# Navigating Institutional Complexities
## The Response Strategies of Tanzanian Female Entrepreneurs

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## Abstract

**Purpose**: This paper examines how female entrepreneurs navigate complex and challenging institutional environments. It draws on institutional theory and the concept of response strategies to institutional pressures to explore the institutional barriers that female entrepreneurs encounter and highlights the strategies women employ to overcome them.

**Design/methodology/approach:** This paper builds on a case study of female entrepreneurs engaged in food processing in Tanzania. It draws on semi-structured interviews with nine female entrepreneurs, one focus group discussion with six female entrepreneurs and two semi-structured interviews with representatives from women's business associations (WBAs).

**Findings:** This paper reveals a repertoire of active strategies to navigate challenging institutional environments enacted by women entrepreneurs, including advocacy through WBAs, bootstrapping, semi-informal operations, co-location of home and business, spouse involvement in the business, downplay of gender identity, reliance on persistence and passion, and networking through WBAs. While these strategies involve various degrees of agency, the findings indicate that collective efforts through WBAs offer women the most promise in terms of influencing institutional structures.

**Originality/value:** While there is a growing body of literature examining how institutions influence female entrepreneurs, there is a dearth of knowledge on how women experience institutional complexities and actively react to institutional barriers, complexities, and contradictions. This paper addresses this gap and shows the value of analytical attention to female entrepreneurs' agency by highlighting women's active responses and documenting a repertoire of strategies.

# Introduction

Female entrepreneurs in developing regions are currently hailed as "rising stars of the economies" and an "untapped source of economic growth" (Vossenberg, 2013). The promotion of female entrepreneurs has become a key policy focus because it is believed that supporting female entrepreneurship will fuel economic growth and reduce poverty (Minniti and Naudé, 2010). Female entrepreneurship is especially promoted in Sub-Saharan Africa, where female entrepreneurs are increasingly identified as "drivers of African prosperity" (Rutashobya and Spring, 2014). Emergent literature, however, reveals that women in Africa face a number of gender-related barriers to sustain, grow and formalise their business, stemming from institutional settings (Amine and Staub, 2009; Langevang *et al*., 2015; Rutashobya*et al*., 2009). The institutional environment influences entrepreneurial perceptions, the resources that can be mobilized, the control over the benefits as well as the barriers and opportunities for starting and running businesses. Consequently, the institutional environment impacts the characteristics, scale and outcomes of entrepreneurship as well as the behaviours of entrepreneurs (Smallbone and Welter, 2011). This is particularly the case in African and other developing country contexts, which are typically characterized by many formal institutional voids, and a high degree of institutional complexity and transformation. While there has been increased, recent attention on examining the impact of institutions on female entrepreneurship (Ahl, 2006; also see Ahl and Nelson, 2010; Amine and Staub, 2009; Langevang *et al*., 2015; Welter and Smallbone, 2010), the question of *how* women respond to institutional factors has been largely overlooked. Understanding how women deal with institutional challenges is of key importance since the deployment of institutional response strategies may be a key differentiator of successful entrepreneurship in developing countries (Peng, 2002; 2003).

This paper contributes to the literature on female entrepreneurship by enhancing the understanding of the institutional environment that women are embedded in and illuminating how female entrepreneurs react to institutional barriers and complexity. This will be done by, first, developing an analytical framework which combines the concept of "response strategies" to "institutional pressures" (Oliver, 1991) with Scott's institutional theory (1995); and second, based on this framework, identifying the types of strategies that female entrepreneurs adopt in response to institutional factors in a concrete empirical setting. By doing that, the paper develops new

theoretical and empirical insights regarding institutional complexity and institutional response strategies that may inspire future research on this topic.

The paper draws on a case study of female entrepreneurs engaged in food processing in Tanzania. Tanzania is home to a relatively high number of female entrepreneurs engaged in food processing and offers a highly interesting context for examination of response strategies to institutional factors because of its complex and rapidly changing institutional environment (Mwasalwiba, Dahles and Wakkee, 2012; Hansen *et al.*, 2018; World Bank, 2018)). As we argue that Tanzania shares institutional characteristic with many other developing countries in Africa and other developing regions, the analysis of the Tanzanian case enables us to draw some analytical generalizations regarding female entrepreneurs' responses.

The paper begins with a brief review of the existing literature on female entrepreneurship and institutions before the analytical framework is outlined. Second, the methodology and research setting are described. Third, an analysis of the institutional environment in Tanzania and women's response strategies are presented. Finally, the findings are discussed and the main contributions to entrepreneurship theory and practice are highlighted.

## Female entrepreneurship and institutions in developing countries

There is a burgeoning body of literature examining how social, economic, structural and cultural factors affect female entrepreneurs around the world (for example, Bianco *et al*., 2017; Brush *et al*., 2009; Cabrera and Mauricio, 2017; Hanson, 2009; Naser*et al*. 2009). Within this research stream, institutional perspectives on female entrepreneurship have become increasingly popular (Ahl and Nelson, 2010; Amine and Staub, 2009; Hughes *et al*., 2012; Langevang *et al*., 2015; Pathak *et al*., 2013; Welter and Smallbone, 2010, 2011). Institutions outline the available modes of appropriate actions, which are commonly conceived as "the rules of the game" (North, 1990). Of key importance to institutional theory is the notion of legitimacy, which refers to the perception that the actions of an agent are desirable, appropriate or proper. While there is a range of different perspectives on institutions, Scott's (1995) institutional theory, which focuses on both the formal regulatory and informal normative and cultural-cognitive measures of institutions, has proven to be apt at revealing the environmental barriers that female entrepreneurs encounter in developing

countries (Amine and Staub, 2009; Langevang *et al*., 2015). *Regulatory institutions* denote the legally enforced features, including policies, regulations, rules and laws that set the formal boundaries for action. Examples of regulatory institutions that affect female entrepreneurship are the laws and regulations that support or constrain the formation of new businesses, reduce or incite risks for business owners, and facilitate or constrain access to resources (Amine and Staub, 2009). While some regulatory institutions may affect female and male entrepreneurs in similar ways, others have gendered effects, such as property rights restricting women from owning land and/or property, inheritance rules that prohibit women from inheriting land, labour market laws that give (un)equal access to employment positions and family policies that specify child care provisions (Amine and Staub, 2009; Langevang *et al*., 2015; Welter and Smallbone, 2010). *Normative institutions* refer to the more informal norms, values and belief systems. While some norms and values apply to all members of society, others are applicable only to certain sections of a population, who are given particular "roles" understood as "conceptions of appropriate goals and activities for particular individuals or specified social positions"(Scott, 1995, p. 55). In many societies, entrepreneurial activity is associated with qualities that are typically considered masculine, such as being bold, aggressive, achievement-oriented, calculating, and risk taking. Such stereotyping may constrain women from starting and growing businesses (Baughn*et al*., 2006). In addition, the fact that women are often ascribed a primary role as homemakers and children's caregivers also affects women's ability to pursue entrepreneurial careers and grow their businesses (Langevang *et al*., 2015). *Cultural-cognitive institutions* are "the shared conceptions that constitute the nature of social reality and the frames through which meaning is made" (Scott, 1995, p. 57). In terms of entrepreneurship, cognitive institutions influence the extent to which individuals believe that they have the knowledge, skills and competencies to start/run businesses and the risks, fears or rewards that they associate with entrepreneurship (Amine and Staub, 2009; Baughn*et al*., 2006), which influences the actions individuals take when contemplating self-employment and the way they run their businesses (Welter and Smallbone, 2010). A key factor that influences cultural-cognitive institutions is having access to education and training in business management. A major deficit in women's education may result in individuals not having the needed self-confidence or "the knowledge necessary to understand even the most basic steps required to start and manage a new or small business" (Busenitz*et al*., 2000, cited in Amine and Staub, 2009). Another key factor

that shapes cultural-cognitive institutions is having access to positive entrepreneurship examples who can act as role models and mentors (Lafuente*et al*.,2007).

The institutional contexts in developing countries are known to be particularly complex and challenging, typically characterized by rapid transformation, ineffective or weak formal institutions and the reliance on informal institutions, which at times are conflicting (Peng, 2003). Although recent studies have increased our knowledge of the institutional barriers affecting women, we know little about how women in developing countries react to such institutional challenges. There is growing interest in examining how entrepreneurs generally navigate institutional environments. While institutional studies have traditionally seen organisations and individuals as being largely passive to institutional orders, there is increased focus on understanding the agency of people (Oliver, 1991; Sutter *et al*., 2013). Although institutions define the boundaries of socially appropriate behaviour, it is important to keep in mind that institutions are indeed formed via human agency; hence, entrepreneurs are also able to tinker with institutional boundaries. Moreover, the underdeveloped, ambiguous and/or uncertain character of some institutional environments allows some degree of flexibility for entrepreneurs to exercise their agency without appearing illegitimate (Welter and Smallbone, 2011).

The existing literature reveals different ways that organisations and entrepreneurs actively respond to institutional demands and exercise agency. Oliver (1991) proposed the following five categories of strategic responses that organisations can enact in response to institutional pressures: acquiescence, compromise, avoidance, defiance, and manipulation. These strategies involve different degrees of agency and resistance to institutions. While acquiescence is a relatively passive strategy in which the actor conforms to institutions, the other four categories denote increasingly active responses to institutional pressures. Other studies highlight how entrepreneurs in developing countries and transition economies respond to institutional complexity and uncertainty (e.g. Peng, 2000; Welter and Smallbone, 2011). Peng (2000) reveals the following three strategies that entrepreneurs enact in transition economies to respond to institutional complexities: "prospecting", "networking" and "boundary blurring"; Welter and Smallbone (2011) added "diversification" and "financial bootstrapping" to this list. Similarly, Hansen *et al*. (2018) disclose value chain integration, diversification and network strategies as key strategic responses by firms to address institutional barriers in Tanzania.

While this research on response strategies has provided important insights into the agentic responses of entrepreneurs, none of these studies examines the tactics that female entrepreneurs employ to address gender-related institutional difficulties. As Ahl (2006, p. 613) notes, closer study is needed on the "gendering of institutional orders and how they are constructed and reconstructed". Drawing on an integrated framework that combines Scott's concepts of regulatory, normative and cultural-cognitive institutional pillars with the notion of strategic responses to gender-related institutional pressures, this paper explores how female entrepreneurs respond to institutional pressures. More specifically, the paper explores the following questions: 1) how do female entrepreneurs experience institutional forces in the regulatory, normative, and cultural-cognitive domains?; 2) what strategies do female entrepreneurs employ to handle gender-related institutional challenges?; and 3) what kinds and degrees of agency do they exercise?

## Methodology

This paper draws on fieldwork carried out in 2014 in Dar es Salaam, Tanzania. A qualitative exploratory approach was adopted with the aim of understanding women's experiences of and responses to institutional factors. The study used an embedded qualitative case study with multiple units of analysis (Yin 2013).

Interviews were conducted with nine female business owners who were all involved in food processing. The food processing sector was chosen because of its centrality in the Tanzanian economy and the dominance of women in this sector (Hansen *et al*., 2018). To understand the impact of both formal and informal institutions, firms that were registered and had been operating for at least two and a half years were purposely selected (for additional details about the entrepreneurs, see Table 1).

**Table 1. Profiles of female entrepreneurs**

| Entrepreneur | Industry (sub-sector) | Year founded | No. of employees | Age of respondent | Family status |
|---|---|---|---|---|---|
| 1 | Spices, powders and oils | 2010 | 4 part-time | 28 | Single with children |
| 2 | Dairy | 1998 | 26 full-time | 60 | Married with children |
| 3 | Rice and eggs | 2011 | 5 full-time 7 part-time | 30 | Married with children |
| 4 | Nutritious food products | 1993 | 43 full-time | 48 | Married with children |
| 5 | Sauces, honey, mangoes, pickles and cashew nuts | 1992 | 34 full-time | Unknown | Married with children |
| 6 | Spices | 2012 | 1 full-time, 3 part-time | 35 | Married with children |
| 7 | Grains and flour | 2009 | 4 full-time | 52 | Married with children |
| 8 | Spices and pickles | 2000 | 8 part-time 8 full-time | 53 | Married with children |
| 9 | Sausages, sauces and pickles | 1996 | 4 full-time | 50 | Married with children |

The respondents were initially identified through entrepreneurship organisations and acquaintances and subsequently through snowballing. The interviews, which were all conducted on the premises of the respondents' businesses, lasted from 45 minutes to two hours and were carried out in either Swahili or English, depending on the respondent's preference. A semi-structured interviewing approach was adopted, and the interviews were structured around a

number of a priori themes (examining issues related to the motivations for business start-up, experiences of running a business as a woman, challenges and opportunities that were experienced, tactics for dealing with challenges, and aspirations for the future). However, time was also provided for the respondents to introduce novel themes not covered by the guide (Willis, 2006). The interviews were all taped and later transcribed (and when relevant, translated into English).

One focus group discussion (FGD) (Lloyd-Evans, 2006) comprising women business owners was conducted to capture group perceptions and viewpoints of female entrepreneurs. Due to the difficulties associated with gathering female entrepreneurs (who are located throughout the city and have busy schedules), the discussions were conducted at an event for female business owners. More than 100 female entrepreneurs were gathered at the event, and an announcement was made that the research team was interested in talking to women who were operating businesses in the food processing sector. Six women came forward at the end of the event and contributed to a dynamic discussion about the opportunities and challenges that female entrepreneurs face in Tanzania. The discussion, which lasted an hour and forty-five minutes, was recorded and transcribed.

The study also included interviews with representatives from two business associations/female entrepreneurship organisations, namely, the chairwoman of the Tanzania Women's Chamber of Commerce (TWCC) and the chairwoman of the Tanzanian Food Processors Association (TAFOPA).

 All transcripts were analysed thematically using NVivo. In the first stage, the data were structured into three concept categories derived from our conceptual framework, namely, regulatory, normative and cultural-cognitive institutional pillars. In the second stage, the data coded under these three categories were further coded. In this stage, "data-driven coding" (Gibbs, 2007) was used by structuring the data into different dimensions of these three institutional pillars. From this analysis "core themes" (institutions of particular importance) emerged, namely regulations guiding property rights and access to land, access to finances, business registration and licenses, dual role complexities, self-perceptions, training and education, role models and mentors and knowledge exchange through WBAs. In the third stage of the analysis, the following were examined: first, how the women experienced these institutional dimensions, and second, their strategies for dealing

with the challenges arising from these institutions. Throughout this analysis we identified a number of strategies, which were then compared to Oliver's (1991) typology of institutional response strategies and the level of agency involved in each of the response strategies was assessed.

Before presenting the findings, the changing contours of the overall institutional context of Tanzania, which the female entrepreneurs are navigating, are outlined.

## Setting the scene: female entrepreneurship in Tanzania

Throughout history, the institutional environment in Tanzania has boosted and constrained the business activities of women in different ways. In precolonial days, entrepreneurship thrived in what was then called Tanganyika (corresponding to today's mainland Tanzania). Both women and men involved in business were accorded relatively high status, indicating normative support to both female and male entrepreneurship (Koda, 1997). However, noteworthy gender differentiation was evident within certain trades or in parts of the production process that were specifically reserved for women or men. The gendered division of labour reflected societal norms, which generally confined the activities of women  close to their homesteads. Moreover, women dominated the production of goods used for domestic and reproductive roles (such as pots, mats, baskets, and plates) whereas men controlled more lucrative trades (Koda, 1997). These divisions of labour reflected the dominance of patriarchal norms, which also implied that men were in control of women's earnings. Furthermore, women were denied rights to property and land under customary law.

Entrepreneurship in general, and female entrepreneurship in particular, was severely constrained during the colonial era as various restrictive policies and practices sought to promote European manufactured goods over indigenous production. Particularly, women's access to formal education and skills training was discouraged, which was detrimental to female entrepreneurship development (Koda, 1997).

After Tanzania gained independence in 1961, the government launched some measures aimed at providing institutional support for entrepreneurship to counteract the very low levels of entrepreneurship among the indigenous population (Koda, 1997; Makombe, 2006). However,

starting in 1967, President Julius Nyerere embarked on a policy of Socialism and self-reliance, that discouraged private individual entrepreneurship "in favour of state-owned, community-based ventures and cooperatives" (Mwasalwiba et al., 2012, p. 390).While both men and female entrepreneurs were negatively affected by the state-controlled economy, it curtailed female entrepreneurship activity the most due to the combination of a hostile regulatory framework and a normative environment, which actively discouraged women from business ownership and circumscribed women to less lucrative micro-businesses. Consequently, in the early 1970s, women were fairly inactive in regard to self-employment.

This situation changed radically in the late 1970s when Tanzania faced severe economic crises. From the mid-1980s onward, Tanzania initiated IMF/World Bank-led structural adjustment policies, which led to public cutbacks, lay-offs, and meagre earnings from wage work. Women who had previously been inactive in the labour market and those who had been laid off were both increasingly compelled to generate income. The economic crises hit so hard that even women in wage employment were forced to have what were called "side" businesses to survive. Enduring economic restructuring in the 1990s caused continued growth of an informal economy, which became dominated by women-led micro-enterprises. According to Koda (1997, p. 42), while female entrepreneurship thrived during economic crisis and restructuring, normative support was nevertheless restricted:

> "Potential Tanzanian female entrepreneurs were nurtured to possess a particular type of uncreative and non-interventional individual behaviour. Only a small number of women have emerged as successful entrepreneurs and these have been called different disparaging names" (e.g., Shangingi, prostitutes, and masculine ladies)

Since the 1990s, the government has continuously embraced market-led policies, which emphasise the role of the private sector in the economic growth and development of the country. The government, in close collaboration with development partners, has attempted to improve the business environment through a number of projects and programmes to promote private sector development. However, the country still faces institutional challenges that seriously hamper entrepreneurship; on the World Bank's Doing Business Index, Tanzania has consistently had a high score (meaning low quality of the business institutional environment) over the last decade (World Bank, 2018). The Tanzania business environment presents a highly interesting context to

examine the role of institutional environment and the responses of entrepreneurs, particularly women entrepreneurs, to the challenges. As explained above, the country has gone through many policy changes (from a market to a state controlled economy in the 1970s and back to a market led economy from mid 1980s to-date). Like many other developing countries, the dramatic policy shifts have also led to institutional complexities and deficits. Coupled with informal institutions, which include gender norms and practices that appear to shape the unequal participation of women and men in economic activities and their subsequent outcomes, as well as implying unequal access to and control over resources, the Tanzania environment, like other Sub-Saharan countries and developing countries, presents a very challenging business environment.

## Analysis

This section examines women's experiences of the regulatory, normative, and cultural-cognitive institutional environment in present-day Tanzania. The main gender-related challenges that female entrepreneurs are experiencing in each domain are presented together with the key strategic responses that they employ to overcome these challenges.

### *Regulatory institutions*

During the last two decades, there have been a number of attempts to change the formal regulatory environment in Tanzania in favour of female entrepreneurs. The government, NGOs and international development organisations have all emphasised the importance of gender equality, and a number of policies, strategies and laws have been launched to spur gender equality and female entrepreneurship (Ellis *et al*., 2007).The SME development policy, for example, has explicitly promulgated gender equality and female entrepreneurship.

Interviews with female entrepreneurs in Tanzania showed that while the general sentiment was that these initiatives had eased certain parts of starting and operating businesses, many of these initiatives remained ineffective because they were not enforced in practice and/or many women were simply unaware of their existence.

*Regulations guiding property rights and access to land*

In particular, women are severely disadvantaged in regard to property rights. Formal legal rights protecting women's ownership of land and property are relatively strong in Tanzania compared to other African countries. The right to own land and property is embodied in Article 23 of the Tanzanian constitution, which states that woman and men may hold, own, and dispose of legally obtained property. Similarly, the National Land Policy, the Law of Marriage Act, and the Village Act all provide relatively strong legal protection for women (Ellis *et al.*, 2007). However, the rules of the game are very different from the play of the game. While formal law recognises the equal entitlement of men and women to own and inherit land and property, in practice, customary laws remain strong and are still applicable to the majority of the population who belongs to patrilineal societies. These laws prevent women from inheriting land if male inheritors exist (Ellis *et al.*, 2007). While efforts to reform customary law have been underway since the early 1980s, no effective change has yet occurred. It is therefore not surprising that none of the female entrepreneurs interviewed for this study had inherited business equipment or property from their parents. The dominance of customary inheritance law implies that there are strong regulatory biases against women's ownership of land and property. As a consequence of the limited opportunities to own and control property, many female entrepreneurs are left with no other option but to use their husband's or relatives' land or to rent land and property from others.

*Access to finances*

Land and property ownership in Tanzania is vital for female entrepreneurs because it provides collateral for formal business financing. The female entrepreneurs interviewed in this study unanimously expressed that they were severely disadvantaged compared to men because of the perseverance of customary laws, which implies that they do not have the collateral needed to access formal credit. The chairwoman of the TWCC stated the following:

> "The women have different challenges than men. The financing is an issue, since the woman doesn't own property. So, when you come to financing, then it's another issue for women compared to men... It's because of customary law mainly, it's not that it is in the constitution of the country, but it's the customary law that prohibits us, and that law is very strong compared to other laws."

These findings resonate with other studies, which found that access to capital is one of the most frequently cited barriers to business entry and growth for female entrepreneurs in developing countries (Amine and Staub, 2009; Naser et al. 2009).

Female entrepreneurs in Tanzania respond to lack of collateral in different ways. The most common strategy is bootstrapping, whereby they decrease the need for external financing through careful management of the money that they already have and by keeping their expenses to a minimum. While this response is an active coping strategy, it has a relative low degree of agency because it by no means seeks to negotiate with or challenge the existing institutional expectations. Another common tactic female entrepreneurs employ is to gradually build up their assets with the aim of using them as collateral, or alternatively, to slowly build up a credit history in the bank and nurture relationships of trust with bank officials in the hope that these relationships will encourage the banks to lower their formal requirements. The women try to reach some kind of "compromise" (Oliver, 1991) with the banks through these strategic responses.

Some female entrepreneurs were able to access finance programmes introduced by international development organisations, which were found to have less stringent collateral requirements compared to local banks. Asset leasing was yet another way to finance equipment purchases. Some women also obtained micro-finance loans through semi-formal financial institutions in the initial stages of their business; however, over time, the amounts borrowed from micro-finance institutions were considered too small to match the women's growth aspirations.

*Business registration and licensing*

The process of starting a business in Africa is known to be notoriously cumbersome, time consuming and costly (Amine and Staub, 2009); the situation is similar in Tanzania, and these difficulties represent a key factor behind the decision of many businesses to remain informal. Recently, a number of initiatives have been put in place to ease entry procedures. For instance, a new Business Activities Registration Act and a new Companies Act have been introduced, and a Business Registration and Licencing Agency (BRELA) has been established. For the women interviewed in this study, the business registration process was not a major concern, as they had all registered their business with BRELA. They unanimously agreed that it was a relatively simple procedure that did not involve significant costs or arduous efforts.

The licensing procedures, however, were a major concern of the women. In addition to the general licenses and clearances that all formal businesses must obtain, the government has established a number of regulatory institutions to regulate food processing. Similar to the findings of Charles and Rweikiza (2012), the female entrepreneurs generally acknowledged the importance of the institutions that regulate the food processing industry because of the need to maintain public health and safety. They were also appreciative that regulatory agencies facilitated their access to markets. The women were, however, all highly critical towards the functioning and complexity of the regulatory institutions. They pointed to excessive bureaucracy, long processing times, delays, and high costs, and they complained that multiple licences were required; however, it was difficult for them to see the differences between the different licences. As one business owner (#7) explained:

> "So, the major challenge is that, like when it is something to do with food processing, you need to register with a number of organisations before you qualify: you have to first register with the foods and drugs authority; you have to register with standards board; you have to register your company with BRELA; you have to register with the municipality; you have to register with the revenue authority. These are just five institutions, which I have mentioned, and whenever you register with them, it means you pay. So that means money, and with the limited capital and time we have, it is very difficult for us."

While men and women alike are affected by complex and cumbersome business licencing procedures, studies have shown that bureaucratic hurdles and high costs have a disproportionately negative impact on female business owners since women have more competing demands on their time because of domestic responsibilities and tend to have less cash. Women are also more likely to suffer harassment from regulatory officials, and they have less access to information about permits and licences and fewer personal contacts to assist them in the process (Amine and Staub, 2009; Ellis *et al*., 2007). Furthermore, licensing procedures are typically designed with relatively large businesses in mind, and therefore, it is difficult for women-owned small businesses to comply with them (Mori, 2014).

The women adopt different response strategies to the cumbersome regulations. Some women operate informally or semi-informally and cater to "the local market" without licences, thereby

adopting a strategic response of "avoidance" (Oliver, 1991) as they seek to reduce the extent to which they are inspected and evaluated by regulatory bodies. Other women have been assisted by TAFOPA, whose members can acquire TBS (Tanzania Board of Standards) certification without cost. As ILO (2003) also found, members of the association also occasionally use their membership as a cover for not meeting regulatory requirements and are allowed to operate semi-formally relatively freely. This "avoidance" strategy involves the tactic of "concealment" (Oliver, 1991) because the women seek to disguise their nonconformity behind a façade of acquiescence. It should be noted that small enterprises, which do not obey formal regulations in Tanzania, are not generally regarded as illegal or frowned upon; instead, they form part of a large "informal economy" that is widely recognised as contributing to individual livelihoods and the overall economy (Spring, 2009). Furthermore, enforcement agencies often lack the capacity to enforce formal rules and regulations. In other words, regulatory institutions are neither fully backed by normative institutions nor are they adequately supported by effective enforcement mechanisms. This situation of institutional weakness and ambiguity gives women space to exercise agency and avoid formal regulatory pressures without excessive strain.

While many of the women's efforts are individual and mostly directed at finding ways of complying with, seeking compromises with, or avoiding government regulations, there are some attempts at collective organising through women's business associations (WBAs) in which the women actively try to influence regulatory institutions. As mentioned, TAFOPA has played a key role in easing the licencing procedure at TBS and allows women to operate semi-formally. The other main association that seeks to mobilise female entrepreneurs and improve the environment for female business owners is the TWCC. TWCC was formed as a sub-division of the Tanzanian Chamber of Commerce and Industry in 2006 with the aim to advocate, lobby and network for the well-being of female-owned businesses, recognising that women have particular needs and challenges as business owners. The chairwoman of the TWCC emphasised that individual women are unable to do much to change the situation for female entrepreneurs; hence, collective efforts are needed:

> "It's called a joint effort, we can work together, but if you are individual, no one will
> know about your problems. If you have a platform or if you can go and talk as a group,
> then it's easier… The women were facing so many challenges, so we found that we

15

need a platform where we can air our voices so that other people and the government hear us. Our needs are different from the men's needs, so we decided to form a chamber of women so that when we talk our case and when we do advocacy, we are plenty of us".

The chairwoman expressed that the authorities are generally responsive to their requests, and she stated that the TWCC had contributed to drafting the SME policy, which includes a particular section on women. While it is out of the scope of this paper to assess the extent to which WBAs have succeeded in changing the regulations in their favour, this response strategy includes active efforts to "manipulate" (Oliver, 1991) government regulators and thereby involves a relatively high degree of agency.

### *Normative institutions*

#### *Dual role complexities*

Overall, the women interviewed in this study experienced high normative support for their business activities. They generally felt respected in the society and did not think that they experienced moral condemnation because of their choice to become an entrepreneur. The current situation contrasts with most of Tanzania's history, during which female entrepreneurs were widely disparaged (Koda, 1997). However, as the following statement indicates, the respect and moral support that the current generation of female entrepreneurs receives is contingent upon them being able to handle their responsibilities as mothers and wives concomitantly with their business activities:

> "I think that female entrepreneurs are respected, and the fact that a woman can be successful and has a family to take care of; some people look at that person and they get inspired. I'll give an example of myself, I am not successful yet, but people look at me and they are like, 'how do you do it? You have kids, you have a husband, you have a business!' So it inspires others to have a business I believe and know that we can also do it" (Female business owner in FGD).

Existing studies on female entrepreneurship have described the difficulties that women experience in handling the role complexity that comes with simultaneously being the primary homemaker and a

business owner (Smith *et al.*, 2011). The challenges of juggling multiple expectations were echoed by the Tanzanian women:

> "So the main challenges as a woman, I would say being able to handle all the roles as a woman. You are a mother, a wife and you have a business. It is very different from a man. Sometimes you wake up with a sick child and you have to choose what is important for you on that day and of course it's your child. So you take care of your child and then the business. …So you have to play all those roles and make sure no role will be greater than the other. So that's a challenge as a woman in business" (Female business owner in FGD).

Revealingly, none of the women rejected their primary role as mothers, wives and homemakers; being a successful female entrepreneur required successful balancing of multiple roles rather than downplaying or neglecting any one of them.

Because of their reproductive roles and inadequate and expensive day-care provisions, mothers often adopt a coping strategy of locating their businesses at home. As other studies in developed (Ekinsmyth, 2013) and developing countries (Gough *et al.*, 2003; Bianco et al., 2017) have also found, operating home-based enterprises allows women to combine their reproductive and productive roles. It reduces the time spent on transport and allows the women to take care of children and attend to domestic chores alongside their business. In Oliver's (1991) terminology, women seek to "compromise" institutional pressures through a tactic of "balancing" between divergent expectations by basing their businesses at home.

The relative high normative support ascribed to women food processors may partly be attributed to this particular sector. Women in Tanzania have a long-established role in this sector, and several governmental and donor-assisted programmes have focused on women in food processing. Choosing a business in food processing may therefore be seen as a strategic response to conform to societal expectations, i.e., acquiescence to institutional pressures. For the women and their surroundings, running a business in this industry is seen as a direct extension of their household responsibilities, and several of the women interviewed expressed that women have a particular "talent", "love" or "skill" for food processing. Food processing thus appears as a relatively safe territory for women to venture into, as they do not defy or manipulate deeply

ingrained stereotypical gender roles and expectations. This echoes Bianco et al. (2017) findings, which showed that entrepreneurship may in some instances be a way for women to conform to prevailing gender norms.

Noticeable, there are, some generational differences in the normative support granted to women in food processing. Food processing in Tanzania is commonly associated with elderly women with limited education; however, some younger educated women are now also entering the sector. A particularly revealing story is that of entrepreneur #3, who is 30 years old, has a university degree from the United States and is the owner and manager of an enterprise dealing in rice and eggs. While she is now focusing on packaging and distribution to supermarkets, during the first year of business ownership, she also farmed. Her choice of career clearly generated some disparagement among her peers, indicating that for younger, educated women, the act of starting a business in the agro-processing sector challenges conventions to a greater extent:

> **"**When I was farming, it was really odd for a woman of my age to be farming and moreover with a university degree. Actually, some were insulting me, you come from New York with a degree and then you come back to farm! It is like you have lowered your standards.

The younger female entrepreneurs also noted that they encountered many situations of harassment, disrespect or neglect from some stakeholders and customers:

> "As a young woman, business life is never free from challenges, and some of the challenges I face at my age are when I make the door to door sales, I get to meet people of both genders and when I sell to men especially, they buy my products yes, but some of them buy my products with a hidden agenda, they admire me and want something more from me" (#1).

The women use different strategies to address gender-based stereotypes and discrimination. Some of these involve "identity work" as women construct their identity based on their perception of dissonance between the dominant discourses surrounding entrepreneurship and womanhood (Chasserio*et al*., 2014; DíazGarcía and Welter, 2013). One strategy involves playing with (including downplaying) one's gender. One young woman (#3) explained as follows:

"I don't know if it's the mentality that I have or I have a different approach when I go because some women will tell you that we are neglected when we take our samples because we are women, but when I go to customers, I don't put myself in a skirt and say I am woman. I am taking this sample to the client; he is going to deny or accept not because I am a woman or not; I am presenting a product, and I am there because of the product, not because I am not sure that you are going to judge me because I am a woman."

Another common response is using perseverance and tenacity, which implies the willingness and ability to continue despite the hurdles and setbacks experienced as females in a male domain. One woman in the FGD recounted the following:

"The one important thing I always tell them [young women] is to never be afraid to pursue your dream no matter what. We all have setbacks but we all look at those as stepping-stones. Find what you like and give it your all and do it with passion. Because I am sure if I did not like what I was doing; the way I was doing it, I would not have; I would have given up and find some employment somewhere where I could sit and relax, because it was very hard for me. This was considered a manly work, not a woman work."

These forms of identity work and their emphasis on perseverance are strategies of "defiance" (Oliver, 1991) as the women actively seek to fight, resist or ignore gender-based stereotypes.

An additional response strategy is to engage their husband in the business as a business partner. Several of the women (#2, #4, #5) started their business by themselves but then later joined forces with their husbands. This collaboration ensured the moral (and in some case financial) support of the husbands and lessened some of the normative obstacles of being a sole female business owner. These findings confirm Goodwin *et al.*'s (2006) proposition that one strategy for female entrepreneurs to avoid some of the stereotypes and discrimination that they face is to proactively partner with a male. A male presence is important as it helps create accepted social connections and acquire social legitimacy in business transactions. Such a strategy can be seen as "acquiescence" (Oliver, 1991) as the intention is to conform to the gender-based institutional

pressures at play by creating an organisation that "mimics" (Oliver, 1991) other businesses (Godwin, 2006).

### Cultural - cognitive institutions

*Self-perceptions*

Revealingly, none of the women interviewed in this study regarded themselves as "successful entrepreneurs" or as "skilled businesswomen" and many projected an image of themselves as relatively weak and unconfident in regard to running and especially growing a business. The cognitive-cognitive structures are particularly limiting in regard to growth-orientation. One woman shared the following in the FGD:

> "The perceptions are changing, but I would love to see people encouraging women on growth. We are talking about a lot of women being in business but staying at a very low level. I would like to see more people putting effort into showing women how you can build an empire, not just a small business."

*Training and education*

Related to the low self-confidence of female entrepreneur is also the lack of business skills. Some of the skills involved in food processing are conventionally transferred from parents to their children. One woman (#4), for example, was introduced to the practices of grain milling in [MWH13] her childhood because her father had a grain milling business. Another woman (#8) learned to make sauces and marmalade by her mother. These informally acquired skills and experiences, however, were mostly combined with formal education. The first woman, for example, pursued a university education in food science, whereas the latter pursued training in food processing and entrepreneurship as part of an entrepreneurship support programme. In Tanzania, women have historically been discouraged from pursuing a formal education in business and technology fields; however, in recent years, a range of educational and business support activities have been launched that are directed at improving the entrepreneurial knowledge and skills of women. Most of the women interviewed here had participated in such initiatives, and they all stated that they had benefited from the programmes.

*Role models and mentors*

While there are many women-owned micro-enterprises in Tanzania, tellingly, the women participating in the FGD had difficulties naming any local "successful female entrepreneurs" and complained that they lack role models who could mentor and inspire them. According to Lafuente*et al*. (2007), the presence of entrepreneurial role models strongly influences the cognitive representation of economic agents. A positive example of successful entrepreneurship can lead to an increase in the probability that other individuals also become entrepreneurs because "the internal reaction of an individual influenced by a role model is that 'if she/he can, why can't I?" (Lafuente*et al*., 2007, p. 782). For women in particular, a lack of role models is commonly seen as restricting women's knowledge and awareness of business opportunities and may restrain them from pursuing business opportunities (Langowitz and Minniti, 2007). However, several of the women (#3, #4 and #7) had become role models themselves and were inspiring other women:

> "I am sure they [role models] might be there, but there is no media platform to let us know of such women, and sometimes I wonder if they are there because I don't look at myself as a successful woman, but most people perceive me as a successful woman. They invite me to talk shows, they invite me to inspire other youth, but I don't have other people to look at and say I wish I was like this lady here in Tanzania" (#3).

*Knowledge exchange through WBAs*

Female entrepreneurs are typically not linked to mainstream business networks, such as the Chamber of Commerce; these networks tend to be strongly dominated by men (Stevenson and St-Onge, 2005). In such situations, membership in WBAs can be a key conduit for business information, services and mentorship. Many of the training activities available to female entrepreneurs in Tanzania are offered through WBAs, and the associations arrange networking meetings with the aim of exchanging knowledge and experiences. Similar to the findings of McDade and Spring (2005) members of the WBAs highlighted that they appreciate sharing experiences with other women through the network and they expressed that they actively used their membership in the associations to gain access to training programmes and other services. These sentiments suggest that membership of the associations is an important strategy in driving

the cultural-cognitive institutional changes needed to become self-confident and knowledgeable businesswomen. In other words, some women seek to "manipulate" cultural-cognitive barriers by actively "influencing" (Oliver, 1991) their conceptions of themselves and their business knowledge through their associational engagement.


## Discussion

Building on institutional theory, this paper has examined how female entrepreneurs navigate the complex and challenging institutional environments of Tanzania by analyzing: how female entrepreneurs experience institutional forces in different institutional domains, the kind of strategies they employ, and the kinds and degree of agency they exercise.
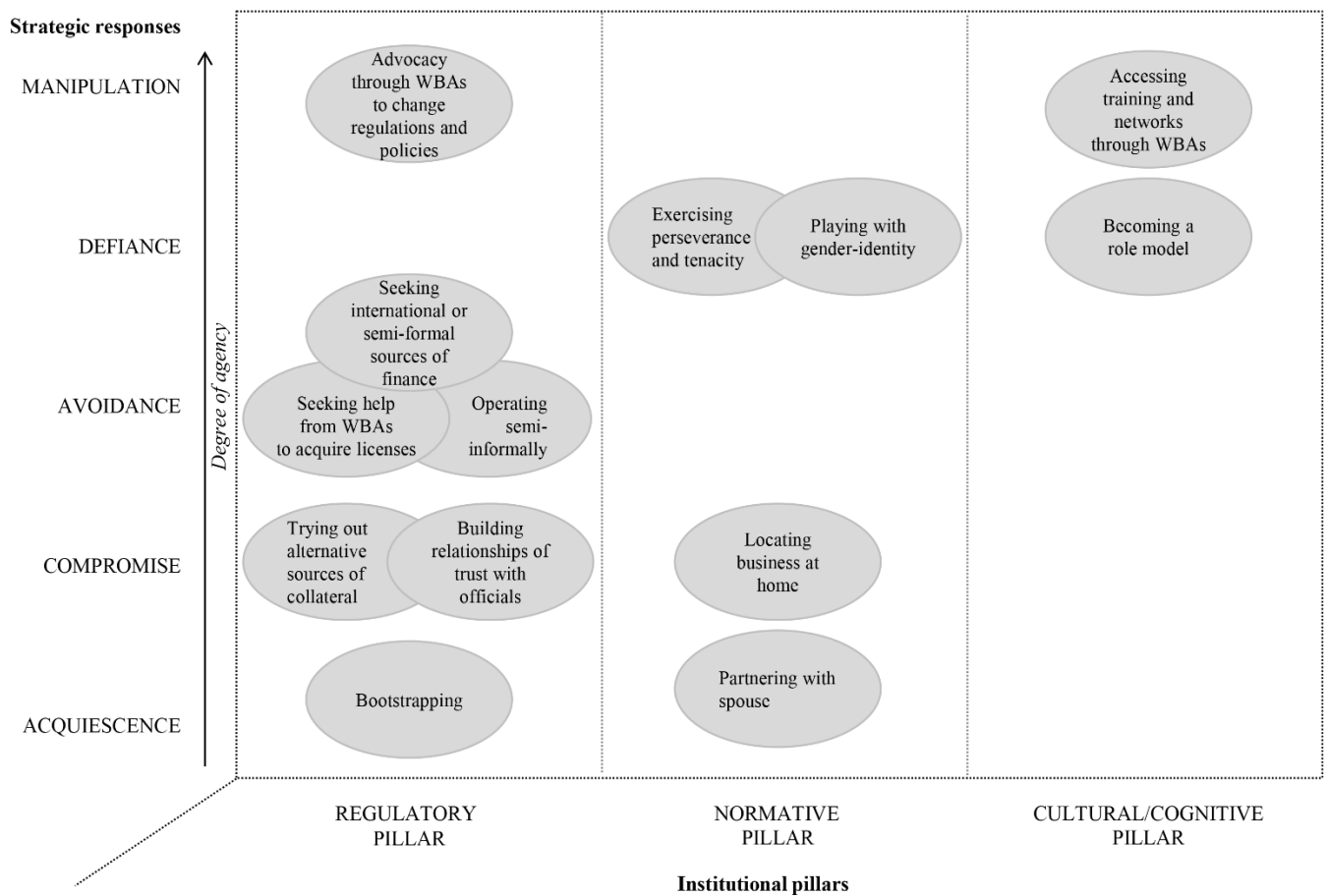
The findings regarding female entrepreneurs' experience of the institutional environment point to a high degree of institutional uncertainty, discrepancy, and conflict between different aspects and domains of the institutions. In the regulatory domain, the continued dominance of customary laws regarding property rights, land ownership, and inheritance constrain women's access to resources. Moreover, many women operate semi-informally because business regulations are complex and cumbersome. Regarding the normative pillar, even though female entrepreneurs in urban Tanzania receive relatively high normative support and are generally respected in society, our findings also show that norms casting women as the main homemakers still persist. This implies that women must simultaneously manage the "dual role" or bear the "double burden" of running a business and being the primary homemaker and caretaker of children. In the cognitive domain, a range of educational initiatives has been introduced to increase the confidence, knowledge, and skills of female entrepreneurs. Low self-confidence, however, seemed to characterise the women's projections of themselves, and there are few successful female entrepreneurial role models who can provide inspiration to the women.

Although the institutional environment shapes female entrepreneurs, this paper demonstrates that women, nevertheless, do have the agency to respond to institutional challenges, and it reveals a repertoire of different active strategies enacted by the women. While some of the strategies identified in this paper (such as bootstrapping and operating semi-informally) have been highlighted in other previous studies in transition and developing countries (Welter and

Smallbone, 2011; Peng, 2000; Hansen et al., 2018) this paper has shown their particular significance for female entrepreneurs in their responses to gendered institutions. It has also identified a number of strategies such as organizing through WBAs and playing with gender identity, which have not been described in existing literature.

In terms of agency, we demonstrated the usefulness of placing strategies on an agency continuum. Hence, we found that the adopted strategies can be placed along a continuum from complete acquiescence (by complying with institutional structures) to avoidance (by concealing nonconformity) and manipulation (by influencing institutions) (see Figure 1). Notably, the highest degree of agency where entrepreneurs attempted to change the institutions were enacted collectively through WBAs. This finding has important implications for the literature on response strategies that tends to emphasize individual responses to institutional pressures. While social networking has been identified in previous studies (Peng, 2000; Hansen et al. 2018), there have been little emphasis placed on the role of collective organizing and associational engagement of entrepreneurs.

Figure 1: response strategies by female entrepreneurs in the food processing industry in Tanzania

**Strategic responses**

*Degree of agency*

| | REGULATORY PILLAR | NORMATIVE PILLAR | CULTURAL/COGNITIVE PILLAR |
|---|---|---|---|
| MANIPULATION | Advocacy through WBAs to change regulations and policies | | Accessing training and networks through WBAs |
| DEFIANCE | | Exercising perseverance and tenacity / Playing with gender-identity | Becoming a role model |
| AVOIDANCE | Seeking international or semi-formal sources of finance / Seeking help from WBAs to acquire licenses / Operating semi-informally | | |
| COMPROMISE | Trying out alternative sources of collateral / Building relationships of trust with officials | Locating business at home | |
| ACQUIESCENCE | Bootstrapping | Partnering with spouse | |

**Institutional pillars**

Overall, the paper demonstrates the relevance of combing Scott's institutional theory (1995) and Oliver's (1991) general categories of response strategies to study female entrepreneurship in developing countries. Further, the study confirms Welter and Smallbone's (2011) assertion that institutional ambiguities and complexities, which are characteristics of the business environments of developing countries, not only present challenges but also provide space for entrepreneurs to exercise agency. As our study demonstrated, the institutions of challenging contexts are not only constraining the activities of female entrepreneurs, but also provide a space in which entrepreneurs can identify opportunities and establish and run enterprises.

 One question concerns the extent to which the findings regarding the strategic behaviours of female entrepreneurship in Tanzania are transferable to other developing country contexts. While the exact contours of the strategic responses might depend on the features of the business environment and the characteristics of the female entrepreneurs and the industry in question, the

analytical framework presented in this paper as well as the identified strategic responses might have larger relevance. Since this paper has focused on exploring the response strategies of female entrepreneurs in a particular geographical, institutional and industry context, more research is needed in other contexts to establish the wider relevance of these in other settings and industries. Hence, comparative research is needed to show the wider applicability. As Welter and Smallbone (2011, 121) stress "as entrepreneurship becomes more global in scope, it is important that our theories and methodologies are robust in a variety of contexts".

In terms of policy and practical implications, the findings show that despite the introduction of numerous policies, programmes and initiatives to support female entrepreneurs, women continue to experience numerous barriers due to institutional weaknesses, discrepancies and uncertainties. There is therefore a need for continued efforts at making effective reforms in the regulatory domain and spurring change in the normative and cultural-cognitive domains. In the regulatory domain, this includes strengthening the enforcement of- and disseminating knowledge about - land- and property rights as well as encouraging financial service providers to develop credit guarantee schemes that go beyond collateral schemes. Another important area of intervention is eliminating licensing bureaucracy and increase coordination between different licensing agencies as well as providing support for women to fully comprehend the rationale and requirements of different licenses. In the normative domain, a special effort is needed in terms of supporting women in balancing their multiple responsibilities. Introduction of affordable childcare systems as well as gender sensitization aimed at stressing that men might also partake in domestic work are among the possibilities. Moreover, a special emphasis should be directed at young women in terms of making entrepreneurship appear more attractive to female youth and providing tailor-made support to those that demonstrate high potential for creating viable enterprises. In the cultural-cognitive domain there is a need to expand the education and training for women to include more focus on business growth. This could involve re-(orienting) women towards certain market niches with more growth potential and providing them with a broad range of needs-based business development services. Furthermore, the greater use of role models and mentors should be initiated. Finally, as our study demonstrates that WBAs may play a key role in spurring institutional change towards supporting female entrepreneurship, initiatives to strengthen the membership bases as well as the network and advocacy roles of WBAs should be adopted.

## Conclusion

This paper makes an important contribution to the existing research on female entrepreneurship by focusing on not only how institutions influence female entrepreneurs but also how women actively respond to institutional barriers and ambiguities. The paper thereby demonstrates the relevance of analytical attention to women's agency. Moreover, it provides new important insights into how female entrepreneurs manage to operate enterprises in the challenging environments of developing countries and reveals a number of active response strategies employed by female entrepreneurs.

A key limitation of this paper is its relative low number of respondents and the limited attention given to the influence of, for example, age, education, ethnicity and class etc. Hence, future studies employing larger samples could further scrutinize issues of intersectionality in women's experiences of - and responses to - institutional pressures. Moreover, the findings indicate that collective action through WBAs offer the greatest potential in terms of remolding the institutional environment in support of female entrepreneurs; thus, further scrutiny of how – and to what extent – WBAs can effectively drive institutional change is required.

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