

Start-up motives and challenges facing female entrepreneurs in Tanzania

Nsubili Isaga

School of Business, Mzumbe University, Mzumbe, Tanzania

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Received 2 February 2018
Revised 11 June 2018
18 August 2018
Accepted 8 September 2018

Abstract

Purpose – Research on women-owned business is more extensive in developed countries than in developing countries and such one cannot compare the results. This paper aims to examine the motives of women in Tanzania (a less developed country) to start their own businesses and the challenges they faced in running their businesses.

Design/methodology/approach – Based on 400 response to a semi-structured questionnaire and in-depth interview with 20 female entrepreneurs. Subsequently, descriptive and factors analysis were performed to analyze the data

Findings – Based on survey responses, the primary reason for starting a business was to create employment for the woman herself. Other motives include supplementing income and enabling women to be able to do the kind of work they wanted to do. According to the factor analysis, female entrepreneurs are driven more by push factors than pull factors. The most serious problems faced by female entrepreneurs are lack of access to finance, gender-related problems and social and cultural commitments.

Research limitations/implications – The sample was selected from urban areas of only three regions, out of 26 regions in Tanzania. Researchers may extend the study to other regions; also, the non-probability sampling method used in this study essentially means that there is a limitation to the extent to which the research findings can be generalized to the rest of the population of female entrepreneurs in Tanzania.

Practical implications – Policy makers, financial institutions and all organization that have a stake on development on female entrepreneurs in Tanzania should design policies and programs that encourage and promote the creation and growth of businesses. Collective efforts from the government, public and private institutions and NGOs are needed to eliminate the challenges, especially gender-related problems.

Practical implications – By studying female owner-managers' motivations and constraints, the author suggests that to a greater extent, gender-related problems, social and cultural commitments and access to finance and networks are the constraints faced by female entrepreneurs.

Originality/value – The research on female entrepreneurs in the context of Tanzania is scarce, this study responds to a need of better understanding women motivations and constraints. By studying these factors, this study shows that startup motives and constraints faced by female entrepreneurs are unique to different contexts.

Keywords Womens entrepreneurship, Micro businesses

Paper type Research paper

Introduction

The role of entrepreneurship in economic development has been widely recognized around the world. Empirical research shows that economic development has been significantly enhanced by entrepreneurial activities (Hisrich, 2005). However, it is evident that a significant number of entrepreneurial activities are conducted by men (Reynolds *et al.*, 2002; Minniti *et al.*, 2005; Kariv, 2013). Possible reasons for this are either that women are confronted with unequal access to resources and gender-based discrimination (Fischer *et al.*, 1993; GEM, 2012; Modarresi *et al.*, 2016), or that there is an ongoing socialization process,



which in turn hampers their business. Despite these constraints, there has been significant growth in the number of female entrepreneurs, both in developed and developing countries (ILO, 2012; Brush and Cooper, 2012). In 2015, the Global Entrepreneurship Monitor estimated that women accounted for about 40 per cent of the workforce globally. In Tanzania, it was estimated that, by the early 2000s, women-owned businesses constituted 43 per cent of all entrepreneurial activity (ILO, 2003).

Like many other developing countries, Tanzania has recognized the importance of female entrepreneurs in unlocking economic growth in the country. Due to this recognition, various policies and programs have been established to increase the start-up rates and performance of women-owned small and medium enterprises (SMEs) in Tanzania. These include the establishment of women's banks, loan schemes and agro-processing clusters specifically for women under various organizations such as the Small Industry Development Organization (SIDO).

Despite the robust participation of women in entrepreneurial activities, and the existence of various programs to support female entrepreneurs, the involvement of many women in business activities has yet to bring them to a point of economic stability (Amine and Staub, 2009; Nziku, 2012; Panda, 2018). One reason for this may be that entrepreneurship is perceived to be a gendered phenomenon and the behavior of women, in terms of traits and motivations, vary based on gendered beliefs, social values and relations (Jennings and Brush, 2013). In line with this argument, some studies indicate that the majority of female entrepreneurs own and manage a business as a single owner-manager and have low aspirations for growing their business to avoid neglecting family issues (Brush *et al.*, 2004; Kelley *et al.*, 2016). Therefore, most of these businesses depend on the single owner-manager for their survival and development because that individual is usually responsible for making important business decisions (Frese, 2000). In addition, it is well documented that the reasons and motives for starting a business play a key role in the initiation or continuation of the business activities (Morris *et al.*, 2006; Hasan and Almubarak, 2016). Therefore, to be effective, programs aimed at developing female entrepreneurs need a thorough understanding of the motives of women in starting their own business. In this regard, researchers are using motivation theories to understand the motivations for female entrepreneurs to start businesses, in which a clear distinction is made between pull and push motivations (Orhan and Scott, 2001; Reynolds *et al.*, 2005). Studies have shown that female entrepreneurs are motivated by push factors to start their business and, as such, have a low motivation to grow it (Brush *et al.*, 2006; Brush *et al.*, 2012; Fatoki, 2014). Despite a growing literature, the existing literature has not fully explored the motivations for female entrepreneurs starting a business in the context of developing countries, including Tanzania (Marlow and McAdam, 2015). As more women in Tanzania initiate new businesses, it becomes relevant to understand their motivation for doing so. This is important because personal motivations are critical individual factors which play a key role in business performance (Hasan and Almubarak, 2016). In addition, more research which considers specific national and cultural influence on female entrepreneurs, particularly in developing countries, is needed to understand the challenges and motivations of female entrepreneurs (Co *et al.*, 2007; Ghouse *et al.*, 2017). This is necessary because women have various motives for becoming entrepreneurs, and these motives vary from country to country, depending on economic, educational, geographical and cultural differences (Gabrielsson and Politis, 2011). As such, the conditions that support women's ability to start and grow businesses may be unique to each context and, therefore, research that can help understand the factors influencing women to start businesses of their own at the local level is required to enrich understanding about female entrepreneurs in developing countries (Minniti and Naudé, 2010).

In addition, studies have indicated that female entrepreneurs face different constraints and problems, which are also specific to different contexts and status. Due to these differences, a strategy used in one context may not work in another; thus, each government needs to determine the most effective strategy in their country. In consideration of specific national and cultural influences, the objective of this study is to examine the factors that motivate women to become entrepreneurs using pull-push motivation theory, on the one hand, and to explore the challenges faced by female entrepreneurs in Tanzania, on the other. The study is guided by the following research questions:

RQ1. What factors motivate women to become entrepreneurs in Tanzania?

RQ2. What challenges face female entrepreneurs in managing their business?

This study is important for several reasons. It contributes to a better understanding of entrepreneurial motivation theory, by providing further evidence from a developing country of what motivates women to start businesses. Furthermore, female entrepreneurs are an important part of the Tanzanian economy but are under researched. Thus, the findings of this research have the potential not only to assist the development of policies and programs that encourage and promote economic growth but also to address issues of female empowerment and economic engagement.

In the next section, the relevant literature concerning female entrepreneurs and startup motives will be discussed, followed by the presentation of the methodology. The findings are then presented and discussed and consequent policy suggestions are offered.

Literature review

The psychological construct of motivation has an important role to play in entrepreneurship research (Delmar and Wiklund, 2008; Henning and Akoob, 2017). This construct is concerned with the factors that motivate individuals to start and sustain business activities. In the entrepreneurship literature, the prime motivational theory studied is need for achievement (Shane *et al.*, 2003; Aramand, 2012). Accordingly, the literature regarding this phenomenon confirms that the motivation to start businesses is the result of different factors, including economic and non-economic factors, such as the desire for achievement and independence, personal development, improved social status and recognition in the community. These factors are generally divided into “pull” factors and “push” factors. These two types of factors determine the motivation level of entrepreneurs, which in turn affects their business success. Pull factors are those which attract people to start business activities, while push factors force individuals to opt for self-employment (Dawson and Henley, 2012; Isaga. *et al.*, 2015). Pull factors that motivate individuals to start business include autonomy, independence, social status, greater personal control (Kirkwood, 2009). On the other hand, push factors include job dissatisfaction, insufficient salary and necessity (Nchimbi, 2002).

Motivators for female entrepreneurs

The pull-push model has been explored in previous entrepreneurship studies, both in developed and developing countries, to study female entrepreneurs. Studies of this phenomenon indicate that women are motivated by some specific factors to enter into business on their own. A literature review of female entrepreneurs suggests that the majority of women are motivated by push factors to start their business and, as such, have low motivation to grow their business (Brush *et al.*, 2006; GEM, 2010; Fatoki, 2014;

Rey-Marti *et al.*, 2015). This is attributed to the fact that female entrepreneurs put more emphasis on balancing their families and business, and so they expect less from their business than their male counterparts. However, other studies have found that both men and women are equally motivated by pull factors (Minniti, 2009; Dawson and Henley, 2012; GEM, 2012).

With respect to women's entrepreneurial motives in developing countries, it is suggested that many women are pushed into entrepreneurial activities (Lassale and McElwee, 2016). In most cases women in this context venture into entrepreneurial activity to achieve things that the government fails to provide for them (Coughlin and Thomas, 2002). In support of this argument, Fatoki (2014) observed that female entrepreneurs in South Africa are motivated by both push and pull factors; however, push factors are more significant. The study conducted by Meyer and Landsberg (2015) found that the majority of female entrepreneurs in South Africa wanted to start a business to be independent, have freedom and to work toward a social goal. Contrary to this, Lock and Smith (2016) revealed that necessity is the most important start-up motivation for female entrepreneurs in Kenya. This was previously supported by Kuiper (1993), who found that the major motivating factors for African women to become entrepreneurs include family circumstances, economic pressure, an urge for economic independence, life-path changes and an urge to improve their economic status. Aramand (2012) examines the motives of female entrepreneurs in Mongolia and concludes that the need for achievement, Mongolian nomadic culture of adventurism, secular culture of feminism and collectivism play important roles in motivating women to become successful entrepreneurs.

In Tanzania, research findings show that lack of education is among the factors that motivate the majority of Tanzanians who start small businesses (Kuzilwa, 2005). This might imply that even female entrepreneurs are motivated to start a business because of their lack of education. However, one should read this with caution because, generally, women in Tanzania lack education compared to their male counterparts. This is supported by Nziku (2012), who found that the level of education was a low determinant of business startup among female entrepreneurs in Makambako and Njombe Tanzania.

Challenges facing female entrepreneurs

Many challenges have been documented hindering the development of SMEs, stemming from varying external and internal factors. External factors are those that are outside the entrepreneur's control. On the other hand, internal factors relate directly to the entrepreneur and to specific firm characteristics. Even though the problems facing entrepreneurs in both developed and developing countries are often quite similar, there are some problems that are unique to certain contexts. For example, in many developing countries entrepreneurs are more likely to face unstable and highly bureaucratic business environments than their counterparts in developed countries (ILO, 2008). Interestingly, while these factors affect the performance of both male- and female-owned businesses, there are also differential effects on the success of female-owned businesses (Kantor, 2002b; Chirwa, 2008; Azmat, 2013; Panda, 2018). Female entrepreneurs encounter significant challenges that diminish their potential as business owners (Ogunrinola, 2011; Jennings and Brush, 2013). Looking at previous research on female entrepreneurs, the most frequently discussed challenges are related to financial capital, education, working experiences, family responsibilities and gender-related problems (Kuratko and Hodgetts, 2001; Pallavi, 2013; Maden, 2015; Naguib and Jamali, 2015). Studies have also found that female entrepreneurs face different constraints and problems, which are also specific to different contexts and status. Available evidence suggests that cultural norms and beliefs play a role in constraining women's entrepreneurial activities (Kantor, 2002a; Brush *et al.*, 2012; Marlow and Swail, 2014). In this

regard, [Fletschner and Carter \(2008\)](#) observed that female entrepreneurs in Paraguay tended to have a bad reputation due to the lack of balance between work and family responsibilities. In line with this, [Heilbrunn et al. \(2014\)](#) explored difficulties facing entrepreneurs in three groups of women in Israel: immigrant women from the Former Soviet Union (FSU), women belonging to the Palestinian Israeli minority and Jewish Israeli women belonging to the majority population. The authors found similarities and differences between the three groups regarding their ability to handle difficulties deriving from the labor market, resources and women-specific disadvantages. Furthermore, the authors found that Palestinian female entrepreneurs had relatively more difficulties than the other two groups.

With respect to developing countries, [Panda \(2018\)](#) revealed that constraints faced by female entrepreneurs in developing countries arise from gender discrimination; work-family conflict; financial constraints; lack of infrastructure; unstable business, economic and political environment; lack of entrepreneurship-related training and personality differences. With regard to gender discrimination, researchers have shown that female entrepreneurs face greater difficulty in accessing external finance for their business development than men ([Fielden and Davidson, 2010](#); [Jennings and Brush, 2013](#), [Lindvert et al., 2017](#)). This is partly attributed to the fact that the majority of women have limited access to formal education, ownership of property and social mobility, which in turn limits their access to formal external financing ([Jamali, 2009](#); [Minniti, 2009](#); [Nziku, 2012](#)). Other reasons include lack of collateral, unwillingness to accept household assets as collateral, and negative perceptions about female entrepreneurs ([ILO, 2008](#); [Meyer and Landsberg, 2015](#)). In addition, a negative perception that entrepreneurship is an appropriate career choice for men and not women is another factor limiting women's access to finance ([Bird and Brush, 2002](#); [Aidis, et al., 2007](#); [Ama et al., 2014](#); [Maden, 2015](#); [Meyer and Landsberg, 2015](#)).

Work-family conflict is another constraint faced by female entrepreneurs in developing countries. Women are constantly struggling to combine running their business with family responsibilities ([Jennings and McDougald, 2007](#); [GEM, 2010](#)). Women are pressured to fulfill their gender roles as mother and wife and have to find time to perform entrepreneurial activities ([Brush et al., 2009](#)). Evidence suggests that lack of time is a constraint for most women in both developed and developing countries. In this context, [Berniell and Sánchez-Páramo \(2011\)](#) conducted a study on time use for the World Development Report 2012. Using data from 23 countries, they found that, at all levels of income, women do the majority of housework and care and, correspondingly, spend less time in work. Because of their family responsibilities, the majority of female entrepreneurs are unable to dedicate time to business-related activities, such as networking and mentoring, and this hampers their performance ([Panda and Dash, 2016](#)).

According to [ILO \(2008\)](#), gender-related problems cited by female entrepreneurs include being subjected to pressure to offer sexual favors to corrupt government officials; a lack of property rights over assets which could be pledged as collateral (even being disallowed to use their own property as collateral); a lack of confidence in women by bank officers; discouragement from men when starting or formalizing a businesses; and inadequate management cover during maternity leave. A similar study conducted by [Barwa \(2003\)](#) in Vietnam found that women face additional challenges when running their businesses, due to prevailing social and cultural gender-based inequalities and biases.

The performance of female entrepreneurs also suffers due to an unfavorable business environment. In Ethiopia, a study by [Singh and Belwal \(2008\)](#) found that the key issues facing female Ethiopian entrepreneurs were rampant corruption and gender discrimination. The study further revealed that women were denied loans, even when they had higher value collateral than their male counterparts.

Accordingly, surveys conducted among female entrepreneurs in Africa reveal that many of them feel that they lack abilities, skills and expertise in certain business matters. For example, in Uganda, female entrepreneurs suffer from a lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and increasing profitability (UNIDO, 2003). Similarly, a lack of career guidance has tended to limit female entrepreneurs' access to various publicly and privately offered support services, including business development services and information on business growth (Davis, 2012). In Mauritius, a study conducted by Hookingsing and Essoo (2003) found that difficulty in getting permits, lack of market, inability to raise capital and not being taken as seriously as men were the major obstacles facing female entrepreneurs. A systematic literature review conducted by De Vita *et al.* (2014) found that the major problems facing female entrepreneurs in Sub Saharan Africa are closely related to family responsibilities, lack of legitimacy and low social recognition.

Methodology

Following prior research, this study focuses on the reasons women give for why they start a business and the challenges they face in managing their business. A lack of secondary information about women's motives for business start-up prompted the researcher to conduct fieldwork among female entrepreneurs in Tanzania. In addition, due to the lack of an accurate and up-to-date sampling frame, this study uses non-probability sampling, namely, purposeful sampling – an approach commonly used in Tanzania (Nchimbi, 2002; Isaga *et al.*, 2015). Within this approach, efforts were made to contact respondents who fitted the study objectives. As this study aimed to examine the factors that motivated women to start business activities, the respondents selected had to be female and owner-managers of a firm. Following the Tanzanian definition of SMEs, the firms had to employ less than 100 people. According to this definition, SMEs consist of three groups: micro enterprises (up to five employees and up to 5 million Tanzanian shillings [TZS] as capital invested in machinery); small enterprises (5 to 50 employees and TZS 5 to 200 million); and medium-sized enterprises (50 to 100 employees and TZS 200 to 800 million). In the case of an enterprise falling under more than one criterion, the level of investment is the deciding factor.

The researcher first conducted an expert interview to identify the locations and known sectors in which women dominated. Through the support of the SIDO, the Federation of Association of Women Entrepreneurs in Tanzania and the Tanzania Food Processors Association, the researcher managed to develop a list of potential sectors, and, in a few cases, the addresses of potential respondents were obtained. This resulted in the selection of the locations of Dar es Salaam, Arusha and Morogoro as fieldwork sites. Dar es Salaam was selected because it is the largest commercial city in Tanzania, with more than three million people, and is the location of most of the SMEs in the country. Arusha was chosen because it is the city regarded as second to Dar es Salaam in terms of commercial activities. Morogoro region was chosen primarily due to its closeness to Dar es Salaam. In these regions, all the mentioned centers were visited and respondents were randomly selected. As the list obtained from the stakeholders was not up to date, in some cases, a snowballing approach was used to locate potential respondents.

A survey instrument was developed to capture the information relating to the research objectives. The questionnaire included tested items from earlier research about the motivation of individuals to start their businesses (Kolvereid, 1992; Birley and Westhead, 1994; Olomi, 2001; Nziku, 2012). The items comprised both pull and push factors. The

respondents were first required to rate the extent to which different factors were important to them when they started their businesses on a five-point Likert scale. The scale ranged from 1 (not important at all) to 5 (very important). Furthermore, the respondents were also required to rate the extent to which the formulated factors were a challenge facing them in running a business. The specific challenges that were formulated in this study included work and family-related challenges, gender discrimination, financial constraints, lack of entrepreneurship training, personal factors and unfavorable business environment. These variables have been frequently mentioned to be challenges facing female entrepreneurs in developing countries (Panda, 2018).

A structured questionnaire was prepared in English and translated into Swahili. Subsequently, a pilot test of the questionnaire was undertaken on a sample of 20 people to determine whether the questions were easy to understand and to answer, and to test the reliability and validity of each question in capturing the information desired. The data collection process took place between June and December 2014. Ultimately, 400 female entrepreneurs participated in the fieldwork study. The survey was followed by in-depth interviews with a smaller group of 20 women drawn from the total number of 400 female participants. The main purpose of conducting the in-depth interviews was to gain rich and detailed answers from the female entrepreneurs who were willing to share their experiences and clarify some quantitative results (Bryman and Bell, 2007). A semi-structured interview guide was designed based on the survey results. The interviews lasted between 45 min and 1 h.

Data analysis and findings

The data analysis involved three main phases: data preparation, descriptive analysis and factor analysis. Data preparation was undertaken soon after completion of the fieldwork: responses from all 400 questionnaires were entered into the computer using SPSS software. Thereafter, descriptive and factor analysis were performed. The qualitative data were analyzed one by one, and themes were generated to identify their meaning and relevance.

Descriptive analysis

Demographic information on the female entrepreneurs from each of the three regions is summarized in Table I. Over half of the respondents (54.75 per cent) were between 31 and 40 years of age at the time of the interview, and this supports the contention that people between the age of 25 and 45 are more likely to engage in entrepreneurial activity (Reynolds *et al.*, 2002). Only 1.5 per cent were over 60 years of age at the time of the interview. Up to 50.5 per cent of the respondents in this study were married, compared to a total of 49.5 per cent who were single, separated, divorced or widowed. With respect to educational background, over half of the respondents (58.25 per cent) had only completed primary school or had never attended school. Only 1.25 per cent had attained a bachelor's degree level of education. Results on respondents' family size suggest that the majority of the respondents had children and dependent relatives. This indicates that most of the female entrepreneurs were facing dual responsibilities of balancing family and business activities.

The majority of the firms (68.75 per cent) in the sample are micro enterprises (Table II). The next largest group in the sample is small-sized firms, which account for 31.25 per cent of the firms in the sample. Table II also shows that more than half of the firms (55.2 per cent) had been established for less than 11 years, while only 2.5 per cent of the firms had been established for more than 20 years. This relatively young age of the firms may be related to the fact that a capitalist system was only introduced in Tanzania in the 1990s. In total, 80 per cent of the female business owners who participated in this study are sole proprietors operating in the tailoring, food processing and service sectors.

Personal profile	Items	<i>n</i>	(%)
<i>Owner-manager age</i>	Under20	5	1.25
	20 to 30	101	25.5
	31 to 40	219	54.75
	41 to 50	62	15.5
	51 to 60	7	1.75
	Over 60 years	6	1.5
<i>Education</i>	Never attended school	10	2.5
	Primary school	223	55.75
	O level secondary school	120	30
	A level secondary school	40	10
	Advanced diploma or university degree	5	1.25
	Master's degree	1	0.25
	Doctoral degree	1	0.25
	<i>Marital status</i>	Single	124
Married		202	50.5
Separated/divorced		42	10.5
Widowed		32	8
<i>Family size</i>	0	5	1.25
	1-2 children	60	15
	3-4 children	146	36.5
	More than 4 children	189	47.25
<i>Number of dependent relatives</i>	0-3	0	0
	4-5	104	16.25
	More than 5	296	83.75
<i>All</i>		400	100

Table I.
Demographic
characteristics of the
respondents (*n* = 400)

Firm profile	<i>n</i>	(%)
<i>Number of employees</i>		
1-4 employees (micro)	275	68.75
5-49 employees (small)	125	31.25
50-99 employees (medium-sized)	0	0
<i>Age of the firm</i>		
5 years	55	13.75
6-10 years	166	41.5
10-15 years	130	32.5
16-20 years	39	9.75
21-25 years	8	2
Over 26 years	2	0.5
<i>Industry</i>		
Service industry	125	31.25
Food processing	120	30
Tailoring mart/garment making	155	38.75
<i>Legal status</i>		
Sole proprietorship	320	80
Partnership	80	20

Table II.
Characteristics of the
firms

Motivations for women to start their own business

The motivators for women establishing their own business are many in number and vary across individuals. Using a five-point Likert scale, the respondents were required to rate the extent to which different factors were important to them when they started their business.

The results are shown in [Table III](#). The items in italics represent the push factors and the other items represent the pull factors. The motivational factors are listed in descending order of importance and, as such, higher mean scores indicate the more important factors for the woman starting business. Looking at [Table III](#), it is clear that the most common motive for going into business was to create employment for the woman herself. Other motives include supplementing income and enabling women to do the kind of work they wanted to do.

Factor analysis was performed to develop a typology of factors that are important when starting a business. Each of the items loaded on only one factor, except for two items (*due to redundancy* and *experienced discrimination in my previous work*) which cross-loaded on two factors. Therefore, to meet the factor analysis requirements, we decided to omit those two items from the analysis and run the factor analysis again for 13 variables; the results are presented in [Table IV](#). Findings from the factor analysis yielded a four-factor solution that accounted for 65.7 per cent of the variance. Additionally, the factors were subjected to reliability analysis and Cronbach's alpha was calculated to determine the internal consistency of the items in the scale.

The first factor, *survival*, represents a motive for setting up a business that are related to it being the only way one can meet basic needs; this is clearly a push factor. The second factor, *desire for independence*, represents five motives for starting a business related to the desire to be independent from others; this is clearly a pull factor. The third factor, *role model*, represents inspiration and the influence of others; this is clearly a pull factor. The fourth factor, *recognition*, represents motives for setting up a business that are related to obtaining recognition from society; this is clearly a pull factor.

Challenges facing *female* entrepreneurs

There are a number of challenges that face female entrepreneurs in Tanzania, as shown in [Table V](#). As shown by the mean scores, the four most critical problems faced by female entrepreneurs are: access to finance; access to good premises and other resources; social and cultural commitments; and gender-related problems, such as household responsibility,

Entrepreneurial motivations	Mean
<i>It was the only way I could make a living</i>	4.5794
<i>To have something of my own / I could not rely on my spouse's income</i>	4.4767
<i>To increase my income</i>	4.4544
<i>Unable to find a paid job</i>	4.1983
To be able to do the kind of work I wanted to do	4.0167
Using my special talents effectively	4.0167
To have more control of my time	3.8200
To build a successful organization	3.7700
To avoid having to work for others	3.6733
Be your own boss	2.9367
To achieve a higher position for myself in society	2.6583
To get recognition for my accomplishment	2.5867
To follow the example of a person I admire	2.4083
To continue a family tradition	2.3833
<i>My salary in previous employment was not enough to sustain my family</i>	2.1675
<i>Experienced discrimination in my previous work</i>	1.8200
<i>Due to redundancy</i>	1.7467

Table III.
Descriptive statistics

Table IV.
Reasons for women
to start their own
business

Factor	Motives	Factor loading
Survival ($\alpha = 0.71$)	It was the only way I could make a living	0.807
	To have something of my own / I could not rely on my spouse's income	0.777
	To increase my income	0.772
	Unable to find a paid job	0.756
Desire for independence ($\alpha = 0.79$)	Using my special talents effectively	0.807
	To have more control of my time	0.715
	To avoid having to work for others	0.705
	To build a successful organization	0.704
Role model	Be your own boss	0.546
	To follow the example of a person I admire	0.884
Recognition ($\alpha = 0.73$)	To continue a family tradition	0.738
	To achieve a higher position for myself in society	0.821
	To get recognition for my accomplishments	0.797

Problems	Mean
Unable to obtain short-term financial capital	4.58
Unable to obtain long-term financial capital	4.48
Lack of property rights over assets, which could be pledged as collateral	4.46
Good premises and working tools	4.41
Lack of confidence in women by bank officers;	4.20
Discouragement from men when starting or formalizing businesses/Husband harassment	4.05
Pressure to offer sexual favors to corrupt government/private officials	3.93
Inadequate management cover during maternity leave	3.86
Lack of business experience	3.65
Inability to maintain accurate accounting records	3.47
Unreliable and undependable employees	3.39
Too much competition	3.28
Too much government regulation	2.94
Lack of management training	2.66
Lack of marketing training	2.48
Complex/confusing tax structure	2.38
Complicated business registration process	2.17
Poor roads/transportation	1.82
Electricity problems	1.75

Table V.
Challenges facing
female entrepreneurs

husband harassment and pressure to give sexual favors to corrupt officials. Other problems include a lack of business experience and an inability to maintain accurate accounting records.

Discussion

This study was conducted to identify the reasons underlying women's decision to start their own business in Tanzania. The findings show that the need to survive was the most important motivating factor. Additional pull factors do not seem to be very important when starting a business in Tanzania. This finding suggests that female entrepreneurs in Tanzania are generally motivated by push factors rather than pull factors, as illustrated by some of the respondents' responses:

[...] about motivation, my main motivation to start business was born out of necessity [...] as woman had a role to take care my children while my husband was working. . . after some time my husband got sick and his contract was terminated. So now I was the only one to take care the family financially. this situation pushed me to starting a small business.

[...] as woman as working very hard for my paid job and family [...] but the salary was not enough even to carter the basic needs such as food and accommodation.

[...] my sole motivation in venturing into business was to support my family and I see my business as the only way I could make a living.

[...] my main motivation to start business was to supplement the existing husband's income [...] his salary was not enough to sustain family basic needs [...] my children were sent out from school because we didn't pay the school fees.

These findings confirm earlier findings that showed that most women in developing countries are predominantly necessity driven (Chu, 2000; ILO, 2003; Brush *et al.*, 2006; Verwey, 2007; GEM, 2010; Fatoki, 2014; Lock and Smith, 2016). However, the findings of the current study contradict other findings from developing countries which suggest that the proportion of women starting businesses out of necessity has been declining in recent years (Minniti, 2009; Robichaud *et al.*, 2010; GEM, 2012; Charles and Gherman, 2013; Meyer and Landsberg, 2015).

This study also sought to identify the challenges facing female entrepreneurs in running their businesses. The results reveal that a majority of the women entrepreneurs who responded to our study had great difficulty in accessing external finance for various reasons. These include a lack of collateral, an unwillingness to accept household assets as collateral, failure to bribe loan officers as well as negative perceptions of female entrepreneurs by loan officers, as illustrated by Respondent:

I started my business with my own savings [...] raising external finance has been a challenge because you need to have a collateral such as owned object like house, land and etc. [...] unfortunately property that we own have been registered in the name of my husband.

[...] well to overcome the financial challenge, I raise external finance from informal financial institutions [...] the interest rate are 30-50 per cent per month which is very difficult for me to pay and expand my business (Respondents 5, 8, 12,19).

Most women entrepreneurs due to our nature we are discriminated. [...] whenever I go in various offices for business matters they will see me as a female and treatment will be different [...] they will just prolong the whole process [...] and as female sometimes we don't know the tricks males usually use in business.

In general, these findings are in line with the findings of other previous studies (ILO, 2003; Minniti, 2009; Lock and Smith, 2016; Ghouse *et al.*, 2017; Panda, 2018), which revealed that access to finance is one of the major constraints faced by female entrepreneurs across developing countries.

Other problems constitute gender-related problems, such as household responsibility, husband harassment and pressure to give sexual favors to corrupt officials. In addition, other problems include inadequate management cover during maternity leave and an inability to maintain accurate accounting records. With regard to household responsibility, this study found that the majority of women interviewed are living in two worlds: one at work and one at home.

I have dual responsibilities to my businesses and to my family, and finding ways to devote time to both is a challenge [...] sometime you want to go to your office then your son falls sick [...] so have

to take him to the hospital [...] where I will spent the whole day [...] my in mother in law is coming to visit us and I have to make sure I cook for her and devote more time her (Respondent 2)

[...] My home responsibility affects my ability and willingness to expand my business [...] may be I need to wait until my kids are grown up, then I will venture into serious business”

This is consistent with previous studies, which found that women do face various problems, some of which are common to both male and female entrepreneurs and some of which are gender related (Robertson, 1998; Kantor, 2002b; OECD, 2002; ILO, 2008; Azmat, 2013; Heilbrunn *et al.*, 2014). Similar to other studies (Brush *et al.*, 2009; Panda, 2018), the findings from this study revealed that childcare and other home responsibilities affect women’s ability and willingness to undertake serious business ventures. Because of this, a number of women wait until their children are older before venturing into entrepreneurship (Bradley and Boles, 2003). This finding also confirms the previous study conducted by the ILO (2012) that women in Tanzania find it difficult to start and run enterprises, due to their traditional reproductive roles and power relations. The women entrepreneurs in this research see that their position in business in general is not conducive to them. As Respondent 11 explained:

[...] most women entrepreneurs including myself have been asked to pay bribes in form of sexual favors [...] to avoid being subjected to this, I usually ask my brother to take care of all business meeting with other officials who are important to my business (Respondent 11).

[...] some women also the are the source of sexual corruption [...] we should all say no for free services and fight for our rights like what males do (Respondent 6)

Findings from this study support the current literature that suggests that female entrepreneurs in Africa face discrimination based on gender and often being subjected to pressure to offer sexual favors to corrupt government officials (ILO, 2008)

Furthermore, in-depth interviews conducted with selected respondents suggest that women do face different challenges based on their status. For example, married women often mentioned a lack of support from their spouse as inhibiting their business growth.

When my business started to shine my husband refrained from family responsibilities. So it is my duty to take care of the family, business and the husband.

[...] when my husband fell sick his job contract was terminated [...] things went bad [...] we were depending from my in-laws to survive [...] my parents encouraged me to start a small business of which my husband was against it [...] to please him I usually gave him some amount collected from my business for him to save but unfortunately there were no savings made [...] Now I am not giving him a single cent and he is real complaining”

This finding is in line with Logan’ study (2014), who argued that most of the women were receiving negative reactions from family, particularly from their spouse/partner, which discouraged them to expand their businesses.

Conclusion, limitations and further research

This study examined the motives of women in Tanzania for starting their own businesses and the challenges they face in running their business. The study was based on survey data collected from 400 women who own businesses in three subsectors in three regions in Tanzania. The findings clearly show that women are “pushed” rather than “pulled” into starting a business. Furthermore, the analysis indicates that women face several inhibiting factors, including access to finance, gender-related problems and social and cultural commitments.

The findings of this study have implications for the development of strategies and policies for fostering female entrepreneurs and for further research. First, the majority of women start a

business because of push motives, which may be a reason why their enterprises are not growing. In order for those who were pushed into business to evolve into committed entrepreneurs, appropriate training and support is needed to allow them to have stable livelihoods and sustain their businesses. In this study, the majority of respondents were from four leavers, and as such, it was difficult to secure employment; thus they may have been pushed into starting a business. In the future, scholars need to study educated female entrepreneurs across various countries and to understand their start up motives and business performance. The current study also reveals that, to a great extent, gender-related problems, social and cultural commitments as well as access to finance and networks are the main constraints faced by female entrepreneurs. The main policy implication arising from this finding is the need to eliminate gender differences in business. As such, collective efforts from the government, public and private institutions, NGOs and anybody who has a stake in female entrepreneurs is needed to eliminate the challenges, especially gender-related problems. Here, educational policies that embrace entrepreneurial qualities should be taken into consideration by policy makers from early childhood. Furthermore, entrepreneurial education and training is the most important factor in order to balance business, family and social issues. With regard to access to finance, it is important for female entrepreneurs to access external finance with minimal impediments, including gender discrimination. A recommendation is for the government to establish a credit guarantee scheme to enable the banks to provide loans to entrepreneurs, including women, at low risk. A woman could also apply to a guarantee scheme, which would serve as a solution to collateral problems when there is insufficient collateral during a bank loan application. Financial institutions also need to understand that developing financial support plans that cater to women's needs is important to create motivation for business growth. The study also revealed that some married entrepreneurs are constrained by family responsibilities. Public awareness is needed to educate both women and their husbands on the importance of entrepreneurship to the country's economy. For example, entrepreneurship education should be provided to young people throughout the education system from primary school to university level. This approach is very important because encouraging people to be more enterprising needs to start at an early age. In addition, a husband should support his wife in business, as it is evident that family support (both financial and emotional) is an important determinant of entrepreneurial behavior (Anna *et al.*, 2000).

It should be noted that, while this study makes a number of contributions, there are several limitations that should be considered when interpreting the results. First, the sample was selected from urban areas in only three out of the 26 regions in Tanzania. Even though the descriptive statistics indicate that the sample is likely to represent female entrepreneurs in Tanzania, there is some potential for producing biased results. Therefore, future research should include other regions to ascertain if the present findings are reflective of all women in other regions in Tanzania. Second, the non-probability sampling method used in this study essentially presents a limitation regarding the extent to which the research findings can be generalized to the rest of the population of female entrepreneurs in Tanzania.

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Corresponding author

Nsubili Isaga can be contacted at: nisaga@mzumbe.ac.tz

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