Experiences of female entrepreneurs in Tanzania

A cultural comparacy between individualism and collectivism

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Abstract

Tanzania is one of the poorest countries in the world. A solution to reach stronger economy and lower unemployment rates in Africa has been to encourage the entrepreneurship on the continent.

The globalization of the world has led to mixture of culture since both people and objects are crossing borders and thereby create multicultural societies. Some cultures are defined as individualistic and some as collectivistic. Now we can see people from the individualistic Nordic countries move to the collectivistic Tanzania with the purpose to start a business. But does the experience differ between entrepreneurs who grew up in the cultural setting and people who moved there?

This study is investigating the female entrepreneurship in Tanzania and making a comparison between how women from individualistic respectively collectivistic cultures experience being an entrepreneur in a collectivistic culture such as Tanzania. The study also examines what motivated the women to start a business and what future goals they have for their businesses. The aim is to create a deeper understanding concerning the cultural background’s impact on female entrepreneurship in a collectivistic setting. Our hope is that the results of this study will result in possibilities to construct theories applicable on collectivistic societies. The study will be conducted during an eight week long field study in Tanzania.

The method for this qualitative study is semi-structured interviews with female entrepreneurs in Tanzania. Six respondents have been interviewed, three women from the Nordic countries representing the individualistic culture and three women from Tanzania representing the collectivistic culture. Our perception of knowledge is hermeneutic and in this study a deductive approach has been adapted. The analysis of the results was divided into two parts in order to elucidate the similarities and differences among the two types of cultures studied. These separated analysis then lead to a cross-case analyse.

The conclusions we reached showed among other things that women from different cultural backgrounds does not experience their situation as female entrepreneurs in Tanzania in the same way. The women from individualistic cultures expressed the information gaps as the biggest problem in the entrepreneurial area while the women from the collectivistic cultures felt that lack of capital was the major issue.

Keywords: Tanzania, entrepreneurship, culture, gender, individualism, collectivism.
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1. General introduction

This chapter will give the reader a background to the research problem and will present the aim of the study. The purpose of the chapter is to obtain the reader’s interest and encourage to a further reading of the thesis.

1.1 Background to the research problem

Culture is a word of several meanings and definitions. Culture can be identified in both the big and the small, in countries, regions, families and sub groups. (Mathews, Ueno, Kekäle, Repka, Pereira & Silva, 2001, p.693) The globalization of the world has led to mixture of culture since both people and objects are crossing borders and thereby create multicultural societies. (Chen, Benet-Martínez & Bond, 2008, p.804)

Still the state of being is that most theories in science are developed in western countries. Although the theories are created in western societies by people from these cultures they claim to be general and this has been criticized. (See for example: Rutashobya & Olomi, 1999; Salimath 2006) This thesis will evaluate the possibility to change the focus from west, east, north and south towards a focus on the culture especially on individualism and collectivism.

Some countries are defined as collectivistic by their culture and some are defined as individualistic. A collectivistic culture is influenced by the family and the members of the culture can be understood as an extended family. People are born into a cohesiveness unit where the group is ranked higher than the individual. To belong is central. A culture identified as individualistic, on the other hand, does not have the same strong social ties as the collectivistic and people within the culture are expected to take care of themselves and only the closest biological family. Personal achievement is highly valued in individualistic cultures. (Mueller & Thomas, 1998, p. 12) Sweden, Norway and Finland, all representing Nordic countries, are often referred as individualistic in their culture where the individual is more important than the group. (Helbrink & Kudule, 2006, p.28) African countries are most commonly referred as collectivistic cultures (Iguisi, 1997, p. 27) where the extended family is highly valued. Tanzania, an East African country has a strong cultural impact and is defined as collectivistic. (Idabaga-Nchimbi, 2002, p. 21)

Entrepreneurial activities are sprung out of both of these cultural settings although they may not appear in the same way. Innovations and new ideas are, according to some research, more common in individualistic cultures while collectivistic countries encourage corporate entrepreneurship. (Tiessen, 1997, p. 368) Entrepreneurship is identified as a important element for economical development in all kinds of societies and also for the reduction of poverty.

With a longer perspective in mind the only thing that can generate economic growth, reduction of poverty and create employment opportunities is the private sector. But the private sector cannot function properly if the business environment is poor. For Tanzania the challenge is to organize an efficient court system, improve the infrastructure especially for roads and reliable energy access. Investments are also needed in the health area as well as in the education area when the goal is to be a modern and developed country. (Nord, Sobolev, Dunn, Hajdenberg, Hobdari, Maziad & Roulet, 2009, p. 7)

A solution to reach stronger economy and lower unemployment rates on the African continent has been to encourage the entrepreneurship on the continent. (Bagraim & Gird, 2008, p. 711) Entrepreneurship is important for economic growth in both developed and developing
countries. When an entrepreneur starts a business it will stimulate the economy. People get employment, tax money is generated for the government, and the society gets provided with services and products. (Rutashobya, Allan & Nilsson, *a, 2009, p. 70-71) In Tanzania there are several attempts being done to encourage entrepreneurial activities, for example micro credits. Attempts are also made specializing on female entrepreneurs. (Idabaga-Nchimbi, 2002)

As a result of the cross cultural movements in the world we can also see female entrepreneurs from individualistic countries starting and running business in Tanzania. Since believes, values, attitudes and approaches often differ between individualistic and collectivistic cultures it is likely that the experiences of being a female entrepreneur in Tanzania differs depending on the woman’s cultural background.

To be able to study cultural aspects concerning female entrepreneurship in Tanzania it is important to have an insight in the women’s overall situation in the society.

1.2 Women in Tanzania

Rights and liabilities in Tanzania are in most cases theoretically equal for men and women. However practically there are several differences depending on gender. A patriarchal system permeates the Tanzanian society and influences the actions of the inhabitants. This traditional order in society antagonizes the legal reforms which are supposed to improve the women’s situation. In education the enrolment is the same for girls and boys but still boys are more likely to continue to secondary school. Many girls never manage to complete seven years of education which aggravate the increase of women’s status. The low level of education for women can result in difficulties to obtain an employment. The difficulty increases since they also have to compete with men for the employment opportunities. (Idabaga-Nchimbi, 2002, p. 2-3)

The gender gap in access to education for women results in decreased possibilities for female involvement in the formal labour market and at managerial level within enterprises. Consequently the lack of education and labour experience among women produces differences in professional abilities and incapacity in managing their own businesses compared to men. (Rutashobya & Spring 2009 p.7-8) It is important for the economic growth and the aim to reduce poverty that women have equal opportunities as men for education. Investing in female education has shown other advantages like the fact that educated women often have fewer children which rises per capita spending and may finally help raise the poorest households out of their poverty. (Siteresources.worldbank.org, p.3-5, 2009-09-09)

Inheritance in Tanzania is controlled by customary laws and regulations that have Islamic influences which tend to favour male heirs and convey in disadvantages for women. By tradition and cultural aspects women seldom have control over house, land or other properties during their marriage to a man. When a woman becomes a widow all the families’ properties is usually taken over by the husband’s family, even if the wife has paid for household items or rent. This is raised from old traditions and an apprehension that the land or house might disappear to another family if the widow remarries. In many situations this often leaves the widow with nothing left accept her children. (Ellis, Blackden & Cotura, 2007, p.52)

The Tanzanian woman is expected to handle the household duties, family-, child- and elder care and food preparations in addition to earning an income. These numerous roles to fulfil create difficulties for women in Tanzania to engage in promising businesses and are factors that decrease female entrepreneur’s possibilities to expand their businesses. In the history of Tanzania, as well as in most of the world, women have been treated as citizens of lower
importance compared to men. This has concluded in women’s insignificant involvement in business. This is about to change and women’s increased involvement in the business world provides them with a self-sufficiency concerning their income as well as in other areas. (Idabaga-Nchimbi, 2002, p. 2-5) Especially in developing countries the women’s main role is to be a wife and a mother and it has been that way for decades. This is a major obstacle when women want to enter the business area. (Startien & Remeikien, 2008, p. 95)

The reasons women start up own businesses in Tanzania varies among push and pull factors. Push factors can be identified where the purpose of the action is to get away from a poor life situation. Pull factors are to be seen when the underlying reason for the action is the goal and a strive for something desirable. Examples of reasons could be lack of income or issues concerning childcare and household chores. If women do not have property of their own and therefore no security for taking a loan in an ordinary bank they are dependent on other family members or friends for support. Nowadays micro finance may also be an optional solution but this does not apply all. Fact remains that gender differences in inheritance is one factor that affect women negatively in their struggle for survival, supporting their families and/or to fulfil their hope for a successful and expanding enterprise, which demands for a wide social network where women tend to lack. (Rutashobya & Spring, 2009, p. 3-6; Singh & Belwal, 2008, p. 5) The women’s situation in the individualistic cultures in the Nordic countries is quite different from the situation for them in Tanzania, although there are also resemblances.

1.3 Women in the Nordic countries

Cultures defined as individualistic, as the Nordic countries, tend to lack strong social ties and make it accepted to care just for yourself and the closest family. This might lead to less social problems while starting up a business or expanding an already existing one. (Mueller & Thomas, 1998, p.12)

Women in Nordic countries benefits from extensive childcare facilities and generous parental leave. It can also be easier for females in these countries to find women-friendly employment in the public service sector. (Mandel & Shalev, 2009, p. 166) This gives women in the Nordic countries a more reliable labour market.

In the Nordic countries the welfare states have created a major public service sector. In this sector a large quantity of women performs their work. This compensates for obstacles that female meet in the private sector but also creates a gender differentiated labour market. (Mandel & Shalev, 2009, p. 175)

In the Nordic countries there has been a clear shift from the male as breadwinner to a model of dual income households. This shift is sprung out of political, structural and ideological characteristics of these countries and is also a result of women’s equal access to education. (Blossfeld & Buchholz, 2009, p. 608)

1.4 Formulation of research problem

Demographic factors that affect female entrepreneurs in a negative way are marriage and presence of children. The gender gap in the entrepreneurial area also increases due to immigration since immigrant men are more likely to perform entrepreneurial activity and be self-employed than immigrant women. (Startien & Remeikien, 2008, p. 97) But how does women who have surmounted these obstacles and act as entrepreneurs in Tanzania experience their situation as business women?

Studies have been made to elucidate the entrepreneurship in Tanzania also with focus on female entrepreneurs. However we experience a gap in the research field when it comes to the
female entrepreneur's personal view on their situation. The women's own words and feelings appear to be put behind survey questionnaires, general theories and analyses. In order to create an understanding of the subject this thesis will provide the standpoint of the women themselves.

Several comparative studies concerning cultural differences in terms of individualism and collectivism have been conducted between Western and Asian countries. (Noordin, Williams & Zimmer, 2002, p. 2) There is a lack in the research field concerning comparison between Western and African countries. The African continent is in advancement and we estimate the importance of the continent to increase in the closest future. This might lead to a larger demand for a deeper understanding of the impact from individualistic and collectivistic culture in the African entrepreneurship environment.

Why some areas are characterized by more entrepreneurial activity than others has sometimes been explained as a cultural effect. But we wonder if it is the culture where the entrepreneur runs the business or the culture of the up growing environment that has the determinant impact on the experiences concerning entrepreneurship?

1.5 Objective and research questions

The aim of this study is to create a deeper understanding concerning the cultural background’s impact on female entrepreneurship in a collectivistic setting. Our hope is that the results of this study will result in possibilities to construct theories applicable on collectivistic societies.

- How do female entrepreneurs from different cultural backgrounds experience their situation as business women in Tanzania?
- In which aspects could the cultural background explain differences in the business women’s comprehended experiences of entrepreneurial activity in Tanzania?
- How does the motives for entrepreneurship differ between the women according to culture?

1.6 Delimitations of the study

The research was conducted through a field study in Tanzania during eight weeks. The limited time access was the reasons we chose to narrow the number of interviews to a quantity of six. Three of the interviews represented the experiences of female entrepreneurs from individualistic cultures who now act in Tanzania, and the other three represented female entrepreneurs from collectivistic cultures.

We chose to delimitate the study to only consider female entrepreneurs. The reason for this is to present a more cohesive thesis since the experiences also can differ depending on gender issues. If we would have conducted the study with focus on both men and women we would have needed more time.
2 The research setting

This chapter will provide information about the research setting. Basic facts and statistics about Tanzania are followed by a historical overview, politics and the economic situation. The entrepreneurial situation in the country will also be presented. This information can be important for the understanding of conclusions and statements in the research.

2.1 General facts about Tanzania

Tanzania is located on the coast of East Africa just under the equator. It is the largest country in East Africa and covers about 945 000 square kilometres. (Idabaga-Nchimbi, 2002, p.10) The official capital of Tanzania is Dodoma with an approximate population of 204 000 people in the year 2008. However Dar es Salaam acts as the administrative capital of Tanzania, with a population of close to 4 million in the year 2008 and the expansion of the city has been hasty. Tanzania in total has a population of around 40 million people. (ne.se, 2009-11-06; Briggs & Mwamfupe, 2000, p. 6; Sharma & Sneed, 2008, p. 4-5; geohive.com, 2009-11-27)

There are three main religious beliefs represented in Tanzania; Christianity, Islam and traditional African beliefs. Heilman & Kaiser (2002, p. 7-8) claims that there is a lack of any reliable estimations of how these religions are divided between the population. More then 100 African ethnic groups are to be found in Tanzania and they are followers of Christianity, Islam and traditional African spiritual beliefs. The languages spoken in Tanzania are foremost Swahili and English. (ne.se, 2009-11-06) Tanzania is one of Africa’s most visited countries among tourists. In Tanzania both the highest mountain in Africa; Mount Kilimanjaro as well as the biggest lake in Africa; Lake Victoria, can be witnessed. Furthermore Tanzania also has several famous parks for example Serengeti National Park and The Ngorongoro Crater and the highly visited islands of Zanzibar and Pemba. (Bengtsson, 2007, p. 32; nationsonline.org, 2009-09-09)

(Map from african-safari-journals.com, 2010-01-10)
2.2 History of Tanzania

In the end of the eighteenth century the island of Zanzibar became a centre for trade with slaves and ivory. Through trade the Swahili language and Islam were spread over East Africa. The mainland, Tanganyika, became a German colony through an incremental occupation which was recognized in the year of 1886. Four years later, in 1890, Great Britain made the island of Zanzibar a British protectorate. The colonization of Tanganyika were not peaceful and during the Maji-Maji-revolt between 1905 and 1906 about 120 000 people were killed by the colonial army. The German defeat in World War I led to a division of the German colonies and Tanganyika was allocated to Great Britain as a mandated territory in 1922 by the League of Nations. The country suffered a great deal in the war and during the Interwar Years the oppression of original inhabitants increased. Tanganyika became independent in 1961 and two years later, in 1963, Zanzibar also got independent. In the year of 1964 the new leaders of the independent states decided to unitize the two countries to one. This was the creating of the United Republic of Tanzania. (ne.se, 2009-11-06)

The democratization of Tanzania has been more peaceful than most African countries. Tanzania, in contrast to many other countries on the continent, has managed to build a unified nation even though there are more than 120 different ethnic groups within its borders. (Kim, 2008, p.8-9)

2.3 Politics

The political system of Tanzania has been influenced by socialism which has affected the whole society. Socialism was the main political system until 1986 when the economy was liberated. Businesses and organizations which had been nationalized were now restructured for privatization. (Mbamba, 2003, p. 35)

Tanzania was a one-party state until the year of 1992 and the first democratic multi-party election was formed in 1995. In 2005 the latest election occurred in Tanzania and the now ruling party CCM (Chama Cha Mapinduzi) won. The election was well organized and went peacefully in most parts of the country with exception of Zanzibar, where limited unrest and electoral fraud were observed. The opposition is strongest on Zanzibar and is one of the greater challenges that the new government are facing. (regeringen.se, *a, 2009-09-07)

Another concern in the matter for Tanzania’s government is that both social and political trust among the inhabitants are low. The reality for many Tanzanians is that ordinary life is difficult since they experience a lack of personal security and resources to make an honest living for them selves and their families. Fear of authorities is also a common factor that affects their lives negatively. (Hydén & Mmuya, 2008, p. 41)

2.4 Economy

Africa has been characterized by poor economic growth since the colonial era although they possess a wealth of natural resources, for example gas, minerals, gemstone and forest. The realization that economic growth alone did not necessarily reduce poverty lead in the late 1980’s to a higher acceptance for the private sector businesses and the development of entrepreneurial activities in that sector (Olomi, 1999, p. 53-54) Tanzania has been receiving international aid for many years and therefore been depended on other countries for their own development. (sida.se, 2009-09-04)

The agriculture employs 90% of the workforce in Tanzania and represents 50% of gross domestic product (GDP). (Idabaga-Nchimbi, 2002, p. 12) Tanzania’s GDP in the year of 2007
was 14 billion USD and growth of GDP was 7.1%. GDP per capita has increased by 4% to 320 USD per capita. The domestic economy is still dominated by agriculture and the sector represents about 30% of GDP in Tanzania. (Ibid.)

The United Nations Millennium Development Goals presented the aim to eradicate extreme poverty and hunger by half in 2015 in the developing countries, including Tanzania. (Un.org, p. 8, 2009-09-04) The poverty is still most highly represented in the rural areas where 80% of the population in Tanzania lives. Tanzania has made great progress in terms of stability in the macroeconomic area since 1995. The economic growth during the five recent years has been 6% in general. It is a fact though that despite this positive development, Tanzania is still one of the poorest countries in the world. Tanzania’s dependence of international aid was in 2006 at a total of 40%. Further economic growth is therefore crucial for Tanzania and the growth also needs to benefit the poorest people, otherwise the poverty will not be reduced. (regeringen.se, *b, p. 5, 2009-09-05)

The Tanzanian economy of today is reliant on budget support from several international governments, which will contribute resources to the state budget directly. (Hydén & Mmuya, 2008, s.56) This budget support provides Tanzania’s politicians with greater responsibility for their own development agenda. The goal is to battle the corruption to make sure that the means continue to reach the poorest people of the country (sida.se, *b, 2009-09-04) In order to improve further economic growth some Tanzanian laws and reforms needs regulation to foster conditions for entrepreneurship and development of the private sector. The governments of donor countries needs to continue their important work of support to the development of the private sector as well as to the budget support for the Tanzanian government. In order to maintain the cooperation it is essential for the Tanzanian government to continue the improvements in democracy and human rights. (regeringen.se, *b, p. 14-18, 2009-09-05) The World Bank Managing Director Ngozi Okonjo-Iweala says that:

> Women in developing countries are increasingly benefiting from World Bank support but we have to do much more to increase their economic well-being […] in the long run ensuring women’s access to earnings will speed up both the economic recovery and the fight against poverty (web.worldbank.org, 2009-09-09)

So to reduce the poverty some support could beneficially be specific for women. The government works actively towards attracting foreign investors through Tanzania Investment Centre who has been rewarded a price for best investment promotion agency in Africa. Present obstacles working against the good investment climate are poor infrastructure, inefficient education of the workforce and corruption. (Grafström, Berlin & Andrae, 2008, p. 3-4)

2.5 Entrepreneurship in Tanzania

To understand the entrepreneurship in Tanzania it is important to be aware of the historical views of the phenomena. Also before the colonization there were entrepreneurial activities flourishing in the country. Products were made with the costumer’s interest in mind. The gender differences were at this time significant in the labour area. The work which was assigned to men gave them more mobility whereas the women’s work was connected to the home environment. During the colonial era, from late nineteenth century until the 1960’s, African entrepreneurs were marginalized. Several policies were implemented which prevented the African entrepreneurs from the local and international business. Women were more disadvantaged than men during this period due to the strong patriarchal order. Women were also more marginalized in the educational area since there were fewer schools for girls and that the subjects taught reproduced traditional gender roles. In the independence era efforts
have been made to encourage entrepreneurship. Although in the 1960’s the country was imprinted by socialism and self-reliance. This resulted in the Arusha declaration of 1967 which was against all private business. The attitude towards entrepreneurship was thereby contradiction. The attitude has now shifted to be friendlier to capitalism and today Tanzania has a vision to be a strong and competitive economy with continuous development and flexibility. The importance of self-employment and encouragement of the private sector has also been identified by the government. (Idabaga-Nchimbi, 2002, p. 16-20)

It was because of the economic crisis in the 1970’s that women began to really participate in the Tanzanian business area. The crisis has led to new policies which meant structural adjustments in the business environment. This did not just result in increased participation of women in business but also to socio-cultural changes. Women became more independent and the percent of women who had a cash income increased from 33 % in the 1980’s to 70 % in the 1990’s. (Idabaga-Nchimbi, 2002, p. 3-4)

Women who are successful entrepreneurs are to be found at all levels and in all sectors in Africa. How well the women perform can be understood based on their access to education, finances, markets, etc. It also depends on their earlier employment, ability to negotiate, technical skills and social networks. (Rutashoby & Spring, 2009, p. 7) A study has shown that the main reason people in Tanzania enter small business is because of lack of education and difficulties in finding employment. (Mfaume & Leonard, 2004, p. 17)

There is progress being made in the business area in Tanzania but despite this the country is ranked lower than for example Kenya and Uganda in terms of doing business according to a report from The World Bank in 2009. Tanzania was ranked as 127 in this report out of 181 countries when it comes to doing business. Therefore it is still a lot that needs to be done in the area. (Nord, et al., 2009, p. 20)

For entrepreneurs in Tanzania some general problems can be identified. For example there is an inefficient bureaucracy, inefficient tax systems, lack of capital and access to credit, access to raw materials and also depreciating Tanzanian shilling and difficulties in getting skilled staff. These problems are to be faced by women as well as men. But there are also problems which are specific for female entrepreneurs just because they are women. They also have to consider their traditional responsibilities like childcare and household chores. Women often lack adequate education and have poorer rights according to savings and property. (Idabaga-Nchimbi, 2002, p. 15-16)

In the early stages of creating an enterprise it can be complex for the entrepreneur, in particular the female ones, to separate her family from the business activities. Since the social security system in Tanzania lack in providing for its citizens the female entrepreneur may need to support all of her family members in the extended family as well as develop her enterprise. Previous research argues that it can be crucial for the entrepreneurs to outdistance their responsibilities towards their extended family in order to succeed in their business. (Trulsson, 1997, p. 28-29)

Since women’s responsibilities towards the extended family go beyond the financial expectations and also include chores and nurturing, their opportunities to outdistance them selves are more limited than men’s. In the initial parts of entering a business women has shown to be more depended on their social relationships for moral and emotional support. Men on the other hand showed a tendency to take distance from their extended family in the initial parts of business entry. The main motives for entrepreneurs in Tanzania have been proved to be expectations in financial gains both for women and men. Differences between women and men can be distinguished in the secondary motives. Women then values the flexibility that self-employment brings which makes it possible for them to combine work-life
with their responsibilities and chores attached to their social- and family-life. Men had a secondary motive based on achievement of personal development. Differences in the actual business can be summarized as men’s businesses tend to be larger and have more employees. (Rutashobya & Spring, 2009, p. 5)

When studying the entrepreneurship in a region it is important to take the cultural heritage in consideration. The culture might have significant impact on the entrepreneurial activities. The cultural factors which can be referred to the entrepreneurship outcome in Tanzania are for example, low individualism and strong belief in hierarchy of the society. Women in Tanzania are also biased by indigenous culture and formal religion since the men are to be glorified. (Idabaga-Nchimbi, 2002, p. 21) Factors like these affect the entrepreneurship in the country. The low individualism is a result of a strong tradition of family and communal life which lead to a less desire of personal achievements.

This background chapter is wide since it is important that the reader comprehend the history and current situation in the research setting in purpose to receive a deeper understanding. Without this understanding it could be difficult to follow the line of thoughts throughout the thesis.
3 Theory and previous research

This study will be approached from two theoretical perspectives. These perspectives give a framework to the research and can guide the reader to the encompassing point of view. The reason we have three theoretical outgoing points is that the results will be analyzed from different perspectives. The chosen perspectives are entrepreneurship theory, cultural theory and gender theory. Entrepreneurship theory then gives an insight in the actual activities of these female entrepreneurs. Cultural theory describes how people are affected by their cultural environment. Gender theory enables the understanding of women’s roles and situation in the society.

This chapter also contains a presentation of former research. This provides an insight in what have been done in the research area earlier.

3.1 Entrepreneurship theory

The field of entrepreneurship is not based on just one theory, instead additional theories run parallel. This might undermine the legitimacy of the entrepreneurship research field since distinguishing it from other fields becomes problematic. (Gustafsson 2004, p. 32-33)

To define entrepreneurship and the entrepreneur is often a problem for studies about entrepreneurial activities since there are no universal definitions. Nevertheless the definition is important for studies considering the subject and boundaries for the work. A definition clarifies what should be studied and what should not. The difficulties are inherent from the fact that the definitions transforms over time. (Morris, 2007, p. 2) One development that can be outsourced is the identification of different kinds of entrepreneurial activity. Former definitions have been more general in contrast to the current ones, which are more specified, for example female entrepreneurship, minority entrepreneurship and entrepreneurship based on technology. (Ibid., p. 2-3) To delimitate this study female entrepreneurship will be the investigated subject.

During the 1980’s there was an increased interest in female entrepreneurs and women-run organizations. (Bruni, et al., 2005, p. 10) Entrepreneurial research often makes an appearance as gender neutral even though they are based on a male context. (Ibid., p. 2) On the other hand social studies of women might reproduce a male minded entrepreneurship by making the masculinity of entrepreneurship invisible. (Ibid., p. 11)

The terms entrepreneur, entrepreneurial theories and entrepreneurial models are all created in the Western world. This has led to problems in solving African issues concerning entrepreneurship and economic development, mainly because of socio-cultural differences between Western and African countries. There are many environmental factors that affect the entrepreneurial climate. Political factors have a high importance and many developing countries have frail political and democratic systems. Economic factors as well affect the society and entrepreneurial activities. Many developing countries, including Tanzania, have many restrictive laws that constraint their citizen’s actions concerning entrepreneurship and the running of an enterprise. Lack of resources like finances and credits affects the possibilities for new entrepreneurs to start up their business and for existing entrepreneurs to expand it. The poor infrastructure in Tanzania is also an obstacle for some businesses to function lucratively. Complex bureaucratic systems and the difficulty in understanding legal issues is another barrier in constructing a business enterprise in the country. (Themba, Chamme, Phambuka & Makgosa, 1999, p. 103-116) The fact that entrepreneurship theories take an outgoing point in western societies and therefore may not be entirely applicable on Tanzania, has to be considered when studying the Tanzanian entrepreneurship.
3.1.1 The entrepreneur

There have been several attempts to identify the entrepreneur. Researchers have been looking for an answer to the question: *Who and what is an entrepreneur?* in areas like personal characteristics and cultural environment. The entrepreneurial research has not been able to come up with a general identification of the entrepreneur, the findings rather show that entrepreneurs can not be understood as a homogeneous group. (Gustafsson, 2004, p. 1) There are several definitions of an entrepreneur flourishing, one of them is: “an individual (group of individuals) who has the ability to see and evaluate the business opportunity existing in the environment and take advantage of it. An entrepreneur is considered to be a person with ability to take risk of organizing resources into business venture and manage it with the aim of being successful.” (Mfaume & Leonard, 2004, p. 9) This definition is the one used in the study.

Trulsson (1997, p. 2-3 & 19) means that an entrepreneur can act like an agent of change. Therefore he claims that the activities undertaken by the individual is more important to indentify than the entrepreneur as a person. Entrepreneurs act differently in various settings and their actions are influenced by diverse social and cultural circumstances and separate restrictions concerning resources, but an entrepreneur can altogether be apprehended as an agent of change. All these environmental differences affect an entrepreneur’s decisions and outcomes. This thesis follows Trulsson’s theory of social and cultural influences on the entrepreneurship. Our study will deepen this theory since it will consider both the cultural and social aspects of the female entrepreneurs’ current placement and also the social and cultural aspects of their backgrounds.

The background and the personality of an entrepreneur might be of interest in trying to comprehend why some people seem to be more capable than others in finding the possibilities in the market and profit from them. The family background of an entrepreneur has proved to be of importance, counting relationships within the family, the parent’s professions and social status as well as birth order. It became visible that persons who had fathers that had been entrepreneurs and the ones who had parents supporting independence and responsibility were more likely to end up and succeed as entrepreneurs. One part in that success can be the valuable network of contacts provided by family members attending in entrepreneurial activities. Previous studies indicate that the main role model in the family is the father. Some entrepreneurs assist their siblings or other members of their extended family in entering and start up business activities and consequently serve as role models for them (Trulsson, 1997, p. 103-106).

Entrepreneurs in developing countries in Africa argue that lack of access to markets and capital are two of the main obstacles for businesses growth and success. The minor entrepreneurs experience difficulties when starting up their businesses and they are reliant on social network. Kristiansen (2004, p. 8-10) means that an entrepreneur needs values, motivation, ideas, capital, information, markets, bureaucratic goodwill and trust to succeed as an entrepreneur and that these can be provided from a social network.

3.2 Cultural theory

There are several definitions of culture flourishing in science. Definitions of culture are for example “patterns of values, ideas and other symbolic-meaningful systems as factors in the shaping of human behaviour” and “the collective programming of the mind which distinguishes the members of one human group from another and includes systems and values”. (Hofstede, Noorderhaven, Thurik, Uhlner, Wennekers & Wildeman, 2004, p. 171)
Culture can be analyzed in different levels of the society, for example national culture, professional culture, organizational and branch culture or culture defined by a civilization. (Ibid., p. 171) These different levels of culture perspectives affect each other but can also be studied separately. Hofstede enunciated four cultural indices which he opines affect the entrepreneurship. The indices are: power distance, uncertainty avoidance, masculinity and individualism. Several studies have been made referring to Hofstede’s indices with fluctuating results. Shane found in 1992 that countries with high individualism and small power distance are more likely to be entrepreneurial. The result of McGrath, MacMillan and Scheinberg’s research in 1992 on the other hand showed that entrepreneurs are characterized by high power distance, individualism and masculinity but low uncertainty avoidance. Baum et al. presented a hypothesis in 1993 that argue for low individualism as indices for entrepreneurial activity. (Hofstede, et al., 2004, p. 173-174) This shows a wide variety of discussions according to the culture’s impact on entrepreneurship.

A culture can also be identified as individualistic or collectivistic. A collectivistic culture is influenced by the family and the members of the culture can be understood as an extended family. People are born into a cohesiveness unit where the group is ranked higher than the individual. To belong is central. A culture identified as individualistic on the other hand does not have the strong social ties as the collectivistic. People within the culture are supposed to take care of themselves and only the closest family. Personal achievement is highly valued in individualistic cultures. Entrepreneurs who often seek internal control and individual freedom can therefore be more encouraged in individualistic cultures. (Mueller & Thomas, 1998, p. 12) Tiessen (1997, p. 368) has another point of view and means that entrepreneurship arises from both individualistic and collectivistic cultures only in different shapes. He claims that individualism encourages innovations and new ventures while collectivism promotes corporate entrepreneurship. Tiessen (1997, p. 370) also claims that individualism and collectivism should be seen as two variables, not as a continuum. With this approach both collectivist cultures and individualist cultures can be understood to have positive impact on entrepreneurship, economic growth and innovation. (Ibid., p. 380) Research has shown a correlation between individualism and patents. This could strengthen the hypothesis that individualism has a positive impact on innovations. In collectivistic societies people are connected to each other and it is implicit that you are loyal to the group that you belong to. People identify themselves according to the group instead of to individual characteristics. There is also a tendency that the contribution and success of one individual is seen as something positive that belongs and contributes to the whole group. People in individualistic societies have more reason to act innovative since they are more likely to get compensation and recognition for it. (Kaasa & Vadi, 2008, p. 9-10)

In an individualistic culture there is a focus on the individual and his or her independence, achievements and goals. Career commitments are often raised from the individual’s aspiration to identify themselves based on their careers instead of on a group. To belong to an in-group, a group at work or/and the extended family, is considered most important in a collectivistic culture. Loyalty to the group is highly ranked while accomplishing personal goals is not as significant as accomplishing the goals within the group. However it is mentioned that the roles within individualistic and collectivistic cultures may be situation specific. A given example is that a person can act individualistic in situations at work and collectivistic while with the extended family. (Noordin et al., 2002, p. 4-5)

The republic of Tanzania can be described as a collectivistic culture where the individualism is low. (Idabaga-Nchimbi, 2002, p. 21) Caplan (1981, p. 6-7) claims that elder people in Tanzania depend on their children when they get old and ill. They usually stay within their own homes if possible but their children take care of them. He also states that people within
the family helps each other. If one catches fish or have good sales one day he shares that with the people in his family so that no one is left with nothing. Additionally he says that in the Swahili language the word family does not have the same meaning as we think of where the family is seen as a limited domestic group. The meaning of the term family is more fluent in Tanzania. An example is that an individual can refer to four different women as their mother. This acts as evidence that Tanzania is a collectivistic culture. Traditionally the Tanzanian society has been anti-entrepreneurial but is now developing towards a more entrepreneurial-friendly culture.

The Nordic countries have proved to be homogeneous in their cultures which could be a result of their geographical proximity and also the fact that the countries have colonized each other. (Johannisson, 2004, p. 225) Therefore those countries are considered representative of one culture. A study by Hofstede showed Sweden's organizational and management culture was low in power distance and high in individualism. (Jackson, 2002, p.13)

The characteristics of a region can be comprehended on basis of the culture. Within a cultural environment general attitudes and valuations can be identified which affect the individuals who are parts of the culture. This can determine the currency of entrepreneurial activities since it for an example influences the individual's attitude towards risk. The culture traits of a nation can be defined as the nation's mentality and develops in the socialization process both in the family and in the community in form of school and other community institutions. (Wennekers, Thurik, Stel van & Noorderhaven, 2005, p. 4-5) The cultural background has shown to have an impact on the entrepreneurial environment. National or ethnic culture may affect in which degree entrepreneurship is implemented in the region. The culture also affects how the individuals within it manage opportunities and problems in the entrepreneurial environment. (Idabaga-Nchimbi, 2002, p. 20) Therefore we will study both female immigrants from individualistic societies and female Tanzanians who have grown up in a collectivistic society. Tanzania is a country rich of culture so this study can not cover the culture in its total. The many cultural orientations might create different entrepreneurial environments. The laws and regulations are the same in the country but cultural values and beliefs can still lead to dissimilarities in the entrepreneurial settings. Furthermore, earlier research implicate that culture has a significant meaning in understanding variations in entrepreneurship between different societies. (Naser, Mohammed & Nuseibeh, 2009, p. 3)

The values and norms flourishing within a culture have a distinct impact on the human behaviour of the habitants. These values are indoctrinated early in life and are therefore difficult to distinguish. The early indoctrination also makes the values and norms of a culture static since they are inherited from one generation to the next. The culture attributes might encourage some behaviour and personal characteristics when others are prevented. Entrepreneurial characteristics might therefore be more reinforced in some cultures and can explain why some countries have a larger amount of entrepreneurial activity. (Mueller & Thomas, 1998, p.10-11) Culture has an impact on all people and during their whole life. To study cultural differences helps the understanding of the people within it and their behaviour. Your own culture is often difficult to study because it mostly looks normal and natural. Culture affects both the whole group of people within it and their togetherness as well as the individual’s decision-making and personal behaviour. (Kaasa & Vadi, 2008, p. 6)

Some of the key findings in Hofstede et al.’s study in 2004 (p. 188 & 196-197) were that countries defined as relatively poor have a high level of entrepreneurship and that these entrepreneurial areas are found to have larger power distance, more competitiveness and more corruption. A high level of entrepreneurship in a country could also be referred to less satisfaction about the society and overall life, lower trust to the legal systems and lower female participation. These findings could point at a higher level of push factor towards
entrepreneurship than pull factors. Where self-employment was commonly occurring the study showed a liaison with an overall lower satisfaction of life. The main determinant found to explain the level of entrepreneurship were the dissatisfaction with society. In all of the studied countries a relationship between dissatisfaction and self-employment were visible. The fact that poor countries had a high level of entrepreneurship was explained as a result of low individualism, large power distance and dissatisfaction with both overall life and society. The study was conducted in western countries and should therefore be used carefully as a reference when non-western countries are studied.

Studies in developing countries indicate that socio-cultural factors affect women’s decisions of whether to become an entrepreneur or not. Ethnic and religious values as well as marital status and other family related conditions are example of socio-cultural factors that may affect women in their career decision. (Mohammed, Nuseibeh, 2009, p. 4)

The fact that not as many women as men start their own business has been explained as a result of their shorter employment history. Another presented explanation to this state of being is that women have a harder time to combine their family obligations with the long working hours that entrepreneurship implicates. (Hofstede, et al., 2004, p. 169)

Culture is considered to be a part in the process of identity creating. Culture can be understood as the framework in which the values and behavioural code of every person are to be formed. The culture also affects how the members react to entrepreneurial opportunities and occurring problems. In Tanzania there is a strong culture impact. Values, attitudes and beliefs are sprung from the culture which is rich and varying because of the large number of different ethnic groups living in the country. (Kim, 2008, p.8-9)

The Tanzanian society has been pervaded by an anti-entrepreneurial environment. (Idabaga-Nchimbi, 2002, p. 21-22) This is about to change and entrepreneurial activities are more and more encouraged. The culture in Tanzania encourages conformist behaviour and respect for seniority and authority. The culture is formed in a context where religion and tradition has a major impact. (Idabaga-Nchimbi, 2003, p. 21) Entrepreneurial behaviour in Tanzania will therefore be studied with the culture’s impact in mind in this thesis.

3.3 Gender theory

Gender is a concept which is used to recognize and understand actions and ideas that shapes peoples social sex. The research field of gender is focusing on the relationship between the sexes and also on ideas concerning what is thought of as female versus male behaviour. (ne.se, 2009-11-06)

Since this research will focus on female entrepreneurship it is important to consider the gender aspects that might affect the results. The concept of gender is used in many contexts and has been defined and comprehended in several different ways. Gender as a term symbolizes the social and cultural construction of the differences between women and men. Sex on the other hand signifies the biologically unchangeable features of a man and a woman. The conception of gender used historically in research was founded from the realization that men and women were not involved in the society under the same conditions. (Karlsson & Zander, 2009, p. 238-239) A common misconception is the equalizing between the terms sex and gender and also between the terms gender and women. (Bruni, et al., 2005, p. 33) In this study we mean that gender is socially constructed and that it affects women in all of their lives, even if they do not always recognize it themselves.

In Tanzania differences according to gender are found in all parts of the society concerning for example education, labour, income, domestic power and also in religious and cultural aspects.
Research has shown that when women receive a higher income she administers the money in a way that is more useful for the family, for food or education to the children. Male headed households tend to spend a higher share of their income on tobacco, alcohol and leisure. The gender disparity in Tanzania in the formal market and within higher levels of education is an obstacle for the nation’s future economic development. Studies estimate that exploitation of the female resources of the country and equal education and employment opportunities would lead to increased economic growth. (Ellis, Blackden & Cotura, 2007, p. 30-31 & 35-38; Moe, 2003, p. 59) Women often receive lower payment then men for the same work and are impeded by household duties and childcare to advance in their careers. (Lorber, 2005, p. 5-7)

When a woman despite the disadvantages, succeeds in the male dominated business world, she is often seen as a threat to men and their self-esteem. (Rutashoby & Nchimbi, 1999, p. 216-217)

When it comes to entrepreneurship women tend to be more tied down compared to men. Women have a dominating part of their social network linked to their family and home which is proved to be a barrier in entrepreneurial activities and growth for existing companies managed by women. (Naser, Mohammed & Nuseibeh, 2009, p. 4)

Hofstede (Hofstede & Hofstede, 2005, p. 130-131 & 142) found tendencies in most societies concerning social gender roles. Women are expected to care more for the household, family and people in general while men are expected to perform outside the home and earn money. This partition into gender roles which start within the family continues in school, the workplace and in other parts of the society. Men and women learn at an early stage in life where they belong in the society and what role they are expected to fulfil. Studies demonstrate that since these gender roles are discovered and learned so early in life the majority like to keep them that way. In societies dominated by men most women are eager to keep that male dominance.

3.4 Previous research

Mariam Idabaga-Nchimbi accomplished a study in 2002 called “Gender and entrepreneurship in Tanzania”. She did a comparative analysis of male and female’s start-up motivation, individual characteristics and perceptions of business success using a quantitative survey. Idabaga-Nchimbi found that female entrepreneurs valued their success in terms of family and employees related factors. Women were found to seek control over their time whereas men seek independence and higher status in the society. The study showed that no significant difference between male and female entrepreneurs could be found according to economic reasons for starting a business.

The study implicated that the early socialization’s impact on women’s self-confidence and need for achievement was important. The influence from the family starts in early childhood and results in retained authority patterns. The similarities between male and female entrepreneurs that Idabaga-Nchimbi present are for example less likeliness to have former work experience and that both women and men are pushed into entrepreneurship based on increased unemployment. These factors were found to be general for Tanzanian entrepreneurs who participated in the survey. The researcher means that the findings reinforce the need for gender perspectives on entrepreneurship theories. (Idabaga-Nchimbi, 2002)

Per Trulsson (1997) conducted a study in Tanzania in 1997 called “Strategies of entrepreneurship: Understanding industrial entrepreneurship and structural change in northwest Tanzania” relating to strategies of entrepreneurship. By interviewing 26 entrepreneurs he aimed to comprehend their views on industrial entrepreneurship and
structural changes in the lake regions of Tanzania. The study intended to examine how entrepreneurs within the industrial field could identify resources needed and how they handled problems according to that. He also discuss the entrepreneur’s strategies for handling issues of trust, social implant like responsibility towards the extended family and the entrepreneurs approach for Tanzania’s future conversion of their economic and social life. He found that a favourable environment for economic and entrepreneurial activities in Tanzania was requested. To make that possible Trulsson implicate that it is central to decrease the state involvement in the economy and to eradicate corruption. Trulsson believes that infrastructural limitations need to be adjusted in order for entrepreneurial activities to be run more efficiently. Though the infrastructure was not experienced as a big problem by the entrepreneurs interviewed, he claims that it is a big concern for Tanzania’s future development. Some other key findings in the study were that financial limitations were a common concern among the entrepreneurs and that the majority at some point had received financial support.
4 Benchmarks

This chapter will present the theoretical outgoing points regarding how the research subject will be approached. From this part of the thesis the reader will receive an understanding concerning preconceptions, applied perspectives on the study and also the choice of method. In the end of the chapter there is a presentation of how the secondary data has been collected and a discussion concerning the secondary sources.

4.1 Preconceptions

We who are conducting this research are two women from the region Västerbotten in northern Sweden. The background of the researcher affects how the subject is approached and also the perception of knowledge and science. Short background descriptions of the researchers will now follow to create an understanding of our influence on the study.

Maria is a 23 year old woman who is born and raised in the university town Umeå, Sweden. She is studying to become a teacher at the gymnasium level with the subject combination of civics and business economy. Her career choice could affect the way that the environment is comprehended since the many years in higher education at the university has led to several tools to use when something is unknown. Her family situation is characterized by a quest to succeed and is also entrepreneurship friendly. The father is an entrepreneur who runs his own business and the mother is a clinical department head. The family structure has probably influenced her positive view towards entrepreneurship today.

Linda is a 26 year old woman who studies business economy at the Umeå School of Business. The aim with her studies is to take a bachelor degree in business economy in the year of 2011. Apart from her economy studies she has studied two semesters on the program for qualified engineers in Umeå where she mainly studied math and computer programming. In addition to this she has also studied a couple of courses in psychiatry, physiology and anatomy. When Linda grew up her father had his own furniture store and the mother worked at a post office and was involved in the trade union at a national level. The family situation was entrepreneurship friendly and the mother’s engagement in the union has created an interest in Linda to questions of rights.

We have both a genuine interest in questions concerning female rights and gender issues in the society. This interest can enhance the study since we are engaged in the subject. The fact that both researchers come from entrepreneurship friendly homes could affect the study since the view towards entrepreneurs is positive.

4.2 Choice of subject

The reason we have chosen the presented purpose is mainly an interest in women rights and in the situation in developing countries. There is also an interest in factors that affect the entrepreneurial activities and since the research field of entrepreneurship is a versatile area we felt that it would be elevating to combine these elements.

A large quantity of studies has been made in the entrepreneurial research field and an increasing interest can be identified for gender approaches on entrepreneurship studies. This thesis will therefore not be revolutionary although we mean that it provides a new perspective to the field since we combine a gender perspective with a perspective of culture. The choice to study the cultural sways on female entrepreneurship came from the wish to contribute with something new to the field which could be used to create a deeper understanding of how entrepreneurship is affected by different socio-cultural factors. We experience a lack of
studies including (East) African countries in the research field about cultural differences in terms of individualism and collectivism and that is why Tanzania is chosen as the research setting.

4.3 Applied perspective

The methodology of this thesis has a hermeneutic approach. The interest of knowledge in a hermeneutical study can be defined as an interest of inter subjective understanding. (Ödman, 2007, p. 55-56) The methodology of hermeneutics was developed as an alternative for the natural science which seeks permanent laws and logics. The proponent of hermeneutic meant that laws and logic were not suitable for social science where the purpose rather should be to interpret different phenomena. (Noorderhaven, 2000, p. 8-9)

The use of a hermeneutic approach may implicate difficulties since the purpose of the study claims for an interpretation of a social context made by persons who are not a part of the studied environment. It is a complex assignment to analyze a social world which pervades by a culture that you yourself are not a part of. (Noorderhaven, 2000, p. 7) Since this research is targeted on female entrepreneurship in Tanzania the purpose will be sought through a field study. As researchers we will be outsiders trying to understand and elucidate the inside of a social reality and culture that differs from our own. However by also interviewing women from the Nordic countries with the same up growing culture as the researchers might partly eradicate this problem. They can help in the understanding of this new culture since they have lived in and know about the differences between individualistic and collectivistic cultures and therefore can inform us better about them.

A study of a social context will never result in a concluding answer because it is dynamic and always changes. (Noorderhaven, 2000, p. 19-20) We have chosen this methodology on the premise that the women’s personal experiences and subjective opinions are the main focus of the research. This means that all the interviews and the results from them will be individual and therefore not conclude in any right or wrong answers.

4.4 Approach to the research

There is no easy way to understand social circumstances through basic theories, however there are two approaches commonly used in order to facilitate that understanding. The inductive method goes from empiricism to theory and the deductive method goes the opposite way. (Holme & Solvang, 1997, p. 51) We used a deductive approach in this study since the study were based on what is known and the empirical findings were tested against this. (Bryman & Bell, 2007, p.11)

This study has some theories as a base in purpose to approach the subject with some basic understanding. Since our purpose is to create an understanding of the situation female entrepreneurs experience, cultural influences and their motives for business entry from their own perspectives a qualitative method will be applied.

4.5 Choice of method

“*If you want to know how people understand their world and their life, why not talk with them?”* (Kvale, 1996, p.1)

Choice of method is a crucial part of the research since it sets the mark for the whole study and also determines however the research questions can be answered. To complement the hermeneutical approach we have chosen to apply a depth providing method. (Gustafsson, et
In order to receive empirical material for the study interviews will be performed. Since the aim of this thesis is to transmit female entrepreneurs’ own thoughts about their situation, talking to them is essential. Interview as a research method is a professional conversation with structure and a purpose. This differs from an everyday conversation since it is not based on interaction between equal parts. (Kvale, 1996, p. 5-6)

The purpose of an interview study is to get deep and describing information about how individuals experience their situation. (Dalen, 2008, p. 9) The interviews will be implemented based on ethic principles to ensure the respondents’ rights. These principles are based on: demand for approval, demand for information, demand for confidentiality, demand for protection of children and also demand for respect for social vulnerable groups. Succinctly this means that the respondent will be aware that the interview is voluntarily and that they at any point can conclude it. The respondent will also know that their assistance is anonymous and that nothing they say will be used against them. (Ibid., p. 20-26) The respondents were informed about and agreed to these conditions before the actual interview took place.

In this field study more value will be set to quality than quantity. Our opinion is that deep interviews with fewer respondents will give the same amount of useful information, if not more, than a large quantity of depthless ones. The term field study does in this context mean that the study is conducted in a real-life setting where we attend the respondents’ life environment and culture. (Bryman & Bell, 2003, p. 40)

4.6 Discussion of the research method

Since the aim with this study was to convey the women’s own thoughts and experiences concerning being business women we felt that the only way to receive that was through interviews. But a possible issue to consider is that some women might not be willing to open up completely and tell us personal things about themselves when they do not know us at all. Although we believe that most of the respondents will appreciate that someone is interested in their lives and stories and therefore will share their experiences with us.

4.7 Collection of secondary data

To provide a theoretical background to the subject and also a deeper understanding of the research problem secondary data has been searched and studied. This reference literature has foremost been collected through the library at Umeå University. Printed literature has mainly been obtained via the search channel ALBUM. Articles used as references in the study have been searched and found at the databases that the library provides, for example Emerald Fulltext and Business Source Premier (EBSCO). Keywords that have been used to find the materials are:

*Tanzania, Women in Tanzania, Gender theory, Entrepreneurship in Tanzania, Female entrepreneurs, Entrepreneurship theory, Entrepreneurship and culture, The entrepreneur, Individualism, Collectivism, Nordic Countries, Scandinavia*

We came across some of the reference material by means of our supervisor at the university who gave suggestions of journals and dissertations that might be of interest for us.

4.8 Criticism of secondary data

Secondary data is the main knowledge resource in this research. An always current problem with the use of secondary data is the double interpretation. The original writer has made an
initial interpretation which we then interpret. There is therefore a risk that we understand the written material different than the writer had intended originally.

Our intention has been to only use scientific sources that are peer-reviewed and current. To receive the required material a few lapses were made from this intention. The most critical information and information that could have been manipulated are though entirely scientific in effort to minimize inaccuracy.
5 Mode of procedure

This part will elucidate how the actual study has been conducted. The reader will from this chapter receive facts about how the respondents were selected, information about the interview guide and also get an insight in how the analysis has been conducted. In the end of the chapter a discussion and criticism about the practical method will be provided.

5.1 Method Approach

This study was performed through qualitative interviews. This means that the questions were not based on a strict survey form but instead more depth seeking and flexible in their character. Qualitative interviews are sometimes described as unstructured or non-standardized. (Kvale, 1996, p. 13) A qualitative interview with research purpose can be used to describe the subjects’ lived world. The meaning is also to value what the respondents really are saying and to put this into an understanding of their life context. Focus is directed on words instead of numbers and statistics. (Kvale, 1996, p. 29-36) The strength of the qualitative interview lies within the conception of the interviews as common situations and the appearance of a normal conversation. This results in a form of interview where we as researchers have less control over the respondents and they are allowed to influence the direction of the conversation. (Holme & Solvang, 1997, p. 99)

The type of qualitative research interview that was implemented in this study is the semi-structured one. This specific type of interview engenders a more flexible interview session. The interview is developed separately depending on the interviewee’s answers. This form of knowledge evolving is conducted in the dialogue between a researcher and a respondent and is therefore depending on the interaction between these people. (Kvale, 1996, p. 124-125)

Trulsson (1997, p. 5) means that earlier research on entrepreneurship in Tanzania has faced problems concerning the use of standardized forms of interviews and questionnaires with too predefined answer alternatives where the entrepreneurs becomes passive recipients.

To ensure that all of the respondent’s answers are heard and noted we used a speech dictation device to record the interviews. This was voluntarily and if anyone of the respondents would not have wanted the session to be recorded that wish would have been respected. In that case one of us would have been taking notes and the other one conducting the interview. All of the interviewees in this study accepted the recording. A recorder can be a stressful moment for the respondent in the interview situation but with guarantees that it only would be used by us, the researchers, it might have been de-dramatized. (Dalen, 2008, p. 33) Since audiotape recording was applied, we as interviewers could fully concentrate on the person’s answers, the words, body language and tone of their voice. Therefore by practice active listening we could also serve attendant questions when needed which could prevent misunderstandings during the interviews.

5.2 Selection of respondents

We estimated the identification and approach of Nordic female entrepreneurs in Tanzania to be more difficult than finding Tanzanian business women. That estimation led to a search for Nordic business women in Tanzania at an early phase of the research to make sure that our intended topic to study would be possible to obtain. We came in contact with three female entrepreneurs from Nordic countries before we entered the research field. These women were representing the countries: Sweden, Norway and Finland. The Swedish and the Finnish woman were found through articles on the internet and the Norwegian woman was found with
assistance from the Norwegian embassy in Tanzania. These women received information about our study through e-mail and were then asked to participate. All of them accepted the proposal.

The selection of respondents representing the collectivistic culture was executed when we were in Tanzania. This was problematic since it was difficult to secure the number of respondents in beforehand. One woman we met at an exhibition for female entrepreneurs within the handicraft branch, another we came in contact with through the woman from Finland and the third we found with help from a student at the university. The selection of respondents representing collectivistic cultures varied between active approaching, forward passing and snowballing where one respondent suggested another. The selection was a time consuming process. First we had to find women who accepted to talk to us and then find a time and place that was suitable for everyone to conduct the actual interview.

The respondents are anonymous by name in the research. The reason for anonymity is that the respondents might feel more confident in sharing their experiences, feelings and thoughts with us if they do not participate with their real names. Not to use the respondents real names could on the other hand undermine the trustworthiness of the study but we argue that the anonymity will lead to a more interesting thesis and is therefore justified.

The results received from the interviews are not only depending on the researcher and the questions asked but also on the interviewee. It is important to realize that the perfect interviewee does not exist. All persons differ from each other and it is impossible to predict how an interview session will be realized. (Kvale, 1996, p. 146-147)

5.3 Sampling

The sampling phase of the research is crucial for the results. The research questions together with the methodology determine the sampling plan. Factors beyond the research questions and chosen methodology that affect the study sample are for example, time, money and access of subjects. (Bryman & Bell, 2006, p. 377-380)

In this study we are not attempting to find conclusive answers for a whole population but rather to emphasize some women's personal views and thoughts. According to this there is a distinct focus on quality rather than quantity in the sample of interviewees. To be able to present a result and reach the aim of the study the amount of interviews has been set to six pieces, three representing individualistic societies and three representing collectivistic societies. The research was conducted as a field study in Tanzania and therefore the matter of time was limited. During the eight weeks in the country all interviews had to be conducted as well as the searching for entrepreneurs from collectivistic societies who were willing to participate in the study. The sampling has been conducted through a convenience sampling (Ibid., p. 377-378) which means that restrictions make it impossible to implement a strictly randomly sampling.

5.4 Design of the interview guide

Sometimes it can be limiting to inform the respondent about the discourse analysis of the study since they might shape their answers to suit the thesis. Therefore only the main subject of the thesis was presented initially to the interviewees in purpose to receive as genuine answers as possible. (Bruni, Gherardi & Poggio, 2005, p. 78)

To achieve answers that best reflect the respondents' actual feelings, opinions and thoughts the questions were mostly formed simple and open. Leading questions will be avoided so that the involvement from us as interviewers will be as minimal as possible.
The complexity level according to language in the interview sessions were depending on the respondent’s knowledge and insight in business economy phrases and also in the English language. All the interviews will be conducted in English to avoid issues according to translation. Translation of conducted interviews can lead to wrong choice of words that the respondent would not have used. The interview guide can be read as a whole in the appendix no. 1.

5.5 The interview settings

The place where the interview would be conducted was chosen by the women themselves. We wanted them to feel comfortable in the setting and therefore accommodated us to their wishes. The environments where the interviews were conducted were quite different between the six sessions. All of the interviews with women from individualistic cultures were performed at their own businesses in a known and safe environment. None of these interviews was conducted in their actual offices but all of them was realised in a setting suited for dialogue and conversation. The surroundings were calm, quiet and private. The presence of disturbing moments was little. This created a pleasant setting for the interview session.

The environments in which the interviews with women from collectivistic cultures were conducted were not as cohesive as the individualistic ones. One of these was preformed during a break in her work and in a setting where people was walking around near the pier. Another one was conducted at a restaurant, there were no guests there during the session but there was staff walking around and also music playing at the restaurant which was a disturbing moment. The third interview with a woman representing a collectivistic culture was conducted in her garden and she wanted her husband to be present during the session which we experienced as a disturbing moment even though he did not interject at any time.

The amount of time for the six interviews differed between 50 minutes to two hours. We felt that the women from the individualistic cultures understood in a larger extent what we were looking for. These women were also more outspoken which we interpret as a result of our similar cultural background.

5.6 Analyzing the collected data

The transcribing of the recorded interviews from speech to text is the first step to a more deep analysis of what have been said. The transcribing as well as the interviews was only performed by us, the researchers of this study.

Since there are no absolute truths in the social world qualitative studies are not evaluated based on the same criteria as quantitative studies. The criteria used for qualitative studies are trustworthiness and authenticity. The trustworthiness consist of four sub-criteria; credibility, transferability, dependability and conformability. We took the credibility in consideration in the actual interview situation where long answers were followed by a short respond from us to reassure that we understood the respondent correct. To be able to live up to the transferability a presentation of the Tanzanian history and society will be offered. The fact that we are not parts of the Tanzanian culture could have both positive and negative impact on the research. The positive impact can be detection of cultural aspects that you would not discern if you yourself were a part of it. Negative impact could come from incorrect understanding of the researched subject based on the influence from our own culture. To reduce the negative impact due to our different cultural background in contrast to some of the respondents, we spent eight weeks in Tanzania to embrace the cultural settings of the respondents. The dependability is a parallel to reliability which is used to evaluate quantitative research. This

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part refers to if the study would result in the same conclusion if it was performed at another time or by another researcher. In this study where we emphasize women’s own point of view, the material is subjective and might not be the same if other women are interviewed since the answers are fully personal. And in the way the interviews are conducted the women are free to lead the interview in their wished direction and this direction is probably individual for this day and moment. If we would have talked to the same woman another day she may not tell us the exact same things or bring up the same examples as she did this day. The last criterion for trustworthiness is conformability. The way we implemented this in our research is the use of a precautious proceeding when studying the results. (Bryman & Bell, 2003, p. 288-289)

The other primary criterion is authenticity which for an example contains fairness. The authenticity contains questions concerning how the research will improve the member’s situation in different aspects. (Bryman & Bell, 2003, p. 289-291) In this study we want to create a deeper understanding about female entrepreneurship in Tanzania which then could lead to accommodated strategies for encouraging entrepreneurial activities. The study in itself will not likely improve the entrepreneurs situation or give the entrepreneurs the tools to do it themselves either. Therefore the authenticity of the study might be difficult to evaluate.

5.7 Criticism of the method

Quality research interviews have been criticized for not being objective in its nature. Kvale (1996, p. 64 & 72-73) however argue that the variation in the meaning of objectivity makes it impossible to objectively categorize qualitative interviews as neither an objective nor a subjective method. Within feminist research the qualitative approach has become an important element. Since feminist research is looking at women’s everyday life, their diverse situation and framework that influences their world, qualitative studies are suitable for the research field.

The situation when a qualitative interview is conducted can be challenging for us as researchers. It requires the ability to comprehend the respondent’s experiences in the interviewing situation and to follow up on certain subjects which can lead to interesting information. (Holme & Solvang, 1997, p. 105) However we are not skilled and experienced as interviewers but we had to trust our intuitions and practice active listening in order to see, hear and feel tinges in the interviews and try to follow up on interesting strings.

It is important that we as researchers take an objective stand and minimize the affect on the direction of the interviews in order to reduce biases in our study. (Bryman & Bell, 2003, p. 300)

As humans we possess an amount of socially established prejudices which we need to challenge critically. It is important that we in our meetings with the respondents do not look only for answers that confirm our prejudices, in this case concerning a range of female entrepreneurs’ situation in Tanzania. (Holme & Solvang, 1997, p. 97) We had to look pass our prejudices and coloured thoughts from earlier research that we read in order to give the women a chance to tell us about their own experiences. However we had a lot to learn in the studied area so we were receptive to what they were saying.

Since the aim with this study was to convey the women’s own thoughts and experiences concerning being business women we felt that the only way to receive that was through semi-structured interviews. That is to minimize our involvement and direction of the interviews as much as possible. If the respondent did not speak freely throughout the interview we always had additional questions that we could ask as a solution to this in order to get the conversations running again.
5.8 Criticism of primary data

Difficulties may occur in evaluating the truthfulness in the answers conducted from the interviews. It is always a risk interpreting answers concerning retrospective events in a person’s life since the respondent might not always remember the past events properly. A risk to consider is also that the respondents might deform their stories, deliberately or not, so that their character appears more impressive. An approach that can be used to deal with this matter is to be as well prepared and informed as possible before the interviews and be clear with the fact that they will be anonymous in the final product which perhaps could reduce the reasons for exaggerations and suchlike. (Trulsson, 1997, p. 57) A disadvantage with the semi structured interviews is the fact that the results might be various and therefore be difficult to compare and ratiocinate.

We will consider the possibility that what the women say is not always how they act in real life. Especially when it comes to values more often than customs, people tend to act differently from what they claim to do. It is vital to try to separate how people want it to be from how it actually is in reality. Almost all people, in theory, discard sin and recommend virtue. In reality people does not always make the choice they declare to do between these two and it is important that we are conscious to this. (Hofstede & Hofstede, 2005, p. 35)

We had to trust in our intuition during the interviews and when we did not understand something ask additional questions to clarify things. There is still a possibility that everything they said might not have been completely correct and it would be impossible for us to know. But as we see it they would have nothing to gain from trying to look different from who they really are since they will appear anonymous in the study.
6 Presentation of results and analyze

This chapter will present the results of the study. In order to receive a good overview of the similarities and differences between the individualistic and collectivistic cultures the chapter is divided into two parts. The first part presents the result from the women representing the individualistic culture and the second part presents the result from the women representing the collectivistic culture. The analysis will be integrated in the result presentation while the cross-case analysis will follow in the next chapter. The interviewees who are anonymous will in the presentation of the results and analysis receive abbreviations based upon the chronological order in which the interviews were conducted. To further explicate which women we refer to the abbreviation will also contain a “C” or an ”I” depending on if the woman represent a collectivistic culture or an individualistic one. For example the first interviewee we talked to were from an individualistic culture and will therefore be called I1I in this chapter and the second interview was made with a woman representing a collectivistic culture and will be called I2C.

6.1 The Individualistic research material

The three respondents who represent the individualistic cultural background come from Sweden, Norway and Finland. The spread of age is between 31 to 67 years. The time they have lived in Tanzania varies from 11 months to 33 years. There is therefore a wide spread within this category. The branches these women perform in are the restaurant business, hotel business and tour operator business.

6.1.1 Background and education

Interviewee number one, representing the individualistic culture (I1I) comes from Norway. She is now 56 years old. The background of I1I was explained as very happy, loving and caring. Both of I1I’s parents were working outside the home and had responsibilities in their jobs although none of them had a business of their own. I1I went to primary school, secondary school, and then to gymnasium. I1I did not finish the gymnasium exam because she realized she wanted to be a teacher and then she quit in order to enter the teacher trainee program instead. I1I started her working life as an educated teacher.

Interviewee number three, representing the individualistic culture (I3I) grew up in Sweden. She is now 31 years old. Her childhood was described as very calm and peaceful. Her mother has an own business and her father worked as a purchasing manager. I3I went to primary school and to the gymnasium in the town where she grew up and had a technical education at the gymnasium. After that exam she moved around a lot, mostly because of studies. She has a degree in her main subject which is art history with focus on Islamic art literature.

The background of interviewee number 4 from individualistic culture (I4I) takes start in Finland during WWII. She was born in 1942. During the childhood there were always a lot of people around since all of her uncles’ families stayed with her and her family on their farm. Both of her parents were farmers and her father had taken over the farm from his parents. After primary school she got a short economical education. Religion and the church is described as always present in her childhood and also afterwards.

All of the women representing individualistic cultures grew up with both of their parents and they described their childhood as happy and loving.
6.1.2 Motives for entrepreneurship

When I1I talk about what made her change her carrier path and stopped being a teacher she says:

I stopped teaching in 1999. I lived with my family in Africa, Tanzania, for two and a half year and when I came back to Norway in 1998 I was very, very inspired. I wanted to do a lot of projects in school. But my colleagues said to me “Please sit down, we don’t want any more projects. Shut up! We cannot manage any more” [Laugh] So you see I had to go somewhere where I could really use myself. I loved the school, (...) but I was eager to know if I could do anything else maybe.

I1I took the decision to quit teaching because she wanted to explore her possibilities. She applied to a job where she developed a system for trainees. Within this employment she got the opportunity to develop an own department in the business. She learned how to do a business plan, strategic plan and a budget. I1I also had the opportunity to take project management and leadership courses when she worked there. I1I had been living in Tanzania earlier for two and a half year so she helped families and friends when they were planning trips there. And then she realized that she had the tools to start her own business as well as a kind of business she did not get paid for. So she decided to start her own tour operator company in Norway.

I3I did her first entrepreneurial activities when she lived in Sweden. She had been in Uganda and there got inspired to start an organization with a Fair Trade shop in Sweden selling food and handicrafts from western Africa. This was mostly a side project. The business in Tanzania she started because she and her boyfriend had decided to settle down and she wanted to start something of her own. The reason it is a restaurant is because she thought that could be a good thing to start with. She had no earlier experiences from this branch.

I4I started her business because she became aware of a demand for a service. She had helped some tourists who were visiting Tanzania since she was living there and was familiar with the surroundings. She says that “I did not have any experience from tourism. I think it has been one of those things where you happen to be at the right place on the right time.” So the motivation for starting the business was coincidental.

6.1.3 Experiences concerning entry in the business area

The experiences around starting a business in Tanzania are quite different for I4I than for the other respondents from individualistic cultures. This might be explained by the fact that she started her company in the year 1985 while I3I and I1I entered the Tanzanian business area quite recently. When I4I started her tour operator company in 1985 it was one of the first in its category. Therefore everything was new and unexplored. Since she was a foreigner she could not start the business in her own name, therefore her husband was the official owner until 1992 when the business became a limited company. The only thing she claimed to be a problem during this phase was the lack of information since everything was so new at that time. There was no one to ask about anything since no one knew the answers. I4I was the first woman and the first white person to take the tour guide course in Tanzania and did not experience any difficulties concerning her gender or the colour of her skin.

I1I feel that the entry stage of her entrepreneurship were difficult according to all the required paperwork. But since she got help from an organization, TIC (Tanzanian Investment Centre), the process were more smoothly. She also experienced it to be an advantage to be a foreigner at this early phase of the business establishment. I1I mean that the government’s need of external investments helped her initially.
When I3I answered the question about how she experience the starting of a business in Tanzania she says:

> Eh [pause] well I can compare it a little bit with starting the organization in Sweden. It is so much easier to start a business back home than here. Partly because it is so easy to find information. So maybe not to, actually to do it, but to not know how. Here you are so dependent on contacts. If you know the right persons or if you can pay it is easy. But if you cannot pay and you do not know who to talk to, then you end up just walking in circles. [draws circles with her hands. R’s rem.] So everything takes really long time here and you have to talk to the right person, because if you do not you do not get anywhere.

The importance of networks and access to the right connections reappears in all of these women’s stories. I4I talks about it concerning how to get around problems according to time-consuming bureaucracy and paper works. And I1I says that having a network is the most important thing when you want to establish a business in Tanzania.

6.1.4 Experiences concerning running a business in Tanzania

I1I feel that the everyday work is more difficult for her because she is a foreigner. She said:

> But then the daily reality is that as a Mzungu [White person in Swahili not used negative. R’s rem.] they try to take advantage of that, to put it in a nice way. Everything from just paying a little extra money for your kilo of tomatoes to be cheated a lot with bad materials and horrible prices for the windows. I mean, it is all that. But that I also knew.

I4I does not think that there are any problems to run a business in Tanzania. She says

> I have never run a business anywhere else so. So I have nothing to compare it too. But I do not think there are any problems at all. Not for me and not for anybody else either.

We can still deduce some problems concerning running the business in I4I’s further sayings. These problems appear according to corruption and paperwork. She says:

> Our motto is never to pay bribes. Not to the police and not to any one else either. (...) There is a saying here that the police men are out on the streets in the end of the months. Because then they are out of money and need to buy food for the family. [pause] (...)We have quite big problems with things like that here in Arusha. An other problem here is that the bureaucracy and all the paper works take so long time. You just wait and you wait. But if you know the right people then it might be solved quicker. So to have the right contacts is also important. For those who do not have the right connections it is harder.

I3I is still in the early phase of her business establishment. At the time that the interview was conducted the restaurant had not yet officially opened. But there is still some experience that can be connected to the running of a business. She feels that everything has to be double checked which frustrates her. She also experience difficulties concerning culture when it comes to the staff. This becomes visible when we ask how she thinks her Swedish background affects her entrepreneurship in Tanzania and she says:

> Oh, hmm [pause] I think that in one way it has been negative because you do not have the same, eh, the same feeling of what is okay and not okay. And then it is also hard to discuss things with the Tanzanian employees. I have a feeling that they do not really dare to say how they feel and what they think. They have such respect for you that it becomes
a barrier, so although I try to tell them that communication is so important. I encourage them to tell me when something is wrong because otherwise it will never work, then people will just walk around and be sad and disappointed. [pause]

6.1.5 Thoughts about what could be improved for female entrepreneurs in Tanzania

I3I mean that access to information is the main area that needs improvement. She says:

I really wish that there was a place (…) where you can find information and get some help. I wish that there was a place like that for everyone, also for those who do not invest that much money. It is too bad that there is no place where the information is gathered (…) I miss that so much. A place where you can go without be cheated or be told something that is not correct. (…) You can not always trust the information you get. [pause] It is not very often, but it happens that you get different information from different persons or places and like that. Someone thinks that he knows, but you never know if he knows the right thing [laugh]

Respondent I1I started to tell us about her biggest concerns according to the entrepreneurial field in Tanzania and that was the corruption.

The process is actually quite simple but you need to know how to finish, how to fill in the forms and so on. But then you have to wait for the final decision [stamping an imaginary paper with her hand. R’s rem.] from the authorities. And then they are waiting for your bribing. I could tell that to anyone because I think it is important. (…) Then suddenly when you are just by the goal and just have to get the paper they say: “No, sorry there is a problem with bla bla bla” (…) But I knew what was going to happen, (…) I am screaming to them: “Okay, what more do you want?” Because every time I come back they want something more. And of course what they really want is the money.

These two interviewees have clear thoughts about what could be improved in the entrepreneurship area in Tanzania. I4I on the other hand mean that it was so long since she started the business that she could not think of any improvements needed. But she says that her son, who is now starting his own business, is frustrated over the systems. I4I says that you have to know the right persons to be able to get somewhere but also that she thinks it is the same wherever you start your business. She did not give any actual suggestions of improvements for entrepreneurs in Tanzania.

6.1.6 Future goals and visions concerning the entrepreneurship

Since the three women from individualistic countries are in different stages of their lives and in their businesses the plans for the future also vary. I4I is planning to retire next year and her son will at that time take over the business. She has fulfilled her business ambitions and now wants to pay all of her attention on her side projects, in the education and school area. But since she will not receive a pension she has expectations on the company as a shareholder. I4I is a very devoted person who opens her home to everyone who needs help. She takes in children to stay with her and her family if they do not have any place to go. This kind of openness is quite characteristic for collectivistic cultures. This personal trait could be a result from the fact that I4I grew up in Finland in the aftermath of the WWII when the country was not as individualistic in its culture as it is today. During her childhood the family house was always open for relatives and many children stayed with them. She says that having a lot of people around her as a child has affected her much and that she has brought this way of living throughout her whole life.

I3I is now in the early stages of her entrepreneurship and has a lot of future goals for the business. It will start as a restaurant but then she want to extend the business with catering
service, event planning, an information centre and eventually a lodge. She says that they, her and her boyfriend, have no plan to leave Tanzania and Arusha for at least the closest 10 to 15 years. So they will have time to conduct these plans. I3I comes across as an ambitious woman with clear visions. At the same time she is a realist and wants the restaurant to be established before she starts to expand the business in other areas. I3I does not have any children yet but she says that when the business is working and the most hectic period is over then she want to extend the family as well. It is common in individualistic cultures to first get an education and a carrier before you start your family and have children.

The future plans for I1I is in the short perspective to develop the safari part of the business. She want to have more than one safari car and one guide since that is not enough to handle the demand. When we ask I1I about future goals with the business she says:

The business goal is to establish [Pause] to develop a strong business because a strong business means a lot of employments and a lot of fun for everybody. And to do that, I think that I have to get more bungalows. I think approximately twenty rooms are fine. But my experience here is that the road is built while you are walking. (...) The two main goals are cultural tourism and eco tourism. I am not a hotelier, I have worked with culture all my life and that is my real goal, interest, to combine this with the company.

I1I have a clear vision for her business. In the long run she plans to live half the year in Tanzania and the other half in Norway. Her husband will, after his retirement, come with I1I to Tanzania and have his own division in the company with Catamaran sailing. When we ask how her family reacted when she decided that she was going to move to Tanzania she says:

They have strong feelings for Tanzania but still the scepticism was strong when I started. But I decided that this is my choice and they are not going to suffer at all. They are adult people and I have contact with them by phone and email.

She took the decision on her own based on her will and vision. This could be referred to the individualistic culture where personal achievement is highly valued and that the individual is in the centre of the attention.

6.1.7 Within analyse of the individualistic research material

The motivation to start their businesses in Tanzania differs between the respondents. I1I moved to Tanzania to fulfil her ambition of a beach bungalow resort and tour operator company. Her business motivation was the reason she moved to Tanzania. I3I started the business because she had decided to live in Tanzania and needed something for a living. And I4I started the business twelve years after she had moved to Tanzania. She first worked as an employee and ended up in business since she identified an opportunity and a demand in the market. It has been shown that it is more difficult for women to be successful entrepreneurs since they are tied down by their family bounds. (Naser, Mohammed & Nuseibeh, 2009, p. 4) These women left their families in their home countries and are therefore more free and flexible when it comes to their business life.

All of these women’s characteristics are according with the definition of the entrepreneur that we use in this thesis which is: ”an individual (group of individuals) who has the ability to see and evaluate the business opportunity existing in the environment and take advantage of it. An entrepreneur is considered to be a person with ability to take risk of organizing resources into business venture and manage it with the aim of being successful.” (Mfaume & Leonard, 2004, p. 9) They took the risk that the entrepreneurial activities purport. These women also confirm
the thesis about how there is a focus on independence, achievements and goals in individualistic cultures. (Noordin et al., 2002, p. 4-5) They took a personal decision to go into business and to do it in Tanzania. They have all left their families in their origin countries to fulfil their own dreams or goals, relationship vice or business vice.

All of the women representing individualistic cultures points out right connections as a must when starting a business in Tanzania. Another common experience was the lack of information. They all feel that the access for information is inadequate. The experiences concerning running a business in Tanzania among the women from individualistic cultures are very varying. This is a natural state of being due to the difference in the time they have been entrepreneurs in the country. All of the women have though experienced that they are treated different because they are foreigners and white. I4I feel that she is treated better because of the colour of her skin while II1 and I3I experience difficulties due to their skin colour, especially concerning prices.

The reason I4I does not experience any problems concerning running the business and did not give any suggestions for improvements in the entrepreneurial area in Tanzania. A reason for this could be that she has been running the business for such a long time and also has lived in the country for several years. This could lead to a normalization of the situation that makes it hard to identify eventual problems that she faces. We do mean that the early socialisation has a significant impact on people’s believes and values. The culture though affects all people and during their whole life (Kaasa & Vadi, 2008, p. 6) and therefore the new culture will influence the inhabitants even if they grew up in another cultural setting. She has experienced that people, when she moved to Tanzania, thought that she knew and could do everything just because she was white. This could be a reason for her non-problematic situation as a business woman in Tanzania where earlier research has presented that women who succeeds in the male dominated business world are often seen as a threat to men and their self-esteem. (Rutashobya & Nchimbi, 1999, p. 216-217)

All of these women have clear visions for the future even though they are in such different stages of their lives. None of them are planning to lay back and relax and they all want to implement projects or developments in the business. This also characterises an entrepreneur since the entrepreneur has the aim to be successful. (Mfaume & Leonard, 2004, p. 9)

To claim that I4I grew up in an individualistic culture could be improper since the Finland she grew up in the time just after the war was not the same Finland we see today. Her childhood could probably be identified as collectivistic in its culture. It is still not the same culture as in the African collectivistic culture that we met in this study but the fact that I4I is not brought up in a strictly individualistic society must be considered.

6.2 The Collectivistic research material

The three respondents who represent the collectivistic cultural background are all born in Tanzania. The variation in age differs between 35 to 63 years. The branches they are, or have been, active within are sale of handicrafts, real estate, restaurant and hotel, food processing and cultural tourism.

6.2.1 Background and education

Interviewee number 2 representing collectivistic culture (I2C) were born in Dar es Salaam, Tanzania but were raised in Kenya because of the better education system there. Her father was a successful business man within the transportation area and therefore her mother was a
housewife. I2C describes her childhood as not difficult, she says she had everything she needed and went to good schools. I2C decided she wanted to be a teacher so she went to college for that and she also took a degree in child psychology.

Interviewee number 5 representing collectivistic culture (I5C) grew up in Bukoba in the North Western parts of Tanzania nearby Lake Victoria. She grew up with a biological brother but her mother was raising other children too from other relatives’ homes. Her father was a lot older than her mother and they were both working on the family farm. I5C spent 12 years in school and two years for teacher training. She enjoyed her life in Bukoba and was working as a school teacher but after she got married she moved to the United States which she also liked. However she says that she more like to visit the United States but feel more at home in Tanzania. After that she was working as a government employee and the World Bank granted her so she got the opportunity to go to Switzerland and study for two years where she got a diploma in hotel management.

Interviewee number 6 representing collectivistic culture (I6C) was born and grew up in a small village on the slopes of Mount Meru outside Arusha in the northern parts of Tanzania. She had a big family with many siblings. Because her family was very poor and could not afford secondary school for her she only went to primary school. She also says that her family needed her to work in the home. Despite this she feels that she was happy and always smiling. “I used to think: tears are a waste of water so I fill myself with laughter. And I felt free, like if I ruled the world [laugh].”

6.2.2 Motives for entrepreneurship

The reason I2C decided to stop working as a teacher was based on an economic decision. She says:

When I was working as a teacher I felt that the salary was not enough for me so I wanted to make my life better, for both of us, me and my husband. (...) He, my husband, was also working as a teacher and we agreed that one of us should leave teaching to instead be in business. We agreed that it would be smartest if I left teaching. I am the better one with business you see. [Laugh] And also I handle the financials better than him, so it was kind of an economic decision.

As a government employee I5C spent long hours on her work but she expresses that the payment was not enough considering the time spent on the job. And as a widow trying to support for her children and the extended family the salary was not enough. She says:

I just stumbled into business [laugh] I wanted to build this house, first of all as a place for me and my family to stay in. Because I lived in a rental house. But I did not have enough money to do it the proper way with big constructing companies. So I literally had to do everything my self. And the other business, well, I was working with management. (...) And then I thought “Hey, what am I doing? Why am I fulfilling someone else's dream?” And then I decided to start my own business instead of going back to being an employee. I did not exactly have a lot of money in my pockets then, since I was building my house at that time and also had a year off. So [pause] we picked up from there, decided to do it. And after one year, eh, you are sucked into it.

I6C describes that she was very poor and had nothing in the past. She tried to save up some money when it was possible since she had a wish to one day start a business. Then one day she got a cow from an American project and after that started to sell milk. From there it developed into cheese business and finally into a cultural tourism program. She wanted to improve the life of her family and other families in the village which is why she started the women’s group.
6.2.3 Experiences concerning entry in the business area

I2C experiences her entry at the business area as easy. She says she had no problems at the early stages which she expresses is as a result of her having access to a start up capital. She claims that lack of access to money is the major problem in Tanzania. She feels lucky that she did not have to apply for loans from an organization and be dependent on weekly pay backs.

I5C says that it was not very easy since she did not have a strong capital base. On the other hand she thinks it was the right time to start that kind of business since it by that time was the only specialized restaurant so they had kind of a monopoly.

The entry at the business area I6C experiences as hard in the beginning since she was on her own. But after starting the women’s group and could discuss and share experiences with someone else she felt it was a lot easier. She thinks it was because she was in the kind of business that she is that made her feel that it was easy to start. She says that it could be different within other types of businesses.

6.2.4 Experiences concerning running a business in Tanzania

I2C believes that it is easier to start and run a business in Tanzania compared to Kenya since it is more competition in Kenya and higher educated people. But she finds it hard though that most people in Tanzania do not have money at hand and that she has to wait for payments when selling her goods. She expresses that it is hard work to be an entrepreneur. She says:

From morning I am very busy because I need to clean my house and I like to do this myself, with my own big body. [Smiles] I do not have any housekeepers. So I am up at 6 o’clock in the morning and do all my cleaning and then, around 8 or 9 I leave the house. Then I take care of my business. Getting supplies, selling things in the shop, developing my own products, taking care of orders and so on. So you see I am busy throughout the day. (...) Since I work every day there is no time for holidays, it is impossible.

I2C is sure that she is successful because she is a Christian and has a good relationship towards God. She says that religion and putting God first is very important for her. She also claims that she is an open and patient person which she believes is two very important characteristics for succeeding in her business.

I5C says she experienced running the accommodation part of the business easier than running the kitchen. She also says that since they never got hold of their own land they were always depended on rented places. When the business was going good the owners of the property started to get involved and wanted their share of the business so then they had to move. So they had to restart the restaurant over and over and move to one rented premise after another. So after 14 years of that hard work she felt that it was time to quit. She gave in her part to someone else. When she saw the opportunities in the changing market she left the restaurant business. She felt that she could not stand the long hours anymore. Now she is happy in the network marketing business where she feels that she shares her success and help other people to succeed too. She is also more flexible now and can decide more about how much to work and when to do it. She also says that it gives her a feeling of being productive and at the same time it gives her a financial muscle. The real estate business is also going good and she has some future plans in mind for that business. She also says that you need to push things and have a bit of attitude in order to succeed, that you have to encourage yourself and believe that you can do whatever it is you want to do to fulfil your dreams.
I6C does not consider running the business hard. She believes that it differs between what kind of business you run and she feels that her business is so small which might be the reason she experience that it is easy. However she as well experience that it is hard work to be in business. She says she is always busy and have long days both taking care of the family, the home, the farming and the business. To be a successful entrepreneur I6C thinks that it is important not to be afraid of change and to see and take advantage of an opportunity when you see one. She also thinks that some imagination can be useful and she believes her being positive and always smiling might have helped her.

6.2.5 Thoughts about what could be improved for female entrepreneurs in Tanzania

I2C elucidates that there are problems according to organizations and banks which loan money to women who want to start their own business. She expresses a concern considering the hard demands due to repayment. Since very few women have access to a starting capital I2C mean that if they had the chance to get the business running and make it economically growing before the women had to start paying back their loans it would improve the situation for many.

When we were asking I5C if she could think of any improvements for female entrepreneurs in Tanzania she responded:

Absolutely, plenty. I think we should be more open with our rules and regulations. They should not take for granted that you dig out and find out. I think it is a better way, to educate people from different institutions. That I think is important. (...) Because as you say “information is power” yeah. (...) So that could be improved here. It should be open for everyone. So the politics around information should be reformed. Because as it is now, the people who have the information can take advantage of that, and they do! [pause] But it, in schools, if entrepreneurship would be introduced in schools strongly, I thing that would make all the difference.

I5C also talks about that there are differences among people who get access to information. She thinks that the Indian people in Tanzania possess more information and that is the reason they start and run successful businesses. She also thinks that a strong capital base is needed to start a company. When she was starting her business there were no banks that would loan her money so for example her house took 11 years to build.

I6C states that it would be impossible to start a business without any capital and she thinks that is the biggest problem for people. However she says that she could not think of any solution to that problem.

6.2.6 Future goals and visions concerning the entrepreneurship

In the future I2C has a wish to extend her business. She describes that the situation is harder now because of the economic crisis in the world. She feels that less tourists comes to Tanzania which affects her business negatively. But she is hopeful that the future will be better for her business. She feels though that too many sell similar products so she is hoping to find a niche where she can succeed. She wants a bigger business where she can employ someone to ease the workload for herself. But right now she thinks that it would be impossible both because of economic reasons and because of problems in trusting people enough to employ them.

Concerning the real estate business I5C will try to rent out one of her four apartments on short term rental instead of having all on long term. She wants to try to see if that one apartment could profit more than the other three together. She is now looking at what others are doing and is just waiting for the housing market to improve. In the marketing network business she
has involved her own family and everyone that she meets so she will keep on concentrating on that too.

I6C claims that the priority in the future is to keep helping the families in the villages and improving the schools and infrastructure. She wishes that the roads one day will be in such a good condition that they can get a teacher to the village to teach the other women in the group English. She also has a wish that in the future have electricity available so she can extend the cheese factory. She says: “If God wishes, it might happen one day that I have electrics around”

6.2.7 Within case analysis of the collectivistic research material

All of the respondents representing the collectivistic culture describe their childhoods as happy. Two of them come from big families and those two have per today their own big families. I5C was used to an extended family while growing up and today she has 5 children in her own extended family. I6C who had a big family growing up has today 6 children of her own. I2C who grew up as a single-child has today one child herself so it seems that all of these women have followed the same patterns as they grew up in. When it comes to education they differ a bit, I5C and I2C have received college educations and both have been studying abroad and worked as teachers in Tanzania. I6C is the only one who did not receive that much education, she only went to primary school.

Idabaga-Nchimbi (2002, p. 2-3) talks about the problems according to women’s lower level of education which leads to them being unemployed. I6C is as mentioned above an example of this issue. She did not receive more than primary education which might be the reason she was unemployed and probably would have stayed poor if she had not got the chance to go into business. None of the women however complains or even mention the fact that they are women running a business or that they have problems according to gender as many theories states. (Naser, Mohammed & Nuseibeh, 2009, p. 4 Rutashobya & Nchimbi, 1999, p. 216-217) There could be some reasons for this though. It is not likely that they see their own situation with the same eyes as researchers from the outside do, if they do not know any other way of living how can they be complaining? According to Ellis, Blackden & Cotura (2007, p. 30-31 & 35-38) and Moe (2003, p. 59) though, the gender inequalities are to be found everywhere in the Tanzanian society. They claimed that women with income spend their money in better ways on their children’s education for example. These women confirm that statement.

The main factor for entering business among the women from the collectivistic culture is an economic decision. They had to do something to improve the situation of their own family and surrounding extended family or village. I2C and I5C expresses that the salary as an employee was too low and that they therefore had to try something else. They both chose to quit their employments as teachers to go into business instead. I5C also says that she wanted to start a business in order to fulfil one of her own dreams instead of someone else’s dream. For I6C it was more luck that she met a man who gave her a cow because after that she realized that she had the possibility to start a business from it. As she grew up very poor the step into business was an economic decision for her as well so when she saw an opportunity to go into business she took it. Previous studies claims that financial motives are the strongest ones for women in Tanzania to enter the business area and our result goes in line with those statements. (Rutashobya & Spring, 2009, p. 3-6; Singh & Belwal, 2008, p. 5)

Themb, Chamme, Phambuka & Makgosa (1999, p. 103-116) mentions lack of finances, poor infrastructure and complex bureaucratic systems to be some of the barriers for female entrepreneurs in Tanzania. The collectivistic respondents of this study confirm most of these issues. As mentioned all of them were talking about financial issues and I6C said that with a
better road to her village and electricity she would be able to expand her business so the poor infrastructure definitely holds her back. I5C talked about issues concerning finding the right information for women starting a business which can be seen as part of the complex bureaucratic system in Tanzania.

In general the women from the collectivistic culture think it was not too hard to start a business in Tanzania. With money at hand it is possible and in addition to this I6C claims that support and not being alone was important to her. However they are all talking about the financial issues concerning starting a business. They seem to agree that there are problems according to capital and the possibilities of receiving loans and I2C also talks about the problems connected to the payback of the loans. I5C was very concerned about the fact that there are existing information gaps which makes it hard to start a business and suggested that information concerning entrepreneurship should be implemented early in school.

Overall the women representing the collectivistic culture appear to be positive concerning the future of their lives and businesses. I2C was the only one who talked about the impact from the financial crisis but she was optimistic that it would ease and get better in the future. They all had noble plans for the future. The main goal for I6C is to continue to help all the families in her village and I5C really enjoyed helping others into business through the network marketing to help them be independent in the future. I2C found it very important to be able to send her son to good schools abroad which is another generous thought.

Ellis, Blackden & Cotura (2007, p.52) mentioned the customary laws in Tanzania to convey in disadvantages for women for example widows. However I5C who was a widow did not express any disadvantages for her only that she felt that she needed to go into business by financial reasons and since she had a dream of doing it. But she was separated from her husband before he died and she was already building her own house with money from her family fund. Therefore maybe she was not affected by these customary laws since she was already independent and had some money of her own.

Even within the collectivistic culture there could be some cultural differences among these three women. They are all born in different parts of the country and have quite different backgrounds. I2C spent some of her childhood in Kenya studying and were member of a small family. I5C grew up in the western parts of Tanzania with a big extended family, studied to be a teacher and then later in life studied in Switzerland. The woman that differ the most from the other two is I6C who grew up poor in a small village without going to secondary school and from what we know has never left Tanzania. Despite their different backgrounds they have quite similar reasons for going into business which are the financial motives as previously mentioned. They all also share a wish to extend their businesses in the future. They also seem to have similar reasons concerning their quest to share their success with their extended families or others in the society which can be seen as a sign of them growing up in a collectivistic culture.
7 Cross case analysis

This chapter will present a comparative analysis and discussion in order to elucidate the differences and the similarities found between the women representing the two different cultures studied.

The motivation for entering the business area in Tanzania was quite similar for all of the six respondents. We identify pull factors in all of the women´s stories concerning why they started their businesses, for example fulfilling of a dream and the quest for a better economy. Five of the respondents had employment and took an active decision to quit their job because they wanted to do something else. Out of these five I3I was the only one who did not quit her job to become an entrepreneur, she quit because she was moving to Tanzania. I6C was the only woman who did not have an employment before she started her company. None of the interviewed women were pushed into the entrepreneurship as a last solution. Our respondents chose to start a business because it was a dream of theirs or in order to improve their life situation.

We found that the motives for starting a business were mostly financial among the women representing the collectivistic culture. This was in line with what we were expecting based on the literature and other research that we read in advance. (Rutashobya & Spring, 2009, p. 3-6; Singh & Belwal, 2008, p. 5) We believe that financial motives might be the most common for self employment in Tanzania, but not the only one. In this study we see that the women from collectivistic cultures talks more about issues according to finance and capital in comparison to the women from the individualistic culture.

The poverty and unemployment is still very wide-spread in Tanzania and affects a lot of women and their decision making. (Mfaume & Leonard, 2004, p. 17 & regeringen.se, *b, p. 5, 2009-09-05) It is likely that there are several women who are going into business based only on financial decisions and because they have no other choice. This study although does not show examples which indicate on that.

The entrepreneurs from collectivistic cultures express a better life for their families to be a motive for the business. People from individualistic cultures often take decisions with their own best in mind. We see a diversity between the two groups and this confirm earlier studies which argue that people in collectivistic cultures takes larger consideration to the family´s opinions and feelings when they enter the business area than people from individualistic cultures. (Mueller & Thomas, 1998, p. 12)

Two of the women, I5C and I6C, representing the collectivistic culture confirm the theories that highlight the importance of extended families in collectivistic cultures. (Mueller & Thomas, 1998, p. 12; Helbrink & Kudule, 2006, p.28 & Idabaga-Nchimbi, 2002, p. 21) They share their profits with members outside their closest family and talk about the importance of not being selfish and the joy of sharing with other people. However I4I from an individualistic culture also shares her profit with people in the Tanzanian society and finds much joy in it. This could be explained by the fact that I4I also grew up with an extended family which probably had an impact on her and might be the reason that her behaviour resemble the collectivist customs today. We believe that the culture in the society where people grow up and also family culture has an influence on the values and believes which are carried through the whole life. But we do not believe that these values and believes are static and non-changeable. When people move to a collectivistic culture and become part of it by living and working there it is likely that they get influenced from that culture. Therefore a change in the behaviour patterns towards a more collectivistic one is to be expected when a person has been
living in a cultural setting for a longer time. It is often expected to start acting more like people do in the surrounding culture which also could explain the change of behaviour.

However we believe that the values we have and the things we learned while growing up are the factors that have the most determinant impact on the entrepreneurship, at least in the start up phase of the business. Deep rooted values are usually something that sticks with us for the whole of our lifetime. But it is possible that we inherit some new ways of thinking and acting from the new culture which may be an input in the business and how it is run.

The women representing a collectivistic culture are all talking about the household chores that they also need to put an effort on. None of them talks about equality and it appears as if they are carrying most of the responsibility for the home themselves. None of the individualistic women mentioned anything about chores in the home. This confirms some of the earlier research about how women in Tanzania spend much time on household chores and that it might delimitate their possibilities to expand their businesses. (Idabaga-Nchimbi, 2002, p. 2-5 & Startien & Remeikien, 2008, p. 95) However none of these women expressed that they experienced any difficulties in their business lives due to the assignments at home. This could be explained by the fact that they probably do not know any other way of living. It is normal and accepted in the Tanzanian society and culture that women do most of the household duties. In the Nordic countries we believe that the development towards a more equal society concerning gender has come a longer way. The women representing individualistic cultures in this study does not mention household work in the interviews which maybe could be explained by the fact that they have a more equal way of living.

One difference that can be identified is that the entrepreneurs from individualistic cultures expressed difficulties concerning access to information in a greater extent than the women from collectivistic cultures. Only one of the women from the collectivistic culture emphasized that problem. The problem that most clearly was expressed among the women from collectivistic cultures was lack of capital. This diversity between the two groups concerning problems in the entrepreneurial area can probably be explained as a cultural difference. The women from collectivistic cultures have grown up in a society where lack of capital is an always attending problem. (Themba, Chamme, Phambuka & Makgosa, 1999, p. 103-116)

The first thought that might come to mind when hearing this is that women who move from a Nordic country to Tanzania and start their own business have a secured access to capital initially. In this study that was not the case, both 13I and 14I had to obtain the capital when they were in Tanzania. The reason they do not express access to capital as a major problem can be that they have the right tools to provide it. If you know how to locate and obtain capital then it is not crucial that you have it initially. The women representing a collectivistic culture have all got some kind of support concerning the obtaining of start up capital. 12C received capital from her husband so that she could start her business, 15C got some capital from a family fund and also cooperated with other women so that the money burden would be reduced and 16I both got help from an organization and cooperated with other women. These women all got external help with their start up financing. We see this as a result of the individualistic women’s aim to manage everything themselves while the collectivistic women are not afraid to ask for help and support from others.

All of the women have clear and ambitious visions for the future. They all want to expand their business although in different ways. 16I want to expand the production but not employ more people. 11I, 12C and 13I on the other hand want to expand their businesses both employment wise and business area wise. The two entrepreneurs who now approaches their retirements from the business will not settle down, they have other projects in the wind. 14I will spend her time with different school projects and 15C will involve herself in the real
estate business and also in network marketing. Hence in the future visions no differentiations due to the cultural background can be deduced.

Since the women we have interviewed have such different backgrounds and that there is such a wide spread concerning age and also concerning how long they have been in business it is hard to distinguish and determine the cultural influences in their experiences.

All of the interviewed women in this study grew up with both of their parents. None of them expressed their childhood to be anything else than supportive and loving. The conditions of their childhood are very diversified and lead to different opportunities, for example concerning access to education. One of our theoretical assumptions is that people who grow up with parents who support independence and responsibility are more likely to be successful entrepreneurs later in life. (Trulsson, 1997, p. 103-106) These two characteristics can be identified in all of our respondents in this study. But we do experience diversity between the two groups with an orientation more to the independence in the individualistic group and an orientation towards responsibility in the collectivistic one. Of course we see tendencies of both these characteristics in the two groups. For example I4I who is a strong individual who has gone her own way but at the same time is a responsible person who does not only care about herself. The same study implicate that the main role model in the family is the father and that it is more likely that the child grow up to be an entrepreneur if the father has been one. (Ibid., p. 103-106) In our study we do not identify this relationship. The fathers of our respondents has not explicit been explained as role models and none of the fathers had an own business except for family farms.

How these women have chosen to run their businesses can also be understood based on their cultural background. Tiessen (1997, p. 368) claims that collectivistic cultures encourage corporate entrepreneurship while individualistic cultures encourage innovations and new ventures. Two of the women in this study choose to run their business together with other women. Both of them come from collectivistic cultures. In the individualistic group there is no one who runs their businesses together with someone else, they have all started and continued to running the business alone.

We are not applying that these women are representing the whole group of female entrepreneurs in Tanzania. This study is providing the personal and subjective experiences of six different female individuals. The experiences of other female entrepreneurs in Tanzania may differ significant from theirs.

One aspect of this study that can be criticised is that we claim to present the women’s experiences and personal thoughts in their own words when all of the interviews were conducted in their second language. The vocabulary is seldom as rich and varying in the second language as in the mother tongue why the women maybe would have expressed themselves different if they would have spoken their first language during the interviews. We do feel that this was a better solution than using an interpreter in some of the interviews and speaking our first language with some of the respondents. That would have led to a considerable dissimilarity in our opinion and was the reason we chose to conduct all of the interviews in English.
8 Conclusions and proposal to continued research

In this last chapter we will present our conclusions of the study followed by suggestions for further research. These conclusions and suggestions are sprung out of the research questions and the aim with the study.

8.1 Aim of the study and research questions

The aim of this study was to create a deeper understanding concerning the cultural background’s impact on female entrepreneurship in a collectivistic setting. Our hope was that the results of this study would result in possibilities to construct theories applicable on collectivistic societies.

- How do female entrepreneurs from different cultural backgrounds experience their situation as business women in Tanzania?
- In which aspects could the cultural background explain differences in the business women’s comprehended experiences of entrepreneurial activity in Tanzania?
- How does the motives for entrepreneurship differ between the women?

8.2 Conclusions

Entrepreneurship is an important area to develop in Tanzania in effort to take the country out of poverty and encourage the economy. When we look at the female entrepreneurship we see that the strategies for encouraging female entrepreneurship are not suited for the women’s own needs. To improve the situation for business women in Tanzania there is a need for both accessible and clear information and also access to capital with individual repayment plans. One solution for this could be an introduction of an entrepreneurship incubator where women with different backgrounds could meet and share experiences.

Over all the women have positive experiences from being an entrepreneur in Tanzania, this is referable to both categories. The women do not express that they feel any disadvantages according to their gender. The problems these women have faced are foremost related to access to capital and information.

We identify that the culture in which the woman grow up has an impact on her experiences concerning the entrepreneurial area. This study shows that the most primary values are inherited in the early life while the everyday behaviour is affected by the culture you are living in at the moment.

We mean that the cultural impact is most visible when the women talk about problems in the entrepreneurial area. Women from individualistic cultures express lack of adequate information as a major issue while women from a collectivistic culture mean that lack of capital is most essential. According to us this might be explained by the fact that Tanzania for a long time have been characterised by shortage of capital and stability in the economy. To grow up in a society where the economy constantly is a problem will likely affect your approach in all aspects of your life.

The motives for entering the entrepreneurial area are quite similar for all of the women. They all expressed that they fulfilled a dream when they started their business but the underlying purpose behind the dream differed between them. The motives for women from individualistic cultures are based on a strive to accomplish something and grow as a person. On the other hand the Tanzanian women’s dream foremost are based on economical
improvements for themselves and their extended families. One suggestion for improvement in
the female entrepreneurship area in Tanzania is development of a public childcare system.
This would be one step towards a more gender friendly society where the women have time to
work outside the home and start own businesses.

The gender patterns diverse in different cultures and results in different expectations of how a
woman should act in all aspects of her life. Even though this study does not indicate on any
obvious gender differences between the two groups we see tendencies that women from
collectivistic cultures has stronger ties to their families and surrounding which could hinder
their entrepreneurial activities.

8.3 Proposal to continued research

When this study was conducted several questions appeared. We feel that it would contribute
to the research area if studies would be performed also in individualistic societies to evaluate
how people coming from collectivistic cultures adapt to that setting.

Another aspect that would benefit the research area is a more specific research where only one
or a few aspects of the entrepreneurship would be analysed. That would give a depth to the
field and could contribute to a more distinct understanding of the background culture’s impact
on the female entrepreneurship in Tanzania. Suggestions of such specifications are motives
for entrepreneurial activities, the coordination of business life and family life, how they obtain
start up capital, experiences concerning the start up phase of the business and so on. This
study can then work as a framework which creates interest for more targeted studies.
9 Source of references

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Appendix 1 Interview guide

Information to the interviewee

This interview will process the female entrepreneurship in Tanzania. Our purpose is to investigate if the culture of the entrepreneur’s childhood affects their perceived experiences about their entrepreneurship today. To understand the research subject we would appreciate if you as a woman could share your experiences about the subject with us.

If you accept we would like to use a tape recorder during the interview so that we do not miss anything from your answers and explanations. The material, written or recorded, will be treated strictly confidentially. The results will then be used in our thesis which will be printed at the university in Umeå, Sweden. The thesis will also be published online where you can take part of it. Your name will not be specified in the final product unless you specifically express that wish. This interview is fully voluntarily and your participation can be ended at any time without any negative consequences. If you feel discomfort about answering a question you can choose not to answer it. We want this interview session to be a pleasant experience for everyone involved.

We estimate the time requirement for the interview to about one hour.

Questions

General focus area

How old are you?

How does your family situation look like?

What is your place of birth? Where have you grown up?

How was your family compound when you grew up?

What education do you have?

Business focus area

What area do your business function in?

Do you have employees? How many?

What is your yearly turnover?

When did you start the business?

What were your motives behind the entry at the business area?
How did you prepare your self for the entry at the business area?

How many hours a week would you estimate that you spend at work?

In what ways and directions would you like to develop your business?

For how long are you planning to work as a business woman in the future?

Entrepreneurship focus area

How do you experience your situation as a female entrepreneur in Tanzania?

What is your attitude to entrepreneurship? (positive, neutral, negative)

Which characteristics do you think is important to be a successful entrepreneur?

Have you experienced any obstacles in your entrepreneurship?

Have you experienced any risks referred to your entrepreneurship?

In which aspects do you think your entrepreneurship is affected by you being a woman?