEs and improving the performance and competitiveness of the existing ones to increase their participation and contribution to the Tanzanian economy" (MIT, 2003)

Understanding that women have less access to productive resources such as land, credit and education due to cultural barriers, the SMEs' Development Policy emphasizes that gender mainstreaming will be enhanced in all programmes pertaining to SMEs development, and it outlines the need for specific measures that promote women's entrepreneurship.

There is a declared intention to assist SMEs service providers to design special programmes for women entrepreneurs and disadvantaged groups; discover factors holding back women and disadvantaged groups from going into business and designing programmes to address those factors. However, the studies of Chijoriga et al. (2002) and Olomi and Nchimbi (2002) affirm that previous SME policies and programmes differed in the extent to which they addressed gender issues. Some expressed the need to address women's needs but fell short of specific strategies, whereas others emerged with precise policies.

2.4 The Importance of SMEs to the Economy

SMEs have been identified as important contributors to the growth of the economy, development, employment and other social developmental aspects (OECD, 2004). The existing literature recognizes SMEs as an engine in which entrepreneurship prospers (Wennekers and Thurik, 1999; Brush and Brush, 2006). In developed countries like the UK, SMEs are the major source of jobs and are the drivers of economic development through innovation and competition (Anyadike-Danes et al., 2013). The developed nations have seen SMEs as a source of finance and innovation but not looked at the gender perspective in enterprise ownership (Stoneman and Canepa, 2002).

Mokaddem (2006) argues that SMEs in developing countries, especially in Africa, are considered to be a very significant engine for achieving national development goals such as poverty mitigation and economic growth. In developing countries SMEs create employment; in Asia SMEs have generated 80 per cent of employments the same is true in Bangladesh (Narain, 2003). In Tanzania SMEs play an important role in income generation by stimulating development growth in rural as well as urban areas and providing employment. According to MIT (2003) SMEs are very crucial when it comes to economic development universally. SMEs play a crucial role in developing countries by stabilizing the economy, alleviating poverty, increasing employment and all in all providing numerous items of daily use at a reasonable price. . UNIDO (2006) states that especially in the least developed countries like Tanzania, with a big difference between the rich and the poor and high unemployment, SMEs are the most important aspect of development as they create employment. Also it is believed that SMEs are the initiators and creators of the larger firms of the future, as they will emerge from SMEs. Therefore it is noticed that SMEs are the next important stage up for developing micro enterprises. SMEs through creation of jobs contribute to personal net reusable income. By reducing the problem of unemployment they improve the standard of living, leading to poverty reduction (Maphalla et al., 2009).

SMEs success, growth and performance depend much on the competences of an entrepreneur (Mitchelmore and Rowley, 2013), and the support they receive. This is especially pertinent to women. In developed economies like in the USA and UK women have been growing in business and self-employment (Carter et al., 2007). Women use their own skills to run their businesses, which also depend on the government and other agencies as a means to economic growth (Lerner et al., 1997).

Tanzania, which is among the developing countries, has seen the potential of SMEs for women, as they create decent jobs and employment (URT, 2003). According to WorldBank (2003) report, stating that women have shown potential in SMEs as they are a source of growth, poverty reduction and contributing to employment growth. However, according to Rao (2014), despite the various studies looking into the entrepreneurial activities, there have been limited studies from developing countries, especially on SMEs and micro entrepreneurs (Terjesen et al., 2013) women are especially neglected. Therefore the study of women's entrepreneurship in SMEs will add to knowledge about women's income generating activities (IGAs) in the sector and their success will lead to the identification of the economic and social contribution that these Tanzanian women entrepreneurs are making to their country, as well as their economic capability and significance.

2.5 Brief Overview of Entrepreneurship

Entrepreneurs play a significant role in economic and developmental growth, which is clearly noted. However the word entrepreneur does not have an agreed definition (Kobia and Sikalieh, 2010). This has brought misunderstanding and raised different views (Shane, 2008). Entrepreneurship is a dynamic procedure of vision, transformation and formation (Nafukho et al., 2010). In the next section, an overview will be provided to shed light on the terms entrepreneur and entrepreneurship.

2.5.1 Who is an Entrepreneur?

According to Thurik (2009) an entrepreneur is one who is able to take risks despite a high degree of uncertainty, one who identifies business opportunities and who has power and resources to exploit those opportunities, instead of being in an employed or unemployed position. Schumpeter (1934) insists that an entrepreneur plays the role of an innovator who creatively disrupts the current market structure, meaning that entrepreneurs do not only invent things but also they exploit current ones by initiating new procedures and new organizations through recognizing new markets and bases of supply.

According to Schumpeter (1934)) entrepreneurs are discovered in small firms and can either be developed to be entrepreneurial managers (intrapreneurs), or decide to start new ventures (serial entrepreneurs) (Carree and Thurik, 2010). Also Lorz (2011)) defines an entrepreneur as an individual who organises, manages and takes risk of an enterprise. Another definition of an entrepreneur according to Hébert and Link (1988)) is “someone who specializes in taking responsibility for and making judgmental decisions that affect the location, form and the use of goods, resources and institutions” (p.9). From the above it can be seen that definitions are based foremost on an economic point of view, as entrepreneurship is a strategic tool for economic growth which has been identified by politicians and policy makers for many years.

2.5.2 Entrepreneurship: Its Meaning and Definitions

Different authors have been trying to define entrepreneurship in different ways and this leads to lack of agreement among authors, although there are some common elements, like the creating, innovating, organizing, risk taking, wealth and newness of the business (see table 4). Although these definitions of entrepreneurship differ, the chief key drivers of entrepreneurial activities are efficient use of scarce resources, risk-taking propensity, sensing opportunities and innovative activities (Kihlstrom and Laffont, 1979:720; Schumpeter, 1934; Kuratko and Hodgetts, 2001).

Entrepreneurship is the readiness and noticeable ability of a person on his/her own or group outside or within the organization to notice or create new economic prospects and introduce new ideas to the market in the face of uncertainty and other obstacles, by deciding on location, resources and institutions for a firm to use (Carree and Thurik, 2010). Also it is further observed that there is a strong relation between entrepreneurial activities and knowledge leakage, where entrepreneurship capital generates economic growth (Acs et al., 2009). Another view by Thurik (2009) is that entrepreneurship is generated by increasing the number of firms, which later increases the competition for new ideas and enhances the initiating of new firms specializing in a particular new product niche.

According to Carree and Thurik (2010), entrepreneurship generates economic growth through promoting and diversifying the firms and the newness through inventions and ideas which lead to economically feasible entities. Therefore researchers have found that entrepreneurship is a field of no limitations, because of an unclear conceptual framework (Shane and Venkataraman, 2000; Busenitz et al., 2003; Ireland and Webb, 2007).

Table 4: Different selected definitions of entrepreneurship

Authors	Definition
Cantillon (1755)	Entrepreneurship is an act of assuming risk, by buying at a certain price and selling at an uncertain price, bearing the risk caused by price fluctuations in the market.
Knight (1921)	Entrepreneurship is the ability to deal with risk and uncertainty.
Schumpeter (1934)	Entrepreneurship is seen as making new combinations which include the introduction of new goods, new methods of production, opening of new markets, new sources of supply and new organizations.
Cole (1949)	A purposeful activity to initiate, maintain and aggrandize a profit-oriented business
Kirzner (1973)	Entrepreneurship is the ability to perceive new opportunities.
Casson (1982)	Entrepreneurship encompasses decisions and judgments about the coordination of scarce resources.
Drucker (1985)	Entrepreneurship is the act of innovation that involves endowing existing resources with new wealth producing capacity.
Stevenson, Robert and Groesbeck (1985)	Entrepreneurship is the pursuit of an opportunity without concern for current resources or capabilities.
Low and Macmillan (1988)	Entrepreneurship is the creation of a new business.
Low and MacMillan (1988), Gartner (1988)	Entrepreneurship is the creation of an organization or process by which new organizations come into existence.

Timmons (1997)	Entrepreneurship is an ability to create and build something from practically nothing. It is initiating, doing, achieving and building an enterprise or organization, rather than just watching, analyzing or describing one. It is a knack of sensing an opportunity where others see chaos, contradiction, and confusion.
Stevenson and Jarillo (1990)	The process by which individuals pursue opportunities without regard to the resources they currently control
Ponstadt (1998)	Defines entrepreneurship an ongoing process of establishing incremental wealth. The one who creates it is the one who assumes the major risk in terms of time and the service not necessary to be new or unique but value must be instilled by entrepreneur via allocating and securing the essential skills resources.
Wiklund (1998)	Taking advantage of opportunity by novel combinations of resources in ways which have impact on the market
Sharma and Chrisman (1999)	Entrepreneurship encompasses acts of organisational creation, renewal or innovation that occur within or outside an existing organisation.
Shane and Venkataraman (2000)	The scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated and exploited.
Kuratko and Hodgetts (2001)	Entrepreneurship is a process of innovation and new venture creation through four major dimensions, namely individual, organisational, environmental, and process.
Robert Hisrich (2005)	Entrepreneurship is a way of creating something new with value devoting the needed time and effort, assuming the accompanying financial psychic and social risks and acquiring the resulting reward of monetary and personal satisfaction and independency.

Source: Adapted from Hitt et al. (2002) and Peverelli and Song (2012)

This study will use entrepreneurship theory to explain the actual activities of women entrepreneurs.

2.6 Theories of Entrepreneurship

According to Hurley (1999)), universally entrepreneurship has played a tremendous role in the change and growth of the business world. Attempts have been made to theorize this phenomenon. The field of entrepreneurship is not only based on one theory; there have been many theories identified by different scholars regarding entrepreneurship and this multidisciplinary nature of entrepreneurship theories reflects their basis in economics, sociology, management, anthropology and psychology. This study looks at four theories: the psychological theory, the sociological theory of entrepreneurship and the resource-based, financial capital, social network and human capital entrepreneurship theory in order to identify an entrepreneur.

2.6.1 Psychological Entrepreneurship Theories

According to Landström (1998) the unit of analysis in psychological theories is the individual. Entrepreneurship is defined according to the importance of personal characteristics, and traits such as need of achievement and locus of control. Hagen (1962) tries to observe the fundamental relationship among societies, personality, economic change and psychological change based on some social changes. Personal traits are “stable qualities that a person shows in most situations”(Coon and Mitterer, 2013:400).The theorists seek to identify durable natural qualities of an individual that normally make an entrepreneur. Personal traits are inborn qualities which are associated with entrepreneurs, who are more opportunistic, show a high level of creativity and innovation and high level of management expertise and business skill

(Herron and Robinson, 1993). Also they are seen to be confident, psychologically flexible and have intellectual energy. They are very hard working, show extreme devotion and determination, have a strong competitive desire to do extremely well and be successful, are likely to be frustrated with the status quo and long for progress (Llewellyn and Wilson, 2003). Entrepreneurs are also conversational in nature, trying to learn throughout their life and use disappointments as a tool to facilitate their progress. They also believe in themselves, and their ability to achieve, they are persons of truthfulness and beyond that they are creative thinkers. However, the traits-based view faces criticism as to whether the traits are the ones being looked for and whether, in order to become an entrepreneur, one needs to have inborn qualities (Van der Kuip and Verheul, 2004). McClelland (1961) looks at an entrepreneur as a 'creative personality' determined by a high need for achievement. McClelland (1961) tries to elaborate the need for achievement that is human beings need for success, fulfilment and to do extremely well. Achievement motivation influences individuals to the creation of new ventures (Shaver and Scott, 1991). Positive significant influences on entrepreneurial tendency are reported for tolerance for ambiguity, need for achievement, risk taking and innovativeness (Yusof et al., 2007). Hagen's theory comprises both the social and psychological forces which generate the entrepreneurial personality. He goes on say that the theory is essential to economists as it draws attention to failure of status identification and hindrance of entry to specific social networks as likely important determinants of the supply of entrepreneurship. Gilad (1982)) and Gilad and Levine (1986)) emphasize the theory of locus of control (LOC) whereby the individual believes that the results of an event in their lives are inside or outside their personal control. If people consider that the given environment can be controlled by their own actions, it leads them to take

charge of their own destiny. Locus of control is a vital feature of personality. Rotter (1966a)) refers to Locus of Control as an individual's views concerning the main essential causes of events in his/her life. Locus of controls point of reference is a belief about whether the results of our actions are contingent on what we do (internal control orientation) or on events outside our personal control (external control orientation). Thus, the question is whether the success of an entrepreneur comes from his/her own capabilities or from outside support. People with an external locus of control believe that life's events are the outcomes of external factors such as opportunity, luck or destiny and those with an internal locus of control believe that they can manage life events. According to Rauch and Frese (2000), internal locus of control is among the characteristics of an entrepreneur. Business holders to some extent have higher internal locus of control than other people; they are much more associated with the aspiration to become an entrepreneur (Bonnett and Furnham, 1991) and also have the ambitions of being innovative, aggressive, independent and competitive (Utsch et al., 1999).

2.6.2 Sociological Theory of Entrepreneurship

According to Efi and Akpan (2012), the sociological theory pays much attention to the social context, meaning that in sociological theory the analysis level is traditionally the society (Virtanen, 1998). The social context comprises social networks, the life course stage context, ethnic identification and population environmentalism (Reynolds, 1991). As a part of the social context the theory is used to look at the barriers to entrepreneurship success, such as the government legislation, political system, employees, customers and competition, which affect the sustainability of a new enterprise and its success (Simpeh, 2011). Looking at these

aspects, Kim and Aldrich (2005) argue that social networks refers to social relationship construction and connections which are trustful and not exploitive, without unnecessary benefiting from people. From this perspective, success should be the outcome of being faithful to people. Also the theory focuses on the life situation and characteristics of entrepreneurs, which are analysed to find out who has decided to become an entrepreneur through the influence of their thoughts and actions leading them to do something with their lives (Landstrom, 2007). Furthermore there is the ethnic identification issue, where sociological background becomes a critical push factor in order to become an entrepreneur, as the social background of an individual helps him or her to know the way forward through striving hard for success (Burguer-Helmchen, 2012). Lastly there is the population environmentalism context, which indicates that environmental factors play an essential part in the business survival. The existence of the new ventures and their success depend very much on environmental factors which comprise customers, the political system, employees and competition and government legislation.

2.6.3 The Resource- Based, Financial Capital ,the Social Network and Human Capital Theories of Entrepreneurship

The resource based theory tries to show that the availability and use of resources are essential predictors of a given chance of entrepreneurship for a new business growth (Alvarez and Busenitz, 2001). Through resources, an individual is able to become aware of opportunities and act upon them (Davidsson and Honig, 2003). The theory further emphasizes the magnitude of human, social and financial resources (Aldrich, 1999). An entrepreneur having enough resources to initiate his/her business also needs financial capital to boost the entrepreneurial performance. New venture creation is a result of people having access to capital (Evans and Jovanovic,

1989; Holtz-Eakin et al., 1993; Blanchflower et al., 2001). With financial capital people are more capable of successfully utilizing entrepreneurial opportunities and setting up a venture with the available resources (Clausen, 2006). Entrepreneurs have specific individual resources that smooth the progress of identification of new opportunities and can pull together new resources for the up-and-coming venture (Alvarez and Busenitz, 2001).

Entrepreneurship, having initiated their business, still further need social networks which will help them in opportunity identification. According to Clausen (2006), entrepreneurs are surrounded by a large social network structure that accounts for a considerable amount of their opportunity composition. It is reported by Eckhardt and Shane (2003) that “an individual may have the ability to recognize that a given entrepreneurial opportunity exists, but might lack the social connections to transform the opportunity into a business start-up. It is thought that access to a larger social network might help overcome this problem (pp.333).” Moreover if there are strong social bonds to resource contributors, then the achievement of resources increases the likelihood of opportunities for development (Zimmer, 1986; Aldrich et al., 1986). Through social networks an entrepreneur can gain experience and acquire knowledge that will lead to the gain of economic performance from investing in people. Therefore human capital is very crucial in entrepreneurial performance as well. The theory of human capital highlights two factors: experience and education (Becker, 1975). The knowledge derived from education and experience signifies various resources that are spread differently among individuals, which results in essential differences in opportunity recognition and utilization (Chandler and Hanks, 1998; Shane and Venkataraman, 2000; Anderson and Miller, 2003; Ucbasaran et al., 2008).

Human capital factors are signs of becoming a nascent entrepreneur and increase the chances of identification of success in entrepreneurial activities (Anderson and Miller, 2003; Davidsson and Honig, 2003; Kim et al., 2003; Korunka et al., 2003).

2.7 The Profile of Female Entrepreneurs

A female entrepreneur is “The female head of the business who takes the initiative of launching a new venture, who is accepting the associated risks and the financial, administrative and social responsibility and who is effectively in charge of its day-to-day activities”, according to Lavoie (1984/1985) as cited by Moore (1990:276). What is the profile of these female entrepreneurs? A key feature is marital status; the majority of female entrepreneurs in Africa are married with extended families. They also have low levels of formal education, and most of their parents live in rural areas, practising farming and their husbands are employed (Rutashobya and Nchimbi, 1999a). The majority of women entrepreneurs lack business experience; they choose activities which they can handle while they are practising the reproductive role and most of their activities are micro and home based businesses (Rutashobya and Nchimbi, 1999:212). The activities these African female entrepreneurs are performing are practised in low growth and traditionally based areas and this leads their business to remain micro-level due to family commitments (Parker et al., 1995).

A major factor which pushes women to engage in income generating activities (IGAs) is that their husbands cannot provide enough for their families to satisfy the household's needs. Other push factors leading women to engage in entrepreneurial activities are aspiration to become independent, lack of capital, limited training and market (Makombe, 2009; Hyuha and Turiho-Habwe, 1999; Mwaipopo, 2004).

Traditional values and social cultural values and discrimination have highly affected female entrepreneur's entrepreneurial behaviours, due to the pre-conditions which have affected women. For example, El-Namaki (1988), Stevenson (1986) and Rutashobya (2003) assert that early conditioning has affected women's self-confidence level, achievement motivation and capacity for risk taking, hence making women see entrepreneurship as unimportant (Kibera and Kibera, 1999).

According to ILO (2003), it seems that 70 percent of women entrepreneurs who were practising in the food and textile industries ranged from 31 to 50 years of age while the remainder were between 20 to 30 years of age. Also it was noted that about 90 percent of female entrepreneurs had been employed before and were in traditionally female occupations.

Rouse et al. (2013) argue that gender division is embedded in resources, labour, power and everyday activities, so women have no choice to see themselves as responsible for making their lives (Marlow and McAdam, 2013). Underpinned by different positioning within the usual social divisions the term “mumpreneurship” has been coined to reflect the fact that women conduct their businesses in their neighbourhood or homes, which determines what they can do as mothers and also as owners of businesses (Leahy and Doughney, 2006; Ekinsmyth, 2014; Jayawarna et al., 2011).

Female entrepreneur enterprises according to Ashe et al. (2011a) are characterised as small, with low growth and low funding, although some studies have shown that there are more similarities than differences between female entrepreneurs and male counterparts (Carter et al., 2003). However, some still see women to be judged differently in entrepreneurial activities than men, investigating the measures and

norms that make women fail in business (Ashe et al., 2011). The individual is an appropriate unit of analysis in entrepreneurship research, it is individuals who decide about the business and take actions towards initiating a business. The following sections review the characteristics of an entrepreneur.

2.7.1 Demographic Characteristics

According to Brockhaus (1982) in the demographic approach it has been noted that entrepreneurship is influenced by certain demographic factors like education, age, ethnicity, marital status, previous experience, family background and role models (Unger et al., 2011; Shane and Khurana, 2003). Many of these factors have been used in entrepreneurship research and brought out results. Marital status, and dependence of children are the significant determinants of self-employment rates (Drakopoulou Dodd and Anderson, 2001). Women having dependent children are one more likely to be self-employed according to Jones et al. (2010), single women have lower self-employment rate compared to married women, divorced, widowed or separated women. Successful enterprises are considered to be ones which have been established and given support by marriage.

The level of education is also an indicator that leads someone to enter into self-employment and hence growth of the business (Carter and Jones-Evans, 2006).

Previous experience, family background and education predict intentions of individuals to carry out numerous activities (Kang and Jin, 2007). Why individuals choose to engage in successful entrepreneurial activities cannot be known without considering their previous experience, as individual experience determines development of needs, skills and values (Delmar and Davidsson, 2000; Bridge et al.,

2009; Baron and Shane, 2007). Morrison (2000) argues that one of the characteristics of an entrepreneur is previous experience, meaning that the family background is vital for initiating and progressing entrepreneurial activities. If the entrepreneur has previous experience from a family member, they become more alert to the activities done (Brockhaus, 1982). The role of the family towards entrepreneurship is acknowledged as having the potential to make a positive contribution towards entrepreneurial behaviour through inter- generational role models as an intangible support contributors, also family support contributes positively to success as it helps in accessing funds and the creation and development of the business (Morrison, 1998).

People do not use all the information available in their settings but rather they pick information selectively and interpret it based on previous experience (Baron and Shane, 2007) which is either acquired through education or work of experience. This enables the entrepreneur to understand, interpret and utilize it differently from those who did not have information at hand (Roberts, 1992).

The difference in access to previous information to a great extent influences the detection of entrepreneurial opportunities; therefore it is notable that individuals who have gained prior knowledge and have had previous experience and knowledge will be likely to uncover some opportunities (Venkataraman, 1997; Yu Cheng et al., 2009; Shane, 2007).

The demographic approach, despite having some value for positioning a distinctive entrepreneur, has some shortcomings as seen by Robinson et al. (1991). What characterizes entrepreneurship is too complex to be largely explained using demographic factors such as race and gender, and does not help to foresee who will

or will not become an entrepreneur. The approach's rigid nature cannot explain a complex dynamic phenomenon. It cannot predict future behaviour but only reflect the past. Most of the criticisms of demographic factors are concerned with gender, social status at birth and race. However there are still other factors like work experience and education.

Despite criticisms of the approach, demographic characteristics have been found to show positive relationships with SMEs' growth (Ishengoma, 2005; Manolova et al., 2007; Bosma et al., 2004; Carrera et al., 2008). Individuals in a society increase economic performance through investments in people, according to human capital theory (Becker, 1985) ; the more people invest in human capital the more they reward they receive, compared to those who have invested less (Becker, 1993).

Human capital is the knowledge and skills one acquires through investing in school, on-the-job-training and experience (Becker, 1993) and there are different types of human capital as shown by Cohn and Geske (1990) including formal education and informal education obtained at home or work, particularly vocational education, apprenticeship and on job training. Education imparted in people increases their economic capacity, because human capital is important for performance and this is why researchers investigate it and view human capital as a factor in entrepreneurial success (Unger et al., 2009).

2.7.2 Characteristics of an entrepreneur

According to Thomas and Mueller (2000) the main characteristics of an entrepreneur are the internal locus of control and innovativeness, while Brockhaus (1982) argues that locus of control, achievement motivation and risk taking tendency are the essential factors in the decision to initiate a business .

According to Lee and Peterson (2001) innovation plays a large role in the presence or absence of entrepreneurship. It was also further seen that whether or not entrepreneurs operate in cultures that support new ideas, experimentation, novel solutions to problems, and the creative processes of entrepreneurs will determine the strength of the innovativeness dimension of entrepreneurship orientation and therefore highly innovative cultures will be likely to experience positive results in terms of new technologies, products, services, or processes within their respective countries (Robertson et al., 2003).

Women are motivated to achieve, but their achievement efforts are more directed towards areas related to the traditional feminine role. Thus, women would define success and failure in terms of traditional female values such as a successful marriage, a close relationship to friends and the like (El-Namaki, 1986). The negative consequences of success, loss of femininity and social rejection are seen as probable explanations for lack of progress among women; hence the hypothesis that success is risky for a woman if she experiences it in a position that is higher than what is usually found suitable for women (El-Namaki, 1988).

Contrary to this, other studies have observed no significant difference between women and men entrepreneurs in their possession of “positive” entrepreneurial

characteristics. These studies assert that women entrepreneurs possess high levels of self-confidence, achievement motivation, future orientation and risk taking (El-Namaki, 1986; Stevenson and Jarillo, 1990; Stevenson, 1986). Stevenson (1986) found that 62% of women entrepreneurs were motivated by pull factors such as the need to achieve, desire to be independent and desire to utilize a talent or skill. Women entrepreneurs also are initially motivated by achievement needs in the same way as their male counterparts.

According to Schreier (1975) both men and women are moderate risk takers. The environmental approach to the analysis of barriers facing women entrepreneurs has also received a great deal of attention. It is asserted that women's entrepreneurial behaviour is a function of some environmental factors which to a great extent are cultural, such as traditional values and intolerance (El-Namaki, 1990).

Further, it was noted that attention to detail energy level, patience and contingency, need of control, intelligence, pragmatism, emotional steadiness and success aspiration are among the major characteristics in entrepreneurship (Samli, 2009). Also inheritance was noted to be a positive motivation in initiating a venture, which depends on the changes which occur in an individual life, which results in a positive displacement (Shapero and Sokol, 1982; Giacomini et al., 2011).

Parents' way of raising their daughters has highly affected women's level of self-confidence, achievement motivation and even their ability to take risk. The majority of women were brought up by their parents or significant others to believe that men are better and more important and that the ultimate role in life for women is to be a wife and mother (Rutashobya, 1995). According to Gianotten et al. (1994), women do not only manage the economic activities of their households better but they also

use income more wisely than men and exert effort to change their lives through their earnings. The following have been identified to be the characteristics of an entrepreneur: need for achievement, risk- taking tendency, motivation, locus of control and self- perception.

2.2.7.1 Need for Achievement

According to Robertson et al. (2003) need for achievement is a key drive in individual decisions to become an entrepreneur, as psychologists think that entrepreneurs are born and not made. The need for achievement helps individuals to overcome obstacles, to try hard to do something difficult as quickly as possible and to exercise power (Lee, 1996).

Need for achievement and determination have been seen to have a close relationship with women's success which is also governed by reliability, higher self- efficacy (Duffy et al., 2006). In Singapore a high need for achievement is seen to be the major characteristic of an entrepreneur, along with Independence (Lee, 1996). McClelland's (1965) theory suggests that to find a way to entrepreneurship an individual has to have a strong need to achieve so as to succeed better than others as an entrepreneur (Sarri and Trihopoulou, 2005).

Women entrepreneurs in the developed economies are reportedly motivated by the need for achievement, while women in the developing countries are motivated by a combination of both push and pull factors (Orhan and Scott, 2001). While opportunistic entrepreneurs are motivated by a need for achievement, others may be motivated by survival oriented motives, making them known as necessity entrepreneurs (Reynolds et al., 2002).

In necessity entrepreneurship, individuals engage in entrepreneurial activities due to starvation or to evade failure and their motivation is to earn money, which will be enough to support themselves and the household. Moreover achievement motivation is common among entrepreneurs, as it is defined as “behaviour towards competition with a standard of excellence” (Steers et al., 2004:381). This definition explains that the need for achievement according to McClelland (1961) is a tough psychological motivating force influencing entrepreneurial behaviour.

People who are likely to succeed have a high level of achievement and have strong aspiration for self-efficacy and will keep on with a task if they believe that they are likely to succeed. Achievement inspiration is acknowledged as a vital trait of the person and stimulates work behaviour to an enormous extent (Lumpkin, 2004).

2.2.7.2 Risk-taking tendency

Taking risk is an orientation towards an opportunity in uncertainty decision making situation. Mill (1984) suggested that risk behaviour is a major factor distinguishing entrepreneurs from managers. The first and foremost entrepreneurial role is measuring risk and taking the risk and this relates to the risk-taking level of the entrepreneurial firm (Palmer, 1971; Begley and Boyd, 1988; Duchesneau and Gartner, 1990; Miner et al., 1989; Shane, 1996; Sarachek, 1978). This all influences innovativeness, because it all comes from the willingness to take risk and tolerate failures. Risk taking depends on the entrepreneurs' age, business experience, motivation and the number of firms owned by the entrepreneur.

Shane and Eckhardt (2003) argue that entrepreneurs' capability to determine and make use of opportunities for entrepreneurial activities differs among individuals

according to their attitudes in risk taking. An individual who is risk averse is unlikely to utilize entrepreneurial activities and may not discover entrepreneurial opportunities if not positive towards risk taking. Even an individual with good ideas, innovation and a good chance in accessing financial credit, if afraid to take risk will not exploit the opportunity (Bekele and Worku, 2008).

According to Mungai and Ogot (2012) risk taking has been identified as the willingness to devote considerable resources to various doubtful opportunities. High risk taking tendency is frequently accredited to entrepreneurs and these entrepreneurs are always viewed as risk takers although individuals differ in risk aversion. Hence, "the equilibrium which is shown to exist has the property that less risk averse individuals become entrepreneurs, while the more risk averse work as laborers" (Kihlstrom and Laffont, 1979:720). It was further stated that uncertainty is inevitable when starting up business as entrepreneurs cannot know the exact outcomes.

2.2.7.3 Motivation

There are diverse factors which motivate women to become entrepreneurs Collins et al. (2004) and Hayes and Robinson (2011) referred to them as push and pull factors. Push factors are said to have negative traits while pull factors have positive traits towards entrepreneurship development. Push factors include job dissatisfaction, difficult working hours, low income and limited job opportunities, while pull factors include the need for achievement, self-accomplishment, opportunity, self-fulfilment and longing to help others (Kirkwood, 2009).

From the studies it is seems that in the developing countries push factors are obvious (Dhaliwal, 1998). However, push and pull factors differ among persons inside the same country, due to socio- economic factors and also there is a collision of the push and pull factors in developed and emerging economies (Sarkis et al., 2009; Masurel et al., 2002; Bates, 2002; Azam Roomi et al., 2009).

Motivation to become an entrepreneur is identified as a personal characteristic. Initiating a business is often a response to a push or pull factor arising from life – style frustration, family environment, education, childhood, age, work history or role models (Martin, 1994; Krueger, 1993; Hisrich, 1990; Moore, 1986; Jayawarna et al., 2013). However, some individuals are pushed into entrepreneurship by negative factors such as career obstacles, unsatisfying employment and loss of existing employment. In contrast, sometimes entrepreneurs can be pulled into business due to positive factors like availability of training and exposure to business (Krueger, 1993).

The push/pull model is a very well-known way of elaborating a variety of motives as to why women start to engage in entrepreneurial activities. Push factors are associated with factors such as downturn, unemployment, joblessness, the glass ceiling and financial problems (inadequate family income and dissatisfaction with being employed) while pull factors include the need for independence, need for social status and power, need for achievement, self-fulfilment, financial reasons and personal development (Brush, 1999).

According to Verheul et al. (2010) pull factors are considered to be positive factors and push factors are negative factors which give birth to nascent (opportunity) and necessity entrepreneurs. An opportunity entrepreneur who is a nascent entrepreneur sets up a new venture and reflects the initiating effort to take advantage of business

opportunity and pursues business for personal interest, when still wage employed (Reynolds Paul et al., 2001; Giacomini et al., 2007).

Necessity entrepreneurs are driven by push factors and exist where there are no better choices for work. Necessity entrepreneurship is the best available but not necessarily the desired occupation, although it may become an attractive substitute over a time (Granger et al., 1995; Kautonen et al., 2009). Necessity entrepreneurs and opportunity entrepreneurs have differences in socio- economic characteristics including the level of education, age and appropriate experience.

The start-up motivation influences business handling, managing and performance, meaning that entrepreneurs who are engaging in entrepreneurship because they want to earn more money than they can from wage employment are inclined to behave differently from opportunity entrepreneurs (Block and Wagner, 2007). One reason for necessity entrepreneurs is to be better able to combine work and household responsibilities. However, they are said to be less satisfied than opportunity driven entrepreneurs (Verheul et al., 2010).

2.2.7.4 Locus of Control

Locus of control is another personal trait which has been identified by different scholars representing the perceptions of an individual on his/her life towards rewards and punishments (Pervin, 2001). Internal locus of control is where an individual believes he or she is able to control life events and fate, and individuals with the internal locus of control are seen to make every effort to achievement. Also locus of control also can differentiate between successful and unsuccessful entrepreneurs (Brockhaus, 1982).

According to Rotter (1966b) the locus of control makes an individual perceive the outcome of an experience as lying inside or outside his or her understanding and control. An internal locus of control suggests that an individual has influence over the outcome through skills, ability and control, while an external locus of control is a belief that forces which come from the outside the control of the person determine outcomes. Levenson (1981) argues that the dimensions of locus of control are; internal attributing, option attributing and powerful others. Other factors were found to be need for autonomy, dominance, high energy level and persistence.

2.2.7.5 Self- Perception

Gatewood et al. (1995) see self- perception and ambition as traits which correlate to each other because the way entrepreneurs view themselves and the circumstances would influence their readiness to continue towards attainment of their objectives. De Bruin et al. (2007) state that self-perceptions influence opportunity recognition, paving the way to entrepreneurship and leading to development. Self-perception sometimes may hinder the opportunity to identify business prospects which hinders to entrepreneurship (Anna et al., 2000). This barrier looks like a self-imposed barrier whereby women see themselves as not having the right to opportunity and to start or progress in the business they own.

It was further seen that self-perception correlates with the environment in which entrepreneurship occurs. That is, if the entrepreneur is conducting the business and at the same time performing family and household responsibilities, then he or she is considered to be less enviable, with lower normative support (Baughn et al., 2006; Langowitz and Minniti, 2007), driving them to lower opportunity recognition. This influences the degree of female entrepreneurship. Furthermore it was argued by (De Bruin et al., 2007) that opportunity recognition is influenced by personal ambitions which lead a person to be eager to choose among the alternatives of different opportunities so as to recognize and follow an idea.

2.8 Conclusion

Having viewed the base of entrepreneurship, its theories and the characteristics of an entrepreneur which lead women to enter into IGAs, significant issues arise from the review of the developmental definitions of the word entrepreneurship. It was seen that many definitions and theories have emerged from the developed economies like Europe, America, Australia and other western cultures. The definitions are based on the cultures that researchers observed so the definition and concept of entrepreneurship are context-dependent. Therefore it is uncertain whether the insight into entrepreneurship based on the western world can be usefully exported to non-Western countries like Tanzania. Conversely, if culture is involved with entrepreneurship there must be differences which vary from country to country.

Also it noted in the literature that there is no single factor motivating women to enter into entrepreneurial activities. The reasons vary from country to country. The motivations were found to be predominantly push factors in the developing and pull factors for women in the developed countries. For example, in USA, Europe and Australia, independence, achievement, self-recognition and desire for recognition are motivations for entering into entrepreneurship. However women worldwide have a common motivation, which is self- fulfilment, as they gain control over their lives and have freedom and flexibility in their businesses. Looking into the entrepreneurship helps to identify the characteristics of entrepreneurship and what makes women engage in entrepreneurial activities. The review of literature in the following chapter looks into various activities these women entrepreneurs are engaged in.

CHAPTER THREE: POVERTY AND WOMEN'S INCOME GENERATING ACTIVITIES (IGAS)

3.1 Introduction

This Chapter reviews literature on poverty how poverty is more concentrated in women, hence women's income generating activities is a response and solution to poverty, through it gender entrepreneurship development is been looked and the rural entrepreneurship becomes explored. Women and access to economic resources, credit schemes and women's IGAs, microfinance institutions and women empowerment are closely viewed. Also it looks at entrepreneurship growth and success, cultural perspectives and barriers to IGAs is further extended.

3.2 Poverty

3.2.1 Definition of poverty

The definition of poverty differs practically from country to country as the conditions resulting in poverty also differ. Each country has its own criteria to define poverty. For example, ownership of ten acres of land can make people poor in countries with desert conditions, but rich in fruitful countries (Yunus, 1998; Yunus and Jolis, 1999). Different definitions have been used by UNDP and WorldBank (2000) over the years, focusing on the level or line which separates those who have an income sufficient to maintain the basic necessities of life and those who do not.

According to the CGAP (Consultative Group to Assist the Poorest) and the Micro-credit Summit Campaign Committee, the poor are those below the poverty line and the poorest are people whose income is less than a half the poverty line (Yunus, 1999). According to Hossain and Knight (2008)) the definition of poverty in Bangladesh assumes that half of the population has inadequate means to access income, health, social and political power and education, while in Indonesia poverty is linked to capacity building and is well defined.

3.2.2 Status of poverty in Tanzania

Poverty has become a worldwide phenomenon affecting about three billion people worldwide. Tanzania suffers in extreme poverty with many people surviving on less than two US dollars a day (Feinstein and Picciotto, 2000). Many poverty-alleviation programmes ranging from micro-credit enterprises to vocational training have been introduced and some success stories portray the effectiveness of such programmes in lessening poverty in some parts of the developing world, but the ability to alleviate poverty for large numbers has proven elusive. Therefore a new solution is still needed for world poverty, so that recipients will be able to sustain themselves even after the donors and funds have stopped (Chen and Ravallion, 2008).

At independence in 1961, Tanzania was one of the poorest countries in the world. This was the case until the mid-1970's and early 1980's, and when socialist policies were introduced and encouraged by President Julius K.Nyerere. Tanzania was suffering from macroeconomic inequality, economic stagnation, and a decline in living standards.

Nyerere in 1983 recognized the hardship and admitted the failure of the “ujamaa” practice TheGuardian (1999) and in 1986 the government of Tanzania was supported by the IMF and World Bank who then started to implement structural adjustment programmes, resulting in a shift from socialism towards a more market-oriented economy (WorldBank, 2008).

According to the Household Budget Survey (HBS) of 2000/01, the occurrence of poverty in Tanzania is still very high because the proportion of the population below the national food poverty line is 18.7 percent and below the national basic needs level is 35.7 percent (URT, 2005). However, poverty remains a predominantly rural phenomenon, with about 87 percent of the poor population living below the poverty line and the agriculture sector being the major economic activity.

The contribution made by income diversification to rural incomes is a significant one, which has often been ignored by policy makers who have chosen to focus their activities on agriculture (Ellis, 1998). In every case, the effect of women’s income was more significant than that of men’s income (Quisumbing et al., 1995). This is because the share of the household budget controlled by women is spent on household services, health and education (Thomas et al., 2001).

Tanzanian women not only spend their time in agricultural activities but they also spend much time in other different activities like fetching water, collecting fuel wood, and meal preparation and taking care of children. All this limits their earning capacity and results in higher poverty among women (Quisumbing et al., 1995).

Although women in Tanzania engage in both formal and informal sectors, more research has been conducted on women in formal businesses, according to Olomi (2001); Olomi and Nchimbi (2002) and Rutashobya and Olomi (1999) and there is less knowledge of how these women and their businesses were different from the majority of rural women entrepreneurs, whose entrepreneurial activities are informal.

3.3 Poverty and Gender

According to Dejene (2007) women and men experience poverty differently; women are the most poor in society when it comes to the access to resources such as land, credit, labour as well as earned income and the labour market which form the basis for women's greater vulnerability to poverty. The chances of getting out from poverty are reduced by women's high illiteracy rate, lack of power in making decisions over their reproductive role and early marriage of girls, and increased responsibilities for household chores which make women become poorer.

In developing countries women engage much in small scale entrepreneurship which leads to economic growth (Singh and Belwal, 2008). They play a role as female entrepreneurs to overcome poverty and bring economic development. It is very important to pay attention to women when it comes to poverty mitigation because they contribute much effort to alleviate poverty through SMEs, although they are still seen as a deprived group (Makombe et al., 1999). Since the majority of Tanzanian women fall under the deprived category, the intervention of women to mitigate poverty has been taken to be an essential mission.

The issue of women and poverty worldwide needs urgent attention because the weight of poverty is highly disproportionate amongst women and female children of rural households (URT/UNICEF, 2005; Misana, 1995). The experience of poverty is different according to gender and social class, and those who control resources are more powerful in mitigating poverty. Therefore there is a need for policies and programmes on poverty mitigation to be gender responsive (Mbughuni, 1994 ; Misana, 1995).

Poverty linkage with the social classes, gender, gender analysis and symptoms of poverty is strongly related to gender discrimination within social groups and this has been also seen by the World Bank when demarcating the plans for integrating women into the development of the economy (Mwaipopo, 1994). Poverty alleviation is also hindered by the reproductive roles of women as they take a lot of time in child bearing and caring, leading to lack of participation in IGAs (TGNP, 1993).

In Tanzania women depend heavily on IGAs activities, as 36 percent of women are entrepreneurs and 76 percent of these are women who engage in self-employment in trading, restaurants and hotels, leading to poverty reduction. Likewise in Ethiopia, Ghana and Kenya women have made contributions to economic growth and societal development, alleviating poverty and reducing unemployment. It has been further noted that if women are valued they become vehicles of change for the African economy (Behrman et al., 2012).

Regarding entrepreneurship, it was further noted that women and men become equal once the ventures are created (Okpara et al., 2011). Women should not be discouraged when it comes to entrepreneurial activities by seeing themselves as inferior to their male counterparts in their entrepreneurial activities, because women

in Africa have hidden potential for female entrepreneurship (Madichie, 2011).

Rural women entrepreneurs, however, face a burden of responsibility for alleviating poverty in their given societies (Ferguson, 2007). Women entrepreneurship plays a vital role to the economy of the country through job creation which contributes to personal income.

3.4 Female entrepreneurship

Female entrepreneurship is vital in economic development and growth in both developed economies and developing economies (Langowitz and Minniti, 2007). Women own their own IGAs which contribute to the GDP in developing countries (Mordi et al., 2010). This is a key aspect of economic development. In the USA, women entrepreneurs are the rapidest growing sector of new businesses. Rosenthal (2001)) suggests that in the UK women's entrepreneurship contributes highly to the GDP of the country (Brush and Brush, 2006; Barrett et al., 2006; Carter et al., 2006; Marlow et al., 2008) .

Furthermore female entrepreneurship has been earmarked in recent years as it plays a vital role in new business creation for development and economic growth (Acs and Varga, 2005). DeTienne and Chandler (2007) argue that women have been recognized as contributors to economic growth, even if they have less human capital to lead them to self-employment and so lack opportunity identification and utilization potential.

In developing countries it has been shown that 40 to 50 percent of enterprises are run by women (Schlein, 2008; Mboko and Smith-Hunter, 2009). This has made women's entrepreneurship a growing experience with significance to the economy. However women face challenges and constraints. Many efforts have been made to help SMEs to continue surviving and progressing. However, women's business is noted to be in low- margin and easy to enter businesses like trading, food vending and services. In Tanzania there are found to be differences in types of business ownership (Rutashobya, 1998; Rutashobya et al., 2001).

In early the 1970s in the developing countries, IGAs were set up in the perspective of the basic needs approach (Mbughuni, 1994a). This was a response to the growing proof that social developmental and economic efforts benefited men more than women. That is why women in Tanzania are encouraged to participate in IGAs to acquire cash income for themselves, so as to enhance their household's income and advance their living standards (Mbilinyi, 1993). The growth of informal sectors is important in the contribution to the national GDP. Women are contributing largely by providing basic products and services to large groups of customers with low earnings (Maliyamkono and Bagachwa, 1990). Therefore, in order to eradicate poverty, one way is through promoting microenterprises through informal sectors so as to enable women with low income to access financial credit (Planning Commission, 1991).

According to Dejene (1997), many African women are engaged in different activities such as making soap, dying clothes, making baskets using wood and processing food, while men are mostly engaged in tougher work such as wood-work, transporting things, processing metal and similar jobs. Dejene goes on to argue that the reasons why women are concentrated in certain occupations is because they lack marketable skills other than what they have already learned at home and find it very easy to enter into these occupations. Chowdhury (2007)) noted the various types of income generating activities women do are weaving, embroidery, pottery, restaurants, knitting, dying, shops and small dairy development, which are highly significant to the economic development of the country.

Dejene (1997) states that the making of bricks, done by men in Zimbabwe, enables them to earn seven times more than the beer brewing making done by women, in spite of being a similar venture. It is against this background that the researcher seeks to investigate the different types of IGAs engaged in by rural women, their constraints and challenges and how to encourage them to boost their level of involvement, which will help to the contribution to their families, the society at large and the national development.

Women in IGAs have the tendency of helping each other, as they have to combine business with domestic work, so they pass tasks to a third party. Thus, most women engaging in IGAs have found themselves helping other women and this interdependence benefits both sides. Also, through solidarity groups, while interacting, women provide and acquire knowledge, skills and experience which increase their efficiency in entrepreneurial performance (Robinson and Phillips McDougall, 2001).

3.5 Gender Entrepreneurship Development Perspective and Employment in the African Economy

Women's entrepreneurship is of importance globally as participation is seen as one of the major contribution to economic growth (Singh and Belwal, 2008). Moreover Calas et al. (2009)) argue that women entrepreneurs are as capable as men in entrepreneurial activities and giving opportunities to women entrepreneurs by facilitating equal access to resources and/or enhancing human and social resources can help them to attain more diverse social networks and increase their opportunities for obtaining financial resources.

Carr and Chen (2004) argue that new employment accounts for over 80 percent of employment in Africa, the informal market being the key source of women's employment and income. They claim that 84 percent of women in the Sub-Saharan Africa are unofficially employed, in contrast to 63 percent of men. Therefore women in sub-Saharan Africa have a high informal employment rate compared to other third world countries, although they make a unique contribution to entrepreneurial activities (Bird, 2002).

According to Dejene (1997)), in Ghana a quarter of households depend on small or micro income generating activities (IGAs) for their living and the poorer households depend heavily on women's informal work for a large share of their income . Also the employment of women in informal sectors makes a large contribution to the national economy, as their activities account for 46 percent of the agricultural GDP. In the same way, women in Benin, Chad, Mali and Kenya make strong contribution to GDP with their informal work, which is above 50 percent of the total (Benería, 2001).

Entrepreneurs initiate change, whether conventionally via innovation and introduction of new consumers and markets, or cultural change via changing attitudes, beliefs and values, or social change by means of examining issues of resistance to change (Dacin et al., 2011). Therefore we can see that women's entrepreneurship is very important for strengthening the social system and not only for economic growth.

A discussion is still going on as to how women's entrepreneurship, which contributes to both economic and social expansion, can be encouraged (Welter, 2004). It is known that SMEs provide the basis of economic growth for many developing countries, including Tanzania (Berger and Udell, 1998; Radović-Marković, 2007). Entrepreneurship in rural areas has attracted particular attention for their contribution to economic growth.

3.6 Rural Entrepreneurship

Entrepreneurship is a very relevant factor to economic development in rural communities and is encouraged as an economic development and revival approach (Grey and Collins-Williams, 2006). Entrepreneurship in rural areas according to McElwee and Smith (2012) is to sustainable development leading to changes in economy, demography, culture and infrastructure. One of the income generating activities practised by rural women is the selling of farm produce, because many of the women residing in rural communities are involved in agricultural activities such as rearing of goats, sheep and chicken and crop production on a small scale. The farm produce, besides being a source of income, also provides food for the family and sometimes caters for the extended family.

Furthermore Green (1999) reports that one of the popular income-generating activities among rural women in Tanzania is the selling of traditional beer. This activity requires little initial investment. The knowledge and skills of brewing traditional beer are inherited, passed on from the older generation to younger generations over the years (McCall, 1996). The knowledge is learnt at home as the girls help out in the brewing of the beer in the household. Mapetla and Schlyter (1996) assert that the skill is easily acquired because it falls within the daily tasks of the women in their homes.

The activities involved in beer brewing are fetching water, gathering firewood and cooking. Usually the funds gained from this activity are used to support the family. The study of McCall (1996) showed that beer brewing is a source of economic security for rural societies in many Sub-Saharan African countries. Beer has emerged as an important product that contributes money both to the family and to the national economy. Besides generating money for the family, the beer has an important social function in the culture of the people of African countries (Jiggins, 1989). Traditionally the beer is brewed and served freely during ceremonies such as the paying of the bride price, during weddings and also during the farming season when families jointly work on the farms. Some women do not brew, but sell pre-packaged beer that is delivered to their villages by the manufacturers.

Another limited source of income in rural areas is the selling of new and used clothing. Rural women entrepreneurs often have to travel to the urban centres to buy from wholesalers. However sometimes there is a limited market for their goods as most of the villagers are not employed. In some interior rural areas, women entrepreneurs are engaged in a barter system, giving the customers clothes in

exchange for foods or animals. In addition to that some women in rural areas are engaged in the selling of cooked foods, although it is not such a popular activity. These women sell fat cakes, drinks, chicken heads and legs to villagers, students and other visitors. The women entrepreneurs have to go to more interior parts to seek for foods such as chicken from chicken farms every day of the week in order to make their daily purchases and prepare them for sale.

In Africa, including Tanzania, most institutions that provide loans operate mainly in the urban centres which limits access to loans for the rural poor (Ssendi and Anderson, 2009). Therefore, they remain helpless. Lack of access to loans or unfavourable lending conditions are a hindrance for the poorest women. Moreover, Calas et al. (2009)) argue that in rural areas entrepreneurship activity should have a more holistic approach with a long-term view involving a number of generations. Women are conducting entrepreneurship as a gateway to generate income so that sustainable livelihood can be achieved (Selamat and Gapor; Selamat et al., 2011; Spevaek, 2011).

3.7 Women's and Access to Economic Resources

Women having access to resource enhances them to increase their performance and growth especially through accessing the loans. Many women in Africa lack access to assets (Woldie and Adersua, 2004) is due to discriminatory ownership and inheritance practices in many African countries, which deny women full access to land and control over other resources. For example in Uganda, female-headed households are unable to finance the initial capital for their businesses, which hinders their business activities and limits the location, size and type of IGAs done by women (Dolan, 2002).

Ahmad (2011) argues that women are perceived to be less capable than men, forcing them into the informal sectors where they are frequently focused on agricultural activities, petty trading also marketing agricultural products. He reports that though women are contributing to the economy, they still have difficulties in accessing finance to help them to develop their businesses; also they are not given privileges to land and inheritance, because they are seen as a disadvantaged group.

Discriminatory beliefs and practices are widespread in Tanzania, although over the past 30 years, policies and laws on property ownership have not discriminated against women (Hajabakiga, 1994) . Rights to property ownership and control have been dominated by men traditionally (Kaijage and Tibaijuka, 1996). Even though some women have wealth or income, still they have no right over property, because all resources are controlled by the male members of the family.

According to Rweyemanu (2003) in many tribes in certain parts of Tanzania, according to customary law, females have not been given chance to own clan land and are denied the fruits of the labour they supply. Their struggle is all the greater because access to economic resources has been worsened by the global economic trend (Mbilinyi and Shechambo, 2003). In order to find a solution to encourage the potentially significant contributions rural women make to the economic growth, there is a need to look into the gender inequality within the community, access to resources and decision making, which hinder women's economic development.

3.7.1 Credit Schemes and Women's Income Generating Activities (IGAs)

It has been indicated that women in Tanzania and Africa in general encounter great problems in accessing credit and other forms of financial assistance. Although this problem faces both poor women and men, it is greater for women because they do not qualify for loans due to lack of collateral and capital and because their businesses are too small (Goetz and Gupta, 1996a). Also the existing economic policies and developmental programme pay no attention to gender differences and neglect women's responsibilities and needs and so worsen these economic barriers.

Women entrepreneurs were not favoured by the credit schemes set up by government due to their low education status and lack of collateral, argues Maghimbi (1994) despite a few government-initiated measures in both policy and practice aimed at harnessing, developing and providing institutional support for entrepreneurship development. Maghimbi notes in this regard the abolition of racial biases in the education system, as well as the offer of credit to Tanzania entrepreneurs via special credit facilities for indigenous entrepreneurs.

However, Thatchenkery et al. (2010) suggest that key people in evaluating the impact of microcredit on economic welfare are those within the community itself. In developing countries like Tanzania, women entrepreneurs face barriers to enterprise like lack of capital, land and business premises because the people who dominate ownership and decision-making are men (Niethammer et al., 2007). They normally depend on small loans for business start-up, and banks hesitate to provide low income people with loans as they are not cost effective (Jalbert, 2000). Moreover, Tanzania still faces shortage of information regarding the credit markets, making the banks reluctant to lend to micro enterprises (URT, 2002).

Microfinance has made little change to the status of women within the household generally, since men are the main controllers of income and can use it as they want, even misusing the microfinance obtained (Goetz and Gupta, 1996b). Even though microfinance has a positive impact on economic development, the poorest of the poor have not been reached (Helms, 2006). Furthermore, microfinance programmes are not supporting women's entrepreneurship at the household level. Rather, they help to increase the capital of those who are already in business and whose businesses are well established at household level (Chowdhury, 2008).

Developing nations have been using microenterprise development programmes as a poverty alleviation strategy McPherson and Liedholm (1996) but the very poor have limited ability to assume risk by borrowing loans for entrepreneurship activities, so loans can be a burden on their business and cause failure (Hudon, 2009). According to the ILO (2003) two-thirds (67.2%) of women entrepreneurs did not get access to micro financing institutions (MFIs) as they were low income individuals so they had to use their own savings to commence businesses, 32.8% received support from their spouses, 21.1% acquired credit from their family members and friends, 8.6% obtained credit from micro-finance institutions, 3.9% received credit from a commercial bank and 0.8% borrowed from moneylenders. Even if they want to borrow from relatives, friends or families, they face excessive interest rates so have to repay for in excess of what they borrow (Goetz and Gupta, 1996a).

According to Tundui and Mgonja (2010) in Tanzania and the developing countries in general, the micro-financing institutions (MFIs) provide education and training to entrepreneurs as a precondition before they apply for loans and this is regarded as a cooperative product, which is practised by most Tanzanian MFIs, like the SIDO

(Small Industrial Development Organization), PRIDE-Tanzania (Promotion of Rural Industries and Development Enterprises) and FAIDA (Finance and Advice in Development Assistance). In order for an entrepreneur to qualify for the loan or credit, this precondition needs to be met and this leads to most rural women failing to access loans because it is difficult for them to meet the criteria of the financial institutions (Kuzilwa, 2005).

Microcredit may be available in the form of small loans to the poor, mostly poor women who have no means of acquiring loans or do not have access to credits from elsewhere, like major banks.

Nissanke (2001)) states that the informal financial transactions in sub-Saharan Africa (SSA) are based on mobilization of either lending or savings collection schemes through microcredit which includes cooperative credit, rural credit, credit unions and common initiative credit groups such as Savings and Credit Cooperative Societies (SACCOs) and *Upatu* in Tanzania, *Tontines* in Francophone countries and Ghana Co-operative *Susu* Collectors Associations (GCSCA) in Ghana (Alabi et al., 2007; Mihanjo, 2010). The savings collector collects the given amount from the scheme's members at fixed intervals and provides the collected amount to its members. It is reported that the continual failure of diverse developmental models in Tanzania led to the formation of SACCOs so as to uplift the poor entrepreneurs in rural areas. In Tanzania there are about 5042 registered branches which are community based and others are work-place based.

These are NGOs, owned, governed and controlled by their own members but regulated by cooperative laws. The capital of SACCOs is created by contributions by members in the form of shares, savings and deposits, which are later given as loans to members. These rural women still depend on the long tradition of communal aid like rotating savings and credit associations (ROSCAs) where they contribute money which is given to the one whose turn it is: most of them contribute the money weekly (Bagachwa, 1995).

Women in Tanzania prefer to use the savings collectors as they are afraid to use the money lenders as they have high interest rates, need collateral and the repayment period is too short for them to manage the repayments. This is a barrier to the majority of women accessing loans due to lack of security for the loans needed (Lwoga et al., 1999).

Moreover, many SACCOs have proven failures because of unaffordable rates of interest (Lyimo and Mdoe, 2002) which prevent rural women from accessing loans. Thus, although microfinance institutions can make big changes to the lives of those they serve, they are not necessarily an answer or a supernatural bullet against poverty and are not expected to work everywhere and for everyone (De Aghion and Morduch, 2004).

Microfinance Network shows that financial institutions in developing countries, of which Tanzania is one, cannot provide access to credit, saving and insurance to the poorer in the society (Fletschner and Kenney, 2014). Micro-credit schemes even do not reach rural women for improvements of their IGAs, making rural women's business undersized without any growth (Ikeduru, 2002). Moreover it was observed by Terrell and Troilo (2010)) that although entrepreneurs want to access loans to run

their enterprises, financial institutions such as banks are unwilling to lend them the money as capital without collateral, due to high repayment risks, so the disadvantaged groups will still remain poor. SMEs in Tanzania lack proper collateral to support their repayment ability, according to banks and this has led the majority of the SMEs in rural areas to resort to informal financial sources of funds like ROSCAs or “UPATU”, which continue to dominate the financial sector, especially for the poor (Lwoga et al., 1999).

One way in which women are trying to uplift themselves is through forming groups among themselves which enable them to acquire loans from their own rotating savings and pay them back at low interest. They name them Village Community Bank (VICOBA) (Wetengere and Kihongo, 2012). The Organization is structured to help disadvantaged groups in such a way that these poor people, especially those in the rural areas, are organized in groups and trained in different skills so as to build up their capacity to fight against poverty (Sundet, 2006). VICOBA is based on a strong belief that even poor people have skills, capabilities and abilities which when unleashed and utilized effectively can help them to attain and improve their economic development and social welfare (Sundet, 2006).

3.7.2 Microfinance Institutions: A Tool for Women’s Empowerment

According to the WorldBank (2005) 16.1 percent of the population live on under one US dollar per day worldwide and women are the most poor and vulnerable, with 70 percent of them living on less than a US dollar a day. It is very important to help them through microfinance programmes as according to the WorldBank (2001) gender inequality is among the chronic factors that stress many developing countries like Tanzania. According to Dobra (2011)) the use of microfinance programmes

providing women with access to financial services will lead to mobilization of income generating activities for the benefit of economic development.

MFIs have been seen to be an effective tool for women's empowerment leading to business success. They enhance women's gain self-esteem, self- confidence, respect and status within the family and also the society. Further, MFIs have created employment for women through micro and small enterprises and hence improve the productivity and the income generating activities which are practised by women entrepreneurs and enable them to develop their business (Schuler et al., 2010).

Yunus (2003) suggests that microfinance represents a way for people to realize their dreams and through it the poorest of the poor are helped to achieve dignity. Hence it helps women to become active economic performers and microfinance as a strategy should be directed towards women. Female vulnerability has been identified as an ever-present element of poverty, which has created a new perceptive of poverty and of the tools for fighting it (Du et al., 2005). Microfinance purposely targets women on the basis that besides being helpful economically, the implementation of rights and freedom is good in itself (Kabeer, 2005). Microfinance permits performers to exploit their skills so as to be productive agents.

Microfinance through the provision of loans achieves valuable economic rotation, as the loans granted to entrepreneurs are invested, generate an income and are repaid, which enables entrepreneurs to access loans and have growth, as their purchasing power is increased. They are also recognized by society, which is a social dimension of microfinance, showing benefit not only for the entrepreneurs targeted by microfinance but also global consequences for the community (Dobra, 2011). According to the WorldBank (2001) among women who are offered loans, their

credit repayment status and adherence to microfinance programmes are much higher than men's, with favourable impact on both financial institutions and poverty. Yunus (1998) argues that granting female entrepreneurs loans makes them become income generating actors and acquire financial independence, increases their areas of performance and gives them a wider range of choices.

People's access to choice is constrained by gender, as in traditional societies there is still a division of labour, making women disadvantaged in comparison to men in terms of material resources as well as access to social resources. To reduce these inequalities and empower women to be actors in the society, it is essential to favour their access to social and human resources which will influence their independence (Kabeer, 2005). Microfinance programmes increase social capital as an empowerment strategy.

In Tanzania gender has mainstreamed into development projects like microcredit, which has become a core of these efforts. Still problems arise, even though it was meant to improve women's economic status, because they still face a rigid and hierarchical structure (Isserles, 2003) although microfinance was meant to provide greater freedom to women and appropriates the 'language of empowerment'.

Microfinance does not only provide financial resources but also contributes to the betterment of family life and promotes poor people's self-confidence and ability to play an active role in society. Through it, women are provided with impetus for their empowerment to contribute significantly in the developmental process and hence poverty reduction, as microfinance has the capability of reaching the vulnerable and the poor (Amin et al., 2003).

Women are not only poor compared to men, but also they have an innate vulnerability caused by the patriarchal norms of society, which keeps them in the situation of helpless poverty. Further women are vulnerable due to lack of education, which gives them fewer alternatives for escaping poverty (Baden, 1997). Gender inequalities are a limitation on economic development and growth and thus feed poverty; the promotion of gender equality is a basic factor of every anti-poverty programme strategy. Microfinance programmes, by providing women with access to monetary and educational funds help mobilize female productive capacities and so contribute to poverty reduction and economic growth (Dobra, 2011).

By allowing women to access finance to generate income, microfinance institutions could minimize female vulnerability and hence overcome poverty. Further, it is reported women spend all their income on their family if provided with microfinance so the whole family is improved. Hence, women's success is beneficial to more than one individual (Latifee, 2003).

Microfinance, however, is taking place within a generalized framework of adjustments so most programmes are too rigid and do not consider countries' social norms. Some authors advocate different sorts of microfinance programme of two main types, one in countries based on a marital model which has low social mobility and others based on an authoritative sexual model looking into gender discrimination, division of labour and low female autonomy. This would enable microfinance programmes to become more aware of social norms and more effective (Sebro, 2005; Dobra, 2011).

The language of empowerment encourages poor women to manage their own welfare through participating in liberal economy (Fernando, 2006; Sigalla and Carney, 2012), but still women have not acquired freedom although accessing MFIs, as they are still suffering from oppressive repayment rule.

3.8 Rural Women's Empowerment through Entrepreneurial Performance

Empowerment has a variety of meanings depending on the socio-economic, cultural and political context in which it is presented. Concerns about women empowerment have their foundation in a grassroots mobilization of a diverse sort; feminist scholars directed these concerns to gender and developed an agenda (Sen, 2000). Attention was paid to unequal power relations hindering women's engagement in developmental activities.

Women's empowerment through entrepreneurial activities needs to be looked at. The word empowerment means giving power and implies providing capacity and directing women towards a desired goal (Sharma et al., 2012). Empowerment is a means of directing women to acquire greater control over resources like knowledge, technology, skills and training, information and income, to confront patriarchal ideology and boost women's self-image to become leaders, make decisions and to become full participants in the whole process of change through creating skills to express themselves.

Kumar et al. (2010)) argue that women in rural areas lack supportive networks, and face marketing problems and financial problems which lead other women to become demotivated in initiating entrepreneurial activities. Empowerment in the developmental context involves confronting and overcoming barriers in women's

life so as to let women increase their competence to shape their lives and the environment (Sharma and Varma, 2008). Women in the communities have less power compared to their male counterparts and have less control over resources, which affects women's ability to achieve, develop, grow, exceed and excel (Agarwal et al., 2003). Empowering women is significant, not only for their own welfare but also for the development of their country.

According to Oya (2010)) women's economic empowerment is documented as the only means for reducing poverty and enhancing economic growth. It is noted that women play a vital role in African economies through SMEs, as women's economic well-being is linked to the development of the SMEs in which they perform.

The following section will examine the success of women entrepreneurs through SMEs, as they are the means of growth.

3.9 Measures of Entrepreneurial Success

The growth of enterprises is an essential concept in entrepreneurial growth, so precise and proper measurements of achievements are crucial in the entrepreneurship literature (Murphy et al., 1996). Without considering performance measures there will be a severe barrier for development theory, which will lead to difficulty in guiding entrepreneurs, who are evaluated based on their business performance. The way to interpret success still remains to some extent a challenging notion for researchers, as there are many complications and different subjectivities concerning when determining the meaning of success among women entrepreneurs. Also interpretations of success vary according to age, culture and country context. Some studies have been conducted on evaluating the success determinants for SMEs,

particularly in the African region (Okurut, 2008; Adekunle, 2011; Schiebold, 2011). Nevertheless, additional studies are still needed on SMEs in Tanzania, particularly, looking at success factors like growth, profit, innovation, increased access to credit, increase in number of employees, new or additional product or service and value addition (Schiebold, 2011). Performance may be evaluated by either subjective or objective measures.

Looking at subjective measures is difficult when collecting quantitative performance records from entrepreneurs and reliability varies due to differences in entrepreneurs' accounting methods (Kotey and Meredith, 1997). Subjective measures of performance depend mostly on the owner's perception, which increases the chances of measurement error and the possibilities for bias (Delaney and Huselid, 1996).

The best performance encourages the business to continue to grow, as it is argued by Jones-Carter and Jones-Evans (2006) that entrepreneurial performance should contribute to employment and prosperity creation through business initiation, continued existence and growth. Thompson et al. (2009) argue that in any developing country, entrepreneurship has created a way to respond to the growing poverty, especially through IGAs to supplement the household income. According to Brush and Vanderwerf (1992) and Murphy et al. (1996), the use of the term "performance" by researchers comprises several constructed measures which measure different aspects of performance. While growth, profit and efficiency are the most frequently considered dimensions, there were also other dimensions like liquidity, market share, size, power and success/failure.

Women are accustomed to balance between economic goals such as growth and profit, and non-economic goals like product quality, personal employment and helping others, which leads them to have lower growth and success in entrepreneurial activities (Cliff, 1998). Although there are quantitative criteria which are used to measure success, qualitative measurement presents a different viewpoint on entrepreneurial success, as it has been seen in many studies, for instance, that women entrepreneurs are less concerned with financial rewards than their male counterparts.

The results of the entrepreneurial performance are not evaluated solely by economic parameters but in terms of qualitative criteria like the level of self-fulfillment and personal accomplishment (Anna et al., 2000; Chandler and Hanks, 1993; Buttner and Moore, 1997; Still and Timms, 2000). Also self-respect and customer satisfaction is how women measure success, which differs from men's criteria (Haynes and Brockman, 2009). Moore and Butner (1997) found that women entrepreneurs in the USA measure success as self-fulfilment and effectiveness more than profit. Women measure success by criteria like personal and professional growth to assess their performance; they use intrinsic criteria, while men use extrinsic criteria of an economic nature like sales volume, increased number of employees and market share (Bruni et al., 2005).

Likewise, Still et al. (2006) argued that success for female small business operators in Western Australia was defined as being able to make a difference and to make lifestyle choices like balancing and flexibility, not in terms of 'grand visions', or building empires'. Women entrepreneurs' interpretation of success by qualitative success measures, however, does not mean that women entrepreneurs do poorly on

the profit and economic front it means that a financial success benchmark is secondary but they prioritize other goals in their lives (Brush et al., 2009).

Comparison of performance between men's' and women's' enterprises depends on the method used to measure it. De Bruin et al. (2007) suggest that measurements should not only focus on financial measures but should also look deeper at outcomes. Therefore, this study seeks to explore the concept of success as understood by women entrepreneurs in rural Mbeya, Tanzania so as to find out the aspects that explain their success. The following section is looking to cultural perspectives on women entrepreneurs.

3.10 Cultural Perspectives on Women's Entrepreneurship

Prior studies have shown that culture is significantly used to explain the differences in entrepreneurship among communities (Verheul et al., 2001; Stewart Jr et al., 2003). Verheul et al. (2001) define culture as norms, attitudes and values in a certain group. Hofstede and Hofstede (2001) support this by saying that culture is a collective and interactive set of common identified values that is crucial for a group response. Culture is a set of beliefs, rituals, ideas, customs and values in a society which shapes the human behaviour (Kroeber and Parsons, 1958). Norms and values are influential powers for guiding and leading human behaviour (Thomas and Mueller, 2000). Culture emphasizes certain personal characteristics and disciplines others (Huisman, 1985).

Culture is a set of mutual shared values which helps to shape people's behaviour in a given society; it includes the pattern of feelings, thinking, acting and shared and learned by the society member within the same milieu (Guzmán-Alfonso et al.,

2015). Culture provides a ground for entrepreneurship and may provide a dynamic element in local and regional development as it is the basis for job and firms in many sectors (Spilling, 1991).

Cultural differences include those lies on nationality, regionalism, social class, religion, and gender and language. Moreover culture has different expression relating to geographical location, physical environment, technologies, common language, socio-economic traditions and religious circumstances. Hoecklin (1995) argues that culture is all that encompasses inherent beliefs and values. According to UNESCO (2002) culture is a set of unique religious, material, intellectual and emotional features of society or a group, including art and literature, ways of living together, values, traditions and beliefs.

Hofstede (1994) describes culture as software of the mind, meaning that, just as a computer operates according to a program, so does the human brain, and the source of one's mental programs lies within the social environment. Hofstede (1980) identifies four dimensions (he later added others) on which he claimed national cultures are differentiated. One of Hofstede's dimensions is masculinity versus femininity, whereby masculinity represents a cultural preference for power and material success, and femininity a greater importance placed on maintaining relationships, caring for members and quality of life. Cultures with more masculine values are assertive and competitive, while feminine cultures focus more on interpersonal relationships. According to Van der Stede (2003) masculine cultures tend to emphasize bottom-line performance, without much concern for the welfare of members.

The formation of businesses differs from society to society as different cultures have different values and beliefs as to the desirability and attainability of beginning new ventures. Such beliefs are seen to structure entrepreneurial activities (McGrath et al., 1992). Various literatures have supported the argument that values impact entrepreneurial behaviour (Huisman, 1985; Van De Klundert, 1986; Wittman, 1989).

According to Weber (1904) entrepreneurial differences in activities can be explained by cultural and religious aspects, as seen in Russia, which has experienced a cultural change to a pattern that supports entrepreneurial behaviour (Berger, 1991). It was further clarified by Berger that ‘ It is culture that serves as the conductor, and the entrepreneur as a catalyst (to entrepreneurship)’ (p.122). Despite the characteristics which stimulate women to entrepreneurial performance, nevertheless, a culture that supports and encourages entrepreneurial activities is needed (Lee and Peterson, 2001).

According to Alvesson (2002)), cultural ideas on gender see men as more contributory and devoted to entrepreneurial activities than women. Men have power and are privileged with income and social positions. This has made most African cultures masculine in nature with masculine notions, values, stereotypes, beliefs and assumptions. Much literature has looked at gender equality in the workplace but failed to look at gender equality in societies, in terms of the prevailing pattern of shared values, beliefs and norms (Mungai and Ogot, 2012; Baron, 1997). In Africa, cultural norms relating to gender hinder the development of an entrepreneurial culture. The traditional social system assigns distinct gender roles to men and women. Traditional notions of masculine and feminine roles and traits have led women to be less entrepreneurial than men (Mungai and Ogot, 2012). According to

Ogbor and Ogbor (2009) cultural constraints have made women lack freedom to use their money earned as they need their husbands' consent. Also they have limited access to credit and are not allowed to transact business without being permitted by their husbands.

Women face mobility barriers which include travelling for business purposes and this is not due to the infrastructure barrier but due to the social and cultural norms which have constrained them from moving outside their homes since childhood. Also the restricted outreach and diversity of women entrepreneurs' networks has limited their access to useful information for their business progression (Roomi and Parrott, 2008). The mobility barrier in several ways has restricted women entrepreneurs' choice of which business to undertake and left women doing business which does not require travelling or concentrating on services for women, such as hairdressing (Ashe et al., 2011b).

Developing an entrepreneurial culture is very important because culture supports entrepreneurial planning and education. In China, the Chinese have focused on opportunity recognition as an initial stage in entrepreneurship. Singapore has focused on initiating favourable conditions for entrepreneurial direction. Culture is crucial when it comes to entrepreneurship as it determines the attitudes of people towards the creation of entrepreneurship (Vernon-Wortzel and Wortzel, 1997). There are even some cultures that act as barriers towards entering into entrepreneurship, as socialization and the features of the people residing in these societies influencing personality traits and hence the way to which entrepreneurship is created (Morrison, 2000). It is further observed that countries which have a common entrepreneurship culture have grown rapidly in terms of economic growth and development (Bateman,

1997). Entrepreneurship needs a culture that supports it, that is, encouraging surroundings that unite social, political and educational aspects favourable to entrepreneurship.

Most of the studies that have looked at national culture looked at western and developed societies. This study is looking into culture and gender involvement in entrepreneurial performances in a multi-ethnic region of Tanzania, as Tanzania has 126 ethnic groups and two major religions, Christianity and Islam. Traditional norms and values play a dominant role in the rural social structure. In Tanzania, values related to masculinity are long standing and widespread and there are some predispositions that reserve some occupations typically for men. Men do not expect to see women managers in the workplace, and this is rooted in general cultural beliefs.

Abolishing cultural barriers and biases which hinders the performance and participation of women in businesses will generate equal opportunities. The study will look into gender, ethnicity and entrepreneurship and will see how Tanzanian cultures perceive gender in entrepreneurial pursuit and explore if there are still differences in involvement in entrepreneurial performance. This will help to identify the barriers that women face in entrepreneurial performance.

3.11 Barriers to IGAs

Although entrepreneurship is mostly seen as a tool for development, it is not free from problems. Different scholars have identified the obstacles which face IGAs; for example Samiti (2006) and Kristiansen (2007) report economic and social barriers. The former include the market competition, lack of market access, lack of

capital or finance, inadequate marketing knowledge; lack of production/ storage space, unsatisfactory infrastructure including power supply and lack of business training, while social factors include lack of social acceptability and class bias.

Other barriers to entrepreneurship reported by the ILO (2009) are the social and cultural attitude toward youth entrepreneurship; lack of entrepreneurship education; lack of access to technology, a limited administrative and regulatory framework and also inadequate business support. Barwa (2003) shows that women entrepreneurs in Vietnam have a variety of problems in running their enterprises which result from cultural and social gender imbalances and biases. For example, difficulty accessing credit from formal institutions is a factor, as are restricted access to formal education, social mobility and property ownership, other barriers being unequal access to opportunity, networking services, lack of markets, lack of business experiences and knowledge and lack of training accessibility, together with lack of business links. According to UDEC (2002) the SMEs growth rate is much lower for women doing IGAs and more focused on informal, small and undersized growth, lower profit and more competitive areas than enterprises run and owned by men.

Women's IGAs in Tanzania are small-scale activities employing traditional expertise with little capital invested and small profits. This is because women have no access to capital, no skills, no raw material and technology. Moreover they have little time, lack of freedom of mobility and their efforts are seen as a misuse of their husbands' resources. They also face cultural, religious and ideological limitations that are existing in society (Mbughuni, 1994b).

According to Seymour (2001), traditional gender roles and patriarchal attitudes in many developing nations create an obstacle to women relieving themselves of family responsibilities and this results in limiting their confidence, self-determination and mobility and hence prevents women from starting up a business or going beyond a certain level. Samli (2009) argues that other setbacks hindering entrepreneurial performance among women entrepreneurs are poor location, lack of management experience, lack of laws and regulations, corruption and lack of demand for a given product or service (Okpara and Wynn, 2007).

3.11.1 Access to Financial Resources

Access to financial resources is one of the challenges that face women entrepreneurs in starting and continuing running their businesses. Access to financial resources and control over the finance is limited. Women entrepreneurs have limited access to external sources of capital when they want to secure finance, compared to their male counterparts (Vossenbergh, 2013). Women are seen to have difficulties in accessing and obtaining loans and also approaching the banks to seek for loans to finance their enterprises (Carter et al., 2007). Furthermore, it has been noted that women do not have collateral or access to wealth, which are needed to obtain money from the bank. Also, they do not have financial networks like their male counterparts, so they cannot create good relations with the banks. Gender discrimination and stereotyping limit their options as to what sort of business to run, and shortage of capital constrains their performance and participation (Ikeduru, 2002). According to Kuzilwa (2005)) lending institutions such as commercial banks focus on large formal enterprises when providing loans as they know those enterprises have enough collateral to secure their loans and also have low risk.

Women entrepreneurs still undergo poor enforcement of their financial rights, poor distribution of assets and disadvantage in inheritance, due to cultural and social values and conformist thinking (Finnegan and Danielsen, 1997; Charumathi, 1998; Shayamalan, 1999). Most women who enter into businesses in the rural areas lack the needed collateral to enable them to secure bank loans (Berger, 1989).

Furthermore women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. Lack of access to credit has prohibited women from engaging fully in entrepreneurial activities (Akudugu et al., 2009). The same problem has been noted in India and Ghana where women cannot access finance as easily as their male counterparts (Sandhu et al., 2012). Some entrepreneurs find it difficult to obtain loans as they are required to show credit records and they do not fully understand the requirements for getting and repaying loans.

Loans from most African countries' microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates, so most women entrepreneurs need multiple short-term loans to cater for both businesses and social needs (Mwobobia, 2012). Also the majority of women do not have the title deeds to property, which are still the most commonly used form of security for borrowing money in large financial institutions (Mwobobia, 2013; Ochieng and Sije).

Also Adesua-Lincoln (2011) suggests that women entrepreneurs face a number of barriers and he cites the example of Nigerian businesswomen who face problems such as a weak financial base and limited collateral (Brush et al., 2002a).

Marlow and Patton (2005)), report that having access to finance and credit is the most demanding issue for most business owners. Women are the most disadvantaged when it comes to accessing finance, due to gender attribution (Carter et al., 2003).

Women in Tanzania have no access to credit (Lesser and Moisé-Leeman, 2009), or if they have it is very little, and this explains why women in Tanzania mostly engage in informal trade which does not require a huge amount of money to set up. They enter into business with little initial capital, and no registration or licensing, Gobezie (2007) insists that the availability of financial services to the poor who live in rural areas is a big challenge which needs investigating.

3.11.2 Access to Market and Availability of Market Infrastructures

Infrastructure deficiency, that is, the absence of a stable and functioning infrastructure, is a problem in most of the poorest parts of the world (Roomi and Parrott, 2008). This results in economically underprivileged markets with a lack of information, access to needed products and warehousing where entrepreneurs can store their products (Ladzani and Van Vuuren, 2002). This creates to a major difference between the poor and richer people (Samli, 2009).

Marketing is very important to the success of women's enterprises. The inability to develop markets outside the immediate local area is one of the most serious impediments to the performance of women's SMEs. Lack of market opportunities is a major hindrance in expanding employment and improving the quality of jobs so as to generate more decent work (ILO, 2001).

Access to markets for SMEs operators is a serious problem, especially in rural areas, where seasonal products flood the market at harvest time. Most women entrepreneurs rely on the local market, which often has very limited purchasing power. While male entrepreneurs can travel long distances to do business, most women are prohibited from doing so by traditional roles, domestic responsibilities and cultural values. This leads women entrepreneurs to be found in sectors that are characterized by intense competition.

3.11.3 Lack of Training, Information Access and Networks

According to Nwoye (2013) lack of training faces women in developing countries and entrepreneurial practice is a significant means of developing human capital as well as providing opportunities for individuals to improve skills, attitudes and capacity (Singh and Belwal, 2008). The absence of training for women entrepreneurs in the developing economies, however, is relatively neglected in the literature (Ekpe et al., 2010; Tambunan, 2007). Looking in a wider lens, most women in the least developed countries lacking education are poor and face societal discrimination, which is why training is made a vital condition for microfinance for women entrepreneurs as it gives them necessary skills and experience (Porter and Nagarajan, 2005; Kuzilwa, 2005). Women entrepreneurs in developing countries need training on entrepreneurial performance due to the low education they have compared to the developed economies with high income, where education is related to training (Tazul, 2007) .

In addition to women's lack of education, professional agencies have failed to efficiently distribute information to entrepreneurs, and women entrepreneurs have been provided with training that does not meet their needs (Vossenbergh, 2013).

Also women entrepreneurs have been limited by lack of access to ICTs which would enable them to connect to different markets and distribution networks. This problem was noticed in Ethiopia where lack of technology know-how was reported as a challenge to women entrepreneurs (Singh and Belwal, 2008). In Africa generally, women entrepreneurs do not have required skills to adapt to the impact of globalization, developing technologies and changing patterns of trade (Nelson and De Bruijn, 2005). The retrenched and retirees sometimes take advantage of the less-educated, because of their higher education, greater access to information and better social and professional networks.

Many women entrepreneurs are simply copying existing businesses, without innovation which inhibits poverty alleviation. This is partly because the provision of marketing services (market research, marketing intermediation, facilitation of sub-contracting arrangements, etc.) to women entrepreneurs is very limited (Richardson et al., 2004). A few private firms and NGOs, including the Finance and Enterprise Development Agency (FEDA), Private Sector Initiatives (PSI), FAIDA-Rural Economic Activities (REA) and Techno Serve provide marketing research services. These organisations carry out market studies in Tanzania and abroad, for MSEs or their associations.

However the results of these reach a very small number of women, predominantly those in urban areas, and the educated ones. The existence of only few marketing agencies, such as the Board of External Trade (BET), Tanzania Chambers of Commerce, Industry and Agriculture (TCCIA), AMKA Trust, and Tanzania Gatsby Trust (TGT) is a challenge toward promoting women's entrepreneurship. These agencies are important to the sector as they organize local and international fairs and sponsor and facilitate MSEs' participation. However, few women access or use these very important services, even though they are primarily designed for women. Accessing information and acquiring knowledge is still a myth to many African women. Although knowledge and information play a major role in economic development, most women rely on information from their friends, family and neighbours or public extension services (Jain et al., 2011). Their information is constrained by limited networks, as Mordi et al. (2010) reported in Nigeria.

Socio-cultural context places barriers on women entrepreneurs, making their networking more difficult compared to their male counterparts. This is a serious disadvantage, since networks with effective interactions with others play a vital role in successful entrepreneurial outcomes (Rutashobya et al., 2009). Networks are powerful as they allocate different helpful resources that are vital for entrepreneurship development, as they provide emotional support, companionship, information and material support (Neergaard et al., 2005). Social networks, as Jack and Anderson (2002) argue, provide an environment for exchanging significant information, aid, mentoring and finance. They also foster social trust, which is a form of social capital and generalized privileges which assist in adaptation, coordination, market information, access to capital, leading entrepreneurs to a long term relationship.

3.11.4 Lack of Societal Support and Patriarchal Ideology

Many scholars have argued that societal cultural and religious beliefs do not support women's entrepreneurship, as entrepreneurship activities are perceived to be for men and not women (Jamali, 2009; Baughn et al., 2006; Aidis et al., 2007). The traditional culture still affects women's role in IGAs in most developing countries, as has been seen in Nigeria. Writers report an African habitual mind-set which still oppresses women entrepreneurs (Atsede W and Adebimpe, 2004; Lincoln, 2012). It is also seen to be difficult to bring social changes so as to make improvements in entrepreneurship because of the male-dominated culture (Calas et al., 2009).

In societies which are still patriarchal, gender relations are discriminatory in the division of labour, access and control over resources, decision making, and freedom of movement and time, enabling men to remain more powerful than women (Kabeer, 2003). For example even when women entrepreneurs do approach financial institutions for financing, they tend to face discrimination. Women report that financial institutions' officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. This practice prevents many women from approaching financial institutions, and leads them to turn instead to informal savings groups.

Also it has been observed that established social norms prevent women entrepreneurs from managing their businesses independently, which impairs their mobility and affects their interaction with others (Anwar, 1992). Another study by Mahat (2003) shows that women suffer from bias due to cultural and traditional values. Women suffer from cultural pressures and expectations to uphold sexual chastity and maintain their moral reputation (Lessinger, 1990). This pressure limits

women entrepreneurs in terms of whom to talk to, mobility in business and whom to do business with. Such constraints are reported by Chitsike (2000) in Zimbabwe, where the Shona tribe view women doing entrepreneurial activities and holding large amounts of money as dirty, tainted by all sorts of evil (“she wants to make money like a prostitute”) p.72. The cultural values associate money with immorality. Such cultural challenges hinder women from venturing into business and entrepreneurial development. African culture has been perceived as an obstacle to development because it spreads culturally endorsed biases against women and gives justification for male dominance leading to poor involvement of women in business activities (Kiriti and Tisdell, 2003).

The fear to take risk is a big hindrance which makes many women hesitate to engage in IGAs and is exacerbated because close male family members often make decisions for women, making it difficult for women to display the independent spirit of entrepreneurship, especially as they are usually less educated than men, which make them less well equipped to manage a business (Zororo, 2011).

Further, men appropriate to themselves the right to engage in business activities and have a career (Alvesson, 2002). In Africa as a whole, cultures are masculine by nature with masculine views, values, beliefs and stereotypes (Mungai and Ogot, 2012), which McGivney (1993) claims is one of the major barriers that hinder women in accessing knowledge and information.

3.11.5 Family Commitments

Sarkis et al. (2009) point out that women entrepreneurs have limited time to run their businesses, as many women in the developing countries have full the responsibility for household chores, which leaves them with little time to develop entrepreneurial activities, gain skills and knowledge on entrepreneurial performance and attend training pertaining to entrepreneurship so as to uplift their entrepreneurial performance. Women were also noted to face a high level of stress due to the struggle to balance between work and family. Combining small business involvement with multiple responsibilities makes them initiate home-based businesses which provide them with lower income(Fasci and Valdez, 1998).

Women's limited availability of time has been noted in many studies conducted in the developed countries like Sweden, UK and US (Andersson et al., 2012; Sundin and Holmquist, 2006) and developing countries such as Bangladesh, Ethiopia, Mali, Morocco, Senegal, Kenya, Tanzania, Uganda and Zimbabwe (Sarkis et al., 2009; Mungai and Ogot, 2012; Vossenbergh, 2013).

3.11.6 Gender Based Violence And Women's Safety

According to Kabeer (2001) women having income will end abusive marital relationships and change their position by lowering the occurrence of domestic violence (Mayoux, 2001). Conversely, it is widely noted that poverty is linked with violence and many studies have noted that marital violence increases when women start to own income (Bates et al., 2004; Schuler et al., 1996). Some men force their wives to hand over the loans they have acquired, leading to marital conflict, as women have a huge workload and burden of responsibilities without any income raised from the loan attained (Goetz and Gupta, 1996b). Moreover, microfinance,

intended as a tool of women's empowerment, may not always empower women. Its consequences vary for different groups of women. Microfinance can only advance one aspect of empowerment, while it may lead to deterioration in another. Kabeer (2001) argues that an increase in women's income and ownership of resources tends to increase women's workload while leaving them still undermined, so research needs to look deeply at different measures of empowerment. Cultural constraints can be illustrated by the case of the Grameen Bank of Bangladesh; where an unintended consequence of loans/credits to married women was increase of violence between themselves and their husbands. This was due to misunderstanding of the cultural norms and traditions in the society, where women have little independence from their husbands (Schuler et al., 1998).

Women's protection and safety in general while conducting business is an issue for women entrepreneurs in informal sectors. There have been reports of harassment and sometimes rape of female vendors and business owners and even killing, especially at opening and closing time.

These have resulted in fear and stress, preventing women from doing their business freely and choosing the time of open and closing their ventures. This hinders them from becoming successful entrepreneurs as they have to reduce their working hours (Chu et al., 2008; Reeves, 2010).

3.11.7 Lack of Governmental Support

Many women face an abundance of challenges in formalizing their business. City councils have proved to be a very big challenge to women entrepreneurs in African countries. Many licences are required and they are costly. Often women are harassed

by city council officials when they come to inspect the business premises. In addition, women are afraid to meet and negotiate bribes with the predominantly male council officials. Business licensing is an issue for many women entrepreneurs, as the process is lengthy and complex (Wanjuhi, 2014; Lame et al., 2013; Mwobobia, 2012), because of excessive bureaucracy and in some cases demands for bribes by officials (ILO, 2001; Nelson and De Bruijn, 2005).

The Tanzanian government is taking some initiatives to improve the situation. Various agencies have been set up to facilitate the process of investing in businesses, like the Business Registration and Licensing Authority (BRELA) and Tanzania Investment Centre (TIC). However, these organizations are centralized in Dar es Salaam, making them inaccessible to most women in rural areas throughout the rest of the country. Furthermore, women lack information about the existence of these agencies and, most women's businesses are just too small to be served by these agencies, which mainly target large enterprises (Richardson et al., 2004).

Some of the laws and regulations on business registration and licensing have been imported wholesale from elsewhere, specifically western countries, into Tanzanian law, without regard to their applicability. As a result, many businesses are unable to meet their requirements. For example, the Food Control Act of 1978 has set strict conditions for the food processing business. However, in reality more than three-quarters of the food that is consumed is processed by small businesses, which do not meet these conditions. There is clearly a need for more realistic regulations and guidelines for SMEs.

Part of the problem with the policy and regulatory framework is that tax and other regulations lack transparency, thereby creating opportunities for corruption. Some business people report that they have to conceal or even worse, avoid growth, because otherwise tax officials may demand unrealistically high taxes and bribes and will harass them (ILO, 2001).

Weak judicial systems, inconsistency in implementing laws, bureaucracy, hooliganism, abuse of political power and lack of control of corruption are noted by Chowdhury (2007). In developing countries, entrepreneurs seem not to abide by the rules and regulations due to lack of responsibility and occurrence of corruption in every aspect of life (Azmat and Samaratunge, 2007).

Informal enterprises can normally quite easily avoid compliance with many of the regulations as long as they are content to remain at the micro level (ILO, 2001). It is those entrepreneurs who wish to formalize, who must address the challenges presented by laws, regulations and taxes.

However the extent to which different types and forms of enterprises are affected by the regulatory environment is yet to be fully understood. Existing studies tend to generalize, as if the problems and their extent are common to all enterprises.

3.11.8 Gender Stereotypes

Gender stereotypes still exist in society (Heilman and Okimoto, 2007). Gender stereotypes according to Gupta et al. (2008) have a strong influence on cognition and behaviour. Entrepreneurship is seen to have masculine characteristics. Fielden and Davidson (2012) reported that discrimination practices were due to gender, ethnic settings or the connection between the two, which was attributed by numerous

factors including stereotypical complexity in access to business and financial support. Gender differences in opportunity identification have created a gap in human capital as education and working experience are noted to influence more men to higher entrepreneurial experience than women (Dima Jamali, 2009). According to Gupta et al. (2009) stereotyping has led to classification of various occupations as masculine or feminine, affecting people's ambition towards jobs. The beliefs and expectations regarding the qualities that men and women bring to their activities show the kinds of jobs that are seen as appropriate to them, leading jobs being defined in gender terms as "men's work" or "women's work"(Heilman, 1997).

According to Heilman (2001) business is seen as a man's world which is believed to be masculine and not feminine (Heilman et al., 1989; Powell et al., 2002; Heilman et al., 1988). Making business to be believed to be a male trait; women are seen as inferior to men in the business world (Marlow, 2002). Even when women work, their occupations are at lower ranks as secretaries, messengers and clerical positions (Van der Lippe and Van Dijk, 2002). According to Gupta et al. (2009) it is seen that entrepreneurship is stereotyped as masculine. Women's limited access to resources and information may be a result of the influence of such a stereotype (Gatewood et al., 2003).

3.11.9 Lack of Marketing Skills And Management Skills

Many women entrepreneurs' businesses are vulnerable to competition from counterparts who introduce new products or services, or improve their production processes, as they lack the resources to respond rapidly. Competition (markets) and information related factors are said to be major challenges. Competition is seen in form of the size of market share in the rural setting. Most of these markets are not

expanding and new competitors such as mini super- markets with wide varieties of products are emerging as front runners. Women's failure to compete effectively is caused by lack of marketing skills (Kinyanjui, 2006).

Lack of entrepreneurial traits explains women's low or non-participation in entrepreneurship. These traits differentiate between entrepreneurs and non-entrepreneurs and/or successful entrepreneurs from unsuccessful ones. There is a significant difference between male and female entrepreneurs in the possession of "acceptable" entrepreneurial traits.

Factors such as low self-confidence, low achievement motivation, low future orientation, risk- aversion and too much people orientation stand as major problems for women entrepreneurs (Hisrich and Brush, 1984).

Women's lack of proper management skills, poor management of working capital, lack of business information, lack of networks, and competitive pressures have long hindered women's survival in business (El-Namaki, 1990). The majority of women's entrepreneur businesses start with low capital, continue with bad management of working capital (especially inventory and receivables) and culminate in delayed search for solutions including essential additional capital input (El-Namaki, 1990).

It is important to empower and support women entrepreneurs as they are the major source of economic growth (Behrman et al., 2012; Meinzen-Dick and Quisumbing, 2012). This can be done through information provision, knowledge and education, especially in the developing countries, as women contribute to economic growth through venture creation. Hence, there is a need to eliminate the barriers so as to help women entrepreneurs to tackle the poverty issues as well as generate

employment. The significance of understanding the barriers to entrepreneurship has been stated by Sarasvathy (2004). Setting aside those barriers would help women to achieve respected status (Marlow and Patton, 2005) and also help to resolve the gender gap in entrepreneurial performance.

3.12 Conclusion

The prospective impact of small and medium enterprises (SMEs) on women's welfare, economic and social development has been studied by policy makers, academics and development agencies over the past decades but still women face challenges in conducting income generating activities (IGAs). Although women are taking up more and more IGAs universally, recognizing the barriers and obstacles that prevent women from starting up, running and succeeding in their own businesses is crucial and needs special attention in order to overcome the poverty which is widespread in rural areas. Therefore this study tries to investigate the challenges and problems in the sector which will then increase the understanding of the stakeholders so as to take intensive measures to support rural women to perform much better in SMEs. The following chapter looks into feminist theory and how it has initiated effort to remove gender biases.

CHAPTER FOUR: FEMINIST THEORY

4.1 Introduction

This chapter explores the extant literature on female theory in a wide view, it looks on its concepts and analysis in business and see how liberal theory has equalised women and how entrepreneurship has been viewed to women compared to men.

4.1 Feminist theory as the theoretical lens

Gender theory allows understanding women's roles and condition in the society. Ahl and Marlow (2012) argue that in defining entrepreneurship masculinity is among the characteristics; men excessively dominate the profile of an entrepreneurial role model. Women are not included in the image of what an entrepreneur looks like (Achtenhagen and Welter, 2005). Such assumptions have brought gender biases and injustice to women entrepreneurs.

Also there is a presumptions that male and female are basically different, leading women to be seen as inadequate and underperforming in their ventures compared to men, even if it has been hard to prove the assumption (Robb and Watson, 2012; Watson, 2006; Robb and Watson, 2010; Watson and Robinson, 2002). It has been argued that there are differences between women and men entrepreneurs when it comes to entrepreneurial performance, which needs to be addressed by much more effort and policy development (Ahl and Marlow, 2012). Men are seen to dominate a very small market segment of high-growth ventures (McAdam et al., 2010).

Kerfoot et al. (2010)) shed light on the reason for this; they developed a training programme for potential business owners so as to encourage women to penetrate self-employment but it turned out that many business owners were discouraged from entering into venturing after taking the course as they saw themselves not fitting into the masculinised standard entrepreneurial character (Thompson et al., 2009; Jones et al., 2009).

4.2 Feminist Concept and Analysis in Business

It was observed by Calás and Smircich (2009) that feminist theory aims to bring about social change as women are seen to be very important in the structuring of society, even though women historically have been identified as disadvantaged, a situation that needs to be abolished. By producing knowledge, social change can occur, including entrepreneurship change. Feminist theory helps us to look at entrepreneurship as a social change through a feminist analytical lens and see that it brings a significant impact in economic activities.

Calas et al. (2009) argue that women have emerged from a male- dictated structuring of society, which had to occur, and among the needed changes are the removing of the barriers to entry to public life for women and also appreciating different practices as positive inputs to society. They suggest that a female centred structure of the society is the only means to oppose patriarchal structuring. Looking through a feminist theoretical lens will enable entrepreneurship dynamics to be further noticed and seen.

Feminist studies have been conducted by numerous scholars worldwide, in different disciplines. As a strand of the modern feminist approach, the women in development (WID) approach was introduced, so as to highlight women's contribution to income generating activities (Rathgeber, 1990) although later it was found that only the symptoms were being dealt with and not the core of the problem.

According to Cornwall et al. (2007:36-41) "women are the poorest of poor" in Africa, although most of the work is done by women, including agricultural work, household work and all family responsibility and reproductive work. Women are being seen as just a mere picture which is there to portray a story; they are being viewed as hopeless, inactive and excluded free from development and their unsung qualities and contributions to development needs to be observed (Cornwall, 2001).

Stanley (1990) argues that the peasant character has not been given enough space and gratitude, and this leads to ignoring women. "The failure to acknowledge women's roles, activities and rituals has resulted in a definite informational bias" (Stanley and Wise, 1990:71). Moreover it is argued that "At the root, feminist inquiry is built on the common cause of highlighting women's voices in the name of challenging patriarchy and eradicating women's oppression in the home and beyond"(Daly and Stubbs, 2007:119).

In the late 1970s the gender concept grew up and become very important. Researchers tried to see how to conceptualize the social constructions of masculinity and femininity by applying biological perspectives to social relations between women and men (Mbilinyi, 1992).

According to Cala et al. (2009), analysts' attention was drawn to gender relations not because of the sex of participants as individual actors, but due to the material production of their social life and cultural production. This made gendering entrepreneurship through premises restructuring highly visible in mainstream entrepreneurship.

Mbughuni (1994a) states that significant attention has to be paid to gender in order to see it as a locus of discrimination, a factor like age, geographical location (rural or urban), ethnic group, and global location which distinguishes the circumstances and barriers facing different women. According to Walker (1995) gender relations in indigenous societies in Africa are characterized by misappropriation of women's hard work by men. Women being part of a male dominated society makes it very difficult for them to freely grow and operate their businesses; this makes women vulnerable and weak and as a result hinders them from making independent decisions.

Moreover, the cultural and social environment are not welcoming for rural women to grow and make progress in business, as we can see in Pakistan, where business women are not succeeding due to lack of a supportive and favourable working environment (Afza and Muhammad Amir Rashid, 2009).

4.3 Liberal and Social Feminist Theory

Feminism was seen to comprise two categories of feminist ideas, liberal feminism and Social feminism. Liberal feminism emerged from political philosophy believing in equality, that all human beings are equal and are important rational and self-interest-seeking agents (Fischer et al., 1993).

It was furthermore argued that the rationality is mental capacity, which is particularly appreciated about human beings. Social opportunity was seen as resulting from individual psychological differences, while the human spirit is seen as a capability in which human beings have the same potentiality. Fischer (ibid) also shows that liberal feminism views women as equally capable as men because they are complete human beings. Women's lesser achievement than men's was because they were deprived of vital opportunities, like education. Legal discrimination from the inner core embedded in tradition needs to be identified and eliminated.

In social feminism, Fisher sees women and men as having different experience from the first moments of life, which led to vitally different ways of viewing the world. However, the experiences that women have are equal to men's and are true grounds for developing knowledge and societal organizing (Calás and Smircich, 1989).

Furthermore it was explained by Jaggar (1983) that feminists have traditionally had a tendency to subscribe to the view that "distinctions of gender, based on sex, structure virtually every aspect of our lives and indeed are so all-pervasive that ordinarily they go quite unrecognized. Therefore, through social feminism the differences between gender and sex are largely noted. For example, it was noticed that even loan officers differentiated between women and men in granting loans; they saw men to have significantly more traits of successful entrepreneurship than women (Buttner and Rosen, 1988).

Also the social perspective shed light on women's hardship, unemployment and miserable economic conditions in their families, which induced women into entrepreneurial activities (Thareja and Kumar, 2014).

In order for women to overcome discrimination and other employment difficulties, self-employment is needed (Johnsen and McMahon, 2005). However, even when women are self-employed, they are perceived as disadvantaged compared to their male counterparts. Women are facing limitations even if self-employed, like education, workplaces and families which they have to take care of (Kalleberg and Leicht, 1991). This is where feminist theories become salient; they seek amendment through the demand to the liberal values of equality, right to choose and freedom (Porter, 1994). If women and men becomes equal then they will have equal opportunities as well. Women being deprived of access to various forms of education and experience are argued to be less likely to realize their full potential (Fischer et al., 1993). Liberal feminist theory tries to change the notion of women being disadvantaged in equality of opportunities, unequal access to education and female

Several gender based models show how women are underrepresented in leadership positions (Grove and Montgomery, 1999). The three models, meritocracy, organizational and women's place, show how women are undermined. The first model, the meritocracy or individual perspective model, which is also known as the psychological orientation, tries to investigate women's resources, personal character, features, qualities and attitudes, such as self-image and confidence, motivation and aspiration, which are believed to be lacking in women. The second model is the organizational perspective or the discrimination model, which focuses on how the educational system leads to gender bias. This model tries to explain how women in

organizations are discriminated by organization structures and practices that favour men more than women (Kiamba, 2008). The third model, the women's place or social perspective model, is mostly based on cultural and social norms that encourage discriminatory practices. It shows how the norms, folkways and mores of the community correspond with different socialization that directs women and men into diverse areas of work and differential pay and positions (Carlson and Schmuck, 1981). The models are summarized in table 5.

Table 5: Gender- Based Models of leadership

Model	Emphasis	Cause of women's under-representation
Individual or Meritocracy	Psychological orientation	Women's lack of relevant qualities and attitudes
Organisation or discrimination	Education system	The organization structures and practices of education which discriminate against women
Women's place or Social perspectives	Culture and norms	Different socialization patterns for women and men

Source: Women and the Leadership Paradigm: Bridging the Gender Gap (Grove and Montgomery, 1999)

It was further noted that women's business has been seen as underperforming compared to male owned businesses (Kalleberg and Leicht, 1991), Women owned enterprises still have different performance and have adopted different patterns of enterprise development than those set up by men (Marlow and Carter, 2004).

Women's enterprises are seen to be small and insignificant (Ahl, 2006). Also women have been found to initiate businesses only so that they can achieve greater flexibility in handling household responsibilities, leading them to balance between achievements of work life at the same time as generating income (Songini and Gnan, 2009). According to Weiler and Bernasek (2001) self-employment creates more flexibility than corporate employment, but this leads to a greater burden on women as it hinders them in performing other traditional responsibilities, leaving them vulnerable, as they earn less from their labour and take on much more of their traditional family responsibility, leading to division of labour.

In order to understand the literature on women entrepreneurs we need to consider the four stages and theories put forward by Baron and Henry (2011): expectancy theory, women's opportunity recognition, women's acquisition of entrepreneurial resources, and women's entrepreneurial success.

4.3.1 Expectancy Theory

This theory is viewed as a motivational theory explaining the motives for engaging in a certain action. It assumes that individuals engage in behaviours or actions believing that they will lead them to positive rewarded outcomes which they value. This further explains why and how women engage in the entrepreneurial activities (Sullivan and Meek, 2012). According to Baron and Henry's (2011), motives towards entrepreneurship are crucial even if some women see entrepreneurship as a solution to obstacles they face in traditional jobs when it comes to unfavourable working conditions and work-family arguments.

It is further noted that women who believe that they could do much better than the management are the ones who first start initiating entrepreneurship (Buttner and Moore, 1997). These women engage in entrepreneurial activities so as to create a pleasant working environment, to gain control over their progress opportunities and to evaluate performance.

Looking at work-family conflict, women have greater responsibilities for taking care of their families than men, who have spare time and a less intensive time schedule than women; the latter use most of their time in taking care of their children, which leads to lower entrepreneurial performance (Gartner, 2004).

Many women engage in entrepreneurial activities to gain access to a flexible time schedule, higher family engagement and have more time at home (Parasuraman and Simmers, 2001). Apart from that, many women become motivated towards doing IGAs because of self-realization, roles, recognition, independency, financial access and innovation (Carter et al., 2003) but the main reason is independence, as they need freedom to do the entrepreneurial activities.

Personality is among the entrepreneurial motivations, which some argue is why women are seen to have lower entrepreneurship intentions (Crant, 1996). However, in many eastern countries, women look for entrepreneurship so as to gain autonomy and independence, because many decisions are made only with authority from men and women are not valued as authority figures in the working environment (Shabbir and Di Gregorio, 1996).

The expectancy theory shows how women have been trying to identify and pursue entrepreneurial activities by putting more effort in the tasks they can handle. Equality does not always mean sameness. Looking at entrepreneurial activities, it is seen that men and women both have a propensity and ability to participate in income generating activities. It is women's multiple differentiated social roles, such as their parenting responsibilities, which act as extra barriers to women's equality (Scott and Twomey, 1988).

4.3.2 Women's Opportunity Recognition

This is the second theory outlined by Baron and Henry (2011) which examines the factors by which opportunities are recognized. It has been noted that both women and men rely on networks when engaging in entrepreneurial activities in identifying opportunities, although women are seen to rely more on their families when it comes to opportunity recognition leading women to experience lower revenues, growth and performance (Harrison and Mason, 2007; Shane and Venkataraman, 2000).

It was further pointed out by Busenitz et al. (2003) that theoretically the area of entrepreneurship is "the nexus of the opportunities, enterprising individuals and team and mode of organizing within the overall context of wider environment (pp 285–308)." Many authors believe that women are as capable as men of entrepreneurial activities, if barriers to entrepreneurship opportunities can be recognized and defeated.

Providing opportunity to women entrepreneurs through providing equal access to resources, providing capital and focus on boosting women's profit in terms of economic results is what is defined as an opportunity for women in entrepreneurship. Such opportunity leads to social change, because the more women engage in entrepreneurial activities, the more social change occurs, which will eliminate discrimination (Gartner and Carter, 2003; Brush et al., 2004).

Women's opportunity to start and run their business is driven by necessity and survival as they have no jobs and no other alternatives to earn income, so the only opportunity they find is entrepreneurship (Vossenbergh, 2013). However, necessity and survival-based entrepreneurship has decreased in some parts of the world, like Brazil and China and other Eastern European countries (Xavier et al., 2013).

4.3.3 Women's Acquisition of Entrepreneurship Resources

In this theory factors associated with skills, behaviour and actions of an individual towards entrepreneurial resources acquisition are identified, like the practising of human resource management, social networks and the nature of managerial practices. Women's networks have been identified as an important aspect, as having diverse networks will enable women to gain access to information, financial resources and tangible resources which will enable them to initiate and operate businesses (Greve and Salaff, 2003).

Women engage in personal savings so as to fund their business, as they cannot access loans due to lack of collateral and the higher interest rates they have to pay if granted a loan (Chaganti et al., 1995). Most women are seen to acquire financial assistance through strong network ties between the family and friends and this is due to the nature and type of the ventures they own and the lower funding needed (Carter et al., 2007).

On the other hand it was seen in liberal feminism theory that women and men differ in acquiring resources because the financial institutions do not provide equal treatment to women as to men (West and Fenstermaker, 1995). Therefore opportunity in women's entrepreneurship should start from social restructuring so as to avoid discrimination, because if the focus is on engaging women in entrepreneurship without considering other factors, like provision of finance, this can still generate additional limitations to restructuring (Mirchandani, 1999).

4.3.4 Women's Entrepreneurial Success

This is another theory of (Baron and Henry, 2011) which shows women to have indicators of success, like enterprise performance and survival (Sullivan and Meek, 2012). They furthermore argue that other categories of success are successful venture initiation, healthy outcomes, profitability, survival and growth of the enterprise. Women view success as the means of alleviating the glass ceiling, having independence and above all achieving autonomy and balancing work life and family life. Financial motivators are less important to women than they are to men. It is further assumed that female owned enterprises will still underperform compared to ventures owned by men because the ventures are relatively different (Taylor and Marlow, 2009).

Another study that compares women's and men's business performance showed that women were placed in the position of having shortfalls and having smaller, weaker, low growth, in home-based and part time businesses, female entrepreneurs being regarded as helpless (Marlow, 2009). Furthermore the study of Ahl (2006) states that in post-structural feminism, entrepreneurship has been masculine, causing women to be seen as intruders to the field of entrepreneurship (Marlow and Swail, 2014).

Women have further been identified as unwilling borrowers and have lower levels of demand for finances (Marlow, 2014). Despite the increase in female entrepreneurs but still their entrepreneurial activities are significantly undersized compared to those owned by males (Minniti et al., 2005). It was also argued by De Bruin et al. (2007) that women entrepreneurs start their businesses on the whole with a lower level of capitalization and lower relative amount of debt finance compared to their male counterparts.

Jamali (2009) further showed that women's entrepreneurial ventures are concentrated in service sectors that are easier to create and are cheap, which is why women owned businesses grow slowly, are smaller and moreover have low profit (Greene et al., 2003). Moreover it was noticed that performance and growth are affected by family support and the role women entrepreneurs play in the family and household, which makes the study of female entrepreneurs complicated by irrelevant factors (Jamali, 2009). Also it was observed by Achterthagen and Welter (2003) that career opportunities are undoubtedly shaped by what the society considers pleasing and right for each sex. Society still sees women as responsible for the roles associated with family responsibilities.

Women have been put off venture creation by the traditional male stereotyping of entrepreneurship. Women globally face problems which relate to entrepreneurship venture creation. For example, in Lebanon, an Arab country, the traditional culture views women as mothers and home-makers (Jamali et al., 2005). It was further noted that the size of the enterprises owned by Lebanese women was smaller compared to men's and they were underprivileged in terms of accessing loans from banks. Networking access also has become a problem to Lebanese women as they have fewer opportunities in networking and collaborating, opportunity identification and extension of a new venture. Opportunity identification is essential for entrepreneurship start up and the best option to succeed in business. Women have been seen to have the problem of a patriarchal culture that sees women as caregivers and taking care to the family infused by traditions masculine stereotype (Jamali et al., 2005).

5.1 Conclusion

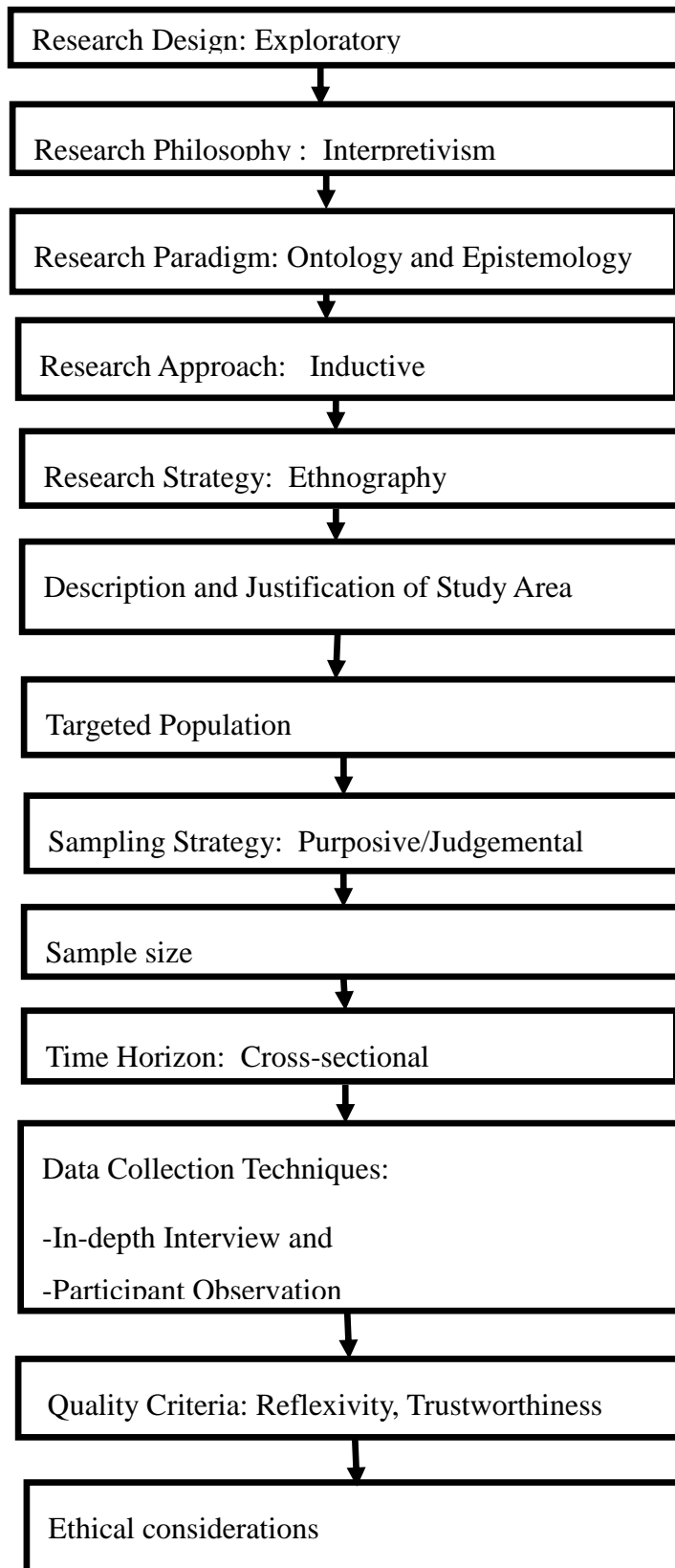
This chapter highlighted feminist theories, which shed light on the challenges women face in entrepreneurial performance. The next chapter is the methodology chapter which provides a wide picture of how the research was conducted and the design and strategy used to collect the data.

CHAPTER FIVE: RESEARCH METHODOLOGY

5.1 Introduction

This chapter is a crucial part of the research because it presents the total logical framework, the approach and strategy of the research, and techniques and methods used in the study. It includes the research design and philosophy, the study approach and the strategy, the targeted area, the sampling techniques and data collection methods. Quality criteria are discussed. Lastly, I consider ethical issues surrounding the study. The following figure shows the structure of the methodology used in this study:

Figure 2: Schematic Presentation of the Methodology



5.2 Research Design

According to De Vaus and de Vaus (2001) a research design is a structure before the data collection is initiated. Research designs are typically classified into descriptive, exploratory and explanatory. This research is exploratory, focusing on “why” questions. It begins with observations and uses inductive reasoning to derive to a theory.

The purpose of an exploratory design is to diagnose the situation, select alternatives, establish new ideas and acquire familiarity with the topic (Ivankova et al., 2006). Since the research is concerned with individual perceptions and experience I employed qualitative procedures to understand participants’ views (Creswell and Creswell, 2005). Denzin and Lincoln (2009) suggest that qualitative researchers emphasize the socially created nature of reality and the close relationship between the researcher and researched and the situational constraints that shape the reality. I used this qualitative approach so as to gain insight into the topic (Edelson, 2006) by asking questions which were open by nature, like what, why and how, describing what was going on, in line with Creswell (1998). Such research provided the deepest and richest possible understanding of the problem observed (Smith, 2008).

Given the exploratory nature of the research, in-depth interview, as suggested by Weinreich (2006) was considered to be appropriate. Johnson (2002) indicates that interviews enable a researcher to attain the respondent’s vision. They give the respondent and the researcher the same status in the dialogue.

I also decided to use this method because I found that there was a need to interact with women doing income generating activities (IGAs) and allow flexibility during the interaction. It is argued by Weinreich (1996), that qualitative research methodology gives the researcher direct interaction with the people under study by using tools like observation, interviews and focus groups.

5.3 Research Philosophy and Paradigm

Lewis et al. (2007) argue that research philosophies are beliefs about the way in which data about phenomena should be gathered, analysed and used. Gephart (1999) categorizes research paradigms as positivism, interpretivism and post-modernism (Gephart, 2004). As stated by Burke (2007), “the research philosophy, once chosen, acts as a ‘set of lenses’ for the researcher. Paradigms are basic systematic beliefs which rely on ontological, epistemological and methodological suppositions (Guba and Lincoln, 1994). According to Williams and Morrow (2009), a paradigm is an umbrella which captures the researcher’s views of the nature of reality. It creates the link between researcher and participant, the researchers’ attitude on subjectivity or objectivity, the process of the research and the language used to communicate the research procedures and the findings, to address research questions (Ponterotto, 2005).

5.3.1 Interpretivism Paradigm

This research used the interpretive philosophy. Kenny (2006) notes that according to this paradigm, subjective interpretations of individuals are the basis of social reality. Hence, the Interpretivist philosophy looks for observations of the participants' frame of reference, as distinct from objective observation of action (Burke, 2007). The frame of reference is crucial as it helps to do research consistent with people's information and cultural contexts.

The interpretive paradigm tries to find out the subjective 'reality' of participants, which is significant for the participants themselves (Brand, 2009). The argument of Saunders et al. (2003) is that interpretive research is based on the notion that research participants respond in a subjective way. Cavana et al. (2001) argues that interpretivism requires the researcher to be aware and seek to understand the subjective reality and implications of participants. It also reveals socially constructed meaning, as recognized by the group or individuals concerned.

Furthermore Saunders et al. (2009a) quoting Remenyi (1998) argue that in order to understand a phenomenon from the interpretive perspective there is a need for studying the details of a situation so as to understand the reality behind it. The term constructionism is associated with the interpretive philosophy, where the subjective meanings influencing the actions of social actors are investigated so as to understand their actions.

Subjectivist ethnographies discover how the practices of the participants present the meaning by which to understand and sense of to their lives in numerous ways, and noted from the perspective of a “room with a view“ (Cunliffe, 2010). Social constructionism perceives reality as being constructed socially. People have different interpretations of the situations in which they find themselves. They may perceive situations in different ways due to their own world views, which then in turn bring out different interpretations which shape their actions and the nature of their social interaction with others.

I adopted the interpretive philosophy responding in a subjective way as seen by Saunders et al. (2003). It promotes meaningful interpretations of reality because the researcher views the respondents as associates and peers, helping to ascertain the concealed meaning as opposed to the dimensions of the research itself (Proctor, 2005). This Interpretive philosophy was used because it helped in examining the barriers to success for women’s income generating activities from a cultural perspective by identifying the hidden factors for failure in IGAs indepth.

Moreover the interpretive philosophy was employed to this research because according to Malhotra Naresh and Birks (2003) and Procter (2003) the interpretive paradigm uncovers the different variations of ‘reality’. I also interacted with what was being researched, in line with Jankowicz (2005), which was consistent with my ontological subjectivity and epistemological standpoint. The aim was to clearly understand events through the process of interpretation and through interaction in the social framework, observing real life in a natural setting (Larsen, 2011).

Also the interpretive paradigm was used in this research as it was dealing with people's perceptions, which are intangible and unmeasurable for example in relation to worries about the future business environment. The reality was constructed in the minds of the people and also there was no specific channel or method to obtain knowledge (Willis, 2008) and there are no right or wrong theories in the interpretive tradition. The appropriateness of a method has to be judged according to the nature of the research and the people involved (Walsham, 1995).

5.3.2 Ontology

Saunders et al. (2009b) say that "ontology is concerned with the nature of reality..... and assumptions researchers have about the way the world operates and the commitment held to a particular view". Therefore it is seen that ontology is linked with how the world is made up. Blaikie (2007) explains ontology as what exists, what it seems to be and what units it is made of. Views on this are classified into Objectivism and Subjectivism.

In our daily life we usually use an ontological perspective when we come to ask ourselves what is going on, looking into existing phenomena such as culture and its controlling power. It is about how we see reality; whether it is constructed through individual experience (subjectivism) or has an external existence independent of the observer (objectivism) (Hatch and Cunliffe, 2006). Therefore, ontology is central to methodology, because it determines the appropriateness of a particular position or method for a given research problem (Mahoney and Rueschemeyer, 2003).

Subjectivism tries to grasp social phenomena through the perceptions and subsequent actions of the social actors involved. Objectivism considers that features of the social world exist in actuality, external to the social actors involved. This research takes the subjectivist ontological position of *constructivism*, which emphasizes social phenomena and their meanings, which are in a continual state of change and are being accomplished by the ongoing interaction of social actors (Bergman, 2008; Bryman, 2008). From this perspective, Tanzania female entrepreneurship is viewed as a subject phenomenon constructed through the perceptions and experiences of women engaged in IGAs, who create meanings through their interactions with each other, their family, their customer and the surrounding context.

5.3.3 Epistemology

Epistemology concerns what constitute valid knowledge and how it can be obtained (Lincoln et al., 2011). In understanding human behaviour, epistemology can be divided into two main epistemological stances; positivist and interpretivist or phenomenological. Positivists observe human behaviour by using the methods used to study the natural world; they use scientific methods intended to predict behaviour. According to Creswell (2003), interpretivist research tries to create the meaning of situations without imposing pre-existing expectations on the phenomena under study. Epistemology shows a connection between ontology and methodology; ontology comprises the philosophy of reality epistemology directs how we come to know that reality and methodology distinguishes certain practices used to get the knowledge (Krauss, 2005).

Blaikie (2000)) explains epistemology as a theory of knowledge, showing the possible ways of acquiring knowledge of social reality. It explains what and how assumptions can be gathered and known. “An epistemological issue concerns the question of what is (or should be) regarded as acceptable knowledge in a discipline ” (Bryman, 2008, p 336). The choice of epistemological approach is influenced by the background, discipline and ontology of the researcher involved (Perren and Ram, 2004). Epistemology concerns the relation between the researcher and what is being researched (Collis and Hussey, 2003).

Through epistemology, appropriate questions can be formulated and reasonable answers found to the questions. Kornblith (1995) argues that the epistemology of qualitative research is based on subjectivity. An objectivist ontology that assumes the existence of a single observable reality tends to imply a positivist epistemology, where knowledge is gained through measurement, observation and manipulation of variables in order to produce law-like generalizations. However, if one assumes the existence of multiple, subjectively constructed “realities”, it follows that those realities can only be captured by entering into the world of the social actors concerned and seeing it from their perspectives; this is the interpretivist epistemology. Consistent with the ontology stated above, this was the epistemological stance taken in this study. I sought to understand women entrepreneurs’ “realities” by engaging deeply with them in order to gain access to their interpretations of their experiences.

5.4 The Research Approach

According to Lewis et al. (2007), research approaches are divided into two categories; the deductive approach and the inductive approach. Consistent with its qualitative, exploratory nature this study used an inductive approach. As Strauss and Corbin (1998) explain, “The researcher began with an area of study and allowed the theory to emerge from the data”. Bahari (2012) notes that the inductive approach is a process of building theory by starting with collecting data in an effort to develop a theory; this gives the participants a chance to have more clarification of what was going on. The inductive approach allows the researcher to draw general conclusions from empirical observation (Sinkovics et al., 2005; Ghauri and Grønhaug, 2005).

5.5 Research Strategy

Research strategies are the general plan on how the researcher is going to pursue the research through answering the research questions and meet the research objectives (Collis et al., 2003). A research strategy must be very clear about the sources from which the data was collected and the limitations that a researcher encountered during the research processes in terms of data accessibility, the location, time, and financial resources.

This study adopted an ethnographic approach, which involved taking extensive time observing people, discussing with them about their thoughts and actions, in order to observe the way they understand the world (Delamont, 2006). Ethnography is the study of the socio-cultural context, development, and its implication within cultural structure (Marcus, 1995).

Neergaard and Ulhøi (2007) explain that ethnography is a research method used in cultural anthropology; it is described as observational research in an actual setting (Silverman, 2013) and participation in a community's regular activities. Ethnography is used to understand and describe people's cultures by understanding things from the point of view of those involved rather than from an outsider's point of view (Brewer, 2000). Ethnographic research describes the social complexities and is often involved with development of theoretical constructs (Field and Morse, 1985). Ethnographic researchers can position themselves in subjectivist or objectivist methodology; I decided to use a subjectivist methodology: I focused on only women conducting Income generating activities, which was my strategic target and looked for the deeper meanings of their experiences that have never been talked about. Further, I sought to understand the boundaries of what is taken for granted in the social setting.

Denscombe (2010) says that ethnography is a description of peoples and cultures, their lifestyles, understanding and beliefs, with its origins in the works of the early social anthropologists, whose aim was to provide a detailed permanent account of the cultures and lives of small, isolated tribes. In doing so, ethnography tends to emphasize the importance of understanding things from the point of view of those involved.

Differentiating between ‘ethnography’ and ‘observation’ is very difficult, although Wilkinson and Birmingham (2003) make clear that "ethnography and observation describe essentially the same practice but one has its roots more in anthropology than in social science (pp. 117)." "Ethnography covers the general approach and observation is about specific issues of ethics and techniques” says Silverman (2001:45).

The ethnographic strategy pursued in this research involved direct, concentrated and continuing face –to- face involvement with participants of the society being studied which helped me to acquire in-depth information and valuable data. Through the method of observation I was able to study the culture of the people and to find out how it impacted women in their IGAs, and their behaviour. As it has been said by Sarantakos (1998), ethnography aims to discover or understand the culture of people in their social environment and to explain the social justification of their role and position in that culture”. I used this ethnography strategy also because it helped me to combine different qualitative methods to obtain information by using in-depth interviews and participant observation as tools.

5.6 Location

The study was conducted in the Mbeya region in the southern highlands of Tanzania. Mbeya is among the 29 Tanzanian administrative regions and is a capital region. It is bordered with Tabora region in the northwest, Singida region in the northeast, Iringa region and Njombe region to the East. Zambia and Malawi are to the South, and Rukwa region is to the West.

The Mbeya region is occupied by several different ethnic groups including the Nyakyusa, Ndali, Nyiha, Nyamwanga, Safwa, Malila, Wanji, Bungu, Sangu, Wanda and Sichela. According to the 2012 Tanzania National Census, the population of the Mbeya Region was 2,707,410. Mbeya region is administratively divided into 8 districts: Chunya, Mbarali, Mbozi, Rungwe, Kyela, Ileje, Mbeya Urban and Mbeya Rural.

Figure 3: Map of Tanzanian and location of the study areas (Arrow)



In order to acquire in-depth information on barriers to the success of rural women entrepreneurs looking at the cultural, social economic and social-political and geographical phenomenon, the study was carried out in Mbeya Rural District. Mbeya region was selected for the following reasons: first, it is the third most populated region in Tanzania after Dar es Salaam and Mwanza; second, it is a region with many economic activities including women IGAs, due to the fact it borders two countries namely, Zambia and Malawi, where a lot of border trade takes place; third, it has diverse ethnic groups, which helps to make a comparison from a cultural perspective;

fourth, it has different climatic zones, making it suitable for different economic activities including agriculture, mining, tourist destinations, and general trade; and fifth, it is the business/commercial centre of the Southern Highlands region.

5.7 Population and Sampling

5.7.1 Targeted Population

Population refers to a set of objects, events or individuals who have some common characteristics (Randall and Gibson, 1990). Population is described by Fink (2003) as the total of all cases that conform to some selected set of specification. In this study the population was all Tanzanian women participating in IGAs, Small Industries Development Organization (SIDO) officers, Savings Association and Credit Cooperative Societies (SACCOs) officials, Promotion of Rural Initiative and Development Enterprises (PRIDE) officers and Local government Officials. The reason for selecting the targeted population was that the two organisations deal with loan provision to women and offer training and workshops to women entrepreneurs, while the local government officials are the ones responsible for monitoring the entrepreneurs' performance through tax collection.

5.7.2 Sampling Strategy

I adopted a non-probability sampling strategy using purposive or judgmental sampling, because judgmental purposive sampling allows the researcher to make judgments on the selected cases which answer the researcher's inquiry, so as to meet the goals of the research (Saunders et al., 2009b). Purposive sampling strategies are intended to increase understanding of certain individuals (Miles and Huberman, 1994). Purposive sampling looks like non-probability sampling (Allen Rubin and Babbie, 2009). Women were selected with a specific purpose in mind, which was

their particular value and relevance to the topic investigated, barriers to success of women's IGAs.

Purposive sampling allowed me to attain greater depth of information from a smaller number of chosen cases. In purposive sampling the researcher selects in information-rich cases for the study by exploiting a non-random method (Patton, 2002).

5.7.3 Sample size

The sample included women from the Southern highlands'. There were 24 participants: 20 rural women participating in IGAs, 1 SIDO officer, 1 PRIDE officer, 1 SACCOs official and 1 local government official (Trade Officer). Although the sample was comparatively small, it is good enough for an exploratory study (Burns, 2000; Jamali, 2009).

5.8 Time Horizon

The two time horizons in research strategy are cross sectional and longitudinal. In cross sectional research the study is on a particular phenomenon at a certain period and in longitudinal research a series of snapshots are compiled, which needs repeated observation of the same objects for a long time period (Saunders et al., 2009a). Due to time and resources constraints, I adopted the cross sectional approach whereby the data was collected over a restricted time frame of 6 months, from April 2nd, 2013 to October 31st, 2013.

5.9 Data Collection Techniques

According to Gough and Reid (2000), a research method is a procedure used to collect data through listening to the informants, observing behaviour and historical traces and records. The nature of this research is purely qualitative. As suggested by Monahan and Fisher (2010), qualitative data comprises observations, words, video recording or audio and does not consist of numbers. In this study, the primary data was collected by the means of in-depth interview and participant observation.

5.9.1 In-depth Interview

Face to face in-depth oral interviews were conducted with rural women entrepreneurs. According to Bernard (1988) interview is a typical qualitative research method involving direct interaction and the techniques can be structured or unstructured to various degrees. Seidman (2006) explains that interviews are particularly useful for getting the story of a participant's experiences and also in-depth interview as a qualitative research method helps to gather exhaustive and richly textured data from more than one person. The use of in-depth interview helps the researcher to expand insight and understand complex, sensitive concerns or very personal topics. This method was used because it was very flexible and the best known way of inquiring into people's views and learning about their experience.

This method was used as a primary method of data collection to obtain important and valuable data through answers to questions that helped to uncover the issues I could not have anticipated before. To become an entrepreneur is a complex decision, so the interview was the best method used to reveal the unseen concerns, which could go further than the usual truisms about women entrepreneurs. All the results from the interview are shown in the analysis chapter. The interviews were semi

structured in order to balance in- depth information from the people with a degree of control to ensure all the research questions were addressed (Silverman, 2006). Semi-structured questions were used during the interview. The interview session lasted between 30 minutes to 1 hour depending on the individual expression. Open ended questions were used, leaving a room to the interviewee to raise additional issues needed to be explored, as for why and how questions which in nature needed a lot of explanations (Saunders et al., 2003).

5.9.1.1 The Preparation of the Interview Protocol

Before conducting an interview there are guidelines and rules which need to be set up to be followed while doing the interviews. This is a protocol, which is a set of rules and guides that help in leading the whole activity. Protocols as suggested by Yin (2013) are procedural instruments which the researcher follows. The use of the interview protocol is very important to guide the interviewer when conducting an interview and follow-up conversation.

Smith-Sebasto (2000)) argue that an interview protocol's main aim is to help the interviewer to stay on the right track while the data collection goes on. The framework becomes very important in the researcher's attempt to build up themes and permit a smooth flow of conversation, which eventually allows the researcher to ask for information needed from the interviewees.

The preparation of the interview guidelines started in January 2013 and was completed in March. It contained a broad range of unstructured or open ended questions based on the literature and findings from other studies. The objective was to guide the interview sessions so as to avoid silence at the beginning of the session and allow a conducive atmosphere for the actual interview process. A copy of the protocol can be found in the appendix.

5.9.2 Participant Observation

The second method employed to gather the information was participant observation. According to Holstein and Gubrium (2003), participant observation is best suited to a research study which emphasizes the importance of human meanings, interpretations and interactions. Neergaard and Uihøi (2007) argue that in participant observation the researcher becomes the instrument and the behaviour becomes a significant component of the research design. According to Adler and Adler (1987) in researching subcultures, particularly a different group, “a researcher must assume social roles that fit into the worlds they are studying.” (p.8). I had to discover the everyday actualities of female entrepreneurs through engaging in their culture. I intended to learn the viewpoint of female entrepreneurs so as to see the world through their eyes, to have the same feelings and experience what they experienced.

As a researcher I had to play both roles, as an outsider at the same time as a participant, I had to participate in women entrepreneurs’ daily activities, interact with them and share their lives and understand the language of the subject group, yet I also had to maintain my position as a researcher and the ability to reveal critically what I observed with some detachment.

Participant observation enabled me to generate research findings through intimate experience and discovery of hidden facts by having an extended period to observe which was important. As relationships deepened, informants volunteered differently and hence yielded more information than at the beginning of the research. This helped me discover things which are very important for detailed understanding of the research problem, which were unknown to me when the study was designed. This was because the study was designed to reveal the barriers facing women entrepreneurs, which are largely unknown to the public.

Participant observation allows the researcher to discover the activities of the people under study in its natural background by observing and participating in the given activities (Dewalt and DeWalt, 2002). Also Bernard (1994) argues that participant observation is the process of creating relationships inside the given community and learning how to act so as to intermingle in the community. By so doing the community members act naturally. After that, the researcher removes him/herself from the background or community to submerge him/herself in the information so as to understand what is going on and become easily to write about it.

DeWalt and DeWalt (2010:110) say that "the goal for design of research using participant observation as a method is to develop a holistic understanding of the phenomena under study that is as objective and accurate as possible given the limitations of the method". The problem with that method is that the researcher who acts as the tool for collecting data has human bias, therefore here the researcher had to be aware of how gender, ethnicity, sexuality, class and assumptions might affect observation, analysis and interpretations.

Male and female researchers have different ways of accessing information because they have different accesses to different people, background and bodies of knowledge (Dewalt and DeWalt, 2002). Another observation problem is whether the researcher will be accepted in the community in terms of ethnicity, age, gender, class, appearance manner of interaction and behaviour (LeCompte and Schensul, 1999).

Such problems were overcome by being familiar with the background before initiating data collection and also trying as much as possible to be involved in different activities, like funerals, celebrations and even social work. I ate what the participants ate, drank the same water they drank and even slept in their houses. This made the community see me as one among them and made my observation much easier. Moreover I was very honest, although not too detailed, in explaining my role to participants. Through this observation method I was interested to join women in the place where they were conducting their businesses. I took the role of observer as participant as seen by Bryman (2008), being an interviewer and at the same time an observer. I was able to observe how these women engaged in IGAs and how they faced the challenges as entrepreneurs, and so to reveal the real living and working conditions of these rural women.

5.10 The Fieldwork

5.10.1 Gaining Access and Challenges in Access and How They Were Managed

Gaining access was very important before data collection, as the area in which I was to collect data was one to which I had never been and I was not very familiar with the places. I had a friend who came from that region, so I enlisted her help to find her relatives who live there.

Also I had to go to the Trade officer and see whether it would be possible for me to conduct my research in Mbeya rural area and she directed me to a local government leader from that place. I went first to the relatives of my friend, who took me to the local leader, and I introduced myself and explained that I was there for the purpose of study, so they accepted me in that community. This helped me to gain access. However, I needed a dual entry strategy to gain access to the respondents and their activities. I used the relatives of my friend who introduced me to some respondents, which made access much easier.

Most of the respondents were initially suspicious, thinking that I had been sent by the government to spy on their life and the way they conducted their businesses. As they found I was new to that area, at first they thought I did not understand their language but I understood when they were talking to each other that they thought I was from the Tanzanian revenue authority and was investigating whether they paid income tax. When I interviewed one of the respondents, she answered every question with 'I don't know'. I wondered whether to abandon the interview but I decided to finish and go back to her later.

I thought becoming familiar with the women would help me to gain access easily, so I started to participate in community work, went to church every Sunday, attended funerals and wedding ceremonies and also went to the sites where women are conducting income generating activities, and I became one of them. As a result, they started sharing some information. They even gave me intimate information about themselves and others, which enabled me to gain deeper understanding of their lives and activities and their culture as well.

5.10.2 Data Collection

The data gathering process started in April 2013 in Mbeya Rural area and lasted for a period of seven months, until the end of October 2013, Interviews were conducted in the place where women were conducting their IGAs so I had to go there to carry out participant observation and at the same time ask the respondents who were ready in participating to the interview and start doing the interviews with them. Twenty respondents were interviewed in different locations, based on the location of their IGAs.

The interviews with the women conducting their income generating activities were carried out in their working areas and with the officers interviewed; the sessions were carried out in their respective offices. The sessions ranged from 50 minutes to one hour. In total, 24 interviews were successfully carried out in a favourable environment, permitting a satisfying thought- sharing process. All women being interviewed were proficient only in the Swahili language and could not be interviewed in English, as most of them had little or no education.

For a qualitative research it is usual to record the interview session while in the field. According to Denzin (2005), in qualitative research tape recording is essential because tape recorders do not ‘tune out’ of the discussion; even if interpreted they do not change the meaning or what has been said and mostly they are friendly, allowing the researcher to concentrate on the interview session.

Yin (2003)) argues that recording interviews gives more accurate interpretations than other means. I tried to record all the sessions, with the consent of the interviewee, after explaining that the research was being conducted for the academic purposes.

Most agreed and were comfortable with the recording, for which I used a digital voice recorder. The interviews were recorded through audiotapes where possible, although I discovered that not all respondents were willing and comfortable to be recorded, and gave short, unconvincing answers that did not address adequately what I asked, although I had asked for their consent before the recording took place. I therefore decided not always to use audiotapes during the interview. In cases when I found that the respondent was more comfortable and provided more information in a non-recorded interview, I decided not to use the recorder, but took notes so as to obtain enough reliable information during the interview sessions. After the interview I immediately digitalized these notes so as to keep the information safer. The Swahili language was then transcribed into English.

5.11 Data Analysis

Data analysis is the way of reducing the huge amount of data so as to make a clear meaning LeCompte and Schensul (1999). The analysis occurs through three stages; the organization of data, reduction of the data and categorizing them and creating patterns and themes that are related and linked to each other (Patton, 1987). The data are said to be best analysed during the field when collecting data, as soon as possible be after collecting data and later when the researcher has finished the data collection process (LeCompte and Schensul, 1999).

There are different approaches to data analysis, such as ethnographic analysis, narrative analysis, the constant comparative method and the phenomenological analysis (Merriam, 1998). Ethnographic analysis is the one which comprises the identification of categories associated with a culture's economy, human life like family, health, educational issues, and environment and lastly the demographics.

The data obtained from the observation and face to face in-depth interview were analysed manually. The study employed qualitative content analysis, as advocated by Babbie (2001). Babbie argued that content analysis is the study of recorded human communication, using a coding operation in which the raw data are transformed into a standardized form. According to Titscher and Jenner (2000), content analysis is described as “the longest established method of text analysis among the set of empirical methods of social investigation” (p. 55). Sussman (1997)) argues that the data investigated for integrity is analysed by content analysis by the means of thematic codes. Specifically, qualitative content analysis is a constructive tool for analysing interview data ((Mayring, 2002; Yin, 2003).

Content analysis was used in analysing the data as it is known that the procedure of summarizing, clarification and step-by-step structuring reduces complexities. Furthermore content analysis matches the philosophy of qualitative research, as it helps in comprehending complex social observable facts (Kohlbacher, 2006).

Coding was used as described by Bell and Bryman (2007). They suggested that coding comprises the reviewing of the transcripts and providing labels to specific elements of the transcript that have the most important features that relate to the subject under study, which can then be qualitatively interpreted. In this research, the data was qualitatively analysed by first coding the interview transcripts and observation reports. Themes were identified and categorized, moving back and forth between data and theory. The themes then were coded and classified according to the research questions. The process of data analysis involved structuring and bringing logical order to the huge volume of data which was collected. I used the

manual way to organize the collected data and as a tool to reveal the connections, relations and influences between categories and themes.

5.11.1 Preparation of Interview Transcription

The initial stage was to transcribe the interviews, which is a precondition in analysing the qualitative data. Before transcribing the interviews I had to translate them first, as the interviews were conducted in Swahili, and in some cases mixed with participants' native language. These needed to be translated so as to maintain the deep and rich information surfaced during the interviews and capture it in a clear manner.

The recordings captured were played repeatedly so as to help in the analysis process and it took a lot of time to transcribe the recorded interviews. This process was very tedious but was very fruitful as it gave me an opportunity to engage with the data and to grasp the most rich themes and discussion related to the research.

I noted that the real procedures of data analysis in fact began during the preparation and reading-through of the transcripts as it involved close and repeated listening to the recordings, leading to the exposure of common threads and key ideas regarding numerous women's IGAs and their barriers to success. It took almost three months to finalise the interview transcriptions.

5.11.2 Analysis of Interview Data

When thinking of starting analysing the data it becomes difficult to initiate the process as the analysis of qualitative data is a process of sorting out, classifying and meaningfully making interpretations of the information gathered from the

interviews. Qualitative data comprises a huge volume of written and spoken data, so it was necessary to find a suitable way to begin analysing the data. According to Silverman and Marvasti (2008) qualitative data analysis has three stages, that is to say, data reduction; displaying of data and finalization. Data reduction concerns putting in order and reducing a large volume of data (Silverman, 2015). Data reduction is the first stage, which helps in classifying data and under different themes as major key areas of the research. The major activity in the data reduction phase is data coding and categorization. Data display – the second step in data analysis – involves organizing and identifying the data that have been reduced into a meaningful and understandable form, which permits the researcher to draw conclusions and suggestions relating to a particular problem, or practice reported by the participant in the given circumstances. Lastly is the Interpretation stage, also known as the conclusion stage, which is the provision of a meaning which makes sense from the data (Creswell, 2012).

5.11.3 Data Coding

Data coding needs much attention in reviewing the transcripts and labelling the major themes which arise from the data, which provide the answers to the research questions. As Glaser and Strauss (1967) argue, coding is done so as to look analytically for the signs of different views, preferences, understanding and different behavioural patterns from the people being interviewed. Through the coding, major themes emerged which were recognised and a descriptive label was allocated to each theme, which provided concepts and constructs recognised on the basis of the research questions, which were the main guidelines.

The data gathered from interviews and participant observation, captured through recording and note taking, was subjected to open coding the data line by line. Codes were then combined into paragraphs reflecting categories, and checked by reading through the whole document. In this way, a discovery of ideas occurred by conceptualizing the data using comparative analysis so as to cluster related events, activities and sub concepts under a common title or categorization.

Later, categories and subcategories were fully developed based on their content until theoretical saturation was reached, when no new data emerged and the relationship and the linkage between the categories was well established and confirmed, thereby generating a theory to explain the particular observable facts being studied.

Transcripts of the interviews, observations and documents were initially carefully reviewed. In the open coding procedure the data was read numerous times via the 24 transcripts, numbering each data page and each interview was given a specific code. The data were separated into parts, observed closely and comparisons made to look for a relationships and dissimilarities and the objects, behaviours and actions which were found to relate were categorised together forming a theme. The table below illustrates the process of coding and generating themes.

Table 6: An example of how the Themes were derived from Transcripts

Respondent	Main Idea	Coding	Categories	Theme
Woman	Though I earn money from IGAs I don't have freedom to use it, I can't use it until I get permission from husband	No permission or access to the finances	Lack of confidence	Barriers to Entrepreneurship

Glaser and Strauss (1967) argue that categories are the outcome of the observable facts noticed by the researcher and then are developed and put into the appropriate dimensions through constant analysis. The outcomes were compared with other outcomes for relationships and differences, and those that were similar were grouped together into the same categories. The themes which arose during comparison enabled me to make distinctions and identify commonalities and different meanings.

5.12 Quality Criteria

5.12.1 Reflexivity

Reflexivity is the process related to the researcher's self-awareness, how they affect and change the research they undertake (Kingdon, 2005). According to Davies (1999) 'reflexivity means reversing on oneself, a process to self-reference, the way to which the products of research are affected by the personal and process of doing research'(p.4). According to Steedman (1991) reflexivity needs a researcher to be aware of his/her effects on the procedures and results of research based on the premises that 'knowledge cannot be separated from the knower' (p. 184). Denzin (1994) insists that 'nothing speaks for itself' (p.9).

Conducting qualitative research requires the researcher to remain inside the subject matter, so his or her presence in whatever form will have some sort of impact. That is why a reflective researcher reflects on their research involvement.

Reflexivity has been linked with legitimacy and validity in qualitative research (Pillow, 2003). Cutcliffe and McKenna (2004)) argue that reflexivity is usually used in qualitative research, helping researchers to validate their research practice by reflecting constantly on how their ongoing actions, awareness and values impact upon the research setting and can shape data collection and analysis (Gerrish and Lacey, 2006). Reflexivity is an approach used by a researcher to comprehend the observable facts which are being explored to present them precisely and reveal the meaning made by participants and where self-examination allows assumptions and biases that could affect the study to be understood (Lambert et al., 2010).

To maintain reflexivity I had to make notes on everything observed and document it soon after observation. I took photographs and was aware in the reflexive process of the biases to be explored and managed through reflexivity as I recorded where possible and engaged in continuous memoing. A qualitative approach is reflexive in that the researcher is part of the research and not separate from it.

5.12.2 Trustworthiness

According to Krefting (1991), truth value as an element in qualitative research is concerned with whether the researcher creates confidence in the truth of the findings for the informants and circumstance in which the study was undertaken (Lincoln and Guba, 1985). Furthermore, truth value in qualitative research is attained from the discovery of human experiences as they existed and were recognized by informants

or subjects, making the truth context specific and not defined a priori by the researcher (Whittemore et al., 2001). This constitutes research credibility (Lincoln and Guba, 1985). Qualitative study is credible when it provides accurate descriptions of interpretation of human understanding and the description is easily understood by people and can be recognized straight away. Qualitative research has the strength of being conducted in a natural context with few controlled variables, although it is less amenable to generalization

To meet the criteria of validity, trustworthiness was applied to this study. As a researcher I had to show trustworthiness by integrating the data, balancing between reflexivity and subjectivity and clear communication of the findings. This was accomplished through clearly articulated processes and presenting some photos as evidence that sufficient quality of data has been gathered. Also, frequent quotation is used to illustrate the interpretations presented. The interpretations are presented in such a way that they can be easily understood by the reader, supported with quotations.

5.13 Ethical Considerations

I considered ethical issues in the research, since ethics are norms of conduct that distinguish between acceptable and unacceptable behaviour. They encompass the whole of moral behaviours and a person's philosophy of life (Blumberg and Letterie, 2008).

There are different approaches to research ethics, from strict rules to relativist decisions. Ethical choices are guided by issues applicable to individual research plan. Shamoo and David (2003) have discussed the ethical principles which are important,

like honesty, objectivity, integrity, openness and anonymity and confidentiality. People always need privacy and this applies to every human being. The study focused on the core fundamentals of ethical practices as regards consent, anonymity and confidentiality, along with avoiding harm, deception or exploitation.

5.13.1 Confidentiality and Anonymity

According to Oliver (2003) confidentiality is generally understood as similar to privacy and they are concerned with how the data will be used and who will have access to it. Adshead and Brown (2003) elaborate more by saying that control of personal information is viewed as an expression of autonomy and an individual has a right to protect his or her social vulnerability and identity.

Confidentiality is needed in research because some people are not willing to expose themselves and reveal their secrets. Therefore I considered confidentiality because I dealt with many different people in the society. In order to maintain confidentiality, I gave participants pseudonyms, which did not reveal their true identity, and changed participant details so that people could not be easily identified Corden and Sainsbury (2004), although some participants were willing to let their identity be known and engaged freely in the study. I maintained openness in sharing the results with others so as to invite constructive criticism and get new ideas.

5.13.2 Consent

Care was taken to obtain participants' formal consent for taking part in the research because the norms relating to informed consent vary widely in the research environment and some might want to participate in the study and others not. Therefore, as the research used in-depth interview and participant observation,

obtaining the consent of the participants to have their text used for anonymous quotations, to audio tape interviews and if they wished to have their names acknowledged in the study, was very important. It is argued by Graziano and Raulin (2007) that the researcher is responsible to protect participants against emotional and physical grievances which may cause pain, unease or distress. I obtained informed consent from the participants, which means that before they agreed to take part, I explained the nature of the research, what it would involve for them personally, and how the information would be used.

5.14 Summary

The research philosophy, design, strategy, approach, and choice of the data collection methods have been drawn and justified. The research objectives of the study supported a mono-method approach which allowed the use of qualitative methods of data collection and analysis. This approach facilitated exploration so as to provide detailed information on woman entrepreneurs in the Tanzanian context. This was followed by a description of how the data collection was carried out in the field, and the process of analysing the data. This was performed manually and qualitatively, so as to develop the major themes of the study, comprising the symbols, feelings and observations as means to convey the message. Thus, the findings reported in the next chapter reflect the real practices observed during the data collection period, as interpreted in the data analysis. Data analysis is the most challenging part of the entire research, which gives direction to understand the observable facts of the study. Moreover this part of research needed much devotion and time, patience, stability and determination to overcome the difficulties and complete the entire process of data analysis. The outcomes are presented in the next chapter.

CHAPTER SIX: DATA ANALYSIS AND PRESENTATION OF FINDINGS

6.1 Introduction

This chapter presents the findings of the study. The presentation is organised according to the research objectives and questions and the emerging themes and issues.

The aims of this study were to identify the main barriers and/ or obstacles which face women entrepreneurs in starting up their IGAs; to investigate the success achieved by these Tanzanian women entrepreneurs; to describe the types of IGAs undertaken by rural women; to identify the traditional forms of capital or funding which helps to start and maintain their businesses; to describe the major characteristics of women entrepreneurs in IGAs and their enterprises and to explore some cultural constraints on women's participation in IGAs.

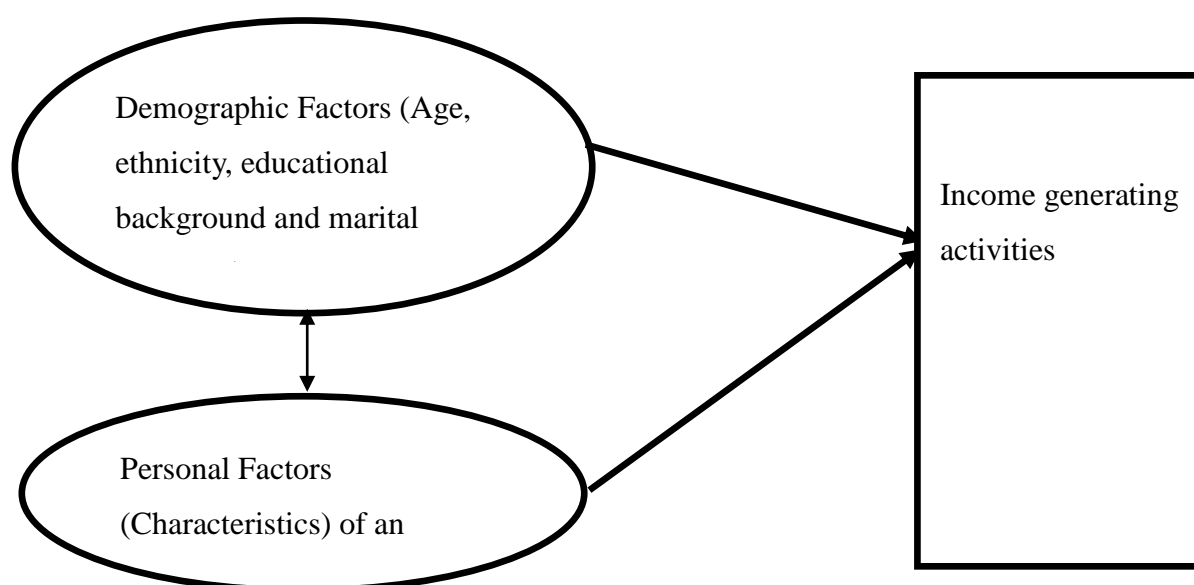
Data collection involved four categories of stakeholders: women entrepreneurs, SACCO's officials, a PRIDE official, and Trade officials. In order to provide an effective picture to barriers of success of women's IGAs it is important to be aware of their key characteristics, so as to answer the questions who they are and what their settings are.

It was observed in the literature that there is considerable evidence that entrepreneurial characteristics constitute an essential input to enterprise creation and growth. Many researchers have tried to identify these characteristics of women entrepreneurs but there is still a dilemma as to whether these characteristic apply to all women entrepreneurs in general, as they come from different cultures, settings and countries.

This chapter, for that reason presents the results and discussions on demographic characteristics of women engaging in IGAs in Mbeya rural area, looking at their age, marital status, education background, ethnic identity and entrepreneurial personal characteristics, in order to generate a personal profile of women doing IGAs.

The diagram below explains how the entrepreneurial characteristics are derived. As shown, the demographic factors linked with personal characteristics direct an entrepreneur to have some key entrepreneurial characteristics, which are the source of entrepreneurial performance and success.

Figure 4: Factors that Motivate Entrepreneurs to Engage in IGAs



6.1 Demographic Factors

It was important to capture demographic information on the respondents, including, age and education level of the women entrepreneurs, because of their implication for this study.

The study uncovered that women have different demographic and personal characteristics. Not only do women entrepreneurs differ in age, some are married, and others are not, and some are widowed or divorced. The study involved women of a range of ages, from 31 years old and above. This can be attributed to the fact that many rural women at that age tend to be married with a husband, children and other family members to take care of, so entrepreneurial activities seem necessary as family demands increase while the husband's contribution to the family remains constant.

Many rural families were found to be in polygamous marriages which required husbands to take care of both families. Such circumstances leave the involved families with a shortage of necessities including food, clothes and education requirements forcing these women to find alternatives for taking care of their family and their only solution was to engage in entrepreneurial activities.

The study also uncovered that many women entrepreneurs had only secondary or even primary school level education. They had not had a chance of further education, since they were considered as future mothers whose responsibilities were taking care of their husbands and children and giving birth; education was considered unnecessary. This hindered them from achieving higher education while, they witnessed their brothers and male acquaintances being privileged by their parents for attaining higher qualifications.

Some women entrepreneurs attended secondary school but did not complete it due to unplanned pregnancy, poor understanding or lack of desire for further education, which led them to leave school before sitting the form four final secondary examinations.

Another factor that prevented them from progressing further with education was their parents' poverty, such that they were unable to pay for their children's school fees. A further reason was distance, meaning that their homes were far from school locations. This made their parents refuse to send their beloved daughters to school, fearing that they might face danger.

Marital status is also another personal trait which was uncovered in the study, in order to learn the relationship between entrepreneurship and marital status. Most of the entrepreneurs were married with children, which made them engage in entrepreneurial activities due to the huge responsibilities they faced. Even if women get married, the burden remains the same as they receive no or little support from their husbands, so they need to find means to earn additional income. There is a strong relationship between marriage and entrepreneurial activities, as many women tend think of ways to overcome the challenges they face. It was revealed that many of these women entrepreneurs had several children to look after. Many African husbands, especially in rural areas, are less concerned about the welfare of their family and children; in most cases women tend to be the backbone of the family wellbeing. Thus, it is not by coincidence that these rural African women committed themselves to these small scale businesses to secure their well-being; it was necessary for them to engage in entrepreneurial activities so as to overcome the barriers of poverty.

However some of the respondents who participated in this study were found to be single. For such women entrepreneurship might be attributed to a variety of factors, mainly aspiration from neighbours, friends and acquaintances. In other cases a hard life and the desire to improve their life led them to involve themselves in these activities. In some cases, women engaged in entrepreneurial activities were widows whose husbands' death left them with the burden of raising their children. As one respondent explained:

"I have four children, two of them are in secondary school, and the young one is in standard six and one is married. My husband died three years ago. Our previous properties, house and farms, have been taken by my in laws, and if I don't work hard in my entrepreneur activities then my children will suffer from hunger. This business helps me provide them with food and pay their school fees. I thank God for giving me this business of selling onions, tomatoes and vegetables" (Lugano).

The woman quoted was a widow aged 48 years old whose husband's death left the family in misery, as her in laws took all of her husband's property. This left the entire responsibility of taking care of the family on the widow. Therefore the small scale business she owned out of her own efforts was her sole hope for taking care of the family.

It is worth mentioning that almost every ethnic group was involved in income generating activities, although the Kinga tribe were seen to be much more involved in business and were more successful compared to other tribes. Since the majority of women had low levels of education, many women who created ventures handled them informally, as they had not acquired any skills or knowledge before initiating their ventures. Some of them would have liked very much to attend apprenticeship in crafts such as producing fabrics like batik or tie and dye, bead making, dress making

and hair dressing but they had never heard of such training. Even if they heard of training being provided by SIDO, they could not access it because it needed an enrolment fee which they found difficult to get, or they did not even have the required entry skills and knowledge. Lack of this training made women vulnerable without acquiring entrepreneurial skills and knowledge to create their own business ventures. Most women just imitated what others did and after finding that they succeeded in business without having skills and knowledge, they continued in the same way.

“I did not go to higher education or acquire business skills on how to run the business, I just imitated a friend of mine when she told me how she succeeded in business and made me to try out and after finding that it pays I started doing it and of course I succeeded and my business grows, starting from selling vegetables with a capital of 5000 TSH, now I own my own shop selling different sorts of wrappers with a capital of 800,000 TSH, so to me acquiring skills and knowledge is not necessary as I can do better than those who attended training. What is required is not misusing money but to have discipline in money “(Anita).

Although these women did not acquire training and skills in business, they used informal networks to run their businesses through group gatherings, where various information was provided and skills were given to them by group members who in one way or another had found a chance to gain knowledge from relatives or friends living in town and who had acquired business skills.

“I did not gain business skills formally but I did get the business skills from my friend who is living in town and who showed me the way she gets the products and how she sells them and I adopted that, so for me it has helped a lot as I have informal networking which really leads me into business success” (Sekela).

6.2 Characteristics of Women Entrepreneurs in Tanzania

The first objective of the study was to understand the major characteristics of women entrepreneurs. This study uncovered significant differences in the presence of personality traits linked with entrepreneurship and its performance.

During the study the respondents were asked to list their personal attributes, as they perceived them. Many of them listed motivation, as well as a high level of achievement, self-confidence, internal locus of control, freedom to decide what to do, responsibility, high need for success and willingness to try something out without fear. The characteristics of women entrepreneurs in this study are as seen below;

6.2.1 Source of the Entrepreneurship Idea (Human Capital)

Respondents were asked where they got ideas for business, which led them to participate in entrepreneurial activities. Many women indicated that life difficulties or poverty led them to visualize an idea. Very few women respondents said they got ideas from friends and family and this was also seen in the work of Thomas and Mueller (2000)) who said that one of the factors that attract people to engage in business are personal traits, such as frustration in lifestyle, family environment, support and networks and the role model. As seen in this research, inspirations made some women start their business:

” I had no idea on how to run a business or even if I would be doing business one day ,but one day I saw my friend whom I studied with in primary school living in Tunduma Mbeya region. She was so successful with a big wholesale shop, I wondered and admired her a lot and decided to ask her how she started. After that I gave myself courage that I could it and started my business with a small amount gained from the vegetables I was selling, and now I own my own business selling green bananas which I take from different farmers and sell wholesale to people who take them to Dar es Salaam and other regions within and outside the country, like

Kenya, Zambia and Malawi and Congo” (Mbutolwe).

From the findings above, the majority of women entrepreneurs who endured poverty initiated business to overcome hardship. These problems gave birth to business ideas, and eventually they get involved in income generating activities with the aim of coming out of poverty. This is consistent with the study of Dejene (2007) and Singh and Belwal (2008) who found out those women are the most poor in the society making them to enter into entrepreneurship so as to overcome poverty, which was also further stressed by Makombe et al. (1999).

Also it was discovered that most of the business ideas were the result of inherited knowledge from their forebears; women saw how their families conducted their business and kept trying to copy them.

” I grew up in a family where my grandfather had a shop with different products. When I was young I kept observing what my grandpa was doing and as a matter of fact I was not allowed to enter inside the shop and sell; only my young brother was allowed. But wherever my grandfather went I followed him at a distance and observed how he was buying items for his shop. When I grew up I was very interested to do as my grandparents did. That’s how I began conducting IGAs starting from the Sunday markets till I created my own venture, where I sell different clothes” (Furaha).

6.2.2 Motivation

The motivation to conduct entrepreneurial activities was uncovered and several women referred to a mixture of push and pull factors which motivated them to enter into business. Lack of independence, lack of education which caused them to remain unemployed, discrimination and frustration and hardship in life were push factors that forced them enter into entrepreneurial activities.

Also the flexibility made them enter into entrepreneurship as they could do IGAs and at the same time take care of their families as they were pushed to enter into IGAs so as to earn a second income to sustain the family. Financial independence was mentioned as a pull factor, as were respect from society, independence, self-fulfillment and self-esteem.

“I was always wanting to be independent to run my own business and control my own life without any interference in my activities” (Sekela).

It was further observed that most of the women in the study cited hardship in life, independence family support, and endurance and life ambition as major motivations for entrepreneurial activities.

6.2.2.1 Hardship of Life

It was uncovered that most women entered into entrepreneurial activities due to the economic hardship they faced in life. They explained that they could not live adequately on the man's income, which was small and they were not free to use it. Most of the respondents entered the IGAs so as to support their families and improve their livelihood.

“ Life has been so hard as I got divorced from my husband who ran away and left me with three children, I had no money to shelter my children, even having a meal per day was not easy, so I decided to go as a daily labourer where I earned 4000 TSH per day, my hard work which I tolerated for one month, gave me 120,000 TSH, I used only 30,000TSH and with the other 90,000THS I decide to buy 100 kg of raw rice and sold it in small cups whereby I got a profit of 50,000 Tsh per 100 Kg and the money I got, did not misuse it I kept it in a safe place which made me progress and so now I don't sell in tins anymore, I sell rice wholesale and now can even send my children to school. Life has changed for me as now I can handle small things by myself “(Rose).

In the study most of the women stated that similar push factors were among the characteristics of entrepreneurship and the driver for success to their business, which made them survive in business and progress towards IGAs. They mentioned push characteristics as personal traits as some were pushed into business due to lifestyle frustrations, unemployment, or lack of education although some were pushed due to negative factors like disappointment in their present careers and rejection from society.

” I forced myself into this business after the death of my husband leaving me with four children. It was a challenge not knowing even where to start as life was so hard and since my husband was an employee, after his death I had to move to the village with my children. I started with cooking homemade bread and selling it in a primary school compound. I had no capital but one of my friends gave me 20 kilogrammes of wheat and I ground it and started the baking with a capital of 1000 TSH which I used to buy yeast and cooking oil and salt.

Thanks to God all the 20 loaves which I baked were bought and I did not use any of the money earned, I baked several times until I got the capital and started buying maize crops during the harvest time, which I’ve continued up to now. What I want to say is that hardship made me get where I am now, where I can afford to take care of my children. Negative attitudes from the neighbours and the society I’m living in gave me power to work hard so as to reach success. With the challenges I faced when my business started growing as I’m a widow people started to proclaim that it couldn’t be a success but I’m working as a prostitute to earn the money which was really discouraging but I have hope in myself to work even harder to face the challenges” (Lugano).

The findings are consistent with other literature which identifies personal characteristics as pull and push factors. Initiating a business is often the outcome of push or pull factors in the life situation: frustration, family environment, education, childhood, age, work history, role models (Martin, 1984; Moore, 1986; Low and MacMillan, 1988; Hisrich, 1990; Krueger, 1993).

6.2.2.2 Independence

It was further uncovered that many women were forced to enter into business so as to be independent not depending on men for their expenditure. They engaged in business due to an intrinsic motivation, a desire for self-determination and balance between family responsibilities and work commitments. Most women were seen to be independent in their businesses, to be their own boss. Self-reliance was among the characteristics of an entrepreneur, meaning that they did not want to be controlled in what they earned and have to beg from their husbands. They wanted freedom to use the money as they wished and take care of things, rather than waiting for their husbands to help them.

“I started the business as I did not want to be a slave, as I experienced that begging money from my husband sometimes made us fight when my husband had no money, and as I was not educated I had no option other than starting doing IGAs which really gave me freedom and brought happiness into my family as now I can also solve some problems arising in the family and also I support my husband too when he’s in need of some money” (Rehema).

Independence was among the most strongly identified characteristics in the study, as most of the women wanted to be self-dependent when it came to IGAs. They wanted to own the business without interference from their husbands. Women who were self-dependent were progressing in terms of growth as they knew how to plan and how to run their business and how to make profit. Freedom in making decisions and control of a business was uncovered in the study to be a major issue, as women were in high need of independence, they wanted to be their own boss in their venture, and by being independent they became more motivated as they were able to run their businesses without having to obey orders from the owner of the shop if employed, or under a family or husband’s business.

6.2.2.3 Family Support

It was observed that IGAs are conducted as a way for women to support their family by improving the standard of living. The intrinsic motive was to participate fully in productive work while performing their family duties. IGAs gave women the freedom and flexibility they wanted to fulfil family responsibilities. Also the study uncovered that others were advised by friends and some said it was natural inborn characteristics that motivated them to do business, so they just started it. One respondent had this to say:

I am happy because I have not affected my marriage and at the same time the IGAs as well, I was unemployed and my husband was unemployed as well so he was trying very hard to work for the family but could not as it was hard for him alone working and taking care of the family, so I decided myself to enter into business while my husband was doing a labourer's work. Through the IGAs I found that I can support him and become proud of myself, as now I can even give a lot of support to my children as well as my husband and he has become more supportive seeing me struggling to support my family and as well continue running the business" (Sola).

"When I was not fully fledged into this Clothes selling business by my husband, the shop did not progress at all, we declined and then he neglected the shop, but I gave myself hope that I can and was so determined to do it, I restarted and became my own boss, I dominated the shop and it stood up and gave me profit, which enabled me to run my family and send my children to school. Further I built a guest house which developed from the same shop which I restarted and my husband appreciates it and does not intrude in the business as he knows I can do it "(Anita).

6.2.2.4 Survival

The study also uncovered that endurance was one of the motivation characteristics; it was observed that most women do business for survival only, meaning that they do business so as to fulfil the need for that time only, so as to enable life to go on. For them life has been very tough and they do not have enough capital to keep the business growing; the benefit they get is used day to day and they wait for tomorrow to gain profit.

“Life has been so hard, which makes me not even being able to save the profit I get. When I sell my product and all has been bought for that day I get profit from it, and the profit I get I use for buying household needs and other basic needs leaving behind just enough money to buy more product for selling tomorrow, because if I use the base I cannot buy again the product I sell “(Anginie) .

This kind of motivation for endurance was observed among many women who did not even have a chance to obtain loans to increase their profit, as their business was too undersized and with low profit. They did not have access to credit and had never thought about it.

“My capital is so small that I can’t afford to have a big stock of the product I’m selling. What I do is think of my family, of how they are going to survive for that day. The little income I get from that day is what I’m hoping for to make my family survive. No matter how hard I try I can’t make a big profit from it because the same profit I get is the one I spend for household consumption” (Safina).

6.2.2.5 Inheritance

Many women in the study mentioned inheritance as a characteristic of an entrepreneur. By this talking about inheritance they meant that entrepreneurs are born, so they do not need training in skills for running a business. They learn from members of the family, like their grandfathers and fathers. They believe that entrepreneurship is within oneself. If one’s forefathers were entrepreneurs, then the next generations become entrepreneurs as well; it circulates within the same family.

Furthermore, these women believed in inborn talent, that doing entrepreneurship without having some training did not make them fail in business; they still could afford to make the business grow and gain profit from it.

This is consistent with Saffu and Walker (2005) claiming that one of the characteristics of an entrepreneur is a natural tendency, meaning that many entrepreneurs do entrepreneurship without having any prior skills. For example among the Kinga's tribe in the study area, it was seen that skills are being inherited from their forefathers' experience. They are taught how to start and run the business through the given guidelines. They start entrepreneurial activities as small children of five years. When their parents have other responsibilities to attend to they leave them with the business they own and they run it. Thus, they know how to do IGAs since their childhood and when they grow up they continue with the inherited skills obtained from their parents. For example:

“ I was taught by my grandmother to do business as when I was little I used to go with her to the market when she used to sell potatoes and sometimes exchanged potatoes for maize, like barter trade, so I learned what she was doing and adopted it, so I naturally become an entrepreneur” (Sarah).

6.2.2.6 Persuasion

Furthermore, this study uncovered that many women saw persuasion as a characteristics of an entrepreneur, if you are an entrepreneur you need to attract your customers and persuade them to buy your product, either by talking nicely to the customers or adding anything in the business which will make them buy. One of the respondents had this to say:

”When I bring a new fresh product from the farm, what I do, I call my customers and ask them if they would like fresh tomatoes, vegetables, potatoes and other things I have brought from the farm. What I do, I pack them in different sizes and then run to their places to take them what they require and get my money. Through that I'm persuading my customers as they receive fresh vegetables from the farm” (Tulafika).

Also it was observed that when selling their product, these entrepreneurs did not only give the customer what they sold. If the price was per bag, they added on extra item the customer paid as an extra to attract their customers and make them continue buying from them. This was not seen in the literature, although women in the study found it to be among the characteristics of an entrepreneur.

The following table 7 below shows the motivation characteristics of an entrepreneur in summary which was uncovered in the study:

Table 7: Motivation Characteristics of an Entrepreneur

PARTICIPANT	AGE	NUMBER OF CHILDREN	LEVEL OF EDUCATION	MARITAL STATUS	ETHNICITY	MOTIVATION	BUSINESS	IDEAS	PREMISE
Sarah	21	3	Secondary level	Married Self employed	Malila	Endurance	Potatoes and raw bananas	Own	Road side
Sekela	22	2	Primary school	Married Self employed	Nyakyusa	Independence	Dry maize	Husband	Rented
Anginie	23	3	Secondary level	Single Self employed	Kinga	Life ambition	Glocery	Own	Rented
Atu	25	1	Secondary level	Married Self employed	Nyakyusa	Endurance	Hair saloon	Sister	Rented
Rose	26	3	Primary school	Divorced Self employed	Nyiha	Hardship of life	Dry Rice selling	Mother	Market
Rehema	28	2	Primary school	Married Self employed	Kinga	Independence	Retail shop selling	Own	Rented
Happy	31	2	Primary school	Single Self employed	Wanji	Endurance	Chicken rearing	Friend	Home
Amelile	33	3	Primary school	Single Self employed	Kinga	Family support	Shop with agri.equipments	Own	Rented
Sola	33	2	Primary school	Married Self employed	Safwa	Family support	Raw banana	Own	Market
Furaha	35	1	Primary school	Divorced Self employed	Kinga	Hardship of life	Retail clothing shop	Own	Rented
Anita	36	3	Primary school	Married Self employed	Safwa	Endurance	Cloth selling	Friend	Pavements
Neema	37	3	Not attended	Married Self employed	Kinga	Hardship of life	Restaurant	Own	Rented
Safina	39	5	Not attended school	Married Self employed	Kinga	Endurance	Ripe banana	Own	Roaming

Dorah	41	3	Primary school	Married Self employed	Kinga	Life ambition	Shop	husband	Rented
Mbutolwe	42	4	Primary school	Married Self employed	Nyakyusa	Family support	Raw banana	Own	Road side
Butusyo	43	5	Not attended	Married Self employed	Nyakyusa	Hardship of life	Vegetables	Own	Pavements
Leah	45	5	Not attended	Married Self employed	Kinga	Family support	Vegetables	Own	Market
Zainab	46	4	Primary school	Divorced Self employed	Safwa	Hardship of life	Restaurant	Own	Own
Lugano	48	4	Primary school	Widow Self employed	Kinga	Hardship of life	Retail shop	Husband	Rented
Tulafika	50	3	Not attended school	Married Self employed	Kinga	Hardship of life	Vegetables	Own	Pavements

6.2.3 Honesty

Many women mentioned honesty as a characteristic of an entrepreneur. They argued that when doing business honesty is very important because it attracts more customers to buy the product. One woman who was selling clothes, when interviewed, responded that she was very honest in telling people about the quality of the clothes she sold, which made people trust her business and come back to buy more. This is a characteristic which has emerged in the study and was not seen in other literature as being among the characteristics of an entrepreneur.

6.2.4 Self-Confidence

In the study most of the women mentioned self-confidence to be among the characteristics of an entrepreneur. These women entrepreneurs were seen to be confident enough to do business; they believed they could handle the business and make profit.

“ I believed in myself that I can do the business and not only men can do business, I started selling groundnuts and grew until now I own my own grocery, which has enabled me to own my own house now and I can support my parents and my children as I’m a single parent “(Anginie).

It was further uncovered that self-confidence helped them to dare do the IGAs, otherwise they would have stayed at home and waited for their husband to nurture them. Also it was seen that even if they had no skills or had not gone to school, they still found success in their business. They continued doing business with a strong belief that they would succeed as time passed. They kept struggling and creating strategies to run their business, believing that one day they would overcome the difficulties they faced.

6.2.5 Taking Risk

The study also uncovered that most of women saw taking risk as one of the characteristics of an entrepreneur. They said entrepreneurs are not afraid of risk or success; they are immune to fear. When women started their business, they could not know if they would be able to grow or not, but because of faith that they would progress, they took the risk, trying to succeed. One of the respondents had this to say:

” I took a risk entering into this business, I decided to do it by starting cultivating 2 hectors of potatoes using 500,000 TSH but after yielding I succeeded in selling them and earned 4,500,000 Tsh and from there I had no fear of risk taking and became courageous, I decided to open a clothing shop selling different clothes. Without risk taking you can’t do any IGAs “(Furaha).

Based on this research it was uncovered that those who take more risk in business succeed more than those who take less or no risk at all. Further, it was uncovered that those who risk become very keen in their business and strove to achieve more so as to lessen the risks. One of the respondents had this to say;

” If you are not a risk taker the chance of having channels in business will become low as nobody will give you any tip about any business deals because they know you are always afraid or conscious with risk taking. The business I risked entering into was Vegetables. I was discouraged that they are perishable goods so my capital might end up in vein, but I gave myself hope and decided to take the risk which indeed brought me profit from the start and up to now. So to me I dare to do anything that comes before me, as long as I know it will lead me into success “(Butusyo).

This characteristic found in the study was consistent with the study of Willebrands et al. (2012) who found that risk taking is very important in business growth, believing that “a successful businessman seems not to be afraid to take risks, but he is not a gambler either”.

Further, other researchers show that there is risk tolerance, although it was suggested by Caliendo et al. (2010) that there is no straightforward affiliation between entrepreneurial success and risk tolerance. It also was further observed that those entrepreneurs with less or more risk stance endure as entrepreneurs less than those with a moderate-level risk stance.

6.2.6 High Need for Success

This study also uncovered that women found a high need for success as a personal entrepreneurial trait. The majority of the women were striving for success; they were in great need for their business to grow, regardless of the obstacles they faced while conducting IGAs. They did not give up, but continued finding ways to achieve their dreams.

It was uncovered also that high need for success needs time and is a process. For example, one woman in the study was married with four children. Her husband had married a second wife, leaving her helpless, so she decided to leave her husband and start her new life alone with her children. Life was tough as she had nothing for herself and the children. She looked back at a role model and saw how she became successful through hard work passion and devotion. She decided to enter into agricultural activities; she harvested produce and sold it with great success and earned a lot of money and with the money she earned, she became a money lender and earned profit from it.

However, she abandoned money lending as she found it difficult to get the money back as some borrowers ran away and did not repay the money; she decided to open a shop at the same time as continuing with the agricultural activities. After three good years she built a guest house and from that mushroomed another guest house and a mini bus which brought further income. Her high need for success drove her to work hard so as to become somebody, to be successful and respected.

“I come from a very deprived group. We both in the family are poor, so to overcome it I need to struggle very hard to achieve my objectives as I have given myself time that by the end of the year 2014 I want to own my own shop, shifting from selling bananas and vegetables to having a wholesale shop, I do it by saving money in a box which I have made and don’t take a cent even if I have problems, as I need now to have some achievements from the hard work I do” (Mbutolwe).

This is similar to the study of Baron and Henry (2011) and Sullivan and Meek (2012), who categorized success in terms of venture initiation, healthy outcomes of the business, profitability, survival and growth of the venture. It was further seen that women view success as a means of removing the glass ceiling, so as to have independence and autonomy. Women are further seen to view financial motivators as less important, as they measure success in terms of qualitative criteria (Anna et al., 2000; Chandler and Hanks, 1993; Moore, 1997)

6.2.7 Responsibility

Responsibility was also mentioned to be among the personal characteristics of an entrepreneur. An entrepreneur needs to be accountable towards the business, work hard and be customer oriented. It was seen that the majority of women felt that responsibility gave them the motivation to work, too, as they knew if they did not involve themselves fully, business would dwindle.

The entrepreneur being accountable will be time conscious and also give good customer service, which will attract more customers. One respondent reported that:

“ I’m really accountable in my business as I know this business is my father, my mother and my husband, I have three children and other dependent children, they all have directed their eyes on me. If I do not have good customer service which will lead me to lose my customers, I will be finished, so I’m trying my best to play my role very well so that I will attract and maintain my customers and who have made me to have some achievements, I know all this is due to the responsibility I take for this business” (Leah).

6.2.8 Discipline

The majority of the women in the study stated that discipline is also among the personal characteristics of an entrepreneur; they further argued that in order to have achievements in business self-discipline is very important. Discipline in finance and business discipline especially towards customers were further noted to be very important in business growth.

Most women said that those who fail in business usually do so because they misuse the money they earn from the IGAs and this leads them to bankruptcy or low growth. Many women fail to progress further as they lack self-discipline and use all the profit they get, so they have to start from scratch finding capital to continue running their IGAs. This is a barrier to their entrepreneurial performance, as they use all their savings and capital to meet family responsibilities.

The majority of women argued that having discipline with money and only using it in entrepreneurial activities was better to sustain the business. If they misused it, resuming enterprising was very difficult as they had to find other capital to initiate the business.

Hence, many women saw self- discipline as a characteristic that leads to success; disciplined entrepreneurs use the money they earn for the business intended so they have no worries; success is in the palm of one's hand. Discipline leads them to greater achievements.

*“Self-discipline is very important from the start of the business, all you have to do is save and don't mix business money with other savings from other sources, so you know how much you have saved and how to increase or expand the business. We always say **“Mkinga baili ndio maana tajiri”** it is a Swahili expression which says a person who comes from a Kinga tribe is always rich because he/she does not misuse the money, but everybody can do it as long as you have discipline on it” (Dorah).*

6.2.9 Role Models

Many women also saw having a role model as a personal characteristic mentioned in the study. The majority of them, when starting their businesses, had a role model whom they found to be successful. They wanted to be like them, were inspired by their success and in turn inspired others who were running businesses in neighbouring areas, and who wanted to do the same, so as to reach success.

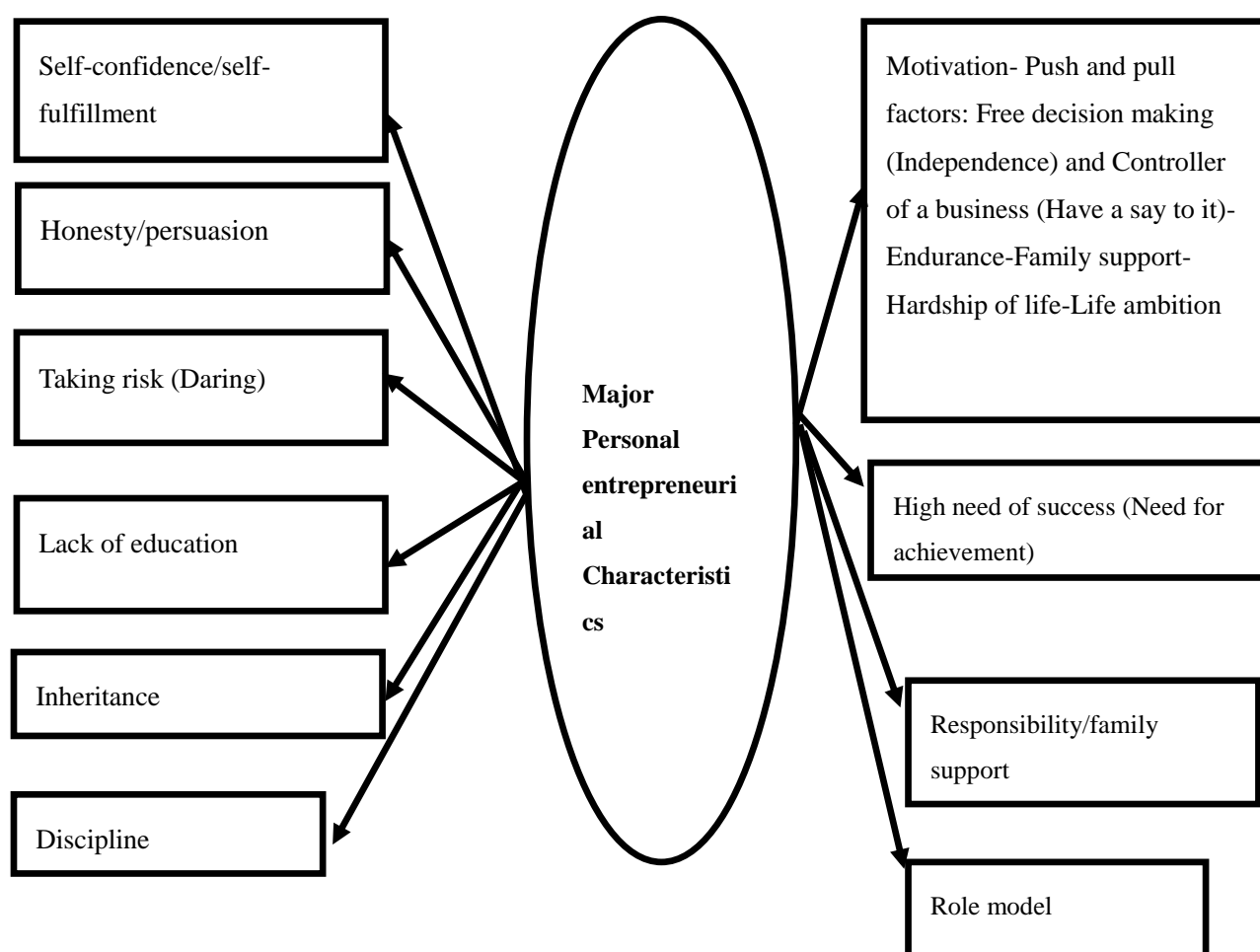
Role models mattered for entrepreneurs as most of them argued that they would not have started the business without having role models who were the indicators, influencers and drivers of their entrepreneurial activities.

Role models provide a vivid example; would-be entrepreneurs see where their role models came from starting their business and how far they have come in terms of growth, so through role models, people learn by example. Moreover, the role model reduces the need for entrepreneurial experience, as everything is observed and witnessed.

“I was inspired by my neighbour who was doing entrepreneurship and had a better life, I witnessed myself the way she started doing her business by collecting sunflower seeds in a nearby village and squeezing oil from them and sold it in town until she moved to the city where she owned machines pressing oil and so has a big market with it. Now she owns a big hotel in town and her life has changed totally, she has become a role model to me and inspired me to enter into entrepreneurship and work hard, believing that one day I will be like her” (Happy).

This is consistent with literature which also identified role models as a personal trait crucial to the business start-up. Many have identified the use of a role model in entrepreneurship as an important factor in the decision to become an entrepreneur (Bosma et al., 2012; Van Auken et al., 2006). The personal characteristics of entrepreneurs uncovered in this study are summarized in figure 5.

Figure 5: Personal Characteristics of women entrepreneurs



6.3 Types of IGAs Undertaken By Rural Women Entrepreneurs

The third objective of the study was to understand the types of IGAs undertaken by rural women entrepreneurs. Here, the aim is to present the findings that will give a clear picture of the types of entrepreneurial activities in which rural women are engaged.

Figure 6: Women Engaging in Selling Tomatoes, Onions and Fruits



6.3.1 Selling Food Products

It was observed that the majority of women entrepreneurs were dealing with food products, such as maize, beans, vegetables, fruits, onions and tomatoes. It was logical for the majority of the women entrepreneurs to invest their efforts in selling

food products, as these are in most demand in their village. Most women engage in selling food products as they are easy to get and are sold out quickly. Also it was uncovered that women engage in such business as they do not have enough capital to engage in a different business like selling clothes which needed enough capital to acquire them. The business they do is better for them as they can access the products from the farmer and bring them to the market or places used to conduct their business as seen in picture 6 above and 7 below.

Figure 7: The Market Area where Women are engaging in IGAs



The majority of women sold bananas, either green or ripe (see picture 8). Selling green bananas was very profitable to the women who engaged in it. They would obtain the bananas from the Sunday market at Kiwira-Tukuyu Mbeya and bring them to their respective areas. They could buy one bunch of bananas for 1500 TSH and sell it for 6000 TSH, which they said was worthwhile. One woman engaged in this business said that through the business she had moved from selling bananas and built a guest house which she owned by herself. One of respondents selling bananas alongside the highway to Dar es Salaam had this to say:

“I have been selling bananas and avocados to the passengers who go Dar es Salaam from Uyole, here at Itewe since I left school at 15 years of age. My two children help me to bring the bananas and avocados to this stand ready for sale. They do this daily once they are back from school. Passengers are our major buyers as these products are expensive over there in the city, so they find it useful to buy from us as we sell at a cheap price for only 5000 TZS ” (Sola)

Figure 8: A Roadside Banana Seller



The fact that food is very expensive in the cities creates a favourable environment for rural women who sell an abundance of food products to travellers and crop wholesalers from urban areas. Although the profit margin is not high, as these buyers tend to exploit to a high degree, the trade benefits them and enables them to send their children to school and provide for the family at large.

6.3.2 Selling Alcohol and Beverages

Sales of alcohol and beverages were also uncovered in the study to be an income generating activities conducted by women. Many women were seen to be engaged in this activity, selling alcohol and beverages at stalls situated alongside the road, attracting not only passers-by but also the indigenous surrounding that area.

Many Africans, particularly men, after work, like to drink alcohol in the evening with their friends. The bartenders are always women, and through this trade women have been provided with an opportunity to generate income.

At one time, alcohol drinking took place from morning to evening in Tanzanian society, resulting in increasing laziness, so the government under President Jakaya Kikwete limited the sales of these beverages from 2 pm to 11 pm. However many local bartenders respect the opening hours but ignore the closing hours, so often these bars do not close until the small hour of the morning. One woman engaged in this trade explained:

“I was jobless, so when I found that where I live there is no grocery and many alcohol drinkers walked a distance to a nearby village to drink, as in my village there is only local beer found, I decided to build a small temporary room using grass and found out that I received many customers and had not enough space to accommodate them. After having a profit from it I decided to rent a room alongside the street which makes me a living up to now even if I’m longing to quit if I get enough capital and find a decent business for myself” (Anginie).

6.3.3 Clothes Selling

Another form of trade among women in the Mbeya rural area was selling clothes, which contributes to economic development. Formerly clothing shops were very rare, and most of the shops were in town. When women took the opportunity to trade in

their respective areas the people surrounding them would buy their goods as it is more convenient than travelling to town to buy the same product. Therefore the scarcity of clothing shops opened an opportunity for a relatively small number of women villagers who had access to urban clothing business personnel and invested in products for selling in their villages.

This kind of business basically took two forms. One was through shops located in village centres, and the other consisted of women going door-to-door selling women's and children's clothes and in rare cases, also men's clothes.

"I pass house by house here in Songwe, selling my clothes; in most cases my customers take the clothes and pay the money a few days later with a percentage of credit. I buy these clothes from SIDO in Mbeya city, and every two weeks my supplies tend to be used up. So I go back to Mbeya city to get another bag of clothes" (Anita).

Women engaged in peddling in this way found it more profitable than being static in the same setting

6.3.4 Crops Wholesaling Activities

Many women were engaged in wholesale of crops, i.e. maize and rice, within the village, and across their village borders. Many entrepreneurial opportunities came from this sector of agriculture. In Ilongo village, in the Mbeya rural area, women were taking hundreds of bags of rice and transporting them to be sold in the national market of Dar es Salaam,

"Usually I wait for harvest time, when I harvest hundreds of bags of rice from the 15 acres I own, and my older son helps me to sell them in Dar es Salaam. This business has enabled me to send my children to high school and own a retail shop located in front of my house. I also do deals with animal husbandry, where I have thirty two cows. In general our life depends on these three activities. My husband died ages ago, I took over our wealth and continue to generate more income" (Rose).

Besides rice, women were also engaged in selling maize (picture 9). They collected it from different villagers and kept it in a storehouse, waiting for the price to rise. It was observed that they would buy it for 1500 TSH for 20 kg at the harvest time, which begins in early May every year and sell it in December to January during the rainy season, when maize is scarce, when they could sell for 10,000 TSH per 20 kg.

A 54 year old widow, whose husband left her with three children to take care of, found selling agricultural products to be successful, which gave her and her family a decent income, helping them to sustain themselves. The study uncovered that this business was mostly conducted for survival.

Figure 9: Maize Crops being Stored in a Warehouse



6.3.5 Retail Shops

Many women were conducting retailing activities within the village, and across their village borders. In Tanzania, daily home needs in many rural villages highly depend on retail shops in nearby areas. Many villagers are of low and medium economic

class; they cannot afford to buy rice, oil or sugar in bulk and store them; they just buy small quantities day-by-day as required.

This has led to many women entrepreneurs in rural areas investing their efforts in these retailing activities. The shops were observed to be located in the home surroundings, because it is in neighbourhoods that these women find their customers who come to ask for small domestic needs like salt, kerosene, rice, soap and flour.

“I have been involved with the retail shop for years; it was initiated by my husband who died and left me with the shop, I continued with the shop and through it I was able to educate my children and outsource the business in another place, where one of my children is in charge of the other shop. The shop has helped me a lot to support my family and life sustainability, so to me entrepreneurship is evitable. As a housewife, it can bring me income through engaging in the shop selling activities” (Lugano).

6.3.6 Hairdressing

Some women entrepreneurs in rural areas were engaged in hairdressing (picture 10). The need to look beautiful and maintain women’s beauty has led to the rise of salon business in recent years in many rural Tanzanian societies. The situation was different back in the 1990s, when the majority of women had to do their hair decoration in their homes, with the help of their neighbours. However, the introduction of hair straighteners, hair driers, rollers and modern hair oils like “Nice and lovely” and shampoos have led to a revolution in women’s hair decorations needs. A few women entrepreneurs in rural areas have grasped this opportunity.. In Mporoto, “Mama Jack’s Salon” was observed located at a truck stand, where villagers went for hair services.

Saloon activities were conducted without formal training. Mama Jack, the owner of the salon, did not have prior knowledge of salon activities before she started. Using her savings, she tried engaging in the income generating activities at home before

opening her own salon. When she saw a new style in the street, she went to a salon pretending to be a customer and learned it and tried it on her friends until she mastered it and started doing it for payment.

” I did not have skills on how to plait hair, put rollers in and the styling. What I did was to go to someone who did it and act as a customer at the same time observing how they did it, from that I went home and practised on other heads for free until I mastered, so I did not have to pay for the knowledge, but only observe. I even started with no capital. I plaited hair for five people and got Tsh. 5000/= and from there I used only Tsh.1000/= and kept the rest until I had Tsh.150, 000/= which enabled me to buy a drier and open the salon” (Atu).

Figure 10: Women Engaging in Hairdressing



6.3.7 Chicken Rearing

This study also uncovered chicken rearing as one of the different activities women were doing in the study area. Women kept chickens to produce both meat and eggs. One of the women visited had enjoyed great success from this activity and distributed

her products all over the town hotels; indeed, demand was sometimes so high she could not meet it. It was also observed that she was very tactical in business; she kept chickens from July to December when the demand for chicken is much higher than in other months.

” I started with 100 chickens, but they all died. I never gave up. I got another hundred. This time they did not die. All grew up and I sold them. Then I bought two hundred and they grew up too except for two that died, I got another 500 which grew up and sold them with a high profit of 4500, 000/=Tsh because I sold them during Christmas time when there was a high demand for chicken. I also observed that other months are not suitable for selling chicken as many people have a lot of responsibilities like paying school fees, preparing their farms so they don't have money. I won't stop keeping chickens as it has given me a lot of success in life, like building a house and also I own a big shop which is the outcome of chicken keeping” (Happy).

6.3.8 Restaurant

Another IGA conducted by women was running a restaurant near the main road from Mbeya to Zambia (picture 11). This is a profitable venture, as many trucks park nearby and their driver make use of the restaurant. The food offered is rice, stiff porridge (Ugali in Swahili language), beans, peas, and vegetables.

It was uncovered that this was a tiring job as the owner sometimes had no sleep as she has to wake up very early in the morning and did not sleep until nearly the next morning. There were several problems with the business; sometimes there was violence between customers when they had too much to drink, the job was uncomfortable as the proprietors received many insults from the customers they served but they had to tolerate it as they needed the income for survival.

” If I was able to access credit, I would have found another place which is more decent to conduct the business, I can't do this business with my children as there are a lot of insults from men who come here for the service, so I'd rather suffer alone than bring my children to help ” (Zainabu).

Figure 11: A Respondent Who Owned a Restaurant, Preparing Food.



6.3.9 Shop with Agricultural and building Equipment

Another activity which was found in the study was a shop selling agricultural equipment owned by one of the woman (picture 12). She had originally sold vegetables and saved money from her income from the vegetables until after five years she had enough capital to rent a place and open a shop.

As many rural people depend on agriculture for survival, they needed pesticides and tools. This was an opportunity for one of the women to sell such supplies and she found it to be the right business for her, because her goods were in high demand by the people surrounding the shop and others coming from the neighborhood. The shop also provided building supplies as many villagers found it too far to go to town to shop so they preferred to buy from this woman, whose prices were almost the same as those in town, especially as going to town involved bus fare.

“ I decided to involve myself in the agricultural equipment businesses as I found an opportunity for it. Everybody was going to town to buy the tools so I decided to engage in this business and found out working as many people buy from my shop instead of going to town, unless the equipment they want is not to be found in my shop, then they go to fetch from town. The business is sometimes seasonal as the tools needed are bought when the right time comes, like the harvest time and the planting time is when the sales are higher than the other seasons” (Amelile).

Figure 12: Agricultural Equipment Shop



It was uncovered in the study that the entrepreneurial activities undertaken by the women in the study are compatible with their reproductive roles, as they do activities which can be run near their homes. That is why many of them were engaging in activities like hair salons, small scale retail business, poultry and vegetable selling and others like that.

It was observed in the study of Dejene (2007) that women are engaged in different income generating activities as soap making, dying clothes, making basket and beer brewing but in my study I found that many women are selling different types of crops, different vegetables, running salon activities, selling alcohol and beverages, clothes, retail shops selling and some are lending money.

6.4 Traditional forms of capital or funding for women in starting and maintaining their businesses (i.e. credit unions, bank loans) and the role of finance institutions in financing women entrepreneurs

The fourth objective of the study was to understand of traditional forms of capital or funding women used in starting and maintaining their businesses.

6.4.1 Areas where women entrepreneurs get capital

Women were questioned about where they obtained finance for capitalizing their entrepreneurial activities. The responses showed that the majority of women, depended on personal and family savings as their sources, while only a few had loans from financial institutions.

The majority of women could not access finance, so they had to use their own personal savings, or were supported by their husbands, brothers and sisters. However, some declared that they got the funds from the self-help groups (SHG), ROSCAs, Upatu or VICOBA.

“The initial funding I acquired from my family, my brother provided me with the funds. Even though it was not enough, at least it enabled me to initiate the business which was affordable without having the pressure of acquiring loans from the financial institutions, which makes most of the women cry, as when they can’t pay, everything they own like TV, Sofa set, or radio which they think is of value is taken by those financial institution, leaving those women bare necked” (Atu).

It was further uncovered that there were no financial institutions in many rural areas. Women relied on personal and family savings as their major sources of funding and these circumstances greatly contributed to the stagnation of these entrepreneurs activities, as it made the business a family owned liability. What is owned by everyone belongs to no one. Husbands become aware of the situation, and in many rural African societies, fathers are able to use women’s business savings for their leisure, mostly alcohol drinking and womanizing. Lack of finance was uncovered to be still the major barrier for these women entrepreneurs. According to one interviewee;

“I wanted to shift my business to larger premises and move it to a different area from where I’m doing right now, where I found opportunity but could not because of the insufficient capital I had as it required enough capital and I didn’t have access to it” (Rehema).

The WorldBank (2003) revealed that, due to lack of formal sectors, the rural areas depend much on informal sources of finance and it has been seen that there is no improvement in terms of SMEs’ access to finance.

6.4.2 Organizations that Support Women in Rural Areas

Women were asked to mention organizations that supported them financially in their entrepreneurship activities. The main MFIs (micro-financing institutions) that provide capital in Tanzania are SIDO (Small Industrial Development Organization), PRIDE-Tanzania (Promotion of Rural Industries and Development Enterprises) and FAIDA (Finance and Advice in Development Assistance). The findings revealed, however, that the majority of women respondents said that they depended on themselves, No one depended on SIDO, and SACCOS, but a few said they obtained loans from NMB(National Microfinance Bank) and PRIDE.

“I don’t know the Organizations that support women in entrepreneurship activities, although I heard that there is an organization named SACCOS but I can’t afford to take the loans there because I have no collateral and I’m afraid because if I fail to pay they will take everything I have ” (Sekela).

Respondents said that they would like to get loans but it was difficult for them because of the regulations they impose. One woman said that she wanted to join PRIDE to acquire money but when she got there she was asked to form a group of five people who trusted each other and then she could get a loan. She had this to say:

” I was shocked because how can I form a group of 5 people whom I trust? Because sometimes you may trust somebody who is not trustworthy and at the end they let you down” (Happy).

It appeared that if the government does not look deeply into the policies and regulations for loans, then rural women will continue to suffer from having insufficient capital to run their business and hence remain in undersized and small businesses. Most of the women depend much on ROSCAs to get the capital for growing their enterprises.

" I get the capital from my fellows where we are contributing daily 2000 Tanzanian shillings and we are 43, when it comes to my round I receive 86,000 Tanzanian shillings, so this then will help me to increase the capital and also run other businesses, I find it better to do so rather than going to financial institutions and take loan which I have to pay with interest rate, while in ROSCAs there is no interest rate is only faithfulness that matters" (Sarah).

6.4.3 Finance Institutions in Financing Women Entrepreneurs

This objective also wanted to understand how finance institutions fund women entrepreneurs. In this section the aim is to provide the findings that will give out a clear insight of finance institutions towards women entrepreneurs.

6.4.4 Education Programmes on Business Education

I interviewed PRIDE's management personnel in order to understand whether there are education programmes on entrepreneur activities.

"We have our education session, duration of which depends on the loan terms groups. We have a weekly meeting with market enterprise committee (MEC) group they lasts for 1 hour. Whereas, with the Fahari group our weekly meeting lasts only for 20 minutes. In these meetings we mainly discuss possible opportunities, business expansion, challenges and possible solutions to overcome them. Our education programmes have been a huge pushing factor for prosperity of many of these women entrepreneurs" (Lucas).

The above response shows the importance of women entrepreneur's engagement in these loans, as besides lending money to these women, these institutions provide useful information to their clients, of whom the majority have little education and knowledge on business management. The knowledge they can get from these financial institutions will be useful not only for their business success, but also for their life at large.

Kuzilwa (2005) reports that in Tanzania and other developing countries in general, the MFI (micro-financing institutions) provide education and training to entrepreneurs as a precondition before they are granted loans and this is regarded as a cooperative product which is being practised by the most of the Tanzanian MFIs, like the SIDO (Small Industrial Development Organization), PRIDE-Tanzania (Promotion of Rural Industries and Development Enterprises) and FAIDA (Finance and Advice in Development Assistance) which have adopted this joint product.

6.4.5 Criteria Considered for Women to Qualify for Loans

The respondent from PRIDE was asked about the criteria that are considered before women are granted a financial loan. He revealed that;

“In order for a woman entrepreneur to be eligible for receiving our loans, she must join a self-selected solidarity group of five members called an enterprise group. These group members are kept under a supervisor who initially confirms the activities they are engaged. For accuracy of these groups management, we as management officers, group ten of these solidarity groups into a large group of 50 entrepreneurs called a market enterprise group, (MEC). These are the basic criteria and initially how we do group and manage these women entrepreneur” (Lucas).

The conditions demanded by the finance institutions are less difficult for the women dealing with entrepreneurs activities to achieve. However, the majority of African women entrepreneurs are afraid to get involved in these institutions due to the mistaken belief that these institutions demand tough condition from interested parties, and that due to their low education they cannot qualify.

As it has been revealed from the interview findings, these women entrepreneurs should embrace these opportunity for the triumph of their entrepreneurship activities. However other studies reveal that, in order for an entrepreneur to qualify for loan or credit, the preconditions need to be obeyed and this leads most rural women to fail to access loans because of the policies set by the financial institutions, which are

difficult to be followed by rural women entrepreneurs (Kuzilwa, 2005).

6.4.6 Maximum Capital that can be provided to Women Entrepreneurs

I wanted to understand the maximum capital women can be provided by financial institution. The respondent from PRIDE Tanzania was asked for the details;

“Our loans scheme concerning level of capital loan a member can get ranges from 100,000 to 50,000,000. However we have four groups level in the lending of our loans. The first group, which is mainly comprises these women entrepreneurs, is called a Market Enterprise group (MEC). In this group our members can receive from 100,000. To 1 million TSH. The Second group is called a Fahari group. Here members can get 2 million to 15 million Tanzanian shillings. Our third group is called Ajira Loan Product; in this group members can request from 100,000 to 15 million Tanzanian shillings. And lastly we have Wholesale lending Product, which is our biggest group in terms of the loan they are eligible to ask for. In this group members are eligible to ask for 10 to 50 million Tanzanian shillings. Basically this is how we group our clients and provide them with our loans” (Lucas).

These financial institutions do not only provide loans to small scale enterprises, they also provide loans to wholesale entrepreneurs with relatively large amounts of finance. Thus, an ambitious woman entrepreneur who starts at a low level has a chance to blossom with the support of these institutions, given she has proved a trustworthy client to the organization. Fifty million Tanzanian shillings is a huge financial investment to attain prosperity and to emancipate women’s status in their respective societies. Financial independence brings women so many benefits, including a rise in status, society’s recognition and social fame.

6.4.7 Interest Rates

Many women fear to ask for loans due to the high rate one has to pay in return. The interviewed respondent from PRIDE was asked about the rate of interest these women have to pay.

“The amount these women entrepreneurs are obliged to pay in return, basically is based on the loan term they are selected and grouped into. For instance we have those who get 200,000 TSH loans, who pay 700 every week for in duration of 50 weeks, almost a year. To sum up they return 375000 which makes an ideal 175000 mount for the entire 50 weeks. We also have these who request 300,000 return 9700 every week over a period of 50 weeks, which means the total return of 48,5000 , an ideal amount of 185000. Basically the amount to repay depends on the loan term” (Lucas)

The relatively average interest rate from loan institutions should motivate women to ask for loans from these institutions, as they are affordable and repayable over 25 to 100 weeks. This would enable them to pay the loans in the recommended time by these organizations. The time given for repayment of loans should mean women have to embrace these chances, as they are able to repay in small amounts of money over a long period, which allows them time to recover even if they have encountered a temporary defeat like a seasonal loss.

6.4.8 Challenges in Getting the Money Back

It is easy to ask for a loan but difficult to repay it. The researcher asked a respondent to indicate the challenges experienced in getting the money repaid.

“We basically face no big challenges at all, due to our system of grouping our members into a solidarity group, markets enterprises groups etc. One’s failure to pay back means other members in the group are responsible for him/her. Peer pressure and a three tier loan group guarantee system ensure loan repayment” (Furaha).

Systematic ways settled by the loan institutions mean that they do not suffer from notorious clients who fail to repay the provided loans. Grouping their clients into groups and recommending collective payment means that peers in a group will not endure a member’s excuse for not repaying the money as her misconduct would mean that her fellow group members would be responsible. This makes all women entrepreneurs fight hard to raise their money so they are able to repay at the right time. This leads to their business success.

6.4.9 Reaching Women from Rural Areas

It was seen that the lending institutions had wide catchment area, reaching even rural areas. However, as for SACCOS, whose major aim was to reach poor rural women to enhance their entrepreneurial performance through loan provision, it was uncovered that these services did not reach rural women in the study area. One of the officers said that:

“Since the start of SACCOS in Tanzania the major aim was to improve rural women and enable them to be financially independent. Most of our branches are located in rural areas as we fully comprehend that only by being near to these women can we reach them effectively. We are proud of our efforts’ success as recently many rural women entrepreneurs in more than 130 districts have benefited from our loans. Through these loans the women have been able to cultivate their crops with modern technology such as using modern seeds, pesticides and fertilizers. This has led them to have high harvests. The sale of foods has given them a well financial situation” (Ambakisye).

According to the official, it was uncovered that what rural women entrepreneurs said differs from what the officials say; women were not given the opportunity of accessing the loans provided by SACCOS. They were even not sure of the meaning of the name SACCOS itself, as it had not reached them.

6.4.10 Advice to Women Entrepreneurs

All the end of interview session, the loans officer from SACCOS Tanzania was asked to provide advice to women entrepreneurs for the prosperity of their entrepreneur activities;

“First of all we as SACCOs would like to encourage women to come and ask for loans in order to improve their life. As you have you have found out our conditions are affordable so there is no reason for these rural Tanzanian women to remain in the backseat; the world is moving forward.

Second, we would like to motivate women to form small groups for the development activities. The voices of many are much louder compared to individual voices, it is easier for us to hear and reach them as a group, rather than as individuals.

Third, and lastly we would like to tell these women that the majority of the richest

men and women they see in their societies have managed to achieve their success largely due to the loans they have received. This is the global world, husbands now expect their wives to help them in taking care of their families. So we provide them with opportunities of capital for the starting of income generating activities” (Ambakisye).

There is a contradiction between what the loan officers have to say and what women say about receiving loans. Women were uncovered not to have access to these lending institutions or opportunity to reach them. They were all centred in town and not in the rural area. Women in rural areas did not seem to recognize the MFIs operating in Tanzania, as the majority of them had never come across such institutions. They were not seen in their area, as they are only located in the city centres. This limits the opportunity of accessing them. Although the officers claimed to have wide coverage of the service they offer, it was not in the rural area but in cities.

6.5 Ways Women Measure Their Business Success and Growth the Contributions they are making to Tanzania

This issue arises from a chain of factors, the most notable ones being the limited area of conducting business with a small amount of financial capital, which made women run undersized businesses and hence receive low profit. Moreover it was found that many of these women entrepreneurs had been allowed to engage in these activities by their husbands on the condition that they conducted them near their homes. This reduced the scope for finding more buyers for their services and products. Also they were required to go back home in the middle of the day to cook for the family. As a result, sometimes when they returned to continue with their business, they found that things had lost or stocks had dwindled as passersby could steal the product, resulting in no growth. Also customers would pass by their business and buy what they needed from others while the women were taking care of their families.

It was also uncovered that businesses depended on long term relationships being built with customers. An entrepreneur who has been conducting the business for a long period of time has more permanent assured customers than one who has been in business for a short period of time. Small capital, lack of skills and limited markets were found to be other factors that impeded the growth of women entrepreneurs IGAs.

Nevertheless, a few of these women entrepreneurs had their business grow at a relatively high level. These were women selling clothes, beverages and alcohol centered in areas with high populations and good money circulation, and they had the advantage of high capital.

Rather than in economic terms, Tanzanian rural women entrepreneurs were uncovered to measure their level of growth and success through self-fulfilment, personal accomplishment and self-value. Most women explained their success in terms of achievement and accomplishment, as they had developed their own ventures by adding more staff increasing the number of outlets, or diversifying their business to other profitable areas. They took pride in doing so despite hardship, and in balancing business with bearing and raising children, handling marriage and performing household responsibilities.

Moreover, most women had pride and self- esteem derived from their ability to handle their business by themselves despite their household role. They had grown in confidence through being able to control their lives and being respected for their achievements. These were the most important measures of success which added to their self- identity, respect and well –being and spurred them on to greater heights in their entrepreneurship endeavours. Furthermore it was noticed that women in the

study area saw success in terms of being able to assist their families and extended families financially through the profit gained from their entrepreneurial activities. They clearly demonstrated that they were able to provide their family with food, shelter and clothing and even afford a better education for their children and this was the biggest indicator of success to most of the Tanzanian rural women.

Some women even mentioned building their own homes through the profit they made from the business conducted, making their husbands believe in what they were doing, and some had received much more support from their husbands after they saw the outcomes of the business their wives conducted.

It was also indicated that through the entrepreneurial activities of these women, Tanzania's economic development increases as well; through the start-up of new ventures and innovation women become employed, create jobs for others, especially those who set up shops, and pay income tax to the revenue authority and the government. The contribution to the country is remarkable, as these women's businesses contribute to reduce unemployment, while the tax collected from these entrepreneurs contributes much to the Tanzanian economy, especially as some of them pay import duties on goods imported from neighbouring countries like Malawi, Zambia and Congo.

In the study, women measured their growth in terms of the size of the business from the start until their current position, in terms of the life they lived a few years ago compared to the present, and also their prosperity in terms of housing, clothing and even food.

"Before I had capital of 2000 Tanzanian shillings when I started selling sugarcane, but now I have progressed I have capital of 80,000 Tsh and I'm selling now a variety,

potatoes, ripe bananas, vegetables, cooking oil, tomatoes and onions and all this has enabled me to afford to buy clothing for me and my children, I can now buy rice and we can eat it twice per week. Also I have built a house with three rooms and I can now also go to the church and contribute something. What I'm focusing on for next year is to save money for the roof" (Leah).

The findings of the study differ in some respects from the literature, which emphasized qualitative measures of success and growth for women entrepreneurs and suggests they are less concerned with financial rewards and more with self-fulfilment and personal accomplishment (Anna et al., 2000; Bennett and Dann, 2000; Buttner and Moore, 1997; Still et al., 2006). Women in this study did indeed value those feelings, but also emphasized the material gains delivered from their business.

6.5.1 Factors Used for Measuring Growth

Respondents were asked to indicate factors they used to measure the growth of their income generating activities. Responses indicated that increase of profit, increased number of customers and increase of products were used as measures of business growth.

It was observed that the women entrepreneurs were using the mentioned criteria to analyse the trends of their business activities. It was found that the measures used for measuring these women's business activities were among the aspects used to measure high level businesses. Profit increase, growth in customers and increase in products surplus are standard methods used to justify business trends by big business personnel. However, women did not always measure the success or growth of their business quantitatively, but used qualitative measures.

"I know that my business grows as first I used to sell only sugarcane but now I can sell a lot of things like potatoes, tomatoes and vegetables at the same time and

through that I'm now able to take care of my family, like eating proper meals and also buying clothes for myself and the children and still the business continues to grow" (Butusyo).

Although the business conducted contributed to the Tanzanian economy through providing employment for these women and others, women also felt proud that they could contribute to their societies by involvement in community organizations and making donations to various organizations and individuals. This, to them, was a sign of business growth. Through their hard work and success they inspired others to get involved in the businesses as some of them were seen as role models in the community as they were capable of creating ventures, able to expand the ventures successfully and foremost, they were financially independent.

The success of some women in the study area was an important factor in shaping the perceptions of their societies towards women. Women depended on themselves; they no longer depended on their men. They were proud that their hard work and business achievements were noticed and they received more respect from the society and men. Thus, through entrepreneurship, they had acquired respect, recognition and status.

It was discovered in the study that the success of these women entrepreneurs was not directly seen in terms of financial indicators, but is viewed differently in terms of self-respect, recognition, self-fulfilment, freedom and accomplishment, family well-being and the donations they made to the country's development.

It was found that divorced and single women were the ones who were most determined and could grow more easily as they strove very hard to achieve their ambitions, because they had no other option. They were very keen on using the profit, as they knew the business has to continue for survival. Married women were seen to be less determined, as they knew they had another source of support, so it was

observed that their businesses did not grow as well.

To summarize, the study uncovered that Tanzanian rural women measured their success differently with a combination of indicators like self-fulfilment, respect, honour, independence and recognition within their society as they became empowered with the success they achieved. This removed some traditional barriers to success, as despite the many responsibilities women had, still they could make changes to their businesses and achieve growth, which is measured traditionally by physical measures of wealth.

This is consistent with the literature on women's entrepreneurship, giving proof that women measure success not only by financial measures but also through independence and self-fulfilment. This supports other studies that found that women entrepreneurs are less concerned with financial rewards than their male counterparts. In most cases, the measure of success for women is their level of self-fulfilment and personal accomplishment (Anna et al., 2000; Bennett and Dann, 2000).

6.5.2 Benefits Women Entrepreneurs Gets From Business

I wanted to know the benefits women entrepreneurs get from business. The responses pointed to financial profit, means of handling family, fame, affording children's school fees, knowledge and ability to visualize improvement.

The findings from the study show that these income generating activities run by African women in rural areas make a great contribution to their families. Many women were victims of polygamy; hence the funds supplied by their husbands were insufficient to meet the family's needs. Therefore the additional money gained from entrepreneurial activities met their needs.

“This business has helped me to send my children to school own my own house and, buy farm for maize cultivation as I am also a peasant. In general these entrepreneur activities have improved my life at a high level and I thank God for his love and blessings in my life” (Anginie).

The woman quoted sold clothes at Mporoto and also owned a beverage outlet near her shop. This demonstrates the point made by Gianotten et al. (1994) that women do not only manage the economic activities of their households better but they also use the income more wisely than men and through their own effort change their lives through their earnings.

The benefits of women's IGAs can be summed up in the view of Mbilinyi (1993) who asserts that social development and economic efforts have benefited men more than women, so women in Tanzania are encouraged to participate in IGAs so as to acquire cash income for themselves, to enhance their households' income and improve their living standards .

6.5.3 Goals Setting and Plans to Achieve the Targeted Goals

The respondents were asked if they set goals and plans for their entrepreneurship activities. Only few women were found to have future plans for their business. Others were in business to survive day to day and did not have future plans.

“I do business so that I can meet with the basic needs of my family, when my children have something to eat for that day then I wait for the next day to make sales again and have something to nurture my children” (Rose).

“I don’t have future plans as I don’t have enough capital to keep planning. How can you plan without having money for it” (Leah)?

It is hard to know if you have reached your goals, if you do not even know where you are heading. The lack of specific objectives of rural African women entrepreneurs and absence of plans to achieve any goals in their business hinder them from visualizing higher business opportunities.

Goal setting in entrepreneurship activities, with achievements planned to be reached in a specific period of time, bring out the commitment and devotion of business women. However absence of goal setting abilities in the majority of these women’s businesses led to lack of ambition. Many took their businesses for granted and used them for meeting small financial needs, with no thought of further expansion.

In many cases, this was among the reasons why women engaged in a single type of business year by year, even though it did not provide much recognized profit. There was, however, a minority of women who were driven by goals they had visualized, with implementation of certain plans to achieve them.

“I started to engage in entrepreneurial activities, seven years ago. I was dealing with selling of maize and beans in our village market. I needed to improve my life, so after dealing with this business for three years, I started to engage in wholesale trade taking maize and beans to sell to the regional market of Mbeya city. I thank God, since, I have started this whole sale business, I have been able to buy three hectares for my own crops cultivation, I now owning a house, and my children go to school. Of course I had a goal objective, to be a big business woman in the future, I am grateful that I have attained it” (Sekela).

The above- quoted woman, reporting on the progress of her business over seven years, reflected the necessity of setting goals for achievement of recognizable

benefits. Women entrepreneurs' interpretation of success by qualitative measures, however, does not mean that women entrepreneurs do poorly on the profit and economic front but mean that financial success is always secondary and they prioritize other goals in their lives (Brush and Brush, 2006).

6.5.4 Guidance of Scientific Business Plan

In this aspect the respondents were asked, if they utilized some a business plan to guide their activities. The findings reveal that few of these women used a scientific business plan; the majority did not. With regard to this perspective, some of the respondents had the following to say;

“We do not use any scientific business guide plan in running our business; we use experience to conduct all activities concerning our entrepreneurship. Once we encounter a big problem in the business, our guidance for many years has been our elders who at one time or another were engaged in these types of activities” (Rose).

“There is no guidance of scientific business plan, because we have experience to conduct these activities since we were in childhood, and we have also inherited some experiences from our parents” (Furaha).

In this regard, it was noted that most mothers in the interior part of Tanzania Country do not remain dependent on their husbands, but exert their efforts to find money by engaging in small business activities that will help them to run their lives smoothly. While engaging in such activities, these women walk with their children to their respective areas where they sell crops to raise income which feeds them and their husbands. Through the process of being involved in the business, these children slowly learn what their mothers do and copy it, so in adulthood they use the same ways that their mothers did to find money.

6.6 Barriers that Hinder Female Entrepreneurs from Starting IGAs

The fifth objective of the study was to find out the barriers that hinder female entrepreneurs in starting Income Generating Activities (IGAs). This research uncovered a variety of barriers which seemed to hinder women's IGAs. Among them were limited market, education and knowledge skills in running business activities, networking, and support from acquaintances and friends, Bad selection of location and infrastructure of women enterprises, limited size of business, ownership structure, business performance, source of entrepreneurship idea, and financial source for start-up capital and growth of enterprises, governmental support and access to organisations.

6.6.1 Limited Market

Limited market is one reason for stagnation of their business. Respondents stated that their husbands' prohibition from working in areas distant from their home prevented them from expanding their market, and so they were confined to regular customers, mainly neighbours, and a few passers-by.

The majority of women's enterprises were located near their homes or in a residential area close to their homes. Women's multiple responsibilities greatly influenced their entrepreneurial behaviour as far as the choice of the location of their premises was concerned, as locations were chosen to facilitate performance of reproductive, economic and domestic duties. The rules set by husbands who did not allow their wives to have access to business far from their residential areas resulted in lower returns, as it limited access to prospective customers.

6.6.2 Education and Knowledge and Skills in Running Business Activities

Lack of education and knowledge of running a business was discovered in the study. A number of respondents had never attended formal school, for various reasons mainly, that their parents did not consider sending them to school, but instead opted to send their brothers to get education.

This lack of education has been a barrier facing women entrepreneurs. These women need to acquire more entrepreneurial skills which will help them to progress their businesses and it was uncovered in the study that neither the government nor the NGOs have been providing education to rural women regarding enterprising. As one respondent stated:

” If I were able to get enough skills on how to run my business, I’m sure I would have progressed further with these entrepreneurial activities by adding more ventures and also networking in business with other countries like Zambia or Malawi where I can access different products which are in high demand in my country, A friend of mine is doing business in Zambia. She has much success as she buys products from Zambia and brings them here, selling for twice the price she bought them for, so she has grown and become successful” (Dorah).

A small number of women entrepreneur, had gone to school, but did not continue to the higher levels, as many of them were forced into early marriage, and or left school early because they considered themselves to have low ability.

Moreover, it was seen that many women had never attended to any entrepreneurial training and even had no knowledge about entrepreneurial businesses. When one of the women was asked how she came to know about business, she replied:

“Networking was important for me as I did not go to school so I have no knowledge of business which I learned formally, but I saw how my friends do business and asked to join them and through that I learned how to do income generating activities, so I can say it is through experience” (Anita).

Also the respondents were asked whether they had acquired skills outside the school system. A number of women entrepreneurs had not gained any knowledge outside school, and few of them pursued further knowledge and skills after leaving school.

The findings about women entrepreneurs' lack of skills and knowledge to run their business effectively showed that the majority of these women entrepreneurs did not acquire any knowledge out of school, due to lack of ambition and desire to learn more.

Their ignorance in different aspects of life including business made their life stagnant, especially their entrepreneurial activities. Their ignorance hindered them from being innovative, for example creating new markets for selling their commodities and consequently expanding their business in rising of number customers and increased profit. Many were found to run small businesses like selling vegetables, potatoes, bananas and other fruit, activities they had been doing for years without changing the environment and with the same customers.

However, there was a tiny number of respondents who said that they had pursued further knowledge and skills so as to boost their business and life knowledge in general. They were found to be somewhat successful and able to achieve prosperity. Most of the women were engaged in undersized businesses like small scale-sales of groceries and vegetables but a few had a dream and desire to grow bigger in business so they decided to gain further knowledge and skills in order to expand their understanding and recognize further opportunities. By doing so, later they expanded from selling vegetables, potatoes, bananas and fruits selling and were engaged in businesses like buying clothes in the city to sell in rural areas. The business grew to the extent that they amassed capital of 1-5 million Tanzanian shillings.

One reason why many rural women did not have business training and knowledge was that they did not know it was available. They thought business is trial and error, and that whether one earns enough income or loses it depends on luck. There are some organizations which provide such training, for example SIDO, but unfortunately these rural women seemed not even to know what SIDO is and what it provides. This suggests that the programme needs to restructure its policy so as to reach women who really need the training in order to increase their income and hence contribute to the development of the country.

Lack of education prevented women from succeeding in business as they still practised the traditional way of doing business, with no prior knowledge, but those who had been more educated had much more success, as they knew how to plan their business and how to run the business with more profit. Women lacking education had low competence and confidence, as they knew nothing much about entrepreneurial skills. Also the study uncovered that many women lacked entrepreneurial training, which hindered their performance. Many of them had been left without any guidance, running their business by trial and error, which could lead them to bankruptcy.

This barrier has also been seen by Samiti (2006)) who demonstrates that one of the social barriers facing women is inadequate marketing knowledge. This clearly shows the distinction between those who acquired knowledge and skills gaining and those who did not. Also McGregor and Tweed (2002) found that women lack both hard skills, such as how to write a business plan and also soft skills, such as confidence and in running business.

6.6.2.1 Types of Acquired Knowledge and Skills

The respondents were asked to indicate the types of knowledge they acquired out of school. Few women were seen to have acquired the skills regarding entrepreneurial activities. Although women were very keen on IGAs, most of them did not have education on entrepreneurship, but ran their business by experience, imitation, and trial and error.

These women entrepreneurs who did acquire knowledge and skills out of school sphere pursued knowledge that would be useful for their daily life improvement and their business activities. For instance, those who had entrepreneurial knowledge gained it so as to understand how to run their activities in the right manner, so as to gain the profit that they deserved. Some pursued basic computer knowledge, with mainly two purposes: first, to learn how to use a computer for storing their business details and secondly, to use the knowledge to look for further opportunities, as in many offices women with basic computer knowledge qualify for a secretarial post, so such skills gave them a chance to get employed.

6.6.2.2 Employment Background

The respondents were asked whether they had been employed before they started engaging in entrepreneurial activities. A number of them had not been employed before, while a few had been temporarily employed to work on capitalists' farms in their respective villages but were never formally employed. Also it was seen that women did not necessarily require education to run their businesses, but invention was needed. However, lack of experience made them unaware of management techniques and so afraid to start up their own business.

Even those who claimed to have been hired before had not had any contract with their previous employers, which indicated that they were either employed as temporary workers or worked as day workers. However, this situation in the majority of cases gave them an abundance of time to engage in entrepreneurial activities, as they were not tied to any conditions that obliged them to be in the official environment for the full working day.

Most of these women ran their business informally, which led them to acquire small income compared to those who had been used to work or being employed. When one respondent was asked why she did not try to do business in town, where she could get more customers due to the nature of the business, she said,

” I don’t think that I can make it as I have never worked in town and don’t even know how they manage things there. If I had been formerly employed somewhere in town it would be much easier, but from nowhere I don’t think if I can do that, here is enough, I have also my own customers here ” (Neema).

Many of these women entrepreneurs did not have an employment background due to the fact that they had little or no level of education, and the reality that many employment opportunities required personnel who had acquired a better education, so they were automatically disqualified for most employment posts. This may be why, as Carr and Chen (2004)) report, 84 percent of women in Sub-Saharan Africa are unofficially employed, in contrast to 63 percent of men.

The issue of having employees in women’s enterprises is still questionable as they have small capital and cannot employ others and this was seen to be consistent with the study of Azmat and Samaratunge (2009)) who state that in Tanzania most of the entrepreneurial activities are Small Individual enterprises (SIEs) and not SMEs, meaning that they have not more than 5 employees and their businesses are not registered, with low public visibility. They do not pay taxes, are sole proprietorships

and in the informal sector; nevertheless they contribute to poverty reduction (Ishengoma and Kappel, 2006).

6.6.3 Networking

Apart from the internal network they have within their society, the majority of women were seen to lack outside networks, meaning that they did not have diversified networks. They relied on networking among themselves in groups they had formed, known as ‘Upatu’ in Swahili, which are mutual assistance groups that meet on a weekly basis in their respective areas.

Lack of diversified networks was found to lead to lack of opportunity identification, as women did not have the opportunity to acquire information that others had regarding business. It was further uncovered that people will network with those seen as somewhat wealthier, but nobody wants to network with poor people.

” I have a friend of mine whom I studied with in secondary school. She is now successful in business, I tried to contact her, so that she can network me through her channels which made her succeed but she refused to link me to the network as she said it is hard if I don’t have enough capital, I noticed that because I’m not successful is why she doesn’t want to link me with her business partners whom she is networking with, as she knows I don’t have enough capital and I might be a burden to her. As you know money goes to the one who has money and deals go to the one who has channels” (Anginie).

This study revealed that many women had no access to formalized networking, in contrast to men, who access to associations and networks and clubs where they can negotiate and make deals. Women lack such opportunities, so networking is a new concept to them.

Women who lacked both formal and informal social networks still hoped to develop

their own networks and supporters who could help them in business. This was one of the biggest issues facing women in developing their entrepreneurial activities. Whereas in some areas women's businesses are emerging through networking with different parts of the world, the participants in this study, because of their low level of education, and household responsibilities, were confined to home-based activities with limited formal or even informal networks.

Now the study uncovered that majority of these entrepreneurs did not have networks, or even have an idea of networking, which made them unaware of other opportunities outside their societies. Hence, their ventures remained undersized, without any growth and innovation.

6.6.4 Support from Acquaintances and Friends

In the interviews, respondents were asked to indicate whether they received support from acquaintances or friends. The findings revealed that the majority of respondents received limited or no financial and advice from friends and acquaintances, while a number of the respondents were all on their own, getting financial aid from nowhere.

The limited financial support from acquaintances or friends is largely due to the way of living prevalent in African villages. Husbands were the main supporters of their wives in terms of finance and advice, although in many cases they tended to be reluctant at the beginning to allow their women to participate in these income generating activities.

This was due to the fear that they would engage in prostitution and other illegal

businesses rather than their official business and because they saw women as tools for reproduction and taking care of household chores.

Friends and relatives could not provide much financial support to their fellows for starting and maintaining their activities, although this was found to be happening to a very low extent. One reason for lack of support was envy and fear that their friends might become more successful than them, so in many cases they refused to lend money to women when they have an idea for starting a business, even though in reality they were more than capable of giving a financial hand to these women and enabling them to be financially independent.

This situation has also been reported by De Bruin et al. (2007)) who assert that female business owners face gender-related discrimination, which is much worse in sub-Saharan Africa (they cite Ghana as an example) where the issues related to finance are seen as a male preserve.

6.6.5 Bad Selection of Location and Infrastructure of Women Enterprisers

Respondents were asked where they located their entrepreneurial activities. The responses indicated that the majority of women located their enterprises in residential areas around their homes and not far from their homes. They conducted home based businesses as they had multiple responsibilities to take care of. These led women's businesses to remain undersized, as the locations were not suitable and did not provide opportunity for growth.

However, it was found that these poor location choices, in many cases, did not come

as a result of women's ignorance of profitable commercial areas, but rather because of the household activities they were tied to, which forced them to locate these income generating activities near their homes for the purpose of fulfilling their home responsibilities while also facilitating business activities.

African husbands are very reluctant to allow their wives to operate entrepreneurship far from their homes, and in order to protect their marriages, the majority of these women had to comply with their husbands' wishes. This constraint on location forced women entrepreneurs to sell commodities that were needed around those areas, and perform activities that could be done around the home surroundings.

They chose activities like selling milk from their animals, running small scale retail shops, hair salons and cafeterias. A problem with free selecting commodities in high local demand was that they were very costly and the business was competitive, resulting in low profit; hence, business stagnation.

Also it was observed that many women did their businesses on pavements as they were not able to pay the daily rent or for a pitch inside the market. This was a big challenge to them as they were sometimes chased away by the pavement owner, who did not want them to conduct their business. The areas were also too small to enable any real growth to take place. Location of enterprises is among the factors influencing business trends; thus one must be very selective in locating a business. The location of women's enterprises in these non-commercial areas resulted in relatively slow growth of their businesses.

Furthermore it was observed that women who operated as itinerant peddlers faced

the challenge of not having permanent customers. They carried their produce on their heads and moved with it through the streets, and even knocked on doors or cried their wares. Lack of a permanent location was a real constraint on their business.

Those who rented places to conduct their business could pay the daily rent charged to traders in the marketing area, and for those who rented premises it could be very difficult to pay when the time for paying rents came.

On the other hand it was observed that many women engaged in mobile business, not because they wanted to but to avoid from paying income tax, since they found their earnings too small compared to the tax collected.

” I’m doing this business because I don’t have to pay income tax, I’m selling ripe bananas, papaya, oranges and watermelon and cucumbers and I have a capital of 5000 Tsh and when I have to sell it in the formal market I have to pay the tax which is 2000 Tsh per day, so I find myself not making a profit, whereas by carrying the bananas on my head and roaming around I will keep the whole amount and not pay tax. Through that I can survive and continue to run my life” (Safina).

It was also uncovered that the infrastructure of the market was not very well situated and was inside, so no one went to access the products or services these women were doing. The markets were in remote areas and even if anyone visited them, they preferred to buy in town, as they thought they would have more choice of products.

6.6.6 Limited Size of Business

It was of interest to determine the size of the businesses performed by the respondents. Findings from the study show that most of the entrepreneurs’ activities were small sized enterprises; only a few were medium or relatively large sized.

As the findings indicated, the majority of these women’s income generating activities

involved no employees, but were run by the owner or family members, in the absence of the owner. A very few entrepreneurial activities were medium or large enterprises, with enough space to accommodate customers, regular customers and from one to three employees, and most of them were located in areas with high circulation of money, particularly in Itewe- Imezu and Mbalizi in Mbeya Region.

Also it was discovered that women owned undersized businesses compared to their male counterparts, when coming to the venture it was easy to tell that the business belonged to a woman, and men would say, "That business belongs to my wife, for her to pass the time", meaning it is of no great importance, since it is undersized and does not bring much profit. This shows how women in Tanzania still underperform in business, as the business they run have small capital and low growth, preventing them from achieving much successes.

The findings are consistent with Mbughuni (1994b)) who observed that women's IGAs in Tanzania were small-scale, employing traditional expertise with little capital invested and small profits.

6.6.7 Ownership Structure

Respondents were asked to identify the real owners of the small entrepreneurial activities they were running. The findings revealed that most women owned the businesses themselves, while very few women said that the business activities which they were running belonged to their families. The ownership structure in many rural women entrepreneurs business was found to be dominated by women themselves, as most of these businesses were sole proprietorships.

This was attributed to the fact that, despite the challenges these women experienced from their husbands, especially in raising finance, family needs led them to decide to engage in these income generating activities for the sake of their family wellbeing.

In other circumstances, a minority of these women's entrepreneurial activities were controlled and owned by family members, and the women were merely business facilitators or managers. These women had medium-sized businesses such as retail shops and beverage outlets, but this type of ownership hindered their financial progress as they did not necessarily have decision-making authority, or reap the full benefit of their efforts.

6.6.8 Business Performance

The study examined how these women entrepreneurs performed their daily entrepreneurship activities. It was observed that the majority of these business activities were conducted without record keeping, no specific opening hours were adhered to, they were just opened in the morning and closed in the evening and sometimes they were not opened due to family responsibility. No advertising of the business took place, beyond mentioning the business in conversation or placing products where they were clearly visible.

Lack of record keeping in many rural entrepreneurial activities has made these activities very stagnant, as most of women were not much educated and did not know the importance of keeping records. Hence, it was hard to estimate the profit obtained from these women's business activities, due to the lack of evidence of income and expenditure. Women tended to take money from their income generating activities, without knowing whether the business was growing or not.

In these circumstances, they were not sure whether the profit gained from their activities was worth their keeping going, or was not advantageous. This tendency of doing business just for the sake of it has impeded women's efforts to improve their life, leaving them behind their men.

Lack of product advertisement and promotion has hindered women from achieving greater prosperity in their entrepreneurship activities. They see that when people come to visit their relatives, they tend to buy more products from them in large quantities, but because they lack marketing communication skills they cannot advertise products. Sometimes customers may be in need of the products these women are trading in, but lack of information keeps sales low and leads to loss of opportunity to sell to outsiders.

6.6.9 Financial Resources for Start-up Capital and Growth

In this study it was found that the majority of women entrepreneurs had a big problem with availability of capital. Devotion to the family and social position made it difficult for women to obtain funds to set up or run their businesses. It was also further seen that it was difficult for these women rural entrepreneurs to face the lending institutions and seek loans to finance their businesses, as it was difficult for them to raise the initial capital, due to their family responsibilities. Women furthermore revealed that they did not have collateral and were not wealthy enough to secure a loan.

They could not acquire loans from the bank or any other lending institutions due to their social position, as they were discriminated against and had no right to or say in the family wealth; they needed permission from their families or husbands to use the property they had to secure a loan. This constrained women's involvement in entrepreneurial activities so they engaged in businesses that did not involve high need of capital.

Most women entrepreneurs in the study initiated their business with their own funds; they relied on their own savings rather than access a loan from the MFI because they lacked collateral and could not afford the high interest rates charged by the lending institutions. Financial support and lack of capital were mentioned by several women, who wanted to expand and move to other premises which were larger and situated in different area where they thought they could access more customers but could not do it because it needed a lot of money. Access to finance was one of the obstacles they faced in initiating their ventures.

“Frankly speaking start up finance is very difficult if entering into the business. For me it was very difficult to seek outside financing for my new venture because I had no access to finance due to the small size business I had and also I had no experience in negotiating financial matters and this made me also never to dare to do so because I also had no collateral which would secure my loan. I found myself not qualifying for the loans. This made me look for another means of getting income so that I could get enough capital for starting a new business” (Lugano).

It was discovered also that although some women may qualify for a loan, still they do not dare to apply for a loan from MFIs for fear of being bankrupted if they fail to repay the loans on time.

” These bankers don't joke, they take off everything if you fail to repay the loan. It happened to my sister; she took a loan of only Tsh.500, 000/= and the business went wrong so she could not pay the money. They came and cleared everything inside the house and left her empty. I fear this because it will be a shame to the community and also what will I do with my family if they take everything? This makes me not even dare to think about taking a loan” (Rehema).

It was also discovered that women who accessed loans at PRIDE faced challenges as they had to organize themselves into groups of five people so as to qualify for loans, and offer assets such as a television, fridge, sofa set and others as collateral.

This was a challenge to them as every Wednesday they had to pay the interest and some within the group could not do so and they did not appear on that day. In that case, the other members of the group would be locked in a room until the defaulter appeared with the money or they made up the deficit. This was noted to be a serious issue when it came to acquiring loans from the lending institutions, as some were locked up while their husbands did not know they had taken a loan. When it was found out, they were prevented from continuing with the business, as they were perceived as trouble makers. In these circumstances, people become reluctant to take loans from the lending institutions as they were afraid to form groups in case some members were not faithful and imposed a burden on the others. They also feared being locked up and kept for the whole day while their business remained closed and unprofitable.

The lending institutions had to impose constraints on these women by requiring them to form the groups, so as to prevent them from moving away without paying back the loan. It was further discovered that some women failed to pay the money they owed as they used it for other purposes rather than the business, such as paying school fees, or buying other property without adding it to the business, which could have brought them profit and made the repayment easier.

So accessing loans was a major challenge for women doing IGAs as they did not have access to financial credit other than their own personal savings. Even if they were able to access loans, they were in great fear of high interest rates:

“Even though in Tanzania there are institutions or banks which offer loans the high interest rate is a barrier as if I take a loan I will be working for the bank as they charge a high interest rate compared to what I earn ” (Dorah).

There were other source of finance available, like SACCOs, VICOBA and ROSCAs, but they do not give large amounts of money; the finance available did not cover even a quarter of the operational needs of their business ventures.

Apart from that it was observed that women who obtained the loans from MFIs faced difficulties in returning the money as it was scheduled to be returned either weekly, in the case of those obtained from PRIDE or monthly for those obtained from SACCOs. Also it was interesting to find that most of the respondents did not know where to get loans or had never heard about loans.

Furthermore it was observed that women were reluctant to take loans as they did not have confidence that their sales would be sufficient to enable them to return the money they borrowed.

” I’d like to take big loan and make a lot of business with it but I have no confidence in myself if I would be able to return on time because if not they will take away anything I have, which will bring shame to my family, so it is better for me to use the money I have in hand and not taking loan and have pressure attack due to the payment delay” (Amelile).

This is consistent with Otoo et al. (2011)) claim that limited financial capital or credit acts as a hindrance to development and sustainability of small enterprises, as they important for business success. Loans from fundraising financial institutions carry a high rate of interest, which makes women afraid to borrow money from them for fear that failure to repay might result in loss of their houses and farms.

6.6.10 Government Support

Women's barriers to initiating business were found to be greater and harder than those of men. Lack of governmental support in terms of policy, services and access to finance was seen to be a major issue to them. Women noted that if they were provided with better services, which supported them in their entrepreneurial activities, like training for the least educated, it would have improved their IGAs.

The low rate of economic development in the study setting was noted and it was believed that if the government took a hand by campaigning and improving the policies, then it would help to improve the state of affairs. Women did not receive any support, such as business support or adequate infrastructure.

They complained that unfulfilled promises from the politicians and lack of the support from loan providers had let them down and left them still suffering from poverty, which continued to lower their business growth.

Furthermore, it was noted by the majority of women that governmental rules and regulations regarding the registering and licensing of businesses hindered them in formalizing their business as it was expensive and a lengthy process. This caused them to abandon formalizing their businesses and engage informally in business, which they found easier.

“I have constantly wanted and aspired to own and run my own business and when I made an effort to start I came to realize that the registration of a business and getting a trade licence was a very long, costly and boring process. I did not have money to go through the whole process so I decided to choose the other way which is informally, as it was not complicated without registering procedures” (Dorah.

6.6.11 Access to Organizations

It was also found that many women were not aware of different organizations within their country and the region and did not know their rights, especially as governmental and nongovernmental organizations are not to be found in rural areas. It was observed that many women had no idea that the National Women's Entrepreneurship Organization existed or even if there was a small and medium enterprises development policy.

They were also seen to lack opportunities due to not knowing of the existence of MFIs like SACCOs, which would provide them the opportunity to access loans and hence boost their IGAs activities at a low interest rate, as in their areas they had not seen such institutions other than the ROSCAs and VICOBA they were involved with, apart from the lending institutions which some of the women used which were located in town.

In recent years there was an empowerment fund, called 'The Billions of Kikwete' which was instituted by the president of United Republic of Tanzania, Jakaya Mrisho Kikwete, aiming at reducing poverty but rural women, although they had heard of it, were not reached by it. The government used a top down structure whereby rural women were the last to receive information on policies set by the government.

Women were found to suffer from decision making as it was not easy for their voice to be heard as they did not know where to direct their worries. They had no effective institutions or organizations to help them to express their opinions and decisions on matters regarding entrepreneurship. This contributed to women's poor performance in their entrepreneurial activities and hence negative effect on national development.

This was consistent with the study of Sarkis et al. (2009)) who studied women in Arab countries who similarly have difficulties in decision making due to socio-cultural and religious norms and values, hindering women's effective entrepreneurial development.

6.7 Cultural Constraints on Women's Participation in IGAs

The sixth objective of the study was to understand the cultural constraints on women's participation in IGAs. Here, the aim is to present the findings that reflect the cultural constraints on women's participation in income generating activities do face compared to men.

Respondents were asked if they experienced cultural constraints toward participation in entrepreneurial activities. Many women indicated that they faced a number of cultural constraints and only a few respondents were not sure if cultural constraints existed.

Cultural values, traditions and norms affected women participation in entrepreneurship. Entrepreneurship was perceived as an inappropriate career choice for women, due to rigid traditions. Gender division of labour in African societies leaves women with a heavy burden of work to deal with at home on the farm which hindered women from full participation and commitment to their entrepreneurial activities. Women were found to be obedient, docile and loyal to males and families, instead of taking active roles in entrepreneurial activities. This situation led them into partial participation in every responsibility, bringing into proportionally poor results from their farm work as well as low profit from their entrepreneurial activities.

This was consistent with the study of Ogbor and Ogbor (2009)) who reported that cultural constraints have perpetuated gender inequality in economic opportunity, as women did not have the right to own property, had limited to access credit, lacked freedom of movement so they could not travel outside their homes and also were not allowed to any transact business and use money earned without their husbands' consent. Also is consistent with the study of Hofstede who introduced the dimensions of culture, as seen in the study power distance which makes women still experience discrimination and domination by the male counterpart.

6.7.1 Genders Stereotypes

Among the barriers uncovered in the study was the traditional male stereotype whereby women were seen as unable to balance family and work responsibilities. Society and family complained of them leaving their children in their pursuit of IGAs. The majority of women were found to strive for the family at the same time s doing business, which was a major problem for them. Men were seen to be involved in neither business nor family responsibility, leaving women with a big burden.

Society's attitude was conservative, wanting women to have the duty and responsibility of taking care of the family only and not being involved in business.

This was seen as an obstacle to these women entrepreneurs.

“ Most people here don't approve of women doing business, thinking women have to stay at home in the role of wife and taking care of family and this becomes difficult for women as they need to struggle as life is difficulty without seeking opportunities and finding means of earning income” (Mbutolwe).

It was further discovered that the society thinks men are the breadwinners of the family, while women play the role of bearing children and nurturing them. They have a negative attitude towards women doing IGAs, especially those who are not married,

suspecting them of being engaged in prostitution. This discouraged these women, as sometimes they saw opportunities outside their area but could not grasp them for fear of how they would be perceived by society.

Respondents were asked about gender stereotyping affecting their participation in entrepreneurship activities. Many respondents agreed that gender stereotypes existed in society and affected women. Women were perceived as housekeepers and physical workers taking care of the household and held responsible for taking care of households; they were not seen to have much value in increasing the income of the family.

Gender based division of labour in Tanzania rural societies has left African women with a huge task, a situation which limits them from participation in other development activities, because they are so preoccupied with raising of children, taking care of the household, looking after the elderly and seeking acquaintances as well as facilitating productive activities, most notably farming. These have been among women's responsibilities for ages in Africa.

Unequal division of work between men and women has been a severe burden to African women. Economic development has resulted in them being subordinates of their husbands and hence dependent on them.

Apart from that it was observed that many women were struggling by themselves, as many their husbands were preoccupied with drinking alcohol. The women could not do anything about it, as they could not divorce for fear of religious censure and restrictive traditions and customs prohibiting them from inheriting land and other property. When a family comprises female and male children, the female children

inherit little or no land and the males have control of the whole property.

Women still need to adjust to these obstacles linked with the cultural stereotype imposed on women, which still exists in rural areas where women still are isolated. This causes them to lack confidence and skills to overcome these challenges, which deter them from starting up their business and making progress in entrepreneurial activities.

Women have been perceived as loving, soft and incapable of tough decisions, but it was noted that it did not apply to all women. According to Crampton and Mishra (1999), some women were perceived to be less capable of doing businesses and not capable of initiating and maintaining businesses but in this research it was discovered that women were capable of running their businesses with great success. The gender stereotype is a fiction due to lack of understanding. Women can do better than their male counterparts if given the chance. Furthermore, women were identified through the work they were doing, meaning that even the business they were engaged in were specified to be women's business, because of comparison between business handled by a man and woman, men's businesses were seen to show growth while women were in businesses with lower growth.

The gender stereotype barrier was also observed by Seymour (2001), who demonstrates that traditional gender role expectations and patriarchal attitudes in many developing nations create an obstacle for women to alleviate themselves of family responsibilities. This inhibits women's confidence, self-determination and mobility and hence prevented women from starting up a business and going further than a particular level. The gender stereotypes were seen to still exist in the society and this made the study to be consistent with other authors e.g. (Heilman, 1997,

2001; Heilman et al., 1989; Heilman et al., 1988; Gupta et al., 2008; Gupta et al., 2009; Fielden and Davidson, 2012; Gatewood et al., 2003; Powell et al., 2002) who found the same. The study of Hofstede also views this through its dimensions of masculinity versus feminine, where it was observed the society to have feminine as women are the one struggling for the wellbeing of the family.

6.7.2 Community Perspective towards Women Doing IGAs

Culture is found to be among the major barriers to women's IGAs, which is imposed by women themselves, the family members and the community. Discrimination is also still prevalent in the rural area of Mbeya, making the entrepreneurial setting unfavourable to women who still fear to engage in businesses that will interfere with their family responsibility.

"I've been selling potatoes for years and have four children and can't go to do business outside my home because I can't leave the children to be taken care of by my husband. He is the one who should travel far and seek opportunities. Also the community will not understand me leaving my family behind and going for business outside my home" (Sarah).

The participation of women in entrepreneurial activities was revealed by several women in the study to be constrained by social norms, which made only single women and widows have freedom to move here and there doing business, whereas married women participated less in entrepreneurial activities, because of society's perception of women entrepreneurs in general. Hence it was better to do business when unmarried or widowed than as a married woman.

"I got divorced 10 years ago and was left with a single child. Life was bitter as I depended for everything on him. After the divorce one of my friends lent me 500,000 Tsh on the basis that after a year I should return the money back without interest, so I started going to the business city, Dar es Salaam, and bought some clothes and took them around different offices lending them and they had to pay me after a month, I saw a profit in the business, returned the money and opened my own clothing shop which I run up to now. There were obstacles as I was divorced so when I started doing business society saw me as nothing but snatching others husbands in exchange

for money. They did not know what I went through until I became successful” (Furaha).

Figure 13: A Woman Engaging in IGAs near the Highway, Having Double Responsibilities



Society saw women as powerless and not influential in society. Women were considered to be subordinate to men, with no power or access to resources, although they are the biggest contributors of the resources they attain. In interview with the respondents it was found that they liked doing business in the surrounding environment and not going to market centres, due to the way they would be perceived by the community. They had no confidence and the community saw them as not task oriented, and too dependent.

Also it was discovered that if they did business outside their area of residence, the community would perceive woman as not faithful to their marriage, or as prostitutes if not married; that they pretended to do business engaging in immoral activity. The

Community perspective towards women IGAs was a big hindrance, making women fear to travel to do business outside their homes. They could not even change their business, but continued with their traditional ways of conducting entrepreneurial activities and so did not grow much.

This is consistent with Crampton and Mishra (1999), who report that women lack power and mostly are not influential leaders. Also it was discovered in previous literature that women are dependent on the feedback and evaluations of others and they lack confidence in themselves (Grove and Montgomery, 1999).

6.7.3 Patriarchal Ideology

Most men in Tanzania, especially in rural areas, have a negative attitude towards women doing IGAs. The women interviewed said men did not trust women to be able to do business and they did not support them, as they thought they would waste their effort. Their major concern was that women were supposed to be responsible for the family. Patriarchal attitudes restrict women's responsibility to household work, hindering women from working independently.

They perceived women as inferior and unable to handle matters related to business; all they could do was taking care of the family and doing domestic activities. During observation, I observed that one of the women doing business was called by her husband to go home and prepare food for him; she had to leave the business alone and hurry to cook for him; this all is because men do not recognize and value the effort made by women.

Also, once they forced their way into starting income generating activities for their economic development, these women were tied with environmental chains, regarding

their household responsibilities; they consequently had to settle the business near the home surroundings. This was a setback as it limited their market in terms of business expansion and increasing customers, so the buyers of their goods and services were those in the immediate neighbourhood.

Gender prejudices impacted these rural African women, requiring serious efforts of education and financial support to bring them into financial independence and social recognition. Also it was discovered that businesses that were undersized were the ones handled by women, like selling vegetables, fruit and crops, or small-scale retail shops. It was said that men would not even dare to sit there and do such business, which was dismissed as woman's business. Men believed that women lack the capabilities of handling huge enterprises; only they can do it, although in reality women can handle business better and are more enthusiastic when it comes to business.

Another barrier is lack of confidence/freedom with the money produced. Here it was observed that many women did not have confidence about their own money from their income; they tended to hide the money they had under the ground or somewhere in the room, being afraid that it might be taken by their husbands and misused. In the interview, one respondent said:

" Though I'm the one who earns the money from the product I sell, I don't have freedom to use the money freely as when my husband detects that I have the money, he won't think twice about grabbing the money and misuses it and then I have to begin from scratch" (Rehema).

It was seen that most women in rural areas were producing money but were humiliated over the money they earned. A woman who came from Itewe- Imezu Village Mbeya was very keen to tell me that she was really suffering and if it was not for the dowry paid for her marriage and if her parents were alive, she would have left

her husband. She said this;

” I’m a business women selling green and ripe bananas, it really brings me income because on Saturdays I go and sell them at the Saturday market where people from town come and buy in bulk, so I really make money from it. When I come to say there is humiliation is when I became sick and could not get out from bed for about 3 months, my husband was an irresponsible man as he just drinks and nothing else and depends again on my effort. At the same time his mother felt sick. He searched for my money, took it and took his mother to hospital, leaving me behind much more sick than his mother, I was still suffering and helpless until my sister from town came and took me to the hospital. After recovering I returned to my village and asked my husband why he took all the money I hid and he slapped me and said that without his mother I could not have found him, so I found it humiliating which made my business fall down and I had to start again from scratch” (Mbutolwe).

It was discovered that in order to succeed in entrepreneurship, there is a need for society to put trust in women who are participating in IGAs, regardless of their age or marital status. This will enable them to build confidence and trust in what they are doing and hence progress with high achievement in what they do, as it was noted that in Tanzania women are still perceived to be inferior to men and regarded as wives and mothers and their role is to be passive with no arguments, and weak (Rutashobya and Nchimbi, 1999b).

This has a negative impact on their businesses due the fact that it weakens their self-confidence and enthusiasm towards risk taking. Women have been seen to face a number of obstacles when it comes to IGAs and among them are the finances, family set-up, market access and cultural directions (Afza and Rashid, 2009).

Moreover it has also been viewed that women still suffer from the system of patriarchal ideologies pursued by many countries globally and locally in Tanzania (Goscilo, 1997).

6.7.4 Ignorance and Witchcraft

Socio cultural practices and traditions have been noted to be a hindrance to entrepreneurial activities. As seen earlier, Tanzania comprises 126 ethnic groups and where the study was conducted it was found that there were different ethnic groups with different cultural practices and beliefs, which have unconstructive impact on entrepreneurship and Tanzanian economic development in general.

It was uncovered that most women believed that people who were rich succeeded as a result of witchcraft or offering their children and parents to the witchdoctors in exchange for wealth. Some even mentioned that many now are going to a place called Tunduma in Mbeya where there is a witchdoctor claiming to provide wealth by only picking up maize seed; the more maize seeds you pick, the more years you will have dwelling in wealth. This ignorance has led people to believe they could become rich without hard work, and so still remain in poverty. Women lack knowledge of how to implement their enterprise. Effort is needed to help these rural women entrepreneurs, to educate them on the negative effects of the beliefs and customs and how to put more effort into hard work.

6.8 Summary

This chapter presented data analysis and presentation of the findings of the study a result of field observation, facet-to-face interviews and conversations which took place in the area where women conducted IGAs. The description tried to portray a general picture of what was going on in the study sites. The chapter came up with the main themes as why women engage in IGAs, the types of IGAs they do, how they fund their IGAs, barriers to IGAs and cultural barriers to IGAs. The next chapter will discuss the findings and what emerged in the findings.

CHAPTER SEVEN: DISCUSSION OF THE FINDINGS

7.1 Introduction

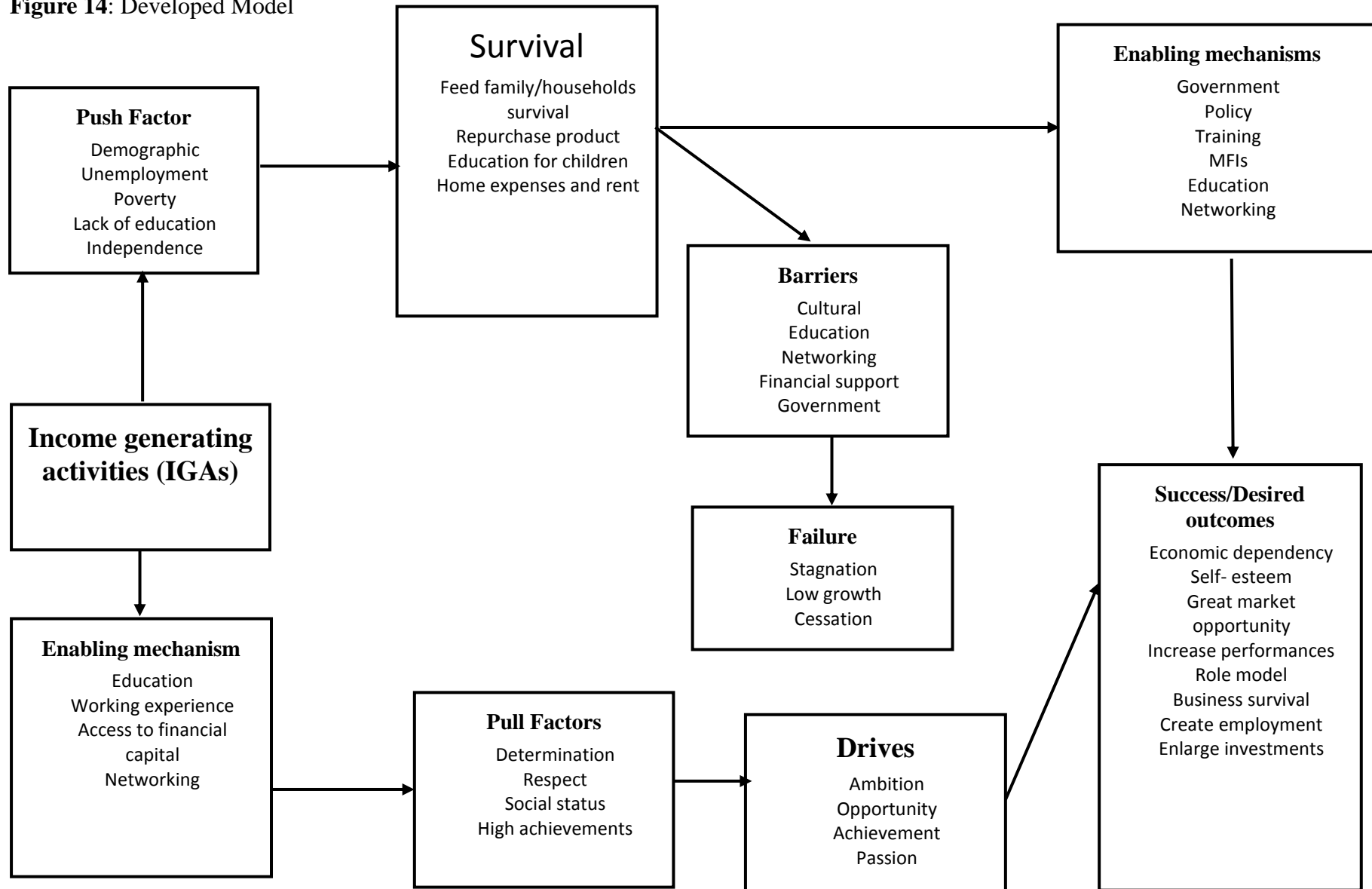
This chapter presents a discussion of the findings analysed and presented in Chapter six above, in relation to the research objectives. I will discuss the findings in the light of the literature as follows: The demographic and major characteristics of women entrepreneurs, types of IGAs undertaken by rural women entrepreneurs, the traditional forms of capital helping women to start and maintain their businesses, ways women use to measure their success and the contribution they have made to Tanzania, the main barriers and/ or obstacles women entrepreneurs face in initiating their IGAs and lastly the cultural constraints women face in the participation in IGAs. From the findings which will be discussed below, a model was developed which explains the barriers to the success of women's income generating activities in rural Tanzania from a cultural perspective.

7.1 Theory Development

The aim of this study was to examine barriers to the success of women's income generating activities in rural Tanzania from a cultural perspective. From the findings it was observed that many women entered into IGAs due to the push factors forcing them to engage into entrepreneurship for survival as they needed to feed their families, repurchase the product, educate their children and be able to handle household chores. Engaging in IGAs led them to come across various barriers so that most of them failed to reach success, even though there were a few who were able to reach success as they could see their achievements through shop outlets and increasing assets.

Women were found to measure their growth using qualitative measures like having a balanced diet, and being able to buy clothing, to maintain their business, to help the family and solve problems which they encounter. It was further discovered that women, though facing the barriers, can proceed with their business. Therefore it was found that if there were enabling mechanisms' it would lead them to reach the desired goals. Figure 14 below summarizes the findings and the discussion follows in the next sections.

Figure 14: Developed Model



7.2 The Demographic and Major Characteristics of Women Entrepreneurs in Their Enterprises

7.2.1 Demographic Characteristics

The first objective of the study was to identify the demographic characteristics of women entrepreneurs performing IGAs. As stated in Chapter 6, age, education, marital status and ethnicity were the main characteristics uncovered regarding women entrepreneurs in the study.

The demographic profile resembled those in the studies from the developing countries, where the same demographic characteristics of women entrepreneurs are reported, such as a number of women who were married and had families to take care of, as well as had different ethnic identities. Also a lot of demographic characteristics have been observed as personal and environmental traits. Saffu and Walker (2005)) identify two sets of characteristics: demographic patterns such as gender, age, marital status, role models and work experience and personal characteristics, being the natural tendency, although in this study level of education and family size were among the characteristics of an entrepreneur. On the other hand other studies have shown that some countries have women entrepreneurs as old as 60, like India, Australia, China, Canada, the USA, and Israel (Brush and Brush, 2006; Orhan et al., 2005; Kitching et al., 2005; Lerner et al., 1997) which contradicts this study, as it was uncovered that in Tanzania most women engaging in entrepreneurship are below the age of 60.

Furthermore in the literature it has been stated that being a woman owner of a business or being woman entrepreneur is not limited by ethnicity as everyone, regardless of her ethnicity, can create and own a business and run any entrepreneurial activities (Bennett and Dann, 2000; Butler, 2003; Coughlin, 2002; Lerner et al., 1997; Woldie and Adersua, 2004). This is consistent with this study, as even though there were dissimilarities in the ethnic background of women conducting IGAs in Mbeya rural area, still women could conduct businesses freely, irrespective of their ethnicity identity.

Women were discovered to have a low level of education and the majority of them were married with family responsibilities. The majority of these women had not obtained skills or training on entrepreneurial performance, so they continued doing the same activities with low growth and profit. They were necessity entrepreneurs, as they could not access opportunities due to lack of education and were forced to enter into business for survival, without prior experience in the field. This is consistent with the claim of Matlay et al. (2005)) that entrepreneurial activities tend to focus on the informal acquired skills rather than formal training or skills and that lack of training resulted in lack of opportunity for progressing and lack of innovation. The situation of women in this study was different from that described by Brush et al. (2001)), and Jayawarna et al. (2007)) who found that training and workshops provide significant skills and knowledge for entrepreneurship achievements and it was further seen by Pankhurst (2010)) that vocational training promotes the formation and growth of entrepreneurial performances.

The foregoing arguments on the importance of training help to explain the small scale and limited profitability of most of the activities observed in this study, as women did not have access to the skills mentioned and lacked education, which hindered their enterprises from growing and constrained their development. Prior research shows that entrepreneurs' education level is a very important factor in SMEs' growth (Unger et al., 2009). Therefore in this study the low level of education of women entrepreneurs contributed to low growth. The strength of this relationship is very important, as the level of formal education matters a lot in explaining the growth of SMEs in rural Tanzania.

Also it was uncovered that women in the study did not have prior experience in initiating their IGAs; rather, they entered business due to the hardship they faced. They wanted to try IGAs as their only means to survive. Providing them with proper skills and training would enable them to perform better. Even those women who had some experience of entrepreneurial activities from their family and became somewhat successful still need skills and training to further boost their success.

7.2.2 The Major Characteristics of Women Entrepreneurs

It was also important to uncover the major characteristics of women entrepreneurs which led them to perform IGAs and attain success. Participants were seen to have a variety of characteristics as entrepreneurs. Many were pushed to enter into entrepreneurship due to frustrations caused by lack of employment, hardship, lack of independence, need to support the family, high responsibility and lack of education (and therefore of alternative means of meeting their needs).

It was further noticed that the characteristics of an entrepreneur are defined differently according to the cultural setting and the country in which women engage in IGAs. The way developed economies define entrepreneurial culture is different from the way developing countries define it. For example in Singapore and Greece it is characterised by pull factors, while in Tanzania the characteristics of rural women entrepreneurship are influenced mainly by push factors.

Women mentioned lack of education as a characteristic of entrepreneurs, as they found that due to their low level of education they could not get employment and their only recourse was entrepreneurship, which they found they were capable of, as all they needed was hard work. This is a new characteristic which was not seen in previous literature, and could point the policy makers and the government towards introducing new schemes and policies which would allow those women to attain skills on entrepreneurship, regardless of their level of education.

Most of the women were found to be necessity entrepreneurs, as they were pushed to enter into entrepreneurship due to absence of alternatives. For them, entrepreneurship was the best option, allowing them to combine work and household chores. Moreover they were satisfied with it, as they had no other way to make their life better. Whereas in developed economies, entrepreneurship is not a necessity, and entrepreneurs are motivated by pull factors such as wealth, achievement, and success, for developing economies, entrepreneurship is a necessity for survival.

Educating female entrepreneurs will encourage growth, development and desire to engage in entrepreneurial activities, rather than their being a last resort, entered into out of necessity; irrespective of personal interest. Educating female entrepreneurs from the primary level will help to create a foundation of entrepreneurship education so as to raise women with skills and knowledge on entrepreneurship and hence reduce the notion of women being the poorest of the poor, as educating women is the foundation for educating the society as well as the nation. From other studies it was seen that high need for achievement, self-efficacy, locus of control and innovativeness have positive implications for business growth (Verheul et al., 2010) and other literature reports the need of autonomy as an important aspect in entrepreneurship, as it drives entrepreneurs to self-determination to pursue their one's own objectives (Breugh, 1999; Feldman and Bolino, 2000; Carter et al., 2003). This personal trait relates to the self-determination theory, which explains that autonomy in the work setting can lead to a better life and at the same time can provide higher income in a less autonomous situation (Ryan and Deci, 2000).

Furthermore it was observed that self-employment is much preferred, irrespective how much advantage the woman gets from the venture she runs, as long as she is free to make decisions (Croson and Minniti, 2012). Also the neoclassical model shows that self-employed individuals are prepared to accept lower earnings in exchange for the psychological benefit from self-employment. However, this is contrary to the present findings, as it was uncovered that women who were self-employed had higher incomes, as they were keen to control the business to be profitable so as to prove that although they were women running the business, they could do much better, leading to venture growth.

Furthermore these results are similar to the study of Carter et al. (2003), who found that many women become motivated to engage in IGAs because of self-realization, roles, recognition, independence, financial access and innovation but the main reason is independence, as they need freedom to do the entrepreneurial activities. Other literature asserts that women entrepreneurs possess high levels of self-confidence, achievement motivation, future orientation and risk taking (Stevenson, 1986; El-Namaki, 1986). In the literature it was seen that the high need for success is a similar personal trait to the need for achievement, described by McClelland (1961)) who saw need for achievement as an entrepreneurial behaviour and success factor. Similarly in this study the majority of women stated that in order to succeed in business and grow, there is a need for this personal trait of need for achievement, because the high need for success stimulates high involvement in business to so as to reach the set objectives. This made women to reach success even though only few could reach the success.

7.3 Types of IGAs Undertaken by Rural Women Entrepreneurs

Women were seen to engage in a variety of income generating activities like restaurants, clothes selling, retail shops, vegetables and other food products, hair salon and selling crops. Such businesses suited them due to their responsibility for playing multiple roles, which necessitated working in a fixed location, close to home. Women were engaging in the activities they could handle alongside their other responsibilities. They put much effort into their enterprises and proved that despite their multiple roles, they could still perform as well as or better than men.

This was consistent with the study of Friedman and Schweke (1981) and Scott and Twomey (1988) which similarly showed that women have been struggling in entrepreneurial activities they can handle and have proven to do as well as men, despite the massive responsibility they face (Calas et al., 2009). This shows how women have equipped themselves for business so as to survive and progress further in their entrepreneurial activities.

This study is also consistent with the study of Dejene (1997) who reported that many African women are engaged in different activities such as making soaps, dying clothes, making baskets using woods and processing food, and men are mostly engaged to tougher work such as woodwork, transporting things and processing metal and similar career. Further this finding is consistent with McCall (1996)) who reports that a popular income-generating activity among rural women in Tanzania is the selling of traditional beer. The knowledge of brewing traditional beer is passed down from the older generation to younger generations over the years. The knowledge is learnt at home as the girls help out in the brewing of the beer in the household, Mapetla and Schlyter (1996) asserts that the skill is easily acquired because it falls within the daily tasks of women in their homes, namely, fetching water, gathering firewood and cooking.

Usually the funds gained from this activity are used to support the family. The study of McCall (1996) showed that beer brewing is a source of economic security for rural societies in many sub-Saharan African countries. Beer has emerged as an important product that contributes money both to the family and to the national economy. However, Dejene (2007) reported that the making of bricks, done by men in Zimbabwe, earned 7 times more than in the beer brewing making done by women, in spite of being a similar venture. This was because of the location of enterprises, as men's were located in village and town centres.

7.4 Identifying the Traditional Forms of Capital or Funding which helps to Start and maintain their Businesses

The study uncovered that the majority of women initiated their ventures and expanded their enterprises through their own personal savings; and family savings, few received loans from MFIs. Many of them did not have access to MFIs and also were being supported by their husbands or family members such as brothers and sisters. This was a significant factor in low growth and profitability, due to the business becoming a family business, making it difficult to control and lead the business.

Women also depended heavily on self-help groups to access credit, although what they received was not enough to enable the business to stand strong. Many were involved in ROSCAs, which are traditional ways of obtaining credit, due to lack of MFIs in rural areas where women were practising their IGAs. A few women were found to access loans from the PRIDE, but this entailed women about the repayment rules set by the Institutions.

Women who took loans from PRIDE explained with passion that these lending Institutions' regulations are difficult for rural women entrepreneurs, as they have to form groups based on the trust they have in each other, but if one of the group is unable to repay, it imposes stress on the rest. Women reported being locked in the office until they repaid the money themselves or were helped by family or friends. Sometimes women might be kept for the whole day, from early in the morning to the evening, locked in the office until repayment was made. Women saw this as harassment and a source of embarrassment to their families.

Although there are many MFIs, still women in rural areas have no access to them as they all are situated in towns, so the majority of women rely on the traditional way of lending, via self-help groups, which charge little or no interest; members simply contribute on a monthly or weekly basis. This is because women lacked information and awareness of how to access other sources of finance which would provide large sums with reasonable interest rates, giving chances to women to initiate, expand and grow their businesses and without undue financial pressure.

Women in rural Tanzania were also uncovered to have no collateral to secure loans, which is a precondition of MFIs before they offer a loan. Women were seen to have no right to access resources by themselves without the consent of their husband or family to secure the loan, and this hindered women, even if they had the chance to access MFIs.

The study confirms reports of the World Bank (2003) that rural women depend much on informal sources of capital to access funds or credit, mostly ROSCAs or self-help groups, their own savings or help from their family. Mukaranga and Koda (1997), Maghimbi (1994), Lwoga et al. (1999), Hudo and Karim (2009), Goetz and Gupta (1996b) and Kuzilwa (2005) reported similar situations.

Even though, as Kuzilwa (2005) mentioned, there are MFIs that provide education and training to women entrepreneurs as a precondition before granting them loans, this was not found to benefit rural women entrepreneurs in this study, as they still could not gain access. Some women had heard about the existence of lending institutions, but remained ignorant of how to reach them and access information as all MFIs are cantered in the city, so these well-intentioned schemes did not reach the people who most needed them. This is in contrast to reports in other literature which showed MFIs to benefit women entrepreneurs, like the study of Dobra (2011) who argues that the use of microfinance programmes to give women access to financial services will lead to mobilization of income generating activities for the benefit of economic development. Similarly in the study of Yunus (2003) Microfinance was seen as a way for people to realize their dreams and through which the poorest of the poor were helped to achieve dignity. Female vulnerability has been identified as a contributor to poverty, leading to a new perception of poverty and of the tools for fighting it (Du et al., 2005), particularly microfinance. Yunus (1998) argues that granting female entrepreneurs loans enables them to become income generating actors and acquire financial independence, increases their areas of performance and gives them a chance for a extensive selection of choices. The findings of this study, however, suggest that those goals were undermined by inconvenient location of MFIs, lack of outreach to rural areas, and women's inability to meet the conditions imposed. There is a dire need for MFIs to look at how they can help these rural women entrepreneurs so that they can have the same access and can be reached with this service in the rural areas of Tanzania where most women are engaging in IGAs and could qualify for loans.

Further, the MFIs should revisit borrowers on a regular basis, for example monthly or quarterly, to find out how they progress and the problems they have encountered after taking the loan. They should also try to provide them with enough workshops and training so as to improve their knowledge and so facilitate entrepreneurial performance.

The government should try to look into different mechanisms for providing rural women with Micro financing, looking closely at the circumstances of the rural women entrepreneurs and the nature and culture of their environment, based on the availability of resources which will be held as collateral in loan provision.

7.5 Identifying Ways Women Use to Measure Their Success Gained From Entrepreneurship Performances and the Contribution They Have Made To Tanzania

Women's enterprises were discovered to show low growth and have little achievement, due to women's attention to family responsibilities at the same time as performing entrepreneurial activities. However, there were a few women who found success in their performance as they could roof their houses or build houses, eat a balanced diet, clothe the family and were able to educate their children and to them, these were the biggest indicators of success. The majority of women saw their success through self-fulfilment, personal accomplishment and self-value. They saw self-esteem as a measure of their success as they had proved they could handle business by themselves and were able to provide their family with food, shelter and clothing through the profit gained.

Women also were found to measure success and growth through the increased number of customers and the increase of product brought to their ventures. However, most of them were seen to measure their growth qualitatively rather than quantitatively, based on their achievements.

The contribution these women make is through the initiation of ventures which provided them with jobs. A few women who had expanded their businesses, and opened additional outlets contributed further by paying revenues, which added to Tanzania's national growth and economic development.

Women were seen to struggle to achieve their success through hard times and with low capital but still they were seen to step ahead. If they were empowered with enough knowledge and skills they could increase their growth and success, and in turn increase the national economy.

The findings uncovered in the study are consistent with the study of Sullivan and Meek (2012) indicating that women have indicators for success like enterprise performance and survival, successful venture creation, healthy outcomes and profitability. Women start their business with lower capital, which impedes their quantitative performance (Minniti et al., 2005; De Bruin et al., 2007). Consistent with Jamali (2009) report, women's ventures are service oriented, easily created and cheap, growing slowly and not expanding, with low profit and growth due to the time and energy women must expend on household chores.

7.6 Identifying the Main Barriers And/ Or Obstacles Women Entrepreneurs Face in Initiating Their IGAs and Growth through Their Entrepreneurial Performances

Misconception of gender initiates a set of impediments both directly or indirectly (Butler, 1988) , which could pose a number of barriers as seen below;

Lack of access to MFIs was the major barrier which was uncovered in the study. Women were seen to face the challenge of not having access to funds. Some did not even know that there are MFIs which could offer them loans and to be repaid from their profit; some had no information on the lending institutions and how to access loans. Also it was seen that most women were not able to access the lending institutions as they are located in town. MFIs trust women to be faithful in repayment as they are honest and disciplined when it comes to the issues of loans but they forgot that these women were not able to take loans as they lacked collateral to secure loans, unlike their male counterparts.

Women were also seen to fear taking loans as the loan they can access are small, which restricts them to continuing with undersized businesses with low profit. Hence they feared they would be unable to repay the loan. They therefore decided not to borrow from the MIFs and use their savings to initiate or expand their businesses.

It was also discovered that women were reluctant to obtain loans because they feared getting into debt as a result of high interest rates.

It was further noted that even if women obtained loans, sometimes they used the money not for the intended business but for other purposes that did not bring profit, like paying school fees and buying household items. Hence they might fail to repay the loan as they did not generate sufficient income, making their life so stressful and frustrated that they might even run away from their homes and relocate so as they would not be caught and made to pay.

Also it was uncovered that the lending institutions punished women who failed to return the loan, by bankrupting them and sometimes locking them in a room until by some means the money was paid. Even women whose own business was thriving could be forced to pay extra or have goods confiscated if another defaulted, due to the lending institutions' practice of providing loans not to an individual but to a group, so if one member fails then the others are obliged to meet the shortfall.

Lack of collateral was identified in the study as a financial barrier women face, as it was noted that women are prohibited from the use of property like land, for accessing loans from the MFIs, except with the permission of their husbands or family members.

MFIs were also discovered in the study to lead women entrepreneurs in the wrong direction, as they led them into debt which was unavoidable because the loans given were small, due to the limited collateral. Hence, women continued running unprofitable low-growing businesses and instead of freeing themselves from being dependent, became as dependent as ever.

Surprisingly, it was discovered that the formalities attached to loans from the lending institutions were a deterrent factor as women feared to form groups so as to access loans because of the risk they faced if someone among the group became unfaithful and they were required to pay her share. Thus, unless the rules are changed to allow each person to take a loan for herself, women will try to find other sources of finance, or manage without.

Although MFIs in theory were introduced to help women entrepreneurs in bringing positive change to their income generating activities and can be an effective tool for initiating business or growth, it was found to be seen otherwise in the eyes of these rural women's entrepreneurs. Women also feared to take loans due to misuse of the money by their husbands as the controllers of their loan, meaning that their empowerment was not realized.

The findings call into question whether MFIs really help poor women entrepreneurs, given that they are centered in cities and not in rural areas, forcing potential clients to travel long distances to access loans, so they do not reach the poor and also they are excluded from workshops or training and credit programmes.

The barrier of lack of access to finance is in line with previous reports that identified the same barrier hindering the performance of female entrepreneurs in the growth or start of business and preventing women entrepreneurs from reaching their potential (Singh and Belwal, 2008; Verheul and Thurik, 2001; Vossenbergh, 2013; Ikeduru, 2002; Carter et al., 2003). The study also supports previous concerns that MFIs women entrepreneurs in rural areas lack advisory services and information pertaining to MFIs (UNECA, 2000; UNIDO, 2003).

The reluctance to acquire loans from the bank is also consistent with the study of Gray (1996) and Edoho (2001) who reported that women have a negative attitude towards borrowing money and lack collateral such as land and buildings to secure loans. They do not even have business records to trace the progress of their business. Most of the women seemed not to keep records, which hindered access to loans. Moreover, women entrepreneurs still face difficulties in accessing loans from the MFIs because they are seen as not prepared for entrepreneurship (Verheul and Thurik, 2001), and do not have the required co-signatories and/or collateral (Coleman, 2002). Also they could access only small loans, which were not enough to run an enterprise. Ikeduru (2002) further supports the findings, noting that since women do not have collateral and wealth to secure a loan from the bank, they are restricted in their choice of business and look for businesses that do not require high capital investment. Even if women would like to access the loan, they still could not as they did not have enough collateral to secure the loans, as noted by Kuzilwa (2005) , most lending institutions focus only on the formal enterprises to provide loans as they know that they have enough collateral and are less risky.

Also women were seen to be still un-empowered by accessing credit as even if they secured a loan, decisions on how to use the money were made by their menfolk, so even though the finance aimed at empowering them, it could become a source of violence in the household, due to the patriarchal structure of power at the households and societal levels. Hence, the notion of access to credit as a means to empower women by increasing self-confidence, claimed by Kato and Kratzer (2013) continues to be unrealized.

Further, it was seen in the entrepreneurship theory that in order to succeed in entrepreneurial activities there is a need for human capital factors like experience and education which show the way of becoming a nascent entrepreneur (Anderson and Miller, 2003; Davidsson and Honig, 2003; Kim et al., 2003; Korunka et al., 2003). Although many studies have identified MFIs as a means of empowering women entrepreneurs, it was shown that microfinance is the only means of empowering women (Schuler et al., 2010; Kabeer, 2001, 2003; Sebro, 2005) but still women were not empowered in rural areas, due to the multiple responsibilities they have. Microfinance in Tanzania is not efficient; no MFIs were found in the study, as it they are not disseminated to reach the poor; all MFIs are centred in the city, hindering rural women from access to credit. Hence they continue to practise undersized business without high growth.

Moreover it was discovered in the study that those who acquired loans through self-help groups and ROSCAs were not able to repay the loans, making their lives stressful. This is because, when they took loans, they did not use them as targeted for market expansion or growth, but in other activities like fees, buying clothes for their children and other household needs. Hence, when it was time to repay, they had no money for repayment. Also women were concerned that men took all the money they earned, so if it was found that they had a loan, it would create marital conflict and hence there would be no further development.

Lack of education and knowledge of running a business was noted to be a barrier to the success of women entrepreneurs, as most women did not attain higher education, which was the biggest problem noted in the study hindering them from planning, being innovative and expanding their businesses. Apart from lacking formal education they also lacked entrepreneurial skill, which limited their ability to access and expand markets, leading them to practise undersized businesses with low growth and not have a chance of grasping opportunities.

It was further noted in the study that although there are organizations which provide soft skills, education and training and workshop, like SIDO, which has reached hundreds of women in Tanzania, they have not reached rural areas where poverty is mostly found. Some women had heard that SIDO provided training on entrepreneurial activities, but they still lacked poor entrepreneurial and managerial skills as they could not reach those activities. This finding is consistent with previous evidence (Seymour, 2001; Marris, 1968; Robertson et al., 2003; Herrington et al., 2009) showing women lack soft skills and confidence in running their enterprises and further that lack of education has lowered their ability to manage the business, hence making entrepreneurship creation level low and resulting in high failure rates among new businesses.

Limited market is another reason for stagnation of their business. Respondents stated that their husbands' prohibition from working in areas distant from their home prevented them from expanding their market, and so they were confined to regular customers, mainly neighbours, and a few passers-by.

The majority of women's enterprises were located near their homes or in a residential area close to their homes. Women's multiple responsibilities greatly influenced their entrepreneurial behaviour as far as the choice of the location of their premises was concerned, as locations were chosen to facilitate performance reproductive, economic and domestic duties.

The findings are consistent with the argument of Dejene (2007) that the reasons why women are concentrated in certain occupations is because they lack marketable skills other than what they have already learned at home, and find it very easy to enter into those careers. Further, women prefer home based businesses as they allow them to fulfil multiple responsibilities, although they provides them with lower income, as supported by Fasci and Valdez (1998).

The findings are also consistent with the study of Otoo et al. (2011) who found that roaming businesses affect access to potential market customers, who are lost to other businesses. Also they are consistent with the study of Samli (2009), which states that absence of a stable and well-functioning infrastructure deprives the market economically, as there is no information and no access to products, making the gap between rich and poor wider.

Lack of networking was among the problems uncovered in the study. Women had limited social networks, and only networked with women within the same area who had almost the same characteristics and the same business information. One reason for poor networking was low education, hindering them from access to ICT. This made it difficult to make social connections outside their settings and limited their exposure to other business worlds and expansion opportunities.

The lack of formal networking skills is a barrier to the expansion of women's businesses and hence hinders them from developing further and finding deals which could be opportunities for the progression of their ventures. This is consistent with the study of Kulas (2000), who found that in order for a venture to progress further, it needs social networks. Eckhardt and Shane (2003) argue that an individual may have the ability to recognize that a given entrepreneurial opportunity exists, but might lack the social connections to transform the opportunity into a business start-up. It is thought that access to a larger social network might help overcome this problem. Also if there are stronger social bonds to resource contributors, then the achievement of resources augments the likelihood of opportunities for development (Aldrich et al., 1986). Also the findings have a similarity with those of Roomi and Parrott (2008) and Harrison and Mason (2007), that women network with family members only and no further, unlike men, which hinders their performance, leading to lower revenues and lower growth.

It was further revealed that women's lack of networking was hindered by their poverty, as even if they wanted to network with those who were better off, they could not as they did not have the capital needed for networking and to access the opportunities found via networking. As previous research (Brown and Butler, 1993; Harrison and Mason, 2007; Zimmer, 1986; Shane and Eckhardt, 2003; Valla, 2001) shows, entrepreneurial activities need linkage and connections so as to find opportunities and social networks are a source of information to entrepreneurs on entrepreneurial opportunities. In this study, in contrast, women entrepreneurs were highly autonomous in seeking or making opportunities, due to the limitations imposed by their cultural settings. This limited their performance and growth.

Lack of governmental support was uncovered to be a problem in the study as women were found to wonder why the government does not pay attention to them as they know that poverty is mostly found in rural areas of Tanzania rather than urban areas. Despite having knowledge of rural women's conditions as being the poorest of the poor in rural areas, still the government was seen not to consider them by making further steps to alleviate poverty through income generating activities which are practised by these rural women.

Lack of government support in terms of unfavourable policies, services and access to finance is still a problem for rural women. In the surroundings where they live, there are no banks or MFIs institutions which could be an opportunity for them to be provided with the loans. Everything is concentrated in urban areas. Lacking time or money to travel, rural women are left with a dilemma on how they can receive the support they need.

It was noted that support is offered during elections, when political leaders make brief visits with a lot of strategies and promises, but nothing is done, leaving these women vulnerable, waiting for the promised help. An example was the 'Kikwete Billions' which were meant to assist women entrepreneurs all over the country. Some received the information but did not know how to access the "billions" so they became discouraged and found themselves being isolated from government support.

Women's lack of support from the government has also resulted in their inability to access managerial skills and training on how to run and manage their business, such is offered by SIDO, a governmental institution that provides training and support to entrepreneurs.

Some women had heard that through SIDO they could chance more in their entrepreneurial performance through the training they could receive and the opportunities they could get, but it has become merely a myth to them that SIDO exists and helps entrepreneurs.

The registering of their ventures was discovered in the study to hinder women in their daily entrepreneurial performance. Registering their enterprises was a problem due to the rules and regulations and prolonged bureaucratic process involved. Registration has to be done in the urban area, and also involves payment of a substantial fee, which is unaffordably high in relation to the small scale of the business they run. The government appears not to have considered the real situation of the business conducted and run by these women in the rural areas, which are undersized, small with low capital and low growth.

7.7 Cultural Constraints Women's Face in the Participation in IGAs

Cultural barriers were found to be among the barriers facing rural women in their entrepreneurial performances and initiation of businesses. Women were surrounded by cultural values, norms and traditions which affected their participation in entrepreneurial activities. Entrepreneurship activities were perceived as an inappropriate career choice for women, who traditionally were perceived as a tool to work on household chores and give birth to babies, expected to be obedient, docile and loyal to men and not take active roles in entrepreneurship activities.

As a result, women were tormented by hardship and struggle. Their multiple roles of taking care of the family and business at the same time and all the responsibilities given to women, imposed a heavy burden that they could not avoid, as they were bound by the traditions surrounding them. Women were differentiated by their business, as it was seen that undersized business belonged to them and bigger businesses belonged to their male counterparts. Women further explained that men would refer to their businesses disparagingly as something to pass the time. Because their businesses were small with low growth and low capital, their husbands or other men in society despised the business done by women and belittled women, even though they worked hard to achieve success.

It was also uncovered that most women found it hard to start up a business and progress due to the wrong perception society has of them. They see engaging in business as only a means to do evil, comparing entrepreneurship to prostitution. This was noted to be more evident among women who were single or divorced. Women declared this was a way of discouraging them from taking risk in business as it made them lose confidence to continue to work hard and grow towards success. Ignorance was also uncovered in the study to be a barrier to entrepreneurial performance among the rural women entrepreneurs, as women were affected by cultural beliefs uncondusive to entrepreneurial performance such as the belief that wealth came from witchcraft involving the offering of either children or parents.

This hindered women from striving for success, for fear of being thought to have achieved success through witchcraft associated with offerings and sacrifices. As a result, women remained in poverty, afraid to take initiatives to become richer. This is consistent with the findings of Chitsike (2000)) and Mungai and Ogot (2012)) that women making huge amounts of money is portrayed as a dirty activity tainted with evil relating to prostitution.

Women also explained that men did not recognize the importance of the business they did; they burdened them with tasks apart from the entrepreneurial activities, which prevented them engaging in business even for a week and forced the women to restart the business, after setbacks. They saw women's business as of no importance and overlooked the responsibility these women have. They would even use the income gained from the business, for themselves, as to them the women's IGAs are of no importance.

Society was observed to make women feel inferior as they have been dominated by the traditions that govern them. They are required to obey their men and control of the income rests with men. Women sometimes had to leave their businesses behind in order to participate in other work needed by their husbands and could only return to the business when they had complete the assigned tasks to their husbands' satisfaction. This situation forced women to conduct their business near their surroundings or homes, so it would be easier for them to play both roles at the same time.

Women were found to strive hard to earn a living from their entrepreneurial performance but still they experienced lack of confidence and freedom in using the money earned from their labour, as men are the controllers of income and use it as they want. This meant women had to restart a business or strive again to save capital to initiate or progressing a venture. This situation was seen to cause anxiety for the majority of the women and hence they conceded the truth about the money they earned. This is consistent with the study of Calas et al. (2009) showing that women were located in male dictated structure in society, hindering women from entry to public life, and with a failure to appreciate different practices as a positive inputs to the society. It was also seen in the study of Stanley and Wise (1990:71) that women's roles have not been recognized, resulting in gender bias. Even though liberal theory, as reflected by Fischer et al. (1993) and Lowe and Benston (1984) sought to equalize women and men, still women were not freed from cultural barriers existing in the society. Women still had no freedom to use the money earned from their hard work and also accessing credit without their men's consent was difficult, leading them to become blocked from opportunities.

Also this is consistent with the study of Pearson (1992) who explains that women contribute a greater proportion of their hard work , their income and time to the household but men have full autonomy over the spending of the money women have acquired by hard laborious work. Therefore intra-household inequalities between men and women in making decisions about the income earned reduce the power of women to make efforts to eradicate poverty, because they are not allowed to make decisions on distribution of resources.

These outcomes were consistent with the study of Rutashobya (1998) and Nchimbi (2000) which showed how women are perceived as inferior to men and regarded largely as mothers and housewives. They also illustrated Afza and Amir Rashid (2009)) argument that cultural barriers weaken women's self-confidence and enthusiasm for risk taking.

If the barriers found in the study were removed, it would help the entrepreneurs to reach success but because they were still prevalent in the study area they led women entrepreneurs to continue to practise undersized businesses, with little or no progress. Sometimes their trade ceased and needed to be restarted again, so they were trapped in the same position without any progress.

7.8 Enabling Mechanisms

To address the barriers described above, regarding the role of women in economic growth in Tanzania, it is necessary for an enabling mechanism to be put in place. The government needs to take necessary measures to mitigate the cited barriers in order to enhance women's achievement and diminish gender biases that cause disadvantage to society as a whole.

Women play an important role in society and through empowering them it is possible to empower the whole society. However this has not been the case in the region where this study was undertaken, as women still suffer from cultural constraints which restrict their participation in business. Women still lack control over assets such as land, finances and human resources and ideologies like beliefs, values and traditions which decrease the capacity of women, who are the poorest in rural societies. This led to their being seen as a disadvantaged group without any capacity to make choices in their entrepreneurial activities.

Women have been seen not to be empowered by MFIs as they are constrained by lack of assets to secure a loan .Further, lack of knowledge was found to disempower women, as they do not receive important information which could enhance their opportunities, as in the case of the ‘Kikwete Billions’, which were aimed at women entrepreneurs but passed them by due to lack of information to take advantage of the opportunity.

Low level of education and knowledge and skills hindered them in managing their enterprises. Women were also seen to be deprived of decision making authority in their households as well as the society in which they live, as in men are considered the heads of households and women fear to raise their voices to influence allocation of household resources.

Many studies have viewed MFIs as a means to empower women in rural areas so they can attain economic freedom and improve their standard of living, build confidence, increase social interaction, gain esteem and status within the household and society, help in decision making and encourage development through improving the productivity of their income generating activities (Pitt et al., 2003; Schuler et al., 2010; Kumari, 2010). However, in this study it was discovered that MFIs have not empowered women, as these services were not present in rural areas and even for those who could access them in urban areas, the loans increased the workload as they had to work harder to repay the loans and faced high social pressure regarding loan repayment. Moreover, men’s control of the money loaned to women sometimes led to domestic violence.

Even if women accessed loans, they could borrow only small amounts as they did not have collaterals to secure the loans. The low level of funding obtainable led them to practise undersized business with low profit and growth, keeping them trapped in the same state they were before. In order to continue empowering these women, enabling mechanisms should be looked at deeply so as to reduce the worries which are deeply rooted in the women's minds.

Women need to be supported by a favourable perception by the society towards women entrepreneurs; particularly important in this respect is the role of bankers and financial institutions, Ministry of Gender and other gender stakeholders (feminists). Women were uncovered to have also the need to be able to access loans easily on conditions appropriate to their environment.

Further, they explained that the government needs to ensure the availability of information, so they do not miss opportunities such as the 'Kikwete Billions'. The government should support women through various programmes, training and workshops which would help women to recognize their potential and acquire more managerial skills and knowledge about how to engage fully in entrepreneurial activities to reach success. Having a society which has no barriers towards women's entrepreneurship for these rural women will lead to a society which will become wealthier through high performance, which will lead to growth and development and hence a better life for everyone.

Women were motivated to initiate businesses due to the hardship and life frustration they had. Family responsibilities made them get involved in income generating activities. They found no way to overcome poverty other than getting involved in entrepreneurial activities, as they lacked formal education. Women were pushed to work for the necessities of survival. Even though women faced a lot of barriers, still they chanced into entrepreneurial performance, handling both family responsibilities as well as engaging in entrepreneurship. Most of them did not have capital to initiate their business, but due to determination and courage they found ways to get into it. They took risk by engaging in business like grocery, running hair salons, and selling, vegetables and crops and some showed significant achievements through shop outlets. Some women were very tactical, as they waited for the price of a product to fall and buy it at a cheaper price and after the product become scarce, they sold it at a high price and made money out of it. Savings enabled them at least to continue growing. Although most of women did not have education and skills on entrepreneurial performance, but still they could learn from imitating what others were doing, like the one who had a salon and just watched what others did and practiced until she mastered the skill.

These women had little capital, as mentioned earlier, acquired from family, friends or other activities like agricultural activities. Some got funds from self-help groups, VICOBA or ROSCAs. The funds obtained were small which led them to practise small-scale business.

7.9 Conclusion

Women have been shown to put enough effort to initiate their business with resourcefulness, courage, determination and resilience. These qualities show that these women have much potential and it is worth investing in them. They have used their effort time and things they have grown or bought to add value after selling them. There are signs of future growth; most women entrepreneurs engaged in tiny, minute micro business, which had very slow growth rate and sometimes no growth at all. However, despite the low growth rate, women's businesses are resilient, meaning that they are resilient in terms of the process and the outcomes.

Through understanding what women go through, think and what worries them, the government can develop policies aiming at improving women entrepreneurial performance. The government has an important role to play in the development of women's entrepreneurship in Tanzania through putting much effort to rural areas, providing them with affordable loans based on their environmental settings. The government needs to improve the access to loans through reforming laws and regulations which will help women in their entrepreneurial performance. If the government will help empower women through finance, performance and growth, it will lead women to be depended, confident and achieving success and being freed from patriarchal ideology because the society will recognize their contributions and they will be highly valued.

CHAPTER EIGHT: REFLECTION ON RESEARCH QUESTIONS, CONTRIBUTIONS, LIMITATION OF THE STUDY AND AREAS FOR FUTURE RESEARCH

8.1 Introduction

This final chapter presents the aim of the study and the reflection on research questions, implications, limitations of the study and areas for future research, based on the findings uncovered in the study. It brings together the researcher, the research sites and the respondents through the main objective, which was to examine the barriers to the success of women's income generating activities in Tanzania, from a cultural perspective. The chapter provides a way forward to understand the nature and barriers of the poor rural women in Tanzania who are entrepreneurs. The study was conducted at Mbeya rural areas found in Tanzania Country. The outcomes are revisited in order to answer the research questions in the next section.

8.1 Reflection on research questions

The objective of this research was to examine barriers to success for women's income generating activities, from a cultural perspective. In order to fulfil the objective, a number of research questions were addressed, as seen below;

Research Question One: *What are the demographic and major characteristics of women entrepreneurs in and their enterprises?*

The first research question was to see if there are specific demographic and other characteristics of an entrepreneur. It was found that most of the women were married and of low education. They came from different ethnic backgrounds. Few had prior experience to initiate and run businesses. Also it was found that women had various characteristics which drove them to enter into entrepreneurial activities. The major concern was lack of education as a major drive. It was found that most of the women were necessity entrepreneurs who engaged in IGAs due to push factors. That is why their businesses remained small with low profit and little progress; if they had been pulled to enter into it there could have been much more progress as they would have sought further opportunity to success. It was also discovered that women in Tanzania have different entrepreneurial characteristics compared to those in developed economies.

Research Question Two: What are the types of IGAs undertaken by rural women entrepreneurs?

It was also noted that women in Tanzania engage in different types of IGAs like selling vegetables, clothes, crops, grocery, bananas and poultry or running salons. Their income generating activities were mostly home based, as they had to handle both business and household chores.

Research Question Three: *Do they access the traditional forms of capital or funding women in starting and maintaining their businesses (i.e. credit unions, bank loans) and the role of finance institutions in fundraising women entrepreneurs?*

Women were seen generally not to have access to MFIs as they are situated in the city centre, making them difficult for women to reach. The few who accessed MFIs faced stress caused by worry about how to repay the loan. Also the loans they got were small, so they were confined to small-scale business.

Furthermore, women in rural areas feared to access loans as they did not want to face confiscation of their household goods if they defaulted. Even if they obtained a loan, they were concerned that all the money would be controlled by their husbands, so sometimes it was difficult to use it to generate income and repay the loan,

The major concern here was that there was not a single MFI found in the study area and so many women did not know their importance and how to get a loan. Most of them engaged in self-help groups and ROSCAs to acquire money, which they could repay with a minimum interest or just contributed to each other in a cycle. Hence, it was found that MFIs did not play their intended role to uplift these rural women; they were left suffering without any help and still trapped in poverty.

Research Question Four: *How do they measure their business success to entrepreneurial performances, and what contributions have they made to Tanzania?*

Women were found to measure their success and growth mainly qualitatively. Their businesses depended much on long term relationships built with the customers so an entrepreneur who had been conducting business for a long time had more permanent assured customers than a new entrepreneur. Small capital, lack of skills and limited market were found to be obstacles to women's income generating activities' growth'. Hence a serious effort is needed if these women are to blossom in their business activities.

A minority of these women entrepreneurs had experienced business growth at a relatively high level. These were women selling clothes, beverages and alcohol. They benefited from relatively high capital and their business being located in highly populated areas with frequent money circulation. Mostly, however, Tanzanian rural women entrepreneurs were found to measure their level of growth and success through self-fulfilment, personal accomplishment and self-value.

Most women explained their success in terms of achievements and accomplishment as they had developed their own ventures by taking on more staff or by increasing number of outlets and diversifying their business to other profitable areas. They developed their ventures in the midst of hardship, as they were also mothers, bearing children, handling marriage and performing household responsibilities.

Most women had pride and self-esteem as a result of being able to the business by themselves, despite their household roles. Entrepreneurship gave them high self-esteem and greater confidence in their ability to control their lives and pride in their achievements. These signs were the most important measures of success, which added much to their self-identity and respect and well-being, and drove them on to greater heights in their entrepreneurship endeavours. Furthermore it was noticed that women in the study area saw success in terms of ability to assist their families and extended families financially through the profit gained from their entrepreneurial activities. They proudly reported that they were now able to provide their families with food, shelter and clothing and apart from that they could afford a better education for their children and this was the biggest indicator of success to most of the Tanzanian rural women. Some women even mentioned building their own homes through the profit they made from the business they conducted, making their husbands believe in what they were doing and some had received much more support from their husbands after they saw the outcomes of the business.

It was also uncovered that through the entrepreneurial activities done by these women, Tanzania's economic development increases as well. Through the start-up of new ventures and innovation, women became employed and also have created jobs, especially those who ran shops. They also contributed through paying income tax to the revenue authority and the government.

The contribution to the country is remarkable, as these women's businesses contributed to job creation for themselves and others, which to some extent has reduced the unemployment rate. Even the tax collected from these entrepreneurs contributes much to the Tanzanian economy, as to some of them have to pay duties on imported goods. Also those who conduct the businesses in a given market place pay pitch fees to the revenue collectors, which contribute to Tanzanian economic development.

Research Question Five: *What are the barriers and/or obstacles that female entrepreneurs face in initiating and growth of IGAs entrepreneurial performance?*

The major barrier found in the study was the lack of capital which could help women to initiate and run their enterprises. Most of them could not even access loans due to the lack of collateral to help them secure a loan, as all resources were controlled by men.

Also Lack of education was seen to hinder these women's chances in entrepreneurship through identifying the opportunities, and lack of entrepreneurial skills and training which could help them progressing further. Lack of technology know how and access to modern technology hindered women from reaching full potential of entrepreneurship.

Also another barrier was lack networks. Women were seen to be limited in networks, restricted to family networks and friends from the same community. They did not experience networking outside their community, which prevented them from seeking further business channels which could uplift their life and bring development to their societies as well as the country.

Women's barriers to initiate business were found to be greater and harder than those of men, partly because lack of governmental support in terms of policy, services and access to finance disproportionately affected women. Low economic growth in the study setting was noted and it was believed that if the government took a hand by campaigning and revising policies, it would help to improve the state of affairs. However, women suffered from lack of business support, inadequate locations, unfulfilled promises from the politicians and lack of the support from the loan providers, leaving them in poverty, and hindering their business growth.

Furthermore it was noted by the majority of women that governmental rules and regulations regarding registering the business and licensing hindered them in formalizing their business as it was an expensive and prolonged process, leading them to abandon formalizing their businesses and engage informally in business, which they found easier.

Research Question Six: *What cultural constraints do women's participation in IGAs face?*

The results above show that cultural values, traditions and norms have been affecting women participation in entrepreneurship. Women are constrained by cultural values, as entrepreneurship was perceived as an inappropriate career choice for women, in a society which sees entrepreneurship from a rigid traditional perspective.

Gender division of labour in African societies leaves women with abundance of work at home and on farms, which hindered women from full participation and commitment to their entrepreneur activities. In many cases they had multiple responsibilities to handle at the same time. This was a challenge as in society's perception; women are responsible for the family.

Women were expected to be obedient, docile and loyal to males and families, instead of taking active roles in entrepreneurial activities. Gender based division of labour in Tanzania's rural society left African women constrained in ability to participate in development activities because they have heavy responsibilities in raising children, taking care of the household, looking after old and sick acquaintances as well as facilitating productive activities, notably farming.

Unequal division of work between men and women has been a severe burden to African women's economic development, resulting to their being subordinates of men and dependent on them. Discrimination is also still prevalent in the rural area of Mbeya, making the entrepreneurial setting unfavourable to women.

The participation of women in entrepreneurial activities was revealed by several women in the study to be subject to social norms which enable only single women and widows to have high participation and freedom to move here and there doing business. In contrast, married women participate less in entrepreneurial activities, because of society's perception towards women entrepreneurs in general, as it is considered better to do business while single or widowed than as a married woman.

Community perspective towards women IGAs is a major hindrance, as it makes women fear to travel do businesses outside their homes or even change their business, so they continue with their traditional ways of conducting entrepreneurial activities and do not make much progress.

Patriarchal ideology still exists, and most men in Tanzania, especially in rural areas, have a negative attitude towards women doing IGAs. In interviews, women doing IGAs said men did not trust women to be able to do business and they did not support them as they thought they would waste their effort.

The major concern to them was that women are expected to be responsible for the family. This patriarchal attitude restricting women's responsibility to household work hinders women from working independently.

Also, if women enter into income generating activities for their economic development, they are tied with environmental chains, as due to their household responsibilities, they have to conduct business in the home surroundings. This situation is a setback as it limits their market in term of business expansion as their customers tend to be those living in the immediate neighbourhood.

Gender prejudice is a major obstacle facing rural African women, requiring serious efforts of education and financial support to bring them financial independence and social recognition.

Women's businesses were undersized, are often in areas like selling vegetables, fruits and crops which are disdained by men. Men think and believe that women do not have the capability to handle large enterprises, although in reality, women proved themselves to be shrewd and enthusiastic in business.

In summary, the main objective of the study was to examine the barriers to the success of women's income generating activities in Tanzania and hence suggest possible ways to overcome these barriers so as to bring prosperity to these women engaging in income generating activities. The study helps to understand the rural women entrepreneurs who engage in IGAs where gender equality is an issue. The study also uncovered that most women lack knowledge and skills, education and training on entrepreneurial activities, which makes it very difficult for them to access opportunities. Most women were practising IGAs due to family responsibility, and most of the businesses were observed to be conducted after or alongside attending to their families. The study also uncovered that most of the enterprises were small sized business with very slow growth or no growth at all. This is because women entrepreneurs have been allowed to engage in these activities by their husbands only on condition that they conducted them near their homes.

However, entrepreneurship conducted by women is expanding and growing, contributing to the Tanzanian economy. Women have been able to create jobs, despite the hardship they face. They have been trying to balance between venturing, marital and family responsibility. The low education level, lack of financial resources, and massive family responsibility did not hinder these women from engaging in productive enterprises and achieving success. This made them continue earning income and look after their families, and above all acquire self-fulfilment. Their determination and high need of achievement, accompanied with hard work, had directed them to success.

Women entrepreneurs in rural Tanzania seem to be motivated to become entrepreneurs mainly from push factors such as lack of education, economic difficulty, lack of capital and hardship of life. Many businesses were found to face various barriers that continued to haunt them, such as lack of education, lack of premises, limited market, lack of access to finance and cultural barriers.

Despite the barriers they face, through their income generating activities, women have become economically independent, boosted the quality life of their households and also boosted the local growth by creating jobs on a local scale. Also it was seen that the ambition of these women to become successful entrepreneurs was very high, despite the challenges they faced. These women had made significant contributions to the economic environment in their own communities and Tanzania at large, which depended much on their personality, hard work and ambition, patience, self-confidence, determination and good relationships with consumers.

Furthermore, the study concludes that cultural values, traditions and norms have affected women's participation in entrepreneurship. Gender division of labour in African societies leaves women with an abundance of work to deal with at homes and on farms. This has hindered women from full participation and commitment to their entrepreneur activities, since they tend in many cases to have multiple responsibilities to handle at the same time. Moreover it was uncovered that women moving around for business are perceived as unfaithful, using business as a cover for immoral activity, so women had to constrain their IGAs for the sake of their reputation.

The ethnographic approach used in the study to observe and explore women entrepreneurs in SMEs has shed light on a variety of features which deeper understanding of Tanzanian women's entrepreneurship, such as their personal characteristics, motivations, entrepreneurship activities conducted, problems encountered and also their success or achievements through the activities they engaged in.

Women in rural areas have been noted to be necessity entrepreneurs doing their enterprising for survival and not nascent entrepreneurs, as they rely on push factors which push them to conduct entrepreneurship as the only means for survival. This is consistent with Verheul et al. (2010) who argue that necessity entrepreneurs are driven by push factors and exist where there are no better choices. This deprived them of opportunities, as they were not doing entrepreneurship for achievement or out of personal interest, but solely for survival.

Most Tanzanian rural women practises their income generating activities for survival and self-sufficiency and family life. Hence, the Western definitions of entrepreneur and entrepreneurship are not necessarily applicable in developing contexts, as Western entrepreneurs perform entrepreneurship from pull factors; they are looking for opportunities, rather than necessity, in contrast to Tanzania women who are poor, handling small sized enterprises for survival.

Furthermore, it was noticed that women in rural areas measure success qualitatively through the indicators which they found to be valuable to them. The way they measure their growth differs from the way other measure their growth, as growth is usually measured quantitatively, looking into indicators like profit, employees, assets and sales. These will be applicable in other contexts, but were less so in this study.

The study shows that there were no Tanzanian rural women who were pulled into IGAs because of the barriers identified in the findings.

The research will contribute to the body of knowledge by giving women entrepreneurs with a more vigorous literature and information which researcher can build and develop from it.

The findings showed how people were pushed by driving forces which made them enter into the entrepreneurial activities.

Based on the findings uncovered in the study it is can be concluded that informal trade was conducted by the majority of women in the study who were engaged in entrepreneurial activities. Despite the challenges they faced, they were able to become strong and improve the standard of living of their families. Their entrepreneurship empowered them to be able to make decisions within their families and societies, as they earned respect as major contributors in development.

8.2 Contributions

8.2.1 Theoretical contributions

The literature review of this study shows that there is no acceptable definition of an entrepreneur and what entrepreneurship is about. All the definitions are defined according to their respective study discipline and from different standpoints, cultures and economies (Gartner, 1990; Bruyat and Julien, 2001). The existing literature on women entrepreneurs from developing countries is scant and this study has tried to fill the existing gap through examining the barriers for success to women's income generating activities from a cultural perspective. The study of Schumpeter (1934))

guided this study, as a theory that looks deep into creation and innovation ; women have not only been innovators but created new progress as they have been trying to develop other shop outlets through recognizing new markets. Also the theory of Brockhaus (1980)) views entrepreneurs as risk takers of an enterprise and those who manage and organize their business. This view is accepted in the literature and applied in the context of developing countries, and the activities done by these Tanzanian rural women are consistent with Schumpeter's and Woolf's models of entrepreneurship.

Furthermore, Tanzanian women have been noticed to have the entrepreneurial characteristics which were identified in the literature. They recognized advantageous opportunities in their own exceptional environment with the given resources and socio-cultural needs and initiated new ventures, reshaped existing ones, remodelled them and diversified them in a considerable way, providing transparent proof of entrepreneurial activities by women entrepreneurs who created something out of nothing and took risk, thereby achieving accomplishment and success. The characteristics of an entrepreneur, however, were seen to differ according to the country; it was shown that the characteristics of an entrepreneur in Greece, the UK and Singapore were not the same as the characteristics identified in this study. Notably, the characteristics in the developed economies are different from those in developing economies. Developed economies were seen to engage in entrepreneurship driven by pull factors while developing economies were driven by push factors. The study surprisingly revealed lack of education to be one of the characteristics pushing women to enter into the entrepreneurial activities, as they had no other option for sustainability and this adds a new characteristic in the body of knowledge which was not found in the literature.

8.2.2 Managerial Contribution

The findings of this thesis point to a number of practical contributions. The research findings show that there is still much to be done for the development of women entrepreneurs, as they face a lot of challenges which affect their performance.

The policies and programmes for the support of women entrepreneurs need to begin with the diagnosis of the motives driving women entrepreneurs to a promising business prospect, aiming at strengthening the push factors, which will constitute a foundation for more practical and innovative entrepreneurial activities.

The MFIs which are the credit providers need to be improved, considering the small sized enterprises in the provision of loans for these women who are the most disadvantaged group, who do not even qualify for formal credit. Access to finance must be facilitated; for example, MFIs could create innovative money lending mechanisms for small businesses operated by poor rural women, as allowing women access to microcredit will allow them to make future plans for big progression in their enterprises. In this way they could escape poverty through high earnings and savings. Finance institutions should consider these rural African women, and develop a strategy to reach them with education on their rights before providing loans for their entrepreneurship activities.

The Tanzanian government should use its schemes to extend microcredit services to women through microcredit schemes like the Small Industries Development Organization (SIDO), women's development funds and women's banks. Broad outreach would promote poverty alleviation through the informal sectors which are pursued by the majority of Tanzanian rural women. A formulation of policies is

needed to promote financial help to rural women entrepreneurs, which will be an opportunity to enhance women's growth. Also, tax should be minimized, especially for those who own undersized small and medium enterprises, which will encourage their owners to participate fully in entrepreneurial activities and become economically stable.

The government needs to change the attitudes to enterprise and address the difficulties entrepreneurs face in initiating and growing their business, as the detection of barriers associated with entrepreneurship is important in order to reduce their impact. It should further remove the challenges women face by introducing an enabling macroeconomic atmosphere using legislative tools, awareness campaigns and education with a wider lens of removing rigid barriers to economic growth and alleviating gender discrimination against women entrepreneurs.

Moreover the government needs to consider those small sized entrepreneurs when it comes to revenues, as their capital is very small making them conduct small businesses with low profit and hence be unable to pay income tax.

In developing economies like Tanzania, the government and policy institutions should include women's entrepreneurship in all SMEs' and growth policies, so as to enhance the prospects of these rural women entrepreneurs and hence make them more productive. This would be achievable if the infrastructure in terms of programmes and other important assistance for business start-up and business growth were provided, for example meeting financial assistance needs. This would increase productivity, as the study uncovered that women's lack of access to funds was a major barrier facing women entrepreneurs in the study area.

The Ministry of Industry and Trade could design such a programme in association with a local business services (BDS) provider, with the possibility of technical and financial support from the International Labour Organization (ILO) as part of its support for women's entrepreneurship development in Tanzania (ILO, 2003).

Future policy should consider supporting and encouraging women to access business trainings and identify special areas of training needed by women entrepreneurs, taking into account easier and more convenient access to training given their time limitation and family responsibilities. There is a dire need for women entrepreneurs to participate in entrepreneurial training so as to know how to be innovative, to compete and seek for opportunities and hence be better able to create new ventures with their newly acquired knowledge and skills. Entrepreneurial skills and other business skills need to be provided to those rural women, so they will know how to run the business, and other strategies pertaining business in order to make progress.

Husbands should stop constraining their wives so they can have access to these areas, and not just run their entrepreneur activities nearby their homes places where there is a small number of customers. Therefore, there should be education and media campaign aiming at changing cultural attitude. While media advertisement sounds expensive for their business activities, the use of posters in their villagers and neighbourhoods to spread information concerning their business could be more relevant. Moreover it was observed that these women could not keep customer contact with customer, so if they had new products, they could not contact potential purchasers because they did not have regular customers. Hence from the findings, it will help policy makers, marketer, researchers and different stakeholders in dealing with women entrepreneurs in rural areas, notably; on how best to exploit their

capabilities and prospects which uplift their lives through employment creation and economic development.

8.3 Limitations and Further studies

Even though the study makes numerous contributions, there are some limitations that point to important paths for future research. First, the data for this study was collected from part of one region only out of 26 regions found in Tanzania and it is impossible to know the applicability of these findings to other parts of Tanzania, let alone compare rural women entrepreneurs with urban women entrepreneurs. Therefore future research should include other regions in order to discover if the present findings are specific to women in that particular region only or are applicable to other regions as well.

Second, the sample constrained women from rural areas only and so the sample may represent women conducting IGAs in rural Tanzania only. There is a potential to produce biased results; therefore future research should consider women in urban areas as well.

Third, there was a problem at the beginning of data collection when people were not willing to provide information, as they were afraid they were being spied on by a revenue authority officer. However, living with them, acting as they did and participating in their events enabled me to overcome the limitations and acquire in-depth information for the study.

Research should go further in comparing the relationship between women and men entrepreneurs, which will provide a useful contribution to business development service donors and to the organizations which engage in women entrepreneurship

programmes.

There is a need to conduct a study compares successful and unsuccessful women enterprises, which will provide useful information to developmental programmes.

Also, research is needed to enlighten SMEs providers so as to come up with distinctive programmes for women engaging in entrepreneurship and other disadvantaged groups, so as to direct them on the right path in doing their business and help them to become innovative.

The study has shown that in Tanzania rural women entrepreneurs play a vital role in creating jobs by employing themselves and others and also providing innovation in the Tanzania economy. Future research should help to extend attention to the role of women entrepreneurs in developing economies which will increase the self-esteem of women from this universe. They will not be seen as only playing the role of bearing children and taking care of family responsibilities, but their hard work and significant contribution to the development of society and the nation as a whole will be highly valued.

Other areas in which it would be interesting to undertake further research include the skills women need to develop their business during the start-up phase and the growth phase, and their competence in doing business. It is important for furthering research in an efficient and continuing way in order to contribute to devising support for rural women entrepreneurs.

This research concentrated in a part of Southern Tanzania, excluding other parts where women are doing the same activities. Therefore future research should encompass women entrepreneurs from other parts of Tanzania with different scales of SMEs, which will then assist policy makers to help develop the full potential of women entrepreneurs.

Finally, the literature showed SMEs have been differently defined in different countries. Studies in developing economies apply almost the same definition as in developed economies. Tanzania defines SMEs differently compared to the UK, US and China. Further research should look deeper into these definitions to improve understanding of why they differ from one country to another.

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APPENDICES

Appendix A: Letter of Informed Consent to Participate In the Study and Research Brief

THE HUBS RESEARCH ETHICS COMMITTEE CONSENT FORM: INTERVIEW

I,.....

Hereby agree to participate in this study to be undertaken by **Loy Job Mbwilo** entitled “An Examination of the Barriers to the Success for Women Income Generating Activities in Tanzania: A Cultural Perspective”. I understand that the purpose of the research is explained by the researcher in the cover letter.

I understand that:

1. After being interviewed my name and address will be kept separately from it
2. Any information that I provide will not be made public in any form that could reveal my identity to an outside party i.e. that I will remain fully anonymous
3. Aggregated results will be used for research purposes and may be reported in scientific and academic journals (including online publications).
4. Individual results **will not** be released to any person except at my request and on my authorisation.
5. That I am free to withdraw my consent at any time during the study in which event my participation in the research study will immediately cease and any

information obtained from me will not be used

Signature: _____

Date: _____

The contact details of the researcher are: Loy Job Mbwilo, University of Hull, Hull University Business School (HUBS), and my email address: L.J.Mbwilo@2009.hull.ac.uk. My Supervisor is Dr. Dianne M. Dean, University of Hull, University Business School (HUBS), email address: D.M.Dean@hull.ac.uk. Tel: 01482-463079

The contact details of the secretary to the HUBS Research Ethics Committee are Karen Walton, Hull University Business School, University of Hull, Cottingham Road, Hull, HU6 7RX. Email: k.a.Walton@hull.ac.uk Tel. 01482-463646.

RESEARCH BRIEF

“An Examination of the Barriers to the Success for Women Income Generating Activities in Tanzania: A Cultural Perspective”.

This study explores the barriers to success for women income-generating activities from a cultural perspective, seeking to understand what barriers are imposed and how they constrain women’s entrepreneurial activity. This study, therefore, intends to seek some information to fill the existing knowledge gap by examining barriers to the success to women IGAs which endanger rural women’s growth pattern by identifying the cultural, social, political, geographical and economic obstacles which act as barriers for women’s enterprises’ growth and the types of IGAs undertaken by rural women, using a case of a Tanzanian rural area. The researcher will adopt a qualitative research design which allows the researcher direct interaction with the

people under study, by using tools like observation, interviews and focus groups ,which will help the researcher to understand people's perceptions of social phenomena. This method also yields exploratory findings derived without statistical procedures, so as to understand the topic by asking open questions such as what, why and how. This will make it possible to describe what is going on, which will then provide the deepest and richest understanding of the problem observed.

The study will be conducted to meet the following objectives:

To identify the main barriers and/ or obstacles which face women entrepreneurs in starting up their IGAs?

To investigate the success achieved by these Tanzanian women entrepreneurs

To describe the types of IGAs undertaken by rural women.

To identify the traditional forms of capital or funding which helps to start and maintain their businesses.

To describe the major characteristics of women entrepreneurs in IGAs and their enterprises.

To explore some cultural constraints on women's participation in IGAs.

This study will use a purposive sampling strategy to obtain participants. Rural women participating in IGAs, representative of the, SIDO officer, PRIDE officer, SACCO's officials and local government officials (Trade Officers) will be involved in the study. Moreover the study will use in-depth Interview to obtain the information and all participants will be provided with a consent form to sign before interviewing them and participation will be voluntary.

COVER LETTER

Dear Participant,

My name is Loy Job Mbwilo, a PhD candidate at the University of Hull Business School Department (HUBS) in United Kingdom. I'm about to conduct a study entitled "An Examination of the Barriers to the Success for Women Income Generating Activities in Tanzania: A Cultural Perspective".

This study is going to meet the following objectives:

1. To identify the main barriers and/ or obstacles which face women entrepreneurs in starting up their IGAs
2. To investigate the success achieved by these Tanzanian women entrepreneurs
3. To describe the types of IGAs undertaken by rural women
4. To identify the traditional forms of capital or funding which helps to start and maintain their businesses
5. To describe the major characteristics of women entrepreneurs in IGAs and their enterprises
6. To explore some cultural constraints to women's participation in IGAs

I have adopted a purposive research strategy which has enabled me to select you to participate in the study. Being a participant in this study will be of great importance as it will help me to get rich, in-depth understanding of the barriers towards IGAs from the cultural perspective and hence provide useful knowledge to the local, regional and national policy makers to incorporate women's projects in their planning process by close monitoring and evaluation of women's economic projects. Also the study will help development partners who are interested in women's economic development to fill the gaps and overcome the challenges facing women entrepreneurs and initiate alternative interventions to overcome those challenges by supporting rural women to gain income generating opportunities across the community, social groups and regions. This in turn will enable equal participation in

production and the sharing of the outcome and full participation in the economic development of Tanzania.

I would be grateful if you would spare 1 to 2 hours of your time at your convenience, to answer the interview questions for this study. The interview questions will examine the barriers to IGAs, characteristics of these women and experiences, their motivations for business ownership, resources available to them, their networks, and their successes.

The study will be voluntary; you may choose to withdraw at any time. Your response to this interview will be kept confidential. All the interviews will be coded and the originals destroyed. No identifying information will be used and all data will be merged for analysis. The results of this study will be used for the academic research project only.

By participating in the interview, you will help in providing a major input to knowledge about barriers to success for women IGAs from a cultural perspective in Tanzania. This will lead to the recognition of the great initiatives women provide in IGAs, enhancing the social and economic development of Tanzania.

Please feel free to participate in this study.

Thank you.

Yours sincerely,

Loy Job Mbwilo

Appendix B: Interview guide for women entrepreneurs

INTERVIEW GUIDE

Personal Information and Background experiences

Information about the business

Business financing source

Growth/Success

Barriers that faces the business (internal and external)

Prospect desire

Resources available to you

Network resources

INTERVIEW GUIDING QUESTIONS

SECTION A: Personal Information and Background experiences

Age_____

Marital Status_____

Number of Children_____

Ethnic Origin_____

Do you have experience on any traditional norms and rules that might have affected your entrepreneurial life today positively or negatively?

What are the socio-economic status of your parents – education level and

occupations?

In which social environment did you grow up, village or town?

Do you have brothers and sisters? If yes how many?

Are your brothers educated and which occupation do they occupy?

Have you attended school? Which level?

Have you any other specific skills besides education? Which skills have you acquired?

Which school did you attend? Why did you not proceed with school?

What was your work aspiration when you were in primary school or secondary school?

Did you achieve your aspiration? And if not, why?

Were you employed before? Tell me about your previous work experience?

Were there success or failure?

Are you still in contact with the friends you had in school?

What are they doing now?

Do you receive any assistance from your family or friends?

What organizations are supporting women in your area? Are you a member of such an organization?

If yes, which organizations are you a member of and are there any benefits which you get from the organization? If not, why?

SECTION B: Characteristics of an entrepreneur

What do you think are the characteristics of an entrepreneur?

What made you engage in entrepreneurship?

How did you start?

SECTION C: Information about the business

Why did you involve yourself in business?

Where did the idea come from?

What type/types of business are engaged to?

Please, can you explain me how you started the business? When was that?

Who helped you to initiate that business and how?

What made you start-up the business?

Is your business formal? How did it become formalized?

Is it a family business or your own?

Have you ever employed someone from the start and now?

Are you engaging yourself in other business besides this one? How many?

Where are the products from?

SECTION D: Business financing source

Where did you get the capital to finance your business?

What was the first amount of cash you put into the business?

Where did you get the money to start up the business? Did your family or friend help you with the capital?

How are you financing it now?

How much capital did you use to initiate the business? How much do you have now?

Have you ever acquired financial capital from any financial institution?

Do you have any specific skills which enhanced the starting up of business?

Would you like to achieve further training in business? Which training would you prefer?

SECTION E: Growth/Success

Has your business grown since you started it? If yes, how - in terms of sales, profit, number of employees or being able to support your family, etc?

How do you know that you are growing and achieve success?

How can you measure it?

If not, give me reasons as to why it has not grown?

Which specific benefits have you acquired from the business since you initiated it, please identify?

Since you started your business, do you see any changes which have occurred since you started up the business, meaning negative or positive changes?

Did you have any plan so as to attain the specific goals in a specific period of time?

What are your business plans? Is there any written business plan now?

To what extent has a particular financial source contributed to your success?

Do you think that your business is going to develop in the near future?

What are the three most important success stories for your business?

SECTION F: Barriers that faces the business (internal and external)

To what extent did you experience any of the following problems when you first started the business?

What barriers did you face when you started business? What barriers do you face in your business now?

How do you manage those barriers?

Are those barriers associated with you being a woman?

Are the barriers associated with you being married?

What advantage do you get in business from being a woman running it?

Do you think that there are cultural barriers which hinder your business? If yes, can you explain those cultural barriers?

SECTION G: Prospect desire

What do you think are your prospective desires for the business? Give me reasons for your desires?

Do you having specific plans or a specific desire of being more successful?

SECTION H: Resources available to you

Where did you learn to do business?

Do you have any specific skills which enhanced the starting up of business?

SECTION I: Network resources

Are the ones with whom you are networking only female?

Do you have other networks beside your area?

Do you have any business advisor who advises you on all matters related to business?

Who are the people you consider very helpful in operating your business?

Thank you for your cooperation

Please be assured that this information will be handled with the utmost confidentiality and there will be no identification of data used in any form. Your time and input to this study and to the success of future women in IGAs in Tanzania will be to the highest degree appreciated.

Appendix C: Research guide for PRIDE, SACCOS, SIDO and Trade officials.

The research questions were to ask these officers if micro finance institution funds women entrepreneurs. The following are the questions asked:

1. Do you conduct any business education programme for women?
2. What criteria do you use in financing women?
3. What is the minimum capital do you provide to women entrepreneurs?
4. What is the maximum capital you provide to women entrepreneurs?
5. What interest rate do the women have to pay in return?
6. Do you face any challenges in regaining your money?
7. What are those challenges?
8. Do you reach women in rural areas?

9. How do you reach them?

10. What advice do you recommend to women entrepreneurs for their business to blossom?

Thank you for your cooperation

Please be assured that this information will be handled with the utmost confidentiality and there will be no identification of data used in any form. Your time and input to this study and to the success of future women in IGAs in Tanzania will be to the highest degree appreciated.