

Constraints and Enablers to the Growth of Female Owned Business in Tanzania

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Abstract: *This paper aims to identify the major constraints and enablers to the growth of female owned business in Tanzania. It offers a framework to differentiate between the constraints faced by male entrepreneurship and female entrepreneurship. The paper engages in an exhaustive literature review and uses a qualitative methodology to categorize and rank entrepreneurial constraints facing female owned business in Tanzania. The findings show that women entrepreneurs in Tanzania face several critical constraints arising from gender discrimination, work-family balance, lack of basic financial resources, improper business infrastructure, and personality differences. This paper offers a broad overview on the constraints faced by women entrepreneurs in Tanzania and it further, suggests some potential enablers towards female owned business. The paper therefore, tries to bridge the gap between men entrepreneurs and women entrepreneurs in Tanzania. Hence, it gives a direction to policy makers in creating a more favourable environment for the success of female owned business in Tanzania.*

Keywords: Women entrepreneurs, Constraints, and enablers

1. Introduction

Like most countries in Africa, Tanzania has a diverse, complex and growing informal economic sector. The informal economic sector has become a key of livelihood to low income and vulnerable groups of the population throughout urban and rural areas. The global mobilization behind the Millennium Development Goals (MDGs) has produced the most successful anti-poverty movement in history. MDGs have enabled people across the world to improve their lives and their future prospects by lifting more people out of extreme poverty. They generated new and innovative partnerships, galvanized public opinion and showed the immense value by putting people and their immediate needs at the forefront (Ki- Moon, 2015). To meet their commitments on the SDGs, however, African countries that have already embarked on Agenda 2063 implementation would need to revisit their national development plans to include additional dimensions from the 2030 Agenda (Casazza, 2015)

Yet for all the remarkable gains, there remain are some problems still persist and that progress has been uneven. Sustainability of economic activities remains a challenge due to various constraints. Among the constraints are: Access to credit, markets, integration into the formal sector, and viable financing options. Women and children are the most disadvantaged groups towards economic sustainability. Female owned business is highly vulnerable that men owned business. The variations exist due to gender orientation between countries. Baughn, *et al.*, 2006) argued that, the variations between men and women entrepreneurship varies across countries due to heterogeneity in their structural characteristics. Women entrepreneurship is especially challenging in developing countries because such women lack opportunities, are resource-constrained and face unique challenges (Panda & Dash, 2016). Balancing work and family life, handling patriarchal societies and gender discrimination are just some of the unique challenges facing female owned business in many African countries, Tanzania being among the countries with serious constraints.

Female owned business in Tanzania face challenges of lack of proper support resulting from poor infrastructure and financial capabilities. These problems are inherent in financial and managerial support from societal and the government (Itani, Sidani, & Baalbak, 2011), whereas in Tanzania women face challenges related to delays in exports, prolonged travel hours, time away from home and competition create family conflicts (Ama, Mangali, & Ama, 2014). Lack of access to loans due to gender discrimination by bankers or because of a lack of financial incentives created by the government is still persistent in Tanzania female owned business.

Entrepreneurship in Tanzania is generally perceived as a man's domain (Jennings & Brash, 2013). Women find it harder to establish credibility and face both overt and covert discrimination, there exists a wide wage difference between males and females, and society attaches much less value to independent women (Karatas-Ozkan, Inal, & Ozbigin, 2010). Women are less likely to pursue entrepreneurship, as it goes against traditional gender roles of mother and wife (Achtenhagen & Welter, 2003). Patriarchal societies and male-dominated labour markets hinder women's ambitions in the entrepreneurial space (Karatas-Ozkan, Inal, & Ozbigin, 2010) managing their business and family (Itani, Sidani, & Baalbak, 2011). Women are also pressured to attend their womanly responsibilities as primary caregivers of their children while still living up the patriarchal ideals of what a good wife and homemaker ought to be by opting out of business altogether (Brush, De Bruin, & Welter, 2009).

Many Women are constantly struggling with balancing social expectations and their own ambitions for business. As a result, such women entrepreneurs are stressed and often overtaxed between managing their business and family (Itani, Sidani, & Baalbak, 2011). Women are also pressured to fulfill their womanly responsibilities as primary caregivers of their children while still living up the patriarchal ideals of what a good wife and homemaker ought to be by opting out of entrepreneurship altogether (Brush *et*

al., 2009). It is unlikely for women to re-join the labour force even after they have fully attended their traditional responsibilities (Itani, *et al.*, 2011). They are also unable to dedicate time to business-related activities such as networking and mentoring, which further hampers their performance (Panda & Dash, 2016).

The majority of women in Tanzania are struggling to undertake a street vending business, because they cannot manage to operate medium to large scale business. This is a result of cultural, social and economic barriers. There is a great need to promote gender empowerment agenda to acknowledge the entangled relationship between women and their social environment. Michelle Obama echoed this point during the United States of Women Summit in June, saying, "We've seen time and again that when educated girls grow into successful women, they don't just pat themselves on the back and enjoy the fruits of their successes no, as they should, they reach back and they help other women and girls along after them." (Siba, 2016).

Business training to women entrepreneurs is very important to make their business survive. The training need to focus on practices those female entrepreneurs can easily adhere to the training. However, another school of thought is that the attitudes and personalities that business owners bring to the business are equally, if not more, important. Business training should significantly bring changes in several domains of personality (Premand, *et al.*, 2012). The training to female owned business need to incorporate some aspects of aspirations and entrepreneurial attitudes into their content (Glaub, *et al.*, 2012). Training may be offered in different ways and to the manner that suite femal entrepreneurs. Such trainig programs can be offered by government, microfinance organisations and other develomet pertainers. Training programs will help women entrepreneurs to qualify for capital loans from differrent financial institution. The qualifications result from their ability to better manage business, and increase their buseness performance.

Another key area is to make women's human capital accumulation by setting them on a trajectory towards a better equilibrium. Public policy can start making environments that are not binding women to social norms or low aspirations. The strict social norms can be easily shifted or relaxed by public policy (Field,*et al.*, 2010). Programs that provide women entrepreneurs' opportunity to simultaneously accumulate two types of human capital: vocational skills to enable them to start small-scale income generating activities, and life skills to help to make informed choices about sex, reproduction and marriage, such programs are more desired towards female owned business performance.

2. Literature Review

Panda, S. (2018) found that, research in developing economies has offered an in-depth, microscopic view of the socio-cultural, economic and political challenges faced by women entrepreneurs. But, such research offers only a geographically concentrated view of the challenges faced; there is a lack of understanding about macroscopic factors that constrain women entrepreneurship in the developing

world, especially factors that aggravate their situations compared to male entrepreneurs. For example, armed conflict in the African region has discouraged private investments, destroyed infrastructure and hindered any sort of entrepreneurial initiatives (Singh & Belwal, 2008).

The business start up in developing countries is really difficulty. It is difficulty in terms of startup cost, and technology. Women in developing countries are much affected than men. A reflection of the difficulty of doing business is due to a lack of robust institutional support and complex regulatory environment (Naude, *et al.*, 2008). Women rely on their own limited assets and income, which constrains their ability to grow and diversify their economic activities (Horrell & Krishnan, 2007). The nature and degree of gender-related discrimination also varies in the developing world. While women are free to go outside the household and work in African or Latin American countries, for example, women doing business in Islamic countries face many restrictions (Nichter & Goldmark, 2009).

Hostile environment affects the entire entrepreneurship landscape, women entrepreneurs suffer more because of the additional burden that they face due to gender discrimination, specifically in gender segregated societies. A case in point is Tanzania, where women entrepreneurs face significant challenges due to rampant corruption which appears in different forms of monetary and sexual corruption. Women entrepreneurs are denied loans even when they have higher collateral compared to competing men (Singh & Belwal, 2008)

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Business environment is another constraints to women owned business sustainability. When women make the entrepreneurial, they face conflicts with their families. Women who were traditionally oriented towards managing families and children now step out and attempt entrepreneurship; this is challenging, as they lack the requisite education, training and experience to succeed, and are often discriminated against in the education and labour market (Minniti & Naude, 2010). A lack of self-confidence aggravates the situation, leading to increased stress (Langowitz & Minniti, 2007). Even in a positive economic scenario, women entrepreneurs often vacate their businesses and join the formal labour force because the opportunity cost of self-employment is too high (Fonseca, Michaud, & Sopraseduth, 2007). This mesh of constraints results in multiple negative consequences for women-led ventures: smaller size (Coleman, 2007), lower growth rate (Coleman, 2007), reduced profitability (Robb & Coleman, 2010) and high failure rate (Minniti & Naude, 2010) .

Women entrepreneurs in Africa may not face internal family restrictions but are affected by external labour market challenges such as weak private sector, physically demanding jobs like farming and limited access to global markets (Kaunda, 2009). Muslim women face stiff challenges due to traditional family beliefs, but the external economy is supportive of business (Itani, Sidani, & Baalbak, 2011). However, amidst such seemingly disparate constraints exist common themes that affect all women entrepreneurs. For example, insufficient support for business, tough business climate, political instability, uncertain economy, limited access to resources, lack of business knowledge, work-family imbalance and internal fears and insecurities are challenges that plague women entrepreneurs in Saudi Arabia, the UAE, Turkey, Lebanon and Nigeria (Maden, 2015).

Women find themselves in a precarious position in that they must engage with the commercial realities of doing business while still respecting societal sensitivities (Yousuf Danish & Lawton Smith, 2012). Women constantly struggle with balancing social expectations and their own ambitions. Women entrepreneurs are stressed and often overtaxed between (Maden, 2015). Entrepreneurship is generally perceived as a man's domain (Panda & Dash, 2016). Women find it harder to establish credibility and face both overt and covert discrimination –there exists a wide wage difference between males and females, and society attaches much less value to independent women (Karatas-Ozkan, Inal, & Ozbigin, 2010). Women are less likely to pursue entrepreneurship, as it goes against traditional (i.e. patriarchal) gender roles of mother and wife. Patriarchal societies and male-dominated labour markets hinder women's ambitions in the entrepreneurial space (Karatas-Ozkan, Inal, & Ozbigin, 2010).

The literature indicates that access to finance is one of the major constraints faced by women entrepreneurs across developing countries (Jamali, 2009; Halkias *et al.*, 2011; Maden, 2015; Ramadani *et al.*, 2015; Naguib and Jamali, 2015). This is partly because entrepreneurs fall in the high-risk category (Thampy, 2010). Information asymmetry, lack of credit history and inadequate collateral make it difficult for all entrepreneurs, and especially women entrepreneurs, to access loans (Panda, 2018). Nascent public markets limit an entrepreneur's opportunity to raise equity capital (Panda & Dash, 2016). A lack of alternatives such as venture capital, private equity and micro credit aggravate the financing situation. Opportunistic money lenders exploit entrepreneurs by charging high interest rates and defrauding them. Women entrepreneurs often face greater difficulty raising capital because of a weaker credit record resulting from inconsistent work histories, lower compensation and inadequate (Panda, 2018). Alternatively, government programmes tasked with extending financial resources to businesses prefer male-owned business, leaving little opportunity for women (Halkias, Nwajiuba, Harkiolakis, & caracatsanis, 2011). Sometimes, women are not interested in external capital because they feel reluctant to take responsibility for money that does not belong to them (Ama, Mangali, & Ama, 2014).

The performance of women entrepreneurs suffers due to a lack of supporting infrastructure. Key challenges women entrepreneurs face includes a lack of access to technology and ancillary business services. Women also lack access to resources for undertaking feasibility studies and market research for themselves, even if such resources are available. Limited networking opportunities and consulting services also hamper their firm's performance (Robb & Coleman, 2010). Gender stereotypes inhibit women entrepreneurs from seeking out help and support. They struggle while negotiating with their stakeholders, suppliers and consumers on issues related to prices, rents and location of office spaces. In terms of work-life balance, women feel guilty when they are unable to find appropriate child care, leading to further stress and tension (McClelland *et al.*, 2005). They often feel demotivated due to inadequate acknowledgement and appreciation for their work as well (Itani *et al.*, 2011).

Unfriendly business environments, economic recessions and unstable political (BEP) environments are deterrents to any form of entrepreneurship (Panda & Dash, 2016). Complicated regulations, complex requirements to register businesses, bureaucracy, favouritism, bribery, unclear compliance procedures, high tax rates and unsupportive government policies and programmes are impediments to the development of women entrepreneurship. For example, armed conflict in the African region has discouraged private investments, destroyed infrastructure and hindered any sort of entrepreneurial initiatives (Singh & Belwal, 2008). While a hostile environment affects the entire entrepreneurship landscape, women entrepreneurs suffer more because of the additional burden that they face due to gender discrimination, specifically in gender-segregated societies. A case in point is Ethiopia, where women entrepreneurs face significant challenges due to rampant corruption and gender discrimination (Singh & Belwal, 2008).

Furthermore, women find it hard to start up or gain employment because of a number of social reasons such as, being either too young, too old or not qualified enough to undertake the business. They are denied loans even when they have higher collateral compared to competing men (Singh & Belwal, 2008). Another example can be found in Saudi Arabia, where women find it difficult to grapple with bureaucracy and procedures. They also find it challenging to balance the external business environment (e.g. liaising with other organizations) with their own family issues (Yousuf Danish & Lawton Smith, 2012).

Lack of entrepreneurship training and education is another constraints to women owned business. Women entrepreneurs face problems due to their lack of understanding of business practices, managing capital, keeping books, engaging in marketing and consumer-related activities and hiring and retaining talent. They lack formal business and entrepreneurship training and are constantly learning on the job. They come from a variety of educational backgrounds and have different levels of education and skill sets. It has been found that women possessing a university education in applied disciplines (e.g. computer science) are unable to transfer their skill sets into their entrepreneurial ventures because of a lack of opportunity, work experience

or an inability to adapt themselves to rapid technological changes (Adema, *et al.*, 2014) This is true for both developed and developing countries (Brush, De Bruin, & Welter, 2009). For example, Ethiopian entrepreneurs face difficulty due to a lack of training and experience in dealing with problems related to distribution channels and limited familiarity with technological services (Singh & Belwal, 2008)

3. Methodology

The study was conducted using explanatory study design since the study aimed to find out social and economic hindrance towards female owned business in Tanzania. Information was gathered from the selected respondents from Mbeya and Dar es salaam cities using the sample of 20 participants through interviews and focus group discussions (FGDs). The study used 10 participants for qualitative interview from each city. However, the 10 participants in each city formed two focus group discussions to supplement information provided by personal interview. This made a total of four focus group discussions. Data collected were grouped qualitatively and analyzed using content analysis approach.

4. Data Presentation and Discussion of Findings

The study specifically intended to understand the constraints and enablers to female owned business in Tanzania. It was guided by two specific objectives whereas the findings are described in the manner which is as follows:

4.1 Constraints to female owned business

The study found that business sustainability is a result of managing the triple bottom-line process by which entrepreneurs manage their financial, social and the environmental risks, obligation and opportunities. However, many female owned businesses in Tanzania appear to lack a properly integrated approach towards business sustainability and its planning. The study found that 80 percent of interviewed women entrepreneurs lack a proper approach towards business planning. The integrated approaches include entrepreneurship education for business management, financial constraints, and Lack of infrastructural support.

Access to financial resources is one of the major constraints faced by women entrepreneurs in Tanzania. Over 72 percent of respondents report that, female entrepreneurs fall in the high-risk category of population which is not liable to either inherit finance or secure loans from financial institutions. Weak system of funding female entrepreneurs results from social information asymmetry, lack of credit history and inadequate collateral to loaning institutions. Respondents testify that:

“Women are not trusted by financial institutions and loan bodies in Tanzania. This is rooted from historical perspectives and social set up, where women in Tanzania do not possess reliable collateral to loaning institutions.”

The nascent public markets limit female entrepreneur’s opportunity to raise equity capital. A lack of alternatives such as venture capital, private equity and micro credit aggravate the loaning situation. Women entrepreneurs often face greater difficulty raising capital because of a weaker credit record resulting from inconsistent work histories, lower compensation and inadequate savings. Majority of respondents relate that:

“The little fund we secure from our small business is all used for family caring, to make ends meet. There is no savings at all and sometimes, we are not interested in external capital because they feel reluctant to take responsibility for money that does not belong to them”

The performance of women entrepreneurs suffers due to a lack of supporting infrastructure. Key challenges women entrepreneurs face includes a lack of access to technology and ancillary business services. Women also lack access to resources for undertaking feasibility studies and market research for themselves, even if such resources are available. Limited networking opportunities and consulting services also hamper their business performance. This was evidenced by respondents when they pointed out that:

“Gender stereotypes inhibit women entrepreneurs from seeking out help and support. They struggle while negotiating with their stakeholders, suppliers and consumers on issues related to prices, rents and location of office spaces. In terms of work-life balance, women feel guilty when they are unable to find appropriate child care, leading to further stress and tension”

Complicated regulations, complex requirements to register businesses, bureaucracy, favoritism, bribery, unclear compliance procedures, high tax rates and unsupportive government policies and programmes are impediments to the development of women entrepreneurship. About 64 percent of the interviewees testify that, women entrepreneurs face problems due to their lack of understanding of business practices, managing capital, keeping books, engaging in marketing and consumer-related activities and hiring and retaining talent. They lack formal business and entrepreneurship training and are constantly learning on the job. They come from a variety of educational backgrounds and have different levels of education and skill sets. It has been found that women possessing a university education in applied disciplines (e.g. computer science) are unable to transfer their skill sets into their entrepreneurial ventures because of a lack of opportunity, work experience or an inability to adapt themselves to rapid technological changes. Respondents in focus group discussions related that:

“Tanzanian women entrepreneurs face difficulties due to a lack of training and experience in dealing with problems related to distribution channels and limited familiarity with technological services. At times, the cognition and mental dispositions of women constrain them from achieving their full potential as entrepreneurs. They constantly second guess their abilities and commitment. They are also wary of taking risks and suffer from loneliness and isolation in their”

entrepreneurial journey. A lack of self-confidence and a surfeit of self-doubt also hinder their performance."

4.2 Enablers to female owned business

Improving business environment affects the entire entrepreneurship development. In a very conducive environment, women entrepreneurs will no longer suffer of the additional burden that they face due to gender discrimination, especially in gender segregated societies. Furthermore, a free corrupt country will be more favorable to women entrepreneurs because there will be no longer denial of loans. Women who were traditionally oriented towards managing families and children now step out and attempt entrepreneurship; this is help to give a role model to the entire family. Moreover, it provides self-confidence amongst young female entrepreneurs.

The mind set change within a community; where women now will no longer find it harder to establish credibility on entrepreneurship. The balance of social expectations and entrepreneurship need be taken equally to men and women. When the society has already undergone social changes, then the shift will be towards empowering women financially. The empowerment may be through inheritance or securing loans from financial institutions.

The performance of women entrepreneurs may increase due to enough supporting infrastructure from the government. The government of Tanzania needs to encourage women to acquire business technology and ancillary business services. With enough knowledge, there is access to resources for undertaking feasibility studies and market research for women entrepreneurs. Knowledge will increase networking opportunities and consulting services among women entrepreneurs.

5. Conclusion

Women entrepreneurs are highly essential in national economic development. The study revealed that women entrepreneurs are competent and skilled with high level commitment and sufficient culture on performance embedded on them. Since that is the case, the negative outcomes pertaining to performance of the women entrepreneurs is influenced by other factors outside their realm caused by the society and the government in most cases such as financial, social and the environmental risks, obligation and opportunities. In addition to that, women entrepreneurs have been less motivated in some settings to the extent that it has made some to change and consider that, business is men's duties.

6. Recommendations

Women Entrepreneurs are very important to the realization of the National Strategy for Growth and Reduction in Poverty (NSGRP), which provides an operational framework for achieving the MDGs and Tanzania's Development Vision 2025 with the aim to transform Tanzania into a middle-income country. It is therefore recommended that that, the government of Tanzania need to invest much in educating its citizens to get away with

tradition stereo types which hinders female owned business. More equally, the government of Tanzania should need to increase her efforts of empowering women throughout the country.

Despite that, the study further recommends that women entrepreneurs on the other hand should be committed at any time since as entrepreneurs, they are also aware of the fact that the government is a large and complex entity with complex duties to fulfill whereas sometimes it is important to bear with the situation and abide tax policies and Acts. This is important since it requires a sense of patriotism among entrepreneurs to accordingly and timely paying all lawful taxes.

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