

**Institutional Logics in Women Entrepreneurship. Narratives of  
Learning, Struggles and Compromise from Dar es Salaam,  
Tanzania**

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## **ABSTRACT**

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This thesis explores institutional logics in women entrepreneurship in Dar es Salaam, Tanzania. It uses qualitative, narrative research methodology, and analyses different narratives from the women entrepreneurs on how they navigate their lives as women and as entrepreneurs. It brings about different stories from diverse experiences and encounters that they have gone through in the course of exploring entrepreneurship. The narratives were collected through 20 in-depth interviews conducted during the spring term of 2017. The data was based on their experiences as women entrepreneurs under MKUBWA program, which was facilitated by Tanzania Gatsby Trust in order to groom women entrepreneurs. After the data collection, the interviews which were conducted in Swahili were transcribed and thematically analyzed in dialogue with the institutional logics perspectives.

The study found the following institutional logics emerging out of women entrepreneurship: business logic, social logic, family logic, individual logic and religious logic. It was evident that, on one hand, there was an interaction of logics, and on the other hand, a clash between them. For women entrepreneurs, balancing their business responsibilities can be challenging when they have to perform their familial responsibilities. They learn to juggle different roles that they play as women entrepreneurs in order to be able to find that balance. However, there are cases where the support from the family can be helpful in their businesses. Therefore, for the better understanding and supporting of women entrepreneurship it is important to learn about their embeddedness in the society.

Keywords: women, entrepreneurship, logics, institutional logics, success

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## **LIST OF ABBREVIATIONS**

AKUZAMU	Amri Kuu za Mungu
GEM	Global Entrepreneurship Monitor
MIT	Ministry of Industry and Trade
MKUBWA	Mpango wa Kukuza Ujasiriamali na Biashara kwa Wanawake
MSME	Micro, Small and Medium Enterprises
SAPs	Structural Adjustment Programs
SME	Small and Medium Enterprises
TGT	Tanzania Gatsby Trust
VICOBA	Village Community Banks
WOEs	Women Owned Enterprises

# 1 INTRODUCTION

It is impossible to talk about countries with developing economies without touching on the subject of entrepreneurship, and particularly, women entrepreneurs. Entrepreneurship is an important sector of the economy, which provides avenues for people to start income generation activities, business ventures or self-employment outside the labor market where a lot of people compete for scarce employment opportunities. As a result, entrepreneurship has become the center of development projects and programs involving international, governmental and non-governmental organizations. According to the research by Minniti and Naudé (2010), women have surpassed men when it comes to starting new businesses, which brings me to the focus of this thesis, female entrepreneurs. Today, there are various kinds of women entrepreneurs all over the world in such a way that women entrepreneurs have been become known as among the drivers of economic development in the developing economy (Jamali, 2009).

It is interesting to find out how different kind of complexities emanating from how the societal gender roles and expectations being a woman influence a woman entrepreneur. This comes from the idea that because she is a woman, she has to justify her place outside of that which is expected of her. Traditional gender roles for example tend to associate a women with being a home maker, with motherhood, marriage and familial care. In this day and age, some people still judge a woman based on her lack of a husband, a child or a family of her own.

There are different dynamics at play in the everyday lives of women entrepreneurs and every day they find themselves dealing with the number of (often contradicting) rationalities and logics throughout their entrepreneurial encounters. Such trajectories call for an institutional logics perspective (Thornton & Ocasio, 2008) as a theoretical approach to capture such rationalities and logics surrounding women entrepreneurs from Dar es Salaam, Tanzania. As an approach institutional logics is suitable in examining the logics found in female entrepreneurship since it takes into account the wholeness of a person who is a woman entrepreneur who works within different institutional contexts such as family, market or professions. In that light, this thesis seeks

to pursue the subject of female entrepreneurship with the purpose of shedding light on the dynamics, encounters and rationalities through a narrative style. This is because narrative approach has been known for giving people their voices for example by introducing marginalized voices into the record (Maynes, Pierce & Laslett, 2008).

## **1.1 Context: Situating Women Entrepreneurship in Tanzania**

For a start, it is important to explain why I chose Tanzania as the area of study, and not Kenya or any other African country for that matter. As a Tanzanian woman who was born and raised in Dar es Salaam, I am of the opinion that there is still a lot more that needs to be done to make Tanzania's development a reality. That is why I chose to conduct interviews in Dar es Salaam, one of the biggest cities in Tanzania which is known to be the hub of Tanzanian economy where all kinds of economic opportunities can be found or created. Apart from the fact that I am more familiar with the city which implied that my fieldwork was simplified as I was working alone, my choice was guided by the specific fact that in Dar es Salaam you can find people from different walks of life, with different socio-economic backgrounds and therefore creating room for a variety of life stories filled with diverse experiences. Some of the women that I interviewed were coming from middle class neighborhoods while others were coming from the slums and deprived areas of the city. This diversity enabled this study to gather a variety of knowledges, experiences and life encounters of the women entrepreneurs in Tanzania. Therefore, I expect that the outcome of this thesis will contribute in one way or another to my country's process of development by informing policy makers and development practitioners in the area of women entrepreneurship.

Tanzania is a country situated within the Sub-Saharan region of African continent; a region, which is largely characterized by majority of people living in poverty. According to Naudé (2010) Sub-Saharan Africa is the region with the highest proportion of the least- developed countries, and a region that is relatively neglected in the entrepreneurship studies. It is in this very region that many of the studies that have been conducted are concerned with constraints on entrepreneurship, or on its pathologies (Naudé, 2010). Recent evidence shows that prevalence rates of female entrepreneurship tend to be relatively higher in developing than in developed



countries (Minniti, Allen & Langowitz, 2006; Minniti & Naudé, 2010). This has traditionally been explained by the fact that in developing economies women face higher barriers to entry in the formal labor market and have to resort to entrepreneurship as a way out of unemployment and, often, out of poverty. McDade and Spring (2005) argue that the entrepreneurial landscape in Africa ranges from a multitude of micro-enterprises that provide marginal employment for a single individual to a small number of large corporations employing hundreds of people. In addition to that most women-owned enterprises are micro- and small- scale informal sector ones as opposed to men who own both large and small-scale enterprises (Kiggundu, 2002; Spring, 2009).

Although the term entrepreneurship has been synonymously used with self-employment in many studies, which mostly fall under the SME sector, in Tanzania the use of the term entrepreneurship has mostly been used hand in hand with any kind of initiative that is associated with self-employment as well as starting of a business known as '*Ujasiriamali*' in Swahili. Therefore, in my understanding, '*Mjasiriamali*' or an entrepreneur in Swahili can be any person who has managed to create or start a business which produces products or services such as owning a shop, a hair dressing saloon, a soap making industry, or a food processing industry, as long as it is an income generating activity. That is why I was interested to learn more about the women entrepreneurs in Tanzania who are mostly situated in the informal sector of the economy as the result of many factors including the level of education, avoiding legal procedures and the amount of capital involved (Mori, 2014).

The Micro, Small and Medium Enterprises (MSME) sector in Tanzania covers non-farm economic activities including manufacturing, mining, commerce and services (Stevenson & St-Onge, 2005). The yardsticks used for defining MSMEs are the number of employees and capital investment. The 2003 SME policy defined MSMEs as follows: micro enterprises are those engaging up to 4 people or employing capital up to Tshs.5.0 million. The majority of micro enterprises are in the informal sector. Small enterprises are those engaging between 5 and 49 employees or with capital from Tshs.5 million to Tshs.200 million. Medium enterprises employ between 50 and 99 people or have capital from Tshs.200 million to Tshs.800 million (Mori, 2014).

Historically speaking, Tanzania has gone through a lot of changes economically and politically since its independence in 1961. Soon after independence, the first president and the founding father of the nation Mwalimu Julius Kambarage Nyerere embarked on the socialist ideology namely Ujamaa which has greatly influenced the foundations of Tanzania as a young nation (Saul, 2012). Ujamaa as an ideology emphasized on self-reliance and equality in which the government controlled the economy and any kind of capitalistic production for private gain or accumulation of wealth were forbidden. In that light, the political environment at that time did not make it possible for the making of entrepreneurs due to the notion that an entrepreneur produces for private (individual) gain while in the context of Ujamaa principles a citizen produces for the greater good of the nation.

However, the socialist ideology came under scrutiny and pressure from the IMF and World Bank due to its failure to address structural dependency leaving the country with no option but to adopt structural adjustment programs (SAPs) and consequently a shift from a centralized to a liberalized economy during the 1980's. The state had to downsize its expenditure in order to comply with the neo liberal conditions of the World Bank and IMF (Kamata, 2010). Ultimately, a lot of the government owned enterprises and companies were privatized since a number of them were characterized by ineffectiveness and low production (Ngowi, 2009) hence the neo-liberalization of the economy in Tanzania. With the neo-liberal economy, private sector was gaining power over the public sector where a culture of private economy was re-introduced in the Tanzanian culture which had adopted a socialist ideology after independence. A lot government owned enterprises were closed down, sold and workers were retrenched. The working class were the ones who were mostly affected by these changes due to declining wages and fewer employment opportunities. This transition implied changes in terms of employment opportunities for those who were laid off or could not compete in the labor market after privatization had taken place.

Therefore, out of this complex challenges of the SAPs coupled with the economic crisis of the 1980s, the situation made Tanzanians open to other ways of making extra income to supplement their formal sector wages. People were looking for opportunities for self-employment and entrepreneurship which were mostly found within the informal sectors of the economy. From

the Ujamaa mentality to a neo-liberal mentality implied that people on their own had to now seek for ways of making income without depending on the state. Of all the groups of people, women were the mostly affected by the retrenchment processes, encumbered by their low levels of education and fewer employment opportunities in the formal and private sector, many of them resorted to entrepreneurship. Rutashobya (1995) argues that women's entry in business in Tanzania was still a new phenomenon by the end of 1990's. Currently there are increased numbers of women owned enterprises compared to the 1990's (Mori, 2014).

According to Jagero and Kushoka (2011) the entrepreneurial landscape in Tanzania has been uneven and dominated by men entrepreneurs from the very beginning. For Tanzanian culture which is patriarchal in nature, there are gender roles which create a number of expectations that men and women are supposed to fulfill. For example, women are expected to be mothers who nurture their children as well as take care of their families which implies that they will have to be around their homes to make that possible. That is why it becomes hard for them to get out of this circle of household responsibilities of a 'stay at home mom' unless an external help is offered by the 'relatives' who mostly come from the rural areas to search for employment opportunities in towns or by hiring 'housegirls' or nannies. So, it is either a woman is there present at home or she then finds somebody else to help her with her tasks so she can be out there working.

It is interesting to see that these gender roles have not been made in a negotiable manner because growing up in Dar es Salaam, I have seen how women can be shunned for not doing what is expected of them. For example, being a single woman without a desire to be married or have children can make a woman be viewed as incomplete or damaged goods, even if she may be successful in her business or life in general, she will still be incomplete in the eyes of the society. More so, even for men who tend to do household chores, people tend to make fun of them and call them names to degrade them for doing what they see as womanly tasks such as cleaning, cooking or changing nappies. It has never been the question of whether a man or woman would negotiate these familial responsibilities but it has always been implied that these are the responsibilities of a woman, and that to me is a problem.

In the culture where women are socialized to be submissive to men this encourages somehow the inferior complex among women especially because in the capitalist world, competition exists in

every form. As a result, a woman can develop a fear to start business because she would not want to compete for opportunities against men because a lot of women have been socialized to depend on men as the ones providing for the family. This situation could rob them of the confidence to stand on their own especially financially as the man is the expected breadwinner of the family. It is therefore interesting to find out, in a society that has gone through transition from the centralized to the neo-liberal economy, how do women entrepreneurs juggle different issues that related to their gender roles and entrepreneurship at the same time.

## **1.2 Research Questions**

In order to find out different issues emerging from women entrepreneurship and make sense of their realities through an institutional logics approach introduced in next chapter, in this thesis, I ask the following questions:

How does dealing with the institutional logics show in women's success as entrepreneurs?

a) How do different contestations of institutional logics manifest in women's performance as entrepreneurs?

b) How do women deal with different logics and succeed in their entrepreneurial activities?

From this particular theoretical perspective, the study points out that there are different logics that emerge out women entrepreneurship. It is, therefore, the purpose of the analysis to find out what kinds of logics emerge and how do the women entrepreneurs deal with these different logics. How do they make sense of their encounters while dealing with the logics, and their success in doing so?

## **1.3 Organization of the Thesis**

In the following chapter, I will be discussing the literature on the subject entrepreneurship particularly female entrepreneurship as well as explaining the theoretical underpinnings of institutional logics that guide the study. In chapter three, I will describe my methodological approach and position as a researcher. Chapter four offers the analysis of the narratives through the institutional logics perspectives in order to learn from the experiences and encounters of the

women. Chapter five will include the conclusions, lessons learned and suggestions for further research.

## **2 LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.1 Exploring Women Entrepreneurship**

Defining entrepreneurship has occupied scholars for many years and, indeed, up to this day there is still a lack of consensus on its exact meaning (Ahmad & Seymour, 2008). For example, the French economist Richard Cantillon is generally accredited with being the first to coin the phrase in the context of what we view today as entrepreneurship in about 1730. Loosely, he defined entrepreneurship as self-employment of any sort, and entrepreneurs as risk-takers, in the sense that they purchased goods at certain prices in the present to sell at uncertain prices in the future. Other eminent economists who tended to define the term are Adam Smith, Jean Baptiste Say, Alfred Marshall, Frank Knight and, Joseph Schumpeter who in 1934 defined entrepreneurs as innovators who implement entrepreneurial change within markets. Although there has been a shift in the definition of the concept from the Schumpeterian definition, it is obvious that one of the key features that have been used to define an entrepreneur among other things is innovation (Ahmad & Seymour, 2008).

According to the Global Entrepreneurship Monitor (GEM) entrepreneurship is defined as “any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business”. In studying about entrepreneurial activity, GEM emphasize that entrepreneurship is a multi-faceted phenomenon that manifests itself in many ways and, so, it cannot be measured with a solitary indicator but rather a basket of indicators. Most common factors that are used to measure entrepreneurship are the rate of self-employment, business ownership or the rate of new start-ups (Naudé, 2010).

## 2.2 Conceptualizing Female Entrepreneurship

The past 30 years have seen significant changes in the status and political weight of women entrepreneurs, as well as a rapid increase of interest and research on the topic. Female entrepreneurship matters for individuals, for communities and for countries (Minniti and Naudé, 2010). With the recognition of entrepreneurship as a key driver for economic development, both as drivers and main beneficiaries of this growth, female entrepreneurs especially have been identified as the “new heroes of the developing economy” (Vossenbergh, 2014). Recent evidence shows that women have surpassed men when it comes to starting new businesses (Minniti et al, 2006, Minniti & Naudé, 2010), however, women’s businesses tend to be smaller and to grow less than those owned by men (Minniti & Naudé, 2010).

However, female entrepreneurship has been side-lined in research compared to male entrepreneurship. Mainstream entrepreneurial literature has still a lot to do with the way female entrepreneurs have been studied and represented. In the attempt to deconstruct discursive practices that have shaped the entrepreneurial discourse, (Ahl, 2006) observes that several authors have pointed out that entrepreneur and entrepreneurship are male-gendered concepts, i.e., they have masculine connotations. Ahl (2006) insists that this was due to the manifested use of the male pronoun (which was standard in science until the 1980s) but also the way the entrepreneur was described. Given the fact that the masculine discourse informing entrepreneurship has been taken as normative leads to the representation of those outside this norm as the others, i.e., the female entrepreneurs (Ahl, 2006; Ahl & Marlow, 2012; Bruni, Gherardi & Poggio, 2004). In addition to that, those others such as women who cannot fit into this discourse, require ‘fixing’ through specific interventions to address this assumed deficit (Ahl & Marlow, 2012). This suggests the need to deal with these silences of surrounding the female entrepreneurship by changing the narrative as well as giving voice to the women entrepreneurs through telling their stories themselves.

For example, female entrepreneurs have been portrayed as people whose decisions to undertake entrepreneurial activities are mostly driven by constraints or necessities rather than opportunities (Bruni et al., 2004). The Global Entrepreneurship Monitor (GEM) classifies the “necessity” entrepreneur as a person who is self-employed because of the lack of wage employment, while

the opportunity entrepreneur as the one who is self-employed by choice, in order to exploit some perceived “opportunity” (Bosma & Levie, 2009). This kind of representation is partly due to how women have been socialized through their gender roles as caregivers, mothers and housewives whose ability to undertake can sometimes be affected by those very gender roles. Thus, they end up doing family care responsibilities while at the same time making time for their businesses, which are mostly around their homes. These kinds of tensions explain why women entrepreneurs are in the periphery, the ghettos within entrepreneurship, that is, people who do not have much skills and therefore find their way in sectors that are much easier to enter like tertiary sector involving commerce especially services (Ahl & Marlow, 2012; Bruni et al., 2004) or the fact that they opt for entrepreneurship out of need.

### **2.3 Barriers to Female entrepreneurship**

When female entrepreneurship is compared to male entrepreneurship, it has been found to be facing a number of challenges. Ahl (2006) argues that female entrepreneurship is failing to demonstrate the expected benefits. Findings from the cross-country survey made by GEM suggest that while the number of female entrepreneurs is increasing and their possible impact is considered widespread, the sustainability of female owned businesses and the incomes they provide are still insufficient (Bosma & Levie, 2009). Based on the cross-country data Minniti and Naudé (2010) observe that globally, women still own and manage significantly fewer businesses than men, although the startup rate of female owned businesses has outpaced that of men. It also goes on to indicate that businesses managed by women are less profitable and the exit rates among them tend to be higher. So, what is the reason for this situation?

Different studies have been conducted to find out the barriers facing female entrepreneurs and the following have been explained. Women entrepreneurs face challenges from the family responsibilities due to societal gender roles; lack of entrepreneurial culture and socialization among women, the women themselves i.e, their beliefs and feelings, limitations of support for the administration and/or external funding (Pérez-Pérez & Avilés-Hernández, 2016). Bruni et al. (2004) identify factors impeding female entrepreneurs as those related to the social cultural status of women and the related access to corporate networks, whether information or business.



In addition, Vossenbergh (2014) argues that major constraints to female entrepreneurship include less access to financial resources, inadequate training, poor or limited access to information, the work-family interface (such as the difficulties of combining business and family responsibilities), safety and gender based violence, lack of societal support (in terms of normative constraints and societal attitudes that are not supportive of female entrepreneurship), and discriminatory barriers and procedures such as inheritance and land rights.

## **2.4 Success in Female Entrepreneurship**

The position of women in the society situates several challenges that female entrepreneurs face in their undertakings. Looking at those factors impeding female entrepreneurs, it is clear that women within this discourse are portrayed as people are always “lacking in or having less of” status, networks, credibility and so forth (Bruni et al., 2004). Whether these “lacks” may be the reason or not, the question is in comparison to whom or what? What would then explain the success of a woman entrepreneur, how is her performance and success measured? Since male entrepreneurship has been the norm, Ahl (2004) argues that the recognition of the efforts and successes of female entrepreneurs is likely to be sidelined when compared to the experienced and competent male counterparts.

Ahl (2004) elucidates that the term entrepreneurship has been referred to as an instrument for economic growth, as something positive, leading to improvement, which fits nicely into the grand narrative of modernity in which development not only implies change but also progress. Suggesting that female entrepreneurship is good or successful only because it leads to economic growth creates room for a narrowed understanding. This tends to make research on women entrepreneurs to focus only on performance and growth issues while ignoring issues such as gender equality and gender or power relations (Ahl, 2004; Caron & Margolin, 2015).

To understand an entrepreneurial event Buryat and Julien (2001) as quoted by Anderson (2015) assert that in order “to understand an entrepreneurial event, we must first understand the individual and the project, and the links between them throughout the start-up, survival and/or development process and finally the influence of environment, and hence of other entrepreneurs

and the various resources provided by the environment” (Anderson, 2015 p, 148). This statement brings to light very critical issues in relation to the study and understanding of female entrepreneurship. First, there must be an individual (an entrepreneur) who has her own history, comes from a certain social and economic background and is driven by certain motivations. After recognizing this person, there comes the project, business or activity that this person is undertaking as an entrepreneurial activity. Then there is a connection between the individual and their project throughout the start-up, survival and if they managed to take off or not. In addition to that the environment that this person is working and his or her relationship to other entrepreneurs. Therefore, to be able to explain how one succeeds as an entrepreneur there are several factors to be considered; not just the ‘economic’ variables like how much profit one has made. This statement captures the main idea of this thesis, drawing from the narratives of female entrepreneurs to understand and be able to explain the success of female entrepreneurs as defined by their own point of view.

Furthermore, Anderson (2015) argues that the obsession with the economic explanation for everything to justify whether it is useful or not, misleads us from realizing that entrepreneurship rises in the social sphere and is enacted socially. Drawing from the study by Ssendi and Anderson (2009) regarding women entrepreneurs, Anderson (2015) explains that the motivations of these women ranged from the need for livelihood to sustain self and family, but this livelihood was as much about social status and position as economic well-being. This implies that the pursuit of economic motives goes hand in hand with non-economic goals such as sociability, approval, power and status. Therefore, looking at entrepreneurship from the economic lens not only obscures the bigger picture about entrepreneurial events but also narrows down the explanation and renders a half-empty rather than a half-full understanding of what is happening on the ground. I think we need to understand the success of women entrepreneurs from a broader outlook of their social sphere as facilitated by their economic sphere through their entrepreneurial stories. As Sen argues that human beings and their flourishing should be the ‘end’ or objective of development (Alkire, 2005; Sen, 1999) rather than an increase in economic growth meaning that development should be more about the people, their flourishing as a whole not just merely increase in economic/financial growth. That is why this study intends to tell

women's stories through their narratives and focus on their experiences and meanings of success and development in general.

## **2.5 Institutional Logics Approach to Women Entrepreneurship**

After going through the literature on women entrepreneurship, I will discuss the institutional logics perspective, which comes in as the theoretical framework that is used to make sense of the women entrepreneurs' narratives. I am going to explain some of the concepts in institutional logics perspective that are relevant to this study. This is because as a theoretical approach, institutional logics is a large framework with a number of important, overarching concepts and theoretical ideas that can be applied to different issues. However, in this study, I will focus on the selected concepts such as institutional logics, embedded agency and society as an inter-institutional system.

According to Thornton and Ocasio (2008) institutional logics theory was developed by Friedland and Alfred (1985) to describe the contradictory practices and beliefs inherent in the institutions of modern western societies. The institutional orders they focused on at the time were such as capitalism, state bureaucracy and political democracy, which they saw as having different practices and beliefs that shape how individuals engage in political struggles. The theory was later developed by Jackall in 1988 who expanded the meaning of institutional logics to describe 'the complicated, experientially constructed and thereby contingent set of rules, premiums and sanctions that men and women in particular contexts create and recreate in such a way that their behavior and accompanying perspective are to some extent regularized and predictable' (Thornton & Ocasio, 2008).

I apply in this study institutional logics as defined by Thornton and Occasion (2008) who understand it as 'the socially constructed, historical patterns of material practices, assumptions, values, beliefs and rules by which individuals produce and reproduce their material subsistence, organize time and space, and provide meaning to their social reality'. Institutional logics as a concept provides for a means to understand individual and organizational behavior, situated in the social and institutional context. Interests, identities, values and assumptions of individuals

and organizations are embedded within prevailing institutional logics. Decisions and outcomes people make a result of the interplay between individual agency and the institutional structure they are situated in.

Embedded agency is a concept that implies that the interests, identities, values and assumptions of individuals and organizations are embedded within prevailing institutional logics (Thornton & Ocasio, 2008). This means that the agency of individuals is connected to the institution he or she is attached to. Their behavior, expectations, decisions, interests of individuals are constrained and enabled by the institutional context they are situated in. Institutions are socially constructed and therefore constituted by actions of individuals and organizations. Therefore, institutions develop and change as the result of the interplay between the material and the cultural forces (or characteristics).

In this thesis, the concept of embedded agency is used to describe how the agency of women entrepreneurs is embedded within their context. I will look at the women entrepreneurs from the point of view of that they are a result of and belong to several institutional contexts that are involved in shaping them as entrepreneurs. One does not simply become an entrepreneur from a vacuum, but one is motivated by different interests, values and identities that are embedded in the institutional logics like family logics or business logics.

Society as an inter-institutional system refers to the way in which a society is seen as a system of sectors, which interact and represent different sets of expectations for social relations and human organizational behavior (Thornton & Ocasio, 2008). As an inter-institutional system, society allows for sources of heterogeneity and agency to be theorized and observed from the point of view of the contradictions between the logics of different institutional orders. Therefore, individuals are located within a diverse range of high-level institutions like family, market, religion, professions and corporations. Female entrepreneurship, for example, as a context (or a sector) is potentially influenced by contending logics of different societal sectors such as the market, religion, gender, family, profession and culture. In addition to that, institutional logics approach views culture as both a motivation as well as a justification of action (Thornton & Ocasio, 2008).

Entrepreneurship is a phenomenon that has been usually explained as an economic phenomenon, located in the realm of the “private sector”. However, I would like to explore this subject from more of a sociological perspective, inspired by Anderson (2015) who views entrepreneurship as a social phenomenon. That is the why institutional logic approach is employed; in order to understand and make sense of the experiences of women entrepreneurs as it takes into account the “wholeness” of the life of an entrepreneur as a person but also understanding this person through paying attention to their perspectives shaped by societal institutions. Instead of looking at an individual entrepreneur, this approach seeks to understand how this individual entrepreneur works in the interaction with her society which is she attached to and not only just focus on her as an individual “entrepreneur”.

There have been different approaches that have been used in the economic and development discourses to explain women entrepreneurship. However, these kinds of approaches reduce the understanding of the entrepreneurial process by focusing only on the individual entrepreneurs and their either good or bad, economic outcomes. As influenced by the functionalist approach, entrepreneurship has been situated in the economics realm (Anderson, 2015) and as the result the entrepreneur has been viewed as a kind of individual who is expected to possess particular traits, make certain decisions and achieve desired outcomes. This kind of outlook not only risks reducing the focus of the person through quantifying of processes but also renders a narrow understanding of the subject of entrepreneurship. Such kind of focus according to Anderson (2015) denies the impact that entrepreneurship and the society have on each other and that is why I am interested on the sociological outlook on the topic as offered by the institutional logics approach.

Institutional logics approach is an overall theoretical framework and for this study, I have chosen to use some of its concepts that are relevant in the understanding of women entrepreneurship. My focus is particularly in the interaction between the individual entrepreneur and the institutional logics. I am interested to identify some of the logics that emerge out of women entrepreneurship and understand the relationship between them. Moreover, I also want to explore how the women interviewees experience entrepreneurship and what kinds of issues they draw from different institutional logics, and how they become subject to different logics and the expectations that

they bring. The institutional logics approach argues that there are several levels of analysis such as societal, organizational and individual levels and these levels are intertwined. The connection between these levels makes the concept of institutional logic important.

Institutional logics perspective brings into light the concept of embedded agency (Thornton & Ocasio, 2008) which means that when looking at entrepreneurship only from the individual or economic point of view, one will not be able to capture the entire holistic experiences of the entrepreneur who is a person who comes from a particular societal context. Though embedded agency, I learned that when studying about women entrepreneurship, first of all, I need to acknowledge that it is about a woman who is embedded in the society and she does not exist in a vacuum. Therefore, I cannot isolate her from her society and look at her just as an individual with a set of qualities such as an entrepreneurial mind, performance of economic tasks like investing, making profits and so forth. Rather when looking at the entrepreneur, you need to see her as a part of the society, embedded in that context. She is not only an individual entrepreneur but she also a woman who is situated in the society that has shaped her life which is surrounded by conflicting demands and rationalities. That is the reason why I have chosen the theoretical approach that bridges the individual into the societal context.

## **2.6 How institutional logics approach guide my analysis**

Institutional logics approach aids researchers to investigate how individual and organizational actors are influenced by their situation in multiple social locations in an interinstitutional system for example the institutional orders of the family, religion, state, market, professions and corporations (Thornton, Ocasio & Lounsbury, 2012, p 2-3). As an approach, it offers concepts that can be applied to explain about individuals and their effect on individuals can be drawn from when they identify with collective identities of an institutionalized group. Collective identities emerge out of social interactions and communications between members of a social group. For example, once one identifies as a woman entrepreneur, they are basically part of the multiple identities as a result of belonging to different social groups such as professions and occupations, gender roles (being a Tanzanian woman), ethnic groups and individual organizations.

As collective identities become institutionalized, they develop their own distinct institutional logics and these logics prevail within the social groups (Thornton & Ocasio, 2008, p 111). Meaning that, women entrepreneurs as they develop their identities and become institutionalized (who, what and how an entrepreneur is supposed to be), they develop their own distinct institutional logics (behavior, patterns, practices, values, beliefs) which prevail within the social group. Therefore, studying about women entrepreneurs (as a social group), it involves learning about their different logics which they have developed over time which includes their practices, values, beliefs, behavior. In that knowledge it will be interesting to use the approach in order to identify what kind of logics will emerge from women's entrepreneurial encounters. To find out for example what kinds of institutional logics do women draw from in order to construct their logics.

According to Thornton and Ocasio (2008, p 112), "each institutional logic shapes and creates the rules of the game, the means-ends relationships by which power and status are gained, maintained and lost". Therefore, the prevailing logic will determine how power and status are gained, maintained and lost. In terms of explaining/understanding a particular logic it is best to analyze how power/status differences are associated with the particular institutional logic. For example, when understanding the narrative of a woman entrepreneur, who is also a mother and a wife as well as a businesswoman in this context, it is important to look at a family as an institutional order which has a set of principles and symbols that shape how reasoning takes place, how rationality is perceived and experienced different from the market, religious, state or professional institution. Each institutional order has its own ways of influencing individual and organizational behavior. That is why, for example, the ways in which a person interacts with his or her family at home is different from how they do in their office or at a business environment. In this Chapter, I have introduced my theoretical approach to women entrepreneurship. In the following Chapter, I will proceed to the introduction of the methods of data collection and analysis used in order to explore the institutional logics as emerged in the women entrepreneurship.

### 3 METHODOLOGY

Being a researcher in the field was not just a learning journey but also a journey through which I learned how the choices and decisions I make have an impact on the data collected. In this chapter, I will explore my own methodology and the dynamics at play from the choices made to their implications to the research process, and to what that means to me as a researcher.

Methodology has been defined as a way of thinking that determines one's direction towards the study of a certain phenomenon. Strauss and Corbin (1998) clearly define a methodology as not just a set of procedures but rather as a way of thinking about and studying social realities.

Methodology defines how a person will go about studying any phenomenon. It is about exploring one's own practice and performance with a view to change or to refine them in terms of the direction taken in the research (Bold, 2012).

Before going to the field, I did review different types of literature on female entrepreneurship and found a lot of interesting insights on how the woman entrepreneur is perceived by the society. It was at this stage when I learned that there is still a lot to be researched about women entrepreneurs from the African countries, as most of the studies conducted have been mainly focusing on the 'problems' as one among the discursive practices within the entrepreneurial and development discourse (Ahl, 2006). As a result, many of the stories/perspectives/experiences of women entrepreneurs are either neglected or reduced to quantifiable elements to analyzed in terms of being successfully (economically) or not.

With this in mind, I was interested in the stories of women entrepreneurs, their life-histories that would facilitate a better understanding of a female entrepreneur since the male entrepreneur has been the norm. According to my judgement, the appropriate methodology to tap into such knowledges and experiences of women entrepreneurs is qualitative methodology. That is why this research broadly based on the qualitative approach. Qualitative approach is the suitable approach for my study primarily due to the nature of my research questions. This approach is useful in bringing about intricate details about phenomena such as feelings, thought processes and emotions that are difficult to extract or learn about through more conventional research methods (Strauss & Corbin, 1998). Since my research questions attempt to understand the lived



experiences of women entrepreneurs, taking a qualitative direction would facilitate the execution of the study.

A methodology implies the use of certain kinds of methods that are suitable for the study in question. The methodology applied in this study is a qualitative one which includes a qualitative design as well as techniques used in the process of collecting and analyzing data. Strauss and Corbin (1998) define qualitative research as any type of research that produces findings not arrived at by statistical procedures or other means of quantification. It's the kind of research that studies about persons' lives, lived experiences, behaviors, emotion, feelings as well as organizational functioning, social movements, cultural phenomena, and interactions between nations (Strauss & Corbin, 1998). Therefore, the qualitative research is employed as a way to exploring and tap into the narratives of stories, experiences and encounters of women entrepreneurs.

### **3.1 Research Design: Narrative approach**

Unlike a quantitative design through which respondents fill in the questionnaires for instance in a survey; a narrative design as used in this research enables a researcher to acquire a wide range of details through people's stories that would not be accessed through a survey. Bold (2012) expounding on Polkinghorne's (1988) definition of narrative as a story, considered that a researcher was interested in both the storying process and the final product. With time Bold (2012) argues that the use of narratives has broadened in the sense that narratives are not just 'stories' but stories that are embedded in a social context. In my design, I do not consider women's narratives only as their personal stories only but look at the women's stories as embedded in their social contexts.

On the other hand, Andrews, Squire and Tamboukou (2008) argue that the use of narrative research stems from the shared tendency of treating narrative as modes of resistance to existing structures of power. In relation to that Maynes, Pierce and Laslett (2008) elucidate that personal narrative analyses have been designed to introduce marginalized voices into the record. Tracing the history of personal narrative in research (Maynes et al., 2008) explain that feminists have

been widely known for employing narrative research to ‘bring women’s voices and perspective to light’. As a result, many scholars who use personal narrative analysis make claims based on the feminist epistemological grounds. “At the core of feminist epistemology is the claim that new insights about gender relations and power emerge from women telling stories about themselves and their lives and the process of telling reveals past oppressions that had been suppressed or unrecognized” (Maynes et al, 2008, p. 6). The idea of narrative as a mode of resistance has inspired me to focus on the narratives of those women whose voices tend to be sidelined by different structures of power such as the patriarchal tendencies within the Tanzanian culture.

Personal narrative design is also fundamental in not only giving people their voices but also in contributing to critique and counter/alternative narratives. Maynes et al (2008) point that some studies deliberately use personal narratives as sources of counter narratives to undermine misleading generalizations, correct commonly misused analytic categories or refute historical claims based in other types of evidence or other modes of inquiry. This is to say that personal narratives point out truths that lie beyond the reach of more commonly used techniques for example the surveys that are done worldwide to entrepreneurs.

Therefore, my overall research design comes from a point of seeking understanding from the perspective of women entrepreneurs how they have come to be and how they continue to be entrepreneurs in the face of the gender roles that the society has assigned for women to stay at home and take care of their families. It fits within the qualitative approach as it sets up the assumptions that people’s stories are important, they make meaning. Through stories we can learn different things which are useful to the society as stories are social products, they are the product of the society.

### **3.2 Methods of gathering the narratives: In-depth interviews**

Methods are those specific set of procedures and techniques for gathering and analyzing data (Silverman, 2001; Strauss & Corbin, 1998). One of the main methods employed in order to capture women’s narratives is in-depth interview. While short answer questions (in a survey) in would provide me with the necessary responses, but it would not tap into the lived experiences

and encounters that these women were able to narrate through their stories. Interview method was designed to overcome the common tendency to decontextualize and disconnect the respondents' meaning making efforts from the concrete setting for which they originally were designed and from the larger sociocultural grounds of meaning production (Bamberg, 2011).

It is within the context of an interview process that respondents are able to make meaning of the world around them as a person's narratives are embedded in social relationships and structures and they are expressed in culturally specific forms. Furthermore, personal narratives result into forms of knowledge that are accessible through intersubjective or dialogic process meaning the knowledge is realized through provoked feelings or emotions during the interview. It is during the interview process that certain type of questions or follow up questions would trigger certain emotional responses and that would not be told otherwise (Maynes et al, 2008).

One of the tools used in the research was an interview guide. It was a list of questions that I was using to interview the entrepreneurs. After going through the literature, I came up with a number of questions that I wanted to ask the participants. They were open ended questions which were in English at first but then after being approved by supervisor I translated them to Swahili. (Appendix 2 and 3 for these interview guides). The interviews were semi-structured interviews and they were conducted in Kiswahili language which is the native language. The respondents were asked a set of questions in relation to their entrepreneurial activities and experiences with their involvement with the MKUBWA program (see the appendices 2 and 3). The questions were open ended in order to create a room for follow-up questions or probes that structure the histories. The interview conversations were taped in the sound recorder with their consent and the audios were transcribed. I was also taking some important notes in my reflective diary. The notes were taken during and after the interviews to mark certain things but also to show that what they were saying was important to be noted, at least that made them express themselves more.

### **3.3 Access, recruitment process and the characteristics of the interviewees**

I chose to collect data through a program of MKUBWA which was conducted by Tanzania Gatsby Trust (TGT). Since 2010, the Tanzania Gatsby Trust has been implementing the Project

“Tanzania Virtual Business Incubator” or (MKUBWA in Kiswahili) with funding from the World Bank and technical assistance from AIDOS (Mori, 2014). MKUBWA is an innovative business development program, specially designed to respond to the needs of women entrepreneurs. By the end of phase one in 2012, MKUBWA had trained more than 1,000 women entrepreneurs. Out of these, 240 were offered advanced specialized business development services, which were coaching, mentoring, market exposure visits, technical classes, product/development design and financial services linkage (TGT, 2012). The program also supports women entrepreneurs in formalizing their businesses and in the course of phase 1, 40 per cent of specialized participants were assisted in registering.

My fieldwork in Dar started with meeting the TGT organization to get acquainted with the program. On 6<sup>th</sup> March 2017, I met with the Chief Operations Manager and the Project Manager to discuss the details of my research and how to get the respondents. Considering that it was a Women’s week, the best way to get access to a variety of respondents was through attending women exhibitions on the international women’s day (8<sup>th</sup> March). I attended one of the exhibitions that was part of a Women’s Conference organized by an NGO called AKUZAMU Women of Courage.

I was able to identify some of the women under MKUBWA project and requested the opportunity for interviews. I managed to get some interviewees and through them I recruited other interviewees. Some of the interviewees were obtained through making phone calls from the list of MKUBWA participants that I was given by the MKUBWA program coordinator to request for an interview. So, although I was given a list of the participants of the program, I mixed my approaches of recruiting the interviewees in the sense that I contacted some of them and some of them were referred to by their fellows. A total of 20 women agreed to participate in the interviews and I was able to interview them. Their details and whereabouts can be seen in figure 1 (see the appendix 1).

The whole process during the fieldwork to a great extent was successful except the unpredictable rainfalls which would sometimes start in the middle of the interview and make it hard to transcribe. All in all, I was able to locate the respondents who either were at work, in their office spaces or at home depending on their choice of location. For almost each of them that I was

interviewing, I was supporting their works by buying their products and if there was not product at the moment, then I would give her some small allowance to compensate the time although some were reluctant to receive it, and some accepted it. In spite of the prior introductions that I made during the phone calls, some of them were still thinking that I was a TGT officer going to evaluate them and they would showcase their products waiting for my opinion or others would worry about not having enough to show for.

Summary of the socio-demographic characteristics of the interviewed women as presented in the table found in the appendix 1:

- Age ranges from 38 to 69 years
- Education ranges from Standard (Std) 7 (primary education) to university degree
- Capital ranges from 10,000 TSh (around 5 euros) from savings to 3 million TSh (around 1300 euros) from a loan
- Years in business ranges from 1 year to 20 years
- Many (13) are married while others are widows
- Many of them find themselves juggling with two different businesses to supplement income, so there is no sustainability and consistency of a particular kind of business. They have either tried to do more than one kind of business before settling with one or others are still doing more than one
- All of them are working around their homes but some have offices or shops to sell their products somewhere else
- They are members of one or more different VICOBA (Village Community Banks)
- Most of them were housewives before starting their businesses but about 4 of them left their employment opportunities to start their own businesses and 3 of them did it as their retirement program. In this sense, being a housewife in Tanzania, one is considered being among the non-employed people since being a housewife entails doing traditional roles a woman is expected to do at her home and therefore they do not earn any income out of it although the tasks they perform could have been paid work.

### **3.4 Role of the researcher, validity and ethical considerations**

As a researcher, I played a number of roles in this research. I am a Tanzanian woman doing research about Tanzanian women entrepreneurs. My interest and inclination towards this topic has been motivated by the situations of life in my neighborhood. Born and raised in Dar es Salaam, in a working-class neighborhood, witnessing dire poverty and the vulnerabilities it brings upon women and children, I developed a desire to want to change that situation. My beliefs and viewpoint of the world have an influence on this research on way or another. Bold (2012) argues a very important point that many researchers fail to acknowledge adequately the values and beliefs they bring to the research project. This is almost a prerequisite since the ways in which you collect and analyze data will reflect on these. Reflecting this back to my own research, I can totally agree that my values and belief in the empowered role of women in the society has influenced the choice of the research topic and how I was involved with these women during the process of data collection. Coming from a working-class family and raised within the deprived neighborhoods makes me wonder if I had been from the different socioeconomic background would I be interested on the same topic or focus.

Silverman (2001) explains that it is important for a researcher to consider the responsibilities that come with asking people questions or studying their behaviors. This is because a qualitative researcher tends to engage closely with private and public lives of individuals being studied which can lead to different kinds of ethical concerns during the course of the research. Understanding that, the research process was carried out by considering a number of research ethics such as informed consent.

Informed consent entailed explaining what the research is about to the participants including an introduction about who am I and what I would do with the data. The participation was voluntary by one's spoken consent to participate and to be recorded as well. It also involved agreeing to their location of choice to conduct the interviews, which was mostly at the areas of work. Another consideration was in the anonymization of the respondents. Although all of them seemed to be agreeing to their names being used, in line with the ethical standards, they will be not be mentioned in the thesis. Instead, I use pseudonyms to protect the identity of the women.

### **3.5 Methods of analyzing the narratives**

For my thesis, the process of analysis started retrospectively after all the data collection was complete. I started reviewing bits by bits of data for reoccurring themes of interest and of relevance to my research question. However, the process of analysis can be a mixture of both retrospective analysis as well as iterative analysis (Bold, 2012). With narrative data, like mine, Bold (2012) argues that the transcription process and the analysis cannot be separated because the transcript is arranged in ways to support the researcher's thinking about the meaning of the interview.

How the data is organized affects the analysis. Data analysis is therefore a complex process not easily described as having particular structure or following a rigid method since there will be much revisiting and reshaping before the final write up. From my experience I can say that my analysis process has been a series of back and forth interaction with the data and the theoretical concepts. It was not one-way transcription and then analysis, because sometimes I have to go back to the data to make sure I had captured the essence of what was communicated by the interviewees. Then again, find the proper themes to group the narratives because they all related to one another in the making of the whole story.

Since the interviews were conducted in Swahili, which is my mother tongue, it was easy for me to understand everything, especially because I myself conducted and transcribed. I have not translated all the transcripts but only the direct quotes that were excerpted to be used for reporting purposes in the following chapter. In doing the analysis of these narratives, a thematic approach was employed whereby themes were developed.

First, I read the transcripts to identify different narratives that were connected to the research questions. After sorting out the narratives and reading through them, I was making notes of the emerging codes. When I started to identify codes, which represented the important concepts that come out of the dialogues, there were so many of them. The codes were quite practical, for example: role of MKUBWA, being a businesswoman, role of husband and family support, religious beliefs in entrepreneurship, becoming an entrepreneur and making their own way, success narratives and challenges of a being woman entrepreneur just to mention a few.

After listing through a number of codes, which were a lot, the next step was to group them according to their relationship to each other. Then I developed different themes, which were more

abstract but captured the sense of what the groups of codes were representing. The themes included were such as MKUBWA in the making of an entrepreneur, making their own way, the role of the husband in household dynamics, religious beliefs shaping entrepreneurship and the narratives of success. These themes will be clearly explained the next chapter.

The themes were then analyzed through a theoretical lens of the institutional logics perspectives. In practice, this means that looked through the narratives with the focus on the themes they discuss, and the logics that emerge out of women entrepreneurship to be able to understand the experiences of women entrepreneurs. There will be a number quotes that will be used to go alongside the themes and the analysis. Therefore, in the following Chapter, I will present the results of my analysis focusing on the prevalent themes and the ways in which they connect with different institutional logics.



## 4 FINDINGS: DEALING WITH MULTIPLE LOGICS IN WOMEN ENTREPRENEURSHIP

This chapter consists of a dialogue between the narratives and the theoretical perspective of the study. There is a number of quotes that have been excerpted from the original transcripts and then translated them from the Swahili to English language to bring out the essence of their stories and capture the dynamics that were portrayed in the interviews. The narratives of the women entrepreneurs are then discussed and themed accordingly by focusing on the response to the research question guiding the thesis: How does dealing with the institutional logics show in women's success as entrepreneurs? How do different contestations of institutional logics manifest in women's performance as entrepreneurs? How do women deal with different logics and succeed in their entrepreneurial activities?

Using the institutional logics perspective, I have been able to analyze and make sense of the narratives that I first grouped into the following themes: MKUBWA in the making of an entrepreneur, making their own way, the role of husband in household dynamics, narratives of success and religious beliefs shaping entrepreneurship. I will describe the content of each theme and explain how these themes are related to the wider entrepreneurship discussion through the theoretical concepts of institutional logics.

In the theme *MKUBWA in the making of an entrepreneur*, I am focusing on how MKUBWA has influenced women's journey of adaptation into their entrepreneurial selves. In relation to that in the theme *making their own way*, it is about their efforts in making their own private economies. In the *role of husband in household dynamics*, I am looking at the significance of the position and the role that a husband plays in the dynamics and how it influences the woman entrepreneur in that household. In the *narratives of success* theme, this is meant to find out how these particular women entrepreneurs define success, what does success mean to them and how do they make sense of their achievements. Finally, in the *religious beliefs shaping entrepreneurship*, I am interested to see how religious beliefs play out in their entrepreneurial lives.

## **4.1 MKUBWA in the Making of an Entrepreneur**

This theme encapsulated how MKUBWA as a program that was offered by TGT has shaped the interviewees as entrepreneurs. Throughout the interviews, MKUBWA was mentioned by these women as being instrumental in making them entrepreneurs while they were involved in the program. On the one hand, there are those who would credit it for the knowledge and skills it imparted in them, while on the other hand, there were those who credited it for the values and attitudes it instilled in them.

It is important to learn about MKUBWA's contribution in the making of their entrepreneurial selves. Individuals under this program learned and got accustomed to certain practices and ways of doing things throughout the course of the program. These ways of life, thinking and acting were the result of participating in this program, and that is why it was common to hear about MKUBWA in each of their stories. The relationships that they made within the program are reflected in their values, behaviors and expectations as entrepreneurs and how the relationship has facilitated their success. The program introduced different skills to them such as pricing and branding, it imparted knowledge in terms of character building such as self-confidence and risk taking, gave them opportunities like marketing of their products and linked them to several networks which all supported an adaptation of the entrepreneurship logic. They learned and experienced different ways in which entrepreneurs are supposed to act and do things contrary to their ways before the training.

Looking at the skills they acquired some skills were more specific and others were more general. For instance, they got skills about what kind attributes an entrepreneur is supposed to possess that is, the entrepreneurial attitude and identity. Due to a number of structural, cultural and economic barriers that have hindered women's individual self-actualization, being in this program provided the women with avenues of worth and self-actualization which are crucial in the process of shaping the entrepreneurial mentality. For one to be creative and think bigger, one needs to be confident in one's abilities, which requires positive reinforcement. To my knowledge that is something which seemed to be inadequate in the environment where these entrepreneurs were operating as many of them were part of the household relations where a man is positioned as the desired breadwinner and a woman as the housekeeper. That kind of set up already creates

a mindset that makes women dependent and focus their attention to whatever that is confined within the household. Starting a business or an income generating activity becomes the other world is hardly navigated within the spaces of the stay at home mom or a housewife.

For example, one woman who I call Maria who bakes and runs a kiosk selling different food items had been struggling with the market for products. She said the following:

*“MKUBWA means a lot to me because it has lifted me up. It has helped me to get to the market”. (Maria’s interview)*

Maria expressed her gratitude in the sense that the program has helped her to access markets. So being part of the program has been a positive reinforcement in terms of her getting out and knowing the business world and how the market operates.

Mbonile is another woman who explains about what role MKUBWA has played in teaching them about being confident:

*“I really thank MKUBWA. MKUBWA has built confidence in us...In the past I couldn’t say that I have my own business, I used to hide it. I didn’t have the confidence to present it to others, saying to you maybe, this here is what I do... but I thank MKUBWA that they gave us confidence”. (Mbonile’s interview)*

For Mbonile, MKUBWA has inculcated different values, more of a sense of belonging and believing in oneself and one’s undertakings. A number of participants attested to the confidence they had gained as the result of being part of the program and learning from it. Self-confidence is something that is something crucial for every person especially an entrepreneur. How can one start something new that involves taking risks and pushing her boundaries without having the confidence to do it? Making a first step requires confidence and that is why this program was instrumental to Mbonile and others in terms of solidifying their characters.

Doroth is another entrepreneur. She had a university education but had been seeking for proper knowledge on chicken farming since it was something she liked to do as her retirement project. She said:

*“...We are thankful we got knowledge because without knowledge it becomes difficult to implement a lot of things. But once you know that if I do this, it will lead to that then that’s a good thing”. (Doroth)*

Doroth explained the role of MKUBWA in terms of the entrepreneurial knowledge production. For her, it was about the knowledge to conduct her chicken farming project. She was interested to learn more how to improve the quality and quantity of the chicken business. Being situated in this program facilitated her access to the knowledge that she required for her business.

Emiliana, who was working a tailor and making food alongside, seemed to be excited to be part of MKUBWA although she had joined later than the others had. She said the following remarks:

*“MKUBWA has opened up my mind to know that that I can do certain things if I learn about them. If you can learn and understand well then you can start your own thing...”*  
*(Emiliana’s interview)*

Emiliana credited MKUBWA as giving her the courage to pursue her goals in an environment where self-doubt and being a woman can be the forces that lag one behind. She opened up to me that she had come to a self-realization that she could do whatever kind of business she wants as long as she learned about it. The process of becoming an entrepreneur within this program was accentuated by creating awareness of one’s strengths and abilities.

Tumaini was an entrepreneur who manufactures food items like mangle pickle, jam, chili sauce peanut butter and supplies those products to different retail shops. She also runs a shop around her home where we did the interview. She had the following to say about what the program meant to her:

*“Perhaps I should say MKUBWA has helped me in a lot of things that I didn’t know in the operation of my businesses and issues of record keeping as well as making of a business plan. These are things that I didn’t know in detail before, though I haven’t been an expert in making a business plan, but I got that from MKUBWA”. (Tumaini’s interview)*

Tumaini also explained how she managed to learn different business knowhows from MKUBWA which makes it easy to admit that some of the consequences of this program were

not just entrepreneurial in terms of profit making and access to markets but some were social outcomes in relation to their beliefs and attitudes as women. Being embedded in this program added an interesting dynamic to their adaption of entrepreneurial logic.

Here again we see the business logics alongside social logics coming up through these narratives of influence. In this sense these women had gotten used to doing business for the sake of making enough to feed their families and fulfill their social responsibilities but when they were exposed to MKUBWA training they learned that running business is more than just making enough money to feed your children. It is about starting something and having the confidence to see it through no matter the challenges they face along the way.

That is why Mama Duda, another entrepreneur summarized the situation as a change from ‘doing business as women’ to doing business as businesswomen.

*“MKUBWA has opened our eyes because we were doing business as women, earning income just enough for feeding ourselves”.* (Mama Duda’s interview)

Mama Duda brought up one of the challenges that women entrepreneurs face in terms of separating domestic income and business capital. This is one of the attribute which has characterized women entrepreneurship for not been strict to the business conduct and hence the phrase “doing business as women”. Meaning that a woman is most likely to draw her sense of business from the social (or even family) logics because it is the part which is important for her first, and then, she can think of the other business part later. If a family member gets sick or any other emergency emerges, it is easy and a natural thing for a woman to take some of money from her business capital to deal with the situation. But in the business world one is expected to separate the domestic income from the business income for it to grow. Therefore, MKUBWA teaches them to have the discipline to separate the business capital from the profit that can be used as household income and not to interfere with the business plan.

Family logics and business logics emerge out of female entrepreneurship which is different from male entrepreneurship. According to Bruni et al (2004) representations of female entrepreneurship seem to portray that there is no division between business plans and personal plans and if women were to succeed they would need to draw boundaries between the two

domains like their male counterparts. However, the question here should not be whether or not she should separate these domains (since different institutional sectors can interact) but rather it should concern the culturally constructed gendering processes that assume that motherhood and extended familial care are the main or only responsibilities of a woman.

A culture where a man is considered 'responsible' as long as he provides for his family, for his wife, for his children to eat and go to school, projects a limited view of a woman. This kind of a system already positions a woman in such a way that she cannot be 'responsible' unless she performs her expected familial responsibilities (since the man takes care of the income) without exception, regardless of any other kind of responsibilities she might have. It limits woman's chances of starting up a business or any undertaking for that matter because who will take care of the family? What if there is the situation where both a man and a woman are working or involved in income generating activities, and so, both of them have to be away from the house; which is common nowadays. Why is it that a woman is the one who is still expected to perform her familial duties simply because it is a womanly thing to do but not so for a man? How about creating an environment where the two people can be able to pursue their dreams, careers, ventures without the pressure of their gender roles. Therefore, until that change happens in the society, I think this kind of clash between family and business logic is bound to happen in such contexts unless the deep-rooted assumptions of gender and social relations are brought into question.

It was clear that in MKUBWA's programs they had this entrepreneurial logic that they were emphasizing about because they wanted to make women stronger, confident, aggressive and successful entrepreneurs. However, throughout their encounters that transformation process revealed the clash between the different logics that emerged out this interaction. The social logics that shaped a woman and how she is expected to be appeared to be clashing with the business logics. This is an example of the need to understand the person from the point of view of how they are embedded in their society.

Although MKUBWA was trying to mold them into becoming the best entrepreneurs they could be, one cannot ignore their embeddedness and how that characterizes their decisions and outcomes. How they had to find within themselves to negotiate their position as women

entrepreneurs while at the same time trying to adapt to the entrepreneurial logic that was stressed by the program. Most of these narratives quotes are about how MKUBWA has facilitated their transition to become entrepreneurs. So basically, they were talking about their successful adaptation of entrepreneurial logic comparing to how they were doing in the beginning whereby a lot of decisions were hardly guided by the entrepreneurial logic. Although there was a successful adaptation of entrepreneurial logic, underneath that lied the clash of logics which forces them to negotiate a balance between the social logics, business logic and family logic. It seems that in most of the cases this idea of transforming women into independent entrepreneurs while at the same time adhering to the entrepreneurial logic was successful but then on the other hand there were some challenges as the next sections will show.

## **4.2 Making their own way**

This theme captured participants' efforts to establish their own private economies and kind of change in their prevailing identities from who they were to who they were becoming, that is, independent women entrepreneurs. The focus here is to find out from the narratives what does their desire to making their own way tell us about women entrepreneurship. Some of the women expressed their struggles to make their own income in the households where men have been the main breadwinner. In addition to that, one of MKUBWA's goals was to make women entrepreneurs who go through their program stronger and confident as written on their website:

“Economic independence makes her stronger and confident and she can now actively contribute to the social and economic development of her society.” (TGT, 2010)

From the above statement, MKUBWA is implying that lack of economic and social bargaining power withdraws the confidence and the ability of women entrepreneurs to make their own choices and therefore making these women become inferior. Listening to some of the women entrepreneurs telling their stories, I gathered that the issue of having self-confidence was a very important aspect that they were lacking in the process of becoming entrepreneurs. That is why one of the things the program was emphasizing to the women was to be confident in their abilities and to strive for economic independence, which is vital for any entrepreneur.

From the institutional logics perspective, I suggest that women who are situated in the context of entrepreneurship become part of a social group of entrepreneurs and form their collective identities. Within the field of entrepreneurship, entrepreneurs identify with certain behavior, interests and values such as passion, courage, resilience, ability to adapt to change, integrity, independency, creativity and risk taking (Kozubíková, Dvorský, Cepel, & Balcerzak, 2017). It is within this context that the need for establishing individual independent economies is emphasized which implies that there will be changes within the family dynamics in the households where the woman was once dependent on a man. Since the woman is now finding ways to generate her own income so not as to be dependent on the man, this in turn changes the power relations between the man and the woman. So, what are the implications of these changes to women entrepreneurs? Take for example the following words which were spoken by:

Mbonile who was involved in soap making business, but also a wife and a mother. They have a family business that they run it together with her husband. However, she said the following:

*“I know if I have my own business, a business that will provide my own income for me then I can have power instead of the joint business which means that we are all doing it; I have no power to say that I want something ... However, if it’s my business, I know if I want to buy something I know I can take it, I have power over it”.* (Mbonile’s interview)

Mbonile seemed somewhat unsatisfied with the whole situation of having to spend much time to manage their family business and then finding some time to do her own business. Her husband wanted her to spend more time in the family business because according to him, if she fully participates in that, she will not need to struggle with her own business. For her husband, her side-business was unnecessary because he can provide enough to sustain them from their family business. On the other hand, Mbonile does not think the same way because for her, in family business she is not as free as compared to owning her own business. So, she is seeking for that freedom to be an independent entrepreneur in the context where her business seems to be sidelined. Here there were two logics that were in conflict with each other, that is family logic and business logic where a woman was seeking for her own economic individual power instead of being in the family business as suggested by her husband, which makes her unfree.



Bruni et al (2004) argue that what motivates women to become entrepreneurs is the search for independence and autonomy in work and personal income. Looking at the efforts to become entrepreneurs, some of these women were searching for independence because by being under the institutional order of a family, a man was the one who enjoyed the autonomy and freedom that comes with being the main breadwinner. One woman would explain her frustration by explaining the stress and shame that came with having to ask for money for everything and not being able to do what she wanted to do simply because she was not making her own income. Therefore, that urge drove her to become an entrepreneur to be able to overcome that shameful feeling. The desire to somehow belong to this group of women entrepreneurs who are independent and successful.

For example, Regina is an entrepreneur and a married woman who was doing her business from around her home. For her, making her own money gives the power to invest or make decisions that do not necessarily depend on her husband like buying a piece of land for example. For ages, women in many African countries have been excluded from land ownership and therefore owning a title deed is something that has not been achievable to many African women. So being able to make her own income and buy land in her name could be one of the fulfilling things to her as a woman and entrepreneur.

*“The business has really helped me because before that I could not have my own money. And after I made the money, I dint just spend it aimlessly but I went to buy myself a plot and a small area like a farm”. (Regina’s interview)*

Regina sees the situation of dependency as risky especially when there is only one person in the household that is earning income as she says:

*“I would advise a fellow woman not to wait and expect to be given money because if you keep on expecting to be given money, there is a day when he might not have anything to give you. For me now, for example, I can tell that maybe today my husband doesn’t have money; because I am working I know that someday I don’t make anything, so who is he that cannot lack anything?” (Regina’s interview)*

For Regina, being a woman entrepreneur means being able to make your own income and not depending entirely on the man’s income. She said this when asked how would she advise other

women who want to become entrepreneurs, as she explained her situation when she was just at home not working.

Another woman, Rose was working as a nurse, however when she gave birth to a child with disability, she quit her job and stayed at home so that she can raise her daughter. In the process of seeking for an activity to do to generate income, she turned to entrepreneurship which helped her in becoming independent.

*“You know, the times have changed now compared to the times back then. Back in the days, a stay-at-home mom was just there at home, but nowadays many moms are coming up saying what can I do to be successful. I was that person who used to ask for this and for that, I was asking for everything. However, now that my husband can see that I have done this, he appreciates that his wife is doing business. That gives me -- when he can ask for 10,000/= TSh knowing that I can give it to him unlike before when he couldn't even ask for 5,000/= TSh because he knew I didn't have it -- that somehow makes me feel proud”.*  
(Rose's interview)

To Rose, making her own income and being able to support her family has motivated her to keep working and create economic independence to the extent that she was content that she could be able to give her husband some money when he asks her. Coming from the point in her life where she did not have any income, this was an encouraging step. Being able to stand on her own without depending on her husband made room for her to juggle motherhood as well business responsibilities.

Another example is Judith, who was employed but then left her job and moved in with her husband after they got married. So, she became a stay at home mom and she started being involved in income generating activities like making fabrics. She had this to say:

*“I advise women to stop just staying at home instead they should work because depending entirely on the man is not a good thing. You can't just say it's okay to have one of you working because in case of death, you can't tell who will go first. If a woman dies then the husband can take care of the children but when the husband dies that's when you start struggling how to take care of the children. However, if you are already working then if*

*something like that happens you will know how to live with your children. So, I would really like for women to start working". (Judith's interview)*

Judith also shared similar thoughts when asked what advice would she give to other women. Remember this is coming from a woman who was employed and left that to become a stay at home mom, which is not a bad decision because one is prioritizing taking care of her family. But then again it becomes difficult for the woman in a situation to become an entrepreneur and make her own income if she is going to be depending on the portion of the income that the husband is making for the whole family. Or incase the man can no longer work, what happens to the income situation in the household? That is why Judith was suggesting that it is not enough to have a working husband who provides for the family, women too need to work to support their families.

These narratives illuminate the fact that women entrepreneurs are situated within conflicting logics where they have to find ways to balance between the family logics as well as business logics to keep going. In the process of making their own way, women have to juggle different logics that would make a room for them to become the kind of entrepreneurs they aspire to be. The search for independence and power to manage their own economies brings about the sense of accomplishment that pushes these women to find ways to doing it on their own. It becomes one of the reasons that motivates them to find ways to juggle business, motherhood and familial responsibilities so that, in the end, they can have their own income. Therefore, as the women navigate the world of business and entrepreneurship, it becomes clear the entrepreneurial logic goes hand in hand with the emphasis on economic independence and, ultimately, stability. However, when individual business and entrepreneur logic come into at play, the sense of familyhood prevailing in the family logic becomes challenged. We can see for example that a husband can play a big role in these dynamics brought about by the change in power relations between the man and woman in the household as explained in the next section.

### 4.3 Role of the husband in the household dynamics

This theme looked at those participants who were married and whose husbands had some influence in their businesses. When looking at a woman entrepreneur in a family context, it is important to try to understand the different relationships that surround her everyday life.

Throughout the narratives of married women, the husband seemed to play a pivotal role in either supporting the woman's involvement in the business or hindering her growth. As a result, a business can strengthen family ties or tear them as captured in the following narrative excerpts:

Judith is a woman who specialized in fabric making and selling. When asked about her husband, she had this to say:

*“Oh yeah! I really thank my husband; he really helps me for sure. If I get stuck somewhere, he helps me” (Judith's interview)*

Judith's husband is a good supporter of her business. She told me that he is the one who gave her the capital to start her business. This is a good example of how business logic and family logic can interact with each other for the good. For this case, the support from her husband helped and motivated Judith to pursue entrepreneurship further.

Mbonile who was in the soap making business was also supposed to work with her husband in their family business:

*“Another challenge, maybe it could be my husband. Maybe like when I decide that I want to go and find customers for my products, he complains a lot saying that you roam around, roaming around too much ... So that's it, my husband is the challenge” (Mbonile's interview)*

Mbonile's husband seemed to be a hindrance to her business because he wanted her to invest her time fully to their family business. It is as if she saw her as becoming a competitor rather than an ally. That means if she kept working on her business, she was risking her relationship with her husband, her marriage and family at large. This situation made it hard for her to perform independently and grow as an entrepreneur because she could not risk losing her business or her

family. Here family logics and individual business logics are in conflict against each other which means that she has to juggle the two logics to keep her business and family afloat.

Maria wears many hats. She was a nutrition teacher and she started entrepreneurship right before she retired. She is involved in food processing which is her area of expertise because she not only taught but also learned that in the college. She said the following when I asked her about the support from her husband:

*“We help each other with my husband in my business especially when I have to bake a cake, there must be transport. There is a car, but I don’t know how to drive but he knows, so he helps me to bring the cake to the venue. When I go to the exhibitions, he also goes with me.” (Maria’s interview)*

Maria’s husband is another example of the successful interaction between family and business logics. She told me how much her husband supported her from the very beginning which makes her business feel like their business. This suggests that if a woman is supported by her husband; she might not seek to have ‘control’ of ‘her’ own business but when the husband is controlling and limiting her space then the struggle for control to establish one’s own space emerges.

Regina is a clothing designer and seamstress. She experienced health complications after childbirth and ended up a stay at home mom and according to her she was cured and could work perfectly. When I asked her what challenges, she has faced in her business she said:

*“Honestly, he doesn’t really like it when I travel... He just wants me to be here around home. Even if I were to go to another region, it is a problem to him. If I tell him I want to go to Arusha to bring my products he would complain so much. However, when he is travelling I ask him how can you be travelling to work over there while you don’t allow me to do the same?” (Regina’s interview)*

For Regina, I could tell that she was disappointed that husband would not let her travel outside of Dar es Salaam to sell her products to other regions. However, the husband had all the freedom to travel for business whenever he wanted. She is an adult and a businesswoman, so she should be able to travel whenever she wanted to go to market her products. On the other she is part of a family institutional order where for this case, the husband has the power to make decisions while

a woman is bound to obey and be submissive. If she values the family and wants to keep her marriage, she has to listen to her husband. So, she chose not to travel but transported her products to those regions instead of going herself. Despite that you can see she was not satisfied with the situation. This was, thus, another example of family logics clashing with the business logic.

For women who are married or involved in relationships with men like the ones we have seen above, economic independence and freedom to movement can be hard thing to negotiate within their spaces. Considering how the family institutional order operates for this particular culture in Tanzania, a husband can have a big say when it comes to matters of his wife moving around. He somehow has to give his 'blessing' on this or more like a permission for her to travel. The most common excuse that most of the men tell for their reluctance to their wives' travel is "Who will cook for me and do my laundry when she is away?" Or "Who will take care of the children when you go away"? This already tells us about the power dynamics at play here in this family. These are two adults who should be able to talk and make decisions together, but the influence of the patriarchal society would not let that happen. That is the reason why a husband's decision is more powerful than the wife's. It feels like they are telling these women that doing these chores is what women are good at and not moving around doing business like men.

This is what being a woman entrepreneur means to some of these women, sacrificing some of their individual interests to save the collective ones such as family and business interests. The family logics and business logics seem to interact but also clash in the process. The woman is sort of like put in the hot seat where she has to decide what is good for her family and her business on the other hand. The success of her business at this point is tied upon her ability to make compromises and sacrifices. If the roles were reversed, it would be very unlikely to hear such narratives of men entrepreneurs being hindered by their wives' decisions. For example, it is very common to see on the media: when there is an interview of a successful businessman, it will focus on him as a businessman, separated from his familial responsibilities.

However, for a businesswoman, the interview would check on her family, relationships and marriage. Such trajectories imply that woman entrepreneurship (for those women are married) is influenced by the woman's ability to juggle wife roles, motherhood and the relationship to her

husband. Woman's mobility for example could be constrained especially when trust issues or power issues are involved and therefore minimizing the chances for one to grow and explore the business world outside their homes. Apart from the role of the husband in family dynamics, which may cause the family and business logics to collide, religious beliefs on the other hand played a significant part in shaping their lives and entrepreneurship as the next section will show.

#### **4.4 Religious beliefs shaping entrepreneurship**

Another theme that was born out of the narratives is the one that captured the role of religious beliefs as they pertain to the practice of entrepreneurship. In the effort to get a better understanding of entrepreneurship in the social context, it is important to pay attention to things like religious beliefs and the values which are projected by these beliefs to entrepreneurs and how they shape entrepreneurs' behaviors and decisions. Do religious beliefs influence entrepreneurial behavior and decisions? As I was listening to their stories, religious expressions were not hard to be spotted in the conversation. Although not all women entrepreneurs are religious people, we should not ignore the fact that religious institutional beliefs can contribute to shape one's behavior and entrepreneurial mentality. This theme encapsulated the essence of one's religious beliefs in her business practices as seen in the following narratives.

Maria, a 63 years old woman who specialized in making different food items was a very kind and religious woman. I remember her asking me for a minute to bless our interview with a prayer and she also insisted that I should taste some of her snacks when I visited her kiosk. She said the following when I asked her about the benefits of the business:

*“The business has helped me because from the income that I earn, I have for example been able to help other children. For instance, there was a boy who was brought here to assist in the household chores, I decided to take him to school. He had only gone up to form two then he was brought here to work... Therefore, if it wasn't for that, I wouldn't have enough to be able to give to others” (Maria's interview)*

Among other things Maria explained about how having a business was not only good for her but also for others. As she believes in love and lending a helping hand to those who are in need.

From the profit she made, she made sure that there was enough for her and some to give away and help others. For example, giving to her houseboy, she helped him to pay for his tuition fees for him finish his secondary education which he had not finished because he could not afford it that is why he was looking for work to get the money. She is an entrepreneur but she is also a Christian who believes in love and sharing. Here the two sides go hand in hand supporting each other, that is, entrepreneur logic and religious logic.

Yusta, an entrepreneur who specialized in designing and making of different fabric items from clothes to shoes and bags. As a recently widowed woman, it was much of her belief that gave her the hope to start again as she said:

*“It’s been two years since when he passed away, for almost a year I haven’t been focusing on the business. So, I have just recently started again and I believe that God is going to help me and I will do better again. I will be make more products again and I will be able to start travelling again” (Yusta’s interview)*

Listening to Yusta, I could tell how her faith and hope in God has gotten her through the hard times and given her the courage to start again. She explained that her husband had been sick for a long time, which made her divide her time between taking care of him and doing her business. After he passed away, she was the one to take care of her children alone and still think of making her business work. She drew the courage and strength to start again in her business from her faith in God.

Emiliana is an entrepreneur who was making food items alongside making clothes as a seamstress. On her free time, she taught religious classes to students in the school that was in the nearby street. When I asked her about the challenges she experiences in her business, she said:

*“For most of the time when a person buys clothes on credit, I will have to follow them up. After making follow-ups for three times and yet they don’t seem to cooperate or give me a negative response then I won’t ever bother following them again. I often believe in this saying that “I live everything to God” because He knows that I am a widow and He is the*



*defender of widows,<sup>1</sup> so he will feed me and my children”. Then I just go inside my room and pray to God to help me”. (Emiliana’s interview)*

Emiliana is also a widow and she expressed her faith as being the way out of some of the challenges of her business such as the difficult customers who were not paying their dues in time. Being a religious entrepreneur implied that decisions she was making were mostly coming from a place of faith than what the entrepreneurial logic would suggest. For example, as a Christian she believed in being good to others as well as forgiving those who have wronged you. However, when you bring that religious logic alongside the entrepreneurial logic, there will be a clash because she is supposed to make profit and that does not include having unpaid debts. Entrepreneurial logics favors traits like being resilient, taking risks, being aggressive and making profits.

Leah, with a background in nutrition has specialized in making different food items and catering them to the school which pays her back through a middleman who is her business partner. However, this middleman has brought so many problems to her business by taking more from the profits made than he deserves. I remember sitting there and listening to Leah who is also recently widowed, sharing her challenging journey. She said the following:

*“This is the second check, but I didn’t want to give him, I decided to keep it to myself. I have said, if he comes after me God will help me” (Leah’s interview)*

Leah who finds herself in a conflicting situation with her business partner had to make some tough decisions with the hope that God will help and protect her when things get worse. Her business partner seems to be taking advantage of her need for market connections in a such a way that she was going through so much cost of production only to end up splitting the profit equally with the partner. She was so disappointed that she was encountering so much loss that was tied up to the business partner’s manipulation and control of the business. *(I had a long discussion with her about the whole encounter and I could feel her helplessness which she somehow connected to being a widow and that if her husband were alive such problems would*

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<sup>1</sup> The words Emiliana was referencing were from the Bible verse in the book of Psalms 68:5 “A father to the fatherless, a defender of widows, is God in his holy dwelling”.

*not have happened*). That is why she was hoping for God's intervention in the matter as it was getting out of hand and the business partner was using her vulnerability to his advantage. Here the religious logic was in interaction with the entrepreneurial logic. She was making a strong decision by having faith in God that it will work out though her business was at risk.

Bumi was a seamstress but she was also involved in food catering business occasionally. When I asked her about dealing with challenges that she faces in her business, she said that some customers can bring so much trouble. She would try to deal with them but when she fails to do so, she does the following:

*"I just thank God for it and forgive them" (Bumi's interview)*

Bumi was highlighting the fact that among other things she would do to deal with her debtors, is to pray about it to find peace and have the ability and forgive them which she believed comes from the power of prayers. When asked how she deals with challenges in her business, Bumi, different from the others, she explained that she wouldn't hesitate reporting her debtors to the authorities when things get out of hand (this is because much of her customers were buying her fabric items on credit which would imply making follow-ups for payments). This is another example of how entrepreneur logic and religious logic can interact. Bumi is entrepreneur who conducts a business and is aware of making profit but whenever she encounters troublesome customers, she does not shy away from dealing with them. However, when her efforts do not succeed, she takes time to pray and forgive, and move on.

The interviewees were members of mainly two religions namely Christianity and Islam. However, under Christianity there are different denominations such as Catholics, Anglicans, Seventh-day Adventists, Pentecostals and Lutherans. Religious beliefs become a very important part of life to the women entrepreneurs in the sense that believing in the supernatural power of God gives them hope, resilience and the strengths to persevere throughout different times they face in their businesses and their lives in general. That is why when listening to their narratives, I realized that religious logic and entrepreneurship logic can interact for the better in the sense that a woman entrepreneur can draw from her religious beliefs some of the principles that may influence several decisions that she makes in her business.

For example, I would hear a number of cases where a certain woman decided to forgive some debtors or someone who stole something from their business simply because they had decided to forgive them and move on. In a way, that could hinder one's chances of growth especially when customers use her religious background as an excuse to violate their agreements knowing that she is going to forgive them or take it easy with consideration. However, if someone believes that praying will give them the peace and strength to deal with whatever adversity then it becomes a crucial part in enabling one's attitude towards her business and life in general.

These women have been able to continue in their businesses because among other things, they drew their inspiration from their faith in God. This is important to understand because entrepreneurship is about being strong in character and for some of these women, their strength is tied to their religious beliefs. That is why for example, some women through religious groupings they have been able to find their ways through entrepreneurship and access different opportunities. For example, Neema and Emiliana found out about MKUBWA through their meetings in church. Apart from the setbacks and challenges women entrepreneurs face in their daily encounters, there are also moments of triumph. There is a good side to their story where they tell about their successes, however they might be. The next section will show that part of the narrative, the success stories and what success means to them.

#### **4.5 Narratives of success**

This theme captured different meanings of success as explained by these entrepreneurs when they were making sense of their journeys and what they have accomplished so far. I was interested to see what they define to be a success, how it is meaningful to them, in their perspectives. From the mainstream literature, economic success to entrepreneurs or to business owners has been mostly preferred as the desirable measurement of how one has succeeded (Ahl, 2006). Anderson (2015) argues that entrepreneurship is a social phenomenon and using a single construct such as the typical economic explanation is not enough to understand such a diverse issue. Success can mean different things to different people, although the end game can be economic, but in the entrepreneurial process, economic is only one dimension among others.

Having said that, the following narratives will lead the way for us to understand the different ways of defining success and see how the interviewees explain their success.

Mwajuma is an entrepreneur who is specialized in making and selling snacks for her business. She is a widow who has raised her three children and built her house through her business. To her success meant the following:

*“To a great extent...just like what I was saying that I am not going to go hungry now. I wouldn't be in a state of having nothing, that maybe I don't have food or my children are unable to go to school ... For that I can say it has helped me a lot.” (Mwajuma's interview)*

Mwajuma explained her success in terms of being able to provide food for her children and being able to take them to school by paying the school fees. She was telling me a story of how she was living with her brother after her husband had passed away, and she was depending on him since she was a widow without any means of earning income. However, when she decided to start her own business to break free from depending on her brother, she has since then been able to provide food for her children and take them to school. This is a success to her because she had gone hungry in the past and it was challenging to pay for her children's school fees.

Madam Pendo was this inspiring image of a woman who has worked so hard from nothing to become something, hence the title 'Madam'. I had to ask why she is called 'Madam', which is commonly used to address teachers in Tanzanian schools. She explained to me how she was selling fruits on the streets with a small capital and how she worked her way up, increased her capital and changed to a different business. With her profits, she enrolled herself to a vocational college where she became a certified seamstress. After becoming a seamstress, she was motivated to open a classroom where she could share her knowledge with other women coming from poor backgrounds who could not afford to go to a proper vocational college like her. She is an entrepreneur because she made this teaching her business. Through her classrooms, she provides knowledge to others who pay a considerably cheaper amount. Alongside she has opened another business that supplement her income. She had the following to say:

*“My business makes me able to take care of my family, my children are going to school, and I am able to provide for myself. And in the future, it will also help my children. I have also been able to buy plots of land because of this business” (Madam Pendo's interview)*

For Madam Pendo, success to her means being able to take care of her family and manage her day to day life and having enough capital to expand her business because her vision is to build a school. But most importantly, success is being able to do something that will provide for her children in the future.

Another example, Rose, she explained her success in terms of being able to do certain things that she could not do when she did not have a business. As a stay at home mom it was a challenge for her to cover for basic costs like transportation costs:

*“It has helped me to pay -- for instance, today I can't say that I cannot pay for bus fare. Even at home, at least we can combine my income and my husband's. So, I don't ask him for much these days like in the past when I couldn't even afford my bus fare, as I was always asking for something, everything” (Rose's interview)*

To Rose her success was being able to do basic tasks like paying for her bus ticket from her own income instead of depending on her husband as she used to do before. She was excited with the fact that she no longer needed to ask to be given money. The situation was hard for her to bear and disempowering in a number of ways which pushed her to find ways to earn income. The fact that she can now contribute a share of her income to their household income meant a lot to her as a person and as an entrepreneur.

Additional example of success comes from Yusta who is a fabric designer, starting over again after the loss of her husband. As her business was picking up, she had the following to say about success:

*“... It has helped me to stand on my own considering that now, I am a widow. I am on my own but life goes on. Life goes on and my children are going to school. Although my relatives tend to help me from time to time but knowing that you are the one who takes care of the family, that makes me proud knowing that I can provide for my family every day, I thank God for that. There are times when I used to ask myself that what if I hadn't been working on my business? I would just end up staying at home now that my husband has passed away. Where would I even start? It would be very difficult, very difficult” (Yusta's interview)*

For Yusta, success means having the ability to stand on her own and taking care of her family. To her success means having the opportunity to make income even after going through a tragedy of losing a loved one. Listening to her recalling the whole situation, you can see that to her being an entrepreneur felt like she was given a chance to better her life and her family.

Moreover, for Bumi, an entrepreneur who wears many hats and lives with her children while her husband is mostly away for business, success meant the following:

*“The business has been helpful especially at times like this when my husband is living far away from me, he living in another region at the moment. However, I am still able to do my daily responsibilities, I am not worried about that” (Bumi’s interview)*

To Bumi, success meant that ability of her to take care of her family without depending on her husband who was away most of the time. She expressed her success through ability to perform her daily activities while making her own income without waiting on the help from the husband.

Mbonile, who had explained that it was challenging to make time for her business alongside family business, made the following remarks about what she viewed as success:

*“I can say that this is what I benefit from my soap business. I have been able to buy a plot from the profit of the soap making ... I have made friends ... yes, because I have friends now.” (Mbonile’s interview)*

Mbonile explained her success in terms of being able to buy a plot of land from her business profit but also the increase in her social capital. As much as making profit was important to her, she highlighted the importance of networks to an entrepreneur that were built by her getting out here. Through her business, she has been able to make friends, the business-related friends that she would not have met had she not been in that business. To her this meant a lot not only for her personal growth as an entrepreneur but also for the business growth.

Mama Duda is an additional example of a woman whose journey was interesting and somewhat out of the ordinary. It is a common thing to find majority of entrepreneurs to have basic education, and not so many of them have acquired university education. That is why Mama Duda appeared to be a different interviewee from many others in terms of her knowledge and

experiences. She was a university graduate who was employed by the government but she decided to quit her job on her own will. She then opted for entrepreneurship because she saw the opportunity to do what she liked and get the freedom to be around her home with her children. Unlike others, for her it was important to be at home raising her children instead of being occupied with a career. Entrepreneurship provided her with that possibility and she took it. She had so much to say about her journey in entrepreneurship and what success meant to her.

*“When I was teaching those girls (to become seamstresses), I was so happy because I can see that one of them is now in Mabibo, married, another one is in Kimara, the other one is in Morogoro. The third of them is in Moshi and she has already opened her third office”*  
(Mama Duda’s interview)

In her spare time, she was teaching young women who were working as housemaids how to become seamstresses. For her it was fulfilling to see that she could give back her knowledge and help others to learn and be able to employ themselves. After they finished the training, many of those women were no longer housemaids, they moved out and started their own businesses. This was a success to her because she taught these young women to liberate themselves and start their own businesses, considering that housemaids are among the lowest paid group of workers in Tanzania.

Another thing that meant a lot to Mama Duda as an achievement was getting the time to raise her daughters and guide them closely. That was something that was bothering her when she was employed and had little time to be with her children as she said:

*“I like children so much even my husband tells our children that your mom quitted her job because of you”* (Mama Duda’s interview)

So, her success among other things comes from seeing others succeeding and but mostly importantly seeing her children succeed as she had made the effort to be with them, teaching them and following up on their education which has made them excel in their studies as she proudly said:

*“I have seen the benefits of a mother spending time with her children. First of all, there is a discipline that comes from making follow ups in their education. They have done well*

*because they know that when they come home from school they will find their mother”*  
(Mama Duda’s interview)

Mama Duda takes pride in helping others, which explains many of the choices she made in her journey. She always like to give back which is why she offered to train others as her mother had trained her. She made a choice to quit her job to stay at home in order to be close to her children while to do what she likes, making and designing clothes. She spoke passionately about how their mother taught them how to sew clothes from an early age and that had been something which she liked to do as a career. She makes an example of cases where there is an interaction between the gendered logic of entrepreneurship with the employment logic versus the family logic and entrepreneurship logic. And for this case, the family logic seemed to clash with employment logic where she had to decide how to deal with the situation without putting her family behind.

She decided to leave her job, something which a lot of women did not have at the time and opted for entrepreneurship instead. To the society, she was criticized as they thought that career path was not something for a woman of her education, it seemed to be like a waste of talent and education. To her, she was content because she could not risk choosing her family over her job. However, it seems as if she had to make that decision for her children since her husband was not at home most of the times due to work travels. In a way, although her husband did not tell her to quit, the situation left her with no option, she had to make a decision of which she chose to leave her job. I think that was brave of her. Then again, you can see all these decisions are coming from the point of because she is the woman, then she has to do whatever it takes to keep her family together. Because that is the kind of ideal that the society embeds in women from an early age. The good thing about this is that she is the one who made that decision and it was successful to her as she was able to do what she liked while making an impact in the lives of those around her, this was a more meaningful trade off. Hence there was a meaningful encounter that was born out of interactions between different logics such as entrepreneurship logic, family logic and social logic.

Therefore, looking at the narratives of success, we can see that there were different measures of success according to the interviewees’ experiences. The definitions of success were mostly



gravitating towards changes in social wellbeing, increase of income and change of one's social status and position. Although the general awareness of what success means from the perspective of entrepreneurial logic is based on the economic factors, the interviews show that the increase of profits is as important as being able to help other people, sustaining oneself and family as well as establishing of networks. This means that there is more to entrepreneurship than just making profits and increasing income since to each of these people, success seemed to be like a journey that involves a number of ways that one can go through to reach their destination.

From the themes discussed above, it is clear that there are many institutional logics that emerge in women entrepreneurship in Tanzania. There was interaction between different logics that were either in conflicting or supporting relationship with each other. The conflicts between logics were manifested in situations where a woman entrepreneur was facing two or more issues that required her attention such as doing business and taking care of her family. Since being involved in these activities, it means that she is operating under different institutional orders of market and family, which imply that she will have to deal the prevailing logics such as economic (business) logic, social logic, family logic and individual logic. Dealing with logics for these women could mean compromising as well negotiating their position as women and as entrepreneurs. It is where they learn to juggle different roles such as being a wife, being a mom and being a businesswoman in order to find a balance within the contending logics. It is as if the performance of her business depends on her how well she can juggle with different logics in her life.

## 5 CONCLUSIONS

This chapter presents conclusions, recommendations and policy implications pertaining to the subject of women entrepreneurship as far as development is concerned. Different people around the world opt to become entrepreneurs as a means of self-employment and earning income. As a result, entrepreneurship has led to a number of employment opportunities and increase in income, which makes entrepreneurship one of the drivers of economy. The significant role played by entrepreneurs in the development of a country like Tanzania necessitated this study. In the search for further understanding of entrepreneurship particularly female entrepreneurship, I was guided by the following research question: How does dealing with the institutional logics show in women's success as entrepreneurs? How do different contestations of institutional logics manifest in women's performance as entrepreneurs? How do women deal with different logics and succeed in their entrepreneurial activities?

The findings indicate that women entrepreneurship as a context (or a sector) is potentially influenced by competing logics of different societal sectors such as logics of the market (business logics), family logics, individual logics, gender logics, religious logics, and social logics. Having said that in the process of understanding women entrepreneurship, it was important to learn who is a woman entrepreneur. Drawing from the institutional logics perspective, the concept of embedded agency suggests that interests, identities, values, and assumptions of individuals are embedded within prevailing institutional logics (Thornton & Ocasio, 2008). That means in order to learn about a person who is an entrepreneur, you have to look at how a person is embedded within different institutional orders of the society. As a woman entrepreneur, she is also a part of different institutional orders such as a family, market, profession and even religion. And all these institutional orders are connected through a system called society (Thornton & Ocasio, 2008).

A woman entrepreneur, as a businesswoman she becomes a part of a market institution, as a wife and a mother she becomes part of a family institution. As you can see all these institutions interact and shape the character of the woman entrepreneur because each institutional context tends to enable or constrain certain behaviors, expectations, decisions as well as interests. She is

the product of all the institutional contexts that combine together to make a particular culture. That means looking at a woman entrepreneur is not just about focusing on the entrepreneurial element of her life while ignoring the other parts of her life, she is not just a businesswoman, she is also wife and a mother. Like any other person, a woman entrepreneur is a product of a society that embeds certain ideals and ways of thinking that shape her as a person including her entrepreneurial self. Such kind of a perspective enabled the study to capture different stories of women entrepreneurs in the attempt to make sense of different logics that emerge.

As a result of being situated in different institutional contexts, women entrepreneurs encounter a number of complex situations and challenges. In order to deal with these situations, these women find themselves juggling with various institutional logics in order to succeed. Having learned that such dynamics are inevitable to any person, let alone an entrepreneur, I found out that the ability of one to deal with different logics has an influence on one's performance. For example, a woman who is involved in the family business but somehow manages to find time to start her own business, it means that she will have make time to be involved in both businesses in a way that the two will not collide. That is what I would call the act of juggling, something which all of these women tend to do in one way or another. However, there are cases when some women could not find time for the collective family activities and for their individual businesses and ended up focusing on the former over the latter, which put them in the position of making compromises, and hence sidelining their efforts to develop their businesses, careers or professions.

For these kinds of cases, institutional logics of family tend to clash with the individual and business logics whereby one's interests and decisions for business become different from those of her family. That is because, among other things, in the Tanzania culture, a woman is expected to perform the familial responsibilities above those of her own. It is what the society embeds in children through the gender roles that define how a woman is to be in relation to the man. So, instead of one having the time to focus on her business or career, familial responsibilities tend to take over the personal responsibilities. This explains why many women entrepreneurs prefer to work around their homes as it gives them a bit of control of the environment; they can be able to look after their families while at the same the ability to do their income generating activities.

Possibilities of paying for external help such as a nanny or a housemaid give women much more freedom and space from household responsibilities and more time to work on their business ventures. This was an interesting thing to me because having lived in Finland, I have seen how both women and men work in the households; house chores are done by everyone who has the ability to do the work. It is not just a woman's thing like the way it is in Tanzanian culture. Men tend to do the 'hard' work in the farms, industries, offices while women cook, clean, and take care of the children. Although that view has been changing due to education, globalization and changes in the economy, such view is still part of the Tanzanian culture. Among the interviewees, there were some women who were financially capable of hiring housemaids and also had some capital to employ more workers for their businesses. The other women, who were not able to hire outside help, were left with limited space to operate within the clash between the family logics and business logics.

Therefore, the interaction between different institutional contexts has shown that several logics tend to clash with each other. In the process of running a business and being a wife and a mother, a woman entrepreneur can find herself in the complex situation in which the two sides of her life collide, that is, the business logic and family logic clash with each other. Another situation is when religious logics and business logics clashed, for example, when one's decisions to let go of troublesome clients who won't pay their dues goes against the business logics of making profit. In these situations, the entrepreneurs do not deal with the customer in order to get their payments, but instead might decide to forgive them, as it is a good thing to do according to their religious beliefs.

Making compromises becomes a way to balance the dynamics between different logics that tend to clash. For example, in order to maintain one's family/marriage while still keep their business, one woman quit her formal job to become an entrepreneur in clothing and textile manufacturing but also to get time to be close to her daughters since her husband was also not around much due to busy work schedules. Compromises would also be made in situations where a woman entrepreneur finds that pushing for the entrepreneurial logic in issues like making profits, and investments would imply losing their focus on the things that mostly matter to them as women and their image in the society such as being a good person or virtuous woman.

Therefore, one's performance is determined by the ability of a person to devise ways of how to deal with different logics by making compromises and learning their priorities. Statements like if "I have to save my marriage, or family then I have to do this or that" were implied throughout the interviews were interviewees who were married when they found themselves in such conflicting situations. One of the women (Mama Duda) chose to quit her job (formal employment) in order to find time to be with her children and thus she opted for entrepreneurship which enabled her to do what she loved and 'save' her family at the same time. In this kind of context, it was kind of expected of her to make such a decision although no one told her to quit her job but her husband was not going to do so since it is expected of him to work because he is the man, the husband and the breadwinner in the household.

These kind of stories about women sidelining their careers to stay with their families or for certain types of jobs along with other stories of women entrepreneurs show us that studying about women related topics should take into consideration of the cultural environment of any woman (Ahl, 2012) and not take her out of context. This is because looking at one side of the entrepreneurial self can give a superficial understanding of the processes and complexities that come together in the shaping of this entrepreneurial mind (Anderson, 2015). A good understanding of why one chooses to become an entrepreneur, work around her home and the kind of business she does, comes from looking at her as a whole person who is situated within different institutional orders that operate in a society not just as an individual person.

## **5.1 Reflections and Lessons Learned**

Qualitative design has helped me to learn from real life stories that I would not have achieved otherwise through a quantitative design Strauss and Corbin (1998). The nature of the research design provided the study with room for the women entrepreneurs to have a conversation about their day to day lives as entrepreneurs. They took time to reflect on their journeys so far and hence appreciate what could have been taken for granted in many of the economics-oriented studies of entrepreneurship focused on the quantifiable entities. As argued by Anderson (2015), narrative method offers a meaningful way to tap into the 'prosaic and everyday' aspects of entrepreneurship

which helps us in the sense making but also sense giving, in order to understand what they do in relation to who they are as entrepreneurs.

Through their stories, we have seen that there is no single definition of success but success means different things to people (Ahl & Marlow, 2012). Through the dominant economic paradigm within entrepreneurship and the development agenda, there is a tendency of viewing success only from the economic point of view. That is how much money one has made, what are the profits and losses, without considering the social environment that one is operating (Anderson, 2015). For example, is one getting the support of their spouse or children in their undertakings? People make sense of their successes based on their journeys by looking at how far they have come. To some, success means not going hungry, to others success means being able to take their children to school while to others success means being able to pay for their own personal bills like buying a bus ticket. They may seem small, but these little achievements matter the most to them and those around them.

Women entrepreneurs face several obstacles that are related to how they are positioned in the society within the particular culture. If a woman wants to start a business or an income generating activity, somehow it means challenging the established norms in the culture where a man is the supposedly breadwinner in the household. When she manages to overcome that barrier and be able to start her business, there are still other societal barriers especially the attitudes towards women making their own way. Such attitudes do not make it easy to operate such as the male norm in the business field which makes for a lot of second-guessing and hence the fear of not making it because it has been a male dominated field. For example, there was a certain man who did not want his wife to have her business and move around because she thought she will attract other men. He also argued that she did need not to trouble herself with making extra income while he is the man who is working and can provide enough for his family.

Through these women's stories, you can see that it takes a lot of will power and courage to even make a first step to start a business and become an entrepreneur because most of them do not find their environment supportive. Therefore, we cannot ignore that and concern ourselves with statements such as women entrepreneurs' performance is lower compared to men entrepreneurs as reinforced by the neoliberal notions of development (Naudé, 2010) without taking into

account the societal standards and norms that have hardened the entry of women into businesses in the first place. This kind of understanding can only be achieved from looking at the entrepreneur as a person who is embedded within different institutional orders that operate in a society (Thornton & Ocasio, 2008).

Therefore, evaluating the performance of male versus female entrepreneurs based on the same indicators can be misleading if the institutional contexts upon which the two groups operate are ignored. This is because the environment under which these groups of entrepreneurs work are not on equal footing. The freedom of mobility for example for men and women is different as shown by one of the interviewees who could not travel for her business because the husband would not approve while he could travel as much as he wanted. Being aware of these logics will help development planners to make programs that are more conscious of these dynamics and gendering processes that create barriers for women entrepreneurs to perform as well as their male counterparts.

Looking back at the choice that I made of using this theoretical perspective of institutional logics (Thornton & Ocasio, 2008), I can say there was not so much that I could find in the literature about institutional logics approach in relation to my topic and setting. I think that maybe had I used another theoretical approach, such as the discourse theory, feminist theory or gender theory, I would have other kinds of results. However, this study did bring something new to the institutional logics approach in the sense that I did not only use the ready-made institutional logics and categorizations that are made in the literature, but also produced different logics from the data. As I used the approach to examine issues that were happening within the African context, not common context for the approach, it made the dialogue more meaningful to develop new set of logics that were coming from the data that was collected in the said context.

## **5.2 Significance and suggestions for development research**

Entrepreneurship is both a social and economic process (Anderson, 2015). Treating it as such creates room for understanding female entrepreneurship with a wider perspective and not a narrowed one that only focuses on the economic part of it. That means development planning or

programs that targets women entrepreneurs simply for the economic function or profit will only come up with halfway results. Instead of looking at a woman entrepreneur solely as an entrepreneur, one needs to consider the context, the cultural environment and how a woman is perceived in such a place. That will enable the designing of more conscious programs and plans that will take into account of the woman and how she is situated in the society. In addition to that gendering processes that create barriers for women entrepreneurs to perform well as men entrepreneurs need to be changed.

In other words, evaluating the performance of male versus female entrepreneurs based upon same indicators can be misleading because the environment under which these two groups of people operate is not equal. How a woman entrepreneur is positioned and situated in any context, is different from a man entrepreneur. Culturally, a woman cannot be separated from familial care by guaranteeing to be there for her children and husband; a man, on the other hand, does not necessarily have to be around as long as he provides income for example. That means a man entrepreneur can have more time and freedom to work on his business ventures compared to a woman entrepreneur.

As far as entrepreneurship is concerned, development programs that focus on women microcredit projects as panacea for poor women in developing countries like Tanzania, need to take into account different ways of understanding or measuring success for an entrepreneur because success happens differently and therefore means different outcomes to people. This implies that different development programs should reinforce learning and measuring success through indicators that go beyond the economic ones. For some of the women participants, success for them meant that they were able to pay for their children's school fees or to have their own income instead of depending on their husbands entirely as they did before. Such kind of progress pushes one to work harder knowing that those around them are well taken care of. Ignoring what such success means to them and only focus only on how much money one has made or whether one has managed to pay her credit, misses the whole point of what development means to a particular woman (Robin, 2003).

Since it appeared to me that a clash between logics had something to do with the way men and women are positioned in the society, for further research, I would like to explore that angle



within entrepreneurship. I would like to find out more about the role that culture plays in entrepreneurship and find out how the knowledge from that particular culture can be used as a tool to enhance and promote better participation of men and women within the field of entrepreneurship. From the understanding in the research, there were different cultural practices and norms that created a certain effect on women entrepreneurship, which might not necessarily have the same effect on men entrepreneurship. It would be interesting to find out about these differences between the men and women entrepreneurs. From the knowledge gathered, I expect to come up with better ways to address the gaps within the cultural norms and practices, through negotiating the need for a better and informed understanding of the position of a man and a woman in the society and how that translates into the entrepreneurial process.

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## APPENDICES

Appendix 1: Sociodemographic details of the interviewed women entrepreneurs

Women & Age	Sector involved	Starting Capital	Time of business	Level of education	Family / Marital status
R1., 53 years	Food processing & chicken farming	25,000 TSh from her own saving	10 years after the husband died	Form 4	Widow with 3 children and her mother
R2., 64 years	Textile making	100,000 TSh from her savings	1 year after being in VICOBA	Std 7 but obtained other certificates	Widow with 4 children
R3., 47 years	Textile making and soap making	20,000 TSh from her savings	3 years	Form 4	Married with 3 children, 1 dependant
R4., About 60 years	Food processing	200,000 TSh from her savings	9 years	Form 4	Lives with her family but no specific details
R5., 53 years	Textile making	45,000 TSh and a machine from her mum	11 years	Bachelor's degree	Married with kids and dependants
R6., 46 years	Soap Making before that Chicken farming	200,000 TSh from the chicken business	5 years	Form 4	Married with 2 kids

R7., 50 years	Textile making but along that selling tea leaves	50,000 TSh from her niece and had a machine	2 years	Form 4	Widow with 3 children and 1 dependant
R8., 41 years	Textile Making after she got sick (Fistula)	2 million TSh from husband and institution	2 years	Form 4	Married with 2 children and 4 dependants
R9., 49 years	Textile making alongside food catering services	She was given a machine to work on freely	2 years	College education	Married with 3 children
R10., 67 years	Food processing alongside bees and chicken farming	200,000 TSh from her savings	Started since at work (1994)	Advanced Diploma	Married with 4 children, 4 dependants
R11., 44 years	Textile making	360,000 TSh from husband	5 years	Form 4	Married, with 3 children
R12., 52 years	Batique making and textiles	40,000 TSh from husband	27 years	Std 7	Married, with 4 children
R13., 39 years	Textile making and has opened her own seamstress school	10,000 TSh from another business	14 years and 4 years for her school	Form 4	Married, with 3 children, 2 dependants
R14., 47 years	Textile making	100,000 TSh from husband	Started 2010 but stopped for 3 years due to sick husband	Form 4	Widow, with 5 children and 2 dependants



R15., 53 years	Textile making	200,000 TSh from her savings	3 years	Diploma	Married, 2 children and 2 dependants
R16., 63 years	Food processing but also had a KIOSK (retail shop) at home	10,000 TSh from other business	Started since at work (1987)	Diploma	Married, 4 children, 2 dependants
R17., 44 years	Soap making	100,000 TSh from her savings	6 years after she resigned	College	Married, 2 children, 1 dependant
R18., 60 years	Food processing alongside textile making (seamstress)	More than 1 million TSh from a loan	Textile since at work and now catering	Diploma	Widow, 4 children and 3 dependants
R19., 38 years	Soap making alongside food vending occasionally.	50,000 TSh from another food vending business	Officially 1 year after MKUBWA program	Std 7 (Primary education)	Married, 4 children and 2 dependants
R20., 69 years	Chicken farming officially after her retirement but she had been faming since when she was employed	Around 1 million TSh from her savings	Officially as a business in 2008 after retirement	Bachelor's degree	Widow, 2 children who are both living abroad (USA)

## Appendix 2: Interview guide in English

### **Questions for the Interview**

The questions which were translated into Swahili language were divided into three sections, in order to acquire diverse knowledge about the respondents.

The first section looks at the demographic factors through which the respondents will explain about their age, level of education and marital status. The second section will be about their business environment and experience. The third section will be about their involvement with the NGO which for this case is Tanzania Gatsby Trust (TGT).

#### A. Demographic questions

1. What is your name?
2. What is your age?
3. What is your level of education?
4. What is your marital status?

#### B. Business related questions

1. What kind of business or activity are you doing? Why?
2. When did you start to do it? Why?
3. When did you decide to become an entrepreneur? Why?
4. Or what motivated you to become an entrepreneur? Why?
5. What capital did you start with? Why?
6. Where did you get the money/capital for your business? (was it from family, microfinance institution? Or which else?)
7. How far is your business going? (the state of the business)
8. How has the business improved your day to day life? (logics)
9. What kind of challenges have you encountered in relation to your business (economy, political, cultural related, what else?) how?
10. What motivated you to solve/overcome them? How did you solve them?
11. What else can you say about your activity?

C. Questions related to the NGO or social enterprise?

1. How are you involved with this organization?
2. When did you become involved with this organization? Why?
3. Are there any goals or expectations that you had when joining or becoming a member of the NGO?
4. Were any of those goals met? How and why?
5. What kind of support do you get from this organization? Credit? Training? Supervision? Etc.
6. Has it helped your business? Why/why not?
7. What else can you say about this organization?

## Appendix 3: Interview guide in Swahili

### Swahili Guide

Habari! Karibu katika mazungumzo yetu. Kwanza kabisa, nikushukuru kwa kukubali kukutana name siku ya leo. Kwa jina naitwa Ombeni Mwanga, mwanafunzi wa uzamili (masters) ya maendeleo na uhusiano wa kimataifa katika chuo cha Jyväskylä, Ufini. Niko hapa kwa ajili ya utafiti unaohusiana na wanawake wajasiriamali. Mahojiano haya yatachukua takribani saa moja. Uwepo wako ni muhimu ili kufanikisha utafiti huu na una uhuru wa kuamua kushiriki au kutoshiriki katika mazungumzo haya.

Jina lako halitatajwa mahali popote katika ripoti itakayoandikwa bila ridhaa yako. Na mazungumzo haya hayatapewa mtu mwingine yeyote zaidi ya timu ya utafiti, hivyo jisikie huru kutoa mawazo yako.

#### A. Kipengele cha kwanza – Utambulisho

Baada ya kujitambulisha, ningependa kufaham zaidi kuhusu wewe. Unaitwa nani, unajishughulisha na nini nk

1. Jina lako nani?
2. Una umri wa miaka mingapi?
3. Una elimu ya kiwango gani?
4. Je umeolewa au unaishi mwenyewe? Una watoto wangapi? Unaishi mwenyewe au na ndugu zako?
5. Nini zaidi ungependa nifahamu kuhusu wewe?

#### B. Kipengele cha pili – Biashara

Sasa ningependa kusikia zaidi juu ya kipengele muhimu cha biashara yako

1. Je unajishughulisha na nini au unafanya biashara gani? Elezea kwanini hiyo?
2. Ulianza lini kujishughulisha na shughuli/biashara hii? Kwanini?
3. Nini hasa kilichokuvutia kuwa mjasiriamali kwa wakati huo? Kwanini? Unaweza kujiita wewe ni mjasiriamali? (Do you consider yourself an entrepreneur?)
4. Ulianza na mtaji wa kiasi gani, au upi?

5. Unaweza ukaelezea ulipatia wapi mtaji wa biashara yako? (je ni akiba uliyokuwa ukijiwekea wewe mwenyewe, au uliipata kwa familia au kwenye vyama/asasi za kukopesha? Au wapi kwengine?)
6. Unaweza kuelezea biashara yako inaendeleaje kwa sasa? (the state of the business)
7. Je biashara imekusadiaje katika kurahisisha na kuboresa maisha yako ya kila siku? (logics)
8. Najua kuna changamoto na vikwazo mbali mbali ambazo utakuwa umekutana nazo, je unaweza kuelezea ni changamoto gani hizo? Kivipi? Unaweza kutoa mfano? (Economy, political, cultural related, what else?) how?
9. Uliwezaje kutatua changamoto na kushinda vikwazo hivyo? Kivipi? What else can you say about your activity?
10. Nini mchango wa familia yako na marafiki zako katika biashara zako? Je unadhani familia yako, ndugu zako wanakuonaje sasa hasa kwasababu una biashara yako?

C. Kipengele cha tatu – Kuhusiana na Ushiriki na Asasi ya TGT (Mkubwa)

Sasa tutaongelea jinsi ambavyo umekuwa ukijihusisha na asasi hii ya TGT (MKUBWA)

1. Unaweza kuelezeaje uhusika wako katika asasi hii? Wewe ni nani na katika asasi hii? Na asasi hii ina maana gani/linamaanisha nini/umuhimu gani kwako?
2. Lini ulianza kujihusisha na mafunzo na programu za asasi hii? Na kwanini?
3. Je kuna malengo yoyote au mategemeo uliyokuwa nayo wakati unajiunga na asasi hii/kuwa mwanachama katika project ya mkubwa? Ni yapi?
4. Je malengo hayo yalitimia/Je umeweza kutimiza malengo yako/kufikia mategemeo yako? Kivipi? Na kwanini?
5. Je umekuwa ukisaidiwa kwa namna gani na asasi hii? Ni mchango/msaada wa aina gani unaoupata? Mkopo? Mafunzo? Usimamizi? n.k
6. Je unadhani asasi hii imekusaidia katika biashara/shughuli yako? Kivipi? Kwanini?
7. Una kipi cha ziada ambacho ungeweza kusema juu ya asasi hii?
8. Kwa kumalizia, kama mwanamke mwengine angetaka kuwa mjasiiriamali kama wewe ungemshauri afanye nini au awaje ili aweze kufanikiwa?