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## Growth aspirations of women entrepreneurs in tourism in Tanzania

Lugalla, Irene Mkini

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**GROWTH ASPIRATIONS OF WOMEN  
ENTREPRENEURS IN TOURISM IN TANZANIA**

**Irene Mkini Lugalla**

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**university of  
 groningen**

## **Growth Aspirations of Women Entrepreneurs in Tourism in Tanzania**

**PhD thesis**

to obtain the degree of PhD at the  
University of Groningen  
on the authority of the  
Rector Magnificus Prof. E. Sterken  
and in accordance with  
the decision by the College of Deans.

This thesis will be defended in public on

Thursday 31 May 2018 at 11.00 hours

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## **DEDICATION**

This work is dedicated to my dear children: Gordon, Mark-Ernest and Juliana-Malkia. To my parents Baba Josephat Mkini and Mama Juliana Mkini and to all women entrepreneurs in Tanzania.



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Irene Mkini Lugalla

February, 2018.





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## **LIST OF ABBREVIATIONS/ACRONYMS**

AITT	Association for International Travel and Tourism
AWOTTA	Association of Women in Tourism Tanzania
BRELA	Business Registration and Licensing Agency
FINCA	Foundation for International Community Assistance
HAT	Hotel Association of Tanzania
ILO	International Labour Organization
MFIs	Microfinance Institutions
MNRT	Ministry of Natural Resources and Tourism
SNV	Netherlands Development Organization
TACTO	Tanzania Association of Cultural Tourism
TALA	Tourist Agency Licensing Authority
TATO	Tanzania Association of Tour Operators
TUNAKOPESHA	Africa- based Microfinance Institution
TRA	Tanzanian Revenue Authority
TTLB	Tanzania Tourism Licensing Board
UDEC	University of Dar Es Salaam Entrepreneurship Centre
URT	United Republic of Tanzania
VICOBA	Village Community Bank
ZATO	Zanzibar Association of Tour Operators
ZCT	Zanzibar Commission for Tourism
ZIFF	Zanzibar International Film Festival

# CHAPTER 1: INTRODUCTION

## 1.1 Introduction

This study examines growth aspirations of women entrepreneurs in the tourism sector in Tanzania. While studies on women entrepreneurship in Tanzania are increasing, little has been done on growth aspiration of women entrepreneurs in tourism sector. This study focuses on examining the socio-economic background of women entrepreneurs in this sector and how this influences their growth aspirations.

Tanzania is endowed with excellent tourism assets (natural, cultural, historic, and archeological) that are in high demand in the international tourism market. Among the best-known areas are seven world heritage sites: Ngorongoro Conservation Area, Serengeti National Park, Lake Manyara, Selous Game Reserve, Mount Kilimanjaro and its national park, Stone Town of Zanzibar, and the ruins of Kilwa Kisiwani and Songo Mnara (URT, 2010). The extensive demand on the tourism sector has stimulated the development of many small and medium sized businesses to invest in this sector. The Tanzania Investment Centre (TIC) reported that, in 2008, the tourism sector created 17,822 jobs, 45 foreign investment projects on tourism, and 167 local investment projects (Musabila, 2013).

Due to its potential for employment creation and profits, the tourism field has stimulated women entrepreneurs to create and operate their own tourism ventures. However, the tourism sector in Tanzania is regarded as male dominated due to the large number of tourism firms owned and managed by men. Women are primarily employed as cleaners, booking officers, customer care employees, etc. However, the number of women who own and manage tourism firms has been increasing (URT, 2012). The influx of women entrepreneurs into tourism is important; these women, on the one hand, play a significant role in the nation's economic development by fostering local development as well as by generating employment and creating wealth. On the other hand, these women are important in linking tourism benefits with the local economy and encouraging the development of local enterprises (Carlisle et al., 2013, p. 60). Yet, this increase of women in tourism creates new challenges that will be discussed later in the chapters 3,4 and 6.

Considering the large international market of tourism in Tanzania and the substantial number of small and medium-sized enterprises, it becomes relevant to address the aspirations for growth of women's tourism firms.

This study draws from Pierre Bourdieu's theory of practice (e.g., Bourdieu 1990, 1977) to examine the socio-economic background of women entrepreneurs. This theory provides an insightful account of an individual and the social structure in which individuals are embedded. Bourdieu's approach may help explain why some women entrepreneurs perform better than others. Through key concepts of the theory, i.e., field, habitus, and capital, this study analyzes women entrepreneurs' abilities to acquire and access resources (capital) and how they translate (integrate or incorporate) this capital into their own habitus. Bourdieu's theory of practice may improve women entrepreneurship research by examining the socio-economic background in which entrepreneurs are embedded to enhance firm growth and performance.

At the same time, we complement insights from Bourdieu's framework with the institutional theory to examine how the institutional environment, habitus, and access to social, economic, and cultural capital influence women entrepreneurs' aspirations to expand their firms. We argue that, for an individual entrepreneur to have growth aspirations, there must be an enabling entrepreneurial environment (field) consisting of enabling institutions and access to different types of capital (cultural capital, social capital, and economic capital) in order to

facilitate the habitus (perceptions, aspirations, and actions) of an individual entrepreneur. Thus, our goal is to examine the influence of institutions (field), capital, and habitus on business growth.

Further, in the context of the institutional theory, we address influences of institutions. We specifically examine the institution pillars (regulative, normative, and cultural cognitive pillars) of the tourism sector and how they influence aspirations of women entrepreneurs to grow their businesses. We also address the institutional context of the tourism sector of mainland Tanzania and Zanzibar. In doing so, the study provides a comparative analysis of institutional differences between the tourism institutional set up of mainland Tanzania and Zanzibar and how these variations influences women entrepreneurs. On the mainland of Tanzania, the population is approximately 50/50 between Muslim and Christians. Men and women perceive the tourism sector as an opportunity for their economic development in this area. Zanzibar is strongly dominated by the norms and values derived from the Islamic religion, and some people regard tourism as immoral and conflicting with Islamic faith. These Islamic socio-cultural norms and values seem to have an impact on the women entrepreneurs who have established their tourism firms and also hinder newcomers to be entrepreneurs in this sector.

Furthermore, the study may fill the research gaps identified by De Bruin et al., (2007) who suggested a comparison among women entrepreneurs to enrich our understanding of women entrepreneurship and also to analyze the underexplored and socio-economic backgrounds of them.

## **1.2 Research Problem**

While research on women entrepreneurship provides valuable insights about challenges, opportunities, and aspirations for growth, these studies generally tend to suffer from a number of shortcomings. **First**, the socio-economic background of women entrepreneurs has received little attention (see Coleman, 2007; Kolvereid, 1992; Tundui, 2012; De Bruin et al., 2006; Fischer et al., 199; Watson, 2002, 2012).

In Tanzania, the socio economic setting from where an entrepreneur originates influences how the person can access resources such as cultural capital (formal education, information necessary to establish a business), economic capital (knowledge and information regarding banking procedures and how to access loans), and social capital (technical know who and how). These capitals depend on the socio settings where a person originates. Importantly, most studies on socio-economic status have been conducted in Western countries (see Walpole, 2003 [Germany]; Rege, 2006 [Norway]; Cole et al., 1992 [United States]; Brekke and Howarth, 2002 [United States]. Therefore, because of the differences in economic, social, and cultural contexts between Tanzania and the Western world, it may be interesting to examine the socio-economic status of women in the Tanzanian context on their aspirations to grow their businesses. Additionally, the social economic background of a person is what Bourdieu (1990) refers to as cultural capital. Bourdieu (1990) indicated that cultural capital is important for explaining the social context of an individual. Being aware of the socio-economic background is essential for explaining growth aspirations and performance differences amongst entrepreneurs.

Studies that applied the theory of practice to examine firm growth generally focused on one or two of the concepts (habitus, field, or one type of capital) (see Tundui, 2012; De Clercq and Honig, 2011; Kim, Aldrich and Keister, 2006 ). This study uses Bourdieu's theory of practice

to make a comprehensive study encompassing the three concepts of the theory of practice: field, capital, and habitus on firm growth and performance.

**Second**, a majority of past studies has reported on firm growth and performance, in general, and specifically on gender differences in business performance but avoid an examination of growth aspirations and performance differences amongst women (see Brush et al., 2001; Nchimbi, 2000; Watson, 2002; Watson, 2011; Cliff, 1998; Marlow and Patton, 2005; Johansen and MacMahon, 2005). Therefore, this study specifically analyzes differences amongst women on their aspirations to grow their enterprises. Specifically, the study analyzes women's access to capital and how they translate capital into their habitus; we assume this will explain their differences.

**Third**, with only a few exceptions, (Amine and Staub, 2009; Bruton, et al., 2010; Busenitz et al., 2000), women entrepreneurship studies do not address the institutional implications that affect growth aspiration among women entrepreneurs. Institutional factors affecting entrepreneurial efforts include the direct action of governments in constructing and maintaining an environment supportive of entrepreneurship as well as societal cultural norms and values towards entrepreneurship (Bruton, et al., 2010). This study will examine the institutional context of the tourism sector and how it influences growth aspiration and performance among entrepreneurs in Tanzania, taking into consideration that Tanzania has different institutional environments and variations that affect women and men differently.

### **1.2.1 Objective of the Study**

The purpose of this study is to improve our knowledge about women entrepreneurs' aspirations in small and medium tourism enterprises in Tanzania. The primary focus lies on the socio-economic background of women entrepreneurs in the tourism sector and how it influences their aspirations to expand their enterprises. In particular, we examine the influences of capital, field, and habitus on women entrepreneurs' business growth. Thus, our specific objectives are as follows:

- To examine the influences of the field (institutional factors) on the aspirations of women to grow their businesses;
- To examine influences of the types of capital on growth aspirations of women entrepreneurs;
- To examine the influences of habitus on firm growth;
- To examine the socio-economic background of women entrepreneurs of tourism firms and how this influences their growth aspirations;
- To document the profile of women entrepreneurs and their ventures in the tourism sector in Tanzania.

### **1.2.2 Research Question**

As indicated above, this study focuses on examining the aspirations of women entrepreneurs to grow their businesses. Thus, our main research question focuses on analyzing the relationship between the socio-economic backgrounds on firm growth. Our specific research questions are as follows:

- What is the influence of the field on business growth?
- What are the influences of the types of capital and habitus on business growth

### **1.3 A preview of chapters**

A general introduction to this study is being presented in this chapter. The chapter discusses the research problem, objectives, and research questions. In summary, the purpose of this study is to contribute knowledge into understanding what influences growth aspirations of women entrepreneurs in Tanzania. The rest of the chapters in this book are organized as follows:

Chapter 2 discusses comprehensive theories, concepts, and findings from previous studies in order to understand growth aspirations. The chapter concludes with a presentation of the conceptual framework for the study.

Chapter 3 discusses the influence of the field on growth aspirations of women entrepreneurs. The chapter discusses three pillars of institutions: regulative, normative, and cultural cognitive and how these pillars affect formalizing tourism businesses in Tanzania.

Chapter 4 presents qualitative findings based on a case study: an in-depth study of a few women entrepreneurs in Tanzania. This study is based on Bourdieu's theory of practice. The case study research provides an opportunity to examine in detail the three concepts of the theory of practice: field, habitus, and three types of capital in relationship to personal growth aspirations. The chapter concludes by indicating that the social background and personal experiences of the entrepreneur contribute to their aspirations and even to business growth.

Chapter 5 discusses the research design and methods used for the survey study. The chapter addresses the research design, the research area, sampling procedures, measurement of variables, and descriptions of the data.

Chapter 6 examines institutional tensions and pressure in Zanzibar and how women entrepreneurs respond to these tensions.

Chapter 7 provides empirical findings regarding influences of the socio-economic background on business growth. This chapter outlines the relationships of our most significant concepts (conceptual model).

Finally, chapter 8 presents conclusions as well as the summary findings of the study, discussion of the policy implications and contributions of the study.

## CHAPTER 2: LITERATURE REVIEW

### 2.1 Introduction

In this chapter, we define key concepts used in this study and present a comprehensive review of Bourdieu's theory of practice and the link with other theories. Drawing from Bourdieu's theory, the study examines influences of field, habitus, and capital on women entrepreneurs' aspirations to grow their enterprises.

### 2.2 Definition of terms

#### 2.2.1 Concepts of Entrepreneurship

Entrepreneurship is a very complex concept (Gartner, 1990). It has been described as an engine that drives innovation and promotes economic development (Busenitz, Gomez and Spencer, 2000; Schumpeter, 1934; Reynolds and White, 1997). While Kirzner identifies entrepreneurs as those who are better able to utilize information in a way that allows them to discover opportunities that others may not (Kirzner, 1985), Schumpeter considers an entrepreneur to be someone who creates new combinations: various input factors combined in an innovative manner in terms of new markets and new products as well as new production methods and new forms of organization to generate value to the customer with the hope that this value will exceed the cost of the input factors thus generating superior returns that result in the creation of wealth (Schumpeter, 1934).

Over the years, an entrepreneur has been characterized as an innovator (Carsrud and Brannback 2011), creator (Schumpeter, 1934), locator, and implementer of ideas through exercise of leadership (Carsrud and Brannback 2011; Baumol, 1968). A number of other scholars define an entrepreneur as the actor who exhibits deliberate behavior (Kirzner 1979) whereas others still find the entrepreneur as the possessor of idiosyncratic knowledge enabling opportunity recognition (Shane and Ventakaraman 2000; Eckhart and Shane 2003).

According to Scarborough (2011), an entrepreneur is one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth of the firm by identifying significant opportunities and assembling the necessary sources to capitalize them.

From the preceding discussion, for the purposes of the current study, we will use the definition of entrepreneurship as a "social process through which individuals and teams create wealth by bringing together unique packages of resources to exploit marketplace opportunities" (Ireland et al., 2001:51). This has relevance with Bourdieu's approach in the sense that entrepreneurship activities are embedded in the social setting where entrepreneurs originate or live.

We also use the definition of an entrepreneur from Scarborough (2011) as a person who creates a new business in the face of uncertainty for the purpose of achieving profit and growth by identifying significant opportunities and assembling the necessary sources to capitalize them (Scarborough 2011).

### **2.2.2 Women entrepreneurs**

Moore and Buttner (1997) categorized two distinct types of female entrepreneurs: traditional and modern entrepreneurs. Traditional female entrepreneurs are identified as those women who have limited educational and training qualifications and who turn to self-employment because it is their best chance of achieving a career and social mobility. Their businesses are developed in low margin trades with low yields and slow growth (Marlow and Patton, 2005)

In contrast, modern entrepreneurs are more educated and professionally trained women who have chosen self-employment from a variety of options. They have a history of successful employment within a large organization and use the skills, experiences, and networks gained in this employment to develop their own business (Marlow and Patton 2005). These women have more or easier access to capital (cultural capital, social capital, and economic capital) compared to traditional entrepreneurs, some of whom cannot access easily these types of capital.

Some terminologies such as female/women entrepreneurs, women business owners, and women enterprise are terminologies that are used interchangeably and sometimes synonymously. Richardson et al., (2004:11) developed a definition of women's enterprises as follows: "women who have the majority ownership (meaning more than 50%), women who manage the enterprise, women who make the key business decisions, and women who take the risk and carry the liability for the enterprise". In this study, when we mention either of those terminologies mentioned above, we will apply this definition.

Consequently, many studies on women entrepreneurship consider women as a single population (De Bruin et al., 2006) and ignore the fact that women as a group are not homogeneous; they come from different cultures, ethnicities, and different socio-economic backgrounds. De Bruin et al., (2006) acknowledges the differences among women and warn that, without recognizing these differences among women entrepreneurs, we may not be able to understand the complexities of the entrepreneurial process.

### **2.2.3 Gender**

According to Ahl (2006), feminist scholars introduced the term gender to distinguish between biological sex (human bodies with male or female reproductive organs) and socially constructed sex (socially constructed practices and representations associated with femininity or masculinity). Gender has been defined as a set of socially constructed relationships and roles of men and women in a society (Aidis et al., 2007).

Gender plays an important role in business performance. De Bruin et al., (2007) indicated that gender influences the self-perception of women entrepreneurs and their abilities to realize business growth considering the desirability that a society attaches to business success. Family support has also been indicated as a factor that can influence the performance of women-owned businesses, referring to emotional and financial support that the family may offer as well as family labor in firms owned by women (De Bruin et al., 2007).

Studies indicate that the number of women entrepreneurs has been increasing dramatically. However, studies comparing the performance of male and female-owned firms show that firms owned by women tend to be smaller than those owned by men (Cliff 1998; Fischer, 1992; Reuber and Dyke, 1993; Kallerberg and Leicht 1991). A number of empirical studies determined that many female business owners deliberately chose to keep their firms small see (Goffee and Scase, 1985; Kaplan 1988; Cliff 1998). However, other studies contend that these data cannot be accepted as conclusive and without criticism because, along with much

evidence of female ‘under-performance’, these results are derived from the United States National Statistics and do not control for variables such as sector or country (Chell and Baines, 1998; Rosa et al., 1996). Also, these studies have been conducted in the Western world and very few have addressed the developing world.

Women as a group come from different socio-economic backgrounds, which generate differences that affect their growth aspirations as well as opportunities for accessing resources. Woldie and Adersua (2004) stated that aspiring women entrepreneurs face challenges that arise from negative cultural norms and attitudes. Cultural norms and values against women in Tanzania and elsewhere in Africa are experienced much more severely than those in developed Western nations. Deeply rooted discriminatory cultural values, attitudes, practices and the traditions of patriarchal cultures affect women entrepreneurs who would like to grow their small businesses (Amine and Staub, 2009). While social attitudes are not the only factors hindering women’s entrepreneurship, they are recognized by Gartner (1985) as critical factors. These researchers concluded that the greatest reward from business ownership for women entrepreneurs is gaining control over their working lives. However, Krueger and Brazeal (1994) indicated that a favorable entrepreneurial environment (institutional support) such as ‘support from political, social, and business leaders and a team spirit in the community’ effectively encourage entrepreneurship among both men and women. Social support from family and friends who provide positive role models as well as from parents who promote entrepreneurial aspirations during childhood all contribute to create positive environmental conditions favoring women’s entrepreneurship.

## **2.3 Sociological Theories**

This study will be approached from an economic-sociological perspective in the sense that certain concepts, variables, and types of explanations are borrowed from economics and sociology as well as the role of entrepreneurship in economic development. We will explore three sociological theories: Pierre Bourdieu’s theory of practice, Institutional theory, and Feminist theories.

### **2.3.1 Bourdieu’s Theory of Practice**

Pierre Bourdieu proposed a theory of practice which connects structure and agency in a dialectical relationship focusing on culture, structure, and power (Hillier and Rooksby 2005). Bourdieu identifies the social relationships among actors as being structured by and subsequently contributing to the structuring of the social relationships of power among different positions (Hillier and Rooksby 2005:20).

The theory of practice is a framework that explains individual and group actions in the social world. Bourdieu (1990) presented three concepts: Habitus, capital, and the field to explain the actions, i.e., practices, of individuals in society. According to Bourdieu (1977, 1990), capital, habitus and field all work together to generate practices that are the result of a person’s habitus and availability of capital within a given field. The total amount and type of capital that a person mobilizes reflect their social position in a given field. Below, we provide detailed information of the applied concepts.

#### **2.3.1.1 Field**

Bourdieu’s concept of field is a political-economic analysis of power (Friedland, 2009). Field has been defined as a social arena in which people maneuver and struggle in pursuit of desirable resources (Moi, 1991). It is a competitive system of social relationships which functions according to its own specific rules. For example, politics, religion, education, and business are all fields (Corsum and Corsten, 2001) that function in a different way. These



fields are treated on a hierarchical basis and the dynamics of fields arise out of the struggle of social actors attempting to occupy dominant positions within these fields (Bourdieu, 1984).

Bourdieu (1990) defined field as a structured social space containing people who dominate and people who are dominated, forms of inequality and competitions exists and individuals struggle for the transformations or preservation of the field. Individuals bring to the competition all the (relative) power they hold (the capital - cultural, social, and economic capital), “it is this power which defines individuals’ positions in the field” (Bourdieu, 1998: 40-41).

The field could be explained as the arena where women entrepreneurs operate in which those with much capital (cultural, social, and economic capital) have easier acceptance and competition in the field than others and hence set higher aspirations to grow their firms.

Bourdieu and Wacquant (1992:53) posit that the relationship between field and habitus operates in two ways. On the one side, it is a relationship of conditioning: “The field structures the habitus which is the product of the embodiment of the immanent necessity of a field (or of a set of intersecting fields), the extent of their intersection or discrepancy being at the root of a divided or even torn habitus.” This study conceptualizes field as a business field, i.e., the tourism sector, consisting of the set of fundamental political, social, and legal rules that establish the basis for production, exchange, and distribution of tourist activities. Rules, regulations, social cultural norms governing this business field affect women entrepreneurs differently on their way to aspire for business growth.

### **2.3.1.2 Habitus**

Bourdieu defined habitus as “a system of durable, transposable dispositions, structured structures predisposed to function as structuring structures, that is, as principles which generate and organize practices and representations” (Bourdieu, 1990:53; Hillier and Rooksby, 2005). This “structure” comprises a system of dispositions which generate perceptions, aspirations, and actions (Hillier and Rooksby, 2005).

The habitus of women entrepreneurs is revealed in their perceptions, aspirations, and actions. The social economic background where women entrepreneurs live has a significant influence on their habitus (dispositions). How do they act? How do they perceive business growth? How do they conduct themselves while making business deals and when dealing with competition? How do they access resources, and how do they use those resources to expand their business? All of these issues can be defined as their dispositions. The socio-setting where they come from plays a significant role on their perceptions, aspirations, and actions towards their businesses. Certainly, we expect that if, for example, a woman entrepreneur who originates from a background that allows women to participate in the business field and whose socio-economic background is high ,perceives the world differently from one whose origin is in a lower socio-economic background that prohibits women from occupying a strong position in a public space. We also postulate that this will affect the performance of their business.

Accordingly, growth aspirations and performance differences that can be found among business owners can be brought about by what Bourdieu (1990) describes as the ‘habitus’, defined as a “property of social agents (whether individuals, groups or institutions) that comprises structured and structuring circumstances such as family upbringing and educational experiences” (Bourdieu, 1990: 54; Bourdieu, 1984). According to Bourdieu (1990), habitus focuses on our ways of perceptions, aspirations, and actions. It captures how an individual carries her history within herself, how she incorporates this history into her present

circumstances, and how she then makes choices to act in certain ways and not others (Bourdieu, 1984; 1990.). This is an-going and active process (Maton, 2008). Moreover, Bourdieu suggests that habitus has a degree of uniformity as well as differences and diversity between members of the same cultural group (Reay, 2004). Bourdieu indicated, “Just as no two individual histories are identical so no two individual habituses are identical” (Bourdieu, 1992:54).

Moreover, habitus is developed during childhood socialization when a person grows to understand which position he/she belongs to in the social structure. Because of the social class position into which a person is born, people develop ideas about their potential. For example, children in a working-class family tend to become employed in working class jobs; those from the middle-class tend to enjoy middle-class position; and so forth (Grenfell, 2008; Dumais , 2002). These beliefs are then externalized into actions that, in many cases, lead to the reproduction of the existent class structure (Tundui 2012; Dumais , 2002). Yet Bourdieu demonstrates that it is through a particular habitus that classes are broken which leads to a new class perception on the field in which an individual would like to act.

Through early childhood socialization, new experiences are also incorporated into a person’s habitus (Webb et al., 2002). The influences of significant people, reference groups, social status, and ethnic group cultures have a critical impact on an individual’s development and social trajectory and their conceptions of their possible future (Jacobs et al., 1991). Thus, past experiences which include the effects of socialization processes and people’s actions and observations accumulate to produce a person’s worldview, in particular future aspirations and expectations (McClelland, 1990).

This indicates that people differ in terms of their socialization, gender, and race as well as class and their socio-economic backgrounds which are all very different from one another. Thus, we see variations in women entrepreneurs and so are their growth aspirations and performance.

Bourdieu’s theory of habitus has been used widely by researchers in the educational context, on entrepreneurship’s social and human capital, and recently feminist discourses have applied habitus in their studies. For instance, Wilson et al., (2007) used the habitus concept to explore the perceptions held by bank loan officers of male and female business owners. The results of that study revealed heterogeneity in the construct held by loan officers though the study could not find gender differences in the constructs held by bank loan officers of business owners. However, Roscigno and Ainsworth-Darnell (1999) used theories of cultural capital to explain how and why background matters for achievement. Their findings indicated that significant racial variations in cultural capital and household educational items are largely a functional disparity in family socio-economic status.

### **2.3.1.3 Capitals**

The concept of capital according to Bourdieu, is the power of individuals that helps to improve their own position within the social field.

Capital has economical connotation and can be turned into resources such as status, power, personal contacts, formal and informal knowledge (Bourdieu and Wacquant, 1992) . Bourdieu identifies three types of capital: cultural capital, social capital, and economic capital, i.e., material wealth and concomitant power.

Bourdieu argued that social life might be conceived as a multi-dimensional status game in which individuals draw upon their cultural, social, and economic resources in order to

compete for status (Anderson and Miller, 2003). He recognized that all three types of capital resources are interrelated. We discuss each type of capital below.

*i. Cultural Capital*

Lamont and Lareau (1988) indicated that the concept of cultural capital was developed by Pierre Bourdieu and Jean-Claude Passeron in order to analyze the impact of culture on the class system and on the relationship between action and social structure. Bourdieu and Passeron were concerned with the contribution made by the educational system and family socialization to the reproduction of the structure of power relationships between classes (Lamont and Lareau, 1988; Bourdieu, 1977). Cultural capital refers to knowledge and skills which actors acquire either through formally examined or through less formal means of education. Cultural capital often relates to prestige and status and includes resources such as articulateness, persuasiveness, aesthetic preferences, and cultural awareness (Bourdieu and Wacquant, 1992).

Bourdieu (1993) defined cultural capital as forms of knowledge, skills, education, and any advantage that gives a person a higher status in society including high expectations.

He suggests that cultural capital exists in three different states. The first is an *embodied state* since cultural goods can only be “consumed” by understanding their meaning, unlike a material good. Cultural goods include music, works of art, scientific formulae, professional jargon, religion, etc. Secondly, cultural capital exists in an *objectified form* as objects such as books, scientific instruments, and works of art which require specialized cultural abilities in order to use them. Thirdly, cultural capital exists in an *institutionalized form* most often represented by educational and/or professional credentials (Bourdieu and Wacquant, 1992).

The concept of cultural capital is important because it has been applied to understand the process of social stratification. Bourdieu and Passeron argued that an individual’s social position and family background provide them with social and cultural resources which need to be actively “invested” to yield social profit.

Accordingly, cultural capital can be acquired, to a varying extent, depending on the period of time, the society, and the social class (Bourdieu, 1986). Bourdieu (1984) indicated that cultural capital plays the following roles: it is an indicator and a basis of class position, an informal academic standard, a basis for social selection, and a resource for power facilitating access to organizational positions.

Cultural capital, according to Bourdieu, is socialized within the family and is later reinforced within the educational system. According to Bourdieu (1986), cultural capital of the individual socialized within the family i.e. language, forms of social etiquette, confidence, and self-assurance; are important to acquiring converted academic qualification.

Some scholars indicated that children born into higher socio-economic groupings have the opportunity to receive high levels of formal education at institutions that foster critical abstract thinking and communication (Anderson and Miller, 2003). Such institutions further provide the opportunities of interaction with other cultural elites from similar familiar backgrounds.

Bourdieu used cultural capital to explain differences in educational performances in France. He maintains that differences in educational performance depend on the cultural capital that has been passed down by the family which, in turn, is largely dependent on social class. Different capabilities and competences are the outcome of cultural capital obtained from the family (Dumais, 2002). He emphasized that children who have more cultural capital (having

been exposed to it from birth in their upper-middle- and upper-class families) feel more comfortable in schools, communicate easily with teachers and, therefore, are more likely to perform well in schools.

Equally, lower-class students find the school environment different from their home environment and consequently lack the cultural capital necessary to perform well in school (De Graaf et al., 2000). We believe that Bourdieu's concept of cultural capital can be applied in the context of entrepreneurship, specifically for women entrepreneurs in the tourism sector in Tanzania. Women entrepreneurs with more cultural capital who are more exposed to it (from their birth) with higher socio-economic status have greater access to resources such as the information and technical knowledge necessary for their business than women whose cultural capital is lower and whose exposure to the same to information, knowledge and technical know-how necessary for their business and access to the same resources is lower and hence yields low growth aspirations.

Additionally, in Tanzania, the socio-economic background that a person comes from influences an individual's access to resources. We perceive that individuals from a low-socio economic background have less access to resources i.e., cultural, social, and economic capital. For example, individuals from a higher socio-economic background have the advantage of accessing goods and high quality education from institutions with higher quality opposed to those who come from a lower socio-economic background. This indicates that, even for entrepreneurs (when you compare their educational qualifications and where they studied), there are substantial variations. It will be more likely that those entrepreneurs from higher socio-economic backgrounds with good quality education will exploit firms which perform better than those from a lower socio-economic background.

## *ii. Social Capital*

Social capital is comprised of the relationships, either formal or informal, generated by individuals in their interaction with other individuals trying to obtain an expected reward in the market (Lin, 2002).

Social capital results from a process of investment in human relationships that require resources and, more specifically, time (Lin, 2002). Social capital provides a person with easier access to information, brings people together by facilitating connections, and reduces transaction costs by allowing the coordination of activities (Grootaert and van Bastelaer, 2001). Importantly, social capital facilitates access to other forms of capital such as cultural capital and economic capital (Coleman, 1988).

Bourdieu defines social capital as the 'aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition' (1986: 249). It has also been defined as the resources and power which people obtain through their social networks and connections (Bourdieu and Wacquant 1992). Social capital can be generated within the family as well outside it. A family can also be used as a social network. For example, in Tanzania where family is an important key factor, family members can be used as a social network to help access resources such as economic capital for business startups or connections to have access to business opportunities.

Bourdieu and Wacquant suggest that social capital accrues to an individual or group by virtue of possessing a durable network of more or less institutionalized relationships embedded in a stable system of contacts possessed by an individual (1992:119).

According to Anderson and Miller (2003), social capital is embodied within personal networks of social relationships which have been demonstrated to assist in resource-acquisition strategies required for new venture creation and success.

Coleman (1988) examined the ways in which social capital is employed in the creation of cultural capital. He argued that the social capital within both the family and immediate community is vital to the reproduction of cultural capital (Coleman, 1988).

Anderson and Miller (2003) explored how an entrepreneurial family background impacts the development of social capital resources and demonstrated how these affect the profitability and growth of new enterprises. With a qualitative approach, they found that those entrepreneurs from high socio-economic backgrounds had high endowments of social capital and their business was significantly characterized by greater profitability and growth potential.

### *iii. Economic Capital*

According to Bourdieu, economic capital is the ability to command economic resources and is immediately and directly convertible into money (Bourdieu, 1986). Bourdieu explored the link between family background and the reproductions of certain forms of capital and has stated that economic capital is at the root of all other types of capital. He was concerned with how economic capital underpins all other forms of capital and attempted to demonstrate the way they interact with wider social structures to produce social inequalities (Anderson and Miller, 2003). Therefore, "Entrepreneurs are the engines that drive new companies, and financing is the fuel that drives them" (Orser et al., 2006) hence, economic capital is important for realizing growth in a firm.

A number of studies have indicated that access to economic capital is the major barrier to firm growth and success (Coleman, 2007; Fischer, 1992; Cliff, 1998). The socio-economic background of an individual, including access to resources (capital) and socialization processes (habitus) has an impact on business performance. It is expected that, based on the socio-economic background of women and their differing access to capital to operate their businesses, women who come from a higher socio-economic background will perform better than women who come from lower socio-economic backgrounds.

So far, Bourdieu's framework has been applied in education studies, studying differences in education performance (Dumais, 2002; McClelland, 1990; DiMaggio & Mohr, 1985), in educational research (Reay 2004); overcoming the structure-agency divide in small business research (Gorton, 2000); network practices and entrepreneurial growth (Anderson et al., 2010); in transnational entrepreneurial activities (Patel and Conklin 2009); towards a practice perspective of entrepreneurship, i.e. entrepreneurial legitimacy as habitus ( De Clercq and Voronov, 2009); on bank loan officers' perceptions of business owners (Wilson et al., 2007); and on gender and small business growth in Tanzania (Tundui, 2012).

However, to our knowledge, we were not able to locate any study that used Bourdieu's framework for studying performance differences among women entrepreneurs. We came across four studies on entrepreneurship: Gender and small business growth (Tundui, 2012); an in-depth longitudinal study of network practices and entrepreneurial growth (Anderson et al., 2010); towards a practice perspective of entrepreneurship: entrepreneurial legitimacy as habitus (De Clercq and Voronov, 2009); and overcoming the structure-agency divide in small business research (Gorton, 2000).

This study applies the theory of practice to women entrepreneurship in the tourism field. We can say that the women entrepreneurs' habitus is both a 'structure' that is constituted by the social context within which they exist as well as 'structuring structure', i.e. habitus (Bourdieu, 1990) that shapes practices bearing on the nature of the tourism field.

Moreover, we also use Institutional theory (Scott, 2001) to further detail particular processes within the field of tourism and how this can influence women's aspirations to expand their businesses.

### 2.3.2 Institutional Theory:

The institutional theory has traditionally been concerned with how various groups and organizations better secure their positions and legitimacy by conforming to the rules and norms of institutional environment (Bruton et al., 2010; Meyer and Rowan, 1991; Scott, 2007). Institutions consist of formal written rules as well as informal unwritten codes of conduct that supplement formal rules (North, 1990). Institutions are enduring features of social life (Giddens, 1984) and social structures that have attained a high degree of resilience (Scott, 2001). Moreover, institutional theory highlights the role played by individuals and organizations in bringing about institutional change (Maguire et al., 2004). It recognizes that individuals have an interest in mobilizing resources that transform existing institutional arrangements (DiMaggio, 1988). According to Scott (2001:48), institutions are composed of culture-cognitive, normative, and regulative elements that, together with associated activities and resources, provide stability and meaning to social life. Scott (2001) identified three pillars of institutions: *regulative*, *normative*, and *cultural-cognitive systems*.

In the regulative pillar, formal and informal rules are established that provide guidelines to the entrepreneurial organization (Bruton et al., 2010). In Tanzania, for instance, formal rules are enforced by courts of law while informal rules and regulations are enforced through shaming or shunning. Moreover, the regulative pillar affects women entrepreneurs' growth aspirations. For instance, inheritance laws, ownership of property, and lack of access to business capital are aspects of a regulative system that have been shown to create difficulties for women entrepreneurs in Sub-Saharan Africa (Amine and Staub, 2009).

The normative pillar of institutions places more emphasis on normative rules which introduce prescriptive, evaluative, and obligatory dimensions into social life (Scott, 2001). A normative system includes both values and norms. For instance, some societies have norms that facilitate and promote women entrepreneurship and financing while others discourage such initiatives by imposing rules and regulations that obstruct it (Bruton et al., 2010; Baumol et al., 2007).

The cultural-cognitive pillar stresses the shared conceptions that constitute the nature of social reality and the frames through which meaning is constituted (Scott, 2001). It consists of the knowledge and skills possessed by people in a country pertaining to the establishment and operation of a new business (Busenitz et al., 2000). In some countries, particular issues and knowledge sets become institutionalized, and certain information becomes part of a shared social knowledge (Busenitz and Barney, 1997; Busenitz et al., 2000). For instance, in some countries, people have more access to important information for business start-ups and growth while, in other countries, people may lack access to the information and knowledge needed to start and manage a business. Many new start-ups in Tanzania lack the knowledge, skills, and important information on what must be done when an individual wants to start a new business.

We apply Scott's (2001), North's (1990), DiMaggio's (1988), and DiMaggio and Powell's (1983) perspectives to explore the role of institutions in an entrepreneurial field. The

entrepreneurial field and institutional theory are related in that the field is a social space in which entrepreneurs operate while the institutional theory specifies the social space in which rules, norms, and regulations are established. An entrepreneur must know the specific rules, norms, and regulations to obtain a specific position. In addition, entrepreneurs are expected to comply and adhere to the existing rules and regulations; they must also adhere and comply with codified knowledge and belief systems (Scott and Meyer, 1994:81). To be successful in the tourism field, women entrepreneurs must play by the rules and regulations established by the Tanzanian State (institutions) even though some formal and informal rules create a disadvantage for them. Institutional theory has also been applied by different researchers to address various issues on women entrepreneurship (see Baughn et al., 2006; Busenitz et al., 2000; Amine and Staub; 2009, Aidis et al., 2007).

### **2.3.3 Feminist Theories on Women Entrepreneurship**

Two feminist theoretical perspectives exist: Liberal feminist theory (LFT) and Social feminist theory (SFT) are used to explain women entrepreneurship in terms of firm growth and performance.

#### **2.3.3.1 Liberal Feminist Theory**

The Liberal feminist theory (LFT) has its roots in liberal political philosophy (Johnsen and MacMahon, 2005; Fischer et al., 1992). The LFT seek change through appealing to the liberal values of equality, freedom, and the right to choose (Johansen and MacMahon, 2005; Porter, 1994). According to Fischer et al., (1993) the liberal political philosophy encompasses basic beliefs in the equality of all human beings. The LFT does not recognize any inherent gender differences, however, they acknowledge individual psychological differences and believe that every human has the same potential, thus women are equally capable of rationality and are as fully human as men ( Fischer et al., 1993; Johnsen and MacMahon, 2005).

However, the LFT addresses the elimination of legal and institutional barriers to women's participation in society on an equal basis with men. It holds that institutions, legal procedures, and socialization processes are barriers to women's advancement and hamper developing their full capabilities (Fischer et al., 1993). Also, LFT argues that, as a result of differing socialization processes between women and men, women are placed at a disadvantage compared to men regarding establishing and running their own business (Johnsen and MacMahon, 2005; Jones and Tullous, 2002 ).

Moreover, women have less frequently realized their full capabilities only because they were deprived of essential opportunities such as education and resources (capital) (Fischer et al., 1993; Cliff, 1998). Other studies indicate that women-entrepreneurs tend to have less managerial experiences to manage their quickly growing enterprise and, therefore, limit the expansion of their firms (Fischer et el, 1993; Cliff 1998). As a result of these structural variations, women entrepreneurs have no adequate resources to pursue business growth, particularly, insufficient business experiences and education (Cliff, 1998). Thus women entrepreneurs adapt to these situational constraints by deliberately adopting lower growth expectations (Cliff, 1998). It is yet to be seen whether this is valid in the Tanzanian situation.

#### **2.3.3.2 Social Feminist Theory**

According to Fischer et al., (1993), the Social feminist theory (SFT) has more diverse theoretical roots, ranging from the social learning theory to psychoanalysis. The SFT maintains that there are differences between male and female experiences from the earliest moments of life that result in fundamentally different ways of viewing the world (Cliff 1998, Fischer et al., 1993). The SFT posits that men and women are subject to different socialization processes which will condition them to differ in ways of thinking and viewing the world

(Johnsen and MacMahon, 2005; Fischer et al., 1993, Marlow and Patton, 2005). Accordingly, women and men differ in the values attached to business expansion (Cliff, 1998). Therefore, the SFT explains why women entrepreneurs tend to have low growth aspirations.

In the light of the two feminists' theories, this study will adhere to both theories because the LFT addresses institutional and legal frameworks as the barriers to women's business growth which is what this study addresses. The SFT addresses the differences between males and females on business expansion which are brought about by socialization processes which this study also addresses through Bourdieu's concept of habitus.

## **2.4 Firm Growth and Performance**

### **2.4.1 Determinants of firm growth and performance**

Penrose (1959) explained the term 'growth' as the increase in the amount of sales, outputs, and exports. The term growth is also used to mean an increase in the size or improvement in quality as a process of development (Penrose, 1959). According to Lucky (2011), performance is a measurement or indicator for evaluation and assessment of an individual organization, group, or firm.

Firm growth and performance are multi-faceted phenomena (Davidsson et al., 2006). For example, Delmar, Davidsson, and Gartner (2003) indicate that firm growth is a multi-dimensional rather than a one-dimensional phenomenon while different forms of growth may have different determinants and effects. In addition, growth can also take different forms in terms of vertical integration and related or unrelated diversification or can be achieved through modes such as licensing, alliances, or joint ventures (Killing, 1978; Levie, 1997; Roberts and Berry, 1985). This study was not able to consider all of the full heterogeneity on firm growth. We focused instead on sales, number of employees, assets, and performance of the entrepreneur in terms of growth aspirations as well as access to resources (capital), skills, and management over a considerable amount of time.

Some of the studies on firm growth and performance reported that both terms are determined by the entrepreneur's aspirations (see Dew et al., 2008; Bird, 1988; Davidsson, 1991; Kolvereid, 1992; Sexton, 1989; and Cliff, 1998). Other studies indicate that the growth of a firm does not occur naturally but is determined by the owner (Cliff, 1998; Sexton, 1989) and on the owner's capacity to manage growth and resources (Sexton and Bowman Upton, 1991; Wiklund and Shepherd, 2003). According to Wiklund and Shepherd (2003), the capacity to manage growth involves the owner/managers' ability to manage the internal (re) organization in response to the increased size of the business as well as the ability to discover and exploit new growth opportunities. Social capital provides the owner/manager with the ability to achieve growth. Greater social capital of an entrepreneur enhances organizational performance by making correct decisions (Boone et al., 1996). Other studies indicate that firm growth is associated with the entrepreneurs' knowledge and skills for seeking professional advice (consult with professional advisors such as bankers, lawyers, or consultants). This is possible if the entrepreneurs have greater cultural capital (Cooper, 1982).

On the other hand, firm growth also depends on the type and amount of resources (Wiklund and Shepherd, 2003). Research indicates that access to economic capital affects firm growth (Wiklund and shepherd, 2003, Morris et al., 2006). However, many women entrepreneurs face difficulties and hurdles in obtaining access to economic resources which eventually leads to less growth of their firms (see Morris et al., 2006; Fischer et al., 1993; Cliff, 1998; Marlow and Paton, 2005; Amine and Staub, 2009).



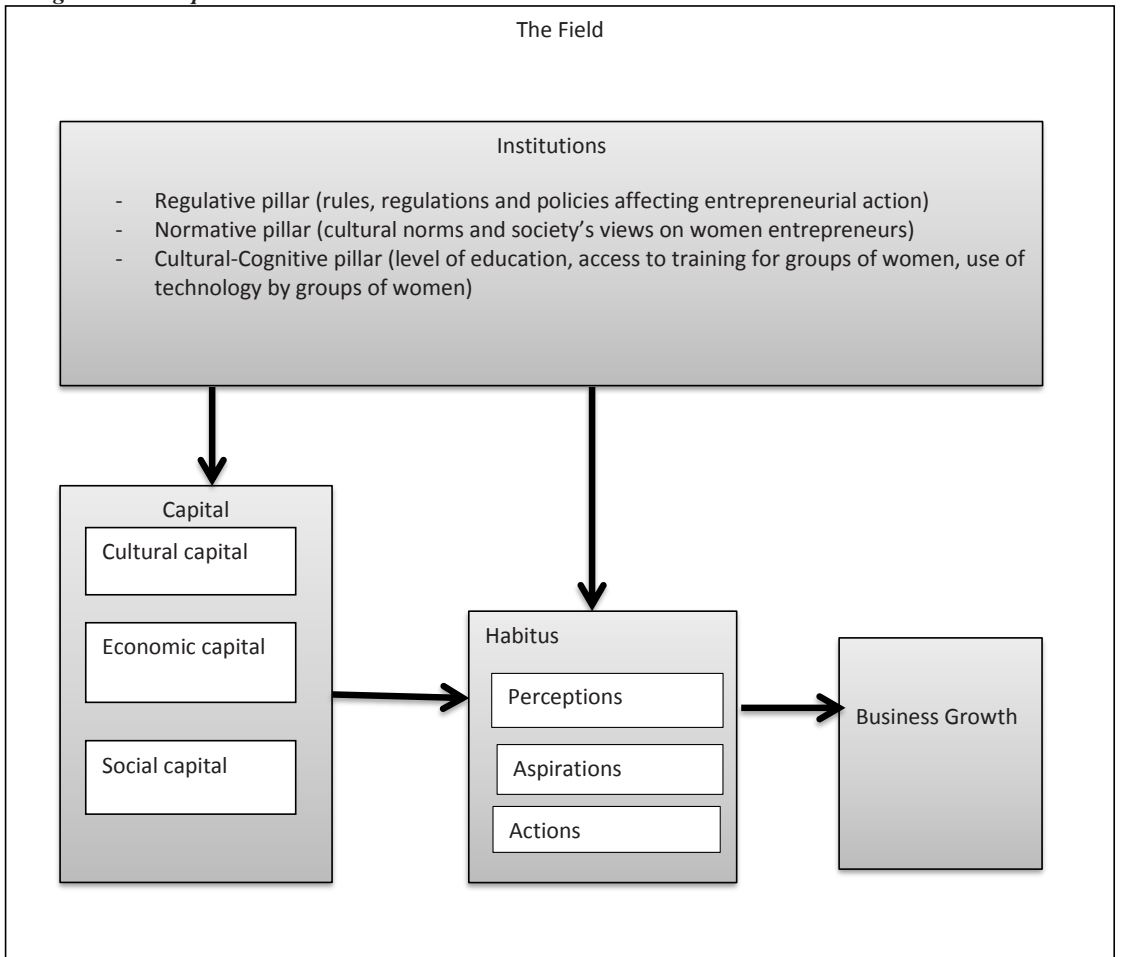
Research on firm growth indicates that other factors determine growth such as competition, changes in customer's preferences, changes in the business environment, and creating new opportunities (Wiklund and Shepherd, 2003). Consequently, the ability to address these factors requires the access to capital: cultural, social, and economic. However, in Tanzania, firm growth is influenced by institutional factors such as regulations, norms, rules, and cultural norms. Some studies conducted on women entrepreneurs in Tanzania indicate that some of them avoid or conceal growth because of an unfriendly regulatory environment toward entrepreneurs (ILO, 2003; UDEC, 2002). Accordingly, we assume that firm growth and performance depend on women entrepreneurs' habitus and their access to capital in a specific institutional setting.

#### **2.4.2 Entrepreneurs' Growth Aspirations**

Research has indicated that growth of the small firm is deliberate and, therefore, depends on the owner's willingness and the way the owner perceives business growth. Some researchers have studied entrepreneurial growth aspirations and found that it is a key determinant for small business growth (Davidsson, 1991; Cliff 1998). Kolvereid (1992) indicates that education and experiences influence growth aspirations because highly educated and experienced entrepreneurs are likely to have higher aspirations. Wiklund and Shepherd (2003) found in their empirical study that small business managers' aspirations to expand their businesses are positively related to actual growth. However, the relationship between aspirations and growth depends on the level of education and experiences of entrepreneurs as well as the dynamism of the environment in which the business operates, (Wiklund and Shepherd, 2003). We expect that the business field and institutional support for women entrepreneurs could play a big role in their growth aspirations and firm growth. More importantly, easy access to capital and how women entrepreneurs incorporate this in their habitus to grow their businesses will have a positive impact. In other words, through their habitus, they can exploit the capital they hold and be able to achieve growth.

## 2.6 Conceptual Model

Figure 1: Conceptual Model



This study assumes that business growth depends on *field*, *capital*, and *habitus*. It conceptualizes field as a business field (tourism business) consisting of the set of fundamental, political, social, and legal rules (North, 1990). The field could be explained as the arena where women entrepreneurs operate in which those with easy access to capital (economic, social, and cultural) will be more successful than those with less access (Maton, 2008). The business field affects how women entrepreneurs access the resources available within the field. Higher licensing fees, taxes and difficult rules and regulations, religion, and cultural norms and traditions that are unfriendly to women can deter growth aspirations and firm growth.

To be successful in the tourism business field, women entrepreneurs must conform to the rules and regulations (business field) established by the Tanzanian state (institutions). Entrepreneurs with easy access to capital are expected to be able to compete and maneuver in

the tourism business field, and their growth aspirations and performance will be different than those whose access to resources (capitals) is not easy.

According to Bourdieu's framework, habitus is revealed by perceptions, aspirations, and actions. The incorporation will depend on the individual's habitus that is formed through socialization processes and discursive practices and become embodied and embedded in practices. In other words, it is through their habitus that they can incorporate the capital that they have. However, habitus is a mediating construct in the sense that the capital that women entrepreneurs have access to within a business field are mediated through women entrepreneurial habitus.

## **2.7Chapter Conclusion**

In this chapter, Bourdieu's key concepts were discussed to explain aspirations for growth of women entrepreneurs. The conceptual model is provided which shows the relationship of the key concepts of this (field, capital, and habitus) and how these concepts influence business growth and performance. The field, habitus, and capital all work together to influence aspirations of an entrepreneur to grow her business. How an entrepreneur operates or manoeuvres in the field of tourism depends on the individual's incorporation of capital into her own habitus.

## CHAPTER 3: TOURISM SECTOR IN TANZANIA

### 3.1 Introduction

Tourism in Tanzania is one of the most important sectors in terms of its contribution to the nation's GDP, employment creation, and investment (Mayer and Boness 2010; Kweka et al., 2003). It is one of Tanzania's three leading export sectors along with mining and agriculture (URT, 2012). Tourism accounts for 17% of the Gross National Product (GDP) and approximately 25% of total earnings (Tanzania Ministry of Finance and Economic Affairs report 2012). The World Bank Report (2015) indicated that in 2013 tourism accounted for about 9.9 percent of GDP (equivalent to an amount of US \$4 billion in direct and indirect contributions). The sector generates the bulk of export revenues for the country, and provides well-remunerated direct employment to over 400,000 people (The World Bank, 2015). Thus, a sector has a direct link with the development of communities and the nation in general.

The booming tourism sector in Tanzania has stimulated an increase of businesses that includes hotels, bed and breakfast accommodations, safari/tour operators, and handicraft/souvenir businesses. The Tanzania Ministry of Finance and Economic Affairs Report (URT, 2012) indicates that private investment in hotels has rapidly increased with the number of hotels rising from 210 in 1995 to currently more than 1000. Moreover, in Arusha, Kilimanjaro, and Dar es Salaam, leasing apartments to tourists has become one of the investment ventures for many entrepreneurs, both men and women. As the main providers of tourism services, hotels and safari companies control much within the value, chain for this including inputs such as employment and food (Honey, 2008). Through the creative packaging of different services, tourists can choose from wildlife and beach vacations; niche products such as soft adventure, birding, and hunting; and regional packages that involve multi-country visits.

Another side of the tourism business is cultural tourism, which opens a beneficial window for villages adjacent to tourist attractions. The Tanzania Cultural Tourism Programme (CTP) is coordinated by the Tanzania Tourist Board and supported by the Netherlands Development Agency, SNV, to offer a deeper cultural experience to tourists and locals (The World Bank 2015; Honey, 2008). The cultural tourism program is organized in such a way that groups of women, men, and youths organize themselves to promote and sell local cultural attractions such as traditional local food and handicrafts to tourists. Singing local songs and engaging in traditional dancing to promote local culture to tourists who pass through cultural villages while on safari to the national parks and other destinations also occurs. Many of these projects are supported by NGOs and international agencies. For instance, the African Wildlife Foundation has supported the development and growth of several women's handicraft and cultural tourism projects in the Northern Circuit regions of Arusha and Kilimanjaro hoping that tourism will provide an alternative livelihood and alleviate the poverty of the people living around tourist destinations. In addition, the Netherlands Development Organization (SNV) helped to design and continues to support Tanzania's Cultural Tourism Programme across 24 villages in Kilimanjaro, Arusha, and other regions in Tanzania (Honey, 2008). Despite all of these developments in the tourism sector, tourism policy, regulations, and government policies influence women entrepreneurs for formalizing their businesses. The Tanzania Ministry of Tourism and Natural resources (MNRT), however, establishes policies, regulations, and higher fees that hinder formalization of women entrepreneurs' businesses and being able to compete in this field.

### **3.2 Women Entrepreneurs in Tourism in Tanzania**

Before we discuss tourism in Tanzania, we will first discuss the position of women entrepreneurs in this field.

Women entrepreneurs play a significant role in contributing to the nation's economy yet many of these women are hidden within an informal sector (Mordi et al., 2010). While women form the majority in Tanzania, they also form the majority of the poorest of the poor. The study on *Tanzania Women Entrepreneurs* by the ILO in Tanzania (Stevenson and Onge, 2005) indicated that most women entrepreneurs engage in business as a way of creating employment for themselves, meeting household needs, supplementing income, security, autonomy, and enjoyment in the work they do.

Women entrepreneurs in tourism in Tanzania are dispersed all over the country where tourism attractions and destinations are available. Tourism provides various entry points for women's social and economic development and offers opportunities for creating self-employment in small and medium sized income generating activities. While some of these women manage large, successful tourism businesses, others manage small businesses. As tourism in Tanzania is an important sector in the economy and for social development, the involvement of women entrepreneurs in this sector becomes indispensable. However, their position in tourism has been neglected in the academic research (Ateljevic and Peters, 2009; Thien, 2009). There are no studies on women entrepreneurs of tourism in Tanzania. There is no profile of these women, little is known of what they do, who they are, what business they manage, what challenges they face, and what successful stories they have. In order to understand their genesis, growth, or articulation with the wider socio-economic environment that they inhabit (Thomas et al., 2011:964), this study addresses the role of women entrepreneurs in tourism. In doing so, this study also addresses and provides the profile of women entrepreneurs and the businesses they manage, explores their aspirations to grow their businesses, and investigates the barriers that they face.

This study managed to identify tourism ventures by women entrepreneurs. However, it was not an easy process because a significant number of these women's businesses are not formalized, thus they are not documented or registered within the Ministry of Tourism and Natural Resources or in any other authoritative bodies.

### **3.3 Institutional Field of Tourism in Tanzania**

The tourism in Tanzania is a complex sector that is driven, owned, and controlled by the government, the private sector, and often by large international companies. In this section, we will discuss the three pillars of institutions (regulative, normative, and cognitive) with regard to the tourism in Tanzania.

#### **3.3.1 The Regulative Pillar of Tourism in Mainland Tanzania and Zanzibar**

The regulatory pillar of the tourism in Tanzania consists of laws, regulations, rules, and government policies that promote or restrict creation of a new business, reduce or increase the risk for an entrepreneur, and facilitate or restrict access to resources (Busenitz, Go'mez, and Spencer, 2000).

This regulative pillar is organized along public and private as well as formal and informal divisions. The public and private division depends on each other in carrying out and developing the tourism sector in Tanzania (URT, 2002, Musabila, 2013). This dependence exists in such a way that the public sector (the government) depends on the private sector (entrepreneurs) to provide services that the government has failed to provide. For example, much of the hospitality service is managed by the private sector. Within the government,

tourism is housed under the tourism division (department) within the Ministry of Natural Resources and Tourism (MNRT). The MNRT is the regulative pillar, which stipulates guidelines, rules, and regulations on tourism businesses. Through the tourism department, the MNRT establishes conditions and guidelines on how to obtain tourism licenses. Moreover, the registration and licensing of tourism businesses are handled by the Tanzania Tourist Licensing Board (TTLB), formerly known as the Tourist Agency Licensing Authority (TALA). Entrepreneurs of bed and breakfast accommodations and handicrafts businesses can register their business at the local level and with the Business Registrations and Licensing Agency (BRELA); however, the registration of these businesses depends on how large the business is. For example, if the bed and breakfast accommodates many tourists per year, then the owner is required to register with the TALA.<sup>1</sup>

### ***3.3.1.1 Requirements for Registration of Tourism Businesses***

The MNRT stipulates general guidelines on registration and licensing of tourism businesses. Business owners must comply with these general guidelines if they wish to operate a tourism business. Upon fulfilling these general requirements, a registration certificate will be awarded to an applicant (URT, 2014). In order to initiate a tourism venture, a business owner must also fulfil a number of specific requirements depending on which classification the tourism business is in.

Accordingly, tourism businesses are categorized into four classes. Class A consists of tour operators, safari outfitters, photographic safaris, hunting safaris, air charter services, water sports, mountain climbing, and travel agents. Class B consists of professional hunting and tour guiding. Class C encompasses tourism accommodation facilities, and Class D consists of cultural heritages centers, curio shops, and cultural tourism businesses (URT, 2014). Accordingly, this study focuses primarily on Classes A, C, and D because many women entrepreneurs are managing their businesses listed under these classes. These classes have different annual licensing fees. For example, Class A has annual license fees that go up to 2000 USD per business type. If a firm is simultaneously operating as a tour operator and travel agent, then the firm is required to pay a total of 4000 USD per annum.

Consequently, these difficult rules for registering and licensing a tourism business has forced many small entrepreneurs to operate informally which has its own consequences such as corruption, harassment, and failure of the government bodies to collect fees and taxes, which harms the national economy. For example, a requirement to have more than three 4WD vehicles in order to be registered is very challenging for many start-up entrepreneurs. Also, it is difficult for a hotel owner to pay 1000 USD\$ annually as a licensing fee. It seems that, with these difficult regulations, many entrepreneurs who manage small tourism businesses are unable to operate in the formal system. Amine and Staub (2009) argued that the “character of a nation’s regulatory system directly affects the country’s official level of entrepreneurship: thus, the greater the difficulty in legalizing a business, the less likely an entrepreneur is to make a new business legal”.

Evidently, any entrepreneur who elects to register a business legally must be very determined to complete this process. Women entrepreneurs who are also responsible for domestic roles such as taking care of the family, children, and housework may not have the time or the energy required to legally establish a business (Amine and Staub, 2009). This indicates that many businesses (not just women-owned businesses) in Tanzania and elsewhere in sub-Saharan Africa are not legally registered or even informally licensed simply because it is too

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<sup>1</sup> Interview with the tourism officer, MNRT, Dar es Salaam, June, 2014

cumbersome to do so (Djankov et al., 2002). Furthermore, some studies indicate that regulatory procedures may be rendered deliberately in order to benefit the regulators themselves through the receipt of bribes to break or 'bend' the rules (Djankov et al., 2002; Amine and Staub, 2009). Additionally, difficult regulations and rules inflict additional challenges on women who, as a group, may lack confidence in their ability to deal with corrupt government officials.

In Zanzibar, tourism is managed by the Zanzibar Commission of Tourism (ZCT). To register a tourism business there, an entrepreneur must fulfill the following: a certificate of registration, memorandum and articles of associations of the company registered in Zanzibar, be a Zanzibar citizen, have a suitable office premises, and pay 200 USD per annum license fees. For hotel registration, an entrepreneur with a hotel without a star should pay 300 USD as registrations costs while the costs for a one star hotel registration ranges from USD 1,000 to 1,500. A two star hotel costs USD 3000 while a five star hotel's registration fees range from 45,000 to 60,000 per annum.

In comparison, the Tanzania mainland and Zanzibar each have their own regulatory bodies to regulate tourism. When comparing the regulative pillar of the Tanzania mainland and Zanzibar, there are differences and some similarities such as the requirements to register a business and obtain a license. On the Tanzania mainland, the requirements for registration and licensing are difficult; potential entrepreneurs who meet these requirements are those owner managers with higher capital and easy access to economic capital from formal financial institutions. Thus, we find that many small business owner/managers operate within the informal system. In Zanzibar, these requirements are not easy for every owner manager, but at least many entrepreneurs are able to meet them. While on the Tanzania mainland an entrepreneur must follow long procedures that are associated with corruption in some cases, in Zanzibar, locals are encouraged by their government to invest in managing tourism businesses. For example, on the Tanzanian mainland, the procedures and requirements keep local business entrepreneurs in the informal system while, in Zanzibar, there are very few or none operating in the informal system.

Furthermore, in Zanzibar, many entrepreneurs are knowledgeable with the procedures to follow, where to go, and what to do about registering and licensing their business. Yet, we noticed that, on the Tanzania mainland, many entrepreneurs managing small business are not aware of the procedures and processes to do so. However, some opposition political parties and radical Muslims in Zanzibar have publicly denounced tourism, capitalizing on the local sentiment that tourism has not brought Zanzibar people more benefits but has exposed them to many negative consequences like immoral behavior (Honey, 2008).

Ultimately, the tourism sectors in Zanzibar and on the Tanzania mainland are quite different with regard to the regulative and normative pillars. Where the regulative pillar in mainland Tanzania poses challenges to entrepreneurs to register their business, the normative pillar in Zanzibar does not want tourism business to flourish because of Islamic faith.

### ***3.3.1.2 Impact of the Regulative Pillar on Women Entrepreneurship in Tanzania***

Amine and Staub, (2009) identified two aspects of the regulatory pillar that hamper female entrepreneurs: inheritance laws and ownership of property as well as lack of access to capital and finances or micro-loans. These aspects of the regulatory pillar affect women entrepreneurs by creating difficulties and challenges for growing and formalizing their businesses in sub-Saharan Africa.

i. Inheritance Laws and Ownership of Property

National inheritance laws are not friendly to women; research indicates that women have been excluded from inheriting or owning land or property. Also, regulatory bodies discriminate against women by making it impossible for them to buy land even if they have the necessary economic capital (Amine and Staub, 2009). As a consequence, many women entrepreneurs in Tanzania rely on informal procedures to own or inherit property. However, the ability to gain access to real property becomes an essential condition for women to expand a business beyond the home. Accordingly, the constitution of the United Republic of Tanzania (URT, 1977) protects the equal rights of both men and women. Women's rights to own land and property are enshrined in the constitution (Article 23) and embodied in the Law of Marriage Act and the Land Act. The legal system provides formal protection against discriminatory customary laws. The Village Land Act invalidates customary laws that discriminate against women and recognizes a wife's rights to the land upon the death of her spouse or with a divorce (URT, 1977). However, despite these positive legal provisions, customary norms still dominate decisions over land ownership in Tanzania. Customary law protects against alienation of land outside the clan, and it can prevent women from inheriting land if there are male heirs due to the fear that they could transfer land outside the clan through marriage. If widowed, women can also be denied the right of residence on family land. As a result, customary laws of inheritance and cultural norms have meant that few women in practice have inherited land (URT, 1977; IFC, 2007). Though the constitution provides the right to both men and women to own property, cultural norms and traditions are still being practiced and deny some women their rights to inherit or own property.

ii. Lack of Access to Capital

Many women in Tanzania face the challenge of accessing capital, namely, economic capital for the start-up of their ventures, social capital, and cultural capital. Among this capital, more importance has been placed on economic capital as being the most critical element for venture creation and performance (Marlow and Patton, 2005). Amine and Staub (2009) indicated that many small- and medium-sized businesses are under-capitalized because owners face the challenge of meeting the collateral requirements that are necessary for obtaining bank loans. Research has indicated that if owners/managers succeed in meeting these requirements, these loans often turn out to be very costly (Gray et al., 1997). Thus, while access to capital can be difficult for both men and women, it is usually much more difficult for women entrepreneurs especially if they are unable to legalize their business in some form. It is not surprising then that access to economic capital is one of the most frequently cited challenges and barriers to business entry for many Tanzanian women (Mirchandani 1999; Dumas 2001; McElwee and Al-Riyami 2003; ILO 2006). Thus, many small tourism businesses in Tanzania operate in the informal economy outside the legal framework, conforming to a different informal practice where they can survive.

### **3.3.2 Normative Pillar of Tourism in Tanzania**

The normative pillar on the tourism in Tanzania consists of social norms, values, beliefs, and assumptions about human nature and behavior that are socially shared and carried by individuals that are normally referred to as culture (Scott, 2001). In the case of entrepreneurship, the normative system operates through the value that a nation attaches to entrepreneurial activities. Some cultures value and support entrepreneurial activity much more than others (Baumol 1990; Casson 1990). The normative pillar can impact women entrepreneurs' aspirations. In the following subsection, we detail the influence of normative pillar on growth aspirations of women's entrepreneurs.



### ***3.3.2.1 Cultural Norms, Values, and Societal Views on Women Entrepreneurship in Tanzania***

Tourism in Tanzania has been dominated by men and has been regarded as a male business since men managed and operated tourism businesses and also men managed the institutions responsible for tourism such as MNRT, Tanzania Tourist Board, and other formal and informal bodies and authorities. Consequently, cultural norms, values, and societal views do not support women entrepreneurs managing tourism firms. In Tanzania, “The cultural environment of Tanzania makes it more difficult for women to start and manage business due to the expectations and demand of their traditional reproductive roles” (UDEC, 2002). Women entrepreneurs in tourism are perceived negatively because cultural norms, values, and views expect women to conform to cultural norms and rules of managing domestic roles. According to Richardson et al., (2004) negative attitudes and beliefs about women’s traditional roles have some significant impacts on women entrepreneurs such as a limit on inheritance rights; not being able to access appropriate resources; being regarded as a minority which limits their ability to own assets, enter into legal contracts, and build collateral; being physically limited in where and how they can operate their businesses; and being especially vulnerable to harassment by male officials, businessmen, and their spouses.

Furthermore, Cultural norms, values, and societal views on decision making regarding income, profits accumulated from the tourism firm women’s own have impact on women entrepreneurs. This is because in many African cultures, specifically Tanzania, the main decision maker is the husband. This patriarchal system affects women entrepreneurs. A study by Silberschmidt (2001) indicated that, although micro credit institutions in Tanzania empower women financially, the impact of that empowerment created more violence against these women. According to Silberschmidt (2001), women who were able to access loans did not use these loans for their plans. The loans were controlled and used by their husband to marry another wife and to meet family needs.

### ***3.3.2.2 Gender Issues and Power Relations***

Gender issues and power relations also affect women entrepreneurs’ aspirations for growth and performance. Many traditions in Tanzania expect women to live with their husband, and the husband is expected to provide for her and not vice-versa. However, many women are becoming the provider for their family and have autonomy; this consequently poses a challenge of violence against women at the family level (Silberschmidt 2001). Successful women are regarded as a problem as they deviate from the norm of being submissive and waiting for their husband to provide for them. Furthermore, it is regarded as outperforming the husband and competing with him when the woman has a business and particularly when the business is successful (Amine and Staub, 2009).

Gender issues also pose a challenge to married women entrepreneurs. The ILO research (2003) on women entrepreneurs in Tanzania reported that gender issues and power relations that challenge women entrepreneurs include women being subjected to pressure to offer sexual favors to corrupt government officials; lack of confidence in women by bank officers; discouragement from men when starting or formalizing businesses; and inadequate management for covering during maternity leave.

### ***3.3.2.3 Religion***

In Tanzania where 48% of the population is Christian, 47% of the population is Muslim, and the remainder practices other African traditional religions. In an area where the majority of the people are Muslim, as in Zanzibar, women are expected to behave and act as a Islamic faith requires. Islamic norms do not allow married women to be seen or work with any men other than her husband. However, when a Christian woman entrepreneur operates her business in a society where Muslims are a majority, it is a challenge because, as non-Muslims

even though a Tanzanian, they are being perceived as outsiders and as foreigners, which diminishes their chances of easily accessing opportunities.

Both on the Tanzania mainland and in Zanzibar, regulatory authorities are aware of the potential of the tourism trade on economic development. However, Islamic faith in Zanzibar is not welcoming tourism business, and locals do not encourage their sons or daughters to invest or work in tourism related businesses. Working in a tourism business is being regarded as deviating from the faith and Islamic teachings that urge Muslims to not conform to immoral business. Interestingly, individuals including women from higher socio-economic backgrounds own tourism businesses.

### **3.3.3 The Cultural-Cognitive Pillar**

Institutional theory posits that the cognitive pillar consists of a people's cognitive structures and social knowledge. Cognitive structures play an important role in forming schemas, frames, and inferential sets all of which determine how members of a group select and interpret information (Markus and Zajonc 1985). According to Busenitz, Go'mez, and Spencer, (2000; the lack of a tradition of entrepreneurship and any formal educational support for entrepreneurs may result in individuals not having 'the knowledge necessary to understand even the most basic steps required to start and manage a new or small business. For instance, research indicates that some women entrepreneurs do not have easy access to the knowledge of rules and regulations required for starting a business (Amine and Staub, 2009).

Remarkably, access to basic formal education for girls in many parts of Tanzania is still a dream that has yet to come true. Cultural norms and traditions of many regions in Tanzania do not value a girl child enough to provide her with an education. The government encourages education to all; however, some cultural practices prohibit girls and women from easily accessing education.

Even if women have the requisite personal entrepreneurial drive, a viable business concept in mind, and access to micro-loans with which to begin their own business, their lack of formal education and knowledge of basic business skills together with the lack of access to technology all pose serious challenges to their success (Amine and Staub 2009; Fick 2002, ILO 2006).

With regard to the tourism sector, in the past, tourism knowledge, skills and competencies needed for the management of tourism firms were lacking or less accessible to many people. However, the formal tourism business associations/professional networks such as ZATO, TATO, AWOTTA, and MFIs facilitates its members with information about the tourism sector or financial management skills (about MFIs. The women association for instance, AWOTTA has been playing important role of promoting women's entrepreneurship skills and management experiences. AWOTTA acts as a platform where it facilitates access to information, skills and entrepreneurship competencies to its members in the mainland Tanzania and Zanzibar.

## **3.4 Chapter Conclusion**

This chapter discussed the tourism business and how it influences the aspirations of women entrepreneurs. It discussed the regulative, normative, and cultural cognitive pillars of tourism businesses in Tanzania. On the regulative pillar, we discussed how inheritance issues as well as the impact of rules, regulations, policies, and economic capital affects entrepreneurs. Equally, on the normative pillar, we discussed how society's views of women entrepreneurs, cultural norms, and institutional support can influence women aspirations and can be a factor

for enhancing women entrepreneurship development in Tanzania. Furthermore, on the cognitive pillar, we discussed how the knowledge necessary to understand the basic steps required to start and manage a business could help entrepreneurs and enhance development of women entrepreneurship. In addition, we observed the role business association/professional network's role on promoting entrepreneurial skills and business management competencies to its members. We conclude that formal institutions instead of obstructing startup ventures of tourism firms and other businesses, they should facilitate entrepreneurs by making the formalization process easier, gender specific, and friendly environment for a startup. More importantly, the normative and cognitive institutions should be gender aware and provide friendly entrepreneurial environment to both men and women.

## **CHAPTER 4: GROWTH ASPIRATIONS OF WOMEN ENTREPRENEURS IN TANZANIA: QUALITATIVE EVIDENCE**

### **4.1 Introduction**

This chapter provides the qualitative evidence from the case study findings. We use the conceptual model (see Chapter 2) to discuss the findings. In addition, our discussion will be guided by the main research question of this study (see Chapter 1, Section 1.2.2). In doing so, we first describe the case study, its methodology, and data collection. Finally, we discuss findings and discussions.

### **4.2 The Case Study**

We conducted a multi-case study research design to examine a small number of cases in detail in order to understand the complex processes (Tundui, 2012). We interviewed ten women owner/managers of safari tours, accommodation facilities, and handicraft shops in three regions of Tanzania (Iringa, Dar es Salaam, and Zanzibar). We selected Dar es Salaam because it is the largest commercial city in Tanzania and hosts many small, medium, and large national and international tourism firms. We also selected Zanzibar, which is an archipelago granted autonomy (government) and is very famous for being one of Africa's hot spots for tourist attractions (beautiful beaches, rich history, spices, etc.). Many tourists from Western countries book their holidays in Zanzibar. Iringa is a city in the south and was selected because it hosts the largest national park in Tanzania – the Ruaha National Park.

We faced significant problems in identifying women entrepreneurs in the tourism field in Tanzania who were able to participate in our case study. The key problems faced included many intermediary organizations such as Chambers of Commerce, business associations, micro-finance institutions (MFIs), and business development service (BDS) providers that were unwilling to share their client lists because of confidentiality issues. However, those lists that we were able to access missed some important information such as that regarding which businesses were managed by women and their contact information, wrong addresses were provided, or they did not contain the necessary information. Therefore, we adopted a “snowballing” strategy for locating relevant women entrepreneurs in the tourism sector where women participating in the study were asked to identify other women that we could also interview.

#### **4.2.1 Methodology**

The researcher collected data on the cases by using a combination of in-depth interviews and field observations. We used structured and unstructured interviews to obtain initial information regarding the business owner and her business. The semi-structured interviews were conducted to gain more information from those respondents and tourism institutions that regulate the tourism sector. The semi-structured interviews with the women entrepreneurs addressed all of the concepts mentioned in the conceptual model (Chapter 2, Figure 1 and Table 1). The questions were adapted to the specific firm context of the respondent. To improve the validity of the collected data, we did the following. First, we triangulated the collected data: interviews and documents (Eisenhardt, 1989; Yin, 1994). Second, we validated responses with other respondents in order to verify information gained from specific interviews (Cardinal et al., 2004).

The average length of the interviews lasted between one and two hours. Most were conducted individually and face to face; only one interview was conducted via telephone, as the respondent was not available for the scheduled interview. We conducted semi structured,

structured, and open interviews in the Swahili language – the national language of Tanzania – in order to allow the respondents to freely express their thoughts and opinions. All of the interviews were recorded, transcribed and, whenever discrepancies occurred, we contacted the respondents for additional clarification.

#### **4.2.2 Profiles of Women Entrepreneurs in Tourism**

Information regarding women entrepreneurs in the tourism sector is provided in Table 1.

Demographics such as age, marital status, education level, and previous experiences were collected as well as the geographical area where they live and manage their businesses.

Fictitious names are used to preserve confidentiality. The level of education of the women in our study varies from primary school education to a master degree. Our data show that many of the entrepreneurs have previous industry experience working in tourism before establishing their own firms.

Information provided in the two tables below depicts that many of the businesses are not formalized thereby making this research significant because the table shows that, in Zanzibar, many businesses in our study are registered while, on the Tanzania mainland, that was not the case. In addition, education attainment of women in our study varies with the highest level of educated woman holding a master degree and the lowest level being primary school; this is important as this study also examines whether education through cultural capital influences growth aspirations. Additionally, previous experiences of women entrepreneurs portray that women with experience working in another tourist firm ultimately established their own firms.

**Table 1 Profile of women entrepreneurs in the tourism sector**

<b>S/n o.</b>	<b>Name</b>	<b>Age</b>	<b>Marital status</b>	<b>Education level</b>	<b>Previous experience</b>	<b>Geographical area</b>
1	Flora	33	Married	Form Four/ Diploma in tourism	Employed in Tour Operating firm	Iringa
2	Aisha	40	Widowed	Primary school	Housewife/managed small business at home	Iringa
3	Naetwe	30	Single	Form four/ Handcraft college	Employed by a handcraft school	Iringa
4	Mama Yeyoyo	31	Married	Primary school	House wife	Iringa
5	Salha	38	Married	Advanced Diploma in tourism	Employed in a tour company	Zanzibar
6	Salma	27	Single	Bachelor's degree	Credit officer	Zanzibar
7	Hajira	29	Single	Master's degree in International tourism management	Employed in a tour company in the United Kingdom, and later in Zanzibar	Zanzibar
8	Linda	34	Divorced	Diploma in tourism and hospitality management	Employed by a tourist hotel	Zanzibar
9	Malkia	56	Married	Master's degree in Wildlife management	Lecturer	Dar es Salaam
10	Belinda	34	Married	Master's degree in business management and ICT	Student in the United Kingdom	Dar es Salaam

Table 2 below provides information regarding the business profile such as the business name, when it started, how it started, the business legal form, and the number of employees. Many of the businesses are not formalized, in particular on the Tanzanian mainland. Some businesses are small and some are medium in terms of the number of employees. The largest firms were located in the accommodation sector. The majority of businesses have few employees. Some businesses were established more than ten years ago and still have the same number of employees, which indicates low growth aspirations.

**Table 2: Business Profile**

S/no	Owner-manager name	Business type	Year started	Bought/inherited/started herself?	Registered/or non-registered	Number of employees
1	Flora	Safari Tour	2012	Started herself	Not registered	3
2	Aisha	Accommodation: Bed and breakfast	2011	Inherit	Not registered	3
3	Naetwe	Handicraft business	2005	Started herself	Not registered	2
4	Mama Yeyoyo	Handicraft business	1990	Husband started	Not registered	3
5	Salha	Bed and breakfast	2010	Bought	Registered	13
6	Salma	Safari/Tour	2011	Started herself	Registered	3
7	Hajira	Safari/Tour	2012	Started herself	registered	3
8	Linda	Safari/Tour	2008	Started herself	Not registered	3
9	Malkia	Safari/Tour	2003	Started herself	Not registered	10 permanent and 5 casual
10	Belinda	Hotel and restaurant	1993	Inherited	registered	40 permanent and 30 casual

### 4.3 Findings and Discussion

Findings from the case study indicate that the institutional pillars governing the tourism sector (regulative, normative, and cognitive), capital, and habitus influence growth aspirations of women entrepreneurs differently. First, we present findings from cases addressing the tourism institutions (field) and then we present findings about the capital followed by the habitus.

#### 4.3.1 Impact of the Regulative Pillar on Growth Aspirations of Women Entrepreneurs

Women entrepreneurs perceive that formal rules and regulations governing the tourism sector are unfriendly to them and deter their growth aspirations towards their firms. Out of ten respondents who operate tourist businesses, only four managed to formalize their businesses. Among these, one woman operates her business on mainland Tanzania, and three women operate their firms in Zanzibar (see Table 6.3). Nearly all of the women entrepreneurs we interviewed in Zanzibar have formalized their businesses and indicated that they did not face challenges when they were in the process of doing so except for one. This respondent was not a Zanzibari but was operating her firm in Zanzibar. Salma, a tour operator in Zanzibar indicated, *“Formalizing a tourism business in Zanzibar is easy and does not consume much time. As long as you know where to go, the process is smooth, and the officials can explain to you what needs to be done in order to register your businesses”*. However, Linda, a tour operator from the mainland of Tanzania who operates her business in Zanzibar, indicated, *“formalizing business is easy for Zanzibar people . . . but the process is not easy for non-Zanzibar people like me because I am perceived as a foreigner here even though I am a Tanzanian”*.

On the mainland of Tanzania, the process to formalize a business is long, costly, and unfriendly to women. For instance, owner/managers are required to have a solid understanding of rules and regulations. Many of the women in our study were not aware of them. Figure 2 shows the process of formalizing or renewing a safari-tour business. Many women in our study argued that this process is tiresome as well as a waste of time, energy, and money. For instance, Belinda, a hotel owner, indicated that corruption is a challenge facing many owner-managers, especially women. She argued that the time and effort required to deal with applications for licenses and to complete the procedures necessary for registering a business consumes a number of days and sometimes weeks. Women who have a family to

take care of and a business to manage find it especially challenging. Administrative burdens in the tourism place a heavy burden on businesses in terms of both time and money

Although these challenges also apply to male entrepreneurs, women are more affected due to their position stemming from social-cultural norms, domestic roles within the family, and the tourism field itself, which is perceived as being male, dominated (a man's place).

Key challenges facing women entrepreneurs include lack of experience or knowledge regarding vehicles (sometimes their male employees lie about the maintenance of the truck) and balancing work and family (where family comes first and, at the same time, your business needs you). Moreover, competition for business opportunities (where sometimes norms apply where women are shunned from competing or do not have the skills to compete) affects these women. In addition, there are additional challenges such as the reproduction and domestic roles of a woman (cultural and societal expectations that a woman is a caregiver to the children, the sick, and the old) and Islamic beliefs where a married woman is not expected or allowed to speak to another man except her husband.

Malkia, a tour/safari operator based in Dar es Salaam and Bukoba argued, *"The licensing fees are the same to locals and foreigners; an investor from abroad pays the same fees the local entrepreneur pays. How can the local, particularly women, grow their business and even compete with foreigners or international companies? This is the biggest challenge we face."* Furthermore, Malkia explained that *"the process not only is challenging but also long, consumes much time, and causes confusion with no support from the government"*.

Another entrepreneur, Flora, a tour operator based in Iringa indicated, *"Starting a tourism business is very difficult and that's why you find many businesses are not formalized."*

Similarly, the challenge of paying many fees to different authority bodies was mentioned by all respondents. They revealed that there are many authority bodies that register and issue licenses, which confuses some women entrepreneurs as to which body they should register their tourism businesses. Respondents indicated that they pay different types of taxes to different authority bodies such as the local municipalities, ministries, and the Tanzania Revenue Authority (TRA). Some of the fees are for hotel levies, fire fees, VAT, income tax, and health checks for employees.

Salha argued, *"Although the regulations for formalizing a business in Zanzibar are not as tight as in the mainland Tanzania, paying many fees and taxes to different authorities is still a challenge."*

The perceived burden of paying many fees and taxes affects women's and small business development in Tanzania and, consequently, constrains growth aspirations. These are also affected by the rules and regulations stipulated by the central government, the municipality, and the district council. For example, Naetwe, a handicraft shop owner in Iringa, indicated that the local authority (Iringa Municipal Council) allocates the arts and crafts markets far away from the city where they were allocated land to start afresh construction. However, there were no facilities to sustain the tourism market.

With regard to access information about economic capital, we asked how women access information regarding loans from banks and micro credit institutions. Many women in our study indicated that they did not access a loan from one of these institutions. A few women, such as Aisha, accessed information regarding how to access a loan from her informal social network (being a member of a women's group) in her neighbourhood. Some women, like Salha, Belinda, Salma, Hajira, Malkia and Linda, indicated that they are aware of how to obtain the information that is necessary to apply for a loan from a bank. For example, Salma has an added advantage because she works at a bank as a credit officer in Zanzibar, which



makes it easier for her to access information and a loan for her business. However, these women also indicated problems associated with accessing these banks loans for economic capital due to the difficult procedure and rules. Gender bias by bankers who do not perceive a woman entrepreneur as a viable or serious customer is a problem reported by the some of the women in our study. For example, Belinda indicated that it is not easy for women to understand the banking procedures, processes, and language used by sometimes corrupt bank officials to ask for bribery from women. She explained, *“It is very hard for women who are not familiar with the banking and micro credit institutions.”*

#### **4.3.2 Influence of the Normative Pillar on Growth Aspirations of Women Entrepreneurs**

Religion, particularly the Islamic faith, has been mentioned as a setback to tourism development in Zanzibar. Our respondents in Zanzibar reported that Muslims perceive the tourism business negatively because people believe it contradicts their faith. For instance, Hajira, the owner of the tour/safari company based in Zanzibar revealed, *“Tourism business here is not respected as a prestigious profession; people misconceive Islam. Based on their interpretation of the Quran, they qualify tourism business as immoral.”*

Another respondent, Salha, a tour owner-manager of a bed and breakfast and a tour-safari firm explained that *“there have been incidents of chaos, acid attacks, and threats to tourists and to our businesses. All these are efforts by Muslim fundamentalists who want Zanzibar to be an Islamic state.”* She further explained that *“normally during Ramadan, alcohol is prohibited and, during Ramadan, you get tourists who want to drink; it is a challenge . . . some people think tourism is immoral to Islamic norms, but I think it is mis-information and how some people preach makes other people think Islam and tourism do not match.”*

On the other hand, Salma revealed that, in Zanzibar, many people who work in the tourism sector come from the Tanzania mainland and other neighbouring countries because Zanzibaris perceive working in a tourism firm is conflicting with their faith in Islam. However, Salma argues that *“this is a problem because many people in Zanzibar need these jobs, but it is not easy to get the job because they don't have enough qualifications. They see the opportunities, but these opportunities are grabbed by foreigners.”* Similarly, Hajira challenged the policy makers about tourism development in Zanzibar she says *“the policy makers want the locals to be involved in tourism, but it does not address competence and skills . . . many of them are un-trainable.”*

For the mainland of Tanzania, our respondents did not indicate any challenge regarding tourism being perceived as immoral or not a prestigious profession. Their concerns are on some cultural norms and traditions that are challenging to women's aspirations to grow their tourism firms. For instance, some women mentioned that the challenge comes from gender issues with regard to decision making regarding their business and finances, ownership of property. In many cultures in Tanzania, the husband is the main decision maker and the head of the family.

Mama Naetwe, an owner and manager of a handicraft business reported that, *“My husband controls my income obtained from the business.”* Another, Mama Yeyoyo, elaborated *“my hands are tied; I have no say on the income from my business . . . ”.*

Furthermore, cultural norms and traditions in terms of inheritance laws affect widows inheriting property left by the deceased husband. For example, Aisha has faced many problems since she became a widow. She explained that *“my in-laws inherited the bank account, houses, and the bed and breakfast business when my husband died”*. Many cultures in Tanzania do not favour widows or children inheriting property left by a deceased husband/father.

Furthermore, it was revealed that forms of bribery are a problem to some women whose business is not yet formalized. For example, Flora mentioned that some officials from local

authorities demand gifts from the women whose businesses are not registered or who do not pay taxes when inspecting them. However, Flora indicated that she knows how to deal with corrupt officials. *“Sometimes I run away when I see them coming . . . or I give them false promises. We women, we know how to deal with men who demand sexual favours.”*

In Zanzibar, Islamic belief and norms prohibit married Muslim women from being unaccompanied or to be seen or working with any man other than her husband. However, in our Zanzibar case study, Salha a married woman was allowed by her husband to operate her business freely. She indicates that *“my husband allowed me to come to my office and manage my business . . . he has made certain that I have an assistant whom he suggested I employ to look over the business and me on his behalf”*. However, Salma, an unmarried Muslim of higher economic status than many of the women in our study, indicated that it was her father who encouraged her to start her safari-tour business. She says, *“My father saw the opportunity of these women empowerment programs, and he wants me to be empowered.”* This is a nice example showing that people from a higher socio-economic background may have different perceptions concerning their Islamic belief.

#### **4.3.3 Impact of the Cognitive Pillar on Growth Aspirations of Women Entrepreneurs**

The booming tourism business has motivated major changes in tourism and entrepreneurship education in Tanzania and contributed to an increasing number of public and private institutions that offer entrepreneurship and tourism education all over the country. They provide the knowledge that is necessary for individuals to understand the most basic steps that are required to start and manage a tourism business. For instance, two decades ago, entrepreneurs in the tourism sector relied on privately-owned tour guiding schools in the regions of Arusha and Kilimanjaro with low-quality education to obtain basic skills regarding tour guiding, handling tourists, and managing tourism firms. Some parents with higher socio-economic backgrounds sent their sons and daughters to study tourism and hospitality in Kenya where the quality of tourism education was higher.

Nowadays, most entrepreneurs in the tourism sector rely on formal professional business associations/networks to access tourism education, information, market information, and business opportunities. Importantly, the government recognizes these formal professional associations/networks. For instance, the Association of Women in Tourism Tanzania (AWOTTA) is a professional association for women entrepreneurs in tourism established in 2010. Through AWOTTA, members have access to information and knowledge about how to establish a tourism business and receive the information necessary to formalize a business. In addition, AWOTTA provides seminars and workshops whereby members acquire important information, knowledge, and skills to help them access other business opportunities. Malkia, the founder and chairperson of AWOTTA, says, *“AWOTTA has brought women entrepreneurs together to have one voice against problems we face as women.”* Moreover, Malkia also pointed out *“through AWOTTA, we organize workshops and seminars so that our members can access knowledge and information necessary for their business, such as how to write a business plan, how to secure a loan from a bank, and how to access business opportunities.”*

However, non-members of these formal professional associations do not have access to these business opportunities. Moreover, some women indicated that they want to join these professional networks but, due to high costs, they cannot afford it. Flora states that *“it is impossible to be a member of a business association if your business is not registered”*. She further said, *“I would love to be a member in order to access all the opportunities such as participation in seminars or trade fairs and exhibitions, but I cannot as it is expensive. I cannot manage to formalize my business. How can I join these associations?”* Mama Yeyoyo understands the importance of women’s associations, but her husband does not allow her to join. She says, *“My hands are*

...tied; my husband does not allow me to join an association nor accessing opportunities provided by these associations.”

From all of this, we conclude that the cases provide ample evidence that the institutional environment in Tanzania influences the further business development and growth aspirations in important ways. The regulative pillar is considered a challenge, and the enforcement of the rules of the game is not transparent. Tourism in Zanzibar faces constraints related to the normative pillar. The booming tourism field is changing the cognitive pillar as much more experience is currently available to support entrepreneurs in the tourism sector. At the same time, the cases provide a substantial number of examples showing that the institutional environment is certainly not gender-neutral. We conclude that women entrepreneurs face specific constraints that are rooted in the regulative, the normative, and the cognitive pillars that hamper their business development but also affect their growth aspirations.

#### **4.3.4 Influences of Capital and its incorporation into the Habitus of Women Entrepreneurs**

Access to capital has been indicated as an important factor for entrepreneurs’ success and performance. In this section, we provide findings regarding our second research question of ‘What are the influences of capital and habitus on business growth’. We begin with the influence of cultural capital, followed by social capital, and then economic capital. Finally, we present findings on how habitus influences business growth.

##### **4.3.4.1 Cultural capital**

Cultural capital, according to Bourdieu, is socialized within the family and is later reinforced within the educational system. We examined cultural capital in the domain of the owner/manager in order to understand how cultural capital influences growth aspirations. We examined how women entrepreneurs access information (“know how”) regarding formalizing the business, accessing loans, seminars, exhibitions, workshops, and trade fairs and whether they participate in them. We also analysed information about women entrepreneurs’ educational background, where they attained their education, the education background of their parents, their skills, knowledge, and experiences in tourism, managing business, entrepreneurship, support from their family and friends, and the function of role models.

##### **i. Education attainment and the Socio-economic background**

Findings from the case study depict that the highest level of education of the women in our study is a master degree. Three of the respondents hold a master degree; two of them studied in the United Kingdom and one at the University of Dar es Salaam. These women manage small and medium-sized businesses, and their growth aspirations are higher (except Hajira) compared to others. Furthermore, the socio-economic background of these three women (Hajira, Malkia, and Belinda) is supportive if compared with the other women in our study. In accordance with Bourdieu’s findings, we observe that the social status of the parents of these three women is the highest if compared to the others. For instance, Belinda’s father was a successful business owner; he was regarded as a rich person. Belinda went to study in the United Kingdom with the financial support from her parents. Hajira’s parents migrated to Denmark where her father is an engineer and her mother is a successful business owner. Hajira studied in Denmark and in the United Kingdom. Malkia is the oldest of the women in our study. Malkia studied at the University of Dar es Salaam. She began her business in her home village with the support of her parents who gave her land to establish it.

##### **ii. Support from the Socio-economic background**

Support from family and friends have been depicted by many women as one of the motivating factors that facilitated their start-up. Belinda indicated that support from her parents and her husband helped her to run a successful business. She explained, “*Without the support of my family and of my husband I think I would not have managed to run this business.*” Flora indicated

she was supported by her husband financially for the start-up capital and approval to manage the business. Salma's support from her father motivated her to establish her tour business. Aisha's support from her friends provided her with legal advice to get her property and business back from the family of her deceased husband.

Support from the family plays a role in accessing social capital- effective networking. For example, Flora's husband works with the MNRT and supports Flora by recommending tourists to visit her office to book safari/tour services. Belinda's late father and his connections helped Belinda to access opportunities: *"It took me three years to access a bank loan because bank officers did not take me seriously, doubting whether I could repay the loan (. . .). This changed when I met a bank manager who knew my late father (. . .). This bank manager knew that my late father had a big hotel and restaurant and that secured my loan application."*

### **iii. Education and access to capitals**

Women entrepreneurs whose education is at a higher level use their expertise to access social and economic capital. This means that cultural capital provides these women with power to manoeuvre in the tourism business). For example, Malkia's previous experience as a board member of the Tanzania Tourist Board helped her to access information regarding how to establish a tourism business. Belinda, being a young, educated, and successful woman entrepreneur in Tanzania, has been invited to different conferences, seminars, and some universities as a keynote speaker. Through these invitations and networking, she gained access to different opportunities for her business. For instance, she says, *"I was invited in national and international conferences and workshops to share my experiences, and sometimes these seminars and conferences are being held in my hotels and guests for these conferences also stay in my hotel . . ."*

On the other hand, women with fewer experiences and exposure as well as little or no education have more difficulty in accessing social and economic capital. Women such as Aisha, Mama Yeyoyo, and Naetwe do not have any information regarding how to formalize their business or how to access bank loans, and their knowledge of rules and regulations is low. For instance, Naetwe indicates that she can see the importance of being educated and communicating in English: *"It is very hard for me to communicate with my customers in English; I decided to enrol myself in a language course because I lost many customers."* Aisha, on the other hand, employed a person who has knowledge in computer skills and English to communicate with customers. She indicated, *"I feel ashamed as many tourists send emails which I cannot read or reply. I receive letters which I cannot read because I don't know how to speak or read English."* In another example, Aisha says, *"I went to the bank to apply for a loan, but loan application forms are in English. I do not have collateral. I am just a small business owner. I am not employed. I was denied a bank loan."*

### **iv. Managing Institutional Challenges and the socio-economic background**

In managing institutional challenges, some women tap into their socio-economic background to deal with the challenges they face. They use their family status, family names, and connections to access opportunities or unlock doors. For instance, Belinda indicated that accessing loans is a big challenge to many women. When she faced this problem, she had to manoeuvre in the system in order to get what she wanted: *"I had to see a bank manager as I really needed that loan . . . My determination is not to give up whenever I encounter challenges."* However, other respondents indicated that they use knowledge to deal with challenges they face. For instance, Hajira says, *"I was raised to search for knowledge. It helps me to deal with challenges I face . . . many people venture into tourism business without knowing what they are getting into. As for me, I knew exactly what I wanted and how to get there."*

### **v. Role Models influence**

Role models play a significant role to substantially influence women entrepreneurs' aspirations for growth. For instance, Malkia was inspired by two very successful women in the tourism business. She says *"You know they are women just like me; we face the same challenges. Why are they successful, and I am not? Why is my business struggling while their business is more successful? I invited them to join AWOTTA to speak at our workshops on how one can be successful and aim higher no matter what challenges we face."* She further indicated, *"I was inspired . . . worked on what those two women said and I can say I have grown . . ."*

Some women in our study have more entrepreneurial role models compared to others and, therefore because they come from families which also own or owned a business. Thus, they have been socialized and exposed to what running a business entails. For instance, Hajira has been inspired by her mother and her grandmother; she sees them as her role models. She says, *"These two women inspire me a lot"* and *"they are my role models because they are very strong and very successful business women who operate in a culture where women are not supposed to lead but to be behind."* Moreover, Belinda was inspired by her late father to become an entrepreneur. She says, *"My father was my role model. I admired him so much; he was a hard worker. He started his business out of nothing, and it grew to be a big and successful business during his time. He was strict, and he handled his business professionally. When he died, the business almost died too; it went bankrupt. I did not want my father's business to die with him. I wanted his legacy to live, and his inspiration kept me going until now."*

Some women have role models outside the family. For instance, two role models inspire Flora: a very successful women entrepreneur in Tanzania who owns one of the profitable safari-tour companies in Tanzania and another woman who is a very successful entrepreneur of a construction firm there. Flora indicated, *"These women inspire me a lot; I want to be just like them. I am inspired so much by the story what these women were before establishing their ever growing businesses."* Interestingly, some women in our study indicated that they do not have or do not know any role model. Aisha and Mama Yeyoyo do not have role models even after explaining to them what a role model means and asking whether they had successful business owners in the family. They still do not believe they have a role model. This may be caused by the challenges they faced (stemmed from normative institutions) Aisha from her late husband and her in laws and Mama Yeyoyo comes from a clan Maasai who keep cattle, married off as a second wife when she was very young to a business owner. Mama Yeyoyo maybe does not understand what role models are but she might not like to take traits of her husband as a role model.

From these cases, we learn that these women act differently to deal with the challenges they face. The socio-economic background may explain a considerable part of these differences. The level of education of the entrepreneur, the social status of their parents, support from the social background, and availability of role models do affect their entrepreneurs' motivation, aspiration, and access to different kinds of capital.

#### **4.3.4.2 Social Capital**

For the purpose of this study, we use the definition of social capital by Bourdieu. In relationship to entrepreneurship, social capital provides sources for accessing important information and opportunities that are necessary for business start-ups and for business growth (Renzulli, Aldrich and Moody, 2000).

Regarding social capital, we asked whether the women entrepreneurs are members of formal or informal social networks. The majority of the women in our study are members of informal social networks, and others did not join these business associations citing the reason that they do not have information, and they do not know how to join these associations.

Findings from the case study also reveal that some women entrepreneurs are not affiliated with any business association or professional networks. Interestingly, some of the women were not aware of the women association in tourism (AWOTTA) or any other associations that cater to women.

In addition, these women were not aware of the role and benefits of joining these business or women associations. Of those who were aware, the majority saw the associations as being primarily about access to opportunities such as knowledge, skills, and expertise; being able to join other business owners so that they can have one voice when they address their problems; to belong somewhere where they can network with others; and many other benefits such as access to opportunities for participating in trade fairs, exhibitions, workshops, seminars, accessing professional advices in order to improve their businesses; facilitating networking and information sharing; connecting members to wider markets and marketing information; and advocacy work.

Malkia founded the AWOTTA to unite all women business entrepreneurs to network and form a union in which they can address their challenges as one voice. In addition, Malkia established it so that the women with a tourism business can be identified and recognized. Malkia and other members of AWOTTA have benefited in many ways. For example, Malkia explained that her association AWOTTA has been active in lobbying with the government through the MNRT to review the tourism policy, to amend rules on licensing a tourism business, and to help empower women entrepreneurs in this tourism sector.

However, it was revealed by some respondents that being a member of these associations requires paying membership fees which some women find expensive and which they cannot afford. Some business associations require new members to have a business registered that is a challenge as previously discussed. For instance, Flora indicates that:

*“It is impossible to be a member of a business association if your business is not registered because the invitation comes through these business associations.”*

The MNRT is responsible for preparing international fairs and informing stakeholders in tourism about them and other opportunities. It is difficult for entrepreneurs like Flora to have access since the ministry does not recognize them or know them as they are not yet registered. Nonetheless, some women know how to manoeuvre in order to access opportunities offered by business associations such as participating in workshops, exhibitions, and international trade fairs. For instance, Flora indicated that, even though she is not a member of any business association, she managed to attend workshops, exhibitions, and international fairs because she has friends in these associations who inform her about them. The case of Flora shows how one can translate accessing networking capital into practices (*habitus*). Flora says:

*“I have colleagues and friends who work with the Tanzania Tourist Board, that’s why it is easier for me to access information of trade fairs and exhibitions.”*

Lack of participation within business associations, and particularly in women’s associations, is cited as lack of knowledge and information regarding these associations. For instance, many women entrepreneurs in tourism are not familiar with AWOTTA nor its roles and functions. Meanwhile, other women have the information, however, these associations’ membership fees are expensive.

Accordingly, many women in our study perceive networking and access to networking as an important element for business development. For instance, Belinda explained that:

*“Access to networking is very important for business because, as the business owner, you need to network with others in order to know what others are doing, how they are doing it, and how you will do it in order to make your business successful.”*

Flora indicates:

*“Without networking, your business will suffer a lot. You need to network with other people so that you can access resources which you do not have or which are difficult to possess like hiring a truck to take tourists or hiring a driver or tour guide, even to know prices if they are higher or lower. For a very big part, networking is important because, without networking, you will go nowhere even if you are smart or own good vehicles. You must network with others because you need to network with people in order to be successful; otherwise you will be a failure.”*

On the other hand, Aisha indicated that, without accessing a network like affiliating herself with women’s groups, she would not have challenged her in-laws and her current business would not be running. She indicated that, when her husband died and the family of her husband took everything, a friend loaned her some money with which she was able to start raising poultry whereupon she sold eggs and meat to meet basic needs. Through this business, she met other women doing the same thing who exposed her to micro credit institutions where she obtained information regarding accessing loans that are easy to apply for, and women do not have to struggle with difficult procedures like being required to have collateral.

Malkia considers networking as a very important element for business growth. She says, “My networking with the Dutch organization SNV made it possible for me to lobby with the SNV who are also involved in the tourism project to establish their offices in the lake zone of Tanzania (around Lake Victoria) and to incorporate tourism into their programs.”

Nevertheless, some women see the importance of networking for their business growth, however, is denied being able to network by their husbands.

For instance, Mama Yeyoyo understands what networking can do for the business, but she says: *“My hands are tied; my husband does not allow me to join any associations nor access opportunities provided by those associations.”*

#### **4.3.4.3 Economic Capital**

Access to economic capital is important for business development whether for a start-up or to further advance the business. A study by IFC (2007) finds that access to finance is often the most significant obstacle for women entrepreneurs worldwide. Also, the ILO study on women entrepreneurs in Tanzania (2003) indicates that women start businesses with the money they are able to compile from their own savings and personal networks. This affects their capacity to start businesses of any magnitude and hampers their ability to grow quickly. Findings indicate that most of the respondents in our case study obtained the start-up capital from their personal savings and from family support such as parents and their husband.

Very few women had managed to access loans from financial institutions such as banks and micro credit institutions. However, microfinance still does not address the needs of those women who want to expand their businesses beyond the micro level, leaving many entrepreneurs smaller and weaker (IFC, 2007). Aisha felt that the loans offered by MFIs (FINCA) were inappropriate for her needs as the FINCA used the group lending methods of delivery, which did not suit her. She says:

*“The process is long. I wish these loans were given to individuals and not in a group because repaying the loan, the individual should repay herself, but repaying the loan through a group is a challenging process. We endure it since these loans are easy to access and do not have difficult procedures.”*

Accessing economic capital from financial institutions is not easy. The women highlighted high interest rates and collateral as the major setbacks for accessing economic capital from banks. Since Tanzanian women are often denied control over property due to property laws or traditional customs, they are unable to meet these collateral requirements. Flora did not consult micro credit institutions or a bank to apply for a loan as she says, *“It is very hard to apply for a loan if you do not have collateral.”* Moreover, Belinda, Salha, and Salma managed to access loans from the bank; however, they argued that the process of acquiring the loan was long and difficult. For example, Belinda indicated that, when she was applying for a bank loan, she felt that bank officers did not take her seriously, doubting whether she would repay the loan. She says, *“The loan process took almost a year to be accomplished.”*

She indicated that the process of accessing the loan was very long and difficult. She explained that corruption is a big challenge when an individual wants to access these loans. She says:

*“I had to bribe a loan officer at the bank in order to access the loan.”*

Accordingly, while some women entrepreneurs complain about lack of business and funds to manage their business during the tourist low season, other women such as Salha use their experiences in the tourism field and creativity to access economic capital for their business during the low season. For instance, Salha indicates that she saves some funds gained during the tourism high season to be used in the low season when there are very few tourists or no tourists at all. She says:

*“During low season, some businesses are closed, but I don’t close my business because I save some money I gain during high season which I use to pay salaries to my employees and administrative costs.”*

Accordingly, women may have access to capital, i.e., economic, social, or cultural capital needed for their business growth, however, the incorporation into practice may not be the same among male and female entrepreneurs (Bourdieu, 1984). The incorporation will depend on the individual’s habitus, as we have seen in the case of Salha.

Additionally, for some women, access to economic capital was easier compared to others. For instance, Salma indicated she does not have any problem with accessing economic capital. Salma works as a credit officer with the People’s Bank of Zanzibar, and she explained that whenever she needs some funds for her business, she just takes a loan from the bank.

In accessing economic capital, we also see the role of support from family, friends, and networks in facilitating this. For instance, Salha indicates that she was able to access a loan from her friend, a German woman, to buy her bed and breakfast business. On the other hand, some women faced a challenge of being perceived as foreigners in their own country, and that diminishes the chances of accessing economic capital from banks and microfinance institutions. For instance, Hajira indicates that she did not take any loan from any bank or any micro financial institutions because, first, she is being perceived as a non-Tanzanian and, secondly, she did not want to because she had her own capital to start her business. Moreover, Linda, a woman from the Tanzanian mainland living and managing her business in Zanzibar is also being regarded as a foreigner. Therefore, she cannot access opportunities such as applying for a loan.

#### **4.3.5 Influences of Habitus on Business growth**

According to Bourdieu’s framework, habitus is revealed through perceptions, aspirations, actions, feelings, and decisions that individuals make regarding their business. The social world wherein women entrepreneurs live has a significant influence on shaping their habitus-



dispositions. How do they manage their business? How do they respond to challenges faced? How do they perceive themselves? How do they access resources, and how do they use those resources to expand their business? All of these questions can be explained as their dispositions. Therefore, the socio-economic background where they come from plays a large part on their perceptions, aspirations, and actions towards their businesses. This study focused on women entrepreneurs' perceptions towards growth. i.e., how do they define/describe growth, whether they have aspirations to expand their business, how they intend to grow their business, their big dreams regarding business growth, and how they deal with challenges they face in starting and maintaining their business (actions).

In this section, we will discuss the findings from the case study on how an individual's habitus (perceptions, aspirations, and actions) can influence firm growth.

#### **4.3.5.1 Perceptions of Women Entrepreneurs**

Research indicates that the growth of the firm is deliberate and, therefore, depends on the owner's attitude and the way the owner perceives business growth. To capture perceptions of women entrepreneurs on firm growth, we asked how they perceive, define, or describe growth. We asked this question in order to examine their perceptions regarding firm growth because growth means different things to different people. Thus, we wanted to grasp the understanding and perceptions regarding growth from respondents. Some of them described growth as the increase in the size of the business, number of employees, and number of assets. Other respondents perceive growth as helping the community and establishing an NGO to help the community reduce poverty and other social problems. Other respondents perceive growth as satisfaction, happiness, and success. Below are the descriptions regarding their perceptions about business growth.

Flora describes business growth as doing better than others, increasing in size, income, services she offers, and how she happy she feels since starting this business. She says:

*"I identify business growth as surviving in the business year after year since the business field is difficult to survive. Thus, surviving year after year means you are still there fighting and not out of the business."*

While Flora perceives surviving in the business as growth, Aisha considers growth as expanding the business to the next level, opening other businesses, and doing something else to meet the needs of society.

Moreover, Naetwe and her mother perceive growth as when their curio shop is full with many items to sell to tourists. Naetwe's mother considers growth as:

*"When my children are educated, accumulated enough profits to pay fees and rent, and waking up every day to manage my business and give attention to my children, I am satisfied."*

Another Maasai woman who manages a curio/souvenir shop indicates that she perceives growth as:

*"When our shop is full with many arts and crafts to sell, that is growth; growth is also when business manager network with other people to learn more ways of doing better."*

However, Salma, who owns a tour operating business in Zanzibar, perceives growth as:

*"Helping poor women to get out of poverty and advise them to start their own business".*

On one hand, Salha, an entrepreneur in Zanzibar, described business growth as when she has enough capital to do many things that she has always wanted to do for her business such as constructing another floor so that tourists can have a better sea view. She also perceives business growth is giving to society. She involves herself with charity work to help the sick and the poor in Zanzibar. She cites this charity as one of her views on growth. On the other hand, Hajira, an entrepreneur in Zanzibar, describes growth as reaching out to the local community and involving them in tourism activities including linking volunteers from abroad with locals. She also describes growth as giving to the needy, the poor, and the orphans who really need help so she involves herself with charity work. She chairs and is one of the co-founders of The Paje Project, an NGO working with the local community in the village of Nungwi, to improve the quality of life of the youth through educational empowerment.

Meanwhile, Linda, an owner of a bed and breakfast in Zanzibar, described growth as:

*“Opening other branches on mainland Tanzania and elsewhere. Growth also means managing big business, and growth means that when the business is doing very well my children will inherit it from me one day.”.*

Malkia described growth as:

*“inner growth when I do something big for many people. It means I have inner growth, too. My business has been able to support polio victims and polio campaigns.”*

She supports people with physical disabilities with a project that supports the disabled and orphans. She explained that growth also means when she managed to establish NGOs that support marginalized people in society such as the blind, women, the disabled, and orphans.

Like Malkia, Belinda also perceives growth as:

*“inner growth, learning new skills of managing business of how to be successful and learning how, in the first place, you failed”.*

From these descriptions regarding perceptions towards growth, we see that women have different opinions regarding growth. For these women, growth means reaching out to the poor, establishing an NGO and charity work and being satisfied and happy with their businesses. Accordingly, these findings confirm Brush and Vanderwerf (1992) recommendation to researchers to include measures of business growth other than those mentioned above by our respondents in assessing the performance of women owned businesses because women have different perceptions on business growth and performance. Instead of merely being an economic entity designed to achieve high profits, women perceive their businesses to be “cooperative networks of relationships”(i.e., institutions), in which business relationships are integrated rather than separated from family, societal, and personal factors (Brush, 1992). Hisrich and O’Brien (1982) also found in their study in the United States that, for women, success means achieving goals, balancing work and family, and contributing something of value to society.

We also asked women entrepreneurs how women entrepreneurs perceive themselves. Flora perceives that she is better compared to other women entrepreneurs. She says, *“Survival in this business is not a simple issue for a woman, You have to know the hard way of operating this business in a men controlled business.”* She also perceives herself as being independent and someone who can do it, as she said, *“Starting this business has made me realize that I can manage and operate my business.”*

Aisha perceives herself as a woman with confidence that she can do it if others are able to do it. She has determination. She also believes that women managing a tourism business should learn how to deal and manage because she points out, *“It is hard if you do not have enough education and skills such as speaking English to your customers.”*

Mama Naetwe perceives herself to be a successful woman who did everything to establish her business so that she can send her children to school. She said, *“I sacrificed a lot to move to the city for the sake of my children’s education. My business provides me with security and independence.”*

Salma perceives herself as a woman who wants to be a successful business woman who will be recognized worldwide. She indicates that she is employed but not for long as she will quit her job and concentrate full time on her business. She also thinks of herself as a lucky woman who is being supported by her family, especially her father who encourages her with her business.

Salha compares herself with other women entrepreneurs and thinks she is doing better, but she says *“I need to network with international business owners to be more successful”*.

Hajira perceives herself as a strong woman with determination to grow her business. She says, *“Even if I am still young, I have ambitions to fight my own battles when it comes to dealing with challenges and competition.”* She believes women business owners/managers in the tourism business field to be *“strong who dared to venture in a business which has very low prestige in the Zanzibar society”*.

Linda perceives women as strong who dared to venture in the tourism business. She states, *“You know women in this business work in very difficult situations. It is a male dominated business in a male dominated society, and what do you expect? We suffer but we do not give up.”*

Malkia perceives herself as being able to do it. She explained that she united women entrepreneurs managers in the tourism field. She elaborated, *“The government could not do that, but I did. Now, we have profiles of women in the tourism sector even if their businesses are not formalized and not yet registered. I was able to organize how to bring them together through our association AWOTTA. For me, I perceive myself as a leader even if my business cannot be regarded as a big business. This is what I did I call it inner growth.”* Her perceptions about female entrepreneurship in tourism field are that *“women are good at multitasking and, as long as they are supported by their families, husband, and the government, they will achieve their success”*.

Belinda perceives herself as a determined woman who does not give up so easily: *“I took over the business when it was in bankruptcy. I managed to bring the business back to life, and the business has grown since I took over as the manager of the business/”* She recognizes women entrepreneurs in the tourism field as *“women entrepreneurs are strong women, ambitious, determined, and operating their businesses in dangerous environments, exposed to issues which are also dangerous to women/ I encourage them to continue with their dreams and ambitions no matter what.”*

From all of these cases, we find that their perceptions towards themselves, even if they differ from each other, are positive perceptions towards themselves and towards growth.

#### **4.3.5.2 Aspirations of Women Entrepreneurs**

Studies have shown that entrepreneurial growth aspirations are the key determinant, particularly for small business growth (Davidsson, 1991, Cliff 1998). The dynamism of the environment where the business operates is also linked to growth aspirations (Wiklund and Shepherd, 2003). In order to capture respondents’ growth aspirations, we asked them to

explain whether they have plans to grow their businesses, to explain how they intend to do so, and to describe their dreams.

Remarkably, all respondents aspire to grow their business. For instance, Flora indicated that she aspires to be a successful woman tour operator in the southern zone of Tanzania. She described her plans as, *“I want to improve my business to earn a high income which will help me to formalize my business and to be able to open branches in other regions in Tanzania.”* While Flora aspires to extend her business to other parts of Tanzania, Aisha would like to build a hotel and hostel, however, she is pessimistic: *“We have plots of land, but my in-laws took over our properties after the death of my husband. They took even the title deed of the plots of land and the house. I am worried if I will get them back.”* Moreover, Malkia aspires to grow her business. She says, *“Growth is boundless. Since I established my business, I have added services, opened branches in many regions in Tanzania, and offer consultancies. I also work with policy makers to develop tourism sector in Tanzania.”* On the other hand, Salha aspires to grow her bed and breakfast to the level of a two star hotel and restaurant. Moreover, Hajira has indicated that she has aspirations and abilities to grow the business. She explained that *“my business started very small, but now it is expanding with opening up of new projects such as an NGO and adding new services”*.

Regarding how to they intend to grow their businesses, many respondents indicated that they would like to grow in terms of the number of employees, increasing income and assets, and expanding their business to other regions and elsewhere. For instance, Flora plans to employ more employees, increase the number of vehicles, and to restructure her company to have different departments such as an accounting department, transport, and guides as well as offering more services. Salha wants to network and collaborate with international business owners or agents who sell holiday packages to Africa in order to market her business to the international market and to network with international business owners or managers. Meanwhile, Hajira intends to grow her business by incorporating NGOs into her company and introduce her tourism business into community activities by involving volunteers and the local communities in order to further the development of these communities. Also, she involves her company with charity work within local communities. Belinda indicated that her business started as a bar. She managed to take it to the next level as a three star hotel. She says, *“I want to do more to grow this business by constructing a five star tourist’s hotel with a sea view, and I have started the planning.”* Malkia has big plans to grow her business with branches all over the country.

Belinda indicated that she has a dream of uniting women entrepreneurs in Tanzania to have one voice in order to address their issues. She explained: *“You know, we have many associations of women entrepreneurs, but these associations have different motives, When you hear them, you hear the same challenges we face as women, What is lacking is something to unite all of us. So my dream is of uniting all women entrepreneurs in Tanzania.”* Moreover, Malkia has similar dreams to those of Belinda, though her dreams are more focused on women in the tourism field. Malkia says, *“My biggest dream is to unite and link women entrepreneurs in the tourism sector in Tanzania and in Africa and elsewhere.”* Malkia’s dream has become a reality. She is the founder and chairperson of the Association of Women entrepreneurs in Tourism in Tanzania (AWOTTA). Through AWOTTA, she unites all of the women entrepreneurs engaged in tourism on the Tanzania mainland and in Zanzibar to have one voice to address institutional challenges they face when formalizing their businesses and other challenges as well such as networking. Hajira dreams that *“one day, my company will be in the whole of Africa, in Europe, in the whole world. I want to have a whole empire; my business will be a brand like Coca-Cola which will be recognized worldwide.”*

#### 4.3.5.3 Actions of Women Entrepreneurs

Habitus is revealed in moments of practice. In this study, we asked women entrepreneurs whether they can manage business growth, how they respond to the challenges they face, and to describe the benefits they have gained since establishing their businesses.

Regarding whether our respondents can manage growth, many of those with a higher level of education, i.e., Malkia, Belinda, Hajira, and Linda, indicated that they are able and capable to manage growth. For example, Belinda says, *“My business is bigger. It started very small, and it went bankrupt. I took over managing the business when it died, but I took it from scratch to this three star hotel.”* Likewise, Hajira indicates that she can manage business growth: *“I want my business to be a brand which will be recognized worldwide just like Coca Cola.”*

Further, when we asked how they respond to the challenges they face, some of the respondents were optimistic. Some also took risk in order to get what they wanted to grow their businesses. For instance, Malkia, through her organization AWOTTA, lobbies the government to review the Tourism Policy and Act so that many people can venture easily and formalize their businesses. In addition, Belinda indicated that accessing loans is a significant challenge to many women. When she faced this problem, she had to manoeuvre in the existing system in order to get what she wanted. She says, *“I took a very big risk to bribe someone in order to access the loan. My determination is not to give up whenever I encounter challenge.”* However, other respondents indicate that they use knowledge to deal with challenges they face. For instance, Hajira says, *“I was raised to search for knowledge. Knowledge has been a big help for me. It helps me to deal with challenges I face. Our family motto, “fight your own battles,” has inspired me to deal with the challenges I face. You know, many people venture into the tourism business without knowing what they are getting into. As for me, I knew exactly what I wanted and how to get there.”*

Some women in our sample responded to the challenges they face by forming or creating alliances with the institutions that govern them. For example, some women entrepreneurs in Iringa helped the municipality to organize an institutional framework of control and support to organize arts and crafts vendors in the place where they manage their businesses.

From these cases, we have seen that these women act differently to deal with challenges they face. The way they face challenges and use strategies was learned through a socialization process, networking, and schooling. The way of dealing with challenges is what Bourdieu refers to as habitus (Bourdieu, 1990: 62). In most of the cases, this habitus was the product of an individual's history and past experiences (which is embodied history) that are internalized as second nature. Because of their socialization process, these entrepreneurs use their entrepreneurial actions in managing their businesses and handling challenges, and they were able to perform well.

#### 4.4 Chapter Conclusion:

This chapter discussed findings from the case study, which indicate that the tourism field affects women entrepreneurs through regulative, normative, and cognitive systems. The regulative system affects women entrepreneurs with its difficult rules and regulations for registering and licensing a business and accessing economic capital. Similarly, the normative system through cultural norms, values, traditions, and religion beliefs impacts women entrepreneurs as traditions and beliefs are not friendly to women.

The findings also show that the socio-economic background can be a strong resource that allows women to act differently to deal with institutional challenges they face. We conclude

that institutional environment is not gender-neutral and women entrepreneurs face specific constraints that hamper their business development but also affect their growth aspirations.

Furthermore, socio-economic background play major roles on the access to capitals and incorporating capitals into habitus and further influence business growth.

The socio-economic background and education are important to access other capitals. We observed that women with higher education from higher socio-background their access to capital is different from other women with less education. Again, social capital particularly formal tourism business organizations are not easier to be accessed by women entrepreneurs whose business are not registered and also who cannot afford the costs. However, some women entrepreneurs rely on their women organizations, which also helps them to access other capitals such as economic capital and access to legal aid.

We also observed from the cases how women entrepreneurs translate capitals they hold into their habitus. Women entrepreneurs perceives themselves as strong, determined and able to accomplish their dreams. Aspirations of women entrepreneurs are based on their future plans regarding their business. Also, women entrepreneurs use their socio-economic background, entrepreneurial actions to respond to institutional challenges they face. Remarkably, women entrepreneurs perceive “growth” as a multidimensional concept. Next to firm growth, many entrepreneurs also refer to a social dimension, or local community development, showing that their business relationships integrate personal, family and societal factors.

Additionally, findings indicate that women entrepreneurs establish their habitus (perceptions, aspirations, and actions) in order to operate their businesses and handle the challenges that they face. Through their actions, some women were able to manoeuvre into the social space of the tourism field and compete with the dominant position of men in the field.

We conclude that Women entrepreneurs access capitals differently. The level of education of the entrepreneur, the social status of the parents of the entrepreneur, support from the social background and availability of role models do affect the entrepreneur’s motivation, aspiration and access to different kinds of capital.



## **CHAPTER 5: RESEARCH DESIGN AND DESCRIPTION OF THE DATA**

### **5.1 Introduction**

The empirical part of this study was carried out in three phases. Phase 1 and 2 are composed of a qualitative study (case study and pilot study) while Phase 3 consists of a quantitative study with information compiled through a survey. In the first phase, we conducted the pilot study in Arusha, Iringa, Dar es Salaam, Kilimanjaro, and Zanzibar. The second phase involved the case study research in Iringa, Dar es Salaam, and Zanzibar. The third phase addresses the quantitative study with a survey in four regions of Tanzania: Arusha, Dar es Salaam, Kilimanjaro, and Zanzibar. This chapter discusses the research design and will detail the qualitative and the quantitative studies.

### **5.2 The Pilot study**

The pilot study was carried out in four regions in Tanzania: Iringa, Arusha, Dar es Salaam and Zanzibar. The study was conducted from January to February 2013.

The main purpose of the pilot study was to examine whether there was a sufficient number of women entrepreneurs in the tourism sector. Also, we were not clear with what business segments women entrepreneurs are involved with. We wanted to be certain if there was a sufficient number of women entrepreneurs, what tourism business segments many women are involved in, and which regions they are operating. Since Tanzania is the biggest country among the East African countries, it was relevant for planning and budgeting to know exactly where we will conduct our study in Tanzania, what time it would take us and what cost will be involved to carry out the case and survey studies.

The second main purpose why we embarked on the pilot study was to understand the institutions and public/private sectors involved in tourism. We were interested to identify the key players in the sector, what roles do they play and where they are based. For instance we wanted to know the body of authorities within the tourism sector (e.g. Tanzania Tourist Board, Chamber of Commerce, Professional networks).

For instance, we found that there are authorities such as the MNRT that establish the rules, regulations, and requirements of how an entrepreneur must register and operate a tourism business in Tanzania. We also traced business associations and professional associations such as the Chamber of Commerce, the Tanzania Association of Tour Operators (TATO), Zanzibar Association of Tour Operators (ZATO), the Hotel Association of Tanzania (HAT), Tanzania Association of Cultural Tourism (TACTO), the Association of Women in Tourism in Tanzania (AWOTTA), and a number of other women associations. These institutional associations play a key role of uniting all entrepreneurs in the tourism sector, representing them to government agencies or ministries, and helping to organize trade fairs and Our third purpose was to examine some of key concept in our Model (Chapter 2). To do that we conducted interviews with few women entrepreneurs we identified about access to capitals and challenges they face.

Ultimately, the relevance of the pilot study was important to get acquainted with the tourism sector in order to plan for the case and survey studies. More information regarding women entrepreneurs we identified and their business segments are in provided in appendix –B.

### **5.3 The Case study**

The case study was conducted in Iringa, Dar Es Salaam and Zanzibar From Mid-July to August 2013. The main purposes of the case study was to understand whether women



entrepreneurs aspire to grow their businesses and whether there are performance differences amongst women.

The objectives were:

- To identify more women entrepreneurs and business segments in the tourism sector;
- To examine field, capital (cultural, social and economic capital), habitus (perceptions, aspirations, and actions) and business growth amongst female entrepreneurs of tourism businesses.

We used personal interviews (face-to-face), in-depth interviews, telephone interviews, and observations to collect important information. Only the researcher conducted the pilot and the case study.

Although the pilot study was important to identify women entrepreneurs involved in the tourism sector, the number of women identified were not sufficient enough therefore; the case study was carried also to identify more women involved with the tourism sector. The Association of Women in Tourism in Tanzania (AWOTTA) played a significant role of providing contact information about women entrepreneurs operating tourism businesses. Through this association, I was able to conduct many interviews with these women.

The second objective was to explore the manner in which the field, capital, and habitus influence growth aspirations of women entrepreneurs. Findings from the case study revealed that field (institutions), capital (cultural capital, social, and economic capital), and the incorporation into habitus play a major role in women's growth aspirations. Moreover, the socio-economic background of female entrepreneurs through cultural capital emerged as being essential. For instance, some women from families with more cultural capital and entrepreneurial backgrounds have higher growth aspirations than women with lower cultural capital. However, findings revealed that some women with a lower socio-economic background that had married into families with higher socio-economic status also aspire to expand their businesses. While some of these women entrepreneur have long-term goals of growth, others perceive business growth in terms of how they have been able to survive in the business year after year and how much they were able to help their communities.

We also discovered that some married entrepreneurs began their business without informing their spouses because they were afraid that their husbands would not want them to be entrepreneurs especially venturing into the tourism sector. However, when the spouses became aware of the existence of the business, and the business became successful, some husbands assumed the role of a director, advisor, or finance director of the business. For instance, one female entrepreneur of a safari tour revealed that, when her husband found out that she had a large, successful safari-tour company, the husband quit his job to join his wife's business and appointed himself as a CEO. When asked why she initially kept her business a secret from her husband, she simply answered that her husband did not want her to become an entrepreneur. Another woman said that her husband wanted her to manage a family business; however, she indicated that she wanted to operate a tourism business instead. Later, when she became successful, her husband joined her. More information regarding descriptions of the case study are provided in appendix –C.

#### **5.4 The Survey Research**

The main objective of the survey research was to test and measure key concepts based on the conceptual model. The survey research made it possible to test the ideas generated from the case and pilot studies, which had a more restricted scope, in a larger sample.

The survey study was carried out from July 2015-March 2016 in Arusha, Dar es Salaam, Kilimanjaro, and Zanzibar. We selected these regions due to their touristic potential and availability of many female entrepreneurs in these regions where tourism has been strongly developed. Dar es Salaam was selected because it is the largest commercial city in Tanzania and hosts many small, medium, and large national and international tourism firms. Many office premises of tourism businesses are also located there (refer Table 3).

Arusha is another large city in Northern Tanzania; it is famous for being one of Africa's hot spots for tourist attractions. Some attractions there include the Serengeti National Park, which is the best known wildlife sanctuary in the world; the Ngorongoro Crater, the largest crater in the world with limitless wildlife; the Lake Manyara National Park, home to the tree-climbing lions; Olduvai Gorge – Southeast of Serengeti, the site of the discovery of the oldest human remains ever found; Arusha National Park; and Tarangire National Parks. Many tourists from western countries book their holidays in Arusha. The Kilimanjaro region hosts the Kilimanjaro Mountain, the highest mountain in Africa, and the Kilimanjaro National Parks as well as other tourist attractions. Additionally, Zanzibar has a well-preserved capital, Stone Town, and the white sand beaches in the Northeast Pemba and Mafia Island with their marine parks provide excellent diving and fishing. Table 3 below provides information regarding female entrepreneurs across the four regions with whom we conducted the survey study. The table shows that Arusha and Kilimanjaro have many women who own tourism businesses. Despite combining these regions due to their close proximity to each other in the northern part of Tanzania, it is not a coincidence that tourism is well established in these regions.

**Table 3: Female entrepreneurs in four regions**

<b>Region</b>	<b>Frequency</b>	<b>Percent</b>
Arusha and Kilimanjaro	61	51
Dar es Salaam	45	38
Zanzibar	14	12
Total	120	100

#### **5.4.1 Tourism Businesses**

We planned to reach a substantial number of female entrepreneurs. The case and pilot studies helped us to identify three predominant areas in which female entrepreneurs were engaged: handicraft, accommodation, and safari-tour. Table 4 below describes business segments by region. It shows that Arusha and Kilimanjaro have more safari-tour businesses compared to the other regions because this region not only has more tourism attractions but also tourism firms such as accommodation, safari-tour, and handicraft, all of which are booming businesses.

**Table 4: Business segment by Region**

Type of business	Arush and Kilimanjaro	Dar es Salaam	Zanzibar
	%	%	%
Handicraft -N25	44	44	12
Accommodation - N37	65	24	11
Safari-tour – N58	50	38	12

#### 5.4.2 Sampling Procedure and sample size

When we embarked on the preparation of the survey study, we planned to use a sample frame of female entrepreneurs of tourism firms from the Ministry of Natural Resources and Tourism (MNRT) in Tanzania. All of the information regarding tourism businesses on the Tanzania mainland are available at the Department of Tourism. Unfortunately, at the ministry, we found that information (of registered tourism business) is not open to the public for reasons of confidentiality.

Moreover, we discovered that a large number of these businesses are operating in the informal sector, which made it difficult to identify female entrepreneurs to fill in our questionnaires as they are not registered or listed anywhere. To solve the problem for our survey research, we contacted associations/professional networks to seek help to identify these women. The Association of Women in Tourism Tanzania (AWOTTA) played a significant role in helping us locate and identify these women. Through AWOTTA, we identified 20 women female entrepreneurs in all three regions. Since our goal was to interview as many women entrepreneurs as possible, we adopted a snowball sampling. This technique facilitates being able to contact those that are difficult to reach and can identify a target group (Biernacki and Waldorf, 1981; Wasserman et al., 2005). Remarkably, the snowball sampling helped us to identify more than 100 female entrepreneurs whereby the 20 female entrepreneurs already identified were asked to indicate other women they knew managing tourism businesses that met our objective (handicraft, accommodation, and safari-tour business).

Table 5 below presents the number of female entrepreneurs we contacted and the number of women who participated in our study.

**Table 5: Contacted and interviewed female entrepreneurs**

	Arusha and Kilimanjaro	Dar es Salaam	Zanzibar	Total
Number of female entrepreneurs contacted/identified	100	60	30	190
Number of female entrepreneurs interviewed	61	45	14	120

Although we managed to identify quite a number of female entrepreneurs, some of them did not want to be interviewed or participate in the survey due to different reasons. For instance, several of these women feared that we were government officials looking for unregistered businesses. Others did not see the importance of the research (“wasting her time-, -what’s in it for me”). For instance, in Zanzibar, we suffered incidents where we were dismissed by some women as they did not want to be interviewed; they only wanted us as potential customers and not as researchers. Fortunately, we were sometimes able to obtain their trust by being introduced by someone they knew. In one particular case, a male entrepreneur of a safari-tour, who also was the chairperson of the professional network of which some women are also members, introduced us to those whom we had already reached out to but who had initially denied us access. In this way, we were able to convince these women to participate in our study. We accomplished one of our objectives, i.e., although there are no studies or records of female entrepreneurs in tourism in Tanzania, our study has brought these women to light. By doing so, some of those women will provide interesting case material to be used for educational purposes and training about entrepreneurship in Tanzania.

#### **5.4.3 Preparations, Testing, and Administering of the Questionnaire**

Designing a questionnaire is a job that requires proper planning of what information to collect, how to collect the data, how to measure the information collected, and how to administer the questionnaire. Our main objective for the survey study was to test the research model. Thus, we developed a questionnaire to collect social demographic information, business information, information about three types of capital, habitus (perceptions, aspirations, and actions), and information regarding business growth (see Appendix A)

Before we embarked on the survey research, we tested our questionnaire to determine whether the respondents understood the questions well and whether the questionnaire would help us gather all of the information we wanted.

Based on the test we improved our questions. For instance, open-ended questions that targeted how much an entrepreneur made in terms of money in a year were left blank. Therefore, we reformulated our questionnaire into closed questions (giving them alternatives to choose an answer). We went back to test the adapted questionnaire again, and we noticed that the respondents answered all of the questions.

The researcher herself had the support of two research assistants with whom she conducted the survey research. The researcher solely supervised the entire process of the survey. One research assistant worked in Arusha and Kilimanjaro, another in Dar es Salaam and Zanzibar. While the researcher was working in Arusha and Kilimanjaro with one research assistant, the other one was gathering contact details and identifying female entrepreneurs in Dar es Salaam and Zanzibar. After the researcher finished in Arusha and Kilimanjaro, she went to work with the other research assistant in Dar es Salaam and Zanzibar.

The questionnaires were administered in two ways. A face-to-face type of interview occurred in which the researcher and an assistant researcher read the questions from the questionnaire to the respondent and, after the respondent provided the answers, we filled in the answer in the questionnaire. We did this in order to provide an appropriate amount of time for the respondent to focus on answering rather than just answering and writing the answer. In addition, we wanted to minimize the time lapse because our questionnaire was rather lengthy. The questionnaire is written in English, however, wherever we encountered a respondent who did not understand English, we translated from English to Swahili, and we also had a questionnaire translated to Swahili in the event that a respondent wanted to be left with a Swahili version of it. Many of our respondents understood English well, thus making it easier for us.

We also administered the questionnaire by email, but this was not very successful. Before a questionnaire was sent, when we failed to meet with the respondent, a phone call was made or we sent a message via mobile phone or Facebook. Some respondents replied and asked for questionnaires by email. We sent approximately 30 questionnaires by email yet no one responded or emailed back. We did a follow up such as calling or sending another email. Very few responded: two people responded from Zanzibar and one from Dar es Salaam but no one from Arusha or Kilimanjaro. After the survey process was completed, we collected the questionnaires and the process of data entry began through SPSS.

#### **5.4.5 Collecting data in an African context**

Although we reported earlier on how the survey study was conducted, we would like to add another important observation about the data we have collected and its implication in the cultural setting where this study was conducted. We employed questions that were successfully used by Davidsson (1989) in the Western world (Sweden). Yet, when we used

the same questions in Tanzania, we encountered challenges in collecting information. Admittedly, we asked ourselves why it was difficult for our respondents to conform to Davidsson's questions. We discovered that our methodology was culturally bound and, as a result, not a neutral model. The same questions/methodology used in a different cultural setting can bring about different results (Crane et al., 2016).

The first major challenge we encountered was finding out that our respondents were not aware, experienced, or exposed to academic research or its importance. The majority of women in our study clarified that it was the first experience for them to be involved as research respondents particularly about their businesses. Thus, it was difficult for them to understand why they should waste their time to participate in this study and disclose important information about their businesses to a total stranger. We received comments such as: "Why should I give you all this information?" and "What do I get in return?" Contrary to Davidsson, we noticed that some of our respondents were initially unwilling to participate.

On top of this, Scott's (2001) perspective on the regulative pillar to enforce legal rules could be used to explain why it was difficult for female entrepreneurs to conform to the Davidsson methodology. When the regulative pillar is weak or not strong enough to enforce legal rules and regulations, inconsistencies and uncertainties occurred and consequently influenced the responses to our questions, e.g., a number of the questions concerning future aspiration/and perceptions for five years ahead. We noticed that uncertainties in a substandard institutional setting made it difficult for these women to predict the future such as what will happen to their business five years ahead in terms of employees, product/services, and even about turnover; these turned out to be a difficult questions. Also, it was possible that our respondents reacted that way because of the uncertainties of institutions. To clarify, rules and regulations can change at any time, different authorities collect taxes, new policies could be introduced at any time with an implementation that is sudden, the tourism market could be moved anywhere anytime, demolition of houses or office premises could take place anytime to make room/space for road construction or standard railway gauge. This list of uncertainties could be never ending. With such examples of uncertainties of institutions, one can understand why it was difficult for these women to predict the future of their businesses.

In addition, some information regarding the finances of their businesses were deemed to be too confidential to be shared to a total stranger (the researchers). We understand that our respondents wanted to protect their business information from us because, in the first place, they did not know or trust us, (since they were not familiar with research, they did not know what we would do with their information regarding finances). Further, the questions we asked created misunderstanding among our respondents. For instance, the questions regarding perceptions and aspirations that required our respondents to select one of the four options were tricky and confused our respondents, as it was difficult for them to pick which answer suitably reflected their actual situations.

It can be concluded that methodologies of the Western world may turn out to be completely different when applied in a different cultural setting, particularly in the Tanzanian context. Ultimately, for further analysis in Chapter 7, we will deal with questions that were well understood and did fit in the cultural context of Tanzania. Alternatively, applying Davidsson's questions in the context of Tanzania is in accordance with what has been advised by Karsten and Illa (2005) in their study of Ubuntu as a management concept. They advised that transfer of knowledge from developed countries to developing countries should not be a one-way process neglecting recipients or audience. Instead, the transfer of knowledge should be a two

way process enhancing “one partner’s knowledge and expertise, and strengthening each partner’s competitive position” (2001:93).

## 5.5 Description of the data

Based on the research model (see Chapter 2), we provide the descriptive analysis of the key concepts in detail and discuss the measurement of key variables.

### 5.5.1 Demographic information

We collected demographic information or firm characteristics in order to help us critically understand the growth aspirations of women entrepreneurs. Previous studies have revealed that firm characteristics (age of respondents, marital status, firm age, initial firm size, legal status, occupation before start-up, and who started the business) may influence business growth (e.g., Almus and Nerlinger, 2000; Becchetti and Trovat, 2002; Davidsson et al., 2002; Heshmati, 2001; Rodríguez et al., 2003). Table 6 below provides demographic information regarding the age of the female entrepreneurs. The majority (42%) range between 36-46 years old. Another group is 47-67 years old, which makes up the second largest group (36%). This result implies that the majority of women entrepreneurs in this study are in the mid-30s and 40s, and the youngest group (19%) are 25-35 years old. Ultimately, these are the peak ages for most people to engage in productive activities, specifically in entrepreneurship in Tanzania (see Tundui, 2012, Nchimbi, 2002, ILO, 2003).

**Table 6: Age of female entrepreneurs**

Age	Freq.	Percent
25-35	23	19
36-46	50	42
47-67	43	36
67>	4	3
Total	120	100.00

Table 7 describes the marital status of our respondents. The majority of these women are married (55%) while only 23% are single; 13% are widowed, and 9% are divorced. Balancing family and work is a challenge for most women in Tanzania. Admittedly, some of the women in this study were motivated to pursue an entrepreneurship as their career choice in order to balance work and family life. This information is consistent with some female entrepreneurship studies, which reported that, among other reasons, independence and balancing family and work are the motivating factors for women to pursue entrepreneurship endeavours (Butner and Moore, 1997). However, we observed that a few women were divorced and widowed. We observed in the findings from the case study in Chapters 4 and 6 that Tanzanian cultural norms and values are unfriendly towards women, especially widows and those who are divorced. These women may have pursued entrepreneurship out of necessity/survival reasons.

**Table 7: Marital Status**

Marital status	Frequency	Percent
Single	27	23
Married	66	55
Widowed	16	13
Divorced	11	9
Total	120	100

Table 8 provides information regarding firm age. The majority of these businesses (72%) were established between 2001-2013, which indicates that the majority is quite young. Yet some firms were established decades ago: 26% were established between 1991-2000, and 2% of the firms began between 1980-1990. Findings from the case and pilot studies show that some firms are stagnating, meaning that they were established three decades ago yet have the same number of employees when we conducted this study. Accordingly, Davidsson (1991) argued that firm age, size, and an entrepreneur's age tends to be negatively related to growth in the sense that an older entrepreneur is more likely to have achieved the initial aspirations to pursue growth (Davidsson 1991:408). The argument of Davidsson might be valid; however, we believe that other reasons such as willingness and the ability of the entrepreneur to pursue growth may also apply.

**Table 8: Firm age**

<b>Year</b>	<b>Frequency</b>	<b>Percent</b>
1980-1990	2	2
1991-2000	31	26
2001-2013	87	72
Total	120	100,0

**Table 9: Business ownership**

<b>Who started the business</b>	<b>Frequency</b>	<b>Percent</b>
I started Myself	49	41
I started with someone else	51	42
I bought the business	8	7
I inherited the business	10	8
Other	2	2
Total	120	100,0

Table 9 shows that 42% of female entrepreneurs established their business with someone else, 41% established on their own, 7% purchased the business, and 8% inherited. This result is consistent with results from Table 18 where we observed that 44% of the businesses are family owned. Some female entrepreneurs own their companies with their husbands (we noticed that the roles of the husbands are usually one of co-ownership (27%), advisor (15%), and financier (1%). From the findings of the case studies, we observed that some of the husbands of women entrepreneurs did not allow their wives to establish tourism businesses; however, these women established the businesses without informing them. Later, when the husbands were aware of the businesses and that the businesses were successful it turned out the husbands then assumed the role in their wives' businesses. This suggests that normative institutions have more influence on women entrepreneurship in Tanzania.

Table 10 below describes the legal status of the firm: the majority of them are legal/registered (76%) while 24 % are not legal. This is interesting because we expected the opposite due to the results from the case study. The procedure of making the business legal is tedious and usually has to do with gender bias. During the survey, we learned that new policies in tourism were introduced and applied. It has become difficult for unregistered safari operators to send tourists to the national parks because only registered safari tours are allowed to enter there. Moreover, for the accommodations and handicraft segment, the Tanzania Revenue authority

(TRA) inspects unregistered businesses and, once found, the entrepreneurs are arrested and fined. This may be a reason that we observed the majority being registered businesses.

**Table 10: Legal status of the business**

Have you registered your business?	Frequency	Percent
Yes	91	76
No	29	24
Total	120	100,0

### 5.5.2 Size of Business

Firm size has been addressed as a factor that could influence the growth aspirations of the entrepreneurs and whether entrepreneurs have the ability, need, and opportunity to manage growth (Davidsson, 1991).

To measure size, we have two proxies: employment and turnover. Information from Table 11 provides the current number of employees for each business segment. The handicraft segment is topping the list by having a more current number of employees on the scale of 1-10 (60%) than the safari-tour (40%) and accommodation (30%). Moreover, the accommodation segment is leading (41%) on the scale of 10-20 current numbers of employees while it is interesting to observe that the handicraft segment has 8% of the number of employees at the scale of 20-50.

**Table 11: Current number of employees**

Type of business	Current number of employees				
%	1-10	10-20	20-50	50-100	100- above
Handicraft N=25	60	24	8	0	8
Accommodation N=37	30	41	16	11	2
Safari-tour N=58	40	22	19	17	2
All segments N=120	41	28	16	12	3

Table 12 shows that more than 50% of women entrepreneurs in all business segments expect to accumulate the turnover of \$5000-25,000. The currency we used is the United States Dollar. Amongst them, 60% are safari-tour entrepreneurs, 54% accommodation, and 32% are entrepreneurs of the handicraft. It is interesting to observe that the handicraft segment, which we regarded as the smaller business segment amongst the three, is quite similar to the safari-tour and the accommodation if the turnover is compared. For example, 16% of the safari-tour entrepreneurs expect to accumulate a turnover of \$25,000-50,000 while 12% of the handicraft entrepreneurs expect to reap the same turnover, overtaking the accommodation segment (8%). What we have observed from the results in Tables 13 and 12 suggests that there is diversity in tourism firms in the sense that some of the tourism firms are small (more in the handicraft segment) and medium (accommodation and safari) sized, and fewer are large businesses across the three segments.



**Table 12: Turn over in a Year**

Type of business	Turnover in a year				
	\$250-5000 %	\$5000-25,000 %	\$25,000-50,000 %	\$50,000-above %	None %
Handicraft N=25	36	32	12	4	6
Accommodation N=37	14	54	8	14	11
Safari-tour N=58	7	60	16	16	2
All business segments N=120	15	53	13	13	8

### 5.5.3 Conclusion on the demographic information

Although we were not able to randomly select a representative sample, the demographic information shows a variation in the sample that reflects quite well, what we expected in Tanzania. We have observed in the tables that the majority of women entrepreneurs are in their mid-30s and 40s, and more than 50% are married while a quarter of them are single. We also observed that the sample is well distributed in the sense that the majority of the firms across the three segments are quite young, and only 2% are older. These young and old firms are distributed into small, medium, and large sized, and many of these firms are family businesses. Our conclusion is that there is significant diversity in the sample, and this reflects business management by women entrepreneurs in tourism in Tanzania.

## 5.6 Cultural, social and economic capital

### 5.6.1 Cultural Capital

This study applies Bourdieu's (1990) definition of cultural capital as forms of knowledge, skills, education, and any advantage that provides a person a higher status in society, including high expectations. Moreover, some scholars have stressed the importance of education and experiences on entrepreneurial growth aspirations (see Kolvereid, 1992, Wiklund and Shepherd, 2003). Based on this definition, with the findings from our case study as well as the explanations from the study of Wiklund and Shepherd (2003), we have decided to measure three variables: education, experiences, and role models.

#### 5.6.1.1 Education variables

To measure the education variable, we developed proxies about female entrepreneurs' highest level of education, whether they attended public or private secondary schools, and whether they were schooled in Tanzania or abroad. We also included parents' education levels.

**Table 13: Education attainment of female entrepreneurs**

	No education %	Primary school %	Secondary school %	Vocational education %	Bachelor Degree %	Master degree or higher %
Handicraft N= 25	0	28	28	20	20	4
Accommodation N=37	0	11	19	38	19	14
Safari-tour N= 58	0	0	22	33	40	5
All 3business segments N=120	0	10	22	32	29	8

Table 13 provides more details about education attainment. The accommodation segment is leading by having many people who have attained a master degree (14%) followed by the safari-tour-sector (5%) and, lastly, the handicraft sector (4%). The accommodation sector is a leading sector with more women entrepreneurs who attended vocational college (38%). While the safari-tour sector is leading by having more participants with the bachelor degree (40%), the accommodation and handicraft have 20% of entrepreneurs who hold a bachelor degree. Moreover, within the safari-tour sector, there is no woman whose highest education is primary school. This leads to the conclusion that the safari-tour business has more participants who have attained higher levels of education than the rest.

Additionally, Table 13 also shows that a majority of female entrepreneurs (32%) have a middle higher education. This means that these women attended a college after having graduated from secondary school (vocational college or college of applied science). The next group of these women (29% of the sample) graduated from a university with a bachelor's degree. The highest education level attained by women is the master degree, which comprises 8% of the sample. The lowest education level is primary school (10% of the sample size). There were no respondents who did not have formal education in our sample.

However, it is interesting to note differences of education attainment between this study and other studies in Tanzania. The other late studies in Tanzania on entrepreneurs (see URT, 2006, Tundui, 2012, Richardson et.al; 2004; Stevenson and St-Onge, 2005) have reported that the highest education is the primary school. Moreover, a study by Tundui (2012) reported that the majority of the female entrepreneurs have lower levels of education. However, these studies are mixed studies on both men and women entrepreneurs and concern all of the economic sectors. In general, results from my study indicate the majority of female entrepreneurs in tourism are relatively well educated.

**Table 14: Female Entrepreneurs attendance to Public-Private secondary school**

	<b>Public school</b>	<b>Private school</b>	<b>Both</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Handicraft N=25	64	28	8
Accommodation N=35	40	43	16
Safari-tour N=58	33	57	10
All 3 sectors N=120	42	47	12

Table 14 above indicates that 42% of female entrepreneurs in our sample attended public secondary schools, 47% attended private school, and 12% attended both private and public schools. In the handicraft sector, the majority of the entrepreneurs went to public schools (64%) while the safari-tour sector has more participants who attended private school (57%). Attendance of public or private secondary schools in Tanzania has a hidden message. Though public schools are scattered all over the county and are less expensive, the quality of education obtained in these schools leaves much to be desired. To illustrate, public schools suffer from a shortage of resources such as books, building, desks, chairs and, more importantly, qualified staff. We included this proxy in our study because we wanted to be sure about the education our respondents had acquired.

The socio-economic background of where a person comes from influences how a person has access to formal education in Tanzania (even though public schools offer free primary and junior secondary education). For instance, people from a higher socio-economic background have the advantage of accessing better and higher quality education from reputable

institutions rather than those who come from lower socio-economic background. Thus, we expected attendance to public or private secondary school to be one method to measure the socio-economic background of an individual in Tanzania.

**Region/ Country where women studied**

Table 15 below provides information regarding in which region or country these women attended college or university. Information from the table shows that 82% of our respondents studied in Tanzania while the rest studied abroad. For instance, 9% studied in Europe, 8% went to study in African countries, and 2% went to America. The safari-tour segment has the majority of women entrepreneurs who studied abroad: 14% in Africa, 10% in Europe, and 2% in America. While this information implies that, of those who studied abroad, not all of them could afford the cost; some of the women entrepreneurs procured scholarships while others received financial support from their parents. Those who studied abroad are likely to have higher chances of being exposed to other cultures, management, and skills of managing in order to become active in a tourism business. Importantly, this study is the first study to examine women entrepreneurs’ access to college education abroad.

***Table 15: Country/region where female entrepreneurs attended college or school***

	Tanzania	Africa	Europe	America
Handicraft N=25	96	0	4	0
Accommodation N=37	83	3	11	3
Safari-tour N=58	74	14	10	2
All 3 sectors N=120	82	9	9	2

**Parents and spouses highest education attained**

Table 16 below provides information regarding parents and their spouses’ educational attainment. Among the three sectors, the majority of women operating in the handicraft sector has more parents with no formal education and also has more parents with no university degree. For instance, 24% of fathers and 40% of mothers of the handicraft entrepreneurs have never attained a formal education. Meanwhile, the parents of women entrepreneurs of the safari-tour sector have only 5% of parents with no formal education. Moreover, the highest education attainment is being held by parents of women operating within the accommodation sector with 22% of fathers and 11% of mothers who hold a university degree. When we compare these results with the results of the women entrepreneur’s education background, we observe that parents and women entrepreneurs of this study are highly educated compared to other studies (see Tundui, 2012). However, in the entire segment, responses demonstrate that all of the husbands of women in this study have a formal education while the safari-tour segment has a large number of husbands who are highly educated at university level (40%).

**Table 16: Education attainment of parent and husband of female**

Business Type	Handicraft N=25			Accommodation N= 37			Safari-Tour N= 58		
	Father %	Mother %	Husband %	Father %	Mother %	Husband %	Father %	Mother %	Husband %
No education	24	40	0	11	16	0	5	5	0
Primary school	48	48	12	22	32	0	17	22	0
Secondary school	12	8	8	32	27	8	47	45	10
College/Diploma	16	4	4	14	14	30	10	19	16
University Degree	0	0	36	22	11	32	21	9	34

### 5.6.1.2 Experiences

To measure experience, three variables used in previous studies were successfully utilized: parents and husband's experiences, involvement of an entrepreneur in the family business, and an entrepreneur previous occupation. We examined if the experiences of parents on especially a job or as a business manager have influenced their daughters to become entrepreneurs. Secondly, we measured women entrepreneur's experiences prior to the establishment of her own business and whether her previous occupation was in the tourism sector or elsewhere. Lastly, we measured role models and their impact on women entrepreneurs.

**Parents and husband experiences:** Table 17 provides information of women entrepreneurs' parents and spouses' occupational status. Results show that parents of entrepreneurs in the handicrafts sector are more involved in farming activities than parents of the other two sectors. However, the majority of fathers are employed; 40% of the fathers of the entrepreneurs in the safari-tour segment are employed. Similarly, more mothers of all of the three segments are involved with petty trade (25%), and a few mothers are housewives (12.5%). This is interesting because these mothers are active in small business management (11%) and in employment sectors (24%). In contrast, more husbands of female entrepreneurs are also entrepreneurs (30%) while others (30%) are employed elsewhere. As far as the information of the occupation of the parents of the women entrepreneurs is concerned, it provides information for identifying parental role models.

**Table 17: Occupation of parents and husband of women entrepreneur**

Business Type	Handicraft N=25			Accommodation N= 37			Safari-Tour N= 58		
	Father %	Mother %	Husband %	Father %	Mother %	Husband %	Father %	Mother %	Husband %
Farmer	56	60	4	11	22	0	14	17	0
Business owner	4	8	32	11	8	35	16	14	26
Employed	16	8	20	38	27	27	40	29	36
Petty trader	24	16	4	35	27	5	22	28	3
Housewife/not applicable/other	0	8	40	5	16	33	8	12	35

**Involvement of the husband of female entrepreneur in a business**

Table 18 describes results regarding the involvement of a husband of female entrepreneurs in their businesses and, if involved, what role he is playing. We developed this proxy in order to examine whether our respondents have full management control of their own businesses. We took into consideration Tanzania cultural norms and values of women and especially married women controlling their income and own assets. Descriptions from the table show that more husbands are co-owners/partner with their wives across the three business sectors. Twenty seven percent of the husbands of female entrepreneurs of accommodation and safari-tour sectors co-own the business with their wives while the handicraft sector has 24% of husbands who co-own the business. This observation indicates that many businesses are family owned. They are likely family businesses when a husband is involved in the business as a co-owner/partner and even as an advisor or financier. However, results in Table 9 are inconsistent with this information regarding a family business because we observed in this table that 41% of women entrepreneurs during start-up started the business alone. The findings from the case study and the information we collected during the survey of this study also reveal that the majority of these tourism firms were started by women entrepreneurs alone and, later on, the husband joined (see Table 9, and Chapter 4).

**Table 18: Involvement of the husband of female entrepreneurs**

Type of business	Role of husband in the business				
	Advisor %	Co-owner/partner %	Financier %	Other %	Not applicable %
<b>Handicraft N=25</b>	20	24	0	0	56
<b>Accommodation N=37</b>	14	27	3	2	54
<b>Safari –tour N=58</b>	14	28	0	1	57

**Previous occupation of female entrepreneurs**

Descriptions from Table 19 provide information regarding the previous occupation of women entrepreneurs prior to founding their tourism business. The table describes that the majority (42%) of women were employed prior to start-up while 31% were owners of other firms; 19% indicated other (meaning they were petty traders, students, did internships, etcetera) while 8% were housewives. Thirty-one percent had previous experience of managing other businesses before they began their own tourism business. We also noticed that this study has quite a number (42%) of female entrepreneurs who were previously employed before they established their firms. This result is consistent with the results of Table 13 and Table 19 where we see that the majority of female entrepreneurs are highly educated and, hence, it was possible for them to be employed. We observed that there were a small number of women who were housewives prior their start-up compared to other studies in Tanzania (see Tundui, 2012).

When we observed these results in each business sector in the same table, we understood that the safari-tour sector had more participants who were employed (52%). We also observed that fewer women were just housewives (8%). Likewise, 31% of female entrepreneurs of the accommodation and safari-tour sectors owned other businesses prior to their tourism business. Twenty four percent of female entrepreneurs of the handicraft sector previously owned other businesses. This result is consistent with the result in Table 20, which describes that these women are more experienced in managing businesses prior to establishing their tourism businesses. Remarkably, these results, when compared with the occupation of their mothers,

demonstrate some consistencies, and it provides us with a picture of parental role models. For instance, fewer mothers were housewives and so are their daughters. We also observe that some mothers were entrepreneurs, which might imply a parental role model. More importantly, in the African/Tanzanian context, mothers are responsible and accountable for teaching their daughter gender roles and expectations. In fact, mothers are the most important role models for their daughters.

***Table 19: Occupation of female entrepreneur prior to founding tourism businesses***

Type of business	Female entrepreneur occupation prior to founding a tourism business			
	Employed %	Housewife %	Owner of another business %	Other %
Handicraft N=25	32	12	24	32
Accommodation N=37	35	8	35	22
Safari –tour N=58	52	5	31	12
All sectors N= 120	42	8	31	19

**Female entrepreneurs’ skills, experiences and knowledge on tourism**

Previous research has been insisting that the role of female entrepreneurs’ experiences prior to start-up is a proxy for entrepreneurial learning (see Politis, 2005). The author argued that “knowledge derived from past experiences has an influence on the strategic choices made by entrepreneurs in their subsequent ventures, which then influence firm performance” (Politis, 2005: 400). Similarly, we included this proxy in our study in order to examine prior experiences of women entrepreneurs before they established their own firms. Table 20 shows that female entrepreneurs had previous experiences in business management prior to the establishment of their own businesses. As we observed in Tables 13,19, , and 20, the women in this study were highly educated as well as experienced in business management compared with other women in other studies (e.g., see Tundui, 2012).

***Table 20: Business management experiences through previous/earlier employment***

Type of business	No, not at all %	Yes to some degree %	Yes definitely %
Handicraft N=25	16	52	32
Accommodation N=37	24	52	24
Safari –tour N=58	19	53	28

Table 21 describes that 21% of female entrepreneurs of the safari-tour segment, 16% of the accommodation segment, and 12% of the handicraft entrepreneurs studied business management at a university. Moreover, Table 21 shows that the handicraft segment has a majority (40%) of female entrepreneurs who do not have any formal education in business management compared with the accommodation (27%) and safari-tour (14%) segments. This result showed that the majority of entrepreneurs understand that education is important which is why they took every opportunity to ensure that they received formal knowledge in business management. We observed from the table that some studied short courses and others were opting for more extensive courses in college or at universities. In addition, this result is

consistent with results of Chapter 4 and also in subsequent Chapter 6, which revealed that formal women business associations not only provide networking strategies to their members but also provide business education skills through seminars and workshops. For instance, findings from the case study revealed that these women join social networks. We observed one of the professional/business networks AWOTTA provided seminars and workshops to its members to improve their skills. about business management skills.

**Table 21: Have you completed any kind of business education management or courses?**

Type of business	No %	Yes, short courses %	Yes, college level %	Yes, university level %
Handicraft N=25	40	28	20	12
Accommodation N=37	27	27	30	16
Safari –tour N=58	14	31	33	21

Table 22 provides information on whether the respondents have any formal knowledge in tourism or hospitality management. Results show that the handicraft sector has the majority of women (44%) without formal knowledge of these, the accommodation sector has (38%), and the safari tour has very fewer women (9%). This may imply that, in Tanzania, institutions (cognitive pillar) responsible for formal knowledge and skills for handicrafts may be substandard or not strong enough to educate/prepare artisans and/or entrepreneurs. However, in the same table, the safari-tour segment has the majority (31%) of those who attended short courses on tourism and hospitality management, the handicraft sector 28%, and the accommodation sector is lagging behind with 22%. Similarly, we noticed that the majority of women in the safari-tour and the accommodation segments attended vocational college and universities for the hospitality and tourism management while the handicraft sector has very few participants. We should not ignore the percentage of entrepreneurs who, even though it is informal learning, yet learned a lot from their friends and colleagues or family members, which became evident during the survey of this study. Some women entrepreneurs revealed that, after getting enough information from colleagues and friends, they also saw the opportunity to establish their own firms.

**Table 22: Formal knowledge on tourism, hotel and or hospitality management**

Type of business	No %	Yes, short courses %	Yes, college level %	Yes, university level %	Learnt from friends, colleagues and mentors %
Handicraft N=25	44	28	4	12	12
Accommodation N=37	38	22	27	11	3
Safari –tour N=58	9	31	36	21	3

Table 23 provides information regarding how an entrepreneur acquired skills in business management. The table describes that (44%) of the female entrepreneurs of the handicraft segment learned the skills of doing business through apprenticeship, 16% of the accommodation segment, and 10% of the safari-tour segment. However, 28% of female entrepreneurs of the safari-tour segment learned skills of doing business from

parents/friends/or colleagues, 16% of accommodation, and the handicraft segment is lagging behind (8%).

Moreover, the accommodation segment has (32%) of women entrepreneurs who self-taught the skills of doing business, 12% of the handicraft segment and, this time, the safari-tour lags behind with only (7%). However, more women learned the skills of doing business at college. For instance, the safari tour has more women (35%), the handicraft has 24%, and the accommodation is lagging behind (22%). As we observed in previous tables, informal learning is quite common in Tanzania. It is common in the sense that, when a family fails to pay school fees or college for their children, the other option is for these young people to join the trade (farming, petty trading, or any other business) of their parents, relatives, or family friends as an apprentice. After some years, these young apprentices would more than likely establish their own trade.

**Table 23: How did you learn the skills of doing business?**

Type of business	Apprenticeship %	Learnt from parents /friends/colleagues %	Learn by myself %	Lean from college level %	Other %
Handicraft N=25	44	8	12	24	12
Accommodation N=37	16	16	32	22	14
Safari –tour N=58	10	28	7	35	13

**Prior knowledge of business sector**

Knowledge is power, and it is very important for an entrepreneur to have knowledge about the business sector in which she is investing in. For instance, the knowledge of the rules and regulations that are necessary to establish a tourism business is very crucial for an entrepreneur. We developed these proxies in order to examine and measure the cultural capital of women entrepreneurs. In addition, scholars have reported that knowledge is an important aspect for entrepreneurial growth aspirations (Bennedsen et al., 2007).

Observations from Table 24 show that 49% agree that they had acquired information and skills about the tourism sector prior to start-up while 2% disagree and 9% are uncertain. Moreover, 48% of the women agree that they had acquired information of operating a tourism business prior to start-up while 23% disagree. Furthermore, 52% of the women agree that they had acquired information on rules and regulations of managing tourism businesses prior to start-up while 24% disagree. Finally, 47% agree that they knew where to go to register their tourism businesses prior to start-up while 23% disagree. These descriptive statistics are consistent with our previous results regarding education background and experiences where we mentioned that many women entrepreneurs are highly educated and have experiences prior to establishment of their businesses. We also mentioned previously that some women consulted their family, friends, and colleagues who had already established a tourism business to learn and collect information about operating a tourism business prior to the establishment of their own businesses. Therefore, we expect that prior knowledge about this sector may likely influence growth aspirations of women entrepreneurs.



**Table 24: Prior knowledge pre start-up in tourism sector**

Before I started my business:	Strongly disagree %	Disagree %	Not sure %	Agree %	Strongly agree %
I had information and skills about tourism sector in Tanzania	4	21	9	49	17
I had information of how to operate tourism business in Tanzania	8	23	8	48	13
I had information on rules and regulations of managing tourism businesses	6	24	6	52	12
I knew where to go and register my tourism business	7	23	10	47	13

**Female entrepreneurs traveling abroad**

The socio-economic background of an entrepreneur is an important proxy to examine and measure cultural capital. Travelling abroad for a woman entrepreneur is a variable that examines whether an entrepreneur is able to travel to market or represent her business abroad. We assumed that women entrepreneurs from a higher socio-economic background would be able to afford to travel in order to network, market, and represent their businesses compared to those from a lower socio-economic background. We expect that travelling whether to showcase a business or for networking also plays a major role of providing an entrepreneur with exposure to networking, different skills, and knowledge of managing a business; after all, our respondents are managing a tourism business thus travelling is also a proxy to learn something from other cultures and different environment.

Results as presented in Table 25 show that 69% of women travelled abroad to represent their businesses. Among those who have travelled, 18% have visited African countries, 16% visited European countries, 7% travelled to America, and 29% have travelled to more than one continent (Africa, Europe, America, and Asia).

On the other hand, parents and husbands of these women have also travel abroad experiences. We expect that female entrepreneurs with parents and husbands who are exposed to other cultures and experiences are likely to have gained more cultural capital than others. Responses show that 42% of parents have travelled abroad while 58% of parents did not.

**Table 25: female entrepreneurs travel abroad**

Have you travelled abroad?	Countries/continent visited					Total %
	Africa %	Europe %	America %	Africa, Europe, America, Asia %	Not applicable %	
Yes	18	16	7	29	0	69
No	0	0	0	0	31	31
Total	18	16	7	29	31	100

### 5.6.1.3 Role models and their influence to women entrepreneurs

Role model is another variable that we used to measure the socio-economic background of female entrepreneurs. Findings from the case study (see Chapter 4) reveal that role models influence their motivations and growth aspirations. A role model can be someone from within or outside the family. Studies have noted that entrepreneurs are more likely to come from families in which the parents owned a business (Casson, 2005; Davidsson and Honig, 2003) and that having a parent who owns a business increases the likelihood of not only becoming an entrepreneur but also of succeeding in business (Honig, 1998). Therefore, we expect that entrepreneurs with parents, close relatives, or some influential person in their community who owned a business (small or large) are likely to have higher growth aspirations.

#### Parental role model

Research has found that entrepreneurs often come from homes where the mother or father was self-employed (Crant, 1996; Dyer and Handler, 1994; Roberts and Wainer, 1968). The parental role models and/or exposure to self-employment are considered to influence entrepreneurial attitudes and behaviour (Dyer and Handler, 1994). Exposure to entrepreneurship, such as involvement in a family business at young age, may have a direct influence on entrepreneurial attitude (Shapiro and Sokol, 1982). Thus, we observe in Table 26 that the handicraft sector has a majority of female entrepreneurs (12%) involved with their family businesses during pre-teens until teen years while the accommodation and safari-tour sectors have only 3% of female entrepreneurs involved with a family business during this period. However, after the teen years, the female entrepreneurs of the accommodation and safari-tour sectors began to become more involved in the family businesses. This may imply that, on one hand, some parents prefer their younger children to concentrate on school roles rather than the family business. We also indicated that apprenticeship is common in Tanzania. It may imply that entrepreneurs have likely been exposed/experienced business management from role models who are either their parents or a close friend during their pre-teen years and after the teen years.

**Table 26: Age at which a woman entrepreneur started to be involved in a family business**

Type of business	Age involved in a family business				
	5-15 Yrs. %	16-25 Yrs. %	26-above yrs. %	Not involved until I started my business %	Not applicable (family does not own small business %)
Handicraft N=25	12	24	0	32	32
Accommodation N=37	3	27	3	19	47
Safari –tour N=58	3	25	3	32	38

#### Influence of role models on women entrepreneurs

Table 27 depicts the results regarding how having a role model has influenced an entrepreneur. We developed this proxy because we wanted to examine why women entrepreneurs are inspired by role models and what indicative attitudes or attributes they learn from them. Table 27 shows that some respondents indicated that they were influenced by hard work, character strength, inspiring, and motivation. Sixty nine percent of the women were influenced by role models' independence and creating employment for others while 68% indicated that hardworking, character strength, inspiring, and motivation are the reasons for the influence from their role models. Moreover, 59% of the women indicated that being rich

and famous is what inspired them with their role models while 53% indicated that women could also be successful entrepreneurs. Furthermore, 46% stated that creativity, innovation, and self-determination are the reasons that they are influenced by their role models. This information may indicate that women entrepreneurs learn from their role models, and we expect that role models may likely influence the growth aspirations of entrepreneurs.

**Table 27: Role models' influence on female entrepreneur**

How were you influenced by the role models/	Yes %	No %	Not applicable (no role models) %
Hardworking, character strength, inspiring, motivation	68	3	38
Independence and creating employment for others	69	3	28
Women entrepreneurs can also be successful entrepreneurs	53	19	28
Creativity, innovation and self determination	46	27	28
Being rich and famous	59	13	28

However, the table also shows that there is no influence in some areas from role models. For instance, 27% of the women are not influenced at all by creativity, innovation, and self-determination while other women, though only a few, also show they are not influenced by these, and the last group is the group we labelled as “not applicable”. This is a group, which does not have role models at all; therefore, there is no learning or influence for them.

Table 28 provides information regarding role models and the relationships that an entrepreneur has with them. The table shows that the safari tour has the majority of female entrepreneurs with role models from their family (38%) while the accommodation (14%) is lagging behind, and the handicraft has 28% of women with family role models. Then again, the accommodation segment is lagging behind the safari-tour by having no role models from friends while the handicraft is leading the way by having more friends as role models. However, the accommodation segment is leading among the three segments by having more role models from successful entrepreneurs (38%) followed by the safari-tour (28%) and the handicraft (16%). The accommodation segment is also leading in another category by having more female entrepreneurs with no role models/or not sure (41%) followed by the safari tour segment (22%) and the handicraft segment (20%).

**Table 28: Female entrepreneurs and the relationship with the role models**

Do you have important role models?	Relationship with the role model				
	Family members	Friends	Successful entrepreneurs	Family, friends, successful entrepreneurs	I don't have role models/ not sure
Type of business sector	%	%	%	%	%
Handicraft N=25	28	20	16	16	20
Accommodation N=37	14	0	38	8	42
Safari –tour N=58	38	2	28	10	22

### Support from family and friends

Family support is a proxy we used to measure how much the family has impact on women entrepreneurs. Research has indicated the impact of cultural support as one of the determinations for entrepreneurial motivation (see Tominc and Rebernik (2007). In fact, research has shown that family is an important source of encouragement and support for entrepreneurs (Chang et al., 2009; Anderson et al., 2005). Table 29 provides information of how support by family or friends may have influenced women entrepreneurs. For instance, the safari-tour is leading in receiving support from family or friends (46%) followed by the accommodation (43%) and handicraft (28%) segments... We expect that, in the African context, family support in terms of motivation, income, or labour is likely to influence women entrepreneur's growth aspirations and performance. On the contrary, the handicraft has 24% of women entrepreneurs who disagree that support from family and friends motivated them, the accommodation segment 14% and, lastly, the safari-tour segment at 12%.

**Table 29: Support from family and friends has motivated me to establish my business**

Support from family and friends has motivated me to establish my business	Type of business		
	Handicraft %	Accommodation %	Safari-tour %
Strongly disagree	0	3	3
Disagree	24	14	12
neutral	16	27	17
Agree	28	43	47
Strongly agree	32	14	21
Total	100	100	100

#### 5.6.1.4 Cultural capital conclusion

Based on the information from the descriptions of the cultural capital, we conclude by emphasizing three key observations.

First, women entrepreneurs in the tourism sector in Tanzania are relatively highly educated compared with other women in other studies conducted in Tanzania. This is not a surprise because even their parents are highly educated.

Second, women entrepreneurs in this study are relatively more experienced in business management than women entrepreneurs in other studies on women entrepreneurship in Tanzania (See Tundui, 2012, ILO 2003). They were able to develop abilities, skills, and competences that help them to manage their business activities.

Third, family role models and support from family and friends play an important role to women entrepreneurs. This is in accordance with the findings that a substantial number of parents and close friends of these women own and manage small businesses (some manage tourism businesses while others manage businesses in other sectors). Moreover, many of the businesses in tourism are family businesses.

In general, we conclude that cultural capital (education and experiences of women entrepreneurs) and the socio-economic backgrounds (education of parents and parental role models) are important elements. Therefore, for further analysis, we expect to use these to examine their influences on business growth.

### 5.6.2 Social capital

Social capital has been addressed as the aggregate of actual or potential resources linked to the possession of a durable network of more or less institutionalized relationships of mutual acquaintances and recognition (Bourdieu and Wacquant 1992). This study examined whether an entrepreneur has joined any professional or business association or network; awareness and membership of tourism professional associations and women associations; benefits gained from these associations; and number of times an entrepreneur met with these professional associations.

#### 5.6.2.1 Membership in a business or professional networks

We examined whether women entrepreneurs have affiliated themselves with any professional networks. Table 30 presents results that show that the majority of women (72%) are members of business association/professional networks while 28% did not join any. Tundui (2012) reported that only 27% of women entrepreneurs in her study are members in business associations. This current study has a large number of women entrepreneurs who have joined business associations.

**Table 30: Membership in a professional/business network**

Are you a member of any professional/business network/	Handicraft N=25 %	Accommodation N=37 %	Safari-tour N=58 %	All sector N= 120 %
Yes	76	68	72	72
No	24	34	28	28
Total	100	100	100	100

#### 5.6.2.2 Professional and women networks

In this study, we analysed three types of professional/business associations. First, there is the formal but non-governmental business association. For example, AWOTTA is a women only professional/business association catering to tourism women entrepreneurs. To be a member of AWOTTA, a woman is required to meet requirements such as paying annual membership fees, participating in the formal organization gatherings/meetings, and other activities.

The second type is the formal tourism profession/business associations that are affiliated with the MNRT such as TATO, ZATO, HAT, AITT, TACTO, etcetera. These formal professional networks/business associations also have requirements for members such as paying annual membership fees, participating in trade fair exhibitions, and meetings. Men and women entrepreneurs have joined these associations.

However, the third type of business association is the semi-formal/informal women micro finances association such as VICOPA -Village community bank, TUNAKOPESHA- a Tanzanian micro credit institution, FINCA- Foundation for International Community Assistance. These semi-formal/informal associations are dispersed all over the country, and they do not require as much for membership fees. Women entrepreneurs can join one or more of those categories of association.

Table 31 provides information regarding whether women entrepreneurs are members in these three associations. Observation from the table report that the majority of women entrepreneurs are aware of the existence of these three types of business associations. However, being aware is one thing and being a member is another. It is interesting to observe that a small number of women are members of these associations. For instance, the handicraft female entrepreneurs

are aware of TATO, ZATO, AITT, and HAT but none of them have joined any of these associations.

Also, the majority of women entrepreneurs are not only aware of the women microcredit institutions such as VICOBA, TUNAKOPESHA, FINCA, etc., they are also members. This could indicate that women associations are more likely to play a big role of providing soft loans and networking to women. In addition, it may explain that women are likely to feel confident when they belong to the same gender business associations. Thus, we expect that it may likely be easier for women to organize in women only groups or associations and access small loans and other opportunities such as learning skills of business management.

**Table 31: Are you aware and a member of these business associations?**

	Handicraft N=25		Accommodation N=37		Safari-Tour N= 58	
	Aware%	Member%	Aware%	Member%	Aware%	Member%
AWOTTA	44	32	54	35	60	28
TATO	40	0	70	3	93	45
ZATO	16	0	41	6	72	17
AITT	12	0	19	8	50	36
HAT	16	0	57	35	24	3
TACTO	60	36	60	16	72	2
VICOBA, TUNAKOPESHA, FINCA etc.	96	72	92	62	85	33

### 5.6.2.3 Participation in business associations and benefits of being a member

Tables 32-34, respectively, provide information regarding participation in local or international trade exhibitions, workshops or seminars, the frequency of participation in business associations' gathering/meetings and, lastly, the benefits gained from being a member of a business association. We introduced this proxy to examine whether women have time to network, participate in local or international trade fairs or exhibitions, and what and how they benefit from belonging to a business association. Information from Table 31 indicates that 71% of the safari-tour entrepreneurs have participated in national and international trade exhibitions, seminars, and workshops. It is interesting to observe a similar participation of handicraft and accommodation female entrepreneurs because they have more or less similar percentages of women who participate as well as those who do not participate in national or international trade exhibitions/fairs. This may suggest that participating in these trade exhibitions is expensive for some women.

**Table 32: Participation in national or International trade exhibitions**

Have you participated in national, or international; exhibitions, trade fairs workshop or seminars	Yes %	No %
Handicraft N=25	60	40
Accommodation N=37	60	41
Safari-tour N=58	71	29

**Table 33: Frequency of Participation in business associations/ gathering/meetings**

How many times in a month do you participate in business association meetings/gatherings?	Handicraft %	Accommodation %	Safari-tour %
Once a month	32	24	12
Twice a month	12	22	24
Four times in a month	28	14	10
Once a year	4	5	26
Not applicable (non-members)	24	35	28

Table 33 above provides information regarding frequencies of female entrepreneurs' participation in business associations' gatherings/meetings. For instance, the handicraft segment tops the accommodation and safari tour segment by having more women (32%) who meet once a month. The safari-tour segment is leading by having more women who meet twice a month while the handicraft segment is on top again by having more women who meet four times in a month (28%). The safari tour segment has more women who meet once a year (26%). This proxy of frequencies of participation may imply that some women entrepreneurs spend more time at their business associations' meetings/networking/gatherings than others.

**Table 34: Roles/ Benefit of affiliating to Professional/ business networks**

Roles/Benefit of affiliations to business associations N=120	Yes%	No%	Not applicable (non-members) %
Networking, accessing business advises and market information N=120	60	13	27
Accessing micro-credit information, loans and finances N=120	45	28	27
Accessing info on tourism local and international exhibitions, seminars, workshops, trade fairs etc. N=120	58	15	27
Accessing information regarding regulation and licensing tourism businesses N=120	56	18	27

Information from Table 34 shows that 60% of women entrepreneurs join business associations to access networks, business advice, and market information while 58% join business associations to access information on local and international tourism trade fairs, exhibitions, and or seminars/workshops. Moreover, 56% of women join business associations for accessing information regarding regulations and formalizing the businesses. However, it is interesting to observe that 45% of women join business associations to access micro-credit and loans. It is surprising because we expected to observe more women doing so, and this result is inconsistent with previous results in Table 30 where it was revealed that more women are aware and members of women micro credit associations.

#### **5.6.2.4 Social capital conclusion**

In general, amongst women entrepreneurs of tourism firms a majority of them are members of business associations or professional networks. Also, the business associations are relatively active and women entrepreneurs are more willing to invest in social capital (pay membership fees annually, afford other costs such as time and participation fees set during tourism national or international exhibitions/trade fairs). Therefore, we conclude that more women

entrepreneurs in the tourism sector in Tanzania have higher social capital compared with women owner-managers in other studies (See Tundui, 2012, ILO 2003).

**5.6.3 Economic capital**

According to Bourdieu (1990), economic capital is the ability to command over economic resources, which is immediately and directly convertible into money. Wiklund and Shepherd (2003) operationalized access to economic capital on a seven-point scale anchored by insufficient and full satisfaction for business development. This study sought to know the size and sources of the start-up capital, the amount of current capital, and whether women entrepreneurs had received credit from banks and micro finance institutions (MFIs). Furthermore, we examined the source of funds to finance the ongoing business. Tables 34-35 provide information regarding the source of start-up capital, capital amount during start-up, growth capital, and challenges faced when accessing formal micro-finances institutions such as bank and other institutions.

**5.6.3.1.1 Start-up capital**

Start-up capital is one of the most important types of capital as, without it, women entrepreneurs might not be able to launch their businesses. Table 35 below shows that more women entrepreneurs used their own savings as a source of start-up capital whereby the handicraft entrepreneurs (68%) are leading followed by the accommodation (32%) and safari-tour (48%) sectors. However, a small number of women from the handicraft sector (16%) and safari-tour sectors (17%) applied for a loan for their start-up capital. This information is inconsistent once again with information in Tables 30, 31, and 34; we expected that it might likely be easier for women entrepreneurs who are members of women micro credit institutions to access loans. However, we observed in Chapters 3 and 4 that it is not easy for women to access bank loans, and the uncertainties of institutions in Tanzania may be the reason. As a result, women entrepreneurs rely on their family support to access start-up capital although the results from the table show that only a few women accessed loans from their family or friends (handicraft segment only 12%, accommodation segment 24%, and safari-tour segment 21%). Comparing these results with a study of Tundui (2012), this study has more women entrepreneurs who accessed micro loans /bank loan (23%) while a study of Tundui has no participant who accessed microloans or bank loan.

**Table 35: Source of funds for start-up capital**

Which of the following was your source of start-up capital?	Handicraft N=25 %	Accommodation N=37 %	Safari-tour N=58 %
own savings	68	32	48
Loan from friends, or family	12	24	21
sold my valuable stuffs to get capital	4	0	2
Loan from micro credit or bank	16	37	17
Other	0	5	12

**5.6.3.2 Capital size**

Table 36 provides information regarding capital size during start-up. The table shows that the handicraft sector has smaller businesses compared to the accommodation and safari-tour sectors. It is interesting to observe that some safari-tour and accommodation business sectors are larger businesses. For instance, more than 50% of the women entrepreneurs in the safari tour segment (52%) and accommodation segment (32%) used \$15,000 or higher as their



capital during start-up. This may imply that these two business sectors require much capital (for equipment) for running the business. For example, a safari-tour requires imported 4-wheel vehicles from Japan (Toyota Land cruiser hardtop vehicles fit for African rough bush roads) while the accommodation segment requires construction capital and housekeeping tools. This suggests that tourism businesses require significant capital for start-up. Although we acknowledge that these figures are approximations, we are sceptical whether these results reflect the actuality of the finances of women businesses since importing a 4-wheel Toyota Land cruiser from Japan to Tanzania (including taxes, prices, shipping costs) costs about \$30,000 and what we have observed in the results do not reflect the actual situation.

These results differ from the Tundui study (2012) on retail SMEs that had only 2% of entrepreneurs who had start-up capital of more than 10 million Tanzanian shillings, which is equivalent to \$5,000.

**Table 36: Capital size during start-up including cash and equipment**

What was the size of your capital	Handicraft N=25 %	Accommodation N=37 %	Safari-tour N=58 %
\$50-\$500	48	5	0
\$500-\$2,500	28	16	3
\$2,500-\$5,000	20	11	14
\$5000-\$15,000	4	35	31
\$15,000-above	0	32	52

### 5.6.3.3 Growth capital

Table 37 below provides information regarding the source of funds to finance growth (operating existing business). Information from the table shows that more women depend on the profits gained from their on-going business to finance business growth. For instance, the handicraft sector tops the list by having 80% of women who depend on the profits gained from the business to finance its operation while the accommodation sector has 70% and the safari sector has 69%. However, only a few women, 8% of all of the women in the three sectors, applied for loans to operate their businesses while 14% depended on other sources of income. The question here is why very few women applied for loans. Findings from the case study (see Chapter 4) indicated that access to bank loans is not an easy process, it is unfriendly, and more women do not have collateral, which makes it difficult for them to qualify for them. Further, weakness of institutions in Tanzania could also be one of the major reasons that inhibit women to access a bank loan.

**Table 37: Source of funds to finance business growth**

How do you finance your business growth	Handicraft N=25 %	Accommodation N=37 %	Safari-tour N=58 %	All 3 business sectors N=120 %
Applied for a loan	8	5	10	8
My business finances itself and other sources of income	80	70	69	72
Applied for a loans and my business finances itself	4	14	2	6
Other sources of income	8	11	19	14

#### **5.6.3.4 Economic capital conclusion**

Descriptive results show that women entrepreneurs rely on family, savings, and loans as sources of start-up capital. The majority of women have joined business associations/professional networks, and we understand that one of the motives to join them is to access soft loans. However, fewer than 23% of women entrepreneurs across the handicraft, accommodation, and safari tour segment have accessed loans from micro finance institutions or banks. This suggests that the weakness of institutions is likely to play a part in the hindrance of accessing loans.

In addition, we have observed results regarding capital amount that imply that tourism businesses likely require rather substantial capital for start-up. Although we collected this information, we have the impression that is unreliable information and therefore, exempted it for further analysis. We recall the difficulties presented in subsection 5.4.5 and acknowledge that, in a weak institutional environment, entrepreneurs have valid reasons not to disclose this information.

### **5.7 Habitus**

Habitus as a construct cannot be measured directly. According to Dumais (2002), it is extremely difficult to represent one's habitus in a single variable or even a large set of variables. For instance, McClelland (1990) operationalized habitus as students' occupational aspirations, particularly whether or not they aspire to obtain upper-white-collar jobs. Bourdieu (1977) indicated that habitus is revealed through perceptions, aspirations, and actions. In line with our model presented in Chapter 2, habitus transformed capital into business growth. We expect that female entrepreneurs with a strong habitus will realize business growth.

#### **5.7.1 Perceptions**

We used some questions as developed by Davidsson (1989) to measure perceptions on business growth. Tables 37-39 provide information regarding perceptions of women entrepreneurs towards ability, need, and opportunity on business growth. We expected that women entrepreneurs are more likely to have positive perceptions towards their ability, need and opportunity regarding their business growth.

##### **5.7.1.1 Perceptions towards ability**

Table 38 provides results regarding perceptions towards ability. Results in the first statement show that 69% of women entrepreneurs agreed that how a firm develops is actually determined primarily by factors that the entrepreneur cannot control. Several respondents explained this answer and observed that, in the Tanzanian context due to weakness of institutions, this statement receives an unexpected high level of support. Entrepreneurs cannot control uncertainties brought about by the weakness of institutions.

The second statement is a positive statement and well understood. Results from the table 38 show that 83% agrees that they would rather take a chance and face a loss now and then than withdraw and afterwards realize that they missed a good business deal.

The third statement is about weakness in judging one's capacity. This statement is ambiguous and was difficult to be understood. This is one of the statements that we spent a lot of time explaining to our respondents. For instance, we were asked by one of the respondents, "Do you think we are weak and that is the reason why you asked this question?" Although we explained our intention, it was difficult to persuade her to answer this question.

The fourth statement dealt with regarding entrepreneurial orientation and motivation. Results for this statement demonstrate that 83% of women entrepreneurs agrees that a capable

entrepreneur can always run her firm for a profit even if the sector at large has problems. The result reflects the expected entrepreneurial behaviour of these women. In fact, this statement corresponds with the findings from the case study in Zanzibar where we observed that, even if the business environment is challenging, women entrepreneurs persist in operating their businesses, and they use their entrepreneurial actions to respond to the challenges that are faced.

The fifth statement is about risk, and what we observed from the results was that women entrepreneurs avoid risks. Although this seems to not accord with the expected entrepreneurial behaviour, we observed that the respondents indicated that they had substantial risks. For example, the case study findings indicated that some women were not allowed by their husbands to begin a business, yet, they secretly did so anyway. The second example is the risk they experience every time they come into contact with corrupt officials. That is why they avoid other risks in a risk environment (weak institutions).

The sixth statement is also a positive statement where we observed that 70% of women entrepreneurs agrees that they are probably better at making judgements in uncertain situations; this result correspond with expectations. Again, this statement is in line with findings from the case study where we observed that the local government in Iringa moved the tourism market to the outskirts of the city where there were no facilities to sustain entrepreneurs (they were given just a piece of land which meant that entrepreneurs had to start all over again building offices, toilets, etc.). It was an uncertain situation for these women because the decision was sudden and all of their office premises were demolished. However, some women entrepreneurs organized themselves and convinced the local authority to establish the market somewhere else.

The seventh statement is about capabilities of women entrepreneurs to manage tourism businesses. The results show that 95% agrees that women are capable of managing tourism businesses just like men. This statement has a very strong conviction. This suggests that women entrepreneurs understood well this question and it also fit into their context.

We conclude that applying the Davidsson methodology brought about some challenges to our respondents due to social cultural differences and challenging the institutional environment in which they operate. For instance, negative and tricky statements (e.g., 1, 3, and 5) were not understood so well and, in some cases, confused our respondents. As a result of this, the correlations between the variables is sometimes pretty low (see Table 40). For this reason, for further analysis, we expect to use question statements 2, 4, and maybe 6 that we think were relatively well understood by our respondents and reflect unbiased proxies in the perceptions regarding the ability to pursue business growth.

**Table 38: Perceptions towards ability on business growth**

	To what extent do you agree or disagree with the following statements N=120	Strongly disagree %	Disagree %	Not sure %	Agree %	Strongly agree %
1	"How a firm develops is actually determined mainly by factors that the entrepreneur cannot control."	2	15	14	54	15
2	"I'd rather take a chance and face a loss now and then than withdraw and afterwards realize that I missed a good business deal"	1	4	13	67	16
3	"One of my weaknesses is that I sometimes misjudge my capacity."	8	16	25	44	6
4	"A capable entrepreneur can always run her firm at a profit, even if the industry at large has problems."	1	5	12	52	31
5	"I am always careful and do not take any great risks when doing business."	4	24	18	39	15
6	"I am probably better than most people at making judgments in uncertain situations."	0	8	23	57	13
7	"Women business entrepreneurs are capable to manage tourism business just like men entrepreneurs"	0	2	3	27	68

### 5.7.1.2 Perceptions towards need

Table 39 below provides information regarding female entrepreneurs' perceptions towards their need to pursue growth, which is measured by work-tasks and firm survival in a crisis. The first statement in Table 38 is about whether women entrepreneurs need to manage growth specifically concerning work-tasks. Although the results from the table show that more female entrepreneurs (46%) perceived that they will have to work more in their firms, this statement was rather ambiguous to our respondents because it was not perceived as a real issue and concerned predicting the future. We have observed that, due to the weakness of institutions, it is rather difficult for entrepreneurs to predict the future of their business (see section 5.4.5. Also, women in Tanzania have many responsibilities apart from running their businesses. These responsibilities are more about reproductive work such as caring for the sick, taking care of children and other family, and community related responsibilities. Thus, asking them if they have to work more or less does not provide a straightforward message.

The second statement is about devoting time in work tasks. Results show that 31% perceived that they will devote a considerably larger portion of their time, 15% perceives that they will devote considerably less time, and 24% indicated no change. We expected these results because this question is also ambiguous and difficult. Although we spent much time explaining this statement, yet our respondents did not understand the logic behind it.

The third statement is also rather difficult. People in Tanzania perceive that problems are a part of life and no matter what challenges or crisis, people hope or are positive about the future, and negative attitudes towards the future are discouraged. i.e., as if someone is

encouraging crises to happen. This question asked entrepreneurs if their business would survive a severe crisis, which was not a good question for them. In many cases we were asked, “*You want us to fail? Why are you asking these kinds of questions?*” This brings us back to what we indicated in section 5.4.5 that applying methodologies from the Western world in a different cultural setting (Tanzania) brings about different perceptions and certainly was not in line with the methodology applied initially by the Western researchers.

From all of this, we concluded that the answers to the questions regarding need are quite unreliable as the questions were difficult to be understood by the respondents ( see sub-section 5.4.5)

**Table 39: Perceptions towards need**

Questions below concern what do you think your situation would be like if your business has grown to be a big company n=120						
1	Do you think that you, being the manager, would have to work more, less, or just as much as today?	Considerably less 3%	Somewhat less 9%	No change 20%	Somewhat more 22%	Considerably more 46%
2	Do you think your work tasks would be different so that you would devote a larger or lesser share of your time at work, as compared with the present, to the kind of work tasks you like best?	Considerably less 2%	Somewhat less 13%	No change 24%	Somewhat more 31%	Considerably larger 31%
3	Do you think it would be easier or more difficult for the firm to survive a severe crisis if it were twice as big?	Considerably more difficult 1%	Somewhat difficult 25%	No change 33%	Somewhat easy 26%	Considerably easier 16%

### 5.7.1.3 Perceptions towards opportunity

Table 40 below provides results about perceptions towards opportunity. Results for the first statement show that 59% of female entrepreneurs perceive that, in the next few years, they will achieve high profitability, 7% perceives very low profitability, and 18% perceives very high profitability. We expected this type of result because, in Tanzania, people can be positive toward the future but predicting the future is a challenge due to the weakness of institutions.

The second statement is about increasing turnover without adding new products or services. Results show that 55% have a positive perception about opportunity on business growth and 45% have negative perceptions. Observation shows that the results are in line with expectations, and women entrepreneurs are quite positive. However, it is not a straightforward question because it is difficult to predict the future in a weak institutional environment.

Respectively, the third statement within the same table shows that 33% perceives that sales will be increased by more than 50%, 23% perceives that sales could be increased by 25-50%, 10% perceives that sales could be increased less than 10%, and another 10% of female entrepreneurs perceives that sales will not increase. Not only this question was ambiguous and difficult for our respondents but also the result is not relevant. For this question, we were asked again by some responds “What were we looking for?” It was not straightforward enough and that is why even the correlations are weak as shown in Table 41.

The results of the fourth and the last statement show that 46% of female entrepreneurs perceive positively that, when they want to recruit, they will find suitable applicants, 32%

indicates that it will neither be easy nor difficult to find suitable applicants should they want to recruit, and 23% perceives negatively that it will be difficult. We expected this to be a straightforward question, however, it was not so because many firms are family firms or the uncertainties of institutions may have influenced their answers.

Interpreting these questions into the Tanzanian context is quite different from the Swedish context. For instance, statement questions that target predicting the future (e.g., in Table 39), posed a challenge to our respondents because predicting an entrepreneurial future is tricky and involves institutions about which entrepreneurs do not have complete direct control. This also reflects why the correlations are weak (Table 40). In regards to what we have observed in the field and looking at the results we have obtained, perceptions towards need and opportunity have shown to be a challenge and are not good proxies to measure perceptions towards need and opportunity. In that regard, we will not to use these two proxies for further analysis.

**Table 40: Perceptions towards opportunity**

		Very low profitability	Rather low profitability	Not sure	Rather high profitability	Very high profitability
1	What do you think about the profitability of firms in general in your industry in the next few years? Do you believe in high or less high profitability?					
		7%	15%	0%	59%	18%
2	As the market looks today, would you consider it possible, without adding new products or services to your assortment, to profitably increase the firm's turnover?	No definitely	No probably not	Not sure	Yes probably	Yes definitely
		7%	38%	0%	38%	17%
3	Suppose there was room in the market for increased sales (at current prices) of the products/services you sell today, and that you wished to increase sales. How much would you think sales could be increased without increasing the number of employees?	None	Less than 10%	11-25%	25-50%	More than 50%
		10	10%	24%	23%	33%
4	Do you think it would be easy or difficult to find suitable applicants at present, should your firm need to recruit?	Very difficult	Rather difficult	Neither nor	Rather easy	Very easy
		5%	18%	32%	40%	6%

#### 5.7.1.4 Conclusion on perceptions

In this section, we presented results regarding perceptions towards ability, need, and opportunity. From these results that we have presented, we would like to explain what we observed in the field regarding the application of the Davidsson questions to women entrepreneurs in Tanzania. Not only interpreting, applying, and making sense of the questions regarding perceptions towards ability, need, and opportunity ( Tables 37-39) into the Tanzanian context was difficult, but also the answers of the given statements (e.g., considerably less or more, somewhat less) were not straightforward and hence confused our respondents. For instance, some of respondents asked, “*What does all this mean?*” “*What do you want?*” and, more specifically, what is the right answer to pick which resonate with women entrepreneurs? As a result, women entrepreneurs just provided answers even though it did not mean anything to them, and when we observe the correlations are weak (see Table 41). We also observed that perceptions towards need and opportunity posed a challenge to our respondents. In that regard, we concluded that, for further analysis on perceptions, we expect to conduct analyses on perceptions towards ability specifically on the questions statements 2, 4, and 6 on Table 36, which we think, were well understood.

**Table 41: Correlation matrix- Perceptions towards ability, need and opportunity**

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	How a firm develops	10.000												
2	I will take chance	0.4439	10.000											
3	I misjudge my capacity	-0.0307	0.0005	10.000										
4	A capable entrepreneur	0.4341	0.4798	-0.0748	10.000									
5	I don't take risk	0.1683	0.0746	-0.0054	0.0810	10.000								
6	I am better at judgement	0.1728	0.2204	-0.0827	0.1571	0.3300	10.000							
7	Women are capable	0.2505	0.1999	-0.0648	0.2259	-0.1814	-0.0257	10.000						
8	Manager work more	0.0104	-0.0070	0.0076	-0.0023	-0.0481	-0.1981	0.1116	10.000					
9	Work task different	-0.0219	0.0438	0.0514	-0.0544	-0.0608	-0.2331	0.0756	0.6741	10.000				
10	Easier firm to survive	0.0021	-0.1202	0.0875	-0.0434	-0.1616	-0.1945	-0.0218	0.3444	0.4086	10.000			
11	Profitability of firms	0.0872	0.0589	0.0648	0.0491	-0.0130	-0.1080	-0.0242	0.1566	0.2652	0.1844	10.000		
12	Increase firm turnover	0.0296	0.0597	0.0120	0.0498	-0.1309	-0.0368	0.0967	0.0402	-0.0261	0.0321	10.000		
13	Sales increased	0.2065	0.2239	-0.1886	0.1705	0.1970	0.0268	0.0298	-0.1410	-0.0710	-0.1243	-0.0410	10.000	
14	Easy to find applicants	0.3274	0.1088	-0.0509	0.0019	0.1562	0.0568	0.1402	-0.0824	-0.0335	-0.0897	-0.0711	0.1534	10.000

**KEY**

1-7 Perceptions towards ability

8-10 Perceptions towards need

11-14 perceptions towards opportunity

### 5.7.2 Aspirations

Aspiration is one of the latent variables in Bourdieu's habitus concept. To measure growth aspirations, we used some questions, which were previously used by Davidsson (1989).

#### 5.7.2.1 Future aspirations on number of employees and turnover five years ahead

Davidsson (1989) measured growth aspiration using the two indicators of present size and ideal number of number of employees and turnover five years ahead. Table 42 presents results of the future aspiration of women entrepreneurs in Tanzania. Results in Table 42 show that 48% of women entrepreneurs indicate that there will be no change regarding the expected number of employees while 20% are pessimistic that the expected growth of the number of employees will strongly decrease. On the other hand, 11% are optimistic and expected that growth will increase, and 8% are optimistic that the expected growth number of employees will strongly increase. What we have observed is that these results suggest that entrepreneurs are uncertain about the future of their businesses due to the weakness of institutions.

**Table 42: Expected growth number of employees five years ahead**

N=120	Frequency	Percent
Strongly decrease	24	20
Decrease	15	13
No change	58	48
Increase	13	11
Strongly increase	10	8
Total	120	100

Table 43 below presents the results of expected turnover growth five years ahead. Results show that 50% of women entrepreneurs of the three-business segment have higher aspirations towards their expected turnover growth, 12% have very low aspirations towards expected turnover growth, and the last group is the 38% who are not sure. The reason for these two groups could be the uncertainties brought by weakness of institutions that hamper their prediction of the future and also the fear of disclosing financial information. Overall, we observe that women entrepreneurs may likely have higher aspirations on the expected turnover growth rate.

**Table 43: Expected turnover growth five years ahead**

N=120	Frequency	Percent
Strongly decrease	5	4
Decrease	9	8
No change	46	38
Increase	38	32
Strongly increase	22	18
Total	120	100

When we run the correlation between two variables of the expected growth rate of employees and turnover five years ahead, results showed a very weak correlation at (0.10) between the two variables. We explain that thus is due to two main reasons. First, our respondents cannot



predict what will happen five years later due to the weak and uncertainty of institutions. Second, information regarding finances was difficult to collect because it is confidential information; our respondents did not want to disclose that information to a total stranger (see section 5.4.5). Thus, they gave us indicative answers, therefore, in order to avoid bias, we will not use this information of expected growth for further analysis in Chapter 7.

#### **5.7.2.2 Cognitive attitudes towards growth aspirations**

Davidsson (1989) used another additional factor to measure growth aspirations, i.e., cognitive attitudes towards growth. According to Davidsson, the indicators for this factor are expectations of what (positive or negative) consequences growth would have on future aspirations, firm survival, and well-being. We used some of the Davidsson questions to measure future aspirations.

Table 44 below presents the information, and the results show that some women entrepreneurs may likely have positive cognitive attitudes towards growth aspirations while others do not. This may be related to how well the Davidsson questions were understood and relevant to the Tanzania cultural setting and business environment.

The first statement in Table 44 is about future aspirations. Results show that 94% of women entrepreneurs have higher future aspirations. We expected these results because the statement is straightforward and the relevance of this statement is obvious to the entrepreneurs as the goal for most of them is to achieve growth. Likewise, results from the second statement show that 88% of women entrepreneurs have positive attitudes towards future aspirations. We expected this result because the statement is positive, straightforward, and reflects the motivations and entrepreneurial orientation of women in our study.

The third statement, however, presents different results. For instance, 48% agrees with the statement, 23% are not sure, and 29% disagree. Again, these percentages vary because the understanding and application of this statement into the cultural setting of Tanzania posed a challenge to our respondents as it is in a negative form. For example, we were told “*running tourism business was not easy... it's a man business, that alone is chaos already*”. In a previous section, we indicated that problems and challenges in the Tanzanian context are being regarded as a part and parcel of life but to be reminded and told about it is what is causing the problem with this statement. This question may have worked well with Swedish entrepreneurs, but its relevance to Tanzania is less clear

On the contrary, the relevance of the fourth statement can be seen in the results that show that 73% of women entrepreneurs agreed with the statement while very few women (9%) disagree. This statement is straightforward just like the first statement, is positive, and reflects the motivations of women entrepreneurs.

The fifth and last statement is just like statement number three which is in a negative form and is about predicting the future. We have observed in the perceptions section that predicting the future to women entrepreneurs is something that is not working because of uncertainties of the environment in which they operate. Results show that 22% do not know whether their firm will survive five years ahead and, although it is a challenge to predict the future, having positive attitudes towards the future is encouraged. For example, when one predicts something bad will happen, and it then happens, that person and his entire family will be labelled as ‘bad witches’ and, in some cultures, witches are persecuted and even killed. As described, there are some tribal groups in Tanzania where people are being persecuted because their communities labelled them ‘witches’ due to the prediction of bad things that happened. This example may apply even to the predicting the future of your business. The

applicability of these statements in the Tanzanian context is quite different from the Western context

**Table 44: Future aspirations**

	To what extent do you agree or disagree with the following statements/	Strongly disagree	Disagree	Not sure	Agree	Strongly agree
1	“I have specific future plans to grow my business”	2	0	4	53	41
2	“I have always wanted success and to accomplish something in my life time”	3	3	6	62	26
3	“Growing my business is a continuous chaos and as the entrepreneur I will be totally overburdened with work most of the time”	13	16	23	45	3
4	“A person who leads a growing business will at the same time develop as a human being and thus gain a richer life”	4	5	18	53	20
		No definitely not	No probably not	Not sure	Yes probably	Yes definitely
5	In the longer run - say 5 years from now, do you think it will be necessary for the firm's survival that you develop and launch any new products/ services?	3	19	0	44	34

Table 45 below provides information regarding the correlation matrix on future aspirations. Information from the table shows that, for some of the variables, the correlations are strong while these are weak for others. For instance, variables 1, 2, and 4 have strong correlations. Also, the statements were positive about future aspirations of women entrepreneurs that is why it reflects their planning and situations. However, variable 3, for instance, is a negative statement that discusses chaos situations that some women entrepreneurs were facing in the management of their businesses. The same can be said about variable 5 in which, as we indicated earlier, predicting the future five years ahead is difficult for some women entrepreneurs. Also, managing a business where institutions are weak, uncertain, and unreliable is another reason why some statements show weak correlations, especially variables 3 and 5 where the correlations are significant but weak at 0.05. Therefore, for further analysis (Chapter 7), we expect to use variables 1 and 2, which are strongly correlated, and 4.

**Table 45: Correlations of cognitive attitudes towards growth**

		1	2	3	4	5
1	Future plans	1				
2	Success	,608**	1			
3	Growing my business is continuous chaos	0,031	0,011	1		
4	A person who leads a growing business	,389**	,430**	,194*	1	
5	Firm-survival	-0,144	-0,030	,203*	-,226*	1

### 5.7.2.3 Conclusion concerning Aspirations

In this section, we presented information regarding future aspirations whereby the results of expected number of employees and turnover five years ahead were presented. What we have

observed from these results tells us that expected growth rates are very indicative and should be interpreted cautiously and prudently for three major reasons. First, as we indicated earlier and in more detail in Chapters 2, 3 and 6, institutions in Tanzania are not as strong as in the Western world thus there are uncertainties in an unpredictable business environment. As a result, it was difficult for women entrepreneurs to predict the future of their business five years ahead. Secondly, collecting information regarding finances is a delicate issue in Tanzania as it is considered as confidential information. Third, some questions were ambiguous and also do not apply in the Tanzanian context. Thus we see weak correlations. It can be concluded that proxies for cognitive attitudes towards growth aspirations are future statements 1, 2, and 4 as presented in Table 44. We expect to use these three proxies that we observed for further analyses as they are well understood and are valid in the Tanzanian context .

### **5.7.3 Actions**

Habitus of female entrepreneurs is also revealed in *actions*, i.e., the way they perform different activities related to their businesses. The entrepreneurial habitus is internalized on the basis of their socio-economic background and determines their actions (Bourdieu, 1979). These actions help entrepreneurs to perform different activities, for example, taking action to solve major challenges they face while managing their business. We expect that entrepreneurs whose actions are driven by the entrepreneurial habitus have an ability to resolve those challenges they face and are able to access the types of capital that are necessary for their firm growth.

#### **5.7.3.1 Problem with collecting data to measure actions**

Collecting data to measure actions was also challenging. Our primary concern was to collect information regarding the biggest (major) challenge faced, however, when we began the survey, we were confronted with respondents mentioning any challenges they faced (they mentioned all of the challenges faced even if not the major ones). As a result, we collected information regarding challenges, however, were uncertain as to which were the major challenges. Also, our respondents avoided answering the question regarding to what extent the entrepreneurial actions solved the challenge. In the questionnaire, they just picked any answer. Therefore, we solved this challenge by improving the questionnaire. We identified all of the challenges mentioned by many of the respondents and categorized them into similar groups and did the same with the actions taken to solve the challenge. We then made a scale regarding the extent to which an action solved the challenge: 1- Completely not solved; 2- Unsuccessful; 3- Somehow solved; and 4- Completely solved. When we did this, the challenges we faced were solved, although we have four missing values. Four respondents did not indicate the answer regarding the extent to which the action solved the challenge.

#### **5.7.3.2 Biggest challenges faced and to what extent the entrepreneurial action solved the challenge**

To measure actions, we developed questions using the critical incident method which is a tool widely used in qualitative studies. It was first documented by Flanagan in 1954 to identify the effective and ineffective performance of fighter pilots (Davies and Kinloch, 2000). This research method has been employed across a diverse number of disciplines (Butterfield et al., 2005). Using this method, we developed questions based on the findings from the case study (Chapter 4) in order to describe the actions of entrepreneurs responding to the major (challenges) incidents encountered since their business start-up.

Table 46 provides responses regarding the biggest challenge (incidents) these women encountered since they established their tourism firms. The first column describes the biggest challenge that was identified, the second column describes the percentages of women who

identified that challenge, the third column describes entrepreneurial actions taken by them to address the biggest challenge faced, and the last column describes to what extent the entrepreneurial actions solved the challenge.

**Table 46: The biggest challenges women entrepreneur faced since the establishment of business**

Biggest challenge Faced		Extent to which the action solved the challenge	
Challenge	responses	Entrepreneurial action taken	Extent to which the action solved the challenge
1 Start-up capital, and difficult procedures to formalize the business	(30%)	Take loan or use savings for start-ups, be informed on rules and regulations on formalizing tourism business	1 Completely not solved N= 6 2 Unsuccessful N=15 3 Somehow solved N=18 4 completely solved N=0
2 Paying many taxes and corruption	(23%)	Pay taxes, lobbying and advocacy with the government through business associations to minimize costs and taxes, and to curb corruption.	1 Completely not solved N= 0 2 Unsuccessful N=23 3 Somehow solved N=9 4 completely solved N=1
3 Unfriendly cultural norms to women	(16%)	Create awareness and advocacy on the importance of women entrepreneurs, mainstream gender and entrepreneurship courses from secondary school up to university level and vocational schools and colleges.	1 Completely not solved N=4 2 Unsuccessful N=6 3 Somehow solved N=22 4 completely solved N=1
4 Seasonality of tourism business and global financial crises	(23%)	Use savings, having horizontally business, advertise domestic tourism	1 Completely not solved N= 0 2 Unsuccessful N=2 3 Somehow solved N=23 4 completely solved N=12
5 Accessing international market and accessing information for international trade fairs	(9%)	Advertise online, partnerships with international tourism business; join business associations such as TATO , AWOTTA to be informed on international fairs and workshops	1 Completely not solved N= 6 2 Unsuccessful N=0 3 Somehow solved N=11 4 completely solved N=9

Results from Table 46 describe that 30% of women entrepreneurs described their biggest challenge as accessing start-up capital and the difficult procedures to formalize the business. This challenge is also consistent with results from Tables 35 and 37 where we observed that very few women accessed bank loans; instead, they depended on their own savings and support from family and friends. Moreover, long and difficult procedures to formalize the business are consistent with the findings from the case study where we observed how corrupt officials and bribery affect women entrepreneurs.

Results from the table indicate that women entrepreneurs addressed this challenge by using entrepreneurial action whereby they took a loan or used savings for their start-up. This result is also consistent with result in Table 35 where we observed that loans and savings are used as sources of start-up capital. Correspondingly, the entrepreneurial action taken by women entrepreneurs to address the challenge of the difficult procedures to formalize the business is to be informed about rules and regulations on formalizing a tourism business. One way that women are informed about procedures as well as rules and regulations is through their social capital. Results from the social capital section in this chapter and findings from the case study

show that women entrepreneurs are very active in business associations and professional networks. We refer to Chapters 4 and 6, which explain how business associations and professional networks provide trainings to their members. However, regarding the extent to which the action solved the challenge, the results show that 5% indicate the challenge was completely not solved, 0% said it was completely solved, 13% indicated that the action was unsuccessful, and 15% indicated that their action somehow solved the challenge. We observed that 15% are optimistic that their entrepreneurial action of taking loans, using savings, and being informed about rules and regulations somehow solved the challenge.

The second biggest challenge identified by women entrepreneurs is paying many taxes and corruption. Findings from the case study indicated that women are confused as to what authority board they should pay taxes and what taxes they should pay. Also, corruption exercised by corrupt officials harassing women entrepreneurs running informal businesses or whose permits are expired has an impact on women entrepreneurs and, as a result, affects their growth aspirations. Results from the table indicate that 23% identified this as a major challenge. The entrepreneurial action used to address this challenge is lobbying and advocacy through their professional networks/business associations. Responses from the table show that 19% indicated that entrepreneurial action taken to address the challenge was unsuccessful, 8% indicated that it somehow solved the challenge, while 1% indicated the entrepreneurial action completely solved the challenge. What we observe here is that the findings from the qualitative study helped us to formulate questions that are relevant to the women entrepreneurs.

Unfriendly cultural norms to women are another challenge mentioned by women entrepreneurs whereby only 16 % identified this as their biggest challenge. More details are discussed in Chapters 3, 4, and 6. Results show that creating awareness and advocacy regarding the importance of women entrepreneurship as well as mainstream gender and entrepreneurship courses from secondary school up to university level and vocational schools and colleges are some of the entrepreneurial actions suggested to face this challenge. Women believe that, if awareness about the importance of women entrepreneurship is created, the Tanzanian society will be aware of the importance and the role of women entrepreneurs in economic development and employment creation. Also, this result is consistent with the case study findings in Chapter 6 where we observed entrepreneurial actions of women entrepreneurs in Zanzibar responding to institutional challenges that they faced. Regarding to what extent the entrepreneurial action solved the challenge, results show that 18% are somehow convinced that it solved the challenge, 9% are not convinced, and only 1% are convinced that the entrepreneurial action completely solved the challenge.

On the other hand, the seasonality of the tourism business and the global financial crisis are challenges affecting women entrepreneurs and tourism business in general. For instance, the global financial crisis of 2008 affected tourism and entrepreneurs in Tanzania as well as other countries that depend on tourism as the major sector of the economy. Regarding seasonality of business, in Tanzania, the tourism business is a seasonal business, meaning that it has high season and low season. The high season is during February, March, July, Sept, Oct, and December. The low season is during January, March, April, May, and June. During the low season, some tourism businesses struggle as they lack customers.

We also see that some of the women entrepreneurs used their entrepreneurial actions to respond to the challenge of the seasonality of the tourism business and global financial crises. Some of the women we observed during the peak of tourism business save and use the savings during the low season. Others rely more on other businesses that they own, and still

others thought that domestic tourism could be the best way to address this challenge. Results show that 19% believe that the entrepreneurial action taken to solve the challenge somehow solved it, 10% indicated the action completely solved the challenge, and only 2% indicated the entrepreneurial action was unsuccessful.

The last biggest challenge in Table 45 is accessing international markets and information for international tourism trade fairs and exhibitions (see for more details Chapter 4). Women entrepreneurs applied the entrepreneurial action of advertising their businesses online (selling a tour package), partnering with international entrepreneurs in tourism, and joining business associations or professional networks in order to be informed of opportunities regarding tourism international trade fairs and exhibitions. We observe that 8% of women entrepreneurs indicated that the entrepreneurial action taken completely solved the challenge, 9% indicated somewhat solved, and 6% indicated the challenge being completely not solved. During the case and survey studies, we observed that some women entrepreneurs access information through their professional associations, particularly TATO, ZATO, AWOTTA and AITT, about international tourism fairs which sometimes take place in Germany or in other countries. Also, some women team up with tour companies where they send their banners and information to be showcased at these international tourism fairs.

### **5.7.3.3 Conclusion on Action**

In this section, we provided the results regarding biggest challenges faced by women entrepreneurs, the entrepreneurial actions taken to address the challenge and, more importantly, to what extent the action solved the challenge. What we observed from this section is that the questions used were clear and reflect the actual situations that women entrepreneurs encounter in the management of their tourism businesses. What is important is that this study not only addressed the biggest challenges women entrepreneurs face but also demonstrated how these women used their entrepreneurial actions to respond to the challenges. Again, the extent to which the entrepreneurial action solved the challenge is what we are interested in for further analysis in Chapter 7.

## **5.8 Business growth**

### **5.8.1 Perceived Business Growth**

Due to the methodological challenges we faced during the survey study, i.e., respondents did not want to disclose information regarding their finances as this was deemed ‘confidential information’ (refer to section 5.4.5); we preferred to use subjective measures for business growth in order to avoid bias in the data. We used some of the Davidsson questions (1989), and we developed some of the questions from the findings gained from the case study.

Table 47 presents information regarding employee growth rate over the past three years. The table reports that, in all three-business segments, their number of employees strongly increased (handicraft by 32%, accommodation by 38%, and safari-tour by 31%). However, the handicraft is the only business segment that reported number of employees strongly decreased over the last three years. We also observed that the number of employees stayed the same over the last three years (28% for the handicraft sector, 19% for the accommodation segment, and 9% for the safari-tour segment). On the other hand, some firms reported an increased number of employees where we observe that the safari-tour entrepreneur was at the top of the list of the sectors with 59% while 38% of the accommodation sector reported that their number of employees have strongly increased over the last three years. These results indicated that women entrepreneurs are quite optimistic towards the subjective growth of their firms. However, as we indicated in section 5.4.5 and in other sections, due to the weakness and uncertainties of the business environment in Tanzania, it is difficult for respondents to

reveal information regarding financial issues and the number of employees as this may indicate how much money you make or use. Moreover, the correlations for the number of employees in Table 52 are weak compared to other variables. For instance, the coefficient is significant but weak. Therefore, for further analysis in Chapter 7, we do not to include this variable in the analysis.

**Table 47: Number of employees change over the last three years**

How did he number of employees change over the last three years	Handicraft % N=25	Accommodation % N=37	Safari-tour % N=58
Strongly decreased	4	0	0
Decreased	0	3	2
Stayed the same	28	19	9
increased	36	41	59
Strongly increased	32	38	31

Table 48 below provides information regarding net income over the past three years. Results from the table indicate that no sector strongly decreased while a few respondents indicated that their net income decreased or stayed the same. Meanwhile, we observed all three sectors indicated that their net income increased more than 56% while more than 28% across the three business sectors indicated that their net income strongly increased over the past three years. What is interesting here is that, for the same question, if it were asked to present the answer in monetary value, getting the answer to this question would have been difficult.

**Table 48: How has your net income changed over the last three years**

How did he number of employees change over the last three years	Handicraft %	Accommodation %	Safari-tour %
Strongly decreased	0	0	0
Decreased	8	11	3
Stayed the same	8	3	2
increased	56	57	64
Strongly increased	28	30	31

Results as presented in Table 49 show that more women entrepreneurs across the three sectors agree that their business generated sales growth over the past three years and more than 20% strongly agrees. We also observe in the results that a few women were not sure and disagreed. These results are consistent with other subjective measures on business growth.

**Table 49: my business has generated sales growth over the last three years**

How did the number of employees change over the last three years	Handicraft %	Accommodation %	Safari-tour %
Strongly disagree	0	0	0
Disagree	16	5	3
Not sure	8	16	3
Agree	56	43	66
Strongly agree	20	35	28

Results presented in Table 50 below are consistent with results from other tables such as Tables 48 and 49 in this section. We observe that women entrepreneurs are indicating that their profits have grown over the last three years. What is remarkable about these results from Tables 47-50 is that we observe that all three sectors have zero responses indicating that they strongly disagree with, for instance, an increase in net income, profits, or sales. This is in accordance with what they decided to use a subjective measure for business growth.

**Table 50: my business profits has grown over the last three years**

How did the number of employees change over the last three years	Handicraft %	Accommodation %	Safari-tour %
Strongly disagree	0	0	0
Disagree	12	11	3
Not sure	16	14	3
Agree	44	46	69
Strongly agree	28	30	24

Table 51 presents results regarding improved family welfare since the establishment of the business. Findings from the case study in Chapter 4 revealed that, since they established their businesses apart from gaining income or profits, the social and family welfare of women entrepreneurs had also improved. For instance, social and family welfare such as supporting their community and family as well as expanding by establishing another business are the social benefits that are gained. Results from the table show that more than 50% of women in accommodation and 72% in safari-tour agree that their family welfare has improved while the handicraft sector has more than 10% who agree. We also observe that more than 10% of the handicraft segment, 35% of accommodation, and 28% of safari-tour strongly agree. As observed from other results in this section, women entrepreneurs have perceived positively on business growth.

**Table 51: since I started my business, my family welfare has improved**

How did the number of employees change over the last three years	Handicraft %	Accommodation %	Safari-tour %
Strongly disagree	0	0	0
Disagree	0	5	0
Not sure	8	5	0
Agree	48	54	72
Strongly agree	44	35	28



Table 52 below presents the results regarding satisfaction of women entrepreneurs with their business performance. What we observe from the table is in line with what we found in the case study wherein one of the findings was the meaning that women attach to business growth. For women entrepreneurs in tourism in Tanzania, among other things mentioned, growth also means satisfaction with the current business performance. Results from the table below show that more women are satisfied with their business performance across the three business sectors.

**Table 52: I am satisfied with the current business performance**

How did the number of employees change over the last three years	Handicraft %	Accommodation %	Safari-tour %
Strongly disagree	8	0	2
Disagree	28	16	10
Not sure	8	14	9
Agree	40	41	50
Strongly agree	16	30	29

Table 53 below provides a correlation matrix of the subjective growth. As observed, some of the variables are highly correlated (variables 2, 3, and 4). This suggests that the questions were well understood and reflect the actual life situations of the entrepreneurs. We note that changes in the number of employees, family welfare, and satisfaction are less correlated. This may be caused by the reasons we stated previously that individuals do not want to disclose information regarding their businesses. We also note that family welfare and satisfactions are broader concepts than firm growth. In a further analysis, we will use the three variables, which are well correlated variable numbers 2, 3, and 4 in Table 53.

**Table 53: Correlation matrix subjective growth**

	1	2	3	4	5	6
1 Change number of employees	10.000					
2 Net income changed	0.2654	10.000				
3 Sales growth generated	0.2946	0.7841	10.000			
4 Profit has grown	0.2565	0.7353	0.8526	10.000		
5 Family welfare improved	0.3741	0.4488	0.5040	0.5668	10.000	
6 Satisfaction	0.0405	0.3689	0.4829	0.5089	0.3731	10.000

### 5.8.2 Conclusion concerning Perceived growth

Generally, information on perceived growth measures depicts that woman entrepreneurs of tourism confirmed that employees, sales, and profits have increased over the last three years. Not only did we observe that social and family welfare have improved but also that women entrepreneurs are satisfied with their current business performance. However, as discussed earlier in other sections specifically on the subsection of economic capital, it was difficult to collect data regarding finances of tourism businesses since the respondents did want to disclose confidential information. We understand this and that is why we expect to conduct a further analysis on the subjective measures of business growth.

In general, we observed that women entrepreneurs might likely aspire for growth. For instance, information from Tables 53-54 is consistent with information regarding employment growth rate and turnover. However, we are sceptical with the results regarding turnover

because our respondents were unwilling to disclose information regarding their finances or expectations on their turnover until we changed the questions where we gave them an opportunity to choose an answer.

## **5.9 Chapter Conclusion**

In this chapter, we presented a detailed description of the qualitative and the survey studies that we conducted in Tanzania. Although we managed to collect the data, we were faced with methodological issues. We conclude below with what we have addressed thus far in this chapter.

In the first sections, we detailed the qualitative study where we conducted the pilot and the case studies. Fortunately, our objectives were met whereby we managed to identify women entrepreneurs in tourism, we pretested the study, and gathered enough information regarding determinants of growth aspirations. We also identified key players in the tourism sector in Tanzania and, finally, we examined field, capital, and habitus in order to determine business growth .

Although the process of collecting data in the survey study was challenging to us and to our respondents, it was an important learning experience. Not only did we learn that the application of knowledge from the developed world into the developing world should consider the cultural context of the recipients, but the local knowledge is as important as the foreign knowledge. Ultimately, our respondents faced some challenges in understanding and applying some of the Davidsson questions into the cultural context of Tanzania. While the Davidsson methodology was successfully applied in Sweden, its relevance and application in Tanzania proved to be difficult and ambiguous.

The demographic information provided age, marital status, firm age, business ownership, legal status of the business, and size of the business. Despite the challenges we faced in the sample selection, the demographic information presented a variation in the sample that is well distributed. Most of the women in our study are in their mid-30s and 40s, 50% of them are married, and a quarter are single. Most of the businesses are family businesses, quite young, and are legal entities. Besides this result, we also noticed that most of the handicraft businesses are small. Some accommodation and safari-tour business are medium and only a few are large. The demographic information, particularly firm age, age of an entrepreneur, and legal status, has been reported by scholars that they have an influence on the growth aspirations of an entrepreneur as well as growth of the firm.

The cultural capital proxies show that the female entrepreneurs in this study are well educated compared with other studies in Tanzania. This is not a surprise because even their parents are relatively highly educated. We also observed entrepreneurs' education background as important and noticed the strong impact of role models. It was determined that women entrepreneurs in this study have more experiences in business management than women in other studies conducted in Tanzania. The skills, competencies, and abilities they have acquired is important for their growth aspiration and firm growth. Moreover, cultural capital results show that the socio-economic background plays important roles where entrepreneurs who have highly educated parents are also highly educated and, for entrepreneurs who have less or uneducated parents, the parents managed to ensure that their daughters received a higher education than the parents. Further, the socio-economic background is expected to play the important role of the parents being the role models for their entrepreneurial daughters and providing support in terms of being a source of start-up capital to them.

For the social capital, we observed that women entrepreneurs of tourism firms are relatively very active in business associations and professional networks. They invest in social capital, and they access opportunities offered in these social networks. The four major business associations/professional networks active in the tourism sector are AWOTTA, TATO, ZATO, HAT, AITT, TACTO, and Women Microfinance institutions. These Business associations/professional networks not only link entrepreneurs with the government but also play other major roles such as networking, advocacy, lobbying, providing training to their members, and organizing and selling tourism internationally. Ultimately, more women entrepreneurs in the tourism sector in Tanzania have relatively higher social capital compared with women entrepreneurs in other studies (See Tundui, 2012).

The economic capital described that the socio-economic background of women entrepreneurs is a very important source of start-up capital whereby women entrepreneurs relied on their family and friends to access it. On the contrary, we observed that the weakness of institutions in Tanzania may be a reason for few women to access bank loans. In the same way, tourism businesses such as safari-tours and accommodations may require significant start-up capital. However, our respondents did not disclose that information, and any information regarding finances was sensitive information to ask because of confidentiality. We understand that operating a business in a weak institutional setting has some implications for entrepreneurs, and this is one of them. Since financial information was sensitive to collect, for further analysis, we have decided not to use financial data in order to avoid bias.

For the concept of habitus, we employed questions that were used successfully in Sweden by Davidsson to measure two constructs of habitus (perceptions and aspirations). To measure actions, we applied a critical incident technique to develop proxies for actions. Perceptions measures involved perceptions towards ability, need, and opportunity. The application of some of the Davidsson questions not only posed challenges to us for collecting some data but also for our respondents in understanding the questions. The different institutional settings and cultural background between Sweden and Tanzania are major reasons behind the unsuccessful application of some of Davidsson's methodology. In addition, some women entrepreneurs in our sample were not very experienced with participating in a research study. Based on those reasons, perceptions towards need and opportunity were not good proxies, therefore, for further analysis, we expect to use proxies of perceptions towards ability, which were understood and culturally relevant. These proxies are question statement numbers 2, 4, and 6 as provided in Table 38.

Consequently, aspirations proxies suffered the same fate as perceptions, especially proxies that predicted the future; financial information is confidential and so not shared; and some of the questions were difficult, ambiguous, and irrelevant to the cultural context of Tanzania. Given the above explanation, for further analysis, we will use proxies that were well understood and culturally relevant for further analysis. In that case, we will use question statements 1, 2, and 4 as presented in Table 44.

Measuring action was not as tedious as perceptions and aspirations because we used the case study findings of this study to develop the questions. The questions were relevant and directly related to the women entrepreneurs' encounter in the management of their tourism firms. What is important to state here is that the women outlined and described the questions and answers themselves. To measure actions, we applied the critical incident analysis whereby women entrepreneurs described biggest challenges that they have faced since the establishment of their firm, described what entrepreneurial actions applied to address the challenge, and indicated the extent to which the entrepreneurial action solved the challenge.

For further analysis, we will focus on the extent to which the action solved the challenge. What we have learned here is that the application of foreign knowledge is as important as local knowledge. However, the cultural context of the recipients of the knowledge is extremely important.

Lastly, we measured business growth where we again used the Davidsson questions as well as a few questions we developed from the case study findings. Due to the methodological challenges regarding gathering the financial data and to avoid bias, we used subjective measures as predictors of business growth. Results show that the women entrepreneurs of tourism firms are relatively optimistic that the number of employees, sales, and profits has increased over the last three years. Similarly, their social and family welfare has improved as well as they are satisfied with the current business performance.

Given the above details about the proxies we used to measure our key concepts, we are optimistic that we met our objectives despite the challenges faced. For further analysis, we will use proxies that were well understood and culturally relevant.



## **CHAPTER 6: ENTREPRENEUR'S RESPONSES TO INSTITUTIONAL DISARRAY IN ZANZIBAR**

### **6.1 Introduction**

Tourism in Zanzibar is a major sector that plays a very important role in the contribution to the island's GDP, employment creation, and investment (Mayer and Boness, 2010). The Zanzibar Commission of Tourism reported that tourism has increasingly become a leading economic sector providing more than 12,000 people with direct employment with over 50,000 people engaging in tourism activities (ETN, 2011). The sector itself contributes 35% of Zanzibar's GDP (Makame and Boon, 2008).

The growing number of tourists increase the amount of accommodations, travel agencies, tour operators, souvenir shops, and restaurants, which confirms the expanding tourism sector in Zanzibar. The extensive demand for touristic facilities has stimulated the development of many small and medium sized businesses. Women in Zanzibar are extensively engaging in the tourism sector as a way to earn an income and support their families.

Despite these expanding tourism opportunities, a subgroup of radical Muslims in Zanzibar create tensions through coercion, violence, threats, attacks and other means in the name of the Islamic belief to keep tourists away and create incidents that cause tensions and fear in this field. For example, attacks on the Zanzibar International Film Festival by the Ansar Sunna Islamic revival group, acid attacks on volunteers and tourists, the bombing of the Anglican Church and other threats appear to have a direct impact on tourism (Loimeir, 2009). These incidents show weakness or lack of enforcement of legal rules and regulations and impede the growth aspirations of women entrepreneurs as well as disrupt a promising tourism market. In Zanzibar where formal institutions (regulative pillar) are inadequate, the informal institutions (normative pillar, including culture and religious beliefs) create specific power relationships that negatively influence the position of women entrepreneurs.

Although the regulative pillar (formal institutions) does not establish major constraints or challenges for entrepreneurs involved in tourism in Zanzibar, the normative pillar (informal institutions) creates tensions and pressure that harm tourism and entrepreneurs. Little is known about these normative institutions, which is the reason that, in this paper, we seek to understand the institutional context and explore why the regulative pillar is supportive while resistance comes from the normative pillar and increasingly affects women who are active in tourism. Although tensions and pressures also have an impact on male entrepreneurs, it is apparent that women are affected more due to their position stemming from socio-cultural norms, domestic roles within the family, and the tourism business being predominantly male.

Our main research question in this context is: How do women entrepreneurs respond to institutional tensions and pressures caused by the normative pillar?

A number of studies began to emphasize the role of the (informal) normative institutions, i.e., local traditions, cultural and social ties, substituting for the lack and weakness of the formal institution (regulative pillar) (Mair et al., 2012; Sutter et al., 2013). In particular, Sutter et al., (2013) provide a clear view on the responses of entrepreneurs on the informal (illegal) institutions towards entrepreneurs in Guatemala. Similarly, some entrepreneurship studies addressed institutional tensions influencing the position of women entrepreneurs (see Amine and Staub, 2009; Bruton, et al., 2010; Busenitz et al., 2000). In this paper, we focus on the normative influences as a key institutional factor influencing the habitus of female

entrepreneurs and their responses to institutional weaknesses. We apply institutional theory of Scott (2001) and North (1990) to address the habitus and strategic responses of women entrepreneurs.

The institutional field has a strong influence on overall entrepreneurial activity. Bourdieu (1990) stresses that it is a social space in which rules, norms, and regulations are established (see also Maton, 2008; North, 1990; DiMaggio, 1988; DiMaggio and Powel, 1983). An entrepreneur is required to know and understand the field's specific rules, norms, and regulations in order to obtain a specific position within tourism. We indicate here that, in the country of Tanzania, two different institutional settings of the tourism sector are evident: while the institutional field on mainland Tanzania supports touristic entrepreneurial endeavors, in Zanzibar, the normative institutions are less supportive. Despite the fact that tourism has become the backbone of the economy of Zanzibar, the normative institutions seem to undermine this economic development. Female entrepreneurs in tourism operate their businesses in an unfavorable and risky environment and, as a result, face institutional tensions which seem to undermine their performance.

Yet, lead women entrepreneurs in Zanzibar attempt different strategies to respond to normative institutions coming from Islamic norms and beliefs. They challenge the status quo by complying, defying, manipulating, and avoiding the normative rules through their own habitus and social networks.

The structure of the remainder of this chapter is as follows: to begin, we present a theoretical background to explain the institutional setting and subsequently outline our research methods. Next, we discuss the context of Zanzibar where we introduce an historical overview, describe the economy of Zanzibar, as well as point out the role of specific Islamic groups in Zanzibar. In the end, we present empirical findings, provide a discussion, and a conclusion.

## **6.2 Theoretical Background**

Institutional theory focuses on the role of the social, political, and economic systems that surround firms and grant them legitimacy (Baughn et al., 2006; North, 1990; Scott, 2001). Institutions provide the rules of the game and define actors' available modes of action (Baughn et al., 2006). Institutional theory specifies the social space in which rules, norms, and regulations are established, as Bourdieu has pointed out. Entrepreneurs are expected to comply and adhere to the existing rules and regulations; they must also adhere and comply with codified knowledge and belief systems (Scott and Meyer, 1994). Moreover, institutional theory emphasizes the role played by individuals and organizations in bringing about institutional change (Maguire et al., 2004), and it recognizes that individuals have an interest in mobilizing resources that transform existing institutional arrangements (Di Maggio, 1988).

Scott (2001) identified three pillars of institutions: regulative, culture-cognitive, and normative rules that, together with associated activities and resources, provide stability and meaning to social life. We explain each pillar of institutions in detail below.

### **6.2.1 The regulative pillar**

The regulative pillar consists of formal rules, regulations, and government policies that provide guidelines to entrepreneurs (Bruton et al., 2010). For instance, in Zanzibar, courts of law, government agencies, and local governments enforce formal rules. Despite the existence of these regulative institutions in Zanzibar, enforcement is substandard in tourism. Moreover, the regulative pillar affects women entrepreneurs' performance. Inheritance laws, ownership of property, and lack of access to business capital are aspects of a regulative pillar that have

been shown to create difficulties for women entrepreneurs in Sub-Saharan Africa (Amine and Staub, 2009).

### **6.2.2 Cultural cognitive pillar**

The cultural-cognitive pillar constitutes the nature of social reality and consists of the knowledge and skills possessed by individuals within a country pertaining to the establishment and operation of a (new) business (Busenitz et al., 2000). Equally, in some countries, particular issues and knowledge sets become institutionalized, and certain information becomes part of a shared social knowledge (Busenitz and Barney, 1997; Busenitz et al., 2000). Again, in some countries, people have more access to important information for business start-ups and growth while, in other countries, people may lack access to the information and knowledge that is required to start and operate a business. The cultural-cognitive pillar in Zanzibar is not equipped well enough to provide knowledge and skills to entrepreneurs because formal education institutions are not well established in the isles. As a result, entrepreneurs rely on the mainland to obtain access to them for their business and to have access to their business/professional networks. This is certainly valid for female entrepreneurs in Zanzibar. In effect, they lack experience or knowledge regarding vehicles (for women-owners of safari-tour businesses) and competition skills for business opportunities (where sometimes cultural norms apply where women are shunned from competing or do not have skills to compete).

### **6.2.3 The normative pillar**

The normative pillar places more emphasis on normative rules that introduce prescriptive, evaluative, and obligatory dimensions into social life (Scott, 2001). A normative pillar includes both values and norms. For instance, certain societies have norms that facilitate and promote women entrepreneurship and financing while others discourage such initiatives by imposing rules and regulations that hamper it (Bruton et al., 2010; Baumol et al., 2007). In Zanzibar, the tourism field has been dominated by men and has been regarded as a male business since men first established and operated tourism businesses (Lugalla et al., 2017). Through the normative institutions, men ventilate negative opinions about women establishing tourism firms. In an empirical study about women entrepreneurs on mainland Tanzania and in Zanzibar, it was reported that “the cultural environment of Tanzania and Zanzibar makes it more difficult for women to start and manage business due to the expectations and demand of their traditional reproductive roles” (UDEC, 2002:44). Men use cultural norms, values, and religious beliefs in an attempt to substantiate that women should conform to cultural norms and rules of executing domestic roles. Accordingly, negative attitudes and beliefs about women’s traditional roles have some significant impact on women entrepreneurs. These include, for instance, not being able to access appropriate resources; being regarded as minors which limits their ability to own assets, enter into legal contracts, and build collateral; being physically limited in where and how they can operate their businesses; and being especially vulnerable to harassment by male officials and businessmen and their spouses (Richardson et al., 2004).

### **6.2.4 Institutional tensions and pressure**

The concept of tension between institutions is coined by Olthaar et al., (2016:7) who indicated that such tensions may exist between institutions when “actors (entrepreneurs) are confronted with two or more situations which are antagonist to each other or may not co-exist”. Similarly, tensions may also occur when formal institutions are weak or are lacking in a given society and, as a result, normative institutions substitute the role of enforcement of rules and regulations. In such a situation, female entrepreneurs will respond with adherence or consent,



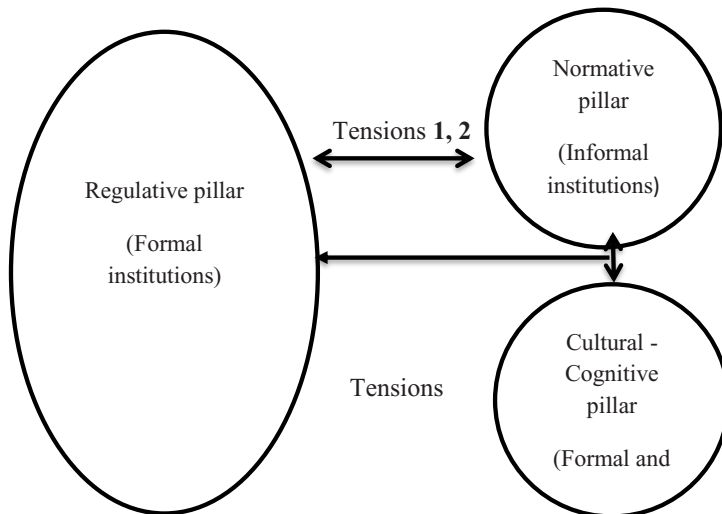
defiance, or attempt to avoid and manipulate the institutional tensions and pressure (see Othaar et al., 2016; Sutter et al., 2013).

Certain normative values expressed by some radical Islamic groups denounce tourism as immoral and against Islamic belief. These religious groups abuse the weakness of the regulative pillar to enforce rules and regulations on morality. As a result, the normative pillar creates tensions and pressure and harms the field of tourism. Yet, the successful development of tourism has pushed and pulled Muslim women as well as some male entrepreneurs into grabbing opportunities offered by starting-up and operating tourism businesses.

If the enforcement of regulative institutions is weak, normative institutions may try to replace them. A responsive strategy may be to defy them if the tension is weak and to avoid if the tension is strong.

We apply Scott’s (2001) perspective to explore the habitus and strategic responses of women entrepreneurs (to accommodate institutional tensions rooted in the normative institutions in Zanzibar). In reality, however, it is not easy for most women entrepreneurs. Most of them do not have many skills and/or knowledge pertaining to formal rules and regulations. In addition, women entrepreneurs are expected to comply and adhere to the existing rules and regulations; they must also adhere and comply with codified knowledge and belief systems (Scott and Meyer, 1994:81).

**Figure 6.1: Three pillars of institutions and institutional tensions**



**Key**

- Tension 1     Operating a tourism business in where regulative institutions are intertwined with Religious beliefs
- Tension 2     Marriage, inheritance and ownership of property laws on women
- Tension 3     Access to training and skills of managing business

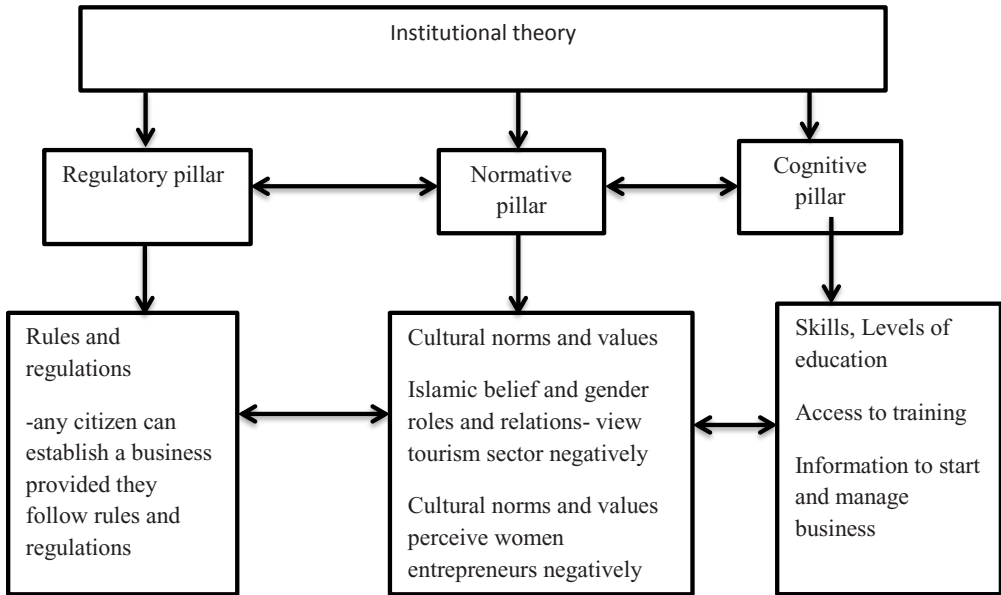
Figure 6.1 illustrates the institutional tensions in Zanzibar; the main one exists in the regulative pillar versus the normative pillar. For instance, the constitution stipulates rights for every citizen to own property, establish a business entity, mobility, and other rights as documented in the constitution of the United Republic of Tanzania (URT, 1977). The Zanzibar Commission of Tourism endorses an entrepreneurial field to conduct business for citizens and investors from abroad, however, the normative pillar (Islamic beliefs and norms) denounces tourism as immoral and as defying Islam. Thus, creates tensions and pressure to women and men entrepreneurs.

The second main tension concerns inheritance and marital laws as well as ownership of property; these tensions are intertwined in the regulative and normative pillar. For instance, marriage and inheritance laws are recognized as formal rules, but the Islamic rules and norms enforce marriage, divorce, and inheritance laws that disfavor women (women are at a disadvantage).

Gender roles and relationships in Zanzibar that originate from Islamic norms and beliefs. This institutional tension involves the three pillars of institutions (normative, cognitive, and regulative pillar). The regulative pillar regulates the laws prescribed by the constitution which provides rights for every citizen to move freely, own property, and participate in or join parties or networks as long as they do not break legal rules.

Fourth, In the cognitive pillar, women entrepreneurs need to access management skills, training, and information for their businesses. However, gender roles and Islamic rules and norms expect women to only work at home, and women roles are domestic roles. Accordingly, institutional tensions occur when gender roles and relationships that originate from the Muslim rules and norms place restrictions to women's mobility as they need approval from a male relative for unmarried women and a husband's consent for married women. In addition, gender roles and relationships together with Islamic rules and norms put pressure on women working in the public domain and hence affect women accessing opportunities offered by business associations or interacting with their customers freely because married and unmarried Muslim women are restricted from interacting with men who are not part of their family. Thus, women joining professional networks in which men are also members is challenging to most of the women in Zanzibar.

Figure 6.2: A summary view of institutional theory



Source: Adapted from Scott (2001)

### 6.3 Research Methods

We conducted a multi-case study design to examine a small number of cases in detail in order to understand the complex processes (Tundui, 2012). We selected Zanzibar because of its unique culture and diversity as well as it being one of Africa’s popular tourist attractions (beautiful beaches, rich history, spices, and many more attractions). Many tourists from western countries book their holidays in Zanzibar because of this.

In 2014 and 2015, we interviewed 14 women entrepreneurs of safari tours, accommodation facilities, and handicraft shops in Zanzibar. We adopted a “snowballing” strategy for locating those women entrepreneurs where women were asked to identify other women that we could also interview. The process of data gathering was difficult as our respondents were afraid to disclose information. Also, the procedure of accessing information in public offices was very difficult as we could not access formal statistics or any other official information needed for this study.

We collected data for the cases by using a combination of in-depth interviews and field observations. We used structured and unstructured interviews to obtain initial information regarding the business owner and her business. The semi-structured interviews were conducted to gain additional information from respondents and the tourism institutions that regulate the tourism sector. The semi-structured interviews with the women entrepreneurs focused on the institutional pillars (Figure 1, Figure 2, and Table 1). The questions were adapted to the specific context of the respondent. To improve the validity of the collected data, we first triangulated the collected data from interviews and documents (Eisenhardt, 1989; Yin, 1994). Second, we validated responses with other respondents to verify information gained from specific interviews (Cardinal et al., 2004).

The average length of the interviews lasted between one and two hours. Most of the interviews were conducted individually, face to face; only one interview was executed by telephone as the respondent was not available for the scheduled interview. We conducted semi-structured, structured, and open interviews in the Swahili language – the national language of Tanzania – in order to allow the respondents to express their thoughts and opinions freely. We recorded and transcribed all of the interviews; whenever discrepancies occurred, we contacted the respondents for additional clarification.

## **6.4 The Context: Zanzibar**

### **6.4.1 Historical overview of Zanzibar**

Zanzibar is an archipelago comprising two larger islands, Unguja and Pemba, and approximately 50 smaller islets (Loimeier, 2011; Sharpley and Ussi, 2014). The archipelago has a diverse rich history and culture. Zanzibar was under the influence of Arabs, Shirazi from Persia, the Portuguese (Knappert, 1992), and a number of Western European countries such as France, Germany, and Great Britain. According to Knappert (1992:18), the Portuguese influence began in 1499 when Vasco da Gama arrived and ended in 1652 with Arab dominance. In general, the Portuguese influence in Zanzibar and along the East African coast introduced Christianity, among other things. In the late 17<sup>th</sup> century, Zanzibar fell under the control of the Omani Sultanate that ruled Zanzibar from Muscat Oman (Sharpley and Ussi, 2014). In 1832, The Oman Sultan moved his capital from Oman to Zanzibar (Loimer, 2011). The Oman Sultanate not only introduced Arabic traditions, culture, and the Islamic religion but also introduced the production of spices such as cloves. Eventually, Islam became the dominant religion; today, over 98% of the population are Muslim. Notably, the archipelago of Zanzibar was the important center of the Indian Ocean slave trade along the East African coast under the influence of the Arabs as well as some European powers (Demovic, 2009; Loimer, 2011).

After the partition of Africa in 1884 by the Western European powers, Zanzibar was placed under British protectorate, though the influence of the Omani Sultanate continued to prevail (Loimer, 2011). In 1963, Zanzibar achieved independence from British colonial rule and, in 1964, it was united with Tanganyika and formed the United Republic of Tanzania. However, Zanzibar is politically semi-autonomous with its own government – the Revolutionary Government of Zanzibar. It has its own House of Representatives and a body that regulates and oversees the tourism sector - the Zanzibar Commission for Tourism (ZCT).

Ethnicity in Zanzibar is not as diverse as on mainland Tanzania where there are more than 130 ethnic groups. Due to the role played by Zanzibar in the East African slave trade and trading along the East African coast with different nations, it has integrated people from different countries and cultures such as Shiraz, Indians, Arabs, Europeans, and African descendants. Furthermore, when slave trade and slavery was abolished, former slaves formed their own ethnic group of African descendants.

In general, the Muslim communities in Zanzibar have negatively viewed the migration of people to Zanzibar in search of opportunities in the tourism sector. On the one hand, Zanzibaris complain that foreigners from mainland Tanzania and from other countries grab job opportunities that could have been occupied by Zanzibaris. On the other hand, there is conflicting information claiming that locals are lazy and underqualified<sup>2</sup>. Some Muslims

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<sup>2</sup> Interview with Hajira, an entrepreneur of a safari-tour in Zanzibar 2014.

argue that, due to Islamic beliefs, cultural values, and norms, it is against Islamic norms for a Muslim to work in an immoral tourism business<sup>3</sup>.

#### **6.4.2 Zanzibar economy**

The economy of Zanzibar is primarily based on the tourism, agriculture, and fishing industries (Wallevik and Jiddawi, 2001). Tourism is the leading sector there. From the beginning of the 19th century to the mid-1970s, Zanzibar exported a large proportion of the world's supply of cloves, and the islands' economy was based largely on this commodity. Some diversification has occurred since then as the world market price for cloves fell dramatically in the 1980s. Zanzibar still exports cloves along with coconut products and other spices. In recent years, seaweed has also become an important export commodity.

The archipelago of Zanzibar has many tourist attractions. The history, the culture, and heritage of Zanzibar have become significant elements. For instance, the narrow and picturesque streets of the capital, the Arab-Indian architecture, its courts and houses of the sultans all add to the ambiance (Kirkegaard, 2001).

The tourism sector in Zanzibar is organized under the Zanzibar Commission of Tourism whereby the public and private sector (international and local companies) manage small, medium, and large firms. It replaced clove plantations as the primary source of foreign income and economic activity (Parkin, 1995). Tourism is the largest sector and is responsible for bringing in foreign exchange and creating economic opportunities. The Zanzibar Commission for Tourism (ZCT) asserted that tourism is not only vital to Zanzibar's economy but is also a positive force that integrates the island into the world economically and socially (Sumich, 2002). Due to its potential, a number of tourism SMEs has been established over the last decades. Women entrepreneurs have also invested in tourism. However, in an anthropological study on tourism power and identity, Summich (2002:39) argues that *“most high paying jobs in tourism in Zanzibar were monopolized by foreigners, leaving low paying, menial, and often seasonal- work and the informal sector to Zanzibaris”*. Nevertheless, tourism is booming despite some resistance by local radical groups.

#### **6.4.3 Religious Islamic groups in Zanzibar**

The great majority of the Muslims in Zanzibar are Sunni, Sufi, and Shiite (Lodhi and Westerlund, 1999; Turner, 2008). In sub-Saharan Africa, Sufism has been praised by Western scholars for its ability to cohabit with and adapt to local African practices and beliefs (Westerlund and Rosander, 1997; Turner, 2008). Also, Sufism is regarded as a more tolerant branch of Islam because it accepts singing and dancing, drinking, and the worship of saints (Tunner, 2008).

After the Ujamaa policy (a socialist idealism introduced by Tanzania's first president Nyerere), specific Islamic revivalism emerged in Zanzibar. Especially after the Zanzibar revolution, traditional African and Islamic values replaced the 'Arabic Islam' (Turner, 2008). It should be noted that the Union of mainland Tanzania (a secular state) with Zanzibar dissolved into a secular Union government (Tambala and Rubanza, 2006; Bakari and Ndumbaro 2006:345). However, freedom of worship and religion is granted to every citizen as stipulated in the constitution of the United Republic of Tanzania (URT, 1977).

The emergence of radical Islamic groups was made possible through financial support from Arabic countries such as Saudi Arabia, Iran, Oman, and Libya. They campaigned for individual Muslims to find a direct link with God and behave accordingly rather than simply

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<sup>3</sup> Interview with several entrepreneurs and the non-entrepreneurs, 2013, 2014.

following the prescribed rituals, norms, and guidelines of the spiritual leaders (Turner, 2008). Some of these Islamic revival groups are Ansar Sunna and Uamsho. The Ansar Sunna is a non-registered group. Their main concern is the moral decay in Zanzibar. They attacked prostitution, tourism, drugs, and an increasing number of Christians there. One of their active illegal manifestations was the attack they carried out at the ZIFF – the Zanzibar International Film Festival and New Year festivals in 2014 attacking tourism directly (Loimeier, 2009). The Uamsho (which literally means awareness) was established in the 1990s and has been a registered NGO since 2002 (Turner, 2008:11). Uamsho are active in criticizing the Revolutionary government of Zanzibar. For instance, they criticize their government for turning a blind eye on moral loss arguing that although laws are in place to regulate alcohol and dress codes especially for tourists, the government is inadequately enforcing these laws and regulations. Additionally, they campaign against the increasing number of Christians in Zanzibar. The Ansar Sunna and Uamsho religious groups seek to take over the role of upholding moral standards where the regulatory institution (formal institution) is inadequate or fails to uphold them. This creates many types of tensions.

Religion plays a major role in shaping the entrepreneurial mindset of the society, in particular on how female entrepreneurship is perceived in a Muslim society. Women are expected to abide and behave as stipulated by Islamic norms. Patriarchal dominance over women by a male family member prevents a woman from engaging in activities outside the home (McIntosh and Islam, 2010). These Islamic norms place restrictions on women's mobility and their ability to interact with people outside their home or those other than family members (McIntosh and Islam, 2010). For some groups, married women are expected to not be seen or to be working with men other than their husband or family members.

Equally important, gender roles and expectations in Zanzibar detail how women and men must operate within public and private spheres. The public sphere is regarded as the men's domain while the private sphere is primarily for women. In this respect, women are discouraged from operating in the public sphere. For instance, it is common for men to go grocery shopping and earn their income in the public domain while women are expected to operate at and from home. Women who run businesses away from their homes deviate from religious norms. Such women working in tourism sometimes put themselves in danger (for example, being raped, divorced, or losing their honor and dignity<sup>4</sup>).

At the same time, there has been much discussion in Zanzibar as to whether or not women should work in hotels or operate safari tours and other businesses that require women to work in public. The traditions in Zanzibar stipulate that women in the villages and in cities should not be exposed to tourists to the same extent as men so as to protect their honor, virtue, and dignity (Demovic, 2009). In many instances, men dominate most of the tourism sector, in particular, accommodation and safari-tours, while women are more working in handicraft and cultivating seaweeds. Often, foreign employees, men and women from the mainland Tanzania and other neighboring East African countries of Uganda and Kenya and other African countries fulfil tourism jobs in Zanzibar.

## **6.5 Findings**

### **6.5.1 Profile of women entrepreneurs in Tourism in Zanzibar**

Information regarding women entrepreneurs in the tourism sector is provided in Table 6.1. Demographics such as age, marital status, education level, previous experiences, and membership in a business association were collected as well as whether they started their

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<sup>4</sup> Interview with women entrepreneurs in Zanzibar, 2014

business by themselves or with someone. Fictitious names are used to preserve confidentiality. The level of education of the women in our study varies from primary school education to a master degree. Our data show that some of the entrepreneurs have previous sector experience working in tourism before establishing their own firms while some are housewives and some self-employed. Furthermore, one woman is a widow, six were single at the time we interviewed them, six women are married, and one is divorced.

**Table 6.1: Profile of women entrepreneurs in tourism in Zanzibar**

S/n	Name	Age	Marital status	Education level	Previous experience	Membership of a business association
1	Salha	38	Married	Advanced Diploma in tourism	Employed in a tour company	AWOTTA & other
2	Salma	27	Single	Bachelor degree	Credit officer	AWOTTA& other
3	Hajira	29	Single	Master's degree in International tourism management	Employed in a tour company in the United Kingdom, later in Zanzibar	AWOTTA
4	Linda	34	Divorced	Diploma in tourism and hospitality management	Employed in tourist hotel	Non member
5	Tatu	39	Single	Bachelor degree in business	Bank loan officer	Women's group
6	Farida	39	Single	Secondary education	Teacher	Women's group
7	Mwanahamisi	37	Married	Bachelor degree	Public sector employee	AWOTTA
8	Bi Titi	36	Married	Bachelor degree	Employed as zonal officer	Women's group
9	Sikujua	40	Single	Secondary education	Self employed	Women's groups
10	Tulizo	38	Married	Bachelor degree	Self employed	Women's group
11	Bi Mkubwa	50	Married	Primary school	Housewife	Women's group
12	Bi Mdogo	40	Widowed	Primary school	housewife	Women's group
13	Sharifa	32	Single	Bachelor degree	Self employed	AWOTTA& other
14	Bijuu	37	Married	Bachelor degree	Self employed	AWOTTA& Other

Table 6.2 below provides information regarding the business profile such as the type of business, when it started, how it started, the business' legal form, and the number of employees. Many of the businesses are registered. Some businesses are small and others are medium in terms of the number of employees. The largest firms were located in the accommodation sector while the smallest firms are in the handicraft sector. While many women entrepreneurs are in the safari-tour sector, the handicraft sector has very few women entrepreneurs. The majority of businesses have only a small number of employees. Some businesses were established more than ten years ago yet still have a fewer numbers of employees which indicates a low growth aspiration. Similarly, all of the businesses are formalized except one, and many businesses were established by the female entrepreneurs themselves. However, in the accommodation sector, women did not establish the business alone; they established it with someone else except for one owner who bought the business.

**Table 6.2 Business Profile**

S/n	Owner-manager's name	Type of business	Year started	Bought/inherit/self-started	Registered/non-registered	Number of employees
1	Salha	Accomodation	2010	Bought	Registered	13
2	Salma	Safari/Tour	2011	Self-started	Registered	3
3	Hajira	Safari/Tour	2012	Self-started	registered	3
	Linda	Safari/Tour	2008	Self-started	Not registered	3
5	Tatu	Handicraft	1998	Self-started	registered	3
6	Farida	Accommodation	2012	Started with someone else	registered	10
7	Mwanahamisi	Safari tour	2000	Started with someone else	registered	6
8	Bi Titi	Handicraft	1999	Self-started	Registered	4
9	Sikujua	Safari tour	2005	Self-started	Registered	5
10	Tulizo	Handicraft	2012	Self-started	registered	3
11	Bi mkubwa	Accommodation	2009	Started with someone else	Registered	10
12	Bi mdogo	Safari tour	2010	Inherited	registered	3
13	Sharifa	Safari tour	2011	Self-started	registered	3
14	Bijuu	Accommodation	2013	Self-started	registered	7

### 6.5.2 Main institutional tensions women face in Zanzibar

Key institutional tensions that women entrepreneurs face in Zanzibar have been illustrated in Figure 6.1. In this section, we discuss findings from the respondents and determine how these women dealt with these tensions. Women face three major institutional tensions in Zanzibar. First, operating a business in tourism is a major tension that affects both women and men entrepreneurs. However, women entrepreneurs are more affected. Zanzibar's cultural norms and Islamic beliefs and norms perceive that tourism is immoral and thus locals do not encourage their families to invest or work in it. Working in tourism is perceived as defying Islamic beliefs. Interestingly, in the same culture, Zanzibar people from a higher socio-economic background establish tourism businesses. All of the women in our sample face these tensions and state that it is difficult to exploit their businesses when the tensions are high. They also indicate that, sometimes, it is not safe to go to their business premises.

Second, women face institutional tension and pressure from normative institutions -Religious beliefs in Islamic faith with regards to marital and unfriendly inheritance laws as well as ownership of property pose challenges to women. Formal rules exists, for example, the constitution provides rights for every citizen to marry and inherit, own property, and rights on mobility. Although these laws are formal laws and rules, they are enforced through Islamic rules and norms. According to the Quran, Muslim men can marry more than one wife as long as he takes care of them properly. However, our respondents contend that many men do not provide for their many wives with sufficient means. Men can divorce his wife just by writing one piece of paper (divorce paper) which the divorced wife can take this paper to present it to her family (male relatives - father or uncles). Similarly, respondents indicated that women are regarded as minors who have limited rights to inheritance, owning property, and with mobility. For instance, one respondent, an owner of a safari-tour business indicated that, when she established her business, her husband controlled everything, the business, and even decisions regarding income from the business. She indicated that she has suffered because she was divorced because of deviating from the norm of being obedient: *“Women in this business work in very difficult circumstances; it’s a man’s business in a man’s society. What do you expect? We suffer, but we do not give up.”*



Gender roles and relationships together with Islamic rules and norms about women is another major tension for women entrepreneurs in Zanzibar. Islamic rules and norms prohibit married and unmarried women from interacting with men who are not their family or husband. Also, Muslim women's mobility is restricted. Their husband or male relative must grant them permission to work in the public domain. Some respondents indicated that their husbands and family gave them permission to establish a business away from home. For example, two respondents, Salha and Bijuu, indicated that they were granted permission by their husband and father to manage their business away from home. Single women like Salma said they were also allowed by their fathers and male relatives to establish a business away from home. Nonetheless, these women who manage businesses face challenges. Also, their opportunities for joining business associations with male members are very limited. Many women in our sample joined women-only business associations in order to access necessary skills and training from the mainland Tanzania for managing their business.

Third, Training for entrepreneurs (cognitive institution) is not well developed in Zanzibar itself, therefore, women depend on their social and professional networks to access training and skills. Due to the restriction of their mobility and interaction with male non-family members, all of the women in our study joined women associations. Some joined both women and men associations, however, they rely more on women only associations because it is easier for them. Additionally, a majority of the women in our study are members of informal social networks, however, joining them requires membership fees. For example, AWOTTA and ZATO are formal social/professional networks that charge annual fees to its members. Many women join informal women's groups in their neighborhoods and at their business premises in order to network, access soft loans, and for recreational purposes. For example, these women networks support their members by providing social support during weddings or the burial service of a member/relative.

It should be noted here that, even though Islamic beliefs and norms in Zanzibar are very sensitive regarding women's mobility and work away from home, support from family members is a very important factor for many women entrepreneurs in our study for establishing their tourism businesses. Support means different things to the different women we interviewed. Some women receive support in terms of encouragement from a friend or family member. To some, support means financial support such as providing startup capital and, for married women, support means approval from their husband to establish a business.

Support from family means that some family members encouraged their daughters or wives to establish a tourism business as a way of accessing gender and women empowerment programs in Zanzibar. For instance, Salma's support from her father motivated her to establish her safari-tour business. Also, Bijuu established her business with the significant financial and moral support from her husband who saw the opportunity of women empowerment programs in Zanzibar. These programs are funded by international NGOs that support microcredit institutions where women can access soft loans and other institutions that support women empowerment in terms of training. Surprisingly, during the data collection, we discovered that Bijuu's husband wanted her to access opportunities such as training, to travel, and to be a wife who is involved in something meaningful. That is the reason that he encouraged her to establish a business; he financed her startup and hired a manager to run the business. In general, when women face tensions and pressure, support from their family is a determinant factor for them to exist as entrepreneurs and on their performance. For instance, Bi Mkubwa indicated that her husband always called her to alert her whenever trouble or threats were happening. Others indicated that their family and friends alerted them whenever something bad was happening or was about to happen.

**Table 6.3: Main Institutional Tensions Women entrepreneurs face in Zanzibar**

Institutional tension	Description of tension	Examples
i) Operating tourism business	<ul style="list-style-type: none"> <li>- The institutional environment (regulative pillar ) regarding tourism sector facilitate entrepreneur endeavors but the normative institutions through religious beliefs interfere create tensions</li> </ul>	<ul style="list-style-type: none"> <li>- Islamic belief denounce tourism as it is defying Islamic beliefs and norms</li> <li>- Married women need consent/approval from husband to own property or establish/manage a business away from home.</li> </ul>
ii) Formal Marriage and inheritance law versus Islamic rules and norms on marriage, inheritance and ownership of property	<ul style="list-style-type: none"> <li>- Inheritance and marriage laws exists formally but their enforcement is through Islamic rules and norms</li> <li>- Women are regarded as minor thus their chances to access capital for a business startup is very limited and also ownership of property is determined by Islamic rules and norms.</li> </ul>	<ul style="list-style-type: none"> <li>- Divorced/widowed women lose their rights to their property /established business when they are divorced/widowed as they might lose their rights to the property and child support.</li> <li>- Women are regarded as minors they have no or limited rights to inherit or own property</li> </ul>
iii) Access to training and skills for business management for women is limited	<ul style="list-style-type: none"> <li>- Knowledge about important information on formalizing the business, or accessing business opportunities are lacking for many women in Zanzibar.</li> </ul>	<ul style="list-style-type: none"> <li>- Knowledge and skills about business management, access to training, use of technology are lacking for most women in Zanzibar but they can be accessed through business associations. However, women's mobility is restricted, women access to training and skills through women associations, e.g., AWOTTA</li> </ul>
Tourism versus Islam	<ul style="list-style-type: none"> <li>- Islam beliefs and norms denounce tourism as immoral and defy Islam.</li> </ul>	<ul style="list-style-type: none"> <li>- Lack of networking opportunities for some women entrepreneurs due to Islamic norms which restrict mobility and interaction of women with non-family members or without supervision</li> </ul>
Gender roles and Islam belief and norms on women and on tourism	<ul style="list-style-type: none"> <li>- Gender roles and relations originate from Islamic beliefs and cultural norms have negative attitude</li> </ul>	

Women's mobility and operating away from home	towards women entrepreneurship	- Islamic belief and norms restrict women mobility and interaction with non-family members or without supervision
	- Islamic rules limit mobility of women in public spheres and on working away from home.	- Beliefs and cultural norms prohibit widows and women to inherit/own property or apply for a loan.
	- Societal attitudes and pressure on women entrepreneurs	- Treating women as minors.

#### 6.5.4 Impact of institutional tensions on female entrepreneurs within Zanzibar tourism

Some Islamic revival groups in Zanzibar denounced tourism as immoral and henceforth created tensions that have an impact on tourism, especially over the last few years. During the data collection of this study, we found out that, during the high season in Zanzibar, tensions and pressure occur that affect women entrepreneurs as well as the tourism sector. Some respondents we interviewed pointed out that radical Muslims do not want Zanzibar to be 'sold' as the best place for tourist destinations and thus they tarnished Zanzibar's image in the world market. In fact, an Anglican Church was bombed in 2014 during the high season. Two female volunteers/tourists from the United Kingdom were attacked with acid while they were walking in the Stone Town, a famous tourist street in Zanzibar. The Zanzibar International Film Festival (ZIFF) was attacked, and many other incidents occurred that created tensions and pressure on tourists, the general public, and entrepreneurs in the tourism field. Attacks on tourists as well as the bombings are always happening during the high season, during Ramadan, and/or during election days. As a result, the Zanzibar tourism field loses customers as tourists cancel their bookings and go elsewhere.

Findings from the cases indicated that women entrepreneurs suffered from the tensions and lost customers on the tourism market which became too unpredictable to attract tourists.

#### 6.5.5 Strategic Responses to institutional tensions and pressure

Since women entrepreneurs are embedded in an institutional tourism field, they are not just passive to institutional pressures; actually, through their habitus, they demonstrated a strong reply responding to such tensions and pressure in way such as compliance or adherence, defiance, avoidance, and manipulating the institutions.

In our sample of 14 women entrepreneurs in Zanzibar, some women attempted only one strategy whereas others attempted different strategies to different tensions. For example, some women attempted compliance when the tension involved threats and violence and some attempted manipulation when the tension was less.

We discuss the strategic responses of women entrepreneurs in detail below.

Compliance is defined as conscious obedience to norms, values, or institutional requirements (Oliver, 1991:152). Four respondents in our study responded by being obedient to the tension of running a business in Zanzibar (observed Islamic norms). Our respondents indicated that they were born Muslim, raised Muslim, and they will die as Muslims. Being an entrepreneur, they just wanted to survive. For instance, Salma, an owner of a safari-tour company and a bed and breakfast, said: "*There is no gaining when you fight with your religion*". These women

complied with the normative institutional tensions to reduce their vulnerability and avoided creating additional problems.

As we showed earlier, the marriage, inheritance, and ownership of property rights in Islamic laws do not favor women. For instance, married and single women such as Salha, Bi Mkubwa, Salma, Bijuu, and Bi Titi in our sample were permitted by their husbands, parents, and male family members to establish their businesses away from their home premises. They complied with the norm by asking for husband/male relative consent to do so. Moreover, a widowed lady, Bi Mdogo, established her business after her husband passed away.

Oliver (1991) provides three ways that an actor can practice defiance: by dismissal, challenge, and attack. In our study, six women entrepreneurs attempted defiance by dismissing and challenging the status quo as their strategic responses. For example, Hajira, an entrepreneur of a safari-tour business responded by dismissing the Islamic rules and norms on tourism: *“In Zanzibar, tourism business is not respected and not perceived as a prestigious profession. This is because of the misconception people have about Islam and tourism. People translate the Quran wrongly; they link the Quran and tourism business as immoral that is why it is not perceived as a prestigious profession.”* To dismiss or ignore institutional tensions and pressure is a strategic response that an entrepreneur can exercise when enforcement of external institutional rules is perceived to be low (Oliver, 1991:156). In another response, Salha, a tour owner/manager of a bed and breakfast and a tour company explained: *“Tourism and Islam in Zanzibar is a bit challenging because people of Zanzibar perceive Islam teachings wrongly, they perceive tourism negatively, with low respect and make it difficult and problematic. These people just want to make Zanzibar an Islamic state (...) Some people think tourism is immoral to Islamic norms, but I think it is based on misinformation and how some people preach makes other people to think Islam and tourism do not link”*. She added: *“Normally, during Ramadan, alcohol is prohibited, and during Ramadan you get tourists who want to drink, it is a challenge...”*.

It should be noted that women entrepreneurs who defied the institutional tensions originate from middle-higher social economic backgrounds. They are more educated than the others in this study, they have family members who are politicians thus receive support whenever they are in trouble, and they also own and manage medium sized to large tourism firms. In addition, women who defied tensions have parents or female relatives who have also become entrepreneurs in a business. For instance, Hajira’s grandmother owned a small business in Zanzibar, and Linda’s mother owned a small business (bed and breakfast on the Tanzania mainland). No one in our study attempted to attack.

To emphasize, women who dismiss the institutional tensions are also those who acquire knowledge to address the challenges that they face. For instance, Hajira said: *“I was raised to search for knowledge. Knowledge has been a big help to me. It helps me to deal with challenges I face. Our family motto “fight your own battles” has inspired me to deal with challenges I face. You know many people venture into tourism business without knowing what they are getting into. As for me, I knew exactly what I wanted and how to get there.”*

Another key point on the strategic responses of women entrepreneurs on institutional tensions and pressure is on the marriage, inheritance, and ownership of property laws which disfavors women while Islamic law favors the husbands whereby he can divorce his wife even without a reason (Makaramba , 2010). Linda established a safari-tour business in Zanzibar but, due to Islamic rules and gender roles concerning the ownership of property, her ex-husband assumed full control of the business that Linda had established. When she defied the norms of being obedient and wanted to control her business, she was divorced. She reported that, because of the divorce, she could not gain and access some of her properties. She says: *“I think I am lucky,*

*I have full control of my business ... It was not easy though.” She added, “After the divorce, I had to start all over again because I had to move my business to another premises.”*

Challenge is another way of defying the institutional tensions in which actors may challenge the status quo. For example, women entrepreneurs organize through their professional and business networks to challenge the system. Through AWOTTA, women entrepreneurs challenged the regulative institutions to stop the tensions and pressure caused by the radical Islamic groups that are active in Zanzibar. In addition, the AWOTTA also lobbied and advocated with the regulative institution to review the tourism policy. Although the regulative pillar is substandard when enforcing its authority, women entrepreneurs had an audience to which they could voice their concerns.

Similarly, women entrepreneurs through AWOTTA and women’s social networks challenged the restriction on their mobility to access training and management skills for their businesses. For instance, almost all of the women in our sample are affiliated with women’s social and professional networks. Some of the professional networks such as AWOTTA organize training and management skills for women entrepreneurs on the mainland and in Zanzibar. In effect, women used their agency to challenge gender roles and Islamic norms that placed restrictions on their movement to access business opportunities. Individually, it is not possible, however, they understand that if they organize themselves through their formal and informal social networks, it is possible to respond to the institutional tensions that they face.

Avoidance is another strategic response to normative pressure and tensions women entrepreneurs face in Zanzibar. Avoidance has been defined as an attempt by actors to prevent the necessity of conformity; women achieve this by concealing their nonconformity, and they avoid by escaping from pressure and tensions (Oliver, 1991: 154). In our case study, four women entrepreneurs avoided the institutional tensions. Some acted in pretense as if they actually conformed to the normative context of Islamic beliefs and on gender roles and relationships. For example, they do abide to the dress code and, once they are in public, they make sure they are accompanied by or have the consent of their male relatives. They followed up calls for prayers and even go to pray. However, they indicated that deep down, they did not like what was happening to them or to their businesses. For instance, when they experienced the tensions being too much, they avoided their business premises, they closed them, and worked at home. In one incident, one female entrepreneur, Bi mkubwa, escaped these tensions. She sold her business to her husband and went on to establish another business, an English medium primary school.

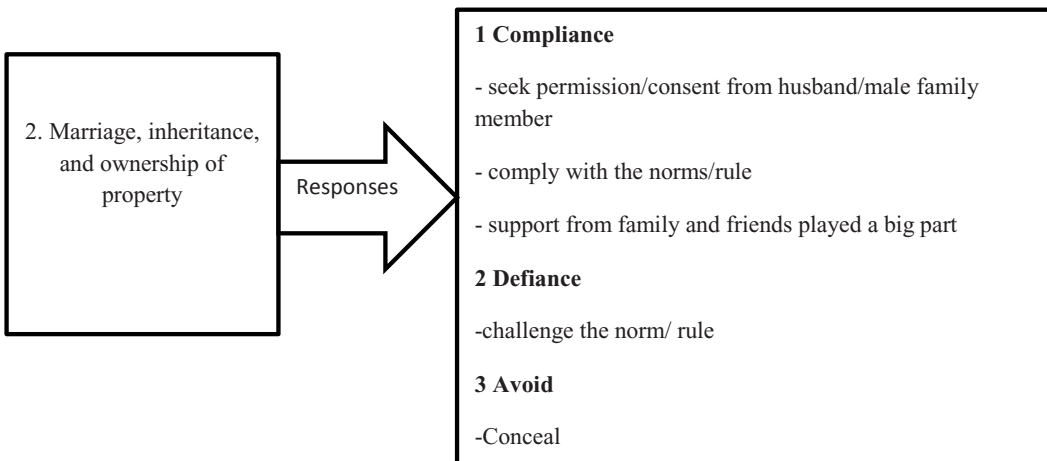
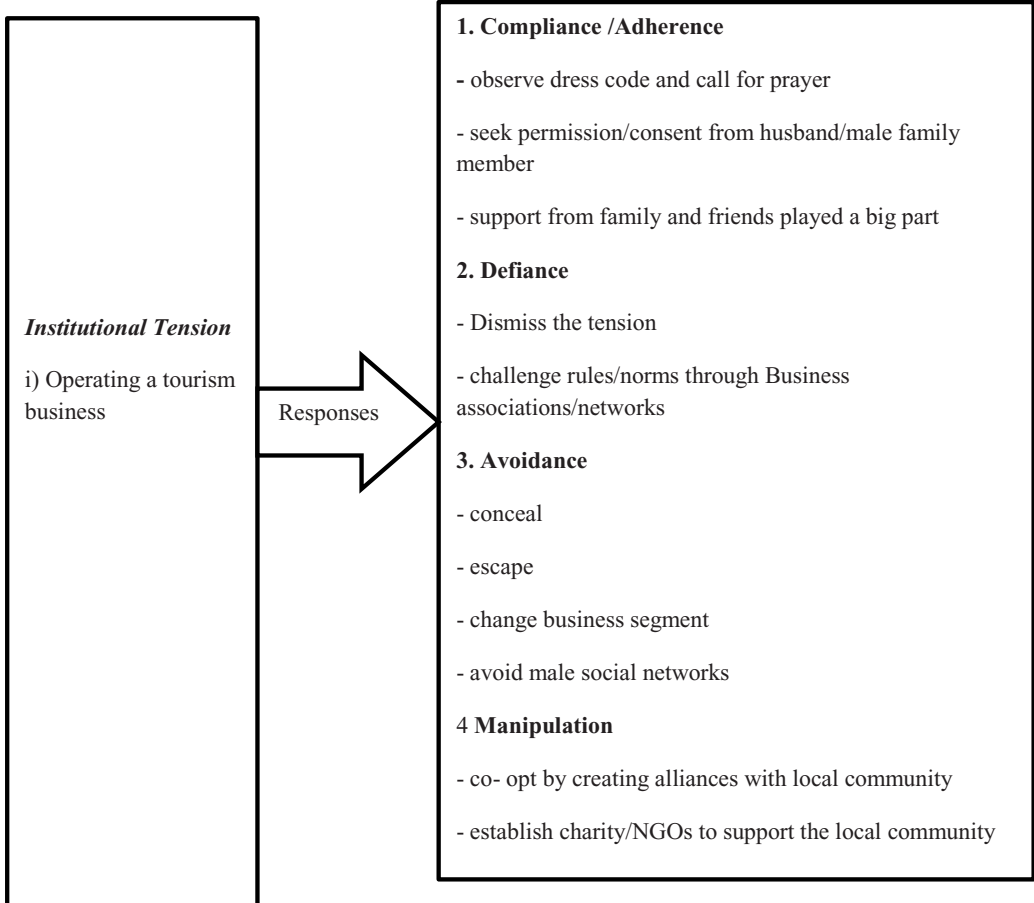
Avoidance also has been explained as a response of women entrepreneurs against Islamic rules, norms, and gender roles and relationships on women’s mobility to exploit their business outside their home domain and on accessing business opportunities and training. For instance, some women in our sample avoided participating in social networks that accept all genders as members. Bijuu joined ZATO- Zanzibar association of tour operators, a formal social and professional network. She indicated that she avoided attending meetings and, instead, her husband had to attend on her behalf.

Women entrepreneurs responded to institutional tensions and pressure by manipulating the institutions by attempting to co-opt, influence, or control institutional tensions and pressure (Oliver, 1991:157). For example, a business association does influence public opinions on tourism and lobbies government regulations for changes in the institutional rules to which its members are required to conform.

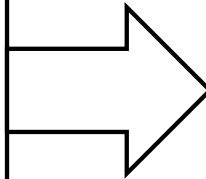
In response to institutional tensions, women entrepreneurs attempted to co-opt as a way to neutralize institutional opposition, create alliances with the local community, and enhance legitimacy. For example, women entrepreneurs in Zanzibar advertise their ties to an influential charitable foundation or established a charity in order to demonstrate to the public and corporate donors that they give back to their community what they have gained from the tourism businesses. For instance, Salha involves her business with charity work to help the sick and the poor in Zanzibar. She says, *“This charity is one way to give back to the community as showing support and the community also sees that what we get from the tourism business is shared among them.”* On the other hand, Hajira chairs and is one of the co-founders of an NGO working with the local community in the village to improve the quality of life of the youth through educational empowerment. She says, *“I reach out to the local community and involve them into tourism activities like linking volunteers from abroad with locals.”* She further said, *“Our business has influence in the local community as we support the needy, the poor, and the orphans who really need help.”* Another woman, Salma, has established an NGO which caters to drug addicts in her community. Other women organize local women groups, and they visit the hospital and donate money, soap, and clothing to sick women and children in the hospitals.

From these cases, we have seen that these women, based on the strong habitus, respond in a variety of ways to normative institutional tensions and pressures in Zanzibar.

Figure 6.3 A summary of Strategic responses to Institutional tensions



iii. Access to training and skills for business management for women is limited



**1 Compliance**

- seek permission/consent from husband/male family member t

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**2. Defiance**

- challenge rules/norms through Business associations/networks to access training and skills e.g. AWOTTA

**3. Avoidance**

- conceal

- Join women only business associations



## 6.6 Discussion and Conclusion

Women entrepreneurs play an important role in the national economy yet many of them face normative institutional tensions and pressure. They also form a substantial majority among the poorest of the poor in Zanzibar. The tourism field provides various opportunities for creating self-employment in small and medium-sized firms as well as income generating activities. Although the tourism sector has potential for the economy of Zanzibar and its people, it is regarded as a high risk business for women.

Findings show that the normative institutions create tensions and pressure on women entrepreneurs in Zanzibar and on the tourism sector in general. The revival of Islamic groups create institutional tensions and pressure that destruct the promising tourism market. However, women entrepreneurs do not just ignore this and do nothing: they possess the habitus to actively respond to normative institutional tensions and pressure by complying, defying, manipulating, and trying to avoid the normative institutions.

Based on the findings, we can see that women entrepreneurs organize themselves within their business and professional networks to respond to institutional pressure.

One of the interesting institutional tensions is that the Zanzibar Commission of Tourism provides a better tourism field than on mainland Tanzania. The procedures, rules, and regulations of formalizing a business in Zanzibar are easier compared with mainland Tanzania. However, the normative context of tourism in Zanzibar undermines the lucrative tourism field with tensions and pressure created by specific radical Islamic groups. This forces tourists to cancel their bookings which makes it difficult for women entrepreneurs in this sector to maintain their own firms.

We conclude that the responses of these women entrepreneurs on the institutional tensions may be seen as inadequate or even irrelevant. Yet, that does not appear to be the case: these responses should be studied in more detail in order to understand the impact of deep rooted institutional tensions. This could possibly unlock the potential of women entrepreneurs in Tanzania. We conclude that the responses of these women are influenced by their educational status, their socio-economic background, and social ties with business associations.

## **CHAPTER 7: HABITUS, CAPITAL, AND BUSINESS GROWTH: A QUANTITATIVE ANALYSIS**

### **7.1 Introduction**

The focus of this chapter is to examine how socio-economic background influences capital, habitus, and business growth. Specifically, the chapter's major concern is to test the key concepts of this study that are discussed in detail in Chapters 2 and 5. This chapter builds upon Bourdieu's framework that is discussed in those chapters where thorough descriptions of the data and measurements of variables are examined.

### **7.2 Theory and hypotheses**

In Chapter 2, we provided a detailed description and reviewed theories of growth aspirations of women entrepreneurs. In this section, we briefly refer to Bourdieu's theory of practice as the key theory for describing hypotheses and measurements of key concepts of this study.

#### **7.2.1 Habitus (perceptions, aspiration, and actions) and business growth**

Bourdieu's framework reports that habitus is revealed through perceptions, aspirations, and actions (Bourdieu, 1993). It is a product of early childhood socialization and, in particular, socialization within the family (Reay 2010). Moreover, habitus shapes individuals' responses (perceptions, aspirations, and actions) and defines their position in the social field in terms of the types of capital that they hold (Grenfel, 2010). As a result, individual past experiences that include the effects of socialization processes internalizes into a habitus which shapes an individual's worldview, in particular, perceptions, future aspirations, and actions (McClelland, 1990).

Bourdieu suggests that habitus has a degree of uniformity as well as differences and diversity between members of the same cultural grouping (Reay 2004). This indicates that people differ in terms of their socialization, gender, and race as well as class and socio-economic backgrounds that are all very different from one another. Thus, we see variations among women entrepreneurs in their ability, need, performance, responses towards challenges, and actions which differ from one woman to another. Thus, we are interested in examining these variations and differences among women's perceptions, aspirations, and actions on their business growth in this chapter. How and why do some women perform better and others fail? How do women respond to the challenges or barriers they face? In accordance with Bourdieu, we expect that all of these questions can be explained by differences in dispositions (perceptions, aspirations, and actions).

For the purpose of this study, we define the three constructs of habitus (perceptions, aspirations, and actions) as follows. First, we define perceptions as a "process by which people translate sensory impressions into a coherent and unified view of the world around them. In fact, perception is equated with reality for most practical purposes and guides human behavior in general"<sup>5</sup>. Aspiration has been defined as "a desire or ambition, an aim, a longing for which a person is motivated to achieve"<sup>6</sup>. Moreover, actions are practices of individuals (Bourdieu, 1977, 1990) that solve business challenges.

Thus, we propose the following relationship between habitus and business growth:

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<sup>5</sup> <http://www.businessdictionary.com/definition/perception.html>

<sup>6</sup> <http://www.dictionary.com>

(H1a) Women entrepreneurs with positive aspirations regarding their business achieve higher business growth;

(H1b) Women entrepreneurs with positive perceptions regarding their ability to manage their business achieve higher business growth;

(H1c) Women entrepreneurs who act and solve major challenges achieve higher business growth.

#### **7.2.2.2 Capitals and habitus**

As indicated earlier, habitus and capital influence the practices of people in a given social setting. However, the habitus (perceptions, aspirations, and actions) of a person mediates the effects of available capital that people hold in respect to their social position (Bourdieu 1984). Moreover, action is a state/disposition that we acquire from our cultural practices/socialization process which makes us behave in a certain way (Nash, 1999:181). Accordingly, perceptions, aspirations, and actions of an individual are influenced by social relationships and the context in which they originate. For instance, the perceptions, aspirations, and actions of women entrepreneurs who come from socio-economic backgrounds that encourage women entrepreneurship will be different from women who come from socio-economic backgrounds that discourages this.

Thus, in the sections that follow, we examine and discuss how access to capital and its translation into habitus enables women entrepreneurs to achieve business growth.

##### **i. Cultural capital: Socio-economic background and education**

Cultural capital, according to Bourdieu (1986), is socialized within the family and is later reinforced within the educational system. Bourdieu (1984) highlighted the roles played by cultural capital: as an indicator and a basis of class position, an informal academic standard, a basis for social selection, and a resource for power facilitating access to organizational positions. To gauge the socio-economic background, we use three variables: parents' formal education, family role models, and family support. For cultural capital, we use the entrepreneurs' level of education. In Chapter 5, we discussed the properties of these variables and their usefulness for the developed constructs.

##### **- Parents' formal education**

The parental education background is important for enhancing growth aspiration because the socio-economic background of an individual is formed within a family context. Thus, women entrepreneurs whose parents are highly educated have more opportunities for accessing formal education, learning different skills, and acquiring knowledge just like their parents.

Previous studies on socio-economic background have used key indicators such as income, education level, and occupation (White 1982, Tundui, 2012). However, the Tundui study (2012) did not obtain reliable information about parents' income. In this study, therefore, we use parents' education level as well as whether parents owned a small business and received support from family as our measurement of socio-economic background. We expect that the parents' education background may influence the education level of the entrepreneur.

Thus, we propose

*(H2a) The mother's education level is positively correlated with access of cultural capital of her daughter (the entrepreneur)*

- *family role models*

Research on family business reports that early exposure to entrepreneurial experiences in the family business (see Carr and Sequeira, 2007; Dyer and Handler, 1994; Katz, 1992) will affect the family members' attitudes and intentions towards entrepreneurial action. Equally important, parents as business owners can influence their children's entrepreneurial orientation by serving as role models (Aldrich, Renzulli, & Langton, 1998) and by providing cultural, social, and economic capital to their children. Alternatively, previous experiences of an entrepreneur in a family firm may contribute to growth aspirations of an entrepreneur. Working in a family firm at a younger age provides an entrepreneur with different types of entrepreneurial skills, such as those in management, and sharpen entrepreneurial knowledge of doing business and technical know-how and who to contact (knowledge of accessing and accumulation of social, cultural, and economic capital). A study by Bennedsen et al. (2007) emphasized that entrepreneurs who had previous experiences in a family firm could perform better than other managers because they have hard-to-obtain firm specific knowledge and higher levels of trust from key stakeholders. This is the cultural capital of an individual (socio-economic background).

Moreover, parents who owned a business served as role models to their children and influenced them to become entrepreneurs. Also, family role models may influence access to cultural, social, and economic capital and help to motivate their children into entrepreneurship. The social learning theory (Bandura 1977) highlights that individuals are attracted to role models in order to learn new skills through observation from others who they identify as performing well in an area in which they are involved or wish to be involved (Bosma et al. 2012, Gibson 2004). Gibson (2004:149) identified the functions and importance of role models as "provide learning, motivation and inspiration to help others". Bosma et al., (2012) argue that the ability to value, interpret, and apply the knowledge and skills from roles models requires a certain level of knowledge and skills. Similarly, the presence of entrepreneurs with experience and successful role models transmit positive messages to potential entrepreneurs (Noguera et al. 2013). Family members are important resources for entrepreneurs who lack access to other networks of support during the process of establishing and developing a business (Greve &Salaff, 2003). This is especially true when family members have an entrepreneurship background. Those members become role models and mentors to aspiring entrepreneurs not only during the venture preparation process but also during the business creation process (Aldrich &Cliff, 2003; Chang et al., 2009). Therefore, we expect that family role models may influence women entrepreneurs' access to social networks and funding for business. Thus, we propose,

*(H2b) Women entrepreneurs whose parents or close relatives own a business (family role model) have easier access to cultural, social, and economic capital*

- *Family support*

Equally important, support from family and friends is one of the key elements of the socio-economic background and a motivation for entrepreneurs in some African countries. It is a very important factor for many women's entrepreneurial orientation and growth aspirations. For instance, support in terms of encouragement to start a business, financial support for startup capital, and the approval to establish a business are key elements for enabling women to access markets, resources, and other business opportunities (Chang et al., 2009). In fact, research has shown that family is also an important source of encouragement and support for entrepreneurs (Chang et al., 2009; Anderson et al., 2005). On the one hand, family members may provide entrepreneurs with the use of financial capital or help in securing external funding sources (Chang et al., 2009; Aldrich& Cliff, 2003; Anderson et al., 2005; Dyer&

Handler, 1994). On the other hand, family members constitute a source of labor and support that can be used before, during, and after start-up (Chang et al., 2009). Thus, we propose,

*(H2c) Women entrepreneurs who receive support from family and friends have easier access to cultural, social, and economic capital*

- **Entrepreneur's education background and previous experiences**

Formal education offers specific technical knowledge that is conducive for managing business and equips an entrepreneur with the knowledge and skills needed to manage their business and for performance. Formal education also equips entrepreneurs with abilities to handle challenges that are faced, to seize business opportunities, and may enhance growth aspirations. Furthermore, some studies have insisted that formal education is important and may help entrepreneurs to accumulate explicit knowledge for useful skills (Brush et al., 2017, Davidson and Honig, 2003). Moreover, some studies have positively reported on the relationship between education and growth aspirations. (Tundui, 2012, Olomi, 2001, Davidsson, 1991; Kolvereid, 1992). Therefore, we propose;

*(H3a) Women entrepreneurs with higher levels of education have stronger positive perceptions towards their ability to manage their businesses;*

*(H3b) Women entrepreneurs with higher levels of education have stronger aspirations towards business growth; and*

*(H3c) Women entrepreneurs with higher levels of education solve major challenges more successfully.*

ii. **Social capital and habitus**

Social capital has been defined as the resources and power that people obtain through their social networks and connections (Bourdieu and Wacquant 1992). Having extensive social networks is a valuable asset that can help entrepreneurs to obtain access to information for business opportunities and resources (Nichter and Goldmark, 2009), economic capital, and business advice (Wiklund et al., 2009). However, social networks have a number of downsides for growth aspirations of women entrepreneurs. For instance, social networks may be too expensive or inaccessible to the poorest entrepreneurs or may systematically exclude some marginalized entrepreneurs such as women (Nichter and Goldmark, 2009). For example, the costs involved for a person to join formal tourism professional associations are expensive and, as a result, some women entrepreneurs avoid them. Moreover, the network type can determine entrepreneurs' participation in and access to business opportunities offered by the social network. A distinction can be made between formal and informal professional associations. For instance, membership in a formal professional association requires an entrepreneur to have a formal business entity, pay annual membership fees, access benefits such as training on business management and skills, participation in local and international trade fairs, networking, form alliances with formal institutions to address challenges that are faced, and many other opportunities. Just like family support is very crucial to a person, so are the professional associations. For the purpose of this study, we divided three groups of professional business associations with which our respondents are either affiliated or associated: Formal women professional association in tourism (AWOTTA), Formal professional association in tourism affiliated with the government (TATO, ZATO, HAT, ITTA, TACTO) and MFIs (VICOPA, FINCA, TUNAKOPESA).

Therefore, we propose:

*(H4a) Women entrepreneurs who affiliate with professional associations have stronger positive perceptions towards their ability to manage business growth;*

*(H4b) Women entrepreneurs who affiliate with professional associations have stronger aspirations towards business growth; and*

*(H4c) Women entrepreneurs who affiliate with professional associations solve major challenges more successfully.*

**iii. Economic capital and habitus**

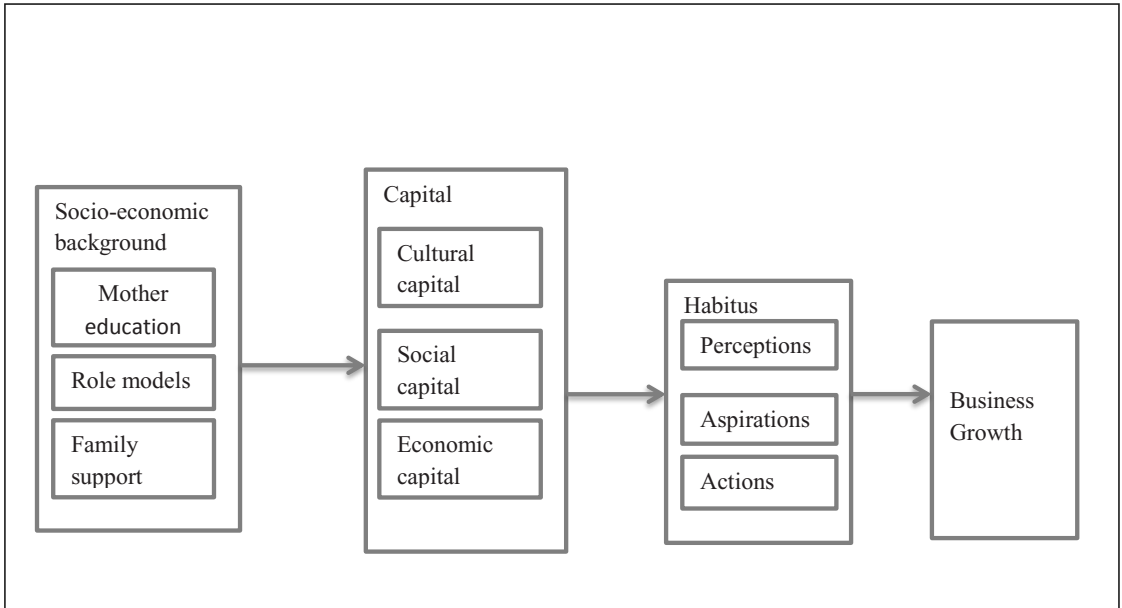
Economic capital is another important type of capital that is needed for an entrepreneur to establish and manage her firm. A number of studies have shown that a shortage of economic capital can be a major barrier to an SME's growth (Orser et al., 2000). Moreover, other studies have indicated that women entrepreneurs are more reluctant than men to apply for loans (Coleman, 2007). However, entrepreneurs in developing countries have limited access to bank loans; thus they typically rely on other types of credit such as MFIs and informal loans (Nichter and Goldmark, 2009). Therefore, we propose

*(H5a) Women entrepreneurs who have access to a bank loan, MFIs, or family or friends to finance their start-up and ongoing business have stronger positive perceptions towards their ability to manage business growth;*

*(H5b) Women entrepreneurs who have access to a bank loan, MFIs, or family or friends to finance their start-up and ongoing business have stronger aspirations towards business growth;*

*(H5c) Women entrepreneurs who have access to a bank loan, MFIs, or family or friends to finance their start-up and ongoing business solve major challenges more successfully.*

**Figure 7.1: Conceptual Model: Socio-economic background influence on capitals, habitus and hence business growth**



The socio-economic backgrounds of women entrepreneurs influence their habitus and access to capital. In order for women entrepreneurs to realize business growth, they must have positive perceptions of their ability to pursue and handle it. Moreover, perceptions alone are not enough; positive aspirations towards growth also matter. Finally, using entrepreneurial actions to respond to challenges that are faced in the management of their firms also determines business growth. These are the habitus of women entrepreneurs to achieve business growth.

### 7.3 Method

Chapter 5 provides a detailed description about the data and measurement of key concepts for this study. Our quantitative analysis focuses on three key variables: capital (cultural, social, and economic capital), habitus (perceptions, aspirations, and actions) and business growth. Table 7.1 provides information regarding variables for the analysis and measures.

#### 7.3.1 Measuring Habitus: perceptions, aspirations and action

We employed questions that were previously used by Davidsson to measure perceptions towards business growth (Davidsson, 1989). In a Likert scale, we asked respondents to respond to different statements concerning perceptions towards ability, need, and opportunity. As explained in Chapter 5, we used three variables of perceptions towards ability on business growth to measure a value for the latent variable ‘perceptions’. However, when we ran the Structural Equation Model (SEM) with this latent variable, the model failed to converge. We were not able to trace the reason why this occurred but decided to run the model with one variable (variable number 2 as presented in Table 7.1: "A capable entrepreneur can always run her firm at a profit even if the industry at large has problems"). As all three proxies for “perceptions” were strongly correlated, we believe that this is an acceptable solution to this problem.

Aspirations were measured as a latent variable. We again used questions that were previously used by Davidsson (Davidsson, 1989). We asked women entrepreneurs about their future aspirations for the next five years regarding turnover and number of employees. We also asked about the consequences that growth would have on workload, work tasks, future aspirations, firm survival, and well-being. The respondents filled in a five-point scale (1= “strongly disagree”, and 5= “strongly agree”). Although we developed seven questions to measure growth aspirations, we selected only three variables that fit more clearly to compute growth aspirations (see Chapter 5 for further details). These are: “I have specific future plans to grow my business”, “I have always wanted to be successful and to accomplish something in my life”, and “A person who leads a growing business will, at the same time, develop as a human being and thus gain a richer life”.

To measure actions, we developed questions using the Critical Incident Analysis method that were based on the findings from the case study (Chapter 4). First, we asked respondents to indicate the major challenges they faced at start-up. Subsequently, we asked to what extent their entrepreneurial action solved this major challenge. This latter information was taken as a proxy for the effectiveness of their entrepreneurial action.

### **7.3.2. Measuring Capitals: cultural capital, social capital and economic capital** **- Cultural capital**

To measure socio-economic background, we used the education of the mother of an entrepreneur in the analysis due to the following reasons. First, in the Tanzanian context, women play a significant role of rearing and socializing children and specifically socializing a girl child for future roles as wife, mother, and caregiver of their communities. Thus, a woman’s marital status and the responsibility of raising children and socializing them to become respected members of their society belong to women. For instance, some of our respondents were raised by their single, divorced, or widowed mothers. Thus, based on that, we proposed examining the socio-economic background of a woman entrepreneur from the perspective of the educational background of the women entrepreneurs’ mothers because not only are women in the Tanzanian and African context responsible for the upbringing of their children but also for setting the groundwork on the socio-economic background of their children. For instance, there is a high correlation between the education of women entrepreneurs with that of their mothers.

A role model can be a family member or close friend. A woman entrepreneur with parents, close relatives, or close friends who owned a business (small, medium, or large business) is likely to have high growth aspirations. For the Tanzanian as well as African context, extended family is a way of life and a way that a family transmits cultural roles to its generations. Learning by doing, especially from your family members, is a way of life. A dummy variable is whether a woman entrepreneur had anyone in her family or a close friend who owned a small business before they started their own business.

Family support is another variable we use to measure socio-economic background. Generally, in a Tanzanian context as well as Africa in general, support from family as well as extended family is a way of life and a very important aspect. It is believed that when you support your fellow kinsman, you are supporting the community.

Another variable of cultural capital we measured is the education attainment of the entrepreneur. Some scholars have previously used education with regards to business growth in their analysis; see (Tundui, 2012, Bennedsen et al., 2007; Davidsson, 1989, 1991; Kolvereid, 19920).



**- Social Capital**

This study draws from the Bourdieu and Wacquant (1992) definition of social capital (see Chapter 2) to develop a count variable (see Table 7.1) of whether an entrepreneur is a member of a professional association and whether they are aware of formal/informal tourism professional associations. This reflects that membership in a business professional association plays an important role in the growth aspirations of women entrepreneurs.

**-Economic capital**

Economic capital is the ability to command over economic resources and is that which is immediately and directly convertible into money (Bourdieu, 1990). Economic capital is a count variable (see Table 7.1). We asked our respondents whether family and friends were involved in financing the business and whether they applied/accessed a bank loan and/or micro finance institutions (MFIs). Other scholars have used the same strategy to measure economic capital, for instance, Wiklund and Shepherd (2003) operationalized access to economic capital on a seven-point scale anchored by insufficient and full satisfactory for business development

**7.3.3 Control variables**

From previous studies, we derive that an entrepreneur’s age is significantly related to growth aspirations (Manolova et al., 2007). We also control for marital status because many of the tourism businesses in our sample are family businesses thus we wanted to determine whether marital status had a significant effect on growth aspirations.

**Table 7.1: Key variables for the analysis**

Variable	Description	Code
<b>HABITUS</b>		
<b>1. Perception</b>	<ul style="list-style-type: none"> <li>i. "I'd rather take a chance and face a loss now and then than withdraw and afterwards realize that I missed a good business deal."</li> <li>ii. "A capable entrepreneur can always run her firm at a profit, even if the industry at large has problems."</li> <li>iii. "I am probably better than most people at making judgments in uncertain situations."</li> </ul>	Latent variable 1. Strongly disagree 2. Disagree 3. Not sure 4. Agree 5. Strongly agree
<b>2. Aspirations</b>	<ul style="list-style-type: none"> <li>iv. "I have specific future plans to grow my business."</li> <li>v. "I have always wanted to succeed and to accomplish something in my lifetime."</li> <li>vi. "A person who leads a growing business will, at the same time, develop as a human being and thus gain a richer life"</li> </ul>	Latent variable 1. Strongly disagree 2. Disagree 3. Not sure 4. Agree 5. Strongly agree
<b>3. Actions</b>	<ul style="list-style-type: none"> <li>vii. Extent to which action solved the biggest challenge faced.</li> </ul>	Likert scale 1. Completely not solved 2. Unsuccessful

		3. Somehow solved 4 Completely solved
<b>Cultural capital</b> Socio-economic background	viii. Highest completed education of entrepreneur's mother	Likert scale 1. No education 2. Primary school 3. Secondary education 4. College 5. University degree
	ix. Whether an entrepreneur had anybody in her family or close friend owned a small business before she started her business?	Dummy variable No -1 Yes - 2
	x. Whether support from family and friends has motivated a woman entrepreneur to establish her business	Likert scale 1. Strongly disagree 2. Disagree 3. Not sure 4. Agree 5. Strongly agree
Education of an entrepreneur	xi. Highest completed education of an a woman entrepreneur	Likert scale 1. Primary school 2. Secondary education 3. College 4. Bachelor degree 5. Master degree or above
<b>Social capital</b> Membership	xii. Whether a woman entrepreneur is a member of one of the three professional business associations - Formal women professional association in tourism (AWOTTA) - Formal tourism professional associations affiliated with the MNRT, government (TATO, ZATO, ITTA, HAT, TACTO), - Women micro finances associations (VICOPA, TUNAKOPESHA, FINCA)	Count variable 0- Non member 1- Member of three types of indicated Associations 2- Member of the two types of indicated variables 3- Member of one type of indicated association
<b>Economic capital</b> Source of economic capital	xiii. Whether family and friends of women entrepreneurs were the source of startup capital xiv. Whether women entrepreneurs applied for/accessed a bank loan or MFIs to finance the ongoing business	Count variable 0- Both question with a NO answer 1- Only one of the two questions the answer was positive 2- Both questions were answered positively

<b>Business Growth</b>	xv.	How has your net income, compared to other people, changed over the last three years of your business operation?	Likert scale 1. Strongly decreased 2. Decreased 3. Stayed the same 4. Increased 5. Strongly increased
	xvi.	My business has generated sales growth over the last three years	1. Strongly disagree 2. Disagree 3. Not sure 4. Agree 5. Strongly agree
	xvii.	Over the last three years, my business profit has grown	1. Strongly disagree 2. Disagree 3. Not sure 4. Agree 5. Strongly agree

## 7.4 Findings

### 7.4.1 Model analysis and Testing

We applied Structural Equation Modeling (SEM) in order to test the model. We distinguished three steps in the analysis. First, we made a partial analysis of the relationship between the socio-economic background and access to capital (Figure 7.2). We subsequently analyzed the relationship between capital and habitus (Figure 7.3) and, finally, we analyzed the relationship between capital, habitus, and realized growth (Figure 7.4). Taking into account the limited number of observations and the complexity of the model, we applied general to specific modelling. We eliminated the least significant variables and stopped this process as soon as all of the retained variables in the models fulfilled the minimum requirement: p-value < 0.20.

### 7.4.2 Socio-economic background and capital

The results of the Structural Equation Model (SEM) reported in Table 7.2 and in Figure 7.2 depict the relationships of socio-economic background and capital. Results show that the education of the entrepreneur (the cultural capital) is strongly related to the education of the mother of the entrepreneur. This is in line with the literature (see Dumais 2002; De Graaf et al., 2000). This result supports H2a: the mother's education level is positively correlated with the access of cultural capital of her daughter (the entrepreneur).

**Table: 7.2 Socio-economic background influence on capital**

	<b>Cultural capital(education)</b>	<b>Social capital</b>	<b>Economic Capital</b>
<b>Mother education</b>	.524** (.0720)	.067 (.0881)	-.017 (.0436)
<b>Role model</b>	.378** (.1666)	-.102 (.2037)	-.029 (.1008)
<b>Family support</b>	.076 (.0787)	.212** (.0962)	.076*(.0476)

\*\*\*significant at 1%    \*\*significant at 5%    \*significant at 10%

Moreover, family or parental role models through the ownership of a family business or previous entrepreneurial experiences at the family firm have a positive effect on the education of the entrepreneur. This result supports H2B: *Women entrepreneurs whose parents or close relatives own a business (family role model) have easier access to cultural capital.* However, we were not able to ascertain evidence for a relationship between role models and access to social and economic capital.

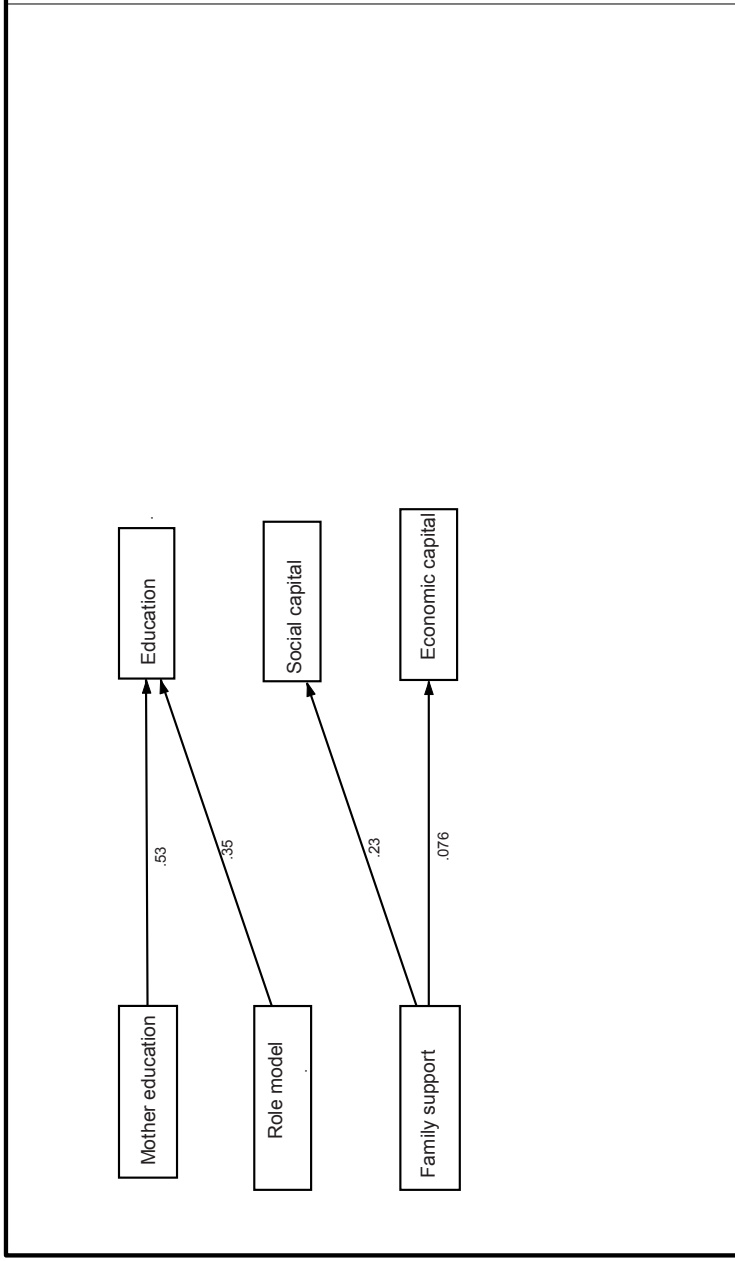
We also observed support for H2C as family support is significantly influencing social capital at a 1% level. Further, family support has a significant effect on the economic capital at a 10%

level. This is in line with Carr and Sequeira (2007). In Tanzania, the socio-economic background is crucial for an individual to access other capital, in this case, social and economic capital. For example, family is an important source of social capital. In addition, start-up capital for entrepreneurs is a scarce resource that most entrepreneurs perceive as a difficult challenge when they first start a business. Due to a lack of collateral, most start-ups do not have access to formal bank loans and simply depend on their family and friends. This result also suggests that gender relationships are playing a role here whereby family support for female entrepreneurs is important in the sense that parents and other family members would support their female entrepreneurs in terms of start-up capital, sharing experiences, firm specific information, knowledge, and introducing them to social networks in order to access markets, networking, and other business opportunities. This result supports H2c: *Women entrepreneurs who receive support from family and friends have easier access to cultural, social, and economic capital.* In this case, the results confirm that family support is important for facilitating easy access to the social and economic capital, which is in line with Bourdieu's theory of practice (1990).

However, a mother's education and being a role model have no significant effect on social and economic capital. Ultimately, what we observe from the findings is that the socio-economic background of women entrepreneurs is influencing access to capital in Tanzania.

Figure 7.2 presents the significant relationship of the socio-economic background and capital if we apply general to specific modelling (all of the retained variables fulfill the condition: p-value > 0.20). The coefficients noted in Figure 7.2 are in accordance with the results presented in Table 7.2, indicating that these are quite robust findings.

*Figure 7.2 Socio-economic background and Capitals*



### 7.4.3. Capital and habitus

In the second part of our model, we analyzed the relationships between the elements of habitus, capital, and the socio-economic background. The SEM results presented in Table 7.3 show the direct relationships between the variables and indicate that capital and the socio-economic background do have an effect on aspirations and perceptions (habitus).

**Table: 7.3 Capital and habitus**

	<b>Aspirations</b> N=120	<b>Perceptions</b> N=120	<b>Actions</b> N=118
<b>Education</b>	-0.174* (.0679)	-.124* (.0835)	-.065 (.0844)
<b>Social capital</b>	.0.108* (.0524)	.040 (.0681)	.060 (.0697)
<b>Economic capital</b>	0.215** (.1136)	-.055 (.1379)	-.147 (.1401)
<b>Mother education</b>	0.106* (.0610)	.008 (.0791)	.0151 (.0803)
<b>Role model</b>	-0.001 (.1193)	-.032 (.1556)	-.150 (.1586)
<b>Family support</b>	0.020*** (.0568)	.164*** (.0744)	.030 (.0761)

\*\*\*significant at 1%

\*\*significant at 5%

\*significant at 10%

The socio-economic background of a mother's education has a direct relationship with aspirations, and family support has a direct relationship with perceptions. In addition, we observed that family support has a significant effect on aspirations.

Moreover, social and economic capital has the expected positive effect on aspirations. The level of education of an entrepreneur is related to aspirations; however, the effect is negative. This result is not in line with our expectations. Intuitively, we may argue that the better-educated entrepreneurs may be more aware of the risks involved in the uncertain weak institutional setting, therefore, they can be more prudent in a risky institutional environment.

These results provide support for H3b, H4b, and H5b. The findings reveal that women entrepreneurs with higher levels of education and those who affiliate with professional associations have stronger aspirations towards business growth. Further, women entrepreneurs who have access to a bank loan, MFIs, or family or friends to finance their start-up and ongoing business have stronger aspirations towards business growth. These findings are in line with Bourdieu's framework on the importance of the socio-economic backgrounds for accessing capital and the translations of capital into habitus.

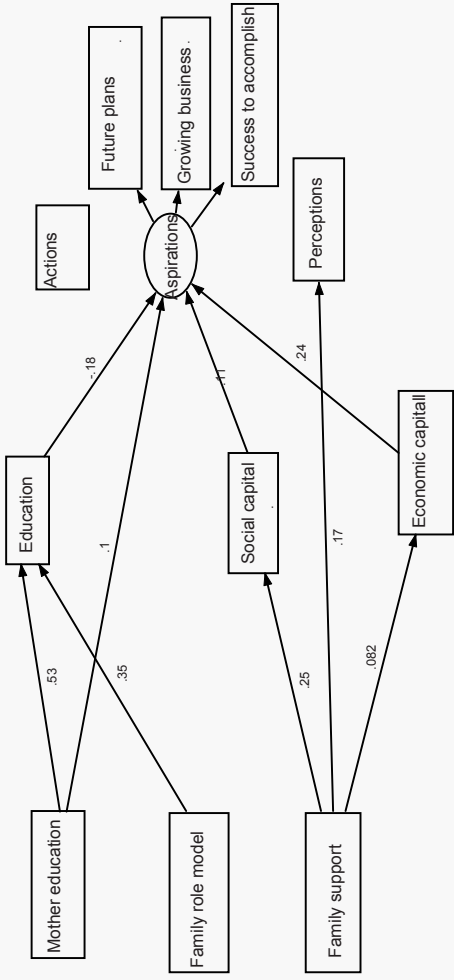
Action is not related to capital or socio-economic background. This is not what we expected because actions as described by Bourdieu are the product of practices of individuals. The possible explanation for this is perhaps the weakness of institutions with regard to the uncertainties within the business environment which, even if individuals used entrepreneurial actions to address the challenges that are faced, they do not have control of the uncertainties of institutions nor is there any guarantee that it will work out. Moreover, we acknowledge that the data collection process regarding this variable faced major challenges (see Chapter 5, Section 5.7.3.1).

Results with regard to perceptions show only weak relationships. Family support is playing a significant role (1% level) and has a direct effect on perceptions. Family support is important with regards to members' reliance, not only moral support but also to access other capital such as economic, social, and cultural capital. Perception might not have a role to play with regard to its weak relationship to capital, however, through family support, it facilitates socializing family members to have an ability for managing tourism firms. This is in line with Carr and Sequeira (2007).

From these results, we conclude that aspirations confirm most of the expected results while the effect on perception is weakly related, and actions fail to provide evidence for the expectations. We conclude that these results provide at least some support for Bourdieu's theory of practice that an individual's practice is the product of their socio-economic background, access to capital, and incorporation/translations of capital into habitus (perceptions and aspirations).

Figure 7.3 presents the significant relationships between habitus, capital, and socio-economic background if we apply general to specific modelling (all of the retained variables fulfill the condition:  $p\text{-value} > 0.20$ ). The coefficients noted in Figure 7.3 are in line with the results presented in Table 7.3, indicating that the results are quite robust.

Figure 7.3 Capital and habitus





#### 7.4.4 Habitus and business growth

The results presented in Table 7.4 and Figure 7.4 show that elements of habitus (perceptions, aspirations, and actions) have no significant effect on business growth. Therefore, H1a, H1b, and H1c are rejected.

However, the findings show that only the two variables of the education level of the entrepreneur and economic capital show a direct significant effect on business growth. These findings are in line with ((Davidsson, 1991; Kolvereid, 1992; Olomi, 2001).

Remarkably, these two variables mediate the effect of socio-economic background factors on business growth. For instance, we observe in Table 7.4 and Figure 7.4 an indirect effect of the education level of the entrepreneur mediating the effect of the mother's education and the family role model on business growth. Similarly, economic capital mediates indirect effects of family support on business growth.

**Table 7.4 Effects of socio-economic background, capitals and habitus: focus to business growth**

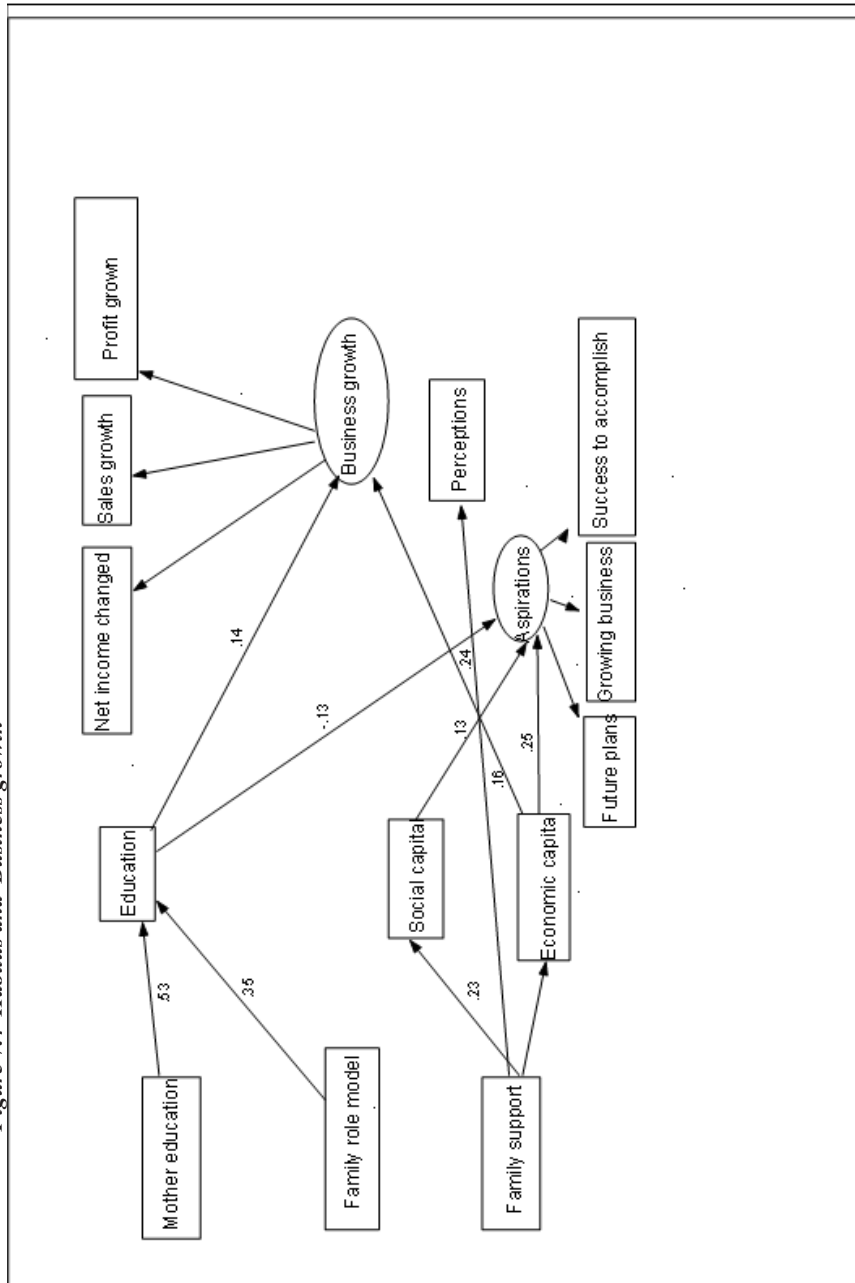
Variable	Business Growth
<b>Education</b>	.134** (.0671)
<b>Social capital</b>	.086 (.0535)
<b>Economic capital</b>	.230* (.1101)
<b>Aspirations</b>	.118 (.1198)
<b>Perceptions</b>	.047 (.0711)
<b>Action</b>	-.019 (.0681)
<b>Mother education</b>	.030 (.0602)
<b>Role model</b>	.069 (.1182)
<b>Family support</b>	-.048 (.0577)

\*\*\* significant at 1%      \*\*significant at 5%    \*significant at 10%

Figure 7.4 presents the significant relationships of habitus, capital, socio-economic background, and business growth (if we apply general to specific modelling (all of the retained variables fulfill the condition: p-value > 0.20). These coefficients noted in Figure 7.4 are in line with the results presented in Table 7.4, indicating that these are quite robust.

From these findings, we conclude that education attainment of women entrepreneurs and their economic capital has an impact on business growth. Unfortunately, these findings reject the expected relationship between habitus and growth. However, these findings also indicate that, in order to realize business growth, the socio-economic background plays two important major roles. First, it facilitates access to capital for women entrepreneurs and the incorporation of capital into habitus. In effect, the socio-economic background plays the role of cultural capital (through the mother's education), social capital (through family support with regards to networking or introducing women entrepreneurs to relevant profession associations and, on the economic capital, the socio-economic background plays the role of family support with regard to providing financial support for start-up capital and for business growth.

Figure 7.4 Habitus and Business growth



## **7.5 Discussion**

The main objective of this study has been to examine the influence of the socio-economic background of women entrepreneurs in the tourism sector on their aspirations to grow their enterprises. Specifically, the study has examined the influences of the socio-economic background on capital, habitus, and business growth. In this section, we discuss our findings regarding the relationships of the socio-economic background on access to capital and incorporate cultural, social, and economic capital into habitus and examine how it facilitates business growth.

### **7.5.1 . Influences of socio-economic background on capitals.**

From the findings, we observed that the socio-economic background facilitates access to cultural, social, and economic capital. In fact, the findings indicated that a mother's education level and role models have significant effect with cultural capital, i.e., the education level of entrepreneurs. These findings are consistent with what we expected and with Bourdieu's framework. In Tanzania, education is a privilege to only a few women because the culture and poverty faced by many families have been reasons for women to be denied access to it. This suggests that, for women who had the privilege of accessing a formal education, they would want to pass that trait along to their children/daughters as they know the importance of education and thus would like to make sure their daughters also attain a formal education. Further, educated mothers take charge of the education of their children, they supervise their children's school work, and follow up on their children's school progress. These findings are in line with existing research (e.g., Dumais, 2002; Jacobs et al., 1991; McClelland, 1990) which emphasizes that children from a higher socio-economic background (with a parent with higher levels of education) perform better at school compared to other children.

We also observed the importance of the role model effect on education. Parents who owned a family business play an important role in supporting their daughters' access to education. Entrepreneurship in Tanzania facilitates the unemployed to employ themselves and also for the uneducated or less educated to secure employment and income. Therefore, the family of entrepreneurs may have lacked the access to formal education or some parents did not have the privilege of accessing higher education due to different reasons such as poverty or culture and traditions where some tribe cultures do not value education for girls. With secure income from the family business, they would want their children to have access to education and specifically to a higher level of education than them. In addition, these parents might have seen the importance of education. This is in line with Bourdieu (1986) who emphasized that cultural capital of the individual socialized within the family is important for acquiring converted academic qualification.

Equally important, findings show that family support has a significant direct effect on social and economic capital. Again, this result is consistent with what we expected and with other scholars (see Anderson et al., 2005; Chang et., 2009) . In fact, Anderson et al., (2009) has emphasized that family support has a strong significant effect on social and economic capital. Family members will support their daughters and women family members in securing funds for starting their own business or also introducing them to social networks and other business opportunities. This is also in line with the Bourdieu's theory of practice (Bourdieu 1990) that

reported that the socio-economic background is important for accessing other forms of capital and, in this case, social capital and economic capital. Family support is an important proxy in the Tanzanian context where a family can be used as a social network and a source of start-up capital. For example, family members can be used as a social network to help an entrepreneur access economic capital for business startups or social capital where family members facilitate entrepreneurs with accessing professional business associations and also accessing business opportunities.

Contrary to our expectations, some variables of the socio-economic background are not significantly related to some of the capital. For instance, family support has no significant relationship with the education of entrepreneurs. This finding is not surprising with regard to the cultural context of Tanzania whereby educating a girl child has not been given much importance, and some tribal cultures even discourage it. Many tribal cultures do not see its importance as it is believed that girls can become pregnant during the process of attending school, and this may ruin the family's chances of securing a dowry. The family may also lose their honor because of this and feel shame and disrespect from the community. Also, when the family is willing to educate the girl child but, at the same time, there is a male child, normally, a girl child will be encouraged to let 'her brother' go to school as it will be too expensive for the family if both attend. Concomitantly, the culture encourages efforts to raise funds or support marriage ceremonies and burial services but not put forth the same efforts to fund or support education initiatives especially for girls. Furthermore, the weakness of institutions may have influenced the insignificant effect of family support on education. In Tanzania, when girls become pregnant, their status as students at school are automatically cancelled. This means that they have lost their chances to access formal education. Not only are they no longer allowed to attend school, their family also sends them away. This may explain why family support for education has no significant effect. This finding portrays cultural values and access to women's education in Tanzania. In line with existing research (Kane, 2004), in Africa, the combination of poverty and the failure of institutional support play major roles in preventing girls to access education.

Further, a mother's education level does not play a role on social and economic capital. This might be due to gender issues and power relationships at the family and community levels. Mothers of women entrepreneurs may be educated, hold a good job, or own a successful business, however, this does not give them the power to make decisions regarding their income, business, or other issues. The main decision maker is the husband. In line with existing research (Davis, 1976; Silberschmidt, 2001), the patriarchal system in Tanzania may perhaps be a reason for this finding. A study by Silberschmidt (2001) found that MFIs in Tanzania empower women financially, however, the impact of that empowerment created more violence against them. Consequently, women who were able to access loans did not use these loans for their businesses. The loans were controlled and used by their husband to marry another wife and to meet family needs.

Furthermore, a role model has no significant effect on the access of social and economic capital. This is an unexpected finding because we anticipated that the role model effect through ownership of a family business could play a major role on social capital since parents

themselves as entrepreneurs could use their social networks to link their daughter (the entrepreneur) with business networks in order to access opportunities. The possible explanation for this finding might be that formal professional tourism associations are expensive, and awareness as well as participating on these formal tourism networks is limited among women entrepreneurs. This is consistent with the empirical findings of Nitcher and Goldmark (2009); Adler & Kwon (2002); and Light and Dana (2013) who reported that social networks are too expensive and systematically exclude some entrepreneurs, such as women, to join them. Although participating in professional association helps to access economic capital, the costs and requirements that are involved to access the social and economic capital may also be a reason of insignificant relationships.

### **7.5.2 Effects of capital on habitus**

Findings confirm the importance of the direct effect coming from cultural, social, and economic capital on aspirations. Being a member of business associations, accessing bank loans, MFIs, and support from family do have a significant direct effect. This finding is consistent with the findings of Nitcher and Goldmark (2009). The majority of women joined professional associations in order to access business opportunities such as loans and marketing their businesses. Despite this effect, few women entrepreneurs are members of formal strong professional tourism associations such as ZATO, TATO, AITT, and HAT. This implies that only a small number of women entrepreneurs who are members of them are expected to benefit from this capital. In addition, MFI's policy on providing loans to women entrepreneurs focuses on group lending and not on individuals which inhibits some women entrepreneurs who need to access these loans but fail to meet the requirements. Furthermore, the government policy on the business environment focuses on large formal firms organized under big or strong professional associations (Tripp, 2001; Kappel and Ishengoma, 2006 ). Unfortunately, for small or medium businesses organized under semi-formal or informal professional associations, support from the government is negligible, and the formal institutional environment is generally perceived as a major challenge. Although some women entrepreneurs are operating informally, they actively respond to challenges that they face.

The direct effect of family support on the social and economic capital as well as on perceptions is also not a surprise. When entrepreneurs lack access to professional associations, they rely on their family support to introduce them to professional associations and market their businesses. When a family member establishes a business, family serves the role of social capital (market the business, introduce the entrepreneurs to social networks), cultural capital, and economic capital (provide start-up capital) as well as imparting and transforming perceptions on one individual to become and act as an entrepreneur. In line with the Bourdieu theory, family is a platform or a source where an individual can accumulate cultural, social, and economic capital.

In addition, indirect effects of a socio-background (mother's level of education and family role models) on aspirations are confirmed through the negative effect of education attainment of women entrepreneurs on aspirations. This suggests that the socio-economic background variable of a mother's level of education and family role models are important factors for explaining women entrepreneur's aspirations towards their business.

However, the cultural, social, and economic capital have no significant effect on actions and perceptions except the socio-economic background variable of family support which has a significant effect on perceptions. This may be caused by the challenges we faced during the survey study. We acknowledge that, although this research may be the first study to have quantitatively analyzed elements of habitus, further research is still needed to test elements of habitus. In our case, we admit that the methodology we used encountered some challenges. However, we have strong indications that elements of habitus, especially aspirations and, to some extent, perceptions have significant relevance.

What we observed from the findings indicates that the socio-economic background has a direct effect with the cultural, social, and economic capital. However, the socio-economic background has no direct significant effect on the habitus except for family support which has a direct effect with perceptions; the significant effects go through the capital, and this is what makes the socio-economic background important for accessing capital and translating it into some elements of habitus.

### **7.5.3 Effects of socio-economic background, capital, and habitus on business growth**

Findings show that education and economic capital have direct significant relationships with business growth while the socio-economic background has an indirect effect through education where a mother's education level and role model play significant roles. Education of the entrepreneur and access to economic capital from MFIs and family and friends are indeed important factors for business growth. However, these two types of capital alone are not enough. What is important is the incorporation of them into their positive aspirations towards business growth.

Although habitus has no direct effect at all on business growth, education is playing a role of mediating the relationship effect indirectly between business growth and aspirations through its direct effect on aspirations.

Moreover, the direct significant effect of economic capital with business growth is another important finding, which we expected. As discussed in a previous section, economic capital is one of the important factors for business growth. From the findings, we observed the role that economic capital is playing by mediating the relationship effect indirectly between business growth and aspirations through its direct effect on aspirations.

The insignificant relationship between social capital and business growth is an issue that we did not anticipate. We are surprised with this finding. The possible reasons are the costs involved for an entrepreneur to join formal and stronger professional associations and the deliberate actions of stronger business associations of making difficult requirements for nonmembers to join. In line with Nichter and Goldmark (2009), we also argue that professional associations exist, and some of them are very strong and have a good network or alliance with the government. For instance, formal professional tourism associations such as TATO, ZATO, TACTO and AWOTTA seem to have positive effects on advocacy, promoting their members with business management skills and linking them with the MNRT to access international tourism fairs and exhibitions abroad. However, some of these professional associations focus on large firms that, at the same time, keep small firms out by making requirements too difficult for entrepreneurs of small firms to participate.

Contrary to our expectation, action has no effect on business growth. The possible reasons might be the methodological challenges we encountered in the field during the survey study.

More research is needed to measure elements of habitus on business growth. Our study is the first study to conduct a quantitative analysis, and we urge that more caution should be taken when applying Western methodologies into African perspectives.

From these findings, we conclude that the socio-economic background of women entrepreneurs is a key factor for these women for accessing the cultural, social, and economic capital that is necessary for a business start-up and growth and, most importantly, the incorporation of capital into aspirations (habitus) to realize business growth. Although part of the model is confirmed by the quantitative analysis, the effects of habitus on growth are rejected. Further research is needed. Nevertheless, we have strong indications that Bourdieu's insights are highly relevant.

## **7.6 Chapter conclusion**

This chapter focused on testing the relationships of the socio-economic background on cultural, social, and economic capital; translation of these types of capital into the elements of habitus (perceptions, aspirations, and actions); and lastly on business growth.

Findings revealed that the socio-economic background is indeed important for accessing cultural, social, and economic capital although it has no direct relationship with business growth.

A mother's education level and role models facilitate the access of women entrepreneurs to formal education. Educated mothers of entrepreneurs have the capacity to pass along their intellectual trait to their daughters. In addition, the family role models ensure their daughters' access to formal education.

Meanwhile, family support facilitates the access of social and economic capital for their daughters (women entrepreneurs). It is likely that family still support their daughters and other women relatives to secure social and economic capital with regards to providing them with start-up capital and introducing them to networking business associations and other business opportunities.

Cultural capital serves two roles. First, cultural capital serves the role of the socio-economic background through the education level of the mother of a woman entrepreneur, role models, and family support which facilitates the access of other capital. Secondly, cultural capital through the education of an entrepreneur plays a major role for an entrepreneur to translate her education into aspirations (habitus) and then with positive aspirations towards business growth.

Further, we observed that social capital is also important for women entrepreneurs for incorporating their social networking from business associations into positive aspirations towards their business growth. Although it does not have a direct relationship with business growth, social capital is important as it is incorporated into positive aspirations of women entrepreneurs.

Economic capital has an impact on habitus and business growth. However, habitus (aspirations) has an indirect effect on business growth through cultural capital (education level of the entrepreneur) and economic capital.

The model is confirmed in the quantitative analysis, but we only had 120 observations. More research is needed in this field to increase the number of observations. We have strong indications that Bourdieu's insights are highly relevant.

We conclude that, if growth aspirations amongst women entrepreneurs have to be understood in the Tanzanian context, it is important to embed the socio-economic background as one of the key elements in the analysis.





## **CHAPTER 8: CONCLUSIONS, LIMITATIONS AND FUTURE RESEARCH**

### **8.1 Introduction**

The inspiration for this study was to determine how women are involved in the tourism sector and what factors influenced their business growth. When we embarked on our study, we discovered that women are important drivers of growth in Tanzania's economy in many ways and, certainly, tourism has become one of the areas where women have established successful tourism businesses. Yet, while there are more studies recording tourism development in Tanzania (See Musabila, 2013; Raheem and Mkindi, 2010; The World Bank, 2015), there is far less documentation about the contributions of women in this sector. The relevance of this study, therefore, lies in its contributions to document the profile of women entrepreneurs in tourism in Tanzania and, more importantly, to address the socio-economic background and its influence on women's access to cultural, social, and economic capital as well as to incorporate these types of capital into their own perceptions, aspirations, and actions in order to achieve business growth. We believe that a lack of understanding of women entrepreneur's growth aspirations might ultimately inhibit how best to support female entrepreneurship as well as understanding the central factors influencing the growth aspirations of these women.

In this chapter, the conclusions and the summary findings of the study are discussed. In addition, we draw some policy implications based on this study. The chapter concludes with a number of limitations and suggestions for further research.

### **8.2 Summary of Findings**

The main research question addressed in this study focused on analyzing the relationship between the socio-economic background and firm growth. We applied Bourdieu's theory of practice and the institutional theory to examine the influences of field (institutions/business environment), capital, and habitus concerning women entrepreneur's business growth. Addressing our main research question, we first conducted qualitative studies (the case study), and we later embarked on the survey study to measure key variables in the research model that we introduced in Chapter 2.

The findings show that the tourism sector is organized under regulative, normative, and cognitive institutions, and these three institutions influence women entrepreneurs' access to cultural, social, and economic capital as well incorporating these capitals into their habitus. The regulative institutions stipulate requirements and guidelines needed to formalize and operate tourism businesses in Tanzania. Although tourism business is one of the important sectors, the requirements to formalize the businesses are difficult to be met by entrepreneurs and, as a result, keep some entrepreneurs from operating in the formal system. Moreover, enforcement of the regulative rules shows major deficiencies.

Equally, the normative pillar concerning society's views of women entrepreneurship and cultural norms influences women's growth aspirations. In addition, negative attitudes and beliefs about women's traditional roles have significant impact on women entrepreneurs with regards to inheritance rights, ownership of property, and access to capital. Moreover, because of these normative rules, regulative institutions impact women entrepreneurs' access to capital, specifically to economic capital.

Furthermore, the cognitive pillar impacts women's growth aspirations about the access of knowledge and information necessary to establish a business. On mainland Tanzania, we observed that a number of women entrepreneurs started their business without having access to information or the knowledge and skills regarding business management. However, business associations facilitated the promotion and accumulation of information, entrepreneurial skills, and business management competencies to its members.

Ultimately, the case study findings provide ample evidence that the institutional environment in Tanzania influences the business development and growth aspirations of women entrepreneurs in important ways. Institutions rooted in the regulative pillar are considered by many female entrepreneurs as challenging, particularly on mainland Tanzania. Concomitantly, the regulative pillar on the mainland is challenging to most women whereby the procedures to formalize tourism businesses are long, the costs involved are too high, and the enforcement of these rules of the game is not transparent and corruptive practices are widespread. Moreover, tourism firms operating in the informal sector have difficulty in accessing cultural, social, and economic capital. Cases revealed that some women miss out on accessing opportunities offered by formal professional networks in tourism and are easily targeted by corrupt officials. Interestingly, institutions rooted in the regulative institutions in Zanzibar are not as challenging to women as on the mainland because the procedures to formalize businesses are straightforward, and the costs involved are affordable to most entrepreneurs. In fact, all of the tourism firms that participated in this study in Zanzibar are operating in the formal system. However, institutional disarray stems from the normative institutions whereby Islamic religious norms and faith pose tensions and pressure for women to manage their tourism firms and seriously hamper their business growth.

Furthermore, the case study findings show that the socio-economic background and cultural capital are important elements for accessing social and economic capital. Cases revealed that women with a higher education level have access to capital that is different from other women with less education. However, some women entrepreneurs rely on their social capital, specifically on women business associations, which support them in accessing economic capital in terms of attendance to workshops and seminars to access business management skills and networking and to other opportunities such as legal aid.

With regard to the incorporation of capital into habitus, the cases show that women entrepreneurs perceive themselves as strong and determined as well as having the abilities to accomplish their dreams. Their aspirations are based on their future plans regarding their businesses. These women have positive aspirations towards their business growth. They employ their socio-economic background, capital they hold, and entrepreneurial actions to respond to institutional challenges that they face. The level of education of the entrepreneur, the social status of their parents, support from the socio-economic background, and availability of role models affect their entrepreneurial motivation, aspirations, and possible access to different types of capital.

Remarkably, women entrepreneurs perceive "growth" as a multidimensional concept. Next to firm growth, women entrepreneurs also refer to a social dimension, or local community development, showing that their business relationships integrate personal, family, and societal factors.

Regarding the qualitative study (the case study), we concluded that the socio-economic background is an important element for women entrepreneurs for accessing cultural, social, and economic capital. Moreover, these women translate their capital into their perceptions, aspirations, and actions to achieve business growth. The case study findings confirmed that

Bourdieu's concepts of field, capital, and habitus with regards to growth aspirations of women entrepreneurs in Tanzania is strongly relevant. However, the institutional environment is not gender-neutral, and women entrepreneurs face specific constraints that hamper their growth aspirations.

The Zanzibar qualitative study, however, provides an interesting case study of institutional disarray that affects the tourism sector as well as women entrepreneurs' growth aspirations. While the Zanzibar regulative pillar of tourism (the Zanzibar Commission of Tourism) provides a better tourism institutional environment than mainland Tanzania, the normative institutions of tourism in Zanzibar undermine the lucrative tourism sector with tension and pressure rooted from specific radical Islamic groups. As a result, the normative institutional tensions and pressure disrupt the promising tourism sector, forces tourists to cancel their bookings, and creates difficulties for women entrepreneurs for operating their tourism firms. Surprisingly, women entrepreneurs do not just do nothing; they apply their habitus, capital that they hold, and use their socio-economic background to organize themselves within their professional networks and to actively respond to institutional tensions and pressure by complying, defying, manipulating, and trying to avoid the normative institution tensions and pressure. Therefore, we conclude that normative institutions are key in Zanzibar, and the socio-economic background is important for understanding these institutional disarrays.

The quantitative study in Chapter 7 examined the influence of the socio-economic background, capital, and habitus on business growth. We conducted the survey study to collect data concerning cultural, social, and economic capital as well as habitus and business growth. We employed questions that were successfully used by Davidsson (1989) in the Western world (Sweden). However, we encountered some methodological and cultural challenges because our methodology was culturally bound. Our respondents were not aware, experienced, or exposed to academic research or its importance. Contrary to Davidsson, we noticed that some of our respondents were initially unwilling to participate. In addition, the weakness of institutions due to inconsistencies and uncertainties influenced the responses to our questions. Questions that targeted predicting the future and finances in term of turnover were not well received. Further, some questions were too difficult to understand and fit into the Tanzanian cultural context. Admittedly, we understand that applying Western methodologies into the Tanzanian cultural context should be done with caution.

The findings of the quantitative study confirm that the socio-economic background is an important factor for accessing cultural, social, and economic capital. While education and role models are important to women entrepreneurs for accessing formal education, family support is important for accessing social and economic capital. However, a mother's level of education not only has direct relationships with the education of the entrepreneur but also plays a role on the positive aspirations of women entrepreneurs towards business growth. In line with the findings from the case study, some parents sent their daughter to study abroad and in private schools in Tanzanian to ensure their daughters access to 'good quality' education.

Moreover, findings confirmed that cultural, social, and economic capital have a direct relationship with aspirations. The cultural capital – a mother's level of education and the education of the entrepreneur -- are important aspects of women entrepreneur's aspirations.

This suggests that educated parents of women entrepreneurs facilitate their daughters' access to formal education and, as a result, shape their aspirations towards their business growth.

In addition, cultural capital through family support facilitates women entrepreneurs' access to social and economic capital. Family is an important source that people rely on for accessing capital as well as moral support. The sense of belonging and family atmosphere is in line with the African philosophy of Ubuntu where the sense of belonging, supporting each other, kinship, and togetherness is very important. By supporting your family or kinsman, you are supporting the community. When a family member establishes a business, the family plays roles of social, cultural, and economic capital as well as imparting and transforming perceptions on one individual to become and act as an entrepreneur. In line with the Bourdieu theory, family is a platform or a source where an individual can accumulate cultural, social, and economic capital.

We also observed that social and economic capital have a direct effect on aspirations. Certainly, the tourism sector in Tanzania requires substantial capital for engaging in formal tourism business associations and start-up capital for running the ongoing business. Without support from family, it would have been difficult for some women entrepreneurs to establish their businesses. The safari tour alone requires substantial investment in terms of purchasing vehicles (four-wheel drive vehicles are required in order to register the business, USD \$2000 annual fees excluding taxes, and other fees payable to other authoritative bodies). The accommodation and handicraft businesses also require substantial start-up capital as well as the capital to ensure that the business continues to perform. Therefore, family support, social, and economic capital are important for entrepreneurs' positive attitudes towards their aspirations to grow expand the business.

We failed to find evidence for the expected relationship between habitus and business growth. At the same time, we argue that further research is needed to analyse this relationship. We discussed the challenges we encountered when measuring these concepts through a survey. In particular, action and perception were difficult to gauge. The relationship between aspirations and growth is remarkable as this was measured more easily. We explain this result with the following, more intuitive argument. Firms operating in a weak institutional environment may have high ambitions, however, to realize this is not straightforward. Moreover, firms knowing that the context is risky may adapt their ambition to this environment. We conclude that further research is needed to test these relationships. We also reiterate that this study only had 120 observations.

In general, we conclude that the quantitative analysis provides some evidence for the theoretical framework developed in Chapter 2. Cultural capital through the education of the entrepreneur as well as economic capital are determinant factors for business growth. Interestingly, family support also has an influence on perceptions.

We conclude, therefore, if growth aspirations amongst women entrepreneurs have to be understood in the Tanzanian context, it is important to embed the socio-economic background as one of the key elements in the analysis.

### **8.3 Policy implications**

In this study, we examined determinant factors for business growth amongst women entrepreneurs in Tanzania. Existing studies provide considerable insight about these factors (socio-economic background, capital, and habitus), however, less is known about the socio-economic background and the role it plays on mediating direct and indirect relationships of accessing capital and translating it into habitus in order to realize business growth.

Examining the mechanism by which the socio-economic background influences capital, habitus, and business growth can help policy makers to consider at least the following. First, they should formulate policies that lead to a lower regulative burden and greater ease of doing business. The focus of policies should be on facilitating entrepreneurial initiatives. This requires the implementation of a structure that allows small start-ups to settle all of the formal requirements and to enforce those rules in a transparent non-corruptive manner. Our study shows that female owned businesses are seriously constrained by a lack of enforcement of regulative institutions. Moreover, related to this, normative institutions rooted in religion and gender differences further weaken the position of women.

Second, education and training play a key role. Policy initiatives should focus on providing women entrepreneurs with greater levels of education and training. This knowledge can be disseminated through women business associations, information, and possibly through web-based portals provided there is an availability of internet access (Terjesen et al., 2016).

Third, policy initiatives can also be directed towards mainstreaming entrepreneurship education and skills to young women and men in Tanzania. This can be disseminated through teaching entrepreneurship course skills and practices in secondary schools and colleges.

Fourth, policy initiatives could promote businesses of women entrepreneurs by introducing successful women entrepreneurs in courses and lectures at schools and colleges to motivate young people's entrepreneurial aspirations. The aims of such initiatives are to increase awareness amongst young people to stimulate an entrepreneurial career option (Kwong and Thompson, 2016) and to later increase their start-up and entrepreneurial capabilities (Johannisson 1991; Kantor 1988).

With regards to social capital, policy initiatives can be directed towards facilitating smaller and medium sized business at the local level. This can be done through facilitating access to formal professional associations which cater to women as well as exposing women to entrepreneur mentors (Terjesen et al., 2016). Although business associations exist and seem to have influence on growth aspirations of women entrepreneurs, some of these business associations focus on larger firms and, as a result, keep out smaller and medium firms due to higher fees. Government policies should facilitate a supportive institutional environment of small businesses at the local level.

The major contribution of this study is the attention towards the socio-economic background and the important role it plays on accessing capital that is important for start-ups and ongoing businesses to realize business growth. Policy makers should consider the implementation of policies that support the smaller informal start-ups. This investment may pay off in the long run as women consider societal factors in their business as equally important as financial success.

#### **8.4 Limitation of the study and suggestion for further research**

This study provides interesting insight into the socio-economic background of women entrepreneurs in Tanzania and how it influences their growth aspirations. However, this study covered a very small sample of women entrepreneurs who are active only in the tourism business. We call on future research to ascertain the findings from the case and survey study using quantitative methods and to extend the scope of research to other sectors. Moreover, the methodological challenges we faced during the survey study may have played a role for the less or no significant effect of habitus (perceptions, aspirations, and actions) on business growth. Further research should pay close attention on how to conduct research in Tanzania as well as Africa, in general, taking into consideration the recipient cultural context when using

Western methodology. Caution also is needed when collecting information with regards to finances.

Further research should also pay attention on how best to measure elements of habitus perceptions, aspirations, and actions to fit into the cultural setting of respondents and how these elements shape business growth.

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## APPENDIX C: DESCRIPTIONS OF CASE STUDY PHASE I: INFLUENCES OF FIELD, CAPITAL AND HABITUS ON BUSINESS GROWTH

### CASE 1: Flora

#### Personal information

Flora is a 33 years old, married and manages a family safari-tour business that was established in 2012. This is her first business. The main reasons to establish her business was that she wanted autonomy and income. She has been working in safari-tour companies and travel agencies and believes that she has gained enough experiences to be able to stand on her own feet.

#### Field

Flora faces challenges in the tourism business field. Her business is not registered. The challenge of formalizing her business is a setback for her due to the difficult rules and regulations set by MNRT and other institutions. She indicated that she cannot meet the requirements set by the MNRT and the TTLB, she owns two second hand Land Cruisers; she cannot afford to buy five vehicles as is required by the MNRT. Of all of the requirements set, she met only one requirement of having an office space. Another challenge she faces is paying the many taxes to different authorities. She indicated that, as an entrepreneur she is required to register with the BRELA – Business Registration and Licensing Agency, MNRT, and the Tanzania Revenue Authority (TRA) to pay taxes. She is also required to pay business levy fees to local authorities like in the municipality where her business is located. She said *“I am, confused which taxes to pay and where should I register my business.”*

The process of formalizing a tourism business is a challenge to Flora. She reported that the process is very difficult to new entrepreneurs because the requirements are too difficult to be met. She questions, *“How can you compete with Leopard tours which has more than 100 vehicles while I have only two second hand vehicles but we pay the same fees for licensing the business?”*

In addition, Flora indicates that *“the northern part of Tanzania was given much priority by the government and policies of developing tourism neglecting the southern zone, so many people invested in the north, and now the south of Tanzania is given attention. How can we invest and put the south in the world tourism map if the regulations are too harsh to us?”* She emphasized, *“Starting a tourism business is very difficult; that’s why you find many people who ventured in the tourism field are not yet able to formalize their ventures”*. Flora indicated that the process of formalizing a tourism business is a very big challenge to many entrants in a tourism venture. She further pointed out that the process is not only challenging but also consumes much time

From the normative institutions, Flora faces the challenge of the gender issues within the tourism sector. The Tourism business field has been dominated by men for a very long time. This creates a challenge to women entrepreneurs who are new to the business field with little or no experience, skills, and knowledge of driving trucks in a field- safari. For example, Flora is still uncertain how the ‘game’ is played in this field. Though she has experience working in a tour company, she operates in the office and not in the field/on safari or to the national parks where the tourists venture. Flora cannot control what happens after her truck, the

driver, and the tour guide leave on safari with tourists, and she does not know how to drive. This affects Flora and her business because the tour guide or driver could be untruthful to Flora and tell her that the vehicle broke down while on tour/safari in the park. Also, the tourism business is perceived as being a man's profession because a safari tour takes many days in the national parks where the roads are rough; men are regarded as being able to do this but not women.

Furthermore, cultural norms affect Flora. For example, she indicates women entrepreneurs face the challenge of cultural norms when officials from local authorities and the Ministry of Tourism demand sexual favors/bribery from women whose businesses are not registered. She reported that this experience affects her and her business because, in order to avoid these officials, she closes her office during working hours and misses out on business opportunities.

Moreover, societal and cultural expectations that women are responsible for rearing and caring for children and family, thus family responsibilities, affect Flora's business performance as providing care to her family takes time away from effectively managing the business. For example, while I was having an interview with Flora, she received a call that the individual who cleans and the baby sitter had run away, leaving small children unattended. Flora had to return home and leave her business to her secretary.

#### Flora's Access to capital

##### Cultural capital

Flora's formal education includes a diploma in Tourism and the completion of secondary school. She studied in Tanzania. Her parents do not have any formal education, however, they sent their daughter to school. Her parents are farmers; she is the only entrepreneur in her family, and her parents encouraged her to do so. Her husband is an administrator with the MNRT. He supported her with start-up capital. Previously, Flora worked as an air ticket officer with a local travel agency and later in a safari-tour firm for four years. After working for quite some time, she ended her employment to start her own small business for reasons of autonomy, i.e., to be her own boss and be independent.

On knowledge of skills for managing a business, accountancy, and entrepreneurship: Flora indicates that *"possessing knowledge and skills in any field is good for managing the business"*. She indicated that she possesses only minimal knowledge and skills in accountancy which she gained while in Tourism College, *"but I need more knowledge because, in this business, we use foreign currencies such as euro and dollars, and it is important to have knowledge on exchange rates"*, she said. Also, she remarked that, while in college, she learned a little about entrepreneurship.

Knowledge, skills, and experiences of tourism: Flora has skills and knowledge of the tourism industry that she gained from her working experiences and from her studies in the tourism college. She is using these experiences to manage her own business

Flora also indicates that being new to the business is a challenge to many entrepreneurs such as herself as they are not familiar with the business field in which they operate. She indicated that *"it is important to be familiar with rules and regulations. For me, I have experiences after working for four years with a tour company. I know rules and regulations, lack of it will affect you and your business"*.

When asked if she has any role models, she indicated that she has two role models who inspire her: a very successful women entrepreneur in Tanzania who owns one of the profitable safari-tour companies in Tanzania and another woman who is a very successful entrepreneur of a construction firm there. Flora indicated, *“These women inspire me a lot; I want to be just like them. I am inspired so much by the story what these women were before establishing their ever growing businesses.”*

#### Social capital

Flora affiliated herself with informal business associations such as women association and an association of tour operators in Iringa. She joined these business associations and professional networks for easier access to opportunities such as participating in trade fairs and exhibitions, workshops, and seminars and also to access professional advice to improve her business. Flora has benefited through joining business associations. She indicated that she has also benefited through participating in international tourism fairs held in Arusha (Tanzania) and in Zanzibar. Through these fairs, she was able to gain experience and also market her business. However, Flora indicated that *“it is impossible to be a member of any business association if your business is not registered because the invitation comes through these business associations”*. Nevertheless, Flora manages to participate in these international fairs organized by the MNRT because she gains support from friends and family who are either working with the MNRT or organizers of these international events. She says, *“My friends and family always inform me when these international fairs will be held. I use my networks to maneuver how to access information and how to get invited to participate in these seminars and trade fairs.”*

When asked how she think the access to networking is important for her business, Flora answered: *“Without networking, your business will suffer a lot. You need to network with other people so that you can access resources which you do not have or which are difficult to possess like hiring a truck to take tourists or hiring a driver or tour guide or even to know prices if they are higher or lower.”* She added that *“for a very big part, networking is important because, without networking, you will go nowhere even if you are smart or own good vehicles. You must network with others because you need to network with people in order to be successful; otherwise, you be a failure”*.

Flora use different strategies to markets her business on social media such as on Facebook, blog. She also applies the advice she receives for her business. She indicated, *“I have some friends working with the Tanzania Tourist Board who advise me on managing my business and who give me information regarding trade fairs and exhibitions.”* Flora has participated in trade fairs, workshops, and seminars.

#### Economic capital:

Flora’s access to economic capital was not easy. Her startup capital was savings from previous jobs and financial support from her husband. After establishing the business, it

financed itself for paying rent and salaries and day to day operations. However, Flora did not consult micro credit institutions or a bank to apply for a loan as she says, *“It is very hard to apply for a loan if you do not have collateral.”*

### Habitus

#### Perceptions

We asked her how she perceives herself compared to other women entrepreneurs. She believes that she is better compared to other women entrepreneurs. She says, *“Survival in this business is not a simple issue for a woman. You have to know the hard way of operating this business in a men controlled business.”* She also perceives herself as independent and someone who can do it. As she stated, *“Starting this business has made me realize that I can manage and operate my business.”*

#### Aspirations

Flora aspires to be a successful woman tour operator in the southern zone of Tanzania. Her future plans are to improve her business so that she can earn a high income which will help her to formalize her business and enable her to open branches in other regions in Tanzania.

Flora was motivated by the experiences that she gained while working as a tour operator. She indicates that *“experiences I gained from my previous jobs helped me to think big, I asked myself for how long will I be working for someone else? After working and getting much experience, I said to myself, I can do this. I can have my own business, be my own boss, so I started collecting information on how to start my business”*.

#### Actions

Flora competes with others by doing her best and by providing the best service to her customers. She indicated, *“I do my best to deliver good service to my customers and the location of my office is a good strategy to capture many tourists as my office is very close to a tourists’ restaurant and hotel.”* Also, Flora designed an evaluation form that customers complete to which Flora indicated, *“I normally use the customer’s advice in these forms.”* Flora started her business in the tourism industry because *“I decided to venture in tourism industry because, first of all, I studied tourism courses. I like it, and I have experience and, also, few women are involved in this business so that’s why I ventured in this tourism sector”*. Additionally, Flora’s actions in which she sub-contracts tour guides and trucks from other business owners facilitates her survival in this business.

On how she deals with challenges, Flora indicated that she takes time to think of how to address the challenges. She indicated that, if the challenge is too difficult to handle, she consults her husband who also has experience in the tourism industry. Also, she consults her friends who have businesses in tourism to advise her on dealing with the challenges she faces

#### Business growth and performance

Flora describes business growth as doing better than others; increasing in size, income, and the number of services that you offer; and also how she feels since she began this business. She also identified business growth as surviving in the business since the business field is difficult, Therefore, surviving year after year means you are still fighting and not out of business. Flora plans to employ more employees and increase the number of vehicles. She would like to structure her company to have different departments such as an accounts



department, transport, and guides and to offer more services. Flora's company started with one manager (Flora), one driver, and one truck for taking tourists to the national parks and other destinations. At the moment, the company has three employees, two trucks, an office space, and a website.

Flora believes that her business has grown since it started as they have added services to the business. This includes organizing volunteer activities and placements in Tanzania from Europe and America. Furthermore, Flora indicated that her business is involved with social responsibility in which they support the orphanage center in Iringa. She explained that she is happy that she has something which she created herself! She is her own boss and makes her own decisions.

## CASE 2: AISHA

Aisha 40 years old and established a bed and breakfast with her late husband in 2008.

### Business field

Aisha is facing the challenge of registering her business as the requirements set by the MNRT, BRELA, and TRA are too difficult for her. She does not understand why she has to pay taxes to different authorities. She has registered her business with the TRA, but she has been told her business has not been registered with the Iringa municipality, the MNRT, and the BRELA.

She reported that the process is difficult and confusing. She went to the Tanzania Revenue Authority and registered her business for which she pays revenue per annum. Aisha said, *"I thought my business was already registered until some officials from the local government wanted to close my business claiming that I was operating without a license. I did not understand why I had to register in more than one body."* However, when Aisha went to the local government offices to register her business, she found that their fees are too expensive. She says, *"Every month, I have to pay fees to the local government authorities, alcohol fees, fire fees. I have to pay fees for my employees to be tested with the medical doctor. With all these fees, it is difficult to grow your business because all the profits from the business goes to pay all these fees and taxes. I cannot go on like this; it is too much."*

On the normative institutions, Aisha, like many African women, has faced many problems since she became a widow. Cultural norms, rules, and inheritance laws affect these women when inheriting property and resources left by a late husband. After the death of her husband, her in-laws possessed the business and other properties such as houses, lands, and money in the bank. The takeover of property and resources by her in-laws left Aisha devastated; her life and her children's life was difficult. With the support of her family and close friends, she went to court to challenge her in-laws. The court ruled in her favor and awarded her full custody of all of the properties her late husband had left to her and their children.

Before she was married, she had a small business and had her own income and autonomy. When she got married, her husband did not allow Aisha to continue with her small business which was difficult as she was used to being independent. Aisha indicates that she faced this challenge as a woman. Her husband did not believe that her income could support the family. However, when her husband went for further studies to Dar es Salaam, Aisha and children were left in Iringa. She had to start her small business once again to meet basic needs, and she wanted to contribute something to the family without the husband being aware. *"Our income was not enough to support us. I started the business to support our family, but when he came*

*back and found the business was really successful, he was not happy. He forbade me, I had to stop managing my business out of respect to my husband and to have peace of mind with my family.*” Because the African culture and traditions insist on women respecting and submitting to their husband, many women are taught this and treat their husband as kings or rulers. Thus, Aisha had to stop managing her small business out of respect to her husband and to have peace of mind.

#### Cultural capital

Aisha’s education is very basic. She does not have a secondary nor a college education. Her parents did not possess any formal education; they were farmers in the village where Aisha lived until she finished primary school. Her husband was a teacher at a secondary school. Before she was married, she lived with her aunt in a small town where she attended a secretarial course and later sold fish and poultry to earn her income. Aisha’s experiences of operating a small business before she was married helps her to manage the current business--the central lodge. Aisha indicated that, after the court ruled in her favor, *“I wanted to continue running the business which my dear husband left for me and our children so that I can continue to generate income for our daily basic upkeep. I do not want to sit doing nothing and also to continue the legacy my husband had established so that our children will remember him, and this business will teach them something about their father.”* Aisha indicated that, before she was married, her aunt supported her by giving her capital to start her small business. Also, when her husband died, her family continued to support her, even suggesting the idea of going to the court of law to challenge her in-laws.

Aisha indicated that she does not hold any formal education regarding entrepreneurship, tourism, managing a business, accounting, or information regarding entrepreneurship. She acknowledges her experience with managing a small business and how this experience is helping her in her current business. However, Aisha indicated that her lack of knowledge and skills in entrepreneurship, management, and education in general is a challenge to her, and it is also affecting her business. She indicates that a *“lack of education is a big challenge to my business when tourists come for my services. I cannot communicate with them since I do not know how to speak English”*. Aisha indicates that she sometimes loses customers because of her failure to communicate with them. Aisha acknowledges her weaknesses and limitations in education and skills. Since she finds it difficult to communicate with her customers in English, she hired an employee who has skills in the tourism business and in the English language. Aisha said that *“he is a good guy, works hard. He does things which I will never have done, for example, he put our business in the social media and websites. We also have an email address in which customers make bookings while they are in Europe or America; this is really good for my business”*.

Aisha does not any have formal knowledge in the tourism business; however, she indicates that, when her husband was alive and the business was successful, she used to visit the business and see for herself how it was being carried out. *“Through those visits, I learned about the tourism market in Iringa and how this business was conducted.”* Aisha indicates that she does not have knowledge or information regarding rules and regulations of tourism businesses.

Aisha stated that she has role models, however, she failed to indicate or name them although she described that she admires people whose businesses are successful. Her brothers and sisters are also involved in small businesses in their home village which indicates that Aisha’s family has experience with managing these types of venues.

## Social capital

Aisha has affiliated herself with women MFIs associations such as VICOBA and other informal women associations in her neighborhood in order to access business opportunities such as applying for loans, skills, and assistance for legal advice. She also joined another business association of men and women that consists of members who are doing businesses related to tourism. Affiliating to business associations provides Aisha access to business opportunities such as accessing small loans, training and develop social network with influential people who are knowledgeable in other issues such as legal and business managements.

Aisha's social capital through affiliations with women associations facilitated her access to legal advice and services. Aisha was able to challenge informal institutions such as cultural norms and regulations on widows and the rights of the widows to inherit properties left by the deceased husband. The court ruled in her favor, and she was awarded her business and properties. She says, *"It was not easy. It was difficult, but I thank God I got our property back."* She also indicates that joining women associations has given her opportunities to access economic capitals such as soft loans. She reported that, when her husband died, her business association was there for her. It helped her going through difficult times and helped her to connect with legal aid providers to challenge what her in-laws took from her and her children. She also receives annual profits from her association. She says, *"Every end of the year, the association divides profits gained in the group among ourselves and each member has to purchase shares in order to apply for a loan."* Furthermore, Aisha mentions other benefits gained through being a member of these groups. She has started another business - a handicraft business - with start-up capital from a loan she accessed from her business association. She indicated that *"the profits I get from my businesses, I save in these groups which, during hard times and low season, I use my savings to run the business, pay school fees for my children, and renovate the lodge"*. More importantly, in these groups, Aisha has access to professional advice which helps her to properly manage her business.

On how she thinks that access to networking activities is important for her business: Aisha indicated that, without accessing social networks like affiliating herself with the women associations, she would not have challenged her in-laws, and her current business would not be running. She indicated that, when her husband died and his family took everything, a friend loaned her some money with which started a small business of raising poultry, and she sold eggs and chickens to meet basic needs. Through this business, she met other women doing the same business who introduced her to MFIs where she accessed small loans. Aisha indicated that her employee uses social media and the internet to advertise the business. She said her customers book her services through social media and email, and this is handled by her employee.

She seeks and uses advice from people with more experience and knowledge and also listens to her customers. She pointed out that her customers advise her on how to improve her business. She stresses that *"I like it when my customers explains to me how I can improve my services. I know through what they tell me is one way of making my business successful, but when I receive advises which is beyond my control, I always seek more knowledgeable people. With my employees, we discuss how to deal and achieve that"*. Regarding tourism seminars, workshops, or trade fairs, Aisha indicates that, through her affiliation with women's groups, she sometimes participates in seminars on how to access loans and how to use the loans to expand and manage her business.

## Economic capital

Aisha stated that, after she regained the business, she was able to access loans from MFIs and was able to use the loans as the capital to restart the business. She also received financial support from friends and family. Her business is supporting itself through the profits they make. Although she accessed economic capital, she reported the process was not easy. She pointed out that the processes are difficult since the MFIs do not give loans to an individual but to the group. Aisha specifies that, at the time to repay the loan, some group members fail to repay or turn up which affects the entire group. *“The process is longer. I wish these loans were given to individuals and, in repaying the loan, the individual should repay herself but repaying the loan through a group is a challenging process. We endure it since these loans do not require collateral.”* However, she indicated that she managed to pay back all of the loans she took and managed to apply for another loan to help run her business.

## Habitus:

### Perceptions

Aisha perceives herself as a woman with confidence and believes that she can do it if others were able to do it. She has determination. She also perceives that women managing a tourism business should learn how to deal and manage it because, as she points out, *“It is hard if you do not have enough education and skills such as speaking English to your customers.”*

### Aspirations

She has future plans to expand her business. She aspires to open another branch in another area. She said she wanted to build a hotel and a hostel to host university students since Iringa is a student city with three universities and colleges, but the title deeds are not in her possession. She says *“We have plots of land but the problem is, when my in-laws took over our properties, they took even the title deed of the plots of land and the house. They did not return it when the court ordered them to do so; my hands are tied.”* She also wants to restart her poultry business which she stopped to manage the lodge business as it took too much of her time.

Aisha wanted to continue the legacy that her husband established so that her children will remember their father. She indicated that keeping the legacy of her husband is what motivated her to re-establish the business so that it will teach her children something about their father.

### Actions

To deal with competition, Aisha indicates that the employee she hired is good at that. *“He is creative and knowledgeable; I learn from him a lot.”*

How she deals with the many challenges she faces. Aisha indicates that her biggest challenge is paying taxes and fees to local bodies and to the Ministry of Tourism. *“I deal with these problems by paying the taxes and fees; I make sure I pay taxes, fees, and levies. When I get profits, I divide the profits in one third, one half for fees, another for salaries and running the business, and the other quarter is for my family.”* She does not want to be harassed by government officials. She wants to run her business smoothly with no hassles from them. She is happy as long as her business is going on day by day.

When asked whether she can manage a big business, Aisha replied, yes, she can manage a big business because her children are now grown, and all of them are studying in boarding

schools. This gives her enough time to do so. She is optimistic that her children will one day take over the business or even help her manage it because she says, *“My children are more educated than me.”* She says, even if she is a widow, she really wants to make this business a success, and she also believes in what she is doing.

Aisha knows that other business owners in the same type of business look at her employee and want to take him from her. When asked how she handles the fact that he is more knowledgeable than her and how he might perceive her, Aisha replied that her employee respects her, and she gives him enough time to attend college where he is studying. Also, Aisha said, *“We work together, I do every work like cleaning and making beds and preparing breakfast so we work together. I am not like other bosses who sit and order people around; maybe that’s why he respects me, and he keeps working for me.”*

#### Business growth and performance

She perceives growth as expanding the business, opening other businesses, and doing something else to meet the needs of society. She also sees the opportunities of Iringa being a student city. The central lodge began with five employees but now, after her regaining and managing it, she has three employees. Since she restarted the business, Aisha is optimistic that it is doing better compared to the time when it was being handled by her in-laws. She mentioned the benefits she receives from this business such as profits, meeting new people from abroad, and learning a lot from her employees, customers, and other influential people who advise her. She has future plans to expand her business by constructing a hostel for university students and expanding the business to other regions. Her business was not profitable nor was it losing money. She said it was fifty-fifty, meaning not losing or gaining.

#### CASE 3: Naetwe and her mother

##### Personal information

Naetwe is the co-owner of a handicraft business with her mother. The Maasai mother and daughter established their business in 2005. Naetwe’s mother is one of the six wives of Naetwe’s father. While Naetwe’s father lives in the village with his other wives, Naetwe lives in Iringa city with her mother in order to operate the business. Naetwe’s mother was allowed by her husband to move to the city from the village which is uncommon to many African men and specifically Maasai men. Naetwe’s Mother indicates that she encouraged her husband to let her move to the city to establish a business and also to send their children to school.

##### Field

Formalizing their business has been difficult for Naetwe and her mother. It is a small business but the regulations, rules, process of formalizing, and too many taxes to pay to too many authorities poses a big challenge to these women. Their business is not yet formalized as they do not know to which board they should register, and they also find it too expensive just to register a small business that they own. Naetwe said, *“The Tanzania Revenue Authority visited us and told us we need to register with them in order to pay revenue, but we have not yet registered our business; we don’t have the money yet.”*

Cultural norms and traditions affect Mama Naetwe when it concerns decision making regarding the income gathered from the small business. Women like Mama Naetwe continuously face this challenge. Husbands like the husband of Mama Naetwe controlled her income. Whenever Mama Naetwe gained any income from her business, her husband took it. That is why Mama Naetwe indicated that one of her reasons to move to the city was to control her income and to have her own autonomy.

### Cultural capital

While Naetwe holds certificates of secondary school education, tourism, physical therapy, and handicraft creations, her mother and her father have never been to school. Since Naetwe has a physical disability, she was able to obtain an opportunity to study handicraft art and crafts design. Naetwe's mother has been involved with managing a small business since she lived in the village with her husband and the other wives. She previously sold milk, eggs, chickens, goats, maize, and other food stuffs at the market while Naetwe was studying.

When asked why they started this business, the mother and daughter indicated it was for the purpose of meeting their daily basic needs, gaining profit, and educating her children since her husband does not educate the children. She is the only wife who has managed to send her children, including Naetwe, to school. She wanted to be independent from her husband who has five other wives who depend on him.

Naetwe indicates that her education and skills influenced her idea of employing herself. Her previous job at the handicraft school exposed her to tourists, and she saw an opportunity to venture into the tourism field. Moreover, Mama Naetwe's previous experience helps in managing their small business in the city. Naetwe's experiences, skills, and knowledge in managing a business and in entrepreneurship come from her mother, her education, and working experiences at the arts and crafts school. As a Maasai woman, Naetwe has learned much from her mother for innovating and creating the items that they sell to tourists. Naetwe says, *"I just looked at mom how she creates things we sell and, from there, I copied what she has been doing and now I can make beads, earrings, and other stuff."*

Mama Naetwe does not have any formal education, therefore, she does not have any knowledge concerning rules and regulations. Meanwhile, during Naetwe's previous experience at her job at the arts and craft school, she was somewhat exposed to tourism rules and regulations.

Naetwe and her mother are also being affected by gender issues; the cultural norms and traditions affect their access to other capital such as social capital. From the Maasai cultural norms, a married woman such as Naetwe's mother is expected to live with her husband, and the husband is expected to provide for her and not vice-versa as in this case of Naetwe's mother. When Naetwe's mother asked for permission from her own husband to move from the village to the city where she could manage her small business and send her children to school, she deviated from cultural norms and rules. According to her culture, she is an outcast and not a role model. Her daughter, Naetwe, is not yet married. New challenges will arise for her when she wants to get married as women who are too independent with a business pose a threat to suitable suitors. Naetwe's role model is her mother.

### Social capital

Naetwe and her mother joined a tourism business association that she used to access opportunities such as participating in trade fairs and exhibitions, accessing small loans and professional advice for their business. They have also joined a women's association at her church. Through this group, she has access to opportunities such as obtaining support for paying fees for her children. Their membership in a women's association has facilitated access to small loans for start-up and managing the business

They market their business by using word of mouth whereby the tourists who are satisfied with their services tell other tourists, and this has been helping their business. Naetwe says, *"We get noticed because of our products and the way we dress is the way we advertise and*

*attract tourists to buy products from us.*” Naetwe networks with her former employer, the Anglican Church, and takes their advice for improving and expanding the business.

On whether they participate in workshops or trade fairs: Mama Naetwe indicated that they do not join the trade fair or exhibitions due to a lack of knowledge and the participation fees that they cannot afford. When they started this business, Naetwe knew about the tourism market in Iringa and its potential because of her previous experience.

#### Economic capital

The economic capital for their business was gained through savings from previous business done in the village by Naetwe’s mother and by accessing small loans from MFIs. Their business supports itself through the profit that they gain. Although they access small loans, they indicated that the process of accessing loans is not easy. They say they have to join groups in order to do so. Also, in a women’s association that they joined in order to access loans, they first have to purchase shares and, through these shares, they can obtain loan.

#### Habitus

##### Perceptions

Mama Naetwe perceives herself to be a successful woman who did everything to establish her business so that she can send her children to school. She said she sacrificed much to move to the city for the sake of her children’s education. She said, of all of the children of her husband, her children are the only ones who have attended school to receive a formal education. Her husband owns many cows, however, his wealth is not used to educate his children but in marrying more wives and increasing the numbers of his cattle.

Mama Naetwe perceives that her tourism business provides her with security and independence. She indicated that, when she lived in the village, her husband controlled her income and her business. She argued, *“He does not provide for the education of our children. I wanted to make sure my children go to school and the only way to do that was through having my own business where I can control the income and the business.”*

##### Aspirations

Naetwe and her mother aspire to expand their business, however, they face the challenge of accessing substantial loans from banks. They aspire to grow their business by adding more products such as a line of clothing and opening a branch in another area, however, due to the lack of capital, this is a dream which will probably not come true one day.

Mama Naetwe was motivated by the education of her children to start her business. She pointed out that life in the village did not provide opportunities for her children to receive a formal education. Also, her husband does not provide for his wives; it is the women themselves who must ensure that her children are fed and become educated. She wanted her children to get a formal education. She saw business and educational opportunities in the city, so she asked her husband for permission to move to the city to access them. Her entrepreneurial spirit and her aspirations and actions facilitated her determination to move from her village.

When asked why she ventured into the tourism industry, Mama Naetwe replied that she liked this business as it is where she can innovate things, *“I use my brain to create cultural products which are my own creations. I like it very much.”* Another reason why mama Naetwe began this business is that *“I wanted to have my own business which will give me reasons to be away from my husband who used to control my previous small business and*

*income in the village. So, I asked permission to move to the city to send the children to school and manage my small business*". She indicates that she is thankful that her husband allowed her to move to the city. She agrees that it is also not easy for him because Maasai men approach him and ask him what he is doing by letting his wife live in the city alone and giving her too much freedom. Mama Naetwe's behavior of fighting for her children's education can be addressed as her habitus. She saw the importance of education even though she has never been to school. Her life with her husband in the village had no future for her children. Her actions of moving to the city portray the picture of a very determined woman who does not give up so easily. She knew her culture and traditions do not support her actions, however, she persisted and kept on fighting for her children's education. Her habitus through her action is unique if we compare her and her co-wives and women, especially Maasai women. Her decision to move to the city and start a business can be expressed as a practice or strategy of action, i.e., her habitus.

#### Actions

Naetwe and her mother's habitus on how they advertise their business can be expressed as their habitus being revealed through their actions of wearing what they are selling as a way of demonstrating their products to tourists.

When asked how they deal with competition, Mama Naetwe said that they held a meeting of all handicraft entrepreneurs and agreed that, whenever tourists visit the market, the entrepreneurs should not interfere, and the tourists should be allowed to choose which shop to enter. The business owners will not influence them.

Naetwe indicated that, when faced with challenges, they discuss between themselves how to deal with them. If the challenges are too difficult for them to address, they consult their friends to ask for advice and sometimes ask women in the group or the former employees of Naetwe.

Naetwe and her mother are the two people managing their business. Their business does not employ other employees.

#### Business Growth and performance

Naetwe and her mother describe growth as when their curio shop is full with many items. Her mother sees growth as being when her children are educated and when they accumulate enough profit to pay fees and rent. She also believes growth as the ability to wake up every day and attend to her children and her business. They also want to take the business to the next level of improving it by adding more products such as a line of clothing and other cultural products. Their business has no employees. They indicated that, last year, they did not earn much profit nor did it incur loss; their business is surviving.

#### CASE 4: MAMA YEYOYO

##### Personal information

Mama Yeyoyo is 31 years old, married three years ago. She manages a family handicraft business established by her husband in 1990. She is the second wife to her husband and has three young children. During the interview for this study, she was expecting her fourth child. Her business is not registered.

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#### Business field

Mama Yeyoyo does not know where to register the business nor does she know the rules and regulations concerning formalizing it. She pointed out that her husband is the person who should know such things because she does not have any control or decision regarding their business.

Mama Yeyoyo faces challenges from normative institutions whereby as a woman she faces challenge of gender issues and relations at the family level. She indicated that she cannot make any decision regarding the business; their husband is the main decision maker. She said *“I grew up in a culture where women are expected to respect and submit to men, my hand are tied, I cannot do anything about this, it is the way of life”*. She perceives gender norms which subjugate women as a way of life which she cannot challenge. If she had power to challenge gender norms, she said could make her business successful because she has aspirations, ambitions and dreams to have a successful business.

#### Cultural capital

Mama Yeyoyo’s formal education is the completion of primary school education. Her parents do not have any formal education. Her father owns many cows. She lived in the village until she married and then moved to the city to join her husband. Her husband completed primary school education. Like all Maasai men, he also own cows. He sold some of his cows and started his business of selling Maasai herbs and other traditional medicines. Later on, with the increasing number of tourists in Iringa, her husband changed the products from herbs and traditional medicine to arts and crafts as souvenirs targeting tourists as their main customers.

Mama Yeyoyo has no prior experiences of business management or entrepreneurship skills however, she efficiently manages her business and even poses as a challenge to other business managers with more skills and experience. Mama Yeyoye recognizes that education and skills in business management are important for the business manager to be aware of issues related to business and formalizing the business. Her determination to learn from others is what makes her unique among the Maasai women business managers. She indicates that she likes managing their small business and learning new things for the sake of improving it. She states that, every morning when she wakes up, she knows that she has a family to take care of and a business to manage; she is happy doing both. She indicates that the lack of education and skills of managing a business is a significant challenge for her. She wishes that she could have attended secondary school or college, but her parents, particularly her father, do not care much about education. She said, *“I am lucky I was even able to complete primary school education because, in my village, Maasai girls do not get opportunity to attend school. Many of the girls we grew up together were married off before finishing their studies... I count myself lucky enough.”*

Mama Yeyoyo does not have skills or knowledge regarding tourism but, when she married, her husband and her-co wife helped to teach her how to operate a tourist business. She indicates that, once she moved to the city, she had to learn to cope with life there. She does

not speak English, but she communicates with her customers. How does she do that? She indicated that she learned it from looking at other business owners, her husband, and her co-wife.

She does not have knowledge or information concerning the rules and regulations of a tourism business.

When asked challenges she faced as a woman managing tourism business? Mama Yeyoyo replied that, as a woman, she faces many challenges, but the biggest challenges are gender issues and relationships at the family level. She indicated that she cannot make any decision regarding the business as their husband is the decision maker. She said, “*My hands are tied.*” Mama Yeyoyo grew up in a culture where women are expected to respect and submit to men. She looks at gender norms that subjugate women as a way of life that she cannot challenge. If she had power to challenge gender norms, she could make her business successful because she has aspirations, ambitions, and dreams to have a successful business.

When asked whether she has role models, she indicated that she does not know any. Her brothers keep cows, and her sisters are married just like her.

#### Social capital

Mama Yeyoyo and her co-wife are not allowed by their husband to participate in any women associations or to join MFIs. Mama Yeyoyo wants to join women’s associations to network so that she can access opportunities, however, she cannot because she is forbidden by their husband. She knows that their business needs to be improved, but she cannot do anything as the husband is the decision maker. She knows that, through joining associations, women obtain the opportunity of accessing small loans. When asked why the husband prohibits them, she said that there was a time that the husband accessed small loans from MFIs, and he had difficulty repaying the loans.

Also, their husband forbids them to participate in trade fairs and exhibitions. The husband wants them in the shop. She wants to participate because it will make their business known and help them attract more customers. She would also like to participate in seminars and workshops as she does not have any entrepreneurial or financial knowledge. The only problem is that her husband does not allow her to participate. She said their husband is a “difficult man”.

Cultural norms and regulations affect women like Mama Yeyoyo regarding access to capital such as social capital. She wants to join women’s groups so that she can network and learn from others, however, her husband forbids her from engaging or participating in any group. She indicated that “*I like so much to be a member of one of the women group but mzee (husband) does not allow it at all*”.

#### Economic capital

Mama Yeyoye was married when the business was established years ago by her husband. Like all Maasai men, her husband own owns several cows. He sold some of his cows to get a startup capital for their business.

## Habitus

### Perceptions

She perceives that she is doing well when she compares herself with other women. During the interview, she asked me to just look at all the shops around here and tell me which shop is full and attractive and has many customers; she was right. Her shop was the shop that received many tourists, and the shop is full compared to other shops. Her thinking is quite different and her worldview is bigger than that of her husband.

When asked how she perceives other women entrepreneurs in the tourism sector, Mama Yeyoyo pointed Naetwe and her mother out to me who are doing their business without the husband being around or controlling them. She thinks they are free, but she also thinks that, without a man, the business will not do much better. She asked me look at their business and see for myself how their business is not doing very well.

### Aspirations

Mama Yeyoyo wants their business to grow, but her hand are tied as far as decision making is concerned. Her determination to expand her business is hindered by the lack of access to capital and norms as well as the regulations from the culture she comes from.

### Actions

To manage competition, they hold a meeting with all of the business owners in that area and concluded that each customer should be left to choose which shop to enter and buy. To be noticed, she said the way they dress as Maasai women makes them unique. Also, their shop has unique products that cannot be found anywhere else so that makes them different and noticed by tourists.

Dealing with challenges is their husband's duty as he is the decision maker.

### Business Growth and performance

Mama Yeyoyo described business growth as increases in sales and in size. Also, she explains growth as expanding the business by opening another branch. She further elaborated growth as when business managers network with other people to learn more ways of doing better. Furthermore, she describes growth as when your shop is full.

She indicated their business started with one employee and, when he married his first wife, she was the second employee. When when Mama Yeyoyo was married, the business now has three employees even though they do not get paid. Instead, they eat, pay rent, and send their children to school because of the income gained from the business. She likes the business as it helps the family to meet their daily needs and educate their children

Mama Yeyoyo thinks that their business has grown. She indicated that they managed to expand their business from one shop to two shops in different locations in Iringa. She thinks that their business was profitable last year.

## CASE 5: SALMA

Salma is a 27 year old single woman who owns and manages a safari-tour business in Zanzibar. She founded her business in 2011. Her father motivated her to start her business.

## Business field

She faces a number of challenges from the cultural norms and regulations, particularly from some revival Islamic groups in Zanzibar who affect her business. She indicated that *“normally during Ramadan, alcohol is prohibited and, during Ramadan, you get tourists who want to drink; it is a challenge...”*. Also, she indicated that *“some people think tourism is immoral to Islamic norms, but I think it’s misinformation and how some people preach makes other people to think Islam and tourism do not link”*. She also faces the challenges of paying many taxes.

The process of formalizing a business in Zanzibar is different from the mainland of Tanzania. In Zanzibar, the process is very clear and not difficult. Her business has been registered since she established it with the Tanzania Revenue Authority where it has a TIN (Tax payers Identity Number) and with the Zanzibar Commission of Tourism which is similar to the Ministry of Tourism in the mainland Tanzania. She elaborated that *“for those people who do not understand any rules or regulations, the staff of Zanzibar Commission of Tourism explain to them what needs to be done”*.

Another challenge is that, in Zanzibar, many people who work in the tourism industry come from Tanzania mainland and other neighboring countries. Salma says, *“This is a problem because many people in Zanzibar need these jobs, but it is not easy to get the job because they don’t have enough qualifications.”*

## Cultural capital

Salma holds a Bachelor of Science in Finance and Banking. Her studies were conducted in Zanzibar. She is employed as a credit officer with the People’s Bank of Zanzibar. Her father is an engineer working with the government. He has studied in and visited western European countries.

She was motivated to establish her business because tourism in Zanzibar, tourism businesses have potential and offer many opportunities to business owners. She also indicated that there are many safari-tour companies in Zanzibar, however, these tour companies are not enough to cater to the tourism industry in Zanzibar. That is why she also decided to venture into a tourism business because of its potential and opportunities. Moreover, Salma indicated that *“the Revolutionary government of Zanzibar encourages locals to invest in tourism business, so I did not to depend on my salary alone. So that’s why I started my business”*.

Her father supported her by encouraging her to start her own business. She indicated that her father is her business partner and her supporter. He gives her encouragement, and they discuss how to improve the business. Additionally, Salma indicated that her family owns a plot of land which is very close to the sea. She saw this as an opportunity so she told her father her plan to use the plot of land to establish her business. She said, *“I discussed with my father on how to use the plot as a business opportunity. My father is very supportive and so we are business partners.”*

On knowledge of business management, entrepreneurship, and accountancy: Salma indicated that, when she was in college, she learned this knowledge. Moreover, she pointed out that she keeps in touch with the lecturers that she had in college and sometimes seeks advice for her business. She said, *“I have skills and experience with financial management from my current employment.”*

On knowledge, skills, and experience in tourism, Salma indicated that she does not possess this knowledge, however, she has experience in managing a business and also from her

current employment which helps her in her business. She pointed that she has future plans to attend short courses on entrepreneurship and would like to enroll for a master degree in tourism in order to familiar herself with tourism management.

On knowledge on rules and regulations concerning establishing and managing a business in the tourism field: Salma indicated that, in Zanzibar, the government encourages people to invest in the tourism business. She did not have the knowledge for this, however, when she visited tourism officers, they explained to her very well what had to be done in order to establish the business and how to register the business.

On challenges she faces as a woman managing a tourism business: Salma indicated that she comes from a family in which there are few females. Her father wanted his girls to be educated and independent. The cultural capital of Salma's family contributed to Salma operating her own business. Her father encouraged her to establish the business by using resources and networks from her family. Her father is aware of the opportunities women receive such as empowerment and the role of women entrepreneurship in the tourism sector. That is why he encouraged his daughter to invest in this area. However, Salma indicated that people's perception towards tourism and business managers is mixed; some see tourism as a business opportunity and others believe that tourism and business managers as immoral in the Zanzibar society. As a woman, she faces the challenge of being perceived negatively by people, however, she is encouraged by her family not to lose hope.

When asked whether she has role models she did not answer this question.

Her brothers and sisters also have their own businesses. Her mother manages a small business, and Salma was influenced by her mother's small business management.

Social Capital:

Salma is an active member of the Zanzibar Association of Tour Operators (ZATO), a professional network that helps to access opportunities such business advice, networking, seminars, and workshops and also to get experience from successful business managers in tourism. She indicated that she has benefited extensively from being a member of ZATO, for example, she said, *"I get professional advice on how to improve my services."* She also indicated that she applies the professional advice to manage her business more efficiently.

On how she thinks that access to networking activities is important for business and industry association: Salma thinks that access to networking activities is important for business. For example, she indicated that she networks with hotel owners, restaurants, and car hire owners. She said, *"As a business manager, you cannot work alone. You need to access services from other business managers, and this is important for my business because, sometimes, my customers want to visit a local restaurant for local dishes so I have to know who owns this local restaurant to make reservations. Sometimes, my vehicle is booked so I need another vehicle so I have to network with car hire managers."*

On how she markets her business: Salma indicated that her business has a website where customers from all over the world can visit and book her services. Also, ZATO organizes trade fairs and exhibitions in which she can participate and market her business. Moreover, she indicated that she accesses important information from ZATO which facilitates her business and tourism market in Zanzibar.

When asked whether she consult business advisors: Salma indicates that, yes, she uses business advisors when she needs them. Her advisors are her college lecturers who have more knowledge on entrepreneurship and business management, and she also uses advisors from her professional network, ZATO.

Salma participates in trade fairs, workshops, and seminars. ZATO organizes workshops and seminars on how to improve her business.

#### Economic Capital

She began this business with her own savings and support from her father. She indicated that, since she is still employed, she sometimes takes a salary advance to finance her business and, later on when she makes a profit, she pays back the salary advance. Since she works at the bank as the credit officer, she does not see any problem with the process of loan applications.

#### Habitus

##### Perceptions

Salma perceives herself as wanting to be a successful business woman who will be recognized worldwide. She indicates that she is employed but not for long as she will terminate her employment at the bank and concentrate full time on her business. She also perceives herself as a lucky woman who is being supported by her family, especially her father who encourages her in her business.

She believes that women managers of tourism businesses can be successful if they work hard.

##### Aspirations

Salma has big plans for her company. She aspires to expand it, have a hotel and a restaurant, and learn more foreign languages so that she can reach her customers. She also aspires to be recognized worldwide by participating in trade and exhibitions fairs internationally. Furthermore, she would like to establish a big bakery in Zanzibar and a printing company. She said, *“In Zanzibar, we don’t have a good bakery to cater to tourists.”*

Her business has three employees. Salma holds a bachelor of finance degree.

Salma has dreams. Her dream is to help women to move away from poverty by establishing their own businesses.

##### Actions

Her father motivated her to begin her own business. She indicates that the opportunities and the revolutionary government of Zanzibar of urging the locals to invest in tourism also motivated her to venture into the tourism industry.

On dealing with competition: Salma points out that “competition is very high, and it is hard for me as I am still employed because I spend a lot of time at the bank rather than at my business. It is a challenge to me, but we provide good services as a way of dealing with competition”.

Salma indicated challenges, which affect her business growth: she does not have enough time for her business as she is still employed. Also, since she deals with tourists, she faces the challenge of not knowing international languages because she has to communicate with her customers who do not speak English. Furthermore, she points out the challenge of having to deal with tourists who think they know too much about Africa and Zanzibar just by reading books. She indicates that they do not know that what they have read has changed or is not true. She says, *“This is a big problem.”* When asked how she handles these challenges, she said she first plans to terminate her employment at the bank in order to have time for her business. Secondly, she plans to enroll herself to learn Spanish, Italian, French, and German in order to communicate more easily with her customers and improve her services. Furthermore, with the tourists who think they know too much, she normally attempts to explain to them that things have changed or, if they are too stubborn, Salma said she allows them to continue with their way of thinking and, when they face problems, she explains to them and tries to be of assistance.

On how she handles employees with more experience or skills than her, Salma indicates that her employees are not much more experienced than her. She said, *“Some of the employees who misbehaved towards me, I become honest with them. I believe honesty is the best answer. I speak to them to change their behavior.”*

#### Business growth

Salma described business growth as increases in sales, in size, starting another business, quitting her current job, helping poor women to get out of poverty and advising them to start their own business.

Salma believes that her business is growing slowly. The benefits gained since she started the business are networking with different people and organizations, starting another business, getting to meet and serve many tourists, and earning profit.

Her business was not profitable last year but also not losing money; she indicated that it was in between.

### CASE 6: SALHA

#### Personal information

Salha, a 38 year old, owns and manages a bed and breakfast business which she purchased from another owner in 2010. She is a married; her husband is a banker.

#### Business field

Salha indicates that tourism and Islam in Zanzibar is a bit challenging because, during Ramadan, they are not allowed by the government to sell alcohol. The government has also prepared a guidance for tourists on what to wear and how to conduct themselves during Ramadan. She said, *“During Ramadan, tour operators are required to follow regulations stipulated by the local authorities on how to behave and dress and about alcohol selling. These regulations are focused to tourists and foreigners who are not familiar with Islamic norms and rules during Ramadan.”*

She also indicated that there is a challenge of people of Zanzibar who perceive Islam teachings wrongly. They perceive it negatively with low respect and make it difficult and problematic. There have been incidents of chaos, acid attacks, and threats to tourists. All of these are efforts by fundamentalists who want Zanzibar to be an Islamic state. For Salha, the chaos, attacks, killing of priests, and threats to tourists and other people affect her business and her growth aspirations. She said, *“Because of this wrong perception of Islam and tourism business in Zanzibar, that’s when you find every year during high season they make sure tourism business is not conducted to make Zanzibar not a good place so as to keep tourists away.”*

Another challenge is paying double taxes. She said, *“Although the regulations for formalizing a business in Zanzibar are not as tight as in the mainland Tanzania but still paying double taxes to different authorities is a challenge to us business managers.”*

She described the process of formalizing a tourism business in Zanzibar as clear without long or many process. She says, *“As long as you know where to go, the process is smooth, and the officials can explain to you what needs to be done in order to register your business.”*

Salha is a Muslim woman. Her husband permits her to manage her own business and, at the same time, be employed in a tour company that she also manages. She faces the challenge of being in a business that has been dominated by men for a long time so she has to maneuver in the business field in order to survive and compete. Also, in Zanzibar where Islamic norms are strong, women are expected to stay at home and raise a family. She said, *“Sometimes, it is not easy for me as I face challenges from men who think that married women should stay at home, but my husband permitted me to work and encourages me.”*

She indicated that she is familiar with the rules and regulations of the tourism industry

#### Cultural capital

Salha’s formal education is an advanced diploma in tourism management which was completed in Zanzibar. She went to Sweden as an exchange student for five weeks, and she has visited Italy. Salha manages two businesses at the same time, i.e., her bed and breakfast business and a safari-tour business. The safari-tour business was established in 1997 and co-owned by two Zanzibar men, however, day to day operations and managing the business are done by Salha. Managing the safari-tour is Salha’s first job, and it is where she obtained her experience and the idea to have her own business in the tourism industry.

She purchased a bed and breakfast business from a friend. She indicated that she bought it because she found the tourism business offers many opportunities. When the bed and breakfast was for sale, she bought it immediately. Her husband supported her by giving her permission to manage her own business.

On knowledge and skills of managing business, entrepreneurship, and accountancy: Salha indicated that her work experiences with managing a safari-tour business provided her with business management skills, entrepreneurship, and accountancy.

On knowledge, skills, and experiences for managing a tourism business: Salha pointed out that she went to Tourism College. Her education and experience from her job help her manage her business well. She is well experienced in managing tourism business as she is currently managing two businesses.



Her cultural capital together with her habitus enable her to manage two businesses simultaneously. She believes that her actions of saving the profits gained during the high season to be used during the low season is what differentiates her from other business women in Zanzibar.

Challenges she faces as a woman managing tourism businesses: She indicates that “*managing a business where the business has been dominated by men at the same time you are in a culture and norms which still looks as a woman as a person who is not required to be seen in public is a big challenge*”. She continues by saying, “*But look, I am managing two business at a go. The Sama Tours’ owners believe in me, trust me, and they left the whole business to me to manage and supervise other stuff. So I can do it.*”

#### Social capital

Salha is a member of tour operators in Zanzibar (ZATO). She joined the professional network to access opportunities such as being recognized that she is a business owner, to get her business recognized, to obtain the information necessary for improving her business, and for participating in international fairs and exhibitions. She has attended trade fairs, exhibitions, workshops, and seminars about tourism in France and the United Kingdom as a way of marketing the businesses that she manages; these are the benefits she gained through joining professional networks

On how she thinks about access to networking activities being important for her business: she indicated that networking is good for businesses.

On how she market her? She receives professional advice from ZATO which she uses to improve her business.

On whether she participates in workshops, trade fairs, or seminars: Salha has participated in international tourism fairs and exhibitions in France and the United Kingdom. She also participates in workshops and seminars organized by ZATO.

On whether she had information or knowledge of the tourism market condition when she started her business: Salha knew the tourism business field well because of her working experiences with the safari-tour business.

#### Economic capital

Salha purchased her business with her savings and a loan from the bank (she bought the business but not the house where the business is operated). The business finances itself. Salha indicated that, during the high season, they save the profits to use during the low season. She applied for a loan from the bank in which the process was a bit challenging, but she indicated that the most important thing was she was able to get the loan. She also accessed a loan from her friend from Germany which she used to buy the house where her bed and breakfast business is located

With the buying of the business, she retained employment of 11 employees who were hired by the previous owner. At the moment, there are 13 employees.

## Habitus

### Perceptions

Salha remarkably perceives that when she compares herself with other women business owners, she thinks she is doing better but she needs to network with international business owners.

### Aspirations

She aspires to have her own tour company and to own a hotel. She would like to expand her bed and breakfast to the level of a one star hotel or a two star hotel and restaurant. She also wants to grow her business by constructing/adding more floors so that tourists staying in her bed and breakfast could have a better sea view. She plans to have a large coffee machine that will cater to her tourist customers. Furthermore, Salha wants to network and partner with international business owners or agents who sell holidays to Africa in order to market her business to the international market and also to network with international business owners or managers.

### Actions

Salha was motivated by the business opportunity when she heard that someone was selling a bed and breakfast. This motivated her to buy the business because she had a dream of owning her own business one day.

Competition with others: Salha indicated that *“competition is high, and it is hard to compete with business owners who have high capital and resources...we compete by giving good services”*.

She indicated that dealing with challenges is also a challenge by itself so she discusses with her bosses and her employees on how to deal with challenges facing them as a company.

She pointed out that, yes, she can manage a big business since she manages two businesses simultaneously whereby each business is different from the other.

On how she handles employees with more skills and knowledge than herself: She indicated that dealing with employees, educated or not, one needs to respect others at all times.

### Business performance and growth

Salha described business growth as when she has enough capital to do the many things that she has always wanted to do for her business such as constructing another floor so that tourists can have a better sea view. She also considers business growth as giving to society. She involves herself with charity work to help the sick and the poor in Zanzibar. She cites this charity as one aspect of her growth.

Do you have plans to expand your business? How? How many employees did you have when you started, and how many do you have now? Salha believes that her business has grown since she purchased it. She indicated that, when she bought the business, she took a loan that she has finished paying. Later on, she bought the building by obtaining a loan from a friend which she has also finished paying. She said all of the loans have been paid for by the profits made from the business, so the business is growing. With the buying of the business she retained the employment of 11 employees who were hired by the previous owner. At the moment, they have 13 employees.

Salha indicated that there are so many benefits she has gained since she bought the business such as profits, getting to meet more and more people, her charity work, and getting more experience.

Her future plans are to own a hotel and a restaurant and to have a coffee machine.

When asked whether her business was profitable previous year, She said her business did not lose nor did they gain much.

## CASE 7: HAJIRA

### Personal information

Hajira, a founder of a safari-tour, is a 29 year old, single woman. She established her business in 2012 in Zanzibar. Her parents are Zanzibarians who moved to Denmark where Hajira was born, educated, and lived. She elaborated that she comes from a family where entrepreneurship is a way of life. Her mother, aunts, and grandmothers are entrepreneurs. Her company, Grassroots Traveler, specializes in cultural experiences, voluntourism (volunteer tourism), community based tourism, destination management, and active holidays.

### Business Field

Hajira indicated that, as a business owner, there are a number of challenges that she faces. She mentioned the challenges of double taxes to different bodies. She also indicates that, in Zanzibar, a tourism business is not respected and not perceived as a prestigious profession. She explained that “people translate Quran wrongly, they link Quran and tourism business as immoral. That is why it is not perceived as a prestigious professional”. She further mentioned the challenge of electricity. She said it is a problem beyond her powers, but it is a problem that hinders her ability to meet the objectives of her company. She explained, “*Without electricity, you cannot communicate with your customers abroad with emails or by fax; we need electricity.*”

Hajira perceives the process of registering business she indicated that the process is clear as long as you have all of the important information and documents.

On how society norms, cultural norms, religion, and gender affects her business and her access to resources: Hajira indicated that, in Zanzibar, there is no respect for the tourism industry as it is not being perceived as a prestigious profession because of the norms and religious beliefs of certain people.

Hajira claims that the policy of tourism in Zanzibar challenges tourism development and business owners. She indicated that the “*Tourism policy does not look at the competence. The policy wants the locals to be involved in tourism but is not looking into the competence and skills and, these people of Zanzibar, many of them are un-trainable.*”

Hajira is well informed about rules and regulations and how to formalize her business. Her business is registered.

### Cultural capital

Hajira grew up and was educated in a Western country. She is a graduate of International Tourism Management from the London Metropolitan University in England. Both of her

parents work in Copenhagen. Her father is an architect, and her mother is an administrator and involves herself with charity in Zanzibar.

Before she established her business, Hajira was working to gain experiences in tourism related businesses. She indicated that she worked with the Inn of the Anasazi, a Rosewood Hotel in Santa Fe, New Mexico (USA, worked as a Travel Consultant for Nomadic Thoughts (London), a reputable luxury tour operator and a British Travel Award winner ("Most Environmentally & Socially Responsible Small Tour Operator of the Year Award"). She also worked as the general manager at Zanzibar Unique, a luxury tour operator on the island.

On why she started her business: Hajira indicated that her passion for travelling and exploring the world as well as her work experience inspired her to start her own company. She indicated that, after travelling extensively, she decided to return to her parents' home country (Zanzibar) to attempt to make a difference through sustainable tourism. In order to gain experience with operating a tourism business in Zanzibar, she was employed as the general manager at Zanzibar Unique. In her job as the general manager, she was able to help the company grow from having five employees which she found at the time. She has hired up to 18 employees. Two years later, she terminated her employment in order to start her own tour company. She explained that she quit her good job because, first, she did not see where she wanted to go and, secondly, her objective for getting a job in the first place was to gain experience in the tourism business and determine how the tourism field operates in Zanzibar.

On why tourism: Hajira explained that she loves travelling. She loves the tourism business, and the encouragement and support from her parents made it possible for her to launch her business in the tourism industry.

On knowledge, skills on managing business, accountancy, and entrepreneurship: Hajira indicates that she has knowledge and skills for managing a business, accountancy, and entrepreneurship from her previous education at the London Metropolitan University and Copenhagen Business School and from gaining work experience with different national and international companies.

On knowledge, skills, and experience of tourism: Hajira explained that she holds a Master degree in International Tourism Management from the London Metropolitan University. Her previous employment with national and international tourism related businesses facilitated her gaining experience in tourism businesses.

On knowledge of rules and regulations concerning establishing and managing business in the tourism field: Hajira indicates that she gained knowledge and experience of the tourism business field while she worked at the Zanzibar Unique tour company.

On challenges she faces as a woman managing a tourism business she indicated that the challenges she faces as a woman is that she is being perceived as a foreigner because of being born and raised abroad. Also, Zanzibar is a society where men are in control (patrilineal society) so, sometimes, other business owners do not take her seriously because she looks so young and she is unmarried.

On how she deals with these challenges: Hajira indicates that she comes from a family in which women are very strong. She was socialized to be strong like her grandmother, her mother, and her aunts. She indicates that entrepreneurship and being strong is the way of life in her family. She said, "*born and living abroad made me experience discrimination because of my color has helped shaped me of who I am and shaped me to be stronger*". She indicates

that her parents shaped who she is today. She explained that her parents' motto to 'fight your own battles' significantly shaped her.

Her role models are her mother and grandmother. They are strong women who operate successfully businesses. Her grandmother lives in Zanzibar. Hajira said, "*She is my role model because she is so strong and a very successfully business women who operates in a culture where women are not supposed to lead but to be behind.*"

### Social capital

Hajira is a member of ZATO. She joined ZATO so that she can network with fellow business managers in tourism and experience the market and access other opportunities. She indicated that, all of her life, she lived in Europe so joining this professional network is an opportunity for her to get to learn and know people and learn how business is conducted in Zanzibar.

Benefits of being a member of ZATO: Hajira indicated that she has access to opportunities such as training, information, and knowledge of the tourism market in Zanzibar and getting to meet new people.

On how she thinks that access to networking activities is important for her business: She explained that networking is important not just for the business itself but for obtaining insight and perspectives from other people. She indicated that her business is involved with organizing volunteers from Europe to come to Zanzibar to teach English to youths and good fishing skills to fishermen. She states, "*Therefore, all these activities depend much on the way we network with volunteer organizations in Europe and the local communities in Zanzibar.*"

On how she markets her business: Hajira indicates that, through networking with European holiday markets with her company, she manages to market her services abroad and locally. She organizes travel to Europe and America during the low season to market and mobilize her business in European market.

Whether she consult business advisors: Being a member of ZATO, she receives advice on how to improve her services. She also indicates that her parents and grandmother also act as her business advisors.

Whether she participates in workshop, seminars, trade fairs, and exhibitions abroad: During the low season, she travelled to Western Europe and America to participate in fairs and exhibitions in order to advertise her company, organize volunteer services, and sell her holiday services to the European market and America.

Whether she had information and knowledge regarding the tourism market condition in Zanzibar: She indicated that she had information and knowledge regarding the tourism market condition in Zanzibar because she indicated that her previous employment exposed her to this information and knowledge. Also, her family who lives in Zanzibar provided her with

### Economic Capital

Hajira financed her business by using her own savings from previous jobs and support from her parents. The business, though, finances itself with its profits. Hajira indicates that she did not take any loan from any bank or any micro financial institutions because, first, she is being

perceived as a non-Tanzanian and, secondly, she did not want to because she had her own capital to start her business.

## Habitus

### Perception

Hajira perceives herself as a strong woman with a determination to expand her business. She indicated that, even if she is still young, she is an ambitious person who fights her own battles when it comes to dealing with challenges and competition.

She also perceives women business owners/managers in the tourism business field who dared to venture into a business that has very low prestige in the Zanzibar society as strong.

### Aspirations

Hajira aspires to expand her business. She dreams that, one day, her company will be in all of Africa., Europe, and the whole world. She indicated that *“I want to have a whole empire”*. She also indicated that she intends to expand her business by incorporating NGOs into Grassroot Traveller, involving her business tourism into community activities by recruiting volunteers, and the drawing local communities together for the development of the local communities. Also, she involves her company with charity work in the local communities.

Hajira has a big dream. She wants her business to grow to be a brand like Coca-Cola that will be recognized worldwide. She explained that, while she worked as a manager at the Zanzibar Unique luxurious Resort, she began with five employees but, one and half a year later when she was leaving, there were 18 employees that she had hired. She also indicated that she has aspirations and abilities to expand the business. She explained that *“my business started very small but now it is expanding with opening up of new projects such as an NGO and adding new services”*.

### Actions

Hajira was motivated by her parents and her own hobby of travelling to start her own business. She indicated that her father convinced her to visit Zanzibar and search for opportunities, so she came to Zanzibar. After being in Zanzibar for ten days, she decided that she would venture into tourism but, first, she needed experience so she was hired as a manager.

On how she competes with others: Hajira indicated that she competes by offering the best of quality services to her customers. Her services, her business, her charity work with local communities, her website, and her participation in trade fairs and exhibitions abroad and locally are the factors that make customers notice her and her business.

On how she deals with challenges she faces in expanding her business: Hajira indicated that she was raised to search for knowledge. *“Knowledge has been a big help for me it helps me to deal with challenges I face.”* She also indicates that her family motto, *“fight your own battles”*, has inspired her to deal with the challenges she faces. She explained that *“many people venture into tourism business without knowing what they are getting into. As for me, I knew exactly what I wanted and how to get there”*.

On whether she can manage a big business: Hajira explained that, yes, she can. *“I want my business to be a brand which will be recognized worldwide just like the Coca Cola.”*

On how she handles her employees who have a much higher education and more experience than herself: She indicated, *“I believe in respect for all the people, be it with high education or low but everyone deserves to be respected. What matters is how they work hard and how I will reward them.”*

#### Business performance and growth

Hajira describe growth as reaching out to the local community and involving them in tourism activities such as linking volunteers from abroad with locals. She also describes growth as giving to the needy, the poor, and the orphans who really need help so she involves herself with charity work. She chairs and is a co-founder of The Panje Project, an NGO working with the local community in the village of Nungwi to improve the quality of life of the youth through educational empowerment. Also, the project facilitates sustainable environmental empowerment to the fishermen who are taught how to use beneficial fishing skills. Her business has grown whereby she is a member of Drug Free Zanzibar, and she also volunteers at the Sober Houses. She is similarly an Executive Committee member of the Zanzibar Association for Youth Education & Empowerment (ZAYEE). *“For me, this is growth”*, she indicated.

Hajira mentioned the benefits she has gained since she started her business: *“I am an independent woman. I don’t depend on my family to provide for me; my business provides for me. I get to learn how the tourism business is conducted in Zanzibar and in the Western world. I get to travel a lot. It is my hobby, and my business gives me the opportunity to travel.”*

Hajira want to expand her business to other regions in Tanzania as well as in the other parts in the world and to be a recognized brand like Coca Cola.

On whether her business was profitable last year: Hajira indicated that her business was very profitable last year.

#### CASE 8: LINDA

Linda, a 34 year old, divorced woman founded a safari-tour business and involved her husband in the management of it. However, things did not go well between the two as the husband wanted full control of the business. Therefore, the couple divorced, and they split the resources among themselves. After being divorced, her life as a woman, a business owner, and a mother have not been easy. She indicated that, because of her divorce, she is perceived as a prostitute.

#### Business Field

Operating her business in Zanzibar while she comes from the mainland is a big challenge for Linda. She indicates that she cannot access loans from a bank or micro credit because she is not from Zanzibar. Linda also indicates that paying too much in taxes to different authorities is another challenge that affects her business growth. Furthermore, she explained that inequality in the forms of ethnicity (not being a Zanzibar citizen) and religion is a big challenge to her business.

On how she see the process of registering her business: Linda indicates that the process is easy for Zanzibar people as long as they have the necessary information and documents, but the process is not easy for someone not from Zanzibar like her because they are being perceived as foreigners. She explained that she knows where she has to go to register her business.

How societal norms, cultural norms, religion, and gender issue affect her: As a Christian woman, managing a business in an environment where Christians are the minority is a challenge for her and her business, too. Zanzibaris claim that people from the mainland and other parts working in Zanzibar take their jobs from them. They do not want foreigners to own their land. Linda indicates being non-Muslim in a Muslim society also makes her business suffer. She is perceived as a foreigner which diminishes her chances to access opportunities. She further indicated that divorced women are perceived negatively, and this affected her social capital as people distance themselves from her, *“They put a label on me as a prostitute; divorced women, we have a higher price to pay.”*

Linda explained that she is aware of requirements of registering a business because she acquired experienced while working in a tourist hotel in Zanzibar.

### Cultural Capital

Linda holds a diploma in tourism and hospitality management from the tourism college in Dar es Salaam. After graduating with higher marks, the college helped her to gain employment in a tourist hotel in Zanzibar. Her father was an army officer and later became a politician. Her mother was a small scale entrepreneur, involved herself in managing small businesses. Her parents died when she was still very young. Before she began her own business, Linda was employed at a tourist hotel in Zanzibar.

On why she started this business and why tourism: Linda indicated that, when she was studying in secondary school, she had a hobby with tourism activities. She said, *“When I finished my secondary education, I applied to join the Tourism College so that I could get knowledge and experience on the tourism business.”* She explained that she did an internship in Zanzibar and was then employed at the same hotel. After working for four years, she quit her job to start her own business because she wanted to be independent, to be her own boss, and she also saw the opportunities and potential in the tourism business.

Whether her family supported her: Linda indicated that her parents are deceased. She was determined to start her own business, and also her friends and some tourists encouraged her with her idea to do so. Linda explained that *“I made friends while I was working at the tourist hotel One day, they asked me how do I see myself in five years. I told them, in five years, I will be my own boss with my own tourism business. My friend encouraged me to follow my dream. After I started my business, I emailed my friends who live in Germany, and they have been helping me with connecting me with tourists and inviting me to attend workshops and trade fairs in Germany”.*

On knowledge or skills for managing a business, accountancy, and entrepreneurship: Linda explained that she acquired knowledge and skills on business management, accountancy, and entrepreneurship while she was at the tourism college. Also, while she was employed at a tourism hotel, she gained extensive experience on business management and accountancy.

On knowledge, skills, and experiences in tourism: Linda has knowledge, skills, and experience in tourism, and she holds a diploma in tourism. She was employed for five years and did an internship for one year at a luxurious tourist hotel in Zanzibar.

On knowledge of rules and regulations concerning establishing and managing a business in the tourism business field: Linda indicates that she acquired knowledge and experience while she was employed.



Challenges she faces as a woman managing tourism business: Linda explained that the patriarchal system is a challenge that many women face. Men look down on women who manage their own businesses. She said, *“I was divorced because my husband wanted to control the business which I started with my own savings. He controlled the income, the management, and he told me to take care of children or to go home and cook for me, so it did not work up.”* Also, Linda indicates that, because of the divorce, she is being perceived and labelled as a prostitute. She said, *“It is very hard to manage your own business as a woman, particularly a divorced woman, but I don’t mind much; I will survive”*.

#### Social capital

Linda has not joined any professional network because she has to establish her business. When it is stronger, she will then join an association. She is being perceived as a foreigner in Zanzibar because she moved from the mainland of Tanzania to Zanzibar which hinders her access to opportunities such as participating in trade fairs, workshops, and rights as a citizen. She owns land, however, she cannot process the title deed as she was not born in Zanzibar.

On how she thinks that access to networking activities is important for business association: Linda explained that it is important for an owner/manager to network because it is a good opportunity for business and industry. She indicated that, even if she has not yet joined any professional network, she networks with other business managers. *“I network with hotel owners so that I provide customers for their hotel, and they provide customers to my business; it works that way.”* She networks with other tour operators and hotel owners. She has agents in neighboring countries and on the mainland of Tanzania

Linda markets her business by using social media, networking with other business managers, and using word of mouth whereby her former customers share the news with new customers in Europe and America.

Linda uses business advice that she receives from her customers.

Whether she participates in workshops, trade fairs, and exhibition: Linda indicates that participating is not easy for her. She has not joined any professional network because of many problems including ethnicity. For example, Linda indicates that she has been invited to participate in tourism international fairs and exhibitions in Europe and other countries, however, due to the difficult process of obtaining a passport and a visa, she was unable to travel. Linda explains, *“The problem of being perceived as a foreigner denies many opportunities for me. I cannot apply for a passport here in Zanzibar. I could not travel to Europe because I was denied a passport because I came from the mainland.”*

Whether she had information regarding the tourism market condition before she started the business: Linda indicated that she had information gained from her work experiences and from interacting with business owners in the tourism market.

#### Economic capital

Linda financed her business with her saving from previous employment. Currently, the business finances itself through profits gained.

On whether she has accessed any loans from the bank or any other micro finance institutions, and how does she sees the process of applying for a loan: Linda explained that operating her business in Zanzibar while she comes from the mainland is a big challenge for her. She cannot access a loan from banks or micro credit because she is a non-Zanzibar. She indicated that she wanted to apply for a loan, however, it was not possible. She said, *“The problem of*

*ethnicity, not originating in here Zanzibar, affects my chances to access loans and other opportunities such as obtaining title deed for my house or the land I own in Zanzibar. I cannot access loans or get a passport. Ethnicity is a big problem in Zanzibar for people from the mainland Tanzania, but it is strange. The people of Zanzibar, when they go to the mainland, they do not face these problems; they are regarded as Tanzanian.*” The process of applying for a loan is difficult for people from the mainland.

#### Habitus

##### Perceptions

On how she perceives herself when she compares herself with other women business owners: Linda indicates that she perceives herself as a woman who can deal with all of the challenges she faces. She elaborated that *“I am persistent when it comes to do what I want to do no matter how many challenges I face, but I am persistent”*. She explained that, when she was divorced, the business was divided between the two of them, and she had to start fresh. *“If it was for someone else, she could have given up, but I do not run away from my problems so easily.”*

On how she perceives women managing their businesses in the tourism business field: Linda explained that she perceives women as strong who can do it. *“You know, women in this business work in very difficult situations. It is a male dominated business in a male dominated society. What do you expect? We suffer but we do not give up.”*

##### Aspirations

Linda aspires to expand her business. She would like to open branches on the mainland to cater her customers there and in neighboring countries. She wants to have international agents who will link her with holiday sellers in Europe and other developed countries. She also plans to change the name of her business because the name she has now is the same as the business she shared with her ex-husband.

Linda has many dreams. She dreams that, one day, she will have a very big business that her children will inherit and continue with it. She also dreams that, one day, the inequalities that women face in the business field will be eliminated

##### Actions

Linda was motivated by her hobby in tourism and opportunities to start her own business. She ventured into tourism because, ever since she was young, she liked it. She studied tourism and worked in tourism companies.

On how she competes and being noticed: Linda explained that competition is very hard, however, her customers have been informed about her while in Europe. She said her services are good and that helps her to compete with others. She further indicated that she is noticed by her customers by being recommended from former tourists who recommend her to other tourists on the internet and through word of mouth.

On how she deals with challenges she faces in expanding her business: Linda explained that the best way to deal with challenges is to face them and not to run away.

On whether she can manage big business: Linda said, yes, she can. It is one of her dreams to manage a big business.

On how she handles her employees who are more experience and more educated than her: Linda indicated that she listens to them and makes her own decisions.

#### Business growth

Linda described growth as opening other branches on the mainland of Tanzania and elsewhere. Growth also means managing a big business and, when the business is doing very well, her children will inherit it from her one day.

Linda has big plans to expand her business. When she started her business, she had five employees, but after the business was split into two because of the divorce, there are now three. She thinks that her business is growing slowly because of the split; otherwise, she believes her business could have grown so well. Linda mentions the benefits she has gained since starting this business as: independence, being her own boss, getting income and profits, making friends, being invited by her customers abroad, and that she has something to wake up for every day. She further indicated that her business did not lose money nor did it make significant profit; it was constant

### CASE 9: MALKIA

#### Personal information

Malkia established a safari tour and a museum business in Northwestern Tanzania in 2003. She is a mother of three children and still married to her husband. She is the first woman to ever establish a museum in Tanzania.

#### Business field

Malkia faces challenges in the process of registering or formalizing her business just like other business owners in the tourism sector. Malkia explained that other challenges she faces are: licensing fees in tourism business are too expensive and conditions and requirements are too difficult to fulfill. She said, *“It is the biggest challenge we face. Just imagine the licensing fees set by the Tanzania Tourist Board Licensing Agency are the same to locals and foreigners. When an investor from Europe or America wants to formalize the tourism business, they are given the same requirements the local business owners are given. So how the locals, particularly women, can we grow our business and even compete with foreigners or international companies?”* She further indicated that there are too many taxes paid to different authorities.

On how she sees the process of registering a business: Malkia indicated that the process of registering business is long, difficult, and confusing. She explained that there is no support from the government.

On how societal norms, cultural norms, religion, and gender issues affect her business and access to resources: Malkia explained that she started her business in the area where many people had no knowledge of tourism or the benefits from tourism. She also indicated that, as a woman, introducing something new in which people were unaware of what it was all about was a big challenge to her. She had to provide knowledge and information to make people aware. She further explained that operating a tourism business in what has been regarded as a male business is a challenge to many women who ventured into the tourism business field.

Whether she knows where to register her your business: Malkia explained that she knew where she had to go to register her business, and she is aware of the requirements established by the authorities.

### Cultural capital

Malkia holds a master's degree from university of Dar es Salaam. Her parents are also educated just like her; they live in the village Bukoba where she started her business.

Before she started her business, Malkia worked with different organizations and held different positions. She worked as a lecturer at the University of Dar es Salaam in the wildlife section of the Zoology department. She was also employed in various capacities as an expatriate for the Government of Botswana and headed the Botswana Wildlife College as the principal. She served on the Board of Directors of the Tanzania Tourist Board (TTB) for four years.

On why she started her business : Malkia has been employed for many years. Her last employment was with the Botswana Wildlife College where she was the principal. After her contract ended, she returned back to Tanzania with the intention of establishing her own business. She wanted to be her own boss and develop the tourism potential in her home village of Bukoba. Also, with having many experiences and connections, she wanted to bring changes by bringing women together through tourism businesses.

Why tourism? She ventured into tourism because she had experience and knowledge about tourism, and she indicated that very few women were involved in the tourism business. She made this venture just to make changes. Malkia was supported by her husband and her parents when she started her business. Her parents supported her providing information and land as well as mobilizing people while she created awareness. Her husband supported her by first allowing her to follow her dreams, financially with startup capital, and also raising the children while she was too busy with her business and travelling abroad.

On knowledge or skills on managing a business, accountancy, and entrepreneurship: Malkia indicated that her working experience, serving in the Tourist board and as a principle of the Botswana Wildlife College provided opportunities for her to access knowledge and skills regarding entrepreneurship and the management of a business.

On knowledge, skills, and experience of tourism and rules and regulations concerning establishing and managing a business in the tourism field: Malkia has many experiences in tourism. She studied it at the University of Da es Salaam, lectured at the University of Dar es Salaam, and was a board member of the Tanzania Tourist Board.

Challenges she faces as a woman managing a tourism business: Malkia indicated that the challenges she faces could also be faced by other people and not just women. She mentioned the following challenges: many people are not aware of the tourism potential, resource based marketing is very expensive, and she elaborated that *“our products in tourism are not really developed by the government, and we do not have any support from the government”*.

Her brothers and sisters and other relatives also manage their own small businesses

### Social capital

Malkia has joined national and international professional associations. She is a member of the Women in Tourism International Alliance (WITIA). She is the founder and chairperson of the Association of Women in Tourism in Tanzania (AWOTTA). However, her organization (AWOTTA) networks with other local and international tourism professional networks.

Malkia founded the AWOTTA to unite all women entrepreneurs to network and form a union in which they can address their challenges as one voice. Also, she formed this association so

that the women in tourism businesses can be identified and recognized. Malkia and other members of AWOTTA have benefited in many ways. For example, Malkia explained that her association has been active in lobbying with the government through the MNRT to review the tourism policy, to amend rules on licensing tourism businesses, and to help empower women entrepreneurs in this tourism industry.

On how she thinks that access to networking activities is important for business association: Malkia indicated that she thinks networking is very important. For example, she explained that her networking with the Dutch organization, SNV, made it possible for her to lobby with the SNV who are also involved in a tourism project to establish their offices in the lake zone and to incorporate tourism into their programs.

On how she markets her business: Malkia indicated that she markets her business through lobbying, advertising, networking with national and international organizations. She also uses posters and media campaigns.

Malkia uses a business adviser to develop her business. Whenever she needs help, she consults them.

Whether she participate in workshops, seminars, trade fairs, and exhibitions: Malkia has participated in national and international workshops, seminars trade fairs, and exhibitions. She has won several regional, national, and international awards. Among them, in 2004, she won the Millennium Tourism Award in Spain during the International Tourism Fair (FITUR), the SNV award on governance, and the Women in Determination Award in 2012. Malkia has travelled extensively around the world

When she started this business, Malkia possessed information and knowledge about the tourism market conditions. She indicated that her working experiences provided her with all of the information she needed to know.

#### Economic capital

Malkia financed her business with her own savings and support from her husband. She explained that she started with a very small amount of capital. For the running of the business, Malkia indicated that the business financed itself from its own profits.

On whether she applied for a loan from the bank or any other micro finance institutions: Malkia said, yes, she was able to access and apply for a loan in order to expand her business. She elaborated, *“When I wanted to develop my business, I could not rely on the profit only so I applied for a loan. Loan applications processes are difficult but, since we own a house, we used our house as a collateral in order to get a loan.”*

#### Habitus

##### Perceptions

Malkia perceives herself as being able and doing it. She explained that she united women owner managers in the tourism industry. She elaborated, *“The government could not do that, but I did. Now, we have profiles of women in the tourism industry even if their business are not yet registered. I was able to organize how to bring them together through our association, AWOTTA. For me, I perceive myself as a leader even if my business cannot be regarded as a big business. What I did I call inner growth”.*

On how she perceives women business owners managing their businesses in tourism field: Malkia explained that women are good at multitasking. As long as they are supported by their families, husband, and the government, they will achieve their success.

#### Aspirations

Malkia aspires to grow her business. She remarkably explained, *“Growth is boundless”*. Malkia has big plans to open up branches all over and country and continue adding services.. Her company started with very few employees but now she has many in three regions of Tanzania. In Bukoba, she started with two employees and now has ten. In Dar es Salaam, she has five employees and three in Mwanza She insisted that growth is boundless. She has opened branches in the largest cities in Tanzania. She elaborated, *“Since I established my business in Bukoba in 2002, I was able to open branches in Mwanza in 2009 and Dar es Salaam in 2011.”* She has added to the services that she provides. She stated, *“From beach camping site in Lake Victoria, we now offer services such as botanical garden of medicinal plants and cultural tours in Mwanza city, Nyerere’s museum in Butiama, and city guided tours in Dar es Salaam.”* Another ambition is to unite and link women entrepreneurs in the tourism industry in Tanzania, Africa, and elsewhere.

Malkia has big dreams: to open up branches all over, country, and adding services. Her big dream is to unite and link women entrepreneurs in tourism industry in Tanzania, in Africa and elsewhere.

#### Actions

Malkia was motivated to start her tourism business by the sinking of M.V Bukoba which killed so many people. She explained that, when the ship sank, no photos were taken. She was subsequently inspired to start her business around Lake Victoria to show that the area also has tourism potential and not just a bad memory of M.v. Bukoba. She did market research first in which she involved her international friends who visited her.

On how she competes with others and what she does to make customers to notice her and her business. Malkia indicated that her services are unique, for example, city guided tours are provided by her company only in Tanzania. She said, *“My businesses are unique. I don’t get any competitions; maybe later when others will venture into offering city guided tours.”*

On how she deals with challenges she faces in expanding her business: Malkia stated that, through her association AWOTTA, they are lobbying the government to review the tourism policy and the act so that local people, particularly women, can venture more easily into the tourism industry.

Whether she can manage big business: Malkia can manage big business. Her business has expanded to other two big cities in Tanzania, Dar es Salaam and Mwanza, and she wants to expand it further.

On how she handles her employees who possess more experience and education than her: Malkia explained that, for every business to be successful, among other things, respect for humanity is important. She indicated that she respects her employees and, in return, she expects to be respected as well, and her employees must also work hard to show their potential.

## Business performance and growth

Malkia described growth as inner growth. When she does something significant for many people, it means she also has inner growth. She also described growth as the way her business conducts social responsibility. She indicated that her business has been able to support polio victims and the polio campaign in Bukoba. She also supports people with physical disabilities in a project that aids the disabled and orphans. She explained that growth also means when she managed to establish NGOs that support marginalized people in society such as the blind, women, the disabled, and orphans.

Malkia thinks that her business has grown since she started. She has added new services (products) and has expanded her business to other regions in Tanzania.

Malkia explained that since she started her business, she has gained a significant number of benefits. She has won many national awards, she receives income, she has hired people who needed jobs, and she has established NGOs to support the marginalized people. She founded the AWOTTA which provides linkage between women managers with the policymakers, unites women to have one voice for their challenges, and also provides workshops and seminars for women entrepreneurs in the tourism industry. She also indicated that she is happy as she owns something that has greatly impacted society.

## CASE 10: BELINDA

### Personal information

Belinda manages a hotel and a restaurant which are family businesses established by Belinda's late father in 1993. After their father died, the business was almost bankrupt. Belinda, her mother, and her brother re-established it until it grew to be a successful business in Dar es Salaam. Belinda explained that her later father established the business so that he could earn an income. She also indicated that her father saw the opportunity to establish the business because, during that time, there were very few halls that people could hire for weddings, graduations, seminars, workshops, or any other related activities.

### Business field

Belinda face challenges of processing the registration of her business. She explained that it is long and difficult. Other challenges include paying many taxes, higher fees, and difficult rules and regulations. Belinda also mentioned the challenge of corruption during the process of formalizing her business. She explained that it sometimes takes weeks just to follow the procedure.

Societal norms, cultural norms, religion, and gender issues affect Belinda's business and access to resources in many ways. She explained that she is a married woman with three children. Her business forces her to stay late which affects her family and the relationship with her husband. She indicated that she deals with men 95% of the time and is sometimes exposed to dangerous environments because of the customers she deals with. For example, she indicated that men regard her as just being a woman and show no respect; she is exposed to drunkards and customers who seek sexual favors or bring prostitutes to her hotel. She explained that, on the other side of the coin, people look down on her because of the "customers you deal with".

Belinda is aware of the requirements set by authorities on what to fulfil in order to register her business, and she is aware where the bodies of authority are located.

### Cultural capital

Belinda holds a master's degree in business management with information technology from the United Kingdom. Her parents were also educated at the college level.

Before Belinda assumed the role of the manager of the business, she was studying in the United Kingdom. Her parents paid the fees and living expenses.

On why they established the tourism business: Belinda explained that the hotel was established as a bar and restaurant by her late father. After their father died, the business was almost bankrupt. She, her mother, and her brother re-established the business until it grew to be a three star hotel. She indicated that, with the booming tourism business in Tanzania, they innovated their business into tourism in order to offer services to tourists.

Belinda indicated that her support from her parents and her husband significantly helped her to operate successfully. She explained, *“Without the support of my family and of my husband, I think I would not have managed to run this business. My parents sent me to the United Kingdom to pursue a master degree, my husband encouraged and supported me when our business was bankrupt. He encouraged me to reestablish it to run it as the manager. Luckily, my family, my mother, and my brother also supported this idea and, today, you can see that we have really grown from a bar and a restaurant which were almost gone. Now we have a three star hotel, four halls which we hire and many employees through the jobs we created from our business.”*

On knowledge and skills of managing a business, accountancy, and entrepreneurship: Belinda indicated that she acquired knowledge and skills of the management of business from her previous study, short courses, workshops, and seminars in which she participated on entrepreneurship.

On knowledge, skills, and experience on tourism: Belinda explained she acquired skills and knowledge from short courses, seminars, and workshops and also her work history helped her to gain experience in the tourism industry.

On challenges she faces as a woman managing a tourism business: She indicated that she deals with men 95% of the time and, sometimes, she is exposed to dangerous situations because of the customers she deals with. For example, she indicated that men regard her as just being a woman and is shown no respect. She is exposed to drunkards and customers who seek sexual favors or bring prostitutes to her hotel. She also indicates that she faces the challenge of higher operating costs, utility bills, and undercapitalization.

On whether she has role model: Belinda mentioned her later father was her role model. She explained, *“I admired him so much; he was a hard worker. He started his business out of nothing, it grew to be a big and successful business during his time, he was strict, he handled his business professionally.”*

### Social capital

Belinda is a member of business associations. She is a member and general secretary of AWOTTA, an association of women in tourism in Tanzania. She is also a member of other business professional networks such as the association of hotel owners in Tanzania, the Tanzania association of women entrepreneurs, and many more.

Belinda explained that she joined these business associations for different reasons. She cited some of the reasons as: to access opportunities such as knowledge, skills, and expertise; to



join other business owners so that they can have one voice when they address their problems; to belong in a group where she can network with others; and many other benefits.

Belinda indicated that she has greatly benefited by joining business associations. She stated that she has access to business information regarding opportunities, rules and regulations, changes of fees, and other business information. She further explained that she has access to many opportunities just by being a member of business associations such as: participating in seminars, workshops, and exhibitions and being able to network with very successful business owners /managers.

On how she thinks that access to networking activities is important for her business association: Belinda explained that *“access to networking is very important for business because, as the business owner, you need to network with others in order to know what others are doing, how they are doing it, and how you will do it in order to make your business successful”*.

On how she markets her business: Belinda indicated that marketing is very important for business. She explained that she creates events as a way of marketing her business. She indicated, *“I organize and host entrepreneurship workshops and seminars in which I network with other professional networks whereby they inform their members about these workshops and seminars; to participate, one has to pay few entry fees. These workshops are conducted at my hotels. They pay for my halls, my food and, at the end of the day, I have done business and I have acquired knowledge on entrepreneurship through these seminars and workshops.”* She also arranges dinner galas, Christmas parties for children, and other events at her hotel.

Whether she uses business advisors: Belinda indicated that she uses business advisors when she needs them.

Whether she participates in workshops, seminars, trade fairs and exhibitions abroad: Belinda indicated that she participates in workshops, trade fairs, and exhibitions abroad. She can easily access that opportunity through being a member of different business associations,.

When you started this business, did you have information or knowledge of the tourism market conditions? Belinda indicated that, when her father was managing the business, information regarding tourism marketing conditions were very scarce and sometimes unavailable. Later, when the country’s political ideology changed from socialism, business information became easily accessible.

#### Economic capital

When she started, Belinda’s business was financed with personal savings from previous businesses. The business is currently financing itself and also a loan from the bank is financing the business expansion. Belinda applied for a loan to construct a hotel and the loan process took almost a year to be accomplished. She indicated that the process of accessing the loan was very long and difficult. She explained that corruption is a big challenge when one wants to access these loans.

#### Habitus

##### Perceptions

Belinda explained that she perceives herself as a determined woman who does not give up very easily. For example, she indicated that she took over the business when it was almost bankrupt. *“I managed to bring the business back to life, and the business has grown since I took over as the manager of the business.”*

On how she perceives women business owners managing their business in tourism field: Belinda explained that women owner/managers are strong women, ambitious, determined, and operate their business in dangerous environments and are also exposed to issues that are dangerous to women. She encourages women to continue with their dreams and ambitions no matter what. She indicated that she is determined to help many women and other businessmen to expand their businesses, entrepreneurship skills, and networking.

#### Aspirations

Belinda has future plans to grow her business. For example, she indicated that she wanted to grow her business from a bar to the hotel, and they applied for the innovation and construction of it. She applied for a loan which they used to construct a three star hotel that offers accommodations, a restaurant, and function halls for weddings, seminars, workshops, and many other functions. She also aspires to construct a tourism luxury hotel with a sea view. She has already purchased plots of land, and the plan is to access another loan from the bank after they finish paying for the current one. She also aspires to expand her business to other regions to build hotels and lodges to cater to tourists.

On whether she has any dreams: Belinda indicated that she has a dream of uniting women entrepreneurs in Tanzania to have one voice to address their issues. She explained, “You know, we have many associations of women entrepreneurs, but these associations have different motives but when you hear them you hear the same challenges we face as women. What is lacking is something to unite all of us, so my dream I am thinking of uniting all women entrepreneurs in Tanzania.”

#### Actions

Belinda was motivated by her father. What her father created was a business that touched and helped many people. She said, “*When my father died, the business almost died. I saw how our employees suffered. Our family suffered, too. My mother and my brother encouraged me to be a manager and help the business to continue. My husband also encouraged me to continue what my father established.*”

On how she competes with others and what does she do to make customers notice her and her business. Belinda is creative and innovative. She uses her creativity to compete with others. Her innovations and creations make customers notice her and her business. She explained that “*there are many people offering the same services we offer, therefore, you have to be creative so that to win customers and to market your business.*”

On how she deals with challenges she faces in expanding her business: Belinda indicated that her determination is not to give up. Whenever she encounters challenges, this is her strategy of dealing with them.

Whether she can manage a big business; Belinda indicates that she can manage a big business; her business is big already.

On how she handles her employees with more experience and education than her: Belinda indicates that she arranges weekly meetings with her employees to discuss how to deal with challenges and strengths. She explained, “*As a woman, I care for my family; my employees, I treat them as my family.*” She indicated that she hires professional employees and she created job security for her employees; she handles them just like her family. Whenever someone has more experience or more education, that individual is welcome to contribute to the success of the business.

### Business growth

Belinda described growth as increasing in the amount of sales, number of employees, services, and moving from one stage to another from a bar to a three star hotel. Growth also means “*inner growth, learning new skills of managing business, of how to be successful, and learning how, in the first place, you failed*”.

When her business was established, it had ten employees. Currently, Belinda’s business has 40 permanent employees and 30 casual laborers. Belinda indicated that she thinks her business has grown since it was established by her father 21 years ago.

Belinda indicated that she and her family have significantly benefited from their business. They have benefited in terms of income, creating jobs for others and themselves, they are independent, they feel secure and are happy with the business, they have made many contacts and networks, learned a lot from the business, and have something that will be remembered in society and by their children when they are gone.

Belinda aspires to expand the business to other regions in Tanzania, to build apartments, and service apartments in big cities to cater to tourists and business men and women. She indicated that the business was profitable last year.

## **CASE STUDY PHASE II: ENTREPRENEUR'S RESPONSES TO INSTITUTIONAL DISARRAY IN ZANZIBAR**

### **DESCRIPTIONS OF CASES**

#### **CASE 1: TATU**

##### Personal information

Tatu, a 39 year old, own and manages a handicraft business which she established in 1998. She is single.

##### Business Field

Tatu faces challenges of managing her tourism business because of institutional tensions and pressure rooted in the normative pillar. Tatu explained that some revival Islamic groups in Zanzibar have negative attitudes towards tourism sector, specifically on accommodation business. Although she is a Muslim woman, she recognized opportunities in the tourism sector; she wanted to be part of it, which, her family approved. She elaborate that she is aware of the challenges women in tourism sector faces *“That’s why I avoided accommodation; it is a risk business to invest. I established a handicraft business”*, she argued. She added that the accommodation business is being perceived immoral according to Islamic faith because *“if tourists sleep in your hotel, people perceive that when you clean the bedsheets and make the bed, you will also be considered a sinner because you take part in the sin. That’s why you do not find many Zanzibari working in this sector, more employees come from the mainland, Kenya, Uganda and other countries,”* she elaborated.

##### Cultural capital

Tatu graduated from college with a Bachelor of Business administration in Zanzibar. Her father went to college but her mother only has basic education level- primary school. Tatu manage her handicraft business and at the same time is employed. Her mother manages a small business while her father is employed. Tatu indicated that her mother motivated her to establish her business and her father gave her permission to establish her business.

##### Social capital

Tatu is a member of women’s association. She joined this association to belong with other women entrepreneurs in order to access capital particularly economic capital. In addition, the association organize seminars and workshops for members to learn business and financial management.

##### Economic capital

Tatu used her own savings and some financial support from her parents to establish her business. Without the support of her parents she would not have established her business.

##### Habitus

## Perceptions

Tatu perceives that women entrepreneurs have abilities to address institutional tension and pressure which affect their growth aspirations. Tatu indicated that although these tensions are impacting the business management and growth, she cannot sit back and do nothing. She said, “*I avoided investing in risk business*”.

## Aspirations

Tatu’s future plans are to grow her business but first she has to make sure the business environment is good with less or no tension at all.

## Actions

When asked how she deals with the tensions she faces she explained that she avoids risk business and she adheres to the religious norms when she observe or hear that the tension are too high or very serious. She also indicates that support from her family helps her to understand whether the tension is higher or low. For example, when the tension is too high, she avoided going to her business.

## CASE 2: FARIDA

### Personal information

Farida, a 39 year manages a bed and breakfast business established in 2012 with her cousin sister. She is also a teacher in a private primary school. Farida is single.

### Business Field

Farida faces the challenge of managing her business especially during high tourism season and Ramadan because she fears that some Muslim revival groups may attack tourists and even entrepreneurs in tourism. She said that the government allow people to establish and involved in tourism business, however, religious groups preach that tourism bring about immorality in Zanzibar.

### Cultural capital

Farida highest education level is junior secondary school. Her mother passed away when she was younger, and his father remarried. Her father highest education level is primary education and her late mother did not have any formal education. Her father is a fisherman and her step mother is a farmer. When her mother passed away she was raised by her aunt on her mother’s side. Her aunts send her to school. After she graduated she was employed as an assistant teacher at a primary school. Because of low salary to meet her needs, she wanted to establish her own business but she had no capital. Support from her aunt her uncle in terms of start-up capital and permission established their business.

### Social capital

Farida and her cousin joined a women association in their neighbourhood to access economic capital and business opportunities such as information, entrepreneurship workshops and networking with other women entrepreneurs.

#### Economic capital

Support from her aunt and aunt facilitated Farida with start-up capitals. She and her cousin also used their own savings and they accessed loan from MFIs.

#### Habitus

##### Perceptions

Farida perceives they have abilities to manage their business even if they face some challenges. In addition, she said every challenge has a way of dealing with it and no problem has no solution.

##### Aspirations

Farida aspire to grow their business but the challenges they face affect their aspirations. She wishes that Zanzibar will always be a peaceful place. She said, *“These problems are really affecting us because we depend on tourism to make our ends meet”*.

#### Actions

When asked how she deal with the tensions she faces, she explained that sometimes her uncle alert them whenever the tensions are too risk or sometimes he goes to pick them. However, she elaborated, when it is too risk to go out, she avoid going to her business. Moreover, through their women associations, they discuss the challenges and network with other women associations to inform the government about the tensions and pressure they face.

### CASE 3: MWANAHAMISI

#### Personal information

Mwanahamisi is 37 years old, married and manages a bed and breakfast business, established in 2000 with her business partner.

#### Business Field

Mwanahamisi elaborated that tourism in Zanzibar is very important but there is a problem from religious groups that preach tourism is immoral and Muslim should not associate with it. As a result, fear, insecurity, and tension occur and thus affect entrepreneurs. Mwanahamisi does not understand why people in Zanzibar perceive tourism as immoral.

#### Cultural capital

Mwanahamisi holds a bachelor degree of public administration. Her father has a bachelor degree and is an employee of a public sector, while her mother has a primary school education and she is a homemaker. Her husband is an entrepreneur and his highest education level is

junior secondary school. Mwanahamisi was motivated to establish her business by her cousin who manages a bed and breakfast. She said, *“I admired my cousin, she is financially independent, and travels the world to represent her business ... I wanted to be like her”*.

After Mwanahamisi graduated from college, she was employed in a public sector. Prior to that, she volunteered at her cousin’s bed and breakfast where she gained experiences of managing a tourism business. After being employed for five years, she asked her husband for permission to establish her business. Moreover, Mwanahamisi indicated that she is grateful that her husband not only gave her permission to establish her business but also provided financial support for start-up.

#### Social capital

Mwanahamisi is a member of AWOTTA and ZATO. She indicated that it was important for her to join these professional associations because she wanted her business to be recognized and she wanted to access business opportunities. She elaborated that while a volunteer, she became aware of these two associations and benefits it offered. For example, she said that she has travelled abroad to represent her business and has participated in business management workshops organized by AWOTTA. However, Mwanahamisi explained that her husband and her father sometimes are her business advisors.

#### Economic capital

Mwanahamisi used her savings and financial support from her husband and cousin for start-up capital. She did not apply for a loan because of some difficult procedures.

#### Habitus

##### Perceptions

Mwanahamisi perceives that women have abilities to deal with challenges they face and to manage their tourism businesses. For instance, she elaborated that she has abilities to manage her business, compete with other businesses, and work on her job in the public sector where she is employed. In addition, she said, women have so much work, for instance, they have to endure domestic work at home, and also earn their income, for her she perceives that women have a lot of abilities to do many tasks.

##### Aspirations

Mwanahamisi’s future plans are to extend branches in the entire East African countries.

##### Actions

When asked how she deals with the tensions she faces, she explained that through her professional associations, they address the challenges they face to challenge the government to take actions against these tensions. In addition, she founded an NGO with her business partner to support different activities in Zanzibar. For example, they provide drug addicts with support by creating awareness against drugs. Also, they support their community to create

awareness about the benefit of tourism sector. Further, she indicated that sometimes she pretend to follow all the requirements her religion requires.

#### CASE 4: BI TITI

##### Personal information

Bi Titi is 36 years old, married and manages a handicraft business established 1991. She indicated that she loved creating stuffs and painting when she was younger. When she was in college, she used to earn some extra money through henna painting some tourists at the beach or visited some bed and breakfast. Bi Titi connected with some other entrepreneurs who introduced her services to tourists. She said her mother and aunties supported her because they saw she had talent.

##### Business field

Bi Titi indicated that when she started her business, she conducted her henna painting at the beach or visited her customers at the hotel, this was a challenge for her because her mobility was restricted and her business was not registered thus she missed out some business opportunities. She elaborated, *“I was young, unmarried and by that time I was studying, my father did not allow me to roam about in the beach unaccompanied and interacting with strangers.* In addition, Bi Titi argued that her father is a devout Muslim, did not allow her daughter to engage with immoral business. In addition, she indicated the challenge of managing her business in an unstable environment because of Islamic revival group who oppose tourism and non-Muslim in Zanzibar. She said, these challenges not only affect her business management and her aspirations to grow her business but also keep tourists away.

##### Cultural capital

Bi Titi highest education level is bachelor degree. Her parents do not possess any formal education (her father studied Islamic religion education). Her husband possesses a college education. He owns his own businesses in Zanzibar and in the mainland Tanzania. When Bi Titi graduated from college, she was married. She explained that her husband helped her to set up a business premises because he saw that she was interested in tourism. She said, *“My husband helped me to set up my handicraft business. My husband hired his cousin brother to assist me in my business and also to accompany and protect me in my daily responsibilities”.*

##### Social capital

Bi Titi is a member of women association. Previously, she had joined ZATO but she left because she felt comfortable with women association. Women association has helped her to be more innovative in marketing her business and having more confidence to interact with her customers. Further, mobilizes members to address their challenges by supporting their local community particularly women and children.

##### Economic capital



Bi Titi's financial support from her husband helped her to set up the business and bought some goods for her business. She remarkably said that without the support of her husband she would not have launched her business.

#### Habitus

#### Perceptions

Bi Titi perceives that she has abilities towards her business and addressing challenges she faces. She elaborated that, she started her business when she was very young with the support of her mother even though her father did not allow her. She argued, that if she would have given up maybe she would not have ended up owning her successful business. Thus, she said *"My persistence and abilities paid off"*.

#### Aspirations

Bi Titi aspired to have her own office space and she managed to have it. She want to take her business to the next level- establish branches in different parts of Zanzibar and in Mombasa. However, she is optimistic of her mobility because, before she was married she faced the challenge of mobility and currently she is married she is able to move freely because her husband hired a male relative to accompany and assist her.

#### Actions

Bi Titi's response to challenges she faced was compliance or adherence. She said, when her father did not allow her to go out of their house she respected his wishes although her mother supported her. When she got married, she comply with the norms and the husband helped her to comply by hiring a male relative to be her assistant.

### CASE 5: SIKUJUA

#### Personal information

Sikujua, a 40 year old, established her safari-tour business in 2005. Her parents are farmers. Her father studied Islamic religion education and her mother never went to school. Sikujua indicated that her friends motivated her to establish her safari-tour business. She said, *"One of my best friend came from a wealth family, when she established her business she hired me to work with her as an office administrator, after working with her for five years, then I quit my job and established my business"*.

#### Business field

One of Sikujua's main challenges she face are unstable, insecurity of the tourism business environment in Zanzibar. She elaborated that people despised tourism; they think it is against our religion and sometimes people create problems and this affect the whole business.

#### Cultural capital

Sikujua's highest education is junior secondary school education. She indicated that she was lucky to attend school because many of her age mates (girls) from her home village did not get that chance. She said it was because she passed a primary school national examination. She explained, "*The government passed some laws to force parent to send their children to school, "if your child pass a national exam and you don't send her to school, you might be arrested"*". She added, "*My mother even though she has never been to school she insisted that I pay much attention to my studies, she paid for my fees and bought my school uniforms and books"*"

Her parents are both farmers, but her father is also involved with fishing and he was a madrasa –Islamic religion teacher in their home village. Her mother is also involved with seaweed cultivation. She said her father has three wives; her mother is a first wife.

Sikujua indicated that when she finished her secondary school education, she helped her mother cultivate seaweed and sell it. When her friend offered her a job, her father refused her to work in a tourism sector. After her father passed away, she asked her friend if her job offer was still available, then she asked her uncle permission and her uncle consented. She gained a lot of experience from her job and saved her own salary. After some years, she established her own safari-tour business. Before she established her own business, she asked her uncle's approval. She said that it was not an easy process. She is grateful for the support from her family and friends without it she would have been in the village.

#### Social capital

Sikujua is a member of women's association in her neighbourhood and another women association around her workplace. She remarkably explained that she joined these two women associations because she wanted to belong with other women to network, learn new skills, and has somewhere or a platform where she can have a voice or strategy to deal with her problems or challenges she faces. She elaborated that she became aware of these associations from her previous employment.

#### Economic capital

Sikujua used her own savings and loans from MFIs to establish her own business. Her previous boss and friends helped her with advices when she was embarking on the establishment of her business.

#### Habitus

#### Perceptions

Sikujua perceives that she has abilities to address challenges she faced in the management of her business. Moreover, she perceives that women entrepreneurs in tourism sector have capabilities and abilities to manage their business growth.

#### Aspirations

Although Sikujua aspires to grow her business by establishing branches in the mainland Tanzania and to network with other business owners. She is not happy with the business environment. She argued that she wished she had power to end all the problems in the tourism business environment.

#### Actions

Sikujua responds to challenges she faced particularly the challenge of institutional tensions and pressure from revival Islamic groups against tourism by adhering to the rules and norms. She indicated that she follows what her religion requires. She asked permission from her uncle to establish her business and she dress properly as it is required. She also, hired a male cousin as a tour guide and her assistant.

#### CASE 6: TULIZO

##### Personal information

Tulizo, a 38 year old, established her handicraft business in 2012. She is from the mainland Tanzanian married to a Zanzibar man. She started her business when she lived in Dar es Salaam.

##### Business field

Tulizo indicated that when she moved to Zanzibar she was surprised to find that it is a very beautiful place for business. She indicated that regulations of establishing a business are good but insecurities, uncertainty and instability of the business environment caused by religious beliefs is affecting the whole tourism sector and people living there.

##### Cultural capital

Tulizo hold a bachelor degree of sociology. Her father highest education is a bachelor degree and her mother's is a college diploma. While her father is an entrepreneur and employed in a public sector, her mother is a secondary school teacher. Tulizo's motivation to establish her own business lies in her passion of being her own boss like her father and creating stuffs. She said that her parents encouraged and supported her entrepreneurial spirit. While she was studying, she created arts stuff and sell to her friends and to other people. Later, after graduated she started her business at the arts and craft market in Dar es salaam. When she got married, she opened another branch in Zanzibar after her husband gave her permission.

##### Social capital

Tulizo has joined women's associations and handicraft association. She indicated that she joined these two associations to access business opportunities and to network, learn from others better ways of doing business. In addition, Tulizo indicated that joining women association has helped her to access loan and entrepreneurship workshops.

##### Economic capital

Tulizo indicated that she used her own savings, applied for a loan from MFIs and her parents supported her financially to establish her business.

#### Habitus

#### Perceptions

Tulizo perceives that women have abilities towards their business management and deal with challenges they face. She indicated that, if when women have a platform such as their professional network, together they can use their association to address the challenges they face.

#### Aspirations

Tulizo aspires to grow her business and she has started the growth process because she has opened branches in Zanzibar and in Dar es Salaam.

#### Actions

Tulizo indicated that sometimes she dismisses the challenges of institutional tension and pressure. She said she pretends that the situation is not as bad as it seems. In addition, her husband informs her when the tensions are too serious and she closes her business and her husband will pick her up from her office premises and take her home.

### CASE 7: Bi Mkubwa

#### Personal information

Bi Mkubwa, a 50 year old, married and manages a bed and breakfast established in 2009 with her business partner.

#### Business field

Bi Mkubwa elaborated that she is not happy with the tensions and pressure caused by revival Islamic groups. She said when these groups preach against tourism, non-Muslims and politicians, they create fear, hatred, and keep tourists away and thus, harm the tourism market.

#### Cultural capital

Bi Mkubwa's highest education is primary school attendance. Her parents were not educated. Her husband is a business owner, his highest education is junior secondary education. Bi Mkubwa explained that her mother was involved in managing small business at their home, and she used to help her mother in her business. When she got married, she wanted to start her business but her husband did not allow. Later, when all her children grew up and married, her husband allowed her to establish her business. Bi Mkubwa elaborated that, in 2009 her husband helped her to establish her bed and breakfast business whereby he advised her to partner with her cousin.

#### **Social capital**

Even before she established her business, Bi Mkubwa joined women's association in her neighbourhood. She said she wanted to network with other women in order to access support in times of need, small loans and learn from others. After she established her business, she benefited a lot from this association. She said, she learned from other women entrepreneurs' experiences to manage her business.

### **Economic capital**

Her husband supported her with the economic capital and she applied for a loan in a MFIs.

#### Habitus

#### Perceptions

Bi Mkubwa perceives that she has abilities to manager her business management and respond to challenges she faces. Although Bi Mkubwa has support from her husband, abilities to manage and respond to tensions and pressure, but she is worried with the future of tourism sector and stability of the business environment.

#### Aspirations

Bi Mkubwa aspires to grow her business. However, she is not very happy with the tensions and pressure. She thinks these tensions and pressure affects her aspirations to grow her business

#### Actions

Bibi Mkubwa's adherence to the norms such as give attention to dress code and the call of prayers, are her strategic responses to tensions and pressure. However, when the tension was too much for her she avoided by escaping. She indicated that it was too much for her. She sold her business to her husband and she went to establish another business -a private school.

### **CASE 8: BI MDOGO**

#### Personal information

Bi Mdogo is 40 years old widow, managing a safari tour business established in 2010 by her late husband. She said she was married when she was very young. She was a homemaker until her husband passed away she inherited the business.

#### Business field

Bi Mdogo has a primary school education level. She indicated that when she inherited the business, she did not know anything about business management. When she faced challenges from the revival Islamic group she said she didn't knew what to do. She was afraid. In addition, Bi Mdogo explained when her husband passed away; she faced some challenges on inheritance.

#### Cultural capital

Bi Mdogo's highest education is primary school. She was a homemaker, taking care of her family. Her late husband highest education was junior secondary education and managed safari-tour business. Bi Mdogo had no prior experiences on business management.

#### Social capital

Bi mdogo is a member of women association in her neighbourhood. She joined this association before she was involved in her business, to network, access small loans and belong in a group of women to support and help each other. When she started managing her business, she relied on her social network for support, and to learn how to manage her business. In addition, Bi Mdogo indicated that, her late husband's friends advised her on the management of the business.

#### Economic capital

Bi Mdogo inherited the business and employees when her late husband passed away. The business was already established. She needed capital to manage the ongoing business. She applied for a loan from MFIs.

#### Habitus

#### Perceptions

Bi Mdogo explained that although she did not have experiences on business management, she has abilities to manage her business and respond to challenges she faces.

#### Aspirations

Bi Mdogo has plans to grow her business. She aspires to establish branches in the mainland Tanzania and network with other businesses in East Africa.

#### Actions

She avoids, adhere and manipulate challenges she faces. She indicates that she follow all the rules, observe dress code, follow call of prayers. She said when she was new to the business, she learn all the rules from her employees who worked with her late husband. She did not want to be in trouble, thus she adhered to the requirements. Moreover, through her women association, they support their community and this creates awareness that tourism is good and they are managing legal and trustworthy businesses. She also indicate that sometimes she avoid when the challenges are too serious. For example she said, for fear of insecurity she closes her business until it is safe to open.

Furthermore, the women association helped with support and advises to inherit her late husband properties. She indicated that, it was a good thing her late husband left a will that was regarded as legal. Although some relative wanted to use religion to take everything from her, she said she is luck she was able to inherit the business and other property.

#### CASE 9: SHARIFA

## Personal information

Sharifa is 32 years old; single and manages a safari-tour business. Sharifa comes from of entrepreneurs and politician family. Her father owns an accommodation business while her mother is a member of parliament. Her extended family are also involved in entrepreneurship.

## Business field

Sharifa explained that she grew up in a family where entrepreneurship is a way of life. She knew the potential of Zanzibar and tourism opportunities since she was young. She also indicated that she understand that tourism business environment is not stable because of Islamic revival groups who claim that Islamic faith condemn tourism as immoral. Sharifa argued that the tensions created by the revival groups affect women entrepreneurs managing their tourism business and affect the entire Island.

## Cultural capital

Sharifa highest education is a bachelor degree from Malaysia. Her parent's highest degree is university degree. Her mother comes from a family of politicians, and her father comes from a family of entrepreneurs. During her school holidays, she said that she has been volunteering at her father's bed and breakfast business and she gained experiences of managing a tourism business as well as knowledge and understanding of rules, regulations and institutional tensions and pressure.

She indicated that, she wanted to establish her safari-tour business because her family has been involved in accommodation business and she wanted to venture in another business in order to access business opportunities and reduce competition.

After she graduated from her studies, she volunteered at her father business for two years and then she established her safari-tour business.

## Social capital

Sharifa joined AWOTTA, ZATO and women associations. She indicated that she became aware of these professional networks while she volunteered at her father's business and her friend introduced her to AWOTTA.

## Economic capital

Sharifa's start-up capital was her own savings and financial support from her parents.

## Habitus

## Perceptions

Sharifa indicated that she perceives that she has ability towards management of her business and to deal with challenges she faces. She further explained that women are capable and are having abilities towards different tasks *"If women get a chance they can do wonders"*.

## Aspirations

Sharifa aspires to expand her business to be recognized worldwide. She wishes that the government could eradicate the problems in the tourism sector.

## Actions

Sharifa elaborated that she uses her own experiences, networks, and respond to challenges she faces. For instance, she explained that she normally dismiss the tension and pressure believing that after sometime the tension will be subdued. However, she thanks her family for support because her family normally alert her when the tensions are serious, and her brothers or other male relatives accompany her from her business to the safe place. She also responds by challenging the government whereby through her social network she lobby and request the government to provide a safe business environment. In addition, her business is involved with charity work, supporting drug addicts, orphans whereby through her charity work she creates trust to local community that tourism is not as bad as it easy being preached.

## CASE 10: BIJUJ

### Personal information

Bijuu is 37 years old, she is married and manages an accommodation and restaurant businesses. The opportunities offered by tourism in Zanzibar motivated her to establish her business. She said, she first started with a bed and breakfast and later on when the demand for local and international dishes increased she established the restaurant. Her husband is a politician and an entrepreneur.

### Business field

Bijuu face challenges of managing her tourism business in an environment where tensions and pressure affect her business management. She explained that the business regulations are clear but religious groups preach hatred and cause insecurity, which harm the tourism sector, entrepreneurs involved and the general community because of instability.

### Cultural capital

Bijuu highest education is bachelor degree. Her mother is a teacher and her father is a retired public employee and manages his own business. Before she established her business, she was employed in a mainland Tanzania in an International NGO. Bijuu elaborated that she has always wanted to be independent, and she wanted a job to support herself and her family. When she got married to a politician and an entrepreneur, she quit her job and moved to join her husband in Zanzibar. Her husband supported her when she introduced to him her business ideas.

### Social capital

Bijuu's friends introduced her to AWOTTA and women association. She said that she joined AWOTTA because she wanted to belong to a professional association that has wider visions



and strong link with women entrepreneurs in the mainland and Zanzibar. When she moved to Zanzibar she joined women association in order to network and get experiences of managing her business in Zanzibar.

#### Economic capital

Bijuu used her own funds and financial support from her husband as a start-up capital. She indicated that she accessed a bank loan to grow her business from no star to one star hotel.

#### Habitus

#### Perceptions

Bijuu perceives that her ability towards her business management is important to deal with challenges she faces. In addition, Bijuu perceive that women entrepreneurs have capabilities and abilities to manage any challenge they face towards their business management.

#### Aspirations

Bijuu has plans to grow her business. She aspires to extend her business in the entire East and South Africa. She elaborated that she plans to establish three hotels and lodges in other places of Tanzania where there is shortage of accommodation services.

#### Actions

Bijuu dismiss the tensions when it is not serious and observe norms when the tensions are serious.

## Nederlandse Samenvatting

De belangrijkste onderzoeksvraag in dit proefschrift betreft een analyse van de relatie tussen de sociaal economische achtergrond van de ondernemer en de groei van de onderzochte bedrijven in de toerismesector van Tanzania. Wij hebben Bourdieu's 'Theory of Practice' en de institutionele theorie toegepast om de invloed te onderzoeken van instituties ('Field'), kapitaal en habitus op de bedrijfsgroei van vrouwelijke ondernemers. Ten aanzien van deze hoofdonderzoeksvraag hebben we eerst kwalitatief onderzoek gedaan (de casestudy), gevolgd door een surveystudie om kernvariabelen te meten in het onderzoeksmodel dat is geïntroduceerd in hoofdstuk 2.

Ons onderzoek laat zien dat in de toerismesector regulerende, normatieve en cognitieve instituties een rol spelen, en dat deze drie instituties van invloed zijn op de mate waarin vrouwelijke ondernemers toegang hebben tot cultureel, sociaal en economisch kapitaal, maar ook van invloed zijn op hoe deze typen kapitaal in hun habitus worden geïntegreerd. Door de regulerende instituties worden voorschriften en richtlijnen opgelegd voor het formaliseren en uitoefenen van een bedrijf in Tanzania. Hoewel de toerismesector één van de belangrijkste sectoren is, is het moeilijk voor de ondernemers om te voldoen aan de eisen voor het formaliseren van de ondernemingen; dit weerhoudt sommige ondernemers ervan om binnen het formele systeem te werken. Bovendien schiet de handhaving van de regulerende voorschriften in ernstige mate tekort.

De normatieve instituties ten aanzien van de maatschappelijke opvattingen omtrent vrouwelijk ondernemerschap en culturele normen en waarden, zijn ook van invloed op de groeiaspiraties van vrouwen. Ook zijn negatieve houdingen en opvattingen omtrent de traditionele rol van vrouwen sterk van invloed op vrouwelijke ondernemers voor wat betreft erfrecht, eigendomsbezit en toegang tot kapitaal. Hierbij komt nog dat, ten gevolge van deze normatieve regels, ook de regulerende instituties van invloed zijn op de mogelijkheden van vrouwen om toegang te krijgen tot kapitaal, met name economisch kapitaal.

Verder hebben cognitieve instituties invloed op de groeiaspiraties van vrouwen ten aanzien van de toegang tot de kennis en informatie die nodig is om een bedrijf op te zetten. Op het vasteland van Tanzania constateerden wij dat een aantal vrouwelijke ondernemers een bedrijf hadden opgezet zonder toegang te hebben tot informatie, kennis of vaardigheden op het gebied van bedrijfsmanagement. Anderzijds werd het vergaren van informatie en het bevorderen van bedrijfsmanagementvaardigheden wel vergemakkelijkt door de bedrijfsverenigingen voor hun leden.

Uiteindelijk leveren de resultaten van de casestudy meer dan voldoende bewijs dat de institutionele omgeving sterk van invloed is op de bedrijfsontwikkeling en groeiaspiraties van vrouwelijke ondernemers. Regulerende instituties worden door veel vrouwelijke ondernemers als lastig ervaren, vooral op het vasteland van Tanzania. De procedures voor het formaliseren van toeristische ondernemingen duren te lang, de kosten zijn te hoog, en ook is de handhaving van deze spelregels niet transparant en corrupte praktijken wijdverbreid. Bovendien is het voor ondernemingen die in de informele sector werkzaam zijn moeilijk om toegang te krijgen tot cultureel, sociaal en economisch kapitaal. In bepaalde gevallen bleek dat sommige

vrouwen de mogelijkheden die door de formele beroepsnetwerken in de toerismesector worden geboden mislopen, waardoor ze een gemakkelijk doelwit vormen voor corrupte ambtenaren. Interessant is dat de regulerende instituties van Zanzibar minder problematisch zijn voor vrouwen dan op het vasteland, omdat de procedures voor het formaliseren van ondernemingen eenvoudig zijn en de kosten hiervan betaalbaar voor de meeste ondernemers. De toeristische bedrijven die meededen aan dit onderzoek in Zanzibar waren trouwens allemaal werkzaam binnen het formele systeem. De institutionele verstoring vloeit echter voort uit de normatieve instituties, waarbij de vrouwen door de Islamitische religieuze normen en geloofsovertuiging onder druk worden gezet bij het leiden van hun onderneming, en ook hun bedrijfs groei sterk wordt belemmerd.

Voorts blijkt uit de casestudy dat de sociaal economische achtergrond en het cultureel kapitaal belangrijke factoren zijn om toegang te kunnen krijgen tot sociaal en economisch kapitaal. Uit de onderzochte gevallen bleek dat vrouwen met een hogere opleiding makkelijker toegang hadden tot kapitaal dan vrouwen met lagere opleiding. Sommige vrouwelijke ondernemers zijn echter afhankelijk van hun sociaal kapitaal, met name de bedrijfsverenigingen die vrouwen helpen toegang te krijgen tot economisch kapitaal en workshops en seminars organiseren die toegang bieden tot managementvaardigheden, netwerken en rechtshulp.

Ten aanzien van het integreren van kapitaal in habitus blijkt uit de onderzochte gevallen dat vrouwelijke ondernemers zichzelf zien als sterk en vastbesloten, en ook in staat om hun dromen te verwezenlijken. Hun aspiraties zijn gebaseerd op hun plannen voor de toekomst van hun bedrijf. Deze vrouwen hebben positieve aspiraties m.b.t. de groei van hun bedrijf. Ze maken gebruik van hun sociaal economische achtergrond, het kapitaal dat ze bezitten en hun acties als ondernemers om in te spelen op de institutionele uitdagingen waarmee ze worden geconfronteerd. Het opleidingsniveau van de ondernemer, de maatschappelijke status van hun ouders, steun vanuit de sociaal economische achtergrond en de beschikbaarheid van rolmodellen zijn van invloed op hun gedrevenheid als ondernemer, hun aspiraties en mogelijke toegang tot verschillende soorten kapitaal.

Opmerkelijk genoeg zien vrouwelijke ondernemers “groei” as een multidimensionaal concept. Naast bedrijfs groei verwijzen de vrouwelijke ondernemers ook naar een maatschappelijke dimensie of de ontwikkeling van de plaatselijke gemeenschap, waaruit we opmaken dat ze persoonlijke, familie- en maatschappelijke aspecten integreren in hun bedrijfsrelaties.

Ten aanzien van het kwalitatieve onderzoek (de casestudy) concluderen we dat de sociaal economische achtergrond een belangrijk element is voor vrouwelijke ondernemers om toegang te krijgen tot cultureel, sociaal en economisch kapitaal. Bovendien vertalen deze vrouwen hun kapitaal in percepties, aspiraties en acties om bedrijfs groei te realiseren. Uit de casestudies blijkt dat Bourdieu's concepten ‘Field’, kapitaal en habitus uiterst relevant zijn voor de groei aspiraties van vrouwelijke ondernemers in Tanzania. De institutionele omgeving is echter niet genderneutraal, en vrouwelijke ondernemers worden geconfronteerd met specifieke beperkingen die hun groei aspiraties belemmeren.

Het kwalitatieve onderzoek in Zanzibar vormt een interessante casestudy van institutionele verstoring die van invloed is op zowel de toerismesector als de groei aspiraties van vrouwelijke ondernemers. Hoewel de regulerende instituties voor het toerisme in Zanzibar (de Zanzibar Commission of Tourism) een betere institutionele omgeving biedt voor het toerisme dan op het vasteland van Tanzania, wordt de lucratieve toerismesector ondermijnd door de normatieve instituties in Zanzibar, met name door de druk die wordt uitgeoefend door

specifieke radicaal Islamitische groeperingen. Ten gevolge hiervan wordt de veelbelovende toeristensector verstoord door normatieve institutionele spanningen, zijn toeristen gedwongen hun boekingen te annuleren, en worden obstakels opgeworpen voor vrouwelijke ondernemers bij het uitoefenen van hun bedrijf. Verrassend genoeg gaan de vrouwelijke ondernemers niet bij de pakken neerzitten: zij maken gebruik van hun habitus, het kapitaal dat ze bezitten en hun sociaal economische achtergrond om zich te organiseren binnen hun beroepsnetwerk en zo actief inspelen op de institutionele spanningen. Derhalve concluderen we dat normatieve instituties van cruciaal belang zijn in Zanzibar en dat ook de sociaal economische achtergrond van belang is voor het begrijpen van deze institutionele verstoringen.

In het kwantitatieve onderzoek in hoofdstuk 7 hebben wij gekeken naar de invloed van de sociaal economische achtergrond, kapitaal en habitus op de bedrijfsgroei. D.m.v. een surveystudie verzamelden we gegevens omtrent het cultureel, sociaal en economisch kapitaal, en ook habitus en bedrijfsgroei. Hiervoor gebruikten we vragen die eerder met succes waren toegepast door Davidsson (1989) in de Westerse wereld (Zweden). We werden echter geconfronteerd met bepaalde methodologische en culturele uitdagingen, omdat onze methodologie cultureel gebonden was. Onze respondenten waren niet op de hoogte van en hadden geen ervaring met wetenschappelijk onderzoek of het belang daarvan. Anders dan Davidsson merkten wij dat sommige van onze respondenten aanvankelijk niet bereid waren om mee te doen. Ook werden de antwoorden op onze vragen beïnvloed door de zwakheid van instituties ten gevolge van tegenstrijdigheden en onzekerheden. Vragen die betrekking hadden op toekomstverwachtingen en financiën werden niet goed ontvangen. Bovendien waren sommige vragen te moeilijk te begrijpen en in te passen in de Tanzaniaanse culturele context. Dit laat zien dat terughoudendheid moet worden betracht bij het toepassen van westerse methoden op de Tanzaniaanse culturele context.

Het kwantitatieve onderzoek laat zien dat de sociaal economische achtergrond een belangrijke factor is om toegang te krijgen tot cultureel, sociaal en economisch kapitaal. Natuurlijk zijn opleiding en rolmodellen belangrijk voor vrouwelijke ondernemers om toegang te krijgen tot het formele onderwijs, maar ook steun vanuit de familie is van belang om toegang te krijgen tot sociaal en economisch kapitaal. Het opleidingsniveau van een moeder houdt echter niet alleen rechtstreeks verband met de opleiding van de ondernemer maar speelt ook een rol bij de positieve aspiraties van vrouwelijke ondernemers ten aanzien van bedrijfsgroei. Uit ons onderzoek blijkt dat cultureel, sociaal en economisch kapitaal rechtstreeks verband houden met aspiraties. Het cultureel kapitaal – het opleidingsniveau van een moeder en de opleiding van de ondernemer – zijn belangrijke aspecten van de aspiraties van vrouwelijke ondernemers. Dit wijst erop dat hoogopgeleide ouders van vrouwelijke ondernemers de toegang van hun dochters tot formeel onderwijs vergemakkelijken en zo vormgeven aan hun aspiraties ten aanzien van de groei van hun onderneming.

Bovendien wordt de toegang van vrouwelijke ondernemers tot sociaal en economisch kapitaal vergemakkelijkt door de steun van de familie. Familie is een belangrijke bron waaruit men kan putten om toegang te krijgen tot zowel kapitaal als morele steun. Het gevoel van 'erbij horen' en de familieomgeving sluiten aan op de Afrikaanse Ubuntu-filosofie waarin het gevoel van geborgenheid, steun aan elkaar, verwantschap en samenzijn heel belangrijk zijn. Door je gezin of familielid te steunen, ondersteun je ook de gemeenschap. Als een familielid een bedrijf opzet, speelt de familie een rol in sociaal, cultureel en economisch opzicht, naast het overbrengen en transformeren van percepties op de betreffende persoon om ondernemer te worden en als zodanig te handelen. Aansluitend op de theorie van Bourdieu is de familie een platform of een bron waaruit het individu kan putten voor het vergaren van cultureel, sociaal en economisch kapitaal.

We zagen ook dat sociaal en economisch kapitaal direct van invloed zijn op het aspiratieniveau. Vast staat dat de toerismesector in Tanzania aanzienlijk kapitaal nodig heeft om formele zakenrelaties aan te gaan op het gebied van toerisme, en startkapitaal te verwerven om het bedrijf draaiend te houden. Zonder steun van de familie zou het voor sommige vrouwelijke ondernemers moeilijk zijn geweest om hun bedrijf op te zetten. De safaritour alleen al vereist een aanzienlijke investering voor de aanschaf van voertuigen (voertuigen met vierwielaandrijving zijn verplicht om het bedrijf te registreren: kosten excl. belasting US\$ 2.000 per jaar, plus overige kosten te betalen aan andere bevoegde instanties). Ook voor accommodatie- en handwerkbedrijven is een aanzienlijk startkapitaal nodig, naast het kapitaal dat nodig is om het bedrijf draaiende te houden. Steun vanuit de familie en sociaal en economisch kapitaal zijn dus van belang voor een positieve houding van de ondernemers ten aanzien van hun aspiraties om het bedrijf uit te breiden.

Wij zijn er niet in geslaagd om bewijzen te vinden voor de verwachte relatie tussen habitus en bedrijfs groei. Anderzijds zijn we van mening dat verder onderzoek nodig is om deze relatie te analyseren. We noemden al de problemen waarmee we werden geconfronteerd bij het meten van deze concepten d.m.v. een vragenlijst. Met name actie en perceptie waren moeilijk in te schatten. De relatie tussen aspiraties en groei is opmerkelijk, aangezien dit beter meetbaar was. Wij verklaren dit resultaat met het volgende meer intuïtieve argument. Bedrijven die in een zwakke institutionele omgeving opereren hebben misschien wel grote ambities, maar het is niet eenvoudig om deze te realiseren. Bovendien kunnen bedrijven die beseffen dat de context riskant is hun ambitie aanpassen aan deze omgeving. Wij concluderen dat meer onderzoek nodig is om deze relaties te testen. We stellen ook nogmaals dat dit onderzoek maar 120 observaties omvatte.

Onze algemene conclusie is dat de kwantitatieve analyse bewijs levert voor het in hoofdstuk 2 ontwikkelde theoretische kader. Zowel cultureel kapitaal d.m.v. de opleiding van de ondernemer als economisch kapitaal zijn bepalende factoren voor de bedrijfs groei. Interessant is dat steun vanuit de familie ook van invloed is op de percepties. Onze conclusie is derhalve dat als we de groei aspiraties van vrouwelijke ondernemers willen begrijpen, het belangrijk is om de sociaal economische achtergrond te integreren als essentieel onderdeel van de analyse.