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Introduction

Traditionally, economic development had a clear negative correlation with rates of entrepreneurship and self-employment in societies: because of a variety of structural and socio-demographic changes associated with economic development, business ownership in the advanced nations of the West is much scarcer than in the developing world. Shifts in sector composition that are at the core of economic development were accompanied by modifications in production, employment and consumption, including a steep increase in the number of available formal jobs (Wennekers et al, 2009) that decrease the need to open independent enterprises as a last-resort occupational solution.

Recent evidence, however, has suggested another trend: a U-shaped relationship between economic development and entrepreneurship, which indicates a return to the activity at the pinnacle of the economic growth spectrum. Since the late 1970's, several (though not all) developing nations have exhibited a reemergence of entrepreneurship (Wennekers et al, 2009). In general, entrepreneurship in developed nations is opportunity-driven, and related to pull factors: a desire for self-fulfillment, an unmet market need or an ambition for status and freedom (Perunović, 2005). By contrast, entrepreneurs in poorer nations are driven to business out of necessity: a lack of alternatives and insufficient income push individuals to start their own businesses.

Both forms of entrepreneurship have been proven to contribute, albeit in different ways, to economic performance. The former is growth-oriented and linked to innovation,

while the latter assists with poverty alleviation by bringing much needed income and employment to places where no alternatives exist. Women entrepreneurs, as a manifestation of the social and economic phenomenon and a specific research area in its own right, contribute even more to economic performance. In developed and developing economies alike, they have been proven to improve familiar conditions through their increased earnings, giving back to their communities, hiring other women as employees, thus taking them away from unemployment, and empowering their female relatives and acquaintances (Justo et al, 2006).

As mounting evidence has confirmed the macro U-shaped relationship—a resurgence of entrepreneurship as economic growth progresses—one hypothesis is that the same relationship holds internally, within developing nations, such that individuals from lower socioeconomic status pursue businesses because of necessity, while members of richer classes form ventures because of opportunistic and personal motivations. In light of the divergence between push-factors affecting necessity-driven entrepreneurs and pull-factors influencing opportunity-driven ones, the question that remains concerns women, and where they fall along the push-pull pendulum in the developing world context.

To answer this question, and examine the connection between socioeconomic background and the reason for becoming entrepreneurs and the characteristic of businesses, I conducted a case-study analysis of women entrepreneurs from Tanzania and undertook theoretical inquiry into the literature regarding micro and macro trends in women entrepreneurship. Tanzania, a developing country in east Africa has over 40 million residents and is one of the world's poorest nations, 188th out of 210 according to 2009 World Bank estimates (WDI, 2009), but has a small upper-middle class residing in urban areas. In August 2009, I interviewed 7 women business owners in Tanzania from diverse economic, social and demographic backgrounds. I then analyzed the findings in order to infer conclusions about the relationship between socioeconomic status, the reasons that women in Tanzania pursue entrepreneurial activities and the characteristics

of their ultimate business of choice. The case-study evidence (albeit anecdotal, rather than empirical) suggests that pull factors such as market opportunities, ambition and a desire for self-fulfillment are more ubiquitous among women of middle and upper-middle classes, while push factors such as lack of alternatives, a need for supplemental income and a desire to accommodate domestic responsibilities alongside a work schedule are more common among poorer women in Tanzania. These results confirm the hypothesis that the relation between women entrepreneurs of divergent economic backgrounds within a developing country follows a similar trend to the relation between entrepreneurs from countries with richer economic profiles.

The first chapter reviews the definitions of the fundamental terms and research aspects pertinent to the case study, including entrepreneurship at large, and the unique characteristics of women entrepreneurship. The second chapter explores the literature on the relation between economic growth and rates and types of entrepreneurship, and then draws a hypothetical parallel to the micro-level within a developing country, whereby women from different classes exemplify the same pattern as the macro relationship between nations. The third chapter places the hypothesis in the specific context of Tanzania and provides background data about the country. Finally, it presents interviews with 7 women from Tanzania, explores themes in their enterprises and analyses the differences between them.

The Study of Women Entrepreneurship

In order to understand the nuances and particularities of women business owners, a general overview of entrepreneurship as an economic, social and occupational phenomenon is required.

Definition and Types of Entrepreneurship

Entrepreneurship is defined in many different ways, depending on context and

research objective. Generally, the simple common denominator, which applies to enterprises of varying sizes and characters, is that the entrepreneur be a business owner who creates and heads a new legal entity that engages with other actors in the marketplace by vending a product or offering a service (Hurst and Lusardi, 2002; Cagetti and De Nardi, 2006). For purposes of this study, self-employment—that is, working for independent gain rather than for wages paid by a supervisory authority (Blanchflower and Oswald, 1999) without a registered business—is not considered entrepreneurship, as the study aims to investigate business ownership specifically.

Various disciplines have defined entrepreneurship from their respective academic focal point. The behavioral approach, spearheaded by Casson (1982) sees entrepreneurship as a set of activities toward organization creation. The trait approach, advocated by McLelland (1961) views the concept as a set of personality traits which business-owners share in common (Gartner, 1988), while Schumpeter, who laid the foundation for the study of entrepreneurship as an economic field, believed innovation as the pivotal element in the activity (Rispaş, 1995).

For purposes of this discussion, an all inclusive definition of entrepreneurship will be adopted, one that refers to the basic economic activity entrepreneurs engage in, traits and objectives common to entrepreneurs, as well as the manifestation of certain behaviors in aspiring business owners. Since the study involves a comparison between developed and developing countries, where employment and business environments differ significantly, and between entrepreneurs who own vastly different kinds of businesses, the term entrepreneurship will be used to describe business ownership regardless criteria such as size, length of existence or a minimum number of employees (as adopted by Quadrini, 1999).

Differences between those who enter into private business out of personal desire and those who pursue it due to constraints on other opportunities (whether these be self-imposed or objective) have always clearly existed. The discrepancy was institutionalized with the inception of the Global Entrepreneurship Monitor (GEM) survey, which asked

business owner interviewees to self-identify their reason for pursuing entrepreneurship and, thus, distinguished between necessity-driven and opportunity-driven entrepreneurs. The former are affected by push factors such as insufficient income, dissatisfaction with a current position, lack of alternative employment or a need for time-management flexibility, while the latter are motivated by a desire for self-fulfillment, socioeconomic status, wealth or power (Orhan and Scott, 2001).

Regardless of the qualifying criteria for the definition, it has been determined that entrepreneurship as a whole is directly related to many positive social and economic indicators. Opportunity-driven entrepreneurs were found to be an invaluable source of ideas that propel technological and economic advancement in developed and developing economies alike (Acs, 2000). By discovering knowledge or pockets of demand in the market that were previously undetected, entrepreneurs answer consumer needs and improve overall economic efficiency (Boetteke and Coyne, 2003). Entrepreneurs, in general, have been found to boost job creation and, compared to large, established, firms, they contribute a disproportionate share to employment in the market (meaning, entrepreneurs create more jobs, relative to their size, than larger companies) and respond in a more agile manner to changes in the operating environment (Stam, 2008).

Women Entrepreneurship

Women entrepreneurship is considered a special segment within the overall study of the economic and social phenomenon, and warrants a specific investigation both because of the defining criteria of the term and the special societal impact of women's entrepreneurial activities. Women's participation rate in economic activity, including business ownership, is almost universally lower than men's. Women's unemployment rates are higher (WDI, 2009), and they own fewer independent businesses compared to men (GEM, 2009). Studies into the causes of this situation investigate several explanatory dimensions.

On the psychological plane, which examines what distinguishes the personalities of

entrepreneurs from non-entrepreneurs, no significant differences were found between men and women (Scherer, Brodzinski and Wiebe, 1988). Traits common to all entrepreneurs were independence, emotional stability, self-assertiveness (Brandstatter, 1996), increased risk-taking propensity, locus of control, achievement motivation and tolerance for ambiguity (Low and MacMillan, 1988; Shaver and Scott 1991). Irrespective of gender, all entrepreneurs exhibited the traits more dominantly than non-entrepreneurs within their peer comparison groups. Individual psychological explanations, therefore, cannot account for the significant differential between rates of male and female entrepreneurship.

Behavioral aspects and strategic decision-making, measured in terms of success when entrepreneurs were already heading operational ventures with established business processes, were also found to be similar across both genders. Survival rates are similar in female-owned and male-owned firms (Chaganti, 1986), meaning the difference in overall participation rates cannot stem from women entrepreneurs' lower likelihood of business survival.

Instead, what has emerged as the main explanatory factor for women's lower entrepreneurial rates is the sociological aspect, which focuses on the "female" socialization experience and its derivatives, including professional and career choices. This aspect concentrates on the psychological macro-trends that shape societal conceptions, culture and values, rather than the decision-making processes of the individual entrepreneur.

According to the sociological approach, several indicators contribute to women's less entrepreneurial endeavors: educational preparation, career expectations and expectation about the role of one's gender in the professional working world. These are more negative among women, making them less likely to want to pursue interdependent businesses (Scherer, Adams and Wiebe, 1989). Females are not necessarily less well-educated or well-trained, but have worse perceptions of their self-efficacy (the individual's confidence in his or her skill and ability to successfully engage in career-related activities) and worse expectations about women owning businesses as a whole (Scherer, Adams and Wiebe, 1989).

In addition, feedback from the external environment regarding an individual's ability to handle time-constraints, work under pressure or be innovative is a key determinant for entrepreneurs, and women receive less of this positive feedback compared to men (Scott and Twomey, 1988). Other tacit influences also affect women; family considerations and a lack of role models are important restraints for many potential women entrepreneurs (Scott and Twomey, 1988). Since fewer women become entrepreneurs to begin with, the trend is perpetuated: with fewer role models available, fewer women can be inspired by them.

Sociological norms are sometimes also expressed and institutionalized through social policies. For example, women report discrimination and lack of access to credit and investment capital as a main challenge in pursuing entrepreneurial activities (GEM Women Report, 2007). Moreover, an important linkage between employment and entrepreneurship creates a vicious cycle that contributes to women's lower participation in both. Most entrepreneurs report being employed before forming a venture, often in a similar field (GEM Women Report, 2007), which constitutes professional preparation and allows individuals to develop their entrepreneurial idea. Since women are unemployed more often than men, they are automatically at a disadvantage when trying to start their own businesses.

Cumulatively, these various sociological reasons lead to the current predicament: entrepreneurship is a predominately male phenomenon across almost every country and region, in any class of economic development and at every stage of entrepreneurial activity, whether nascent, new or established (GEM Women Report, 2007). In place of wage labor or entrepreneurial activities, women are driven to self-employment, which leads to their being the vast majority of agricultural self-sustenance workers in low income countries. In Tanzania, for instance, agriculture constitutes 80% of female employment, as opposed to 72% of male (WDI, 2006) and 42% of all women are engaged in agriculture, as opposed to 37% for men (Tanzania National Bureau of Statistics, 2001). While agricultural figures in the developed world are starkly different (in high-income countries agriculture accounts for

less than 3% of employment and more men than women are engaged in it (WDI, 2006), women in these locations still find themselves at a disadvantage compared to men in their respective fields, earning less money and being self-employed more often than men.

Women Entrepreneurship and Contributions to Society

A second distinguishing factor of women entrepreneurship from the general entrepreneurial phenomenon is the former's amplified positive social impact. From a strictly financial vantage point, women entrepreneurship leads to increased income and earnings of individuals who would otherwise not work and, thus, contributes to family-level conditions and therefore to macroeconomic improvement. The correlation between women's education and entrepreneurial success is further translated into strict economic consequences: additional schooling for girls leads to more success as entrepreneurs and concrete impact on GDP, income per capita, productivity and national growth rates (Lawson, 2008).

Due to various psychological and sociological factors, women entrepreneurship has socioeconomically constructive effects beyond the purely financial, quantifiable, ones. In general, women define success in broader and more diverse terms than men; ones that include giving back to the community and the well-being of their families, as well as making profit. Women describe success by assessing the state of their children, their ability to choose their own schedule and daily tasks and their reputation (Justo et al, 2006).

Not surprisingly, therefore, women entrepreneurs make "important contributions to the world economy, particularly in low and middle-income countries" (GEM Women Report, 2007). Their nuanced reasons for becoming business owners and the intensified benefits they bring about play a particularly critical role in the context of development.

First, at face-value level, women's enterprises contribute to household income, and thereby assist in raising families' purchasing power and standard of living, which is critical in developing nations. Additionally, women entrepreneurship assists in poverty alleviation

in indirect ways. When women are economically mobilized through ownership of an independent business, they tend to change the consumption patterns of the household in a more healthy way, compared to men, that is conducive to familiar and child well-being. Women spend their entrepreneurial earning on clothing, food and necessities for the household while men may spend it on alcohol or entertainment (Kantor, 2001).

Women tend to hire other women, which helps ease the cycle of chronic female unemployment in developing nations (Aidis et al, 2005). They tend to pass on their professional know-how and skills, thereby constituting the much-needed role models for future generations, and are able to “build and maintain long-standing relationships and networks to communicate effectively, to organize efficiently, to be fiscally conservative, to be aware of the needs of their environment, and to promote sensitivity to cultural differences” (Jalbert, 2000). Moreover, starting and heading successful independent businesses helps raise women’s sense of self-worth, “making them even more eager to be productive members of society” (Seymour, 2004).

Because of these augmented positive benefits, women entrepreneurship has been a top policy priority for international, regional and domestic development organizations. Many policies and programs, including the ILO’s Women Entrepreneurship Development (WED) and the IFC’s Women in Business, promote it as a catalyst of economic growth. These programs try to address the various underlying causes of lower rates of women entrepreneurship, seeking to change social perceptions, provide access to capital, and run training and educational programs to prepare women before, and support them after, they open their businesses.

The U Relationship

After a general overview of the concept of entrepreneurship, the specifics of women entrepreneurship and the role of both in development, a more in-depth look into the hypothesis regarding the relationship between entrepreneurship and development can be

undertaken.

Entrepreneurship in Developing and Developing Nations

Entrepreneurship is believed to be rooted in human nature; it has been an economic activity central to evolution and historic progress—in the form of creation of new ideas, the accumulation of wealth and the rise of the global economy as we know it today. In general, those nations or regions with higher rates of opportunity entrepreneurship have achieved greater economic growth, while countries or areas where necessity-driven entrepreneurs engaged primarily in agriculture or craftsmanship are now, economically speaking, less advanced (Perunović, 2005).

This historic relationship has translated into a modern-day negative correlation between national economic output and rates of business ownership. The developed nations of the West, which underwent the industrialization process in the 18th and 19th centuries, saw uninterrupted sharp declines in self employment and small business ownership, and a consistent shift toward wage labor, that only slowed (and then reversed) in the 1980's. Attributed primarily to a move away from agricultural self-sustenance as economies began to develop manufacturing and industrial sectors (Wennekers et al, 2009), this decline persists today: entrepreneurship is correlated with economic underdevelopment. The GEM has found rates of entrepreneurship to be highest among low and middle-income countries as compared to high-income nations (GEM, 2009). This large-scale supply of entrepreneurship at the low end of the macroeconomic spectrum is often composed of agricultural self-sustenance. This is unsurprising, as in rural areas jobs are too scarce, and market wages too low, to incentivize and enable wage labor (Blau, 1985).

What is surprising, and of potential further interest, however, is the relatively recent trend that suggests the correlation between entrepreneurship and development may not be linear, or even consistently negative, after all. Since the late 1970's, many developed nations have exhibited increases in rates of self-employment, business ownership and

entrepreneurship (Wennekers et al, 2009).

On the macro level, this trend has been associated with several financial, political and regulatory indicators. Business density and entry rates (the number of businesses as a percentage of the population and new firms as a percentage of the working-age population) are higher in developed countries where the overall business environment is better (Klapper et al, 2010).

On the micro level, the question centers on the entrepreneur and his or her motivating forces for entering into business. Entrepreneurs in developed nations—even women entrepreneurs—report various reasons related to opportunity, ambition and self fulfillment for venture formation much more frequently than peers in the developing world, who are generally necessity-driven and influenced by push-factors.

In the developing world, the forces that exert pressure on society at large to be self-employed (and, hence, lead to greater rates of business ownership) have an intensified effect on women. Because of discrimination, men often have priority in receiving the meager number of salaried jobs available in the market (Mueller, 2004). Women across cultures are more subject to self-confidence problems than men, and are expected to meet the requirements of child-rearing and attending to the home in addition to working. Employment is much more problematic for women in these situations and independent businesses (or self-employment) become the only, or the preferred, viable solution. Evidence of this can be found in the narrower gender gap in low-income countries, compared to high-income countries: the 2007 Global Entrepreneurship Monitor survey of women entrepreneurship found that, although males are likelier to own businesses across nations and cultures, the relative differences are smaller in poorer nations (GEM Women Report, 2007), meaning women in developing nations, are more entrepreneurial than the men. This suggests that, in the developing world, women have even fewer employment possibilities than men so are compelled to undertake business ownership instead.

In developed countries, too, women are more necessity-driven than men. Compared

to female peers in the developing world, however, women in developed economies report more opportunistic motivations for starting their own business. When they cite push-factors, they are of a different variety than those of developing world women. Rather than altogether absent employment or professional opportunities, they name less fundamental necessity motivations such as boredom with a position and layoffs. Other times, they are obliged to take over family businesses that no one else is able to direct (Orhan and Scott, 2001). Another key necessity-reason that appears consistently among women in middle or high-income countries, but is absent in developing nations, is women's limitation on upward mobility and promotion in the workplace: the male-dominated professional world and the resulting glass-ceiling effect for women drive them to seek independence and control by opening their own firms (Orhan and Scott, 2001). Even in places where educational levels and labor-force participation rates are similar, women earn less than men, and entrepreneurship "offers a vehicle for... women to achieve economic parity" (Lerner, Brush and Hisrich, 1997).

Women entrepreneurship at the two ends of the economic development spectrum is therefore distinct. While they have several common characteristics—primarily in the way they assess additional dimension of success—these women differ in their location, relative wealth and, consequently, the reason and characteristics of their businesses.

An Analogy to the Internal U-Shaped Relationship

One interesting implication of the resurgence of entrepreneurship in high-income nations is whether an analogy can be drawn domestically, within developing countries, such that entrepreneurship diminishes among lower middle-class individuals then reemerges in upper-middle and upper class circumstances. According to the analogy, the two types of domestic entrepreneurship will differ both in the preliminary conditions, the motivations for starting a business, the formation process and the final success measures of the venture.

Although, as discussed previously, women almost always face more push factors

than their male counterparts, and particularly so in low income nations, the pressures inflicted on women from different socioeconomic statuses are not identical. Therefore, neither are their motivations for becoming business owners, their occupational and field choices, nor their ability to succeed and grow the businesses.

The overwhelming majority of women in developing nations are poor and, because limited educational or professional background, have a limited range of potential business ideas avenues. Traditional crafts, small-scale retail or food-vending are often the only options available. In addition, being credit constrained and without initial capital, large up-front investments are impossible and they can mostly only pursue ventures in industries with low entry-costs and few barriers (GEM Women Report, 2007).

In contrast, women of the middle or upper-middle class follow occupational-choice models that take qualifications, preferences and goals into account. The initial distribution of wealth is a critical determinant of occupational choice (Banerjee and Newman, 1993), and these women choose professional positions based on the level of their education and training (which is a function of initial wealth), and later branch off of those positions into independent firms. They primarily concentrate on the trade and service sectors (Vandenberg, 2006).

The internal analogy of the U-shaped relationship thus holds on two plains: the reasons for entering into business are different for poor and rich women (as they are different among women of developing and developed nations), and are the characteristics of their businesses (including pre-business professional preparation, choice of sector, size etc'). Based on this psychological and sociological schema of occupational choice, and on the statistics on women's push-and-pull factors when entering business, an inquiry into the range of different types of women entrepreneurs within the developing world is warranted.

The Internal U-Relationship: the Range of Socio-Economic Backgrounds of Women Entrepreneurs in Tanzania

With an aim to understand the different drivers, characteristics and features of women of different socioeconomic status within the context of a developing country, a qualitative study of 7 women entrepreneurs in Tanzania was conducted in 2009, with demographic indicators representing various societal segments: the rural poor, urban internal migrants, the upper middle class and the country's social elite. The 7 women interviewed come from different, non-related backgrounds that exemplify the diversity of the female entrepreneurial experience in Tanzania.

Tanzania's Economic and Demographic Profile

Tanzania, with over 42 million people as of 2008, is Africa's 6th most populous. The average individual income, expressed in purchasing power terms, is \$1167, ranking 188th among 210 countries according to the World Bank.

For entrepreneurship, Tanzania is considered a difficult business environment. As Table 1 shows, the business entry rate is low, and indicates low growth in entrepreneurial activity. Registering a business is a complex task involving many steps, and Tanzania's rank in the ease-of-doing-business indicator is nearly 30 times that of the United States' (120 compared to 4).

It is no surprise, therefore, that starting a business for women in Tanzania is difficult. For poor rural women, who are usually driven to entrepreneurship by necessity, disadvantages in education and literacy have an acute effect; registration requires competency in reading and an ability to navigate government bureaus and regulations. HIV-Aids also represents a challenge as prevalence rates in Tanzania are high, and higher among women, which can leave them debilitated or responsible for sick relatives' other family members.

For urban middle-class women who, based on the U relationship hypothesis, would enter into business for more opportunistic reasons, underrepresentation in tertiary education represents a significant drawback, as professional work experience has been proven to be a strong foundation for growth-oriented enterprises, and higher education is

often a prerequisite for gaining such experience.

Table 1: Tanzania Business Environment

Series	Tanzania	World	Low Income	High Income
Business entry rate (new registrations as % of total)	6.64 (2005)	10.99	18.18	11
Cost of business start-up procedures (% of GNI per capita)	47.1	64.33	181.54	9
Ease of doing business index (1=most business-friendly regulations)	126 (2008)	..	..	..
New businesses registered (number)	..	2,381,157	21,034	1,352,073
Start-up procedures to register a business (number)	12	9.06	10.3	7
Time required to start a business (days)	29	42.76	53.53	23
Total businesses registered (number)	59,163 (2005)	19,878,084	56,920	12,593,439
Firms with female participation in ownership (% of firms)	30.93 (2006)	..	..	..
Female adults with HIV (% of population ages 15+ with HIV)	58.46	32.93	39.16	25
Ratio of female to male enrollments in tertiary education	47.73	108.26	66.79	123

Source: World Development Indicators, 2007 (except where bold).

Although Tanzania did not participate in the Global Entrepreneurship Monitor, several studies have been conducted regarding gender and business ownership trends in the country. Legislation has been implemented that formally equates male and female rights in business but parity has not been reached; men still constitute the majority of business owners, particularly in the formal sector (Richardson, Howarth and Finnegan, 2004). Women own primarily micro, small and medium sized enterprises (MSMSEs). Several definitions of micro, small and medium sized enterprises exist in Tanzania, varying by organization and defining criterion. The correct categorization of enterprises is important because specific policies in Tanzania target certain classes of businesses; the government's definition, as outlined in the official policy of the Ministry of Industry and Trade, is given in Table 2.

Table 2: Firm Size Categorization

Type of Firm	Employees	Capital Investment in Machinery (TSHs)
Micro	1-4	<5m
Small	5-49	5m-200m
Medium	50-99	200m-800m
Large	>100	>800m

Source: Tanzania Ministry of Industry and Trade

The women featured in the study fall under all four of these categories, in different industries and sectors. In order to divide them and study the internal U-shaped relationship hypothesis, interviewees were divided into three groups, primarily based on background (as evidenced in parents' educational level). First are poor women, who are often pushed into

entrepreneurship, opposite them are women of the upper middle class who are pulled into it because of personal desire, and thirdly women “in the middle” that experience some of both.

Motivations and Business Characteristics of Tanzania Rural/Poor Women

To present the experience of small-scale entrepreneurs from rural, poor areas, Augustina Ameena, Amali Nhuru and Levina Ndusilo were interviewed. Augustina and Amali are in a joint-partnership of a basket-weaving business, while Levina is the owner of a small convenience shop in town. The women live in Njombe, a town of 100,000 residents 1,000km from the capital Dar es Salaam, in the Iringa province. With an additional 50,000 people in the surrounding villages, and two other relatively large towns, Iringa is not Tanzania’s most rural or poorest province, but it has more adults working in agriculture than the national average (67% compared with 62%), and performs poorly on developmental indicators (such as the percentage of households with running water, concrete walls or connection to the electricity grid) compared to the rest of Tanzania (Tanzania Bureau of Statistic, 2001).

Augustina Ameena and Amali Nhuru

Augustina and Amali, 35 and 37 in 2010, have known one another most of their lives, growing up in the outskirts of Njombe. In 2007, they entered in joint partnership into a basket-weaving business (with no official name). Augustina and Amali rent a small dirt-floor room in the edge of Njombe town, where they make bags and baskets from cut and processed bamboo cane. Once weekly they travel to a nearby village to buy the materials, and rent space on a truck to deliver it back to their workspace. They charge between \$4 and \$16 per item, depending on size and complexity; each can take several days to complete, and may involve various types and shades of bamboo that make the raw materials expensive. Augustina and Amali have gone to trade shows before to market their

products, but sales volume at these events was insufficiently high to justify the expense of the 13-hour trip to Dar es Salaam. The women also found it difficult to leave home for several consecutive days, so the strategy was abandoned in favor of their traditional business model. They take local orders from women around town and sell their products at a stand at the market. Both women had similar motivations for starting the business:

“The revenue that my husband used to bring-in by selling our produce and milk was declining. We needed more money to pay for basic food and clothing and so there was very little I could do aside from try to earn money from weaving baskets. I completed only my primary education so there were no jobs for me in Njombe. But even with a secondary degree, I couldn't have done much but open my own business. Weaving basket is a traditional craft here, one that many women learn young, so it was the obvious business choice. A partnership was a great opportunity because it enabled us to participate in the initial expenses of registering a business—which are very costly and cumbersome.” (Augustina)

“I had another baby and needed additional income. No other option was more feasible than starting our business: we had no training in other areas, and many of the women around us were also engaged in independent basket weaving. With the business, I was able to keep to my chores and commitments at home: I brought my baby with me to work and could leave whenever I needed, if I needed, knowing that Augustina would finish the orders. The flexibility is very important to me.” (Amali)

Levina Ndusilo

Levina was born, raised and married in Njombe. Her parents were farmers in a nearby village, and had very minimal education. They managed to send their children to primary school and all six completed it. Levina married in Njombe and had five children. Although her husband had a relatively stable job—driving a supply truck for Coca Cola—

his salary was not enough to maintain the household, particularly after Levina's sister became ill and the family took in another three children. At the same time, work around the house abounded; with no additional help, Levina had to take care of eight children, her husband and her sister. In 2000, she opened a small convenience shop in the town's central road, which vends basic supplies and food products. Because of her husband's association with Coca-Cola, she is also the central distributor of the product for other shops in the area, so that they have to purchase all soda bottles supplies from her. She keeps a storage space behind her shop, which is just a minute's walk from home, and hires one employee, which enables her to leave when needed to attend to needs at home.

“The strongest reason for opening the shop was financial. I simply needed the income, and there are no jobs in Njombe for me to apply to. When we took in my sister's three additional children is when it became evidently clear. Getting the initial capital was difficult, and at first I thought about working as an employee at someone else's shop. But the pay would have been meager, and the job wouldn't have awarded me the same flexibility; I would have had to abide by their schedule and demands; having my own allows me to set them.”

Analysis

Women in this category fit the template of necessity-driven entrepreneurs influenced by strong, dominant push forces. Neither one opened the business because of specific aspirations or personal qualities; they were driven to it because of life events that made the need for additional income even more imperative. The women had no alternative employment opportunities, as formal economic activity in their locality is limited, and nowhere to get additional skills that would qualify them for positions (such as secretarial training or education in accounting). In addition, they are charged with domestic responsibilities that limit their flexibility and compel them to find activities they can fit into their schedules. The choice of sector or industry was not a targeted business opportunity;

the basket weaving market is saturated and highly competitive, since many other women engage in the craft, but Augustina and Amali had no other qualification or choice. Although Levina has a comparative advantage through the wholesale of sodas to other vendors, she, too, faces steep competition as the number of competitors selling similar merchandise is high. Overall, all three women agree that they were obliged to enter into business, and that the examples of women around them, who engage in similar types of entrepreneurship, constituted the only source of information for them on how to start, register and run their business. They received no training, assistance or guidance.

Motivations and Business Characteristics of Urban, Upper Middle-Class Women

The experience of the urban, middle (and upper) class women interviewed reflects the existence of an internal U-shaped relationship among women entrepreneurs within Tanzania; the women interviewed reported different reasons, motivations and paths toward opening their businesses. They bear little resemblance to the rural, survivalist entrepreneurs; their background, business planning and aspirations are all starkly different. The women in this category are Emelda Mwamanga, 31, the founder and Editor in Chief of Bang! Magazine, Tanzania's first lifestyle magazine (See Exhibit 3) and Modesta Mahiga, 29, the founder and Director of Professional Approach, a consulting firm (see Exhibit 4).

Emelda Mwamanga

Emelda was born in 1979 in Dar es Salaam. Her mother is a teacher at an international school and her father, an economist by training, worked in a government-owned industrial auto-parts company until it was privatized and he became the owner and CEO. Emelda went to a private high-school in the capital, then to the University of South Africa, where she studied marketing and human resources administration. After graduating with her bachelor's degree, Emelda worked for Coca-Cola in Dar es Salaam as a Human Resources Officer for two years. She learned a lot from the role, including how to identify

successful workers and how to communicate in a professional environment. Emelda started Bang! Magazine in 2005 from a corner in her father's office. The business is described on its website:

Bang! Magazine is a bi-monthly fix for readers fascinated by celebrity culture, successful personalities, human-interest stories, fashion and beauty. Our over 90 thousand bi-monthly readers don't just read BANG! They live it. Between each and every page, the magazine is full of information to enrich, encourage and enlighten the entire family. BANG! Offers fresh, exciting images and perspectives on the new African and remains the only local general interest and major bi-monthly magazine that covers all of East Africans unbiased.

To symbolize the importance of her family, Emelda named the publishing company, through which the magazine is registered, Relim Entertainment—an acronym of the names of her immediate family members. Emelda used her own savings from her time at Coca Cola, as well as a small \$10,000 loan from a private bank, to finance initial expenses. She printed 3,000 copies at a cost of \$3,000, and used the rest to pay contributors and employees, including layout, design and marketing. Although distribution channels were virtually nonexistent, as Tanzania had no tradition of vending and reading magazines, even among the urban elite, Bang succeeded and continued to expand its readership. In 2007, it began distributing in neighboring Kenya and Uganda and by 2010 had 10 permanent staff in addition to regular contributors. Emelda's motivations for starting Bang! were almost entirely pull-related:

"I had a strong interest in entertainment, media, writing and women's issues. I admired Oprah Winfrey, as a model for a successful black woman who branched out into multiple ventures, and dreamed of importing the business concept to Tanzania. My position at Coca-Cola was lucrative enough, and stable, but I wasn't feeling fulfilled. I came to work each day thinking about starting a magazine, and

left my office with the same thoughts. Also, I knew that there was a rare market opportunity at play: no one else was offering a similar product, and I would be the first one to capitalize on the idea. Magazines were not a part of life in Tanzania traditionally, but as more people internationalize readership is bound to grow—and I knew that. I had a concrete model of a successful growth-oriented entrepreneur from my father, who was a tremendous influence along the way. Besides, having my own business leads people to respect me a lot more than when I say I'm working for someone else; I can see it in their expression.”

Modeta Mahiga

Modesta was born in 1981, also in Dar as Salaam, to parents who were academics and then working professional at international firms. Modesta's education reflects her future business venture: eclectic, rigorous and innovative. Modesta went to primary school in Tanzania, boarding school in Kenya, and then moved to Australia with her mother when she worked on her master's degree in economics. She received her International Bachelorette in Swaziland, interned for PriceWaterhouseCooper Tanzania for 6 months, moved to England to work on her LLB and, after two years of working for a multinational corporation in Tanzania as a human resource manager, moved to Germany to receive an LLM in order to become a lawyer. After finishing her degree and returning to Tanzania permanently, she decided she didn't want to practice law and, instead, in 2008 founded Professional Approach. On its website, the firm was described as:

“A Tanzanian company founded on the conviction that Tanzania's human resource can be harnessed, and its organizations energized, to transform our economy”, with a vision “to spearhead Tanzania's economic development through the injection of skilled labour” and “To offer individuals techniques and opportunities to become effective world-class professionals, driving excellence in the way they think, perform and present themselves.”

With 2 permanent employees and 4 part-time staff, the firm is still in its infancy. Although profit margins are big, at least theoretically, the service is not one customary to Tanzania, and Professional Approach sales volume is not satisfactory. Modesta has to spend the majority of her time promoting and marketing the firm, and “could be making more money as an employee”. She started Professional Approach only with savings and help from family, without any borrowing, and continues to plant profits back into the business and use it as operational capital. Modesta names several reasons for her decision to open a business, all opportunity-related:

“I felt a calling in the venture I decided to pursue. When I returned to Tanzania, I wanted to do public advocacy law, in an effort to drive societal change. But after contemplating about it, I realized that changing society requires changing and adapting norms and behaviors—so I decided to start a firm that would help organizations do that. It was something I felt I had to do, although I know for a fact I would be making more money in my previous job, or as an employee elsewhere, or as a lawyer. The fact my parents were able to support me while I was building the firm was invaluable; otherwise I could have no paid employees or survive myself. The prestige that comes with the venture, too, had an allure: I would be telling managers—men, older executives, high-ranking government officials—what to do and how to run their organizations; climbing the corporate ladder in a company that’s not my own would have never gotten me there.”

Analysis

The entrepreneurial motivations and business characteristics of the upper middle class women clearly differ from those of the rural poor in several dimensions: family background, educational levels, professional preparation, initial capital investment, role models and support in the enterprise’s nascent stage. Both women had well-educated

parents, an international education and prior, professional work experience. They had role-models and examples of entrepreneurs or successful professionals in their immediate family and received the ideas for their ventures from a combination of marketplace exposure and personal interest, beliefs or passions. These women were not pushed toward entrepreneurship because of monetary constraints; on the contrary, they acknowledge that staying employees was safer and more lucrative in the short-term. They invested significant sums into the firms, and continue to make below their earning potential because of aspirations and a desire to “make it” as independents. Thus, they exemplify the same trends that entrepreneurs in developed countries do in the macro U-shaped relationship: an opportunity-driven return to entrepreneurship due to pull-factors.

Motivations and Business Characteristics of Lower Middle Class Women

The last category of women corresponds to the curved area of the U-shaped relationship: they are “middle-of-the-way” entrepreneurs who are neither poor or from a rural area, nor from an affluent household at the top of the domestic economic ladder. They have varied backgrounds and mixed reasons for forming ventures, and similarly diverse business characteristics. The women interviewed are Clara Ibhiya, the owner of Mama’s Flavor, a dried-fruit brand vendor, Dina Bina, founder of Dina’s Flowers decorative business as well as other ventures and Victoria Kisyombe, director of SERO Lease and Finance Ltd., a leasing firm specializing in women.

Clara Ibhiya

Originally from Tabora in the northwest of Tanzania, Clara, 55, moved to the capital early in life and worked for many years as a government employee and then as a clerk in a medium-sized company. She made several attempts at starting her own business, including a piggery, a poultry facility, a hair salon and a tailoring operation. Finally, she received the business idea for Mama’s Flavor from a practice in her home town, where the

women would dry fruits in the sun and later sell it at the local market. With the expansion of the urban middle class in the capital, and the opening of large, upscale supermarkets with significant purchasing power, Clara believed she could find enough clients to keep demand up for products. She leveraged her familiarity with fruit growers in the country and her connections in the city, bought a large-scale drier using savings and money from her children and opened Mama's Flavor in 2005. She secured contracts with three large supermarket chains and now produces dried mango, pineapple, banana, papaya, jackfruit and indigenous vegetables. After gaining a reputation for itself, Mama's Flavor became a Tanzanian favorite. Even Dr. Asha-Rose Migiro, Ban Ki-Moon's Deputy Secretary General at the United Nations and Tanzania's former foreign minister tried Mamma's Flavor and was immediately hooked; she places special orders with local affiliates in Tanzania and has Mama's Flavor baskets sent to New York periodically. When discussing her drivers, Clara mentions several:

“I had always wanted to have my own business, where I would have the freedom to control my hours, and where there was growth potential. Government jobs are stable, but not growth-oriented; there was nothing for me to aspire to. That's why I made so many attempts—having my own business was something I truly wanted. At the same time, the financial need was also a key incentive. I needed supplemental income because mine was simply not enough. To make ends meet, to send my youngest son to university, I had to earn more. And the idea was to grow a business that would be my main source, not just secondary one.”

Dina Bina

Dina, in her 40's, was born to parents who were considered financially-stable in the outskirts of Dar es Salaam. Her father was a pastor and her mother, too, completed secondary education. With both of them working, the parents were able to send Dina to the University of Dar es Salaam, where she majored in chemistry and mathematics. She

dreamed of becoming an engineer but her brother convinced her to study marketing and accounting instead, saying engineering is a field for men only. She indeed switched and, after graduating, worked as an accountant for some time, and as a teacher in church school in Kenya and Uganda. When she returned to Tanzania, a sister-in-law pitched a business to her: to open a flower business, utilizing the fact the couple lived in the northern part of the country, where flowers were abundant and cheap. She opened Dina's Flowers in 1997, with a mission to:

Design, produce, and sell imaginative and attractive flower arrangements, event and venue decorations, and superbly laid out outdoor gardens and landscapes by a well trained and highly motivated work force that is committed to providing top quality customer service.

Dina's Flowers now offers several services, including fresh and artificial floral arrangements for all occasions, indoor plants-placing and upkeep, landscaping design and implementation, garden and lawn upkeep, event logistics management and tropical flowers growing and supplying. It has 2 retail locations and 20 permanent workers—more during the high-season when Dina contracts laborers. Dina's path to entrepreneurship was paved with many factors, as she describes:

“I am just not the kind of person who could work for someone else. I have always been independent and free-thinking, working for someone else just gets me into trouble. I am involved in women entrepreneurship associations, with international intergovernmental organizations, with my church, with another business I am opening now—an academy for business and management specifically for women. I am always involving in and leading something. And I always knew I would have to be my own boss. The fact my husband was very supportive was also a huge encouragement; now he even works in the business, as the Chief Financial Officer. At the same time, there was a strong incentive so start the business for

financial reasons. A job as an accountant wouldn't bring in the same revenue, and allow us to maintain the life we wanted.”

Victoria Kisyombe

Victoria is from Mbeya, a city of over 2 million in the southwest of Tanzania. She is a veterinarian by training, having earned her bachelor's in Tanzania and her master's degree in England. She worked for the provincial government, treating farm animals around her town until, in 1991, her husband passed away. Her salary alone was not sufficient to support herself and the three children, and Victoria knew she had to find another solution. Her husband's only inheritance was a cow which, in addition to the family's use, gave enough milk to sell in the market. Victoria saw the utility in having such a working asset; she received enough additional income to support the family and even save money. She believed that allowing all women to own such assets could be both a business opportunity and a way to help Tanzanian society. She moved to Dar es Salaam, worked in a women's advocacy NGO that she help found and in 2002 opened SELFINA (Sero Lease and Finance), a financial company that leases equipment to women entrepreneurs around the country. The firm's mission is:

To be a major provider of microfinance (micro-leasing finance) to Tanzanian women; to achieve operating levels that will ensure sustainability and expansion to cover all regions of Tanzania; and to be a credible and reliable MFI partner to banks and other financial institutions.

Selfina offers leases on a financial basis—meaning the client pays toward ultimate ownership. Victoria offers various types of assets: agricultural equipment (power tillers, maize milling machines, animal feed, mixers, sunflower-oil extraction machines), catering equipment (coolers, freezers, refrigerators, cookers), tailoring equipment (manual and electrical sewing machines, embroidery sewing machines, overlocks, chain stitch machines, handlooms), secretarial equipment (photocopiers, computers, printers, typewriters) or any

other kind of equipment that's in need. Because it is a whole-sale buyer, it is able to receive better prices for equipment and lend it to customers at a rate that generates sizeable profits but is still better than what the same women would get through a commercial bank. The company has 12 branches and over 100 employees, with Victoria acting as the Managing Director. She cites several reasons that made her pursue her venture:

“I started SELFINA because I needed to; I was on my own and wanted my children to have an education, a good life. But, also, I saw a need I couldn't ignore—the need of Tanzanian women to have working assets to start and grow their businesses. And implicit in that was a business opportunity to offer a highly-demanded service: many of these women could not get credit from regular financial institutions so supplying it to them would guarantee a large volume for my firm. Really, it was a combination of things that made me open a company—looking at the market, wanting to give back to the women's community and my own personal situation.”

Analysis

The women in this category represent the middle-class exceptions who choose to pursue entrepreneurial ventures rather than remain employed. Their motivations are combinations of both push and pull factors that, together, lead them to pursue professional independence. On the one hand, they express the typical opportunistic reasons, such as wanting to seize a market demand or fulfill personal objectives. On the other hand, necessity is a significant determinant for their actions. Financial needs and a lack of growth-potential at the workplace play an important role in their decisions. In the macro-level parallel, they represent the curbed bottom of the U-shaped relationship, where the majority of women in similar situations remain employed and a few become entrepreneurs. Indeed, the women in this category reported that the majority of their friends, acquaintances and peers were employed and they were the exceptions to the rule.

Overall analysis and Conclusions

The women in all three categories exemplify the micro-level parallels of the macro U-shaped relationship between entrepreneurship and economic growth. Similar to women entrepreneurs in developed nations, at the higher level of the socioeconomic ladder in Tanzania, formal employment is more readily available, making the opportunity cost of business ownership higher and the need for it less urgent. By contrast, women from lower socioeconomic backgrounds in Tanzania exemplify the phenomena generally attributed to entrepreneurs from countries with weaker economic performance: a lack of occupational alternatives that drives women toward business ownership.

The three classes of women differ on several categorical levels linked to their basic reasons for becoming entrepreneurs: family origin, education, and professional preparation, among others. The case studies found a clear correlation between the women's family origins and the trajectory of the entrepreneurs' business: the more educated the parents are, the likelier is the business is to succeed, both because of the initial support parents can furnish and the basic skills they have equipped the women with.

Education of the women themselves was also a critical factor, not only insofar as it determined the level of specialization and market-entry potential for the entrepreneurs, but also in terms of basic understanding of conducting business. The more highly-educated women were able to find market opportunities that fitted their skills and qualifications and, in addition, had an easier time juggling the registration process and the various business management tasks, including dealing with suppliers and keeping records. Professional preparation was directly linked to the women's educational experiences: women from higher socioeconomic backgrounds had more exposure to professional settings, and were able to utilize their exposure in their strategy and business planning.

The presence of role models was one category in which the differences between interviewees were subtler: women from poorer socioeconomic backgrounds didn't suffer

from a total absence of role models; rather, the women they knew engaged in similar survivalist business activities. Thus, they did not act as innovation-seeking role models who spurred growth aspirations in the women interviewed but as examples of peers from similar demographic situations. The women of higher socioeconomic status had examples of thriving, innovative peers while the middle category of women exhibited mixed experiences that can be linked to accounts on both other groups. In general, however, all women agreed that females face a harder time as entrepreneurs than men, and that the phenomenon was less common among their female acquaintances or relatives than male ones.

In all these aspects, the relationship between entrepreneurship and economic progress among the Tanzanian women was analogous to the macro U-shaped relationship. In quantitative terms, entrepreneurship was common when economic abilities were low, scarcer among the lower-middle class where economic progress was nascent, and then resurged at the peak of socioeconomic development. In qualitative terms, the explanations behind each trend among the women's categories were similar to those in the country-level context. Family origin, education and professional preparation create similar influences among women in developed countries and women of upper-middle classes in developing nations, such that their entrepreneurial characteristics are similar. A similar kind of resurgence thus exists because of similar reasons. The typical account of entrepreneurs in developing nations refers to necessity-driven entrepreneurs that enter into business because of personal and financial limitations. Thus, it seems that general accounts of entrepreneurship in developing nations are descriptive of the first category of poor women of rural origin.

Exhibit 1: Countries Ranked by Average Income and Rates of Opportunity Driven Women Entrepreneurs

Country	GDP Per Capita (current US\$)	Poverty Rank	Female Opp to Necessity Rank	Female Opp to Necessity Ratio
India	1068	1	17	1.84
China	3263	2	8	1.11
Thailand	3869	3	21	2.53
Peru	4419	4	20	2.45
Dom. Republic	4655	5	18	1.84
Colombia	5440	6	5	0.91
Serbia	6811	7	1	0.32
Argentina	8235	8	9	1.24
Brazil	8400	9	10	1.5
Kazakhstan	8436	10	16	1.83
Romania	9300	11	22	2.63
Uruguay	9654	12	4	0.77
Chile	10112	13	19	2.34
Turkey	10745	14	2	0.46
Venezuela	11230	15	13	1.6
Russia	11339	16	11	1.54
Latvia	14909	17	7	1.02
Hungary	15409	18	12	1.57
Croatia	15636	19	3	0.77
Puerto Rico	17692	20	30	3.36
Portugal	22842	21	35	4.9
Slovenia	26779	22	32	3.83
Israel	27298	23	15	1.66
Hong Kong	30863	24	6	0.94
Greece	31749	25	36	5.38
Spain	35204	26	27	2.96

Continued

Country	GDP Per Capita (current US\$)	Poverty Rank	Female Opp to Necessity Rank	Female Opp to Necessity Ratio
Italy	38309	27	26	2.96
Japan	38443	28	23	2.83
U.K.	43088	29	24	2.9
France	45981	30	14	1.62
Belgium	46486	31	39	9.14
United States	46716	32	28	3.01
Austria	49900	33	38	6.84
Finland	51062	34	31	3.64
Sweden	52057	35	25	2.93
Netherlands	52321	36	33	3.88
Iceland	52557	37	34	4.04
Denmark	62332	38	41	17.69
Ireland	63185	39	37	5.99
Switzerland	64015	40	29	3.3
Norway	94353	41	40	12.91

Source: GEM Women and Entrepreneurship Report 2008 and WDI Data.

* The Puerto Rico figure is for 2001, the last year available in the category.

Exhibit 2: Tanzania Statistics Comparative Panel Data

Category	Tanzania	World	Low Income	High Income
Population, total (millions)	41	6,614	953	1,061
Population growth (annual %)	3	1	2	1
Surface area (sq. km) (thousands)	947	133,946	19,311	35,150
GNI, Atlas method (current US\$) (billions)	16	52,851	439	39,743
GNI per capita, Atlas method (current US\$)	400	7,990	461	37,460
GNI, PPP (current international \$) (billions)	47	65,815	1,269	38,564
GNI per capita, PPP (current international \$)	1,130	9,950	1,332	36,349
Life expectancy at birth, total (years)	55	69	59	79
Fertility rate, total (births per woman)	6	3	4	2
Adolescent fertility rate (births per 1,000 women ages 15-19)	130	51	90	20
Contraceptive prevalence (% of women ages 15-49)	...	60	37	...
Births attended by skilled health staff (% of total)	...	65	43	99
Mortality rate, under-5 (per 1,000)	116	68	120	7
Immunization, measles (% of children ages 12-23 months)	90	82	78	93
Primary completion rate, total (% of relevant age group)	85	87	65	98
Ratio of girls to boys in primary and secondary education (%)	..	95	91	99

Category	Tanzania	World	Low Income	High Income
Prevalence of HIV, total (% of population ages 15-49)	6	1	2	0
GDP (current US\$) (billions)	17	54,891	465	40,462
GDP growth (annual %)	7	4	7	3
Inflation, GDP deflator (annual %)	9	5	7	3
Agriculture, value added (% of GDP)	46	3	25	2
Industry, value added (% of GDP)	17	28	29	26
Services, etc., value added (% of GDP)	37	69	46	72
Exports of goods and services (% of GDP)	21	27	34	26
Imports of goods and services (% of GDP)	27	27	45	26
Gross capital formation (% of GDP)	16	22	27	21
Revenue, excluding grants (% of GDP)	...	27	...	27
Cash surplus/deficit (% of GDP)	...	(1)	...	(1)
Time required to start a business (days)	29	43	54	23
Market capitalization of listed companies (% of GDP)	4.2 (2005)	121	..	124
Military expenditure (% of GDP)	1	2	2	3
Mobile cellular subscriptions (per 100 people)	20	51	16	101
Internet users (per 100 people)	1	21	4	65

Category	Tanzania	World	Low Income	High Income
Unemployment, female (% of female labor force)	...	...	...	6
Unemployment, male (% of male labor force)	...	...	...	5
Female adults with HIV (% of population ages 15+ with HIV)	58	33	39	25
Ratio of female to male enrollments in tertiary education	48	108	67	123

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