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Factors Contributing to the Escalation of Feminine Entrepreneurs in Tanzania: A Case of Mwanza City

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The study aimed at exploring the examined factors contributing to the escalation of feminine entrepreneurs in Tanzania specifically in Mwanza city. One hundred and eighty (180) women were selected from four wards, namely Kirumba, Mirongo, Buhongwa, and Pasiansi using the purposive random sampling technique. The range of their ages was between 20 and 60 years. A cross-sectional design was adopted. The questionnaires and focus group discussion were adopted as methods of data collection in this study. Results of the study show that there are numerous factors that escalate the increase of feminine entrepreneurs in Mwanza city which include access to capital, education, political influence, social network, peace and security, the legitimacy of entrepreneurship, the need for lifetime achievement and development, livelihood diversification and family planning. These factors play a noteworthy role in influencing women's entrepreneurship. Other factors such as skills in entrepreneurship and internal motivation and creativity, social factors, and psychological factors were also discovered as the main factors behind the influence of women to join entrepreneurship. The study concludes that women engaged as entrepreneurs need to be assisted with the fundamental skills required establishing and running a successful business venture. The study recommends that the gender roles policy is not fully implemented, that is why there are still some jobs termed as for men and others for women.

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INTRODUCTION

Entrepreneurship¹ plays a significant function in economic growth, development and improves the living standard of people at a local level of a country (Johansen & Schanke, 2013; Zhu et al., 2019; Khan et al., 2021). It is to be noted that most people engage in entrepreneurial activities focusing on how to raise income and improve their lives, but actually, they are all together improving the life of the local community in which the business exists as well as to other communities which are directly or indirectly affected by the existing business (Ozaralli & Rivenburgh, 2016; Zhu et al., 2019). In this perspective, entrepreneurship as an economic activity is frequently pointed to as a highly appropriate instrument and driving force for the economic growth and development of society, especially when an established innovative business creates more employment through job creation and increased production. Entrepreneurship is also marked by the introduction of innovations to the economy of many countries in the world (Zhu et al., 2019; Khan et al., 2021).

According to Johansen and Schanke (2013), entrepreneurial activities seem to have a positive relationship with economic growth and scholars increasingly argue that entrepreneurship is a critical mechanism for alleviating poverty, especially in developing and emerging economies. However, the factors affecting entrepreneurship may not only

differ in terms of personal perception and mindset (Kirkwood, 2009) but also differ in the society, culture, and environment of the country (Dioneo-Adetayo, 2006; Koe et al., 2012; Ozaralli & Rivenburgh, 2016). Gender also affects entrepreneurial intention between men and women differently (Johansen & Schanke, 2013). The entrepreneurial movement has encouraged women to take part in creating business activities worldwide (Khan et al., 2021). Entrepreneurship is now not only for men, but women are also participating in entrepreneurship and they play an increasingly prominent role in entrepreneurship globally (Johansen & Schanke, 2013; Khan et al., 2021).

For many centuries despite the potential advantages gained through people engaging in entrepreneurial activity, entrepreneurial role models replicate a masculine prejudice and this is toughened in well-liked media, education, and government policies of developing nations (Khan et al., 2021). This biased notion has been affecting women's perceptions in relation to their entrepreneurial capability and those of other significant stakeholders promoting business formation and growth (including the banking and business enterprise resources system (Marlow et al., 2009; Khan et al., 2021). The incidences led to stereotypes and the lower exposure of women to entrepreneurial careers and feel less able to become successful entrepreneurs (Dioneo-Adetayo, 2006; EU, 2012).

¹Entrepreneurship is considered valuable by many because of its ability to generate economic growth and development (Acs et al., 2018).

However, the number of women engaging in entrepreneurship in Tanzania is still significantly low when comparing women's engagement rate to that of counterparts who are men (Minniti, 2010). This is due to the low levels of formal employment, the high costs of living and growing poverty rates; start-up businesses are seen as very important for employment and largely for future economic development. Being able to know the factors influencing women's engagement in entrepreneurship and businesses will foster economic improvement from a personal level to the country's level. According to EIGE (2010), there are several major difficulties women face in entrepreneurship, such as; access to finance, unfavourable business regulations, cultural barriers, choice of business types and sectors, information and training gaps, lack of contacts and access to social support and networking, educational and occupational segregation, and competing demands on time. Fortunately, as of today, 2021, women's entrepreneurship is a growing global phenomenon, attracting considerable research attention during the last few decades (Henry et al., 2016). Not only does it promote the growth of economies in terms of job vacancy creation but it is also recognised as a source of increasing entrepreneurial diversity in a range of economic contexts (Kelley et al., 2010; Verheul et al., 2006). As such, it calls for a significant and valuable focus for strenuous research to explore the factors promoting the escalation of feminine entrepreneurs in Tanzania.

MATERIALS AND METHODS

The Study Area

Location

Mwanza City is located on the southern shores of Lake Victoria in northwest Tanzania. It covers an area of 1325km² of which 425 is dry land, and 900km² is covered by water. Of the 425km² dry land area, approximately 86.8km² is urbanised, while the remaining areas consist of forested land, valleys,

cultivated plains, grassy and undulating rocky hill areas (Busunzu, 2016).

Climate and Physical setting

Mwanza City lies at an altitude of 1,140 metres above sea level. The mean temperature ranges between 25.7°C and 30.2°C in the hot season and 15.4°C and 18.6°C in the cooler months. The city experiences between 700mm and 1000mm of rainfall per year, falling in two fairly distinct seasons for example between the months of October and December and between February and May (Busunzu, 2016). According to the 2012 National Census, Mwanza City has a population of 706,453 (Nyamagana District has 363,452 whereby the number of the female is 185,640 and for males is 177,812) and in Ilemela District the total population is 343,001 where female number is 178,283 and for male is 164,718) (URT, 2012).

The primary traditional economic activity in the Mwanza region is agriculture, with farmers growing a range of food crops and cotton for export markets. Other activities which have created new opportunities for social-economic development in the region include fishing and industrial processing of fish for export markets and large-scale gold and diamond mining activities in adjacent regions (Busunzu, 2016).

Data Collection Methods

Data were gathered through a questionnaire, Focus Group Discussion (FGD), and ground visits. The study used both open-ended questions and closed questionnaires. Open-ended questionnaires gave respondents' room to air their views with no influence of a researcher. On the other hand, closed-ended questionnaires gave respondents an alternative to deciding within the encoded assortment. Such categories of questionnaires were good for gathering quantitative information, and hence they make it simpler in analysing data. The aspects included in the questionnaire were socio characteristics of respondents, gender

entrepreneurship and factors promoting feminine entrepreneurship. Before administering the questionnaires to the respondents, the measuring questions were pre-tested for testing the questionnaire ambiguity, sequencing, layout and wording.

Focus group discussion in each group comprised of 5 people, making a total of 20 respondents who were involved as focus group discussants. Both groups were involved in order to detain members' views as they are likely to perceive issues in a different way, even for the same predicament (Creswell, 2012). During the Focus discussion with discussants in all wards, the author was mainly a facilitator. This had an advantage for participants in that they were able to talk about issues at hand freely and without fear.

Direct field visits were undertaken in the study area to observe the kind of entrepreneurship in which the women were engaged. Through field study, the author was able to see the products designed and manufactured by female entrepreneurs and, at the same instance, meet people (female entrepreneurs) who have been involved in entrepreneurial activity. In this case, data were collected in both ways, qualitatively and quantitatively. Therefore, the nature of data collected necessitated the use of qualitative and quantitative data analysis techniques. In this perspective, data were analysed separately to complement and supplement each

other. For example, qualitative data collected from Focused Group Discussions were analysed based on themes and content. The themes were classified whereby every answer was patterned in relation to a theme in question. Subsequently, quantitative data were collected through questionnaires and were edited, coded, summarised, and analysed using the Statistical Package for Social Sciences (SPSS) version 18.

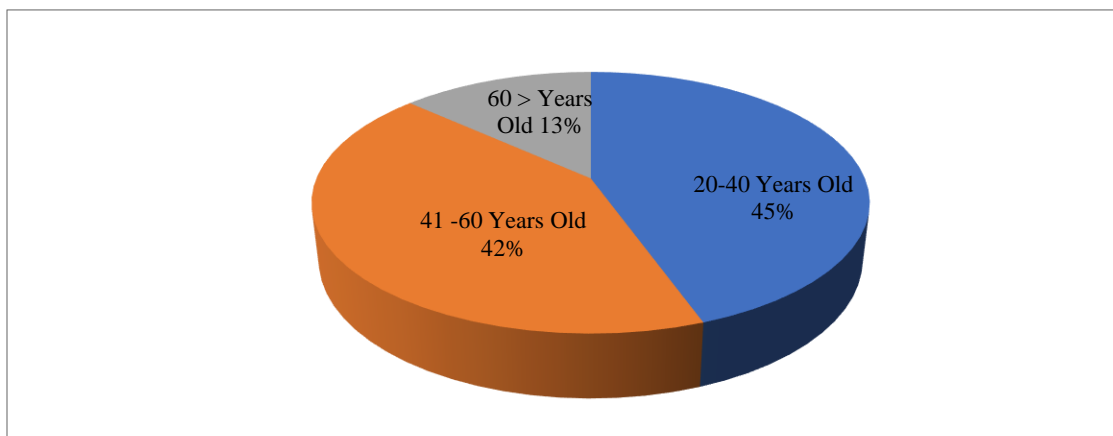
RESULTS AND DISCUSSION

Social Characteristics of Respondents

Age Facet

The socio-economic characteristics of the studied respondents are accessible in Figure 1 below. The results designate that overall; the majorities (44.5%, N =180) of the respondents were 20 -40 years old, followed by the group of those aged between 41– 60 years by 42.2% (N =180). The results from each ward varied with Mirongo and Pasiansi; the dominant group is aged 20 -40 years by 52% (n =45) and 50% (n =45), respectively, while in Buhogwa, the dominant group is of 41-60 years old as it was perceived by 50.9% (n =45). Indicating the significance of the age variable on the engagement in entrepreneurial practices, Molina (2020) asserts that the relation of entrepreneurship to age is an inverted-U shape, with this form habitually arising from the enthusiasm of necessity.

Figure 1: Age of Respondents



However, the study distinguished that overall, women aged 61 > years and above were less engaged in entrepreneurial activities by 13.27% (N =180). The probable reason could be the effect of culture which acts as an obstacle to old women to attach themselves in the business arena compared to the younger ones who were born in an interconnectedness world. This contemplation is in line with the findings of Lévesque and Minniti (2006), which signify that the expenses for the opportunity time increase with age. These depress older persons from choosing the type of employment connecting with risk or postponement of satisfaction. The African cultural practices preferred women to stay at home and wait for their husbands to bring family bread on a daily basis, which triggered to unfold women's involvement in entrepreneurial practices as they brought about the economic, psychological dependency of women on men.

The age variable as an integral aspect of this study has been considered because it is one of the determinants for an individual to engross in entrepreneurial activities. Kautonen *et al.* (2014) exposed that the pace of entrepreneurial activity falls for owners-managers in their forties due to the fact that these persons engaged in trade activities or

planning to be engaged face high costs for the opportunity time due to the risk of doubtful future proceeds stream.

Marital Status

Regarding the marital status of the respondents in the studied area, the results indicate that overall, most of the respondents (71.1%, N =180) were married (See *Table 1*). Understanding of marital status of the respondents is crucial as a behavioural and psychological determinant of people who engage in entrepreneurial activities in a locality. Molina (2020) asserts in the context of martial aspect affirmed that all the way through recent decades, the globe has practised demographic shifts, with these changes in the factors that demonstrate how persons and families relate to labour markets and, particularly, to entrepreneurship and/or self-employment. Motivations for starting a business are multifaceted and regardless of whether the independence of the person is the most significant motivator, other family factors are also accepted as significant indicators. In fact, it is recognised that businesses twisted by autonomous, family-motivated entrepreneurs contain an advanced chance of survival.

Table 1: Socio-economic Characteristics of Household Respondents

Wards	N	Marital %			Education Status%			
		S	M	O	NN	PE	SE	ASE
Kirumba	45	5.5	72.7	21.8	4	11	56	29
Pasiansi	45	10	72	18	11	50	30	9
Mirongo	45	4	80	16	14.8	27.2	45	13
Buhongwa	45	6	76	18	11	38	45	6
Mean	45	6.375	75.175	18.45	10.2	31.55	44	14.25

Key: *V*₁ Marital status: - S=Single; M=Married; O= Others; *V*₂ Education status: - NN= Non-formal Education; PE= Primary Education; SE= Secondary Education; ASE = Above Secondary Education; *V*₃ N = Sample Size

Education Status

On the level of education, overall, the literacy level in the four wards is good as 89.8% have attained

formal education of which 31.55% (N =180) attained primary education (PE) and 58.25% have attained secondary education (SE) and Above

Secondary Education (ASE). The effective literacy level for enhancing one's economic development should be secondary education and above. He argues that with this level of education, one is critically able to out stand livelihoods challenges and use his literacy level to fight against poverty. At ward-specific levels, literacy levels varied. Kirumba and Mirongo had the highest literacy level (with literacy level ($\geq 58\%$) with secondary or above secondary education.

However, the possible reason could be the high level of parents' awareness of the importance of education. This study sought it is potential to determine the level of education of the respondents due to the fact that there is a potential relationship between the level of education and the establishment of the venture. Shane and Venkataraman (2000) highlight that entrepreneurship is made of two interconnected processes: the discovery of opportunities and the utilisation of those opportunities. People with higher levels of education possibly benefit from both processes. The individual with a higher level of education is equipped with the compulsory cognitive skills to better assess the opportunities as they emerge which results in a greater potential for productivity and efficiency. Furthermore,

Davidsson and Honig (2003) assert that a higher level of education also increases levels of self-confidence, facilitating their exploration of entrepreneurial activity.

Factors for the Escalation of Female Entrepreneurs

The study revealed that there are several factors that contribute to the escalation of female entrepreneurs in Tanzania, especially in Mwanza city. The exploited factors include access to capital, entrepreneurial education, political influence, social networking, peace and security, the legitimacy of entrepreneurship, need for achievement, a strategy for livelihood diversification, family background, and psychological reason.

Access to Capital

Generally, in the four wards collectively, 63.3% (N =180) pinpointed access to capital to start-up entrepreneurial activities as a factor influencing female to engage in entrepreneurship (See *Table 2*). The factor in each ward differs, with Kirumba, Mirongo, and Buhongwa being highly perceived by 71.1%, 68.9% and 60.0%, respectively. On the other hand, in Pasiansi, the factor was moderately perceived by 55.6 % (n =45).

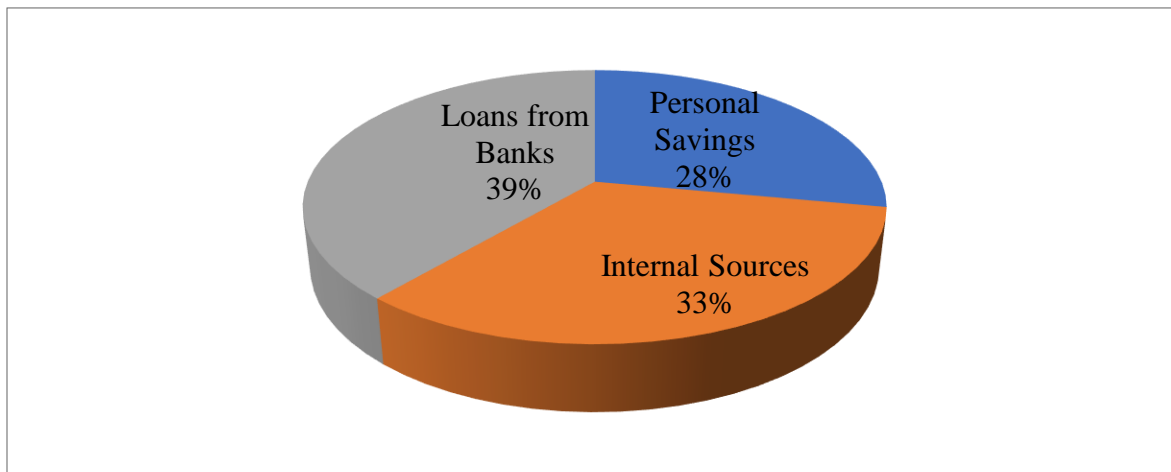
Table 2: Factors for Escalation of feminine Entrepreneurs* multiple response

Factors	WARDS [% (f)]				Average
	Kirumba*	Pasiansi*	Mirongo*	Buhongwa*	
Access to capital	71.1% (32)	55.6% (25)	68.9% (31)	60.0% (27)	63.90%
Education	53.3% (24)	66.7% (30)	55.6% (25)	42.2% (19)	54.40%
Political influence	48.9% (22)	42.2% (19)	35.6% (16)	68.9% (31)	48.90%
Social networking	53.3% (24)	64.4% (29)	17.8% (8)	26.7% (12)	40.60%
Peace and Security	51.1% (23)	66.7% (30)	44.4% (20)	57.8% (26)	55%
The legitimacy of entrepreneurship	40.0% (18)	88.9% (40)	51.1% (23)	31.1% (14)	52.80%
Need for achievement	55.6% (25)	60.0% (27)	40.0% (18)	48.9% (22)	51.10%
Livelihood's diversification	51.1% (23)	42.2% (19)	71.1% (32)	53.3% (24)	54.40%
Family background	33.3% (15)	55.6% (25)	13.3% (6)	11.1% (5)	28.30%
Psychological factor	68.9% (31)	55.6% (25)	8.9% (4)	35.6% (16)	42.20%

The respondents revealed a numeral source of funds used to obtain capital in terms of finance which enabled them to establish the entrepreneurial venture. It was noted that the commonly used sources of fund identified include; i) personal and family fund, which is obtained through personal saving, grants, and loans from family members who are supportive of the business idea. It was revealed that obtaining loans and grants from a family member is faster and cheaper to systematise (definitely compared with a commercial bank and

Microfinance institutions loan). The interest and reimbursement conditions are more elastic than a bank loan. It was also noted that 27% (N =180) of the female obtained their capital through this category of a source of capital; ii) small loans from Micro finances with interest rates ranging from 5% to 30%, this category enabled 33.33% (N =180) of female to start business, iii) loans from commercial banks which helped 38.89% (N =180) female to execute the endeavour (see *Figure 2*).

Figure 2: Perceived source of finance enabled female to engage in entrepreneurship



The study noted that both micro-loans and equity financing received by women enabled them to engage in entrepreneurial activity. The respondents stated that microloans are very small loans offered to borrowers who do not meet the qualities to get collateral and supportable credit and cannot obtain credit from commercial banks. On the other hand, equity financing is another strategy used to assist entrepreneurs to gain more income to start their business from commercial banks and government support.

Contextually, the results of this study are in line with that of Osano and Languitone (2016), who assert that the availability of finance enables entrepreneurs to establish a productive business, which at last plays a role in the country's growth and development. Furthermore, Olomi and Urassa

(2008) assert that due to a lack of external finance, entrepreneurs will probably not be able to start business and compete in the global market, expand their enterprises and thump linkages of trade with the big firms.

Individual Level of Education

Overall, in four wards combined, 54% (N =180) perceived the level of education as one of the factors promoting the escalation of feminine entrepreneurship in Mwanza city. At the ward, specific level results varied; in Pasiansi, Mirongo, and Kirumba wards, the factor was greatly perceived by 66.7% (n =45), 55.6% (n =45), and 53.3% (n =45), respectively. On the other hand, in Buhongwa, the factor is not highly weighted as it was perceived by 42.2% (See *Table 2*).

Customarily, it has been contended that people with better training, starting from secondary education, acquire precise acquaintances and develop abilities that enable individual development in certain occupations and assist them to create innovative activities which can be placed into practice (Coduras et al., 2010).

The study discovered two types of education influencing the growth of feminine entrepreneurship, namely school education and entrepreneurial education. Women obtained entrepreneurship education through agencies and companies such as Cooperatives Rural and Development Bank (CRDB), National Microfinance Bank (NMB), National Bank of Commerce (NBC), Small Industries Development Organization (SIDO) Mwanza Region, Ilemela and Nyamagana Districts, Star Television.

It was also noted that the government of Tanzania, in partnership with international donors, have established diverse programs which support women's empowerment and development. It was revealed that the Ministry of Community Development, Gender, and Children (MCDGC), established in Tanzania had reached a point of initiating and developing the establishment of the Women's Information Centre (WIC). Stevenson and St-Onge (2013) assert that the aim of WIC is to increase the visibility of policies from the Ministry and strengthens its institutional and managerial gender-oriented capacity to empower women in Tanzania. The study revealed that WIC has managed to promote discussion with communal society by putting hands together with various agencies such as the Tanzania Media Women's Association (TAMWA), the Tanzania Women Lawyers Association (TAWLA) and the Tanzania Gender Networking Programme (TGNP) on how to empower women economically and politically.

Furthermore, the study noted that in 2004, the WIC opened the Women Information Window (WIW), which offers information to women on legal issues,

entrepreneurial education, business and marketing opportunities, and in 2008, it facilitated the establishment of the Tanzania Women's Bank (TWB), which is mostly owned by the government and operates with funds from the Women's Development Fund (a government basket to support women entrepreneurs). TWB has been offering loans to the women but also conducting capacity building seminars which have promoted many to join the entrepreneurial activity.

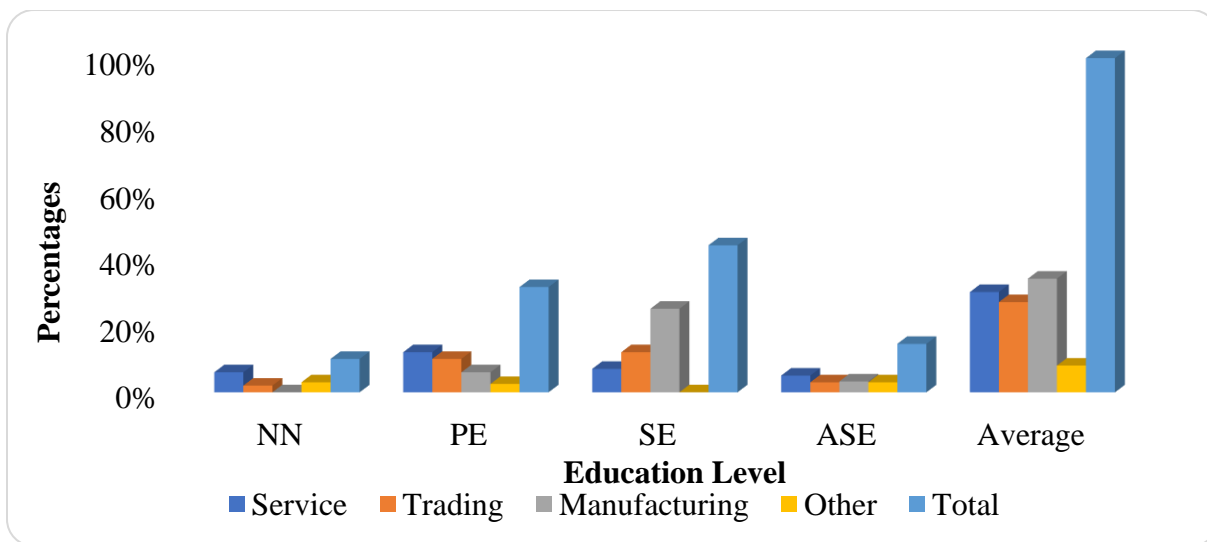
SIDO also offers capacity building to Micro-, Small and Medium-sized Enterprises (MSMEs) and access to financial services. Access to financial services is offered directly to clients who have obtained capacity building services through SIDO-WED, a department working to support women entrepreneurs, or indirectly through managing a guarantee scheme with funds obtained from MIT (National Entrepreneurship Development Fund) and African Development Bank (ADB). The National Economic Empowerment Council (NEEC) offers support to MSMEs in different sectors (Stevenson and St-Onge, 2013).

Among the services offered to MSMEs is entrepreneurship training, coaching, and mentoring. It also helps MSMEs to attend local, national, and international trade fairs. NEEC further manages a guarantee scheme on behalf of the government (JK Funds, initiated in 2006) and is collaborating with CRDB bank to offer financial services to MSMEs who are members of SACCOs. Generally, 60 per cent of SACCO members are women. Since 2010, the Tanzania Gatsby Trust (TGT) has been implementing the Project "Tanzania Virtual Business Incubator" or (MKUBWA in Kiswahili) with funding from the World Bank and technical assistance from AIDOS. MKUBWA is an innovative business development program specially designed to respond to the needs of women entrepreneurs (TGT, 2012). It was revealed that up-to-date 2021 the MKUBWA had conducted capacity building for more than 2,000 women entrepreneurs in the Mwanza region.

During the study, the interrelations between the types of venture opened versa levels of education for each respondent were explored. In this perspective, the main identified types of business established by women entrepreneurs are categorised into four groups; service, trading, manufacturing, and others. Overall, in four wards combined, results indicate that 34% (N =180) of the women have engaged themselves in manufacturing business, 34% (N =180) in-service, 27% (N =180) in trading

and 8% in other business. The implication of these results shows that women with non-formal and primary education concentrated much on service-related businesses such as running catering services; while on the other hand, those with secondary education preferred manufacturing type of business. The study identified various products manufactured were soaps of all categories, flowers, food staffs, juice garments production, butter, and jerry(See Plate: 1).

Figure 3: Indicate types of business where female Entrepreneurs are engaged



Key: NN= Non-formal Education; PE= Primary Education; SE= Secondary Education; ASE = Above Secondary Education

Plate 1: Products manufactured by women entrepreneurs in studied wards



Verheul et al., (2016) asserts that entrepreneurship education encourages an individual's motivation to establish a new venture. It is noted that the likelihood of being an entrepreneur is promoted among those who have participated in an entrepreneurship arena. The purpose of entrepreneurship education is to form those competencies necessary for obtaining a job, for developing the entrepreneurial spirit and the business initiatives in an economic environment that is rapidly changing. Entrepreneurial education implies a strong motivation for succeeding, the initiative in front of real issues of society, the accountability in risk-taking.

Political Environment

Overall, in the four wards combined, a conducive political environment for a female to engage in entrepreneurial activity is associated with the escalation of feminine entrepreneurs, as was perceived by 54.4% (N =180) of the respondents (see *Table 2*). Of the four wards, the political environment was common in Pasiansi, Mirongo and Kirumba wards, in which 66% (n =45), 55.6% (n =45) and 53.3% (n =45) of the respondents identified the political environment as a factor that promoted the escalation of women entrepreneurs. In Buhongwa, the proportion was 42.2% (n =45). This indicates that the factor was less felt in Buhongwa compared to other wards. The probable reasons that led the respondents in Pasiansi, Mirongo, and Kirumba wards to pinpoint the factor of the political environment could be due to the fact that Tanzania has been a home of political stability hence allowing female entrepreneurs to excel in the field of entrepreneurship. Tanzania, as a developing country has been offering numeral opportunities to women who need to embark on business. Opusunju et al.,(2018) pinning on the role of the political environment in the acceleration of entrepreneurship asserts that the political environment is a lawful framework where the organisation operates and this is practised through government laws and rules that directs the execution of the intended entrepreneurial

venture. In this perspective, the study identified five main categories of the political environment which promote an escalation of women in entrepreneurial activities, namely periods of activity or inactivity in legislation, excitement over new developments, cultural attitudes, buying decisions, demographic insights, and fears over new developments and excitement over new developments.

Social Networking

Overall, in the four wards combined, 40.6% (N =180) felt that social networking was one of the major factors that influenced the escalation of feminine entrepreneurship. At the ward level, results varied. In Pasiansi, 64.4% thought social networking is the key for women to become entrepreneurs; 53.3% in Kirumba thought so, while in Buhongwa and Mirongo the proportion is 26.7% and 17.8%, respectively. Traditionally, the women in Tanzania were limited to various aspects such as getting an education, being employed, owning properties, and even registering their business entities. Thereafter, the government of Tanzania sought important to create and develop the framework which has brought more awareness not only among women but also in the society at large. The framework spells out the significance and gains of giving women the security of their legal rights and equal access to employment opportunities through the establishment of business firms and fostering registration services. During the discussion with a discussant in Kirumba stated that:

"Female entrepreneurs are unified into business-related networks, which play a significant role in creating cultural evidence and a system that promotes interconnectedness. The interconnectedness with my friend made me think of having my own entrepreneurial venture because she persuaded me to establish my venture. She advised me how to manage a business and how to sell my products while at home or far from my customers. See now where I am, I have my own business which gives me

earnings via profits. These women networks are very important to female entrepreneurs as we are now able to transfer knowledge and information about the products or services through social media as well as sending contacts and addresses of where the products or service is available. It is through the social network; any female entrepreneur faced with a business challenge notifies others and, at the same, gets feedback, especially on the strategies to curb the problem. The dissemination of information and awareness about business risks are done within a very short period of time, henceforth reducing the risk associated with entrepreneurial activity."

The study exposed that the escalation of female entrepreneurs in Mwanza city has been promoted by

the presence and use of social media and social networking among females (see Table 3). Among others, WhatsApp Networking Groups, Facebook Networking Groups, Instagrams Networking Groups, Short Message Service (SMS) and Multimedia Messaging Service (MMS) were used as key stimulants of social networking in all studied wards. Through the social networking process, some females were motivated and decided to join the entrepreneurship field. Having access to a strong network of business partners can be a highly important factor in achieving entrepreneurial success. The tendency to network does not appear to differ significantly between women and men entrepreneurs and the size of the networks to which they both have access are similar (Galindo & Ribeiro, 2012).

Table 3: The usage of social networking

Wards	SMS	MMS	WHATSAPP Networking Groups	Facebook Networking groups	Instagram Networking groups
Kirumba	✓		✓	✓	✓
Pasiansi		✓	✓	✓	✓
Mirongo	✓		✓	✓	✓
Buhongwa	✓	✓	✓	✓	✓

The main classifications of social networks in which female entrepreneurs were connected include; religious groups 11% (N =180), financial-based groups 3% (N =180), ethnic-based (8%), production group 26% (N = 180), and co-business women 52% (N =180) (See Table. 3). The results indicate that the majority of female entrepreneurs belonged to co-business-based groups, followed by those who belonged to the production-based group. However, it was revealed that about eight in ten women belong to more than one group.

The study discovered that there are formal and registered associations that protect women and assist them to prosper economically by joining the entrepreneurial activity. Among other notable associations which are part of a networking system are; the Woman Information Centre (WIC), which

increases the visibility of policies from the Ministry and strengthens its institutional and managerial gender-oriented capacity to empower women in Tanzania, Tanzania Media Women's Association (TAMWA), the Tanzania Women Lawyers Association (TAWLA) and the Tanzania Gender Networking Program (TGNP), The Tanzania Women's Bank (TWB), SIDO and The Tanzania Gatsby Trust (TGT).

The result of this study lines with that of Khajeheian (2014), who assert that social media is contentedly operational with scientific improvement and the tools are multi-functional and more manageable smart phone remains the most frequently used expediently. Apart from steady usage, smart phone is capable of operating various Apps, communication, and information services like SMS,

WhatsApp, MMS, weather information, traffic information, entertainment service like TV, music, mobile games, access to the internet, and visit different websites, link bank card with internet banking facility and reserve air ticket, hotels booking, conduct purchase online at anytime, anywhere with the help of Wi-Fi or mobile internet (Khajeheian, 2014; Lim et al., 2016; Khajeheian, 2017).

Available Peace and Security

On average, in all wards combined 55% (N =180) of the respondents pinpointed existing peace and security in the country, specifically in the Mwanza region. The prevailing peace and security for women is the cornerstone for many females to engage in entrepreneurial activity. At ward specific level, in Pasiansi, Buhongwa, and Kirumba the factor was highly perceived by 66.7% (n =45), 57.8% (n =45), 51.1% (n =45) respectively. On the other hand, in the Mirongo ward, the factors are less perceived by 44.4% (n =45). The probable reason that prompted the respondents to perceive the factor

is due to the fact that peace and security existing enable women to have freedom of movement to engage in entrepreneurship, offers an opportunity to excess financial resources, markets, get inputs for their business, conduct seminar, and focus group discussions on how to engage in entrepreneurial activity and solve the related problems.

The evidence shows that globally, Tanzania has been one of the most peaceful countries for more than three decades. For instance, in the years 2019 and 2020 alone, Tanzania was ranked by Global Peace Index to be the position of 54/163 and 52/163, respectively (See *Table 4*). From this evidence, it has to be perceived that Tanzania has maintained peace, which is important for the country's development, including attracting both domestic and foreign direct investments. Even though there has been variation in values but still Tanzania remains the prominent country in peacekeeping not only within the country but also in African countries at large. In this context, female entrepreneurs have been increasing in the field due because of prevailing peace and security.

Table 4: Tanzania's Global Peace Index Rank since 2011 – 2020

Date	Global Peace Index	Value	Change %
2020	1.85	52.00	-3.70 %
2019	1.86	54.00	5.88 %
2018	1.837	51.00	-5.56 %
2017	1.876	54.00	-6.90 %
2016	1.899	58.00	-9.38 %
2015	1.903	64.00	8.47 %
2014	1.889	59.00	7.27 %
2013	1.887	55.00	0.00 %
2012	1.856	55.00	-1.79 %
2011	1.832	56.00	1.82 %
2010	1.81	55.00	

The results indicate that the environment where peace and security subsist accrues to supplementary physical, fiscal, social, technological, human resources accretion and improve the stability and economic growth of a place. The finding lines with

that of Selvarathinam (2008), who asserted that peace has a straight and unintended effect on economic development. Conflicts, violence, and war devastate the accessible physical and human resources and wipe out socio-political institutions,

which contribute to economic growth positively. An economy that has more violence and war loses the confidence of investors locally and internationally (Selvarathinam, 2008).

It was revealed that socio-political stability in a nation significantly promotes physical and human capital accretion on the following compartments; i) Private investment in entrepreneurship is increased due to the socio-political stability, ii) Government concentrates on the formulation of policies that promote feminine entrepreneurs, iii) Long term projects will be influenced due to the socio-political stability, iv) Foreign direct investment may be increased due to existing socio-political stability, v) Killed labour stays in the country due to the socio-political stability (Suchman, 1995). Selvarathinam (2008) asserts that the wealth of developing nations cannot be increased by any demand or supply-side management unless those have peace. Peace is determined by many socio-political factors. Ethnic homogeneity and language integration, religion, democracy, culture, the ethos of people, history of nations, various forms of discrimination, quality of leadership, relationship with the neighbourhood, and political system are fundamental causes for making peace that affect the wealth of developing nations in the term of economic growth.

The Legitimacy of Entrepreneurship

Overall, in four wards combined, 52.8% (N =180) perceived the legitimacy of entrepreneurship as one of the factors stimulating the increase of feminine entrepreneurs (See *Table 2*). At the ward specific level, the factors were pointed at 88.9% (n =45), 51.1% and 40% in Pasiansi, Mirongo, and Kirumba, respectively. The study noted that some women joined entrepreneurial activity due to the nature of tribes' behaviour and customs, which stimulated the young generation to involve them in

entrepreneurship. Legitimacy creation is the intentional engagement of social actors in specific practices that may lead to achieving or undermining legitimacy (Lawrence et al., 2011). This study revealed that female entrepreneurs come from is the Chagga tribe, Sukuma, Wakinga and Waha, Wahaya, Kurya tribes. The female entrepreneurs stated that they had been encouraged to engage in business from their homes, churches, and also through the entrepreneurial education obtained in schools and colleges hence, making a base for them to build legitimacy in entrepreneurship. Hofstede (1980) specify that culture shape individuals in a society. Kibler et al. (2014) assert beliefs and behaviour of people are structured according to the rules and regulations prevailing in the institutional environment.

This study noted that culture influences entrepreneurship through five means, namely: - i) through the social legitimisation process, ii) encouraging optimistic attitudes connected with the establishment of a new enterprise, iii) through validation of social innovation influenced by actors surrounding the community, and iv) diffusion and application of new technologies, v) reached consensus on operational line. In this line, Zelditch (2001) and Johnson et al. (2006) contends that legitimacy formation is a fundamental social process because of its role in producing and reproducing structure in concrete situations of action.

In this perspective, types of the legitimacy of entrepreneurship identified in this study were of different types, but all categories of legitimacy influence an individual to make the decision to start a venture, including political, internal, and external, moral, academic, moral, and market legitimacies (See *Table 5*).

Table 5: Categories of Legitimacies and their meaning

Category	Meaning	Source	Role in Entrepreneurship
Political Legitimacy	Political legitimacy is the right to rule granted by citizens to political authorities or political regimes' grounded in the common good or shared moral evaluations'	(Gilley, 2009)	It creates a conducive business environment that influences both genders, like the female gender to engage in entrepreneurial activity by abiding by the registration process together with meeting the legal requirement for the activity to take place
Internal Legitimacy	Internal legitimacy is the acceptance of normative validation of an organisational strategy through the consensus of its participants, which acts as a tool that reinforces organisational practices and mobilises organisational members around a common ethical, strategic, or ideological vision	(Drori & Honig, 2013)	It reflects the acceptance of emergent practices that result 'from spatially dispersed, heterogeneous activity by actors with varying kinds and levels of resources.
External Legitimacy	External legitimacy deals with organisational fields, regulatory agencies, professional associations, and reputation.	(Drori&Honig,2013) (Dimaggio&Powell,1983)	External legitimacy has an impact on companies, triggering them to change in order to maintain good standards for society as a whole organisation
Moral Legitimacy	Moral legitimacy refers to the approval of what is morally 'good' and what is morally 'bad' in society, reflecting a moral framework for the conduct of social life.	(Scott & Davis,2007) (Greenwood et al.,2002) (Rindova et al.,2006)	Moral legitimacy focuses on how favourably or unfavourably the individual or organisation is viewed by its constituency or its macro-environment (a good reputation means high performance, which promotes trust to the customers.
Academic Legitimacy	Academic legitimacy focuses on the consistency of pedagogical processes linking pedagogical contents and methods to faculty composition and organisational design	(Scott & Davis,2007) (Drori&Honig,2013)	Academic legitimacy enables an individual to be equipped with laws, policies and standards needed for the registration of an entrepreneurial venture.

Market legitimacy	Concerning legitimacy, enterprises and clusters focus on the conformity of the business schools' pedagogical content and skill development to the needs of the market and firms	market (Gilley, 2009) (Dimaggio&Powell,1 983) (Drori & Honig, 2013)	Market legitimacy is all about understanding the strategies needed for the promotion of the products and services without comprising the set principles and ethics
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Social Factors

The study through focus group discussion revealed social-related aspects as one of the factors which had a potential impact on a women's likelihood to engage in entrepreneurship in Mwanza city. It was noted that social factors in terms of the family historical background on entrepreneurship play a significant role in influencing teen women towards engaging in business activity. The focus group discussants in Kirumba, Mirongo, and Buhongwa verified that a family background in entrepreneurship is one of the best and most direct ways to immerse a child in the entrepreneurial mindset and to exemplify the benefits of starting and running one's own business. This is revealed in a study done by Verheul et al. (2009) which indicated that families with a business background often influence and motivate women to involve in entrepreneurial activity and they are expected to possess a higher propensity to launch a business in future

Psychological Factors

The psychological factors also were revealed in the study as one of the factors which influence women to decide to engage themselves in entrepreneurship. The factors were pinpointed by discussants in all studied wards, namely Kirumba, Buhongwa, Mirongo, and Pasiansi. It was stated that psychological factors are the most direct factors impacting a women's likelihood to turn out to be an entrepreneur. Delmar & Davidson (2000) asserts that a person's upbringing influences entrepreneurial factors like risk tolerance,

creativity, leadership and drive. These encourage the growth of personality traits that are deeply rooted in who a person is, regardless of outside factors. An individual's decision to engage in entrepreneurial practice is the theory of planned behaviour which argues that attitude, subjective norms, and perceived control (self-efficacy) predict intention and desire to build entrepreneurship behaviour (Fini *et al.*, 2009; Babalola, 2009). However, among the psychological variables identified are self-efficacy, locus of control, self-concept, business commitment and personality traits.

CONCLUSION

This study has discovered that there are numerous factors that escalate the increase of feminine entrepreneurs in Mwanza city which include access to capital, education, political influence, social network, peace and security, the legitimacy of entrepreneurship, the need for lifetime achievement and development, livelihood diversification and family planning. These factors play a noteworthy role in influencing women's entrepreneurship. Other factors such as skills in entrepreneurship and internal motivation and creativity were also discovered as the main factors behind the influence of women to join entrepreneurship.

Based on these main findings of this study, it can be concluded that women engaged in entrepreneurs need to be assisted with the fundamental skills required to establish and run a successful business venture as lack of entrepreneurial skills had a potentially negative role on women participating in

business activities. Also, finance access, especially from microfinance and banks, which will help women expand their business, should be available. Furthermore, it was noted that one of the requirements to influence women to involve in entrepreneurial activity is a smooth environment from the government. The introduced taxes should be appropriately estimated in regard to what is obtained in their businesses. These constraints are off important and high priority simply because they influence further problems and result in women entrepreneurs failing in the business.

The study noted that the engagement of women in entrepreneurial activities contribute to the growth of the economy of the particular local area and in the country at large as they offer tax and all necessary charges and required fees are bound for them. It was also revealed that entrepreneurship also leads to ethical issues as it decreases the number of claims such as prostitutes, jobless and drugs abuse through involvement in the entrepreneurial activity. Those who are involved in entrepreneurial activity are busy making money and influencing creativity and innovations in regard to the business they conduct.

This indicates that women likewise play a significant role in society and are the support to the community. Their involvement in entrepreneurs would strengthen Tanzania's economy. There is an urgent need for collaboration and clear policies from government or non-governmental organisations (NGOs) to assess the issues faced by women entrepreneurs in regards to strengthening women's entrepreneurship development and assisting them in achieving their full entrepreneurial potential in Tanzania.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper

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