

Policies for supporting women entrepreneurs in developing countries: the case of Tanzania

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Abstract

Purpose – While the topic of women's entrepreneurship continues to grow in academic appeal, the policy aspect is one that has received limited scholarly attention, especially in the context of developing countries. To address this gap in scholarship, the purpose of this paper aims to critically explore women's entrepreneurship policy in Tanzania. The research question asks: How are policies designed to encourage and support entrepreneurship in Tanzania gendered, and how might such policies be (re)designed so that they are more relevant to women entrepreneurs in the Tanzanian context? The authors contribute to extant scholarship by: drawing attention to the particular context for women's entrepreneurship in Tanzania; identifying gender biases inherent in current entrepreneurship policies; offering some recommendations for policymakers and identifying areas worthy of future research attention in this area.

Design/methodology/approach – The study builds on the Global Women's Enterprise Policy project. The authors apply an adapted reading guide technique to analyse and critique relevant entrepreneurship policy documents in Tanzania. The reading guide examines the category and type of document being analysed, key themes, content, language and imagery, as well as the key policy recommendations being offered and their relevance to women's entrepreneurship in Tanzania and the wider sub-Saharan African region. Completed reading guide templates are then coded and collated into an excel spreadsheet. Findings are discussed and critiqued within a regulative, normative and cultural-cognitive framework.

Findings – The study provides rich and valuable insights into the unique context for women's entrepreneurship in Tanzania, shedding new light on how women's entrepreneurship is supported in a particular region of sub-Saharan Africa. Findings reveal that while current policy acknowledges the important role women play in their communities, especially in terms of their contribution to labour, it is geared more towards small and medium-sized enterprise (SME) development than entrepreneurship; this is despite the fact that entrepreneurship is identified as a means to address sustainable development challenges (notably unemployment and poverty) and expand opportunities for socially disadvantaged groups, especially women. Existing policy is essentially "context neutral" and hence relatively ineffective; the gender focus is lacking and there is a failure to take account of the specific context in which Tanzanian women entrepreneurs have to operate. The authors argue for policies designed to support women's entrepreneurship to be formalised and contextualised in their specific geographical and cultural setting. The "institutional pillars" framework allows us to identify areas where contextualisation of women's entrepreneurship policies could be enhanced.

Practical implications – The study implies that, to be effective, policies designed to support women's entrepreneurship need to be formalised and contextualised to their specific geographical and cultural setting. Some areas where this might be achieved are identified. Avenues for future research in this area are also suggested.

Originality/value – The value of the paper lies in its focus on Tanzania, and its critique of existing policies from a gender and institutional perspective. It also enhances understanding of the unique context in Tanzania for entrepreneurship.

Keywords Women's entrepreneurship, Entrepreneurship policy, Gender, Institutional theory, Sub-Saharan Africa, Tanzania

Paper type Research paper



1. Introduction

As a discrete field of scholarship, women's entrepreneurship continues to grow in both academic and political appeal, with a notable increase in the volume of research studies and

reports that either focus exclusively on women entrepreneurs or explore entrepreneurship from a decidedly gender perspective (Marlow and Martinez Dy, 2018; Jennings and Brush, 2013; Henry *et al.*, 2017; Al-Dajani and Marlow, 2013; Marlow *et al.*, 2008; Patterson *et al.*, 2017; GEM, 2018; Kvidal and Ljunngren, 2014). One aspect of women's entrepreneurship that has received limited scholarly attention is that of policy (Foss *et al.*, 2019; Henry *et al.*, 2017; Rouse *et al.*, 2013). This is somewhat surprising, given that governments and individuals around the world value entrepreneurship, and accordingly, encourage new venture creation (Global Entrepreneurship Monitor (GEM), 2019; United Nations Conference on Trade and Development (UNCTAD), 2017, 2019). It is estimated that, globally, more than 126 million women entrepreneurs have started their own business, and 98 million have grown their business to provide employment opportunities in their local communities (GEM, 2016). Further evidence of women's entrepreneurial contribution to the economy can be found in recent empirical studies that show women-owned businesses to be amongst the fastest growing entrepreneurial population in the world, offering significant contributions to employment and wealth creation across all economies (Foss *et al.*, 2019; GEM, 2019; Henry *et al.*, 2017; Jennings and Brush, 2013; Nziku, 2016; Fike, 2017; Nziku and Struthers, 2018; WEF, 2012).

The limited literature focussed on entrepreneurship policy not only highlights its importance but also identifies a number of policy factors found to affect women's entrepreneurial endeavours in both developed and developing countries (Brush and Welter, 2009; Foss *et al.*, 2019; Orser *et al.*, 2019; Nziku and Struthers, 2018; Anupama, 2016; Nziku, 2016; Fike, 2017). Such factors include, but are not limited to: a disproportionate focus on male-dominated sectors, over-reliance on soft supports, inequality of access to networks, inequality of access to finance and the perennial "*one-size-fits-all*" approach (Coleman *et al.*, 2019). Ahl and Nelson (2015) further posit that most governments around the world develop policies (and then programmes) to promote business start-up and growth because the creation and support of infrastructure that encourages innovation and business development is seen as a worthwhile national investment in future economic prosperity. However, the majority of strategies, policies and programmes for women entrepreneurs are frequently evaluated for design and effectiveness rather than for their impact on the positioning of women in the context of life opportunities and equality.

Existing scholarship also recognises the need for policy support to not only be gender-aware (Nziku and Struthers, 2018; Orser *et al.*, 2019) but also to be contextualised within their relevant geographic, cultural and, where possible, sectoral setting if they are to be truly effective (Henry *et al.*, 2016; Nziku, 2014, 2018; Welter *et al.*, 2014; De Bruin *et al.*, 2007; Langowitz and Minniti, 2007). Despite such acknowledgement, for the most part, gender-aware policy formulation or contextualisation either does not occur or is not readily apparent (Arshed *et al.*, 2019; Anupama, 2016; Arshed *et al.*, 2014, 2016; Ahl and Nelson, 2015; Welter *et al.*, 2014; Kvidal and Ljunngren, 2014). This is particularly the case in developing countries, where gender-related policies often struggle to move beyond basic equality levels, and gender-aware entrepreneurship policy remains an elusive luxury. Based on scientific data gathered from both developed and developing countries in the past two decades, GEM (2019) and UNCTAD (2019) confirm the important contribution of entrepreneurship to employment and well-being of communities. This is specifically the case in low-income regions where entrepreneurs are found to play a major role in advancing their economies (GEM, 2019).

Tanzania's health policy indicates the intention of improving health of all Tanzanian with more focus being on those most at risk. Amongst the major objectives being that of reducing infant and maternal morbidity and mortality in order to increase life expectancy (URT, National Health Policy, 2017). According to Mosha *et al.* (2013) in the study of assessing family planning decision, perception of gender and dynamics amongst couples within

Mwanza region in Tanzania found that; men were key decision-makers on the number of children a couple should have and the child spacing. However, gender relations and communication indicated that only few women participated in decision-making on family planning and the number of children to have (Schuler *et al.*, 2011).

Nonetheless, rural life in Tanzania was found to favour having more children than urban areas; hence the value of children was found to depend on the place of residence (Mosha *et al.*, 2013; Mwageni *et al.*, 1998). The most recent study on the use of contraceptive was found to be significantly associated with age, education and parity; while Safari *et al.* (2019) recommending that, special efforts is needed to remove the barriers to contraceptive use amongst younger women. Hence, in order to improve the health of women in Tanzania, Mella (2003) recommends that, health and health-related sectors should co-operate and collaborate towards empowering women in the areas of education, technology and social status. Policies must also address not only general health and family planning but also poverty, nutrition, adolescent health, violence and sexual abuse.

According to ILO (2014, 2017) apart from the efforts made by Tanzanian government towards reducing significant workload of women, society's traditional practices (taboos and customs) limit women from getting a good education and being employed in sectors where their workload could be regulated based on specific organisation office working hours; owning property to be able to create their own formal employments or registering their business. An early study on the impact of workload on women towards health and nutritional status revealed that; Tanzanian women dwelling in villages worked at least 11 h during the non-farming season and almost 14 h during the farming season; while contributing more than 40% of all the agricultural labour in 52 developing countries and more than 50% in those of 24 countries (Lukmanji, 1992). However, these findings are still very old to present a clear current picture of the state of Tanzania women workload recently. Nonetheless, following the global basis, Lukmanji (1992) indicates that, 42% of the female population over the age of 15 years were in the labour force while comprising more than a third of the total labour force. Therefore, we still recommend on the vital re-examination of the assumptions about women's workload in programmes that seeks to reduce the worktime and workload of women in developing countries.

Most recent studies ILO (2014, 2017) *School-to-Work Transitional Survey* and the *Labour Demand Enterprise Survey* within Tanzania found that, most youths work short hours despite their desire of working more. On 32% of employed youths worked less than 20 h per week with almost 46% working part-time or even less than 30 h per week. However, short working hours reflect lack of regular jobs and instability of the occasional young workers in the country. Even though, short working hours can be beneficial when offered to student who can work while still in school or young parents who needs an opportunity of combining work and family care. The latter is the most likely to why 39% of young women work less than 20 h per week when compared to 27% of men. ILO (2014) concluded that, Tanzania has a severe problem of skills mismatch (i.e. undereducated or overeducated labour force) while leads to informal employment and the overall general low quality of jobs.

Though, the above situation may also be the case to most of the developing countries; short working time is all that is available to many young workers in Tanzania (Elder and Koné, 2014). Meanwhile, (ILO, 2013, 2014) found that, 14% of employed youth worked over 40 h a week and almost 32% of young workers, worked more than 50 h a week. The Employment and Labour Relations Act of 2004 states that, the maximum permitted number of working hours should not exceed 45 h a week (ILO, 2010). Elder and Koné (2014) revealed that, most of the working youth in Tanzania were informally employed; meaning that, they were not covered by the provisions of the (Section 3.57) Employment and Labour Regulations Act of 2004 which permitted a maximum number of working hours not exceeding 45 h a week (ILO, 2010).

ILO (2014) report indicates that, Tanzanian's students are currently expressing strong preference to working in "modern sector" jobs like professionals with 55% with technicians and associate professionals up to 21%. However, the share of professional occupations within total employment is still very low to only 6%. This still implies the force of women into farm employment with longer working hours. Hence, (ILO, 2013, 2014, 2017; Elder and Koné, 2014) indicates that, the second largest share of employment in Tanzania is in the agriculture where almost 23% of Tanzania working youths were engaged, yet with significant disparity of shares between male and female.

Within the country, rural women need to be more reflected in nutrition and health studies in order to find solutions to their problems. This is together with designing of activities that can improve the situation of women being well co-ordinated from the national to grassroot levels, though, education and training on nutritional needs and conditions of women must target families rather than women only (Mella, 2003). With an advancement of technology, (ILO, 2014, 2017; Elder and Koné, 2014) suggests that, women should be given further skills on managing time within the existing circumstances. Nonetheless, Tanzanian governments must take more realistic actions towards changing the socio-economic situation of women.

In an effort to address a gap in gender-related policy scholarship, this paper focusses on women's entrepreneurship policy in a low income, developing region of sub-Saharan Africa (SSA) – Tanzania. This focus is important given that both the World Economic Forum (WEF, 2012) and the United Nations Conference on Trade and Development (UNCTAD, 2014, 2018, 2019) have identified African businesswomen as: "*the way forward towards poverty reduction*" for most of the SSA region. UNCTAD (2018) report on least developing countries (LDCs) insists that, entrepreneurship development policies in should include a monitoring and evaluation framework that assesses results against performance indicators while allowing for lessons learnt from successes and failures to be integrated into policies.

Our research question in this paper is two-fold, and asks: How are policies, designed to encourage and support entrepreneurship in Tanzania, gendered? How might such policies be (re)designed so that they are more relevant to women entrepreneurs in the Tanzanian context? In addressing these questions, the authors aim to draw attention to the particular context for women's entrepreneurship in Tanzania (an important economic region within SSA); identify specific gender biases inherent within current entrepreneurship policies; offer meaningful recommendations for policymakers and identify areas worthy of future research attention in this area.

Our contribution in this paper is also two-fold. First, we contribute to contemporary scholarship on women's entrepreneurship by providing rich and valuable insights into the unique context for women's entrepreneurship in Tanzania. As such, the study sheds new light on how women's entrepreneurship is operationalized and supported in SSA – a geographical region that remains both under-developed and under-researched, with embedded challenges to equality and entrepreneurial endeavour not typically experienced in Western regions. Accordingly, Tanzania constitutes a "new frontier" and a novel "entrepreneurial place" in which to explore women's entrepreneurship. Secondly, we highlight the relatively ineffective nature of women's entrepreneurship policies that are essentially "context neutral" in their design and, using institutional theory, demonstrate how contextualizing women's entrepreneurship policies is particularly important in an economically disadvantaged region such as Tanzania.

Accordingly, we contribute to theory building in the specific areas of institutional theory and context – as they apply to women's entrepreneurship policy. The paper is structured as follows: the next section (Section 2) reviews relevant literatures in the area of entrepreneurship policy, women's entrepreneurship and Tanzanian entrepreneurship and SME and policy by way of providing the theoretical context for the study. Section 3 presents our theoretical framework, and this is followed in Section 4 by a detailed explanation of our

methodological approach. Sections 5 and 6 present and discuss our findings, while Section 7 draws conclusions and identifies avenues worthy of future research.

2. Theoretical context

2.1 Conceptualising entrepreneurs and entrepreneurship policy

According to Ahmad and Seymour (2008) and Ahmad and Hoffman (2007), entrepreneurs are individuals who seek to generate value through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets. While *entrepreneurship* is the phenomenon associated with entrepreneurial activity, *entrepreneurial activity* may be conceived of as enterprising human action in pursuit of the generation of economic value that may go beyond that of identifying and exploiting new products, processes or markets (Sing *et al.*, 2018). Therefore, entrepreneurs can be conceived of as the mechanism by which an economy turns demand into supply (Smith, 1976). Entrepreneurs recognise consumer demands, and see the economic opportunities that satisfy them, while in many cases providing for their own families and creating employment for themselves and their immediate community. However, in the context of developing and economically disadvantaged regions, such as SSA countries, entrepreneurship may have a slightly different conceptualisation. In such regions, entrepreneurship is typically more necessity – than opportunity-driven, with entrepreneurial activities being significantly less innovative and often based on the simple replication of ideas to generate income to meet basic needs. Hence, entrepreneurship in economically disadvantaged regions is predominately driven by “push” rather than “pull” factors, where individuals are forced (as opposed to motivated or influenced) towards entrepreneurial endeavours (Eijdenberg and Masurel, 2013; van der Zwan *et al.*, 2016). In such circumstances, a supportive and appropriately contextualised entrepreneurship policy is critical.

Entrepreneurship policy may be viewed as part of an economy’s larger environmental system expected to support the development of entrepreneurial endeavours (Anupama, 2016; Minniti and Nardone, 2007; Audretsch *et al.*, 2007). Hopkins (2017) defines public policy as the action taken by government to address a particular public issue in order to protect and benefit the population, while a (related) strategy is a plan on how to gain and sustain competitive advantage based on local strengths and weaknesses. Lundström and Stevenson (2002, p. 10) and Blackburn and Smallbone (2011), were amongst the first researchers to differentiate and categorize small and medium-sized enterprise (SME) and entrepreneurship policies, whereby SMEs policy pertains to small businesses as “entities” and entrepreneurship policy is “...oriented more towards individuals and individual behaviour.” Examining the impact of SME/entrepreneurship policy, Lundström and Stevenson (2002) suggest that good practice should focus on the centrality of the founder/owner, because “...it is individuals who create new businesses and develop existing ones”. In later work, they define entrepreneurship policy in three stages: policies that are aimed at the *pre-start*, *start-up* or early *post-start-up* phases of the entrepreneurial process (Lundström and Stevenson, 2005).

Consistent with (Lundström and Stevenson, 2002; Shane, 2009; Storey 2005) notes that SME policy has often been mistaken for *entrepreneurship* policy, with the two categories of policy used interchangeably, yet they are two separate entities with considerable differences. For example, SME policies are targeted at existing businesses/enterprises, seeking to provide advice and information to help with firm-related problems (for instance; compliance with regulations and reporting requirements). Entrepreneurship policies are targeted at individuals who are considering, are about to or have recently started a new business. Furthermore, entrepreneurship policies are intended to encourage socially, and economically productive activities carried out by individuals (Henrekson and Stenkula, 2009). Their main objective is to increase the level of entrepreneurial activity, which may be below the social

optimum. In most economies, entrepreneurship policy is perceived as an instrument designed to create jobs and promote international competitiveness, economic development and growth. Accordingly, [Rigby and Ramlogan \(2013\)](#) argue that, if government wants to increase the level of entrepreneurial activity in any country, entrepreneurship policies need to be implemented. Recognising the important role of policy, many governments around the globe have implemented policies for boosting entrepreneurship in their respective countries ([Henry et al., 2017](#); [Minniti and Nardone, 2007](#); [Nziku, 2014, 2016](#); [Minniti et al., 2005](#); [Norman and Bager-Sjogren, 2011](#)).

2.2 Women's entrepreneurship and entrepreneurship policy in Tanzania

While there is now a considerable body of literature on women's entrepreneurship, there is still a relative dearth of studies focussed specifically on women's entrepreneurship policy, especially in the context of developing or poverty-stricken regions such as those in the SSA region. While some countries have dedicated entrepreneurship policies and initiatives, others simply include them within other mainstream support policies. This is often the case with women's entrepreneurship policies which may exist separately in some countries or are subsumed into generic entrepreneurship policies in others ([Coleman et al., 2019](#); [Foss et al., 2019](#); [Henry et al., 2017](#)). In some cases, countries have been found to have no dedicated women's entrepreneurship policy, yet have dedicated women's entrepreneurship support initiatives in operation on the ground ([Henry et al., 2017](#)). This anomaly may account for the current dearth of policy-related empirical studies.

Amongst the existing policy studies relating to women's entrepreneurship, scholars have reported on the different types of gender-focussed policies ([Mayoux, 2001](#); [Orser and Riding, 2006](#)), modelled gender effects on the start-up decision ([Minniti and Nardone, 2007](#)) and analysed the provision of women's entrepreneurship policies in specific countries (for example: Poland, [Zapalska, 1997](#); the UK and US, [Marlow et al., 2008](#); Canada, [Orser and Elliot, 2015](#)). Some of the more recent studies have conducted comparative policy studies ([Foss et al., 2019](#); [Henry et al., 2017](#)), however, these have been restricted to mainly Western or developed economies. In an attempt to address this research gap, this paper focusses on women's entrepreneurship policy in Tanzania.

Similar to many SSA countries, Tanzanian women entrepreneurs are economically and socially disadvantaged ([GEM, 2018](#); [Isaga, 2018](#); [Nziku, 2014, 2016, 2018](#); [Kirumba, 2005](#)). For example, about 60% of Tanzanian women live in absolute poverty, despite being responsible for producing an estimated 80% of the country's cash crops ([Isaga, 2018](#); [Kirumba, 2005](#); [Nziku, 2014](#)). Tanzanian women have very limited access to the (albeit low levels of) wealth generated from the production of these crops, although they continue to be the major players in agricultural activities. This is due to the increasing poverty amongst the rural and urban population, with an increasing gap between rich and poor, men and women, and amongst women themselves.

Within the rural and urban suburbs, women do not have property rights and lack adequate knowledge of existing credit facilities ([Kirumba, 2005](#)). This appears to be due to women's low level of education, knowledge and skills, as well as their reliance on poor technology that consumes most of their time and energy ([Nziku, 2012, 2014](#); [Lukmanji, 1992](#)). The most common barriers for female entrepreneurs within Tanzania can be categorised as: personal; cultural; stereotyping and discrimination; access to capital, information and networks; access to technologies and markets; lack of experience and poor education ([Nziku and Struthers, 2018](#); [Nziku, 2012, 2016](#)). [UNCTAD \(2018, 2019\)](#) suggests that these conditions are a reflection of the wider social constraints and challenges that women face. Even if appropriate equality-related legislation were in place, women would undoubtedly continue to face discrimination due to a lack of political empowerment and enforcement of applicable laws.

Recently, [Gwartney et al. \(2020\)](#) the economic freedom of the world annual report indicates the shift on Tanzanian economic liberty from the fourth quartile which meaning least free to the third. Economic freedom is the ability of individuals to make their own decisions, which is the key towards economic and social progress. This also has a significant impact towards countries adjustments of gender discrepancy in the economic freedom while taking into consideration of the fact that, in many countries' women are not legally accorded the same level of economic freedom as men ([Fike, 2017](#); [Nziku, 2014](#)).

Following women and progress, ([2017](#)) the higher the rate of economic freedom the higher the life expectance of women, hence the most economically free countries are the most equitable treatment of men and women under the law ([Fike, 2017](#)). Therefore, Gender Disparity Index (GDI) indicates the degree to which women around the world have the same legal rights as men and adjusts the economic freedom score accordingly. Though Tanzania seems to have made a significant move on this, still the government needs to provide clarity towards its action while updating the very old policy documents that seems no to reflect the reality of the shift noted in the world economic freedom [Gwartney et al. \(2020\)](#) as well as the GDI ([Fike, 2017](#)) with more relevant and potential need of utilising the untapped potential of women entrepreneurs in Tanzania.

2.3 Entrepreneurship and SME policy in Tanzania

In 2003, the Tanzanian government developed its "SME Policy and Strategies" ([URT, 2003](#)). The key objectives were to: create and enable the business environment; develop infrastructure and strengthen both financial and non-financial services through the strengthening of institutions to support SME development ([URT, 2003](#)). The following strategies were proposed:

- (1) Inculcate, through education, training and other programmes, values and attitudes that are conducive to the development of entrepreneurship.
- (2) Review school curricula to accommodate entrepreneurship development.
- (3) Introduce entrepreneurial programmes in vocational and technical training.
- (4) Facilitate entrepreneurship development programmes for selected target groups/ sectors e.g. school leavers.
- (5) Facilitate capacity building in entrepreneurship development.
- (6) Discussion on the absence of any gendered strategy.

Subsequently, in December 2012, the Tanzanian General Assembly adopted its first resolution on entrepreneurship (A/RES/67/202), in which it identified entrepreneurship as a means to address sustainable development challenges: unemployment, poverty and the expansion of opportunities for all, including socially disadvantaged groups, especially women and youth.

In 2000, the Tanzanian government amended its 1977 Constitution to recognise the important role played by women in their local communities, as well as the contribution they make to the economy. This was followed by a further amendment in 2004 aimed at increasing women's participation in the National Parliament and Local Authorities. These amendments were in addition to the formulation of the Women and Gender Development Policy ([WGDP, 2000](#)). In order to ensure effective implementation of the WGDP, a National Strategy for Gender Development ([NSGD, 2008](#)) for promoting gender equality and equity was formulated.

3. Theoretical framework

3.1 Theoretical approach to analysing women's entrepreneurship policy

Contemporary scholarship suggests that the main objective of most entrepreneurship policies centres on the provision of support to “do business.” This may be achieved by easing administrative business processes, reducing legislative barriers and facilitating access to the resources required to start-up new businesses, as well as manage and grow existing ones (Acs and Virgill, 2011; GEM, 2018; Henry *et al.*, 2017). The most common interventions tend to include: improving access to finance, reduction of taxes, structured government programmes; school and post-school level entrepreneurship education and training; R&D transfer support; access to commercial and professional infrastructure; access to domestic and international markets; access to infrastructure, and efforts to recognise and account for the influence of social and cultural norms (GEM, 2017–2018; Nziku, 2018; Kuzilwa, 2005). However, there are significant differences in the nature and scope of policy support across countries (GEM, 2018), with innovation-driven economies typically having more government support for entrepreneurship. As a factor-driven economy, Tanzania does not fare well in this regard.

3.2 Institutional theory

Institutions can be defined as devised rules, conventions and codes of behaviours that constrain actors through sets of incentives and disincentives that channel human behaviour in a particular direction, thus creating stable structures that promote efficiency in human interactions by reducing uncertainty and transaction costs (North, 1990). Institutions provide structure and order through aligning the actions and expectations of individuals in society (Friel, 2017). Accordingly, interactions become more efficient because perceptions and understandings become implicit without the need for explanation or negotiation.

According to Paul (1994), institutions help co-ordinate actions between diverse actors in society without the need for centralisation, although they may limit what actors can do. Co-ordination becomes possible as actors share histories that provide them with consistent expectations. Therefore, institutions determine the actions of individuals in society, providing shared meaning and cognitive frames that shape how humans interpret the behaviour of others (Scott, 2014). Despite the constant interaction between formal and informal institutions, as argued by both North (1990) and Williamson (2000), contemporary scholarship still lacks clear consensus on how such interactions can influence *entrepreneurial* activities (Bjornskov and Foss, 2016).

Scott (2014) describes the regulative aspects of institutions as the “rules of the game” which consist of both written and unwritten codes; these codes have particular enforcement mechanisms. Normative aspects are the norms and values that structure individual choices, advising individuals how things should/ought to be done. While both regulative and normative aspects of institutions provide a stabilising force in society, actors will internalise them in different ways. Table 1 summarises some of the key theories on institutions, highlighting the particular aspects emphasised in each. While not explicitly stated, the “formal” and “informal” dimensions of institutions appear to be common to all.

North (1990)	Williamson (2000)	Schmidt (2010)	Scott (2005, 2014)
Formal	Customs	Sociological institutionalism	Cognitive
Informal	Norms	Rational choice institutionalism	Regulative
	Formal rules		

Source(s): Adapted from Friel (2017)

Table 1.
Theories of institutions

Furthermore, [Sarasvathy et al. \(2003\)](#) suggest that, with regard to entrepreneurship, the role of institutions and governments should be based on fostering environments and conditions that produce a continuous supply of new entrepreneurs, supporting their efforts to grow their businesses.

Informed by the above theories on institutions, and drawing mainly on [Scott \(2005, 2014\)](#), we adopt the following framework to critique our findings:

- (1) *Regulative pillar*: which focusses on those aspects that relate to a country's formal rules and regulations;
- (2) *Normative pillar*: which focusses on those aspects that relate to the expectations, values and conventions that underpin and influence start-up and entrepreneurial behaviour in a particular country;
- (3) *Cultural-cognitive pillar*: which focusses on those aspects in a county that symbolise the values that are perceived as influencing the entrepreneurial behaviour of individuals, as well as the extent to which they accept entrepreneurship as a viable career path or a means of making a living, and by association, their preparedness for embarking on same.

These pillars will be further elaborated on in our Discussion section.

4. Methodology

Following [Henry et al. \(2017\)](#) and [Coleman et al. \(2019\)](#), the authors apply an adapted reading guide technique to analyse and critique relevant entrepreneurship and related equality policy documents in Tanzania (see [Appendix](#)). The reading guide examines the category and type of document being analysed, the gender breakdown of its authorship, overarching focus, key themes, target audience, content, language and imagery, as well as the key equality/policy recommendations being offered and their relevance to women's entrepreneurship in Tanzania and the wider SSA region. Any evidence of gender bias – whether explicit or implicit – is noted. The completed reading guide templates are then coded and collated into an excel spreadsheet. Drawing on institutional theory, findings are discussed and critiqued within a regulative, normative and cultural-cognitive framework ([North, 1990](#); [Scott, 2014](#)).

The study builds on the Global Women's Enterprise Policy (GWEP) project [\[1\]](#) ([Henry et al., 2017](#); [Coleman et al., 2019](#)). A lack of core women-focussed entrepreneurship policy documents, as well as the currency of such documents were identified as some of the key methodological challenges at the outset of the study. Consistent with the GWEP methodology, documents analysed in this study were coded as: (1) *academic articles* (i.e. journal articles, book chapters, conference papers, etc.); (2) *policy documents* (i.e. official policy documents, policy statements, policy strategies issued by standing government concerning entrepreneurship or related equality measures); (3) *policy studies/reports* (i.e. documents produced by contracted organisations, researchers or other bodies, evaluating extant policies and/or identifying gaps in current policies) and (4) *documents relating to practices/initiatives on the ground – including: small business/entrepreneurship programmes or related initiatives* (i.e. support projects/programmes on the ground established on behalf of government or its agents, the creation of new governmental bodies or structures, and new or revised laws or regulations). Consistent with the GWEP methodology, the research team felt that these different categories of document were required due to the general lack of specific entrepreneurship policy documents in many countries, and as a consequence, the tendency to rely on other types of documentary evidence, such as academic policy-focussed publications that may – in the absence of such policy documents – critique policy voids and argue for particular policy frameworks.

Data gathered via the reading guides were supplemented by the research team's experience of working in the area of women's entrepreneurship policy, and their in-depth knowledge of such policy in Tanzania. Given that Tanzania is an under-researched area, this study constitutes the exploration of a "new frontier", examining women's entrepreneurship policy and practice in the SSA region, with a particular focus on Tanzania. The specific policy documents examined in this study were:

- (1) Women in Development in Tanzania (URT, 1992).
- (2) The United Republic of Tanzania (URT): Small and Medium Enterprise Development Policy (URT, 2003).

5. Findings

5.1 Document type, authorship and imagery

The "Women in Development in Tanzania" (1992) policy was prepared by the Ministry of Community Development, Women Affairs and Children, while the "United Republic of Tanzania (URT): Small and Medium Enterprise Development Policy" was authored by the Ministry of Industry and Trade. While, in each case, the gender of the author team was not specified, the different authorships could indicate a lack of coherency amongst the policies.

The imagery used on the cover of the "Women in Development" policy document depicted notions of equality, reducing women's workload and women in development. However, the SME policy document used images depicting SMEs, gender, women and disadvantaged groups. Some of the images could be perceived as being too general and/or too neutral, with others being "*politically correct*" or "*civil service style*." Interestingly, none of the policy documents used images that could be interpreted as being representative of women entrepreneurs.

The language used in the selected policy documents was both general and neutral. Women entrepreneurs were categorised as a disadvantaged group, one that includes the most vulnerable people in society (i.e. children, youth, the elderly and the disabled). The language showed no evidence of empowering women within the community; rather, the capability and contribution of this group was completely disregarded, despite the fact that women in Tanzania often contribute more than men to their local communities. While none of the policy documents was found to have used gendered language specifically, the inclusion of women within a disadvantaged and vulnerable group automatically depicts them as "less than" or "other", hence perpetuating their subordination (Marlow *et al.*, 2014).

5.2 Themes, recommendations and relevance to women's entrepreneurship

The key themes covered in the "Policy on Women in Development" document focussed on: equality and human rights, women's development, reduction of workload and consideration of gender in planning processes. While the "SME policy" document focussed primarily on SMEs, it placed greater emphasis on micro-entities [Micro, Small and Medium Enterprises (MSMEs)] as well as entrepreneurship. The specific relevance of these documents to women is articulated in the recommendations they put forward, which included: providing a correct interpretation of the concept of women's development (e.g. overcoming both customs and traditional practices that militate women in the society); ensuring recognition and appreciation of various activities performed by women in society through the establishment of national plans and programmes for reducing women's workload; introducing gender sensitive plans with equitable distribution of resources; and establishing a dedicated body that would co-ordinate, frame and issue guidelines and follow-up the implementation of women's development issues.

The policy on “Women in Development” (URT, 1992) stipulates that: “(the) Government will ensure that gender mainstreaming is enhanced in all initiatives pertaining to SMEs development”. The policy statement focusses on the encouragement of women in the participation of SME activities by means of the following strategies:

- (1) Facilitating SME service providers in designing special programmes for women and disadvantaged groups.
- (2) Identifying factors inhibiting women and disadvantaged groups from going into business, and designing programmes that will address those factors.

Interestingly, Tanzania already has some policies on *gender and development, women’s affairs and development policy, social welfare policy, youth and development policy, community development policy, family development policy, national population policy, water policy, civil servant policy, employment policy as well as education and training policy*. All of these have been formed as part of the government’s initiatives for promoting female entrepreneurs as they are geared towards empowering Tanzanian females, which is a key part of the Fourth World Women Conference in Beijing.

The “Women in Development Policy” (URT, 1992) focusses – as its title suggests – specifically on women, as the country believes in equality and human rights. The policy aims to help large political parties, leaders, government institutions and non-governmental organisations to better understand the important contribution women make to the Tanzanian community and society at large. According to URT (1992), the concept of the women in development policy is all about empowering women in order to make them realise their full potential. The URT (1992) policy intended to achieve this through: promoting equality; recognising women’s potential in society and their ability to make decisions that affect their lives; integrating women’s issues into all sectoral development plans and eradicating barriers hindering women from accessing education and training opportunities. Furthermore, the policy on women in development advocates the general reduction of women’s workload through an assessment of the scope and quantity of their work. It should be noted that the “Policy on Women in Development” assumes that it will be implemented concurrently with other sectoral policies, strategies and government decisions.

5.2.1 *Relevance to women’s entrepreneurship (URT, 1992 policy)*. The direct relevance of the “Women in Development” policy (URT, 1992) to women’s entrepreneurship lies in its five main purposes which are: (1) to provide a correct interpretation of the concept of women’s development. Such interpretation is intended to play an important role in overcoming customs and traditional practices which militate against women; (2) to ensure the recognition and appreciation of various activities performed by women in society through the establishment of national plans and programmes for reducing women’s workload; (3) to establish gender sensitive plans with equitable distribution of resources; (4) to establish a body that would co-ordinate, frame and issue guidelines and follow-up the implementation of the women’s development issues; (5) to ensure full participation and involvement of women in national development programmes in order to tap and fully utilise abilities/potentials.

The SME Development Policy (URT, 2003) focusses on enhancing and supporting general business development services (p. 20; Section 5.3); entrepreneurship (Section: 5.3.1) and gender and disadvantaged groups (i.e. youths and disabled) (Section: 5.7.2). In order to develop entrepreneurship in the country, the policy states that: “*the government will promote entrepreneurship development through facilitating improved access of SMEs to financial and non-financial services.*” The government also planned to enhance gender mainstreaming in all initiatives pertaining to SME development. This was to be achieved by encouraging women and other disadvantaged groups to participate in SMEs activities through: (1) facilitating SMEs service providers to design special programmes for women and disadvantaged groups;

(2) identifying factors inhibiting women and other disadvantaged groups from going into business, and designing programmes which will address these factors.

5.2.2 *Relevance to women's entrepreneurship (URT, 2003 policy)*. The SME Development Policy (URT, 2003) acknowledges the fact that men and women are not on an equal footing, and thus there is a need for specific measures to promote women entrepreneurs. The URT (2003) policy also acknowledges that women are a significant part of the Tanzanian labour force and, as such, any meaningful effort must be mainstreamed to women (p. 20). Accordingly, the SME Development Policy can be viewed as relevant to Tanzanian female entrepreneurs. This is because it recognises that, despite their contribution to the provision of labour within their communities, women still have less access to productive resources such as land, credit and education; a situation that is mostly due to cultural barriers. The policy document is clear on the need to rectify the situation by facilitating women's involvement in economic activities through their participation in SME activities.

Disappointingly, the SME Development Policy (URT, 2003) seems to have made little or no contribution to Tanzanian women entrepreneurs. This is further evidenced in their "Ten Years After" implementation review document (UNIDO, 2013) in which gender inequality is found to persist in the country. The policy document is more about SME development than entrepreneurship, and the gender dimension is simply not given enough attention.

5.3 *The operationalisation of entrepreneurship policy*

It is clear from the documents reviewed in this study that efforts have been made over the past few decades to address gender inequalities in the context of entrepreneurship and SME participation in Tanzania. However, the significantly disadvantaged conditions in which women operate remain a major challenge to the country's socio-economic development. The documents reviewed here prompted the operationalisation of a number of women's entrepreneurship initiatives and programmes, including:

- (1) *Women Entrepreneurship Development Unit Small Industries and Development Organization-Women Entrepreneurship Development (SIDO-WED)*: Focusses specifically on "training the trainers" and training of entrepreneurs in the food processing sector (including food hygiene); the development of management and entrepreneurial skills. Assistance was received for these programmes from other donors, including the Commonwealth Secretariat and the Centre for Development of Enterprise. SIDO-WED also supported the creation of The Association of Food Processors Tanzania Food Processors Association of Women Entrepreneurs (TAFOPA), and is currently supporting and strengthening the Tanzania Women Chambers of Commerce. To date, SIDO-WED has trained more than 9,000 entrepreneurs, most of whom are women, with more than 4,000 operating from micro to small agro-processing enterprises.
- (2) *Tanzania Handcraft Association (TANCRAFT)*: This organisation, together with the Hand-products of Tanzania (HOT), works very closely with SIDO to empower women.
- (3) *Tanzania Gatsby Trust (TGT)*: A charitable organisation working with partners to transform young entrepreneurs, women-led SMEs, smallholder farmers and Women Business (WB), which is the business incubator without walls programme focussing on growth-oriented micro and small enterprises operated by women.

The policies are discussed further below in the context of our theoretical framework.

6. Discussion

As noted by Naude (2010, 2013), designing and introducing policies to promote entrepreneurship in developing countries is challenging and can become more complex over time. This is especially the case in developing and impoverished countries such as Tanzania, which along with most SSA countries, already struggle to deal with major economic and environmental problems such as global warming/climate change, civil war, migration, terrorism and economic crises, all of which have a particularly devastating impact.

Our analysis of Tanzanian entrepreneurship policy shows that despite having a “Policy on women in development”, the URT does not have a clear and distinct policy on women’s entrepreneurship. This is contrary to some other developed and developing economies, including: Norway, Sweden, Pakistan and the USA, which have very formalised women-focussed entrepreneurship policies (Henry *et al.*, 2017). However, despite the absence of a dedicated policy, URT does operate a number of initiatives and programmes targeted specifically at women entrepreneurs, although many are positioned within the same category as other vulnerable communities (e.g. children, elderly and the disabled).

Below we discuss the URT policy in the context of our theoretical framework, drawing on Scott’s three pillars, as illustrated in Figure 1.

(1) Regulative pillar

The *regulative pillar* relates to rules and regulations, for example, the Tanzanian government’s structural dimensions, and the bureaucracy associated with business set-up and operation. Bureaucracy in this case includes the Tanzania Revenue Authority’s taxation, legal and other fiscal aspects of policy formation including welfare systems. Given that women in Tanzania still have difficulty accessing key resources for entrepreneurship, such as land, finance and education, the process within this “institution” needs further simplification, with more clarity for all stakeholders and citizens. If effective support for women’s entrepreneurship is to be provided in Tanzania, then the regulatory pillar needs to acknowledge Tanzanian women’s significant disadvantaged position, account for the particular context in which they operate and develop policies that directly address this. Dedicated, education and training programmes, with hands on mentoring and guidance, could help in this regard.

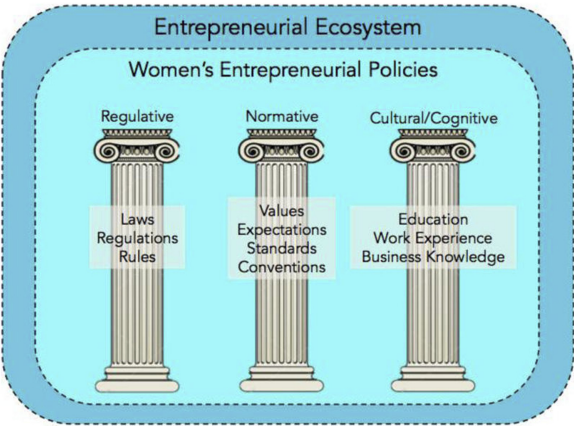


Figure 1.
Scott’s institutional
pillars

Source(s): Henry *et al.*, 2017, p.228

(2) Normative pillar

The *normative pillar* relates to all the expectations, values and conventions that underpin and influence start-up and entrepreneurial behaviour. This particular pillar includes society's expectations of women, together with those of family role and related responsibilities, as well as the influence of these factors on women seeking to start-up and develop their entrepreneurial ventures. Evidence from our analysis of Tanzanian policy documents suggests that the URT government is strong on the normative dimension, with highly complicated and challenging systematic barriers to women's entrepreneurial development. This finding is consistent with the study by [Henry et al. \(2017\)](#), where a similar situation was found to exist not only in Tanzania but also in Pakistan. Again, if meaningful developments are to be made in relation to women's entrepreneurship in Tanzania, the influence of society's expectations of women need to be better acknowledged and addressed. The fact that existing Tanzanian policies simply "bundle" women into the same disadvantaged category as "children, disabled and elderly" is not helpful. A dedicated "categorisation" with more positive connotations is needed.

(3) Cultural-cognitive pillar

The *cultural-cognitive pillar* symbolises the values that are perceived as influencing the entrepreneurial behaviour of individuals, as well as the extent to which they accept entrepreneurship as a viable career path or a means of making a living. Previous studies (see, for example, [Henry et al., 2017](#)) argued that cognitive aspects comprised entrepreneurial self-efficacy, that is, an individual's perceived preparedness for becoming an entrepreneur, including one's level of education, work experience and business knowledge. Within the URT, this particular pillar was strongly evidenced, with considerable emphasis placed on the need for women to gain education, training and business support to improve their entrepreneurial knowledge, skills and experiences and, as a consequence, presumably, enhance their entrepreneurial self-efficacy. However, as previous studies have shown ([Coleman et al., 2019](#)), while cultural-cognitive aspects are particularly influential on entrepreneurship, they require specific attention because culture, by its very nature, is not something that can be easily changed. In the context of Tanzania, this particular dimension is likely to be the most challenging for policymakers. A dedicated entrepreneurship education programme that accounts for the particular challenges women face, potentially boosting self-efficacy and creating entrepreneurial role models for other women to aspire to, could be one possible avenue for policymakers to pursue.

7. Conclusions

In this paper we set out to examine entrepreneurship policy designed to support women's entrepreneurship in Tanzania. Our research question was twofold and asked: How are policies, designed to encourage and support entrepreneurship in Tanzania, gendered? How might such policies be (re)designed so that they are more relevant to women entrepreneurs in the Tanzanian context? To address these questions, we examined core Tanzanian entrepreneurship policy documents using a detailed reading guide, and then applied institutional theory to analyse findings.

The policy documents reviewed in this study clearly recognised the challenges facing women and made some effort to alleviate these to support them in their entrepreneurial endeavours, e.g. reducing workload to women and other social burdens ([URT, 2003](#)). However, the language and imagery used often portrayed women as vulnerable, weak, under-represented and disadvantaged, thus perpetuating the notion of women as "other" alongside the privileged position of their male counterparts. [Patterson et al. \(2017\)](#) revealed similar

findings in their Scandinavian study, where policy efforts were found to be lacking a clear formulation of feminist goals. This was both in terms of social change for women, such as entrepreneurship as a means towards women's personal and financial well-being, and other gendered societal changes such as challenging gendered social hierarchies or changing (male) entrepreneurial norms. Subsequently, the policies they studied did not seek to improve women's standing in society relative to men; rather, the policies implicitly supported the existing status quo.

Our analysis found Tanzania entrepreneurship policies to focus on creating and enabling the business environment; developing infrastructure, and strengthening financial and non-financial services (URT, 2003). Here, entrepreneurship is identified as a means to address sustainable development challenges (notably unemployment and poverty), and expand opportunities for socially disadvantaged groups, especially women and youth. We also found the URT's entrepreneurship policies to be lacking in gender focus and, for the most part, failing to take account of the specific context in which Tanzanian women entrepreneurs operate. Although Tanzania has a specific policy on women's development, which seems to contain a number of strategies that help pave the way towards women's entrepreneurship in the country, a dedicated women's entrepreneurship policy with a direct focus on women's entrepreneurial activities is still required. Simply recognising and including women in the economic development agenda is not enough to improve the status of women's entrepreneurship in the country.

Nonetheless, the policies we reviewed in this study could be said to positively contribute to URT's overall "journey" towards a dedicated women's entrepreneurship policy. We also acknowledge that, as previous scholarship has attested, entrepreneurship policymaking is a complex and messy business (Lundström and Stevenson, 2005; Naude, 2010, 2013), and there is no "quick fix", especially when dealing with developing and poverty-stricken regions. The overall current reality of gender legal rights adjustments presented in the policy documents analysed in this study; seems to be the reality presented by the World Economic Freedom 2020 Fraser Institute Annual Report. However, this continues to confirm a mismatch of the old policy documents, i.e. the Women in Development in Tanzania (URT, 1992); and the URT: Small and Medium Enterprise Development Policy (URT, 2003).

7.1 Recommendations and avenues for future research

Based on our findings, we recommend that existing entrepreneurship initiatives and programmes in Tanzania now need to be fully evaluated to assess their effectiveness in promoting and supporting women's entrepreneurship. However, further empirical work is also required in order to develop an understanding of the disconnect between policies intended to support nascent women entrepreneurs, and those designed to provide operational business support for existing women entrepreneurs. This study argues for policies and initiatives designed to support women's entrepreneurship to be formalised and contextualised within their specific geographical, cultural and sectoral setting. The "institutional pillars" framework has helped identify some specific areas where Tanzanian women's entrepreneurship policies could be enhanced and better contextualised. Building on these areas, future scholars could explore a number of important research avenues. Firstly, women's entrepreneurship scholarship would benefit from exploring the impact of context on women's entrepreneurship policy development in other disadvantaged regions, comparing findings with those of our Tanzanian study. While we analysed documentary policy data for our study, future studies could build on this foundation by augmenting their evidence base with qualitative case studies to gather valuable insights into the entrepreneurial endeavours of real women entrepreneurs in their respective policy contexts. Secondly, future scholars might explore the potential influence of positive categorisation in relation to women and

polymaking, prompting policymakers to refrain from “bundling” women into broad disadvantaged groups with negative connotations that serve to perpetuate their subordination and highlight the notion of women as “other” – constantly needing to be “fixed.” Thirdly and finally, at some point scholars need to conduct meaningful policy evaluation studies in disadvantaged regions, potentially drawing on some of the ideas we have presented here, to illustrate the need to contextualise women’s entrepreneurship policy and the benefits to be achieved by doing so.

Note

1. Launched in 2014 at the Diana International Research Conference, Stockholm, the Global Women’s Entrepreneurship Policy (GWEP) project is a network of gender and entrepreneurship scholars from 29 countries who critically review and compare women’s entrepreneurship policy from a gender perspective. For further details of the GWEP methodological approach, see: [Henry et al. \(2017\)](#), and also [Coleman et al. \(2019\)](#).

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Appendix

Table A1.
Reading guide for
policy documents

Document category
1. Publication/Document title:
2. Author names/Issuing authority:
3. Gender breakdown of authors (where applicable):
4. Year of publication:
5. Sponsored by (where applicable):
6. Focus: (i.e. is the document focussed specifically on female entrepreneurship or entrepreneurship in general? does the document refer to a particular stage of development, growth, strategy, region, age or sector?)
7. Content analysis:
7a. Dominant imagery used on cover of document (i.e. is it predominantly male or female imagery used gendered? male/female entrepreneurship, technology/manufacturing, internationalisation, etc.)
7b. Types of imagery and language used throughout the document
7c. Key themes covered (entrepreneurship, technology/manufacturing, internationalisation, etc.)
7d. Definitions used of key terms
8. Brief summary of main recommendations (bullet points)
9. Level of relevance to female entrepreneurship specifically
10. Does the reader note any evidence of gender bias?
11. Key contribution to Women's Enterprise Policy in the relevant country
12. Any other comments the reader wishes to make? (max 200 words)

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