



Closing the Gender Performance Gap at Enterprise Level: Empirical Evidence from Tanzania

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ABSTRACT

Recently, engagement in entrepreneurship in Tanzania has emerged as the utmost solution to contemporary problems such as unemployment and poverty among the majority of Tanzanians, including women. Literature suggests that women enterprises are mainly micro and small, with most of them outperformed by male-owned enterprises. On that account, it remains imperative to comprehend the determinants of performance of women enterprises in Tanzania for both policy and academic purposes. To this end, this study examined the determinants of performance of women's enterprises in Tanzania by deploying Ordinary Least Squares (OLS). The findings suggest that performance of women's enterprises in Tanzania is determined by revenue, access to credit, levels of education, cost of labour and registration with the Tanzania Revenue Authority (TRA). Therefore, to close the gender performance gap, the government should increase access to credit, reduce cost of raw materials, provide education, especially about entrepreneurship, and increase formalization of women *enterprises*.

INTRODUCTION

1.1 Background of the Study

Entrepreneurship is regarded as a strong engine for socio-economic development as it largely involves the private sector, which comprises both women and men. This has witnessed unprecedented rapid growth of women entrepreneurship worldwide (Darnihamedani & Terjesen, 2020). More than 126 million women have established their own enterprises globally, and 94 million of them have expanded their enterprises to the extent of providing employment to local communities (Nziku & Henry, 2020). Consequently, women's entrepreneurship has contributed to wealth creation, economic development and growth across countries (Sajjad et al., 2020).

Sub-Saharan Africa (SSA) presents an interesting case, where women participation in entrepreneurship ventures is higher than in any other region in the world (Campos & Gassier, 2017). Tanzania, like many other SSA countries, has high participation of women in entrepreneurship activities (Kabote, 2018). One of the reasons behind increased participation of women entrepreneurship in Tanzania is the desire to mitigate poverty among the majority of women in the country (Kabote, 2018). Moreover, the government of Tanzania has put in place a number of policies and initiatives to unearth the untapped potential for growth through empowering women in entrepreneurship, though not directly. Relevant policies and initiatives include the Women and Gender Policy and the 2008 National Strategy for Gender Development (Makene et al., 2020). In addition, the government, in a bid to support women entrepreneurship, amended the Tanzania Public Procurement Act in 2016, to require that at least 30 percent of services be procured from businesses owned by women and youth (Makene et al., 2020).

The increase in women entrepreneurship has also led to increased studies on the subject matter. Notwithstanding, these studies have conflicting findings regarding the growth of women enterprises (Tundui, 2012). Some studies (Morris et al. 2006) have shown that women themselves purposively opt not to grow, while other studies have attested that both women and men are equally likely to desire business growth (Bastian et al., 2019). Notably, women enterprises in Tanzania are largely small and micro, and majority are relatively ¹underperforming when compared to men-owned enterprises (Tesfaye et al., 2021). Therefore, it remains unclear what determines the underperformance of women enterprises in Tanzania, despite the commendable efforts by the government of Tanzania to support women entrepreneurship. Thus, comprehending these determinants remains relevant for both academic and policy purposes. In view of the presented debate, this study attempted to examine the determinants of performance of women entrepreneurship in Tanzania, since women

¹ Performance in this study is measured in terms of profit. Therefore, saying an enterprise is underperforming it implies that it gets little profit or loss.

are significant participants in the development of the economy. This will enable relevant authorities to develop policies and initiatives that can support women to competitively participate in the male-dominated entrepreneurship space. Ultimately, findings from this study will help to bridge the existing gap in performance between male-owned and female-owned enterprises.

1.2 Statement to the Problem

The establishment of women owned enterprises (WOEs) in Tanzania can be traced to the 1970s and early 1980s, following the economic crisis and subsequent Structural Adjustment Programme (SAP) (Olomi, 2001). Since then, the government of Tanzania has made remarkable efforts to support women entrepreneurship ventures through formulation of different policy guidelines, programmes and projects. These include the Tanzania Vision 2025, amendment of the Public Procurement Act, the Gender Policy, the National Strategy for Gender Development of 2008 and the establishment of the National Economic Empowerment Council (NEEC). In addition, the government has created an enabling environment for the private sector to thrive, thereby increasing women entrepreneurship ventures. Despite all these efforts, the number of women venturing in micro, small and medium enterprises and their status of performance is low compared to male owned enterprises (Makene et al., 2020). Most women enterprises are involved in informal, low productivity, petty trading and hawking of highly perishable goods, which are traditionally processed (Khan, 2021). However, most of existing studies on the gender performance gap in Tanzania are specific to regions or districts, such as Nyangarika (2016) & Langa (2013) in Dar es Salaam; and Ngaga (2019) in Morogoro. Moreover, some studies such as Morris et al., (2006) have claimed that women themselves choose not to expand. This implies that it is imperative to obtain insights from women themselves regarding their performance in entrepreneurship. On top of that, most of the previous studies were mainly qualitative, thereby lacking quantitative rigour. Therefore, it is apparent that little is known about the reasons behind low growth² of women enterprises in Tanzania, and the extent the factors trigger low growth of women enterprises.

1.3 Objective of the Study

The main objective of this study was to investigate the determinants of performance of women-owned SMEs in Tanzania. Specifically, the study objectives include:

- i. To determine the mean difference in enterprise performance between women-owned and men-owned enterprises.
- ii. To examine factors influencing performance of women-owned enterprises in Tanzania and the magnitude of their effects on women's enterprises in the country.

² Women entrepreneurship growth implies the ability of enterprises to make profit that will enable them to increase in size.

LITERATURE REVIEW

Understanding Gender and Gender Relations

It is important to understand gender and gender relations in the context of enterprise development to explain why the performance of women enterprises is significantly low. As such, interrogating and contextualizing the two terms is important, starting with gender. There exist various definitions of gender due to its orientation and evolution of the term itself over time, since the 1970s (Mbughuni, 1994). For instance, Desai and Potter, (2014) define 'gender' as socially acquired notions of masculinity and femininity, which focus more on social and economic relations between women and men rather than biological differences. On the other hand, Manandhar et al., (2018) conceptualises gender as the role, behaviour, activities, attributes and opportunities that any society considers appropriate for girls and boys, and women and men. For this study, the definition by McCarry (2010) is more relevant as it distinguishes females and males, and their normative characteristics, as well as the manner they are treated, in the context of performance of enterprises and development.

Gender relations constitute another aspect that is of importance when underscoring women performance in the development of enterprises. Gender relations is understood as socially constructed form of relations between men and women (Desai & Potter, 2002). Mbilinyi (2016) explains gender relations as 'socially constructed and reconstructed because of the behaviour of women and men. These two meanings infer that while biological characteristics of girls and boys, women and men cannot be changed, gender relations can be transformed and changed through changes in the history of society. In most cases, the existing gender relations are based on power and dominance, which are exclusively in favour of men who, in most cases, determine what should be owned by women. As Kabeer (2015) asserts, gender relations embody ideas, values and identities; allocate labour between different tasks, activities and domains; determine the distribution of resources and, more importantly, gender relations assign authority, agency and decision-making power over men than women. As a result, women are denied opportunities to develop business careers as well as to own small and medium enterprises (Mutarubukwa and Mazana, 2017). Regarding gender relations and women enterprises, Agbemabiese (2011) added that largely, women are submissive to men when it comes to growth of business careers as well as ownership of business ventures. As a result, there exist gender imbalances, mostly in Low- & Middle-Income Countries (LMICs), as most women are denied opportunities to develop their enterprises.

Entrepreneurship and Women in Entrepreneurship

Since 1934, Schumpeter propounded the concept of entrepreneurship that covers aspects of innovation that result in new combinations that spur creative destruction, where the newly created goods and/or services can hurt existing goods and services

(Shane, 2007). Since then, more attempts have been made to define the term 'entrepreneurship.' For instance, Venkataraman (1997) refers to entrepreneurship as an activity that involves discovery, evaluation and exploitation of opportunities to introduce new goods and services, organization, markets, processes and raw materials through organizing efforts that had not previously existed. According to Onuoha (2007), entrepreneurship is the practice of starting new organizations or reviving mature organizations or identifying new business opportunities. On their part, Zimmeres and Scarborough, (2005) define an entrepreneur as an individual who creates a new business in the face of risk and uncertainty, for the purpose of achieving profit and growth, by identifying significant opportunities and assembling the necessary resources to capitalise on them. The working definition of entrepreneurship in this study was adopted from Coulter (2001), who defines the term holistically as 'the process whereby an individual or a group of individuals use organized efforts and means to pursue opportunities to create value and grow, by fulfilling wants and needs through innovation and uniqueness, no matter what resources are currently controlled.'

The scientific discourse about women entrepreneurship gained momentums in the 1980s through 1990s, after the implementation of economic liberalisation that witnessed the growth of private sectors (Bruni et al., 2004). By definition, 'women entrepreneurs' refer to women or a group of women, who initiate, organize and operate business enterprises alone or in partnership with men (Pandian & Jesurajan, 2011). Since then, the subject of women entrepreneurship has experienced growth, gaining a broader consensus among academicians and business stakeholders alike (Cardella et al., 2020). Emerging literature underlines that women can make a significant contribution to entrepreneurial activities and economic development, in terms of creating jobs and increasing gross domestic product (GDP) (Kelly et al., 2017). Longowitz, and Minniti (2007) proffer that female entrepreneurs are important drivers of economic growth for societies across many countries, since they contribute to creation of new jobs, employment opportunities, emergence of new innovations as well as stimulating competition and competitiveness. It is due to this fact that around the world, including Europe, Asia and Africa, many women are starting and operating their own businesses (Lindvert, 2017). This is facilitated by the current transformation witnessed in families, societies and governments, which have disrupted the long-standing male-dominant status quo and its impact on women (Badstue et al., 2021).

Women entrepreneurs are important, as the rapid growth of their businesses creates a variety of new ventures, thereby contributing to development of a range of services and products. However, their share is still significantly low compared to their male counterparts (Kabote, 2018). In Sweden, for instance, approximately 23% of all businesses are run by women; and 33% of new start-ups are run by women (Edman & Punkari, 2021). In addition, studies attest that most women run small business in terms of sales, assets and number of employees (Carranza & Love, 2018). According to the

National Micro Small and Medium Enterprises (MSMEs) Baseline Survey Report (MIT, 2012), although 54.3% of all MSMEs are owned by women in Tanzania, almost three quarters of their enterprises have only one employee and 99.3% fewer than 5 employees. In line with this fact, Mori (2014) concludes that women have a more difficult time developing their businesses than men. Again, scholars have argued that women entrepreneurship has continued to be under-studied with estimation that only 10% of all studies on entrepreneurship focus on women (Brush and Cooper, 2012).

Forces Driving Women Entrepreneurship in Developing Countries

As correctly put by Brush and Cooper (2012), women-owned enterprises (WOEs) are one of the fastest growing entrepreneurial populations, worldwide. In Tanzania, WOE are said to have increased from 35% in the early 1990s to 55% in 2005 (URT, 2012). These WOE have largely contributed to innovation, employment and wealth creation, among other contributions. However, evidence shows the push for women to make the decision to engage in entrepreneurship differs between developed and developing countries. For instance, in developed economies, women are more likely to start businesses motivated by opportunity, while those in developing countries are motivated by necessity (Brush and Cooper, 2012). This is well echoed by Isaga (2018), who posited specifically that Tanzanian women are driven more by push factors than pull factors, to start their businesses. To correctly situate an attempt to close gender gap, one has to comprehend the different forces that have been pushing women to participate in entrepreneurial development.

To start with, most governments in LMICs have been at the forefront of establishing and implementing laws, policies, programmes, projects and networks that aim at fostering WOE. These efforts have attracted women to join and participating in entrepreneurship ventures. In Tanzania, most policy and strategy documents underscore the importance of having gender balance and equal rights and opportunities for all. The documents include the Development Vision 2025 and the National Strategy for Growth and Reduction of Poverty (NSGRP) (URT, 2005). According to CEDAW (2007), the National Micro-Finance Policy of 2000 in Tanzania also provides guidelines for achieving gender equality in accessing financial services. It is this policy that spearheaded the government and other stakeholders to promote women's productive groups, including SACCOS and Community Based Organisations (CBOs) (CEDAW, 2007). In addition, the government established the National Economic Empowerment Council, which provides support to established MSMEs, in terms of training, coaching and mentoring (Mori, 2014). The roles of NEEC have gone far to include helping women entrepreneurs attend local, national and international trade fairs. NEEC also serves as a guaranteed scheme on behalf of the government to financial institutions such as banks, to offer financial services to MSMEs who are members of SACCOS, in which 60% of existing SACCOS members are women (Mori, 2014).

The prevalence of poverty among women, which is determined by their limited ownership of resources, are said to force women to participate in the business. According to Mori (2014), the decreasing purchasing power of wage earners has pushed many women to introduce different MSMEs. Moreover, women with social conditions such as being widowed or divorced, have found themselves engaging in entrepreneurship (Lieshout et al., 2019). Such efforts have been made to ensure that women who become household heads, strive to ensure their ends meet, and this pushes them into business. A study by ILO (2018) that was held in the Middle East and North Africa (MENA) found that women in MENA mainly become self-employed due to the need to supplement family income, especially when their husbands become unemployed or do not earn enough money to sustain their families. Similar findings were reported in a study in Sudan, where women had no option other than engaging in business-related services such as sewing, farming, handcrafts, catering and retail trade (Steel, 2017; Izeldeen, 2014; Said & Enslin, 2020). As the country faced enormous numbers of internally displaced persons due to internal conflicts and drought, women were forced to flee to Khartoum. It is perhaps due to poverty that the number of MSMEs in Tanzania increased from 1.8 million in the early 1990s to 3.1 million in 2010 (URT, 2012). The ILO (2018) report primarily concludes that, this scenario applies especially to young women who perceive self-employment primarily as necessary due to lack of other economic opportunities amidst high youth unemployment.

The increased establishment of the private sector as a key engine of development has witnessed an increase in women starting businesses. Through this, the private sector has been providing loans specific to women to run businesses, which has increased women participation in business. In Tanzania specifically, Mori (2014) asserts that two financial institutions that specifically target women entrepreneurs were established, namely Tanzania's Women Bank (TWB) and the Covenant Bank for Women (CBW) in 2008 and 2011, respectively. Even so, some commercial banks have special windows for MSMEs, with emphasis on women. The banks include the Cooperative and Rural Development Bank (CRDB), the National Microfinance Bank (NMB), Standard Chartered Bank, Akiba Commercial Bank (ACB), the National Bank of Commerce and Barclays (Mori, 2014). There has also been a surge in the introduction of micro-financial institutions (MFIs) like BRAC, FINCA and PRIDE with a large female customer base. For instance, BRAC has more than 110,000 clients, of whom 80% are women, while FINCA with more than 100,000 clients had 60% women clients (Mori, 2014). The list of financial institution also covers SACCOS and village community banks (VICOBA), that have become a source of capital for financing women's businesses (Mori, 2014).

Evidence also points to demographic factors among women as playing the role of enabling women's entrepreneurship activities. According to Ishengoma (2005) and Kibanja and Munene (2011), age, education, marital status and gender play a significant role in the growth of SMEs. Evidence shows, for instance, that women with formal education have a better chance of succeeding in business negotiations with

males (Shane, 2007). It has been found, for example, that women entrepreneurs with formal education have command of the requisite soft skills, such as customer care and effective communication that equip them with business acumen in the world of business (Nandonde & Liana, 2013). The quest for experience also falls under demographic factors, which explain performance of business ventures. Consistent with this view, Taormina and Lao (2007) put it that one has to have three years in operation, with the assumption that this period is enough for good business performance. Moses and Amalu (2010) shared the same views, arguing that socio-demographic variables can influence women entrepreneurship. The variables include education, age, work history, relative experience and childhood family environments, such as birth spacing and occupations of parents.

Hindrances to Women Enterprises in Low and Middle-Income Countries

The thriving of entrepreneurship in LMICs has not been easy given the prevailing socio-economic, political and historical contexts of the respective countries. However, when such challenges face women entrepreneurs, they tend to perceive them as insurmountable. This is to say, while male and female entrepreneurs face the same challenges, women, in effect, find themselves facing double challenges that are gender related. These challenges tend to significantly impact the performance of the entrepreneurial venture.

Socio-cultural factors that are ingrained from the gendered perspective, largely hinder women's engagement and performance in business entrepreneurship. According to Mori (2014), cultural environment makes it more difficult for women to start and run enterprises, due to their traditional reproductive roles and the power equation. This view was equally shared by Khan (2021) in Pakistan, who found that women suffer from the existing patriarchal society that instigates gender inequality, owing to gender-biased power relations characterized by inequality and prejudices. According to Ajuna et al. (1998) in Kenya, the state of patriarchal social authority structures exists, which at first offers substantial support in the business start-up stages, but later such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Such findings are similar to what Mori (2014) found in Tanzania; that some husbands discourage their wives from formalizing their businesses, adding that they might allow them to own informal businesses, but not to formalize the businesses, fearing they would be overpowered. In addition, Kikula (2018) revealed that women in Tanzania are socially conditioned to be subordinate, non-argumentative, passive and easy to accept defeat. Ultimately, this affects their self-confidence, achievement and motivation to take risks and pursue adventure, qualities that are closely linked to success in business. Mori (2015) concludes that there are some cultural and religious values that restrict women from socializing, thereby broadening their networks, which could be useful for their businesses.

Emerging literature has addressed financial discrimination to have been leap-frogging women entrepreneurship, thus affecting their performances (Cardella, Hernade-Sanchez & Sanchez-Garcia, 2020). While in developed countries such discrimination is still debatable, in LMICs, the problem is real and is highly attributed to barriers to business success (Carranza & Love, 2018). Cross-country data from Lithuania suggested that female-managed firms were less likely to obtain loans with high interest rates. It was further attested that women also face the problem of higher collateral requirements (Carranza & Love, 2018). Data further shows that women who own bank accounts, which are necessary for access to funds, are very few in developing countries. Evidence from Pakistan revealed, for instance, that women own 6.4% of bank accounts compared to 12% owned by men, of which only 34% of women and 50% of men maintain bank accounts (Younas and Rafay, 2021). A study in Kenya revealed the same findings, that women cannot withstand the huge collateral demanded by banks as a condition to access loans and, as a result, over 60% of women's small businesses are estimated to fail each year (Ajuna et al.2018). In a study by Mori (2014) conducted in Tanzania, it was revealed that 85% of women who were interviewed mentioned to have been limited by high interest rates and collateral requirements.

Researchers have consistently pointed out problems related to marketing among women entrepreneurs, which limit their enterprise performance (Mbura, 2020). The failure to access local and international markets among women entrepreneurs is rooted in the liberalization policy, which amplified the competition that requires prompt responses to market demands (Agrawal, 2018). It is also asserted that women are not capable of marketing their goods and services tactically, because they lack the necessary expertise, contacts, exposure to international markets and the cost to bear linkages in overseas markets (Agrawal, 2018). In a study conducted in Tanzania by Kikula (2018), it was found that market failure discriminates against women in their efforts to become successful entrepreneurs. Stevenson & St-Onger (2013) mentioned that women's access to markets and competitiveness is also impeded by the failure of government and the private sector to accommodate women entrepreneurs in business development support (BDS). This is because, through BDS, women can access such services as training, consultancy, advisory services, marketing assistance, information, technology development, managerial services and promotion of business linkages (Njoroge, Kaluyu, 2020; Mori, 2015). In a study conducted by (Mori, 2014) in Tanzania, it was revealed that 57% of women entrepreneurs did not receive any BDS before or after starting their businesses. As a result, women entrepreneurs find themselves in difficult situations.

Insufficient training among women entrepreneurs is also seen to affect the performance of their enterprises (Andriamahery & Qamruzzaman, 2022). The failure to command necessary skills due to weak training causes women to fail to develop creative business concepts, market products beyond their neighborhood, keep records and/or properly estimate the costs and prices of their products (Mori, 2014).

Moreover, the existing technical gaps result in women's failure to command appropriate technology, safety and security, to ensure efficiency of operations, consistency of volumes and quality and risk management (Mori, 2014). Such assertions are in line with a study in Ethiopia, which revealed that women who did not take entrepreneurship training were generating less income than women entrepreneurs who did, keeping other variables constant (Beriso, 2021). Similar findings were revealed by Kikula (2018) in Tanzania, who found that lack of management capacity emanating from insufficient training was among the reasons for weak performance of women entrepreneurs in Mbeya Region. Again, a study by Njoroge (2011) in Kenya echoed the same findings, as 60% of women entrepreneurs lacked technical and basic business skills to run their enterprises successfully. The training challenges facing women are correctly concluded by Kabeer (2015), who argues that in many contexts, women have fewer training opportunities than men, and that the training they acquire tends to reinforce a gender-stereotyped distribution of skills.

Performance of Women Entrepreneurship: Empirical Reviews from Tanzania

Tanzania, as is the case for other developing countries, has evidenced women entrepreneurship growing in terms of size, with some of them moving from small to medium or medium to giant enterprises. For Instance, in the early 2000s, women-owned businesses constituted 43% of all entrepreneurial activities (ILO, 2003). Again, a baseline survey of Tanzanian micro, small and medium-size enterprises revealed that 54.3 per cent of the approximately 3.2 billion private enterprises were owned by women entrepreneurs (Tesfaye, et al., 2021). The reasons for women entering entrepreneurial endeavours are diverse, but key among them is that women constitute the majority of the informal workforce in the country, thereby occupying the lion's share of vulnerable ranks (Anderson & Komba, 2017). However, most Tanzanian women entrepreneurs start businesses predominantly due to necessity, especially the desire to earn a living (Tesfaye et al., 2021). Other reasons for women in Tanzania to engage in business is said to be their low level of education, such that they do not find salaried employment and, as a result, find refuge in entrepreneurship (Isaga, 2018). In Tanzania, women entrepreneurs are mostly involved in home-based businesses for production of micro, small and medium-size enterprises (MSMEs), or in the formal and informal sectors (Anggadwita et al., 2021). For instance, a study by Wilson (2013) in Coast Region in Tanzania, found that women entrepreneurs were mostly engaged in poultry, mushroom processing, handicrafts, soap processing and fishery.

The performance of micro and macro enterprises owned by women in Tanzania is significantly low, compared to their male counterparts. On average, women in Tanzania own a small per cent of enterprises that range from 35%, while also constituting less than 50% sales and 25% less profit (Berge et al., 2015). This is due to inherent challenges that women entrepreneurs face in their efforts to ensure that their businesses thrive. For instance, a study in Dar es Salaam, Arusha and Morogoro by

Isaga (2018), revealed that most women entrepreneurs lacked access to finance, business skills and operate in a hostile business environment. On the other hand, Mwasalwiba et al., (2012) carried out research on women entrepreneur's vis-à-vis contextual enablers and hindrances in Morogoro, Dar es Salaam and Coastal Region. The findings showed that women had a hard time engaging in entrepreneurship because of poor attitudes, masculine culture and lack of capital.

A study by Tesfaye (2021) in Moshi town revealed that performance of women entrepreneurship in Tanzania is hampered by institutional challenges, both formal and informal. Respondents in the study revealed how regulatory systems severely constrain women entrepreneurs as they are complex, time consuming, costly, bureaucratic and lack transparency. The study delineated how cumbersome it is to register their enterprises and get tax identification numbers (TIN). The same regulatory issues were reported in a study by Wilson (2013) in Coast Region, which pointed out that as women strive to get approval of their products from the Tanzania Bureau of Standards (TBS), they fail and, as a result, most customers opt not to buy their products. In addition, a study by Bardi & Mokaya (2017) in Arusha, Tanzania also found that the performance of women enterprises was hampered by complex tax policies and compliance procedures (69.9%), lack of good business locations (52.6%), negative traditions against women entrepreneurship (48.4%) and lack of business guidance and counselling (47.3%). Other hindrances included failure in balancing business and family activities (36.6%), lack of business experience & management skills (23.7%) and complex business registration and licensing procedures (22.6%).

Synthesis and Research Gap

There is ample evidence that women entrepreneurship in the country has the potential to increase economic growth and to create employment and innovation. There are also clear indications however, that there is still untapped potential of women entrepreneurs, and that their contribution could have made significant strides, in comparison to the status quo. Although scholars have strived to write on the subject, the scope and breadth of the matter needs further deliberation. In fact, there is so far little knowledge on the factors determining the existing gender gap regarding established enterprises. Some studies that have attempted to write on the subject present a more general tone, as they consider men and women as a homogeneous group (Kabote, 2018). This is devoid of the fact that women have their own orientation in terms of characteristics, background, motivation, entrepreneurial skills and problems they face during their entrepreneurial undertakings (Mbura, 2020). Above all, even women themselves are not homogeneous, thus recognizing their gender identity, which is not exclusively considered in the entrepreneurship literature, is very important. This is important to specifically determine the kind of programmes and policies that would best fit them. However, most of the reviewed studies on women entrepreneurship in Tanzania are specific to regions or districts such as Nyangarika (2016) & Langa (2013) in Dar es Salaam and Ngaga (2019) in Morogoro. It is in this

view that this study was undertaken to examine empirically the determinants of performance of women entrepreneurs, by employing the national representative data in Tanzania.

METHODOLOGY

Data

This study applied data from the 2019 National Panel Survey (NPS), data 2019 extended version, collected by the National Bureau of Statistics. The study used 246 women-owned enterprises and 268 men-owned enterprises across the country. The main sectors of the enterprises were small trade such as selling firewood, charcoal, cosmetics and burning CDs.

Most importantly, the study used data for both men and women-owned enterprises to answer the first objective. The second objective of the study only data from used women-owned enterprises.

Variable Measurements

Table 3.1 presents both the dependent and independent variables used in this study. The dependent variable is the performances of enterprises proxied by profit margins on sales. On the other hand, independent variables include levels of education, cost of raw materials, labour costs, business experience, business location and age of respondents. Others included registration status, health status, access to credit, region and marital status. The variables used were determined from the literature.

The question that was used to capture dependent variable was, "What was the net income (profit) from your business or businesses in the last week?" The value of dependent variable was then multiplied by four to get the value for month.

Regarding independent variables used, revenue was captured by the question, "What gross income did you get from your business or businesses in the last week?" Education was captured by the questions, "What is the highest grade completed by [NAME]?" Then, the education variable was replaced with those who were still studying, and in places that data was missing. The question for those who were still studying was "What grade was [NAME] attending last year?" In addition, for those who did not attend any grade education was equated to zero and the question used from the NPS questionnaire was, "Did [NAME] ever go to school?" The rest of the variables were taken as they were from the questionnaire.

Table 0.1: Variable Measurements

S/NO	Variable	Abbreviation	Measurement	Description
1.	Enterprise Performance	Profit	TZS in a month	Measured in terms of profit margins on sales

2.	Revenue	Revenue	TZS in a month	
3.	Education	educ	Years of schooling. Beginning from std 1	Owner's level of education measured in terms of number of years spent in school
4.	Cost of Raw Materials	cost raw material	TZS in a month	
5.	Labour Cost	labor cost	TZS in a month	
6.	Experience in Business	business life	months	
7.	Business Location	business location	1: permanent place 0: not fixed	
8.	Age	age	years	
9.	Registration Status	registration status	1: registered TRA 0: Not registered with TRA	
10.	Health Status	health status	1: satisfied with her health, 0: not satisfied with her health	
11.	Access to Credit	access credit	1: have access to credit, 0: no access to credit	
12.	Marital Status	marital status	1: married 2: co-habit 3: separated 4: divorced 5: widow 0: Single	

13.	Household Size	Household size	scale	
14	Region	Dar es Salaam	1: if the enterprise is in Dar es Salaam 0: if the enterprise is in elsewhere	
		Morogoro	1: if the enterprise is in Morogoro 0: if the enterprise is in elsewhere	

Model Specification and Estimation

The study estimated model in the equation (1) to answer the second objective of the study:

$$\text{Profit}_i = \beta_0 + \beta_1 \text{educ}_i + \beta_2 \text{cost_rawmaterial}_i + \beta_3 \text{labor_cost}_i + \beta_4 \text{business_life}_i + \beta_5 \text{business_location}_i + \beta_6 \text{age}_i + \beta_7 \text{registration_status}_i + \beta_8 \text{health_status}_i + \beta_9 \text{accesscredit}_i + \beta_{10} \text{marital_status}_i + \beta_{11} \text{revenue}_i + \beta_{12} \text{region}_i + \varepsilon_i \dots (1)$$

The specification of the model was based on literature review (Alene 2020; Okezie et al., 2017). The study estimated the model by using Ordinary Least Squares (OLS).

Various tests on the model specification and endogeneity problem were carried to confirm whether the model was correctly specified, and whether it contained explanatory variables which were uncorrelated with the error term. The aim of handling the misspecification and endogeneity problems was to ensure that the estimated coefficients were consistent and efficient.

EMPIRICAL FINDINGS

Data Description

The study used a sample of 246 observations. All of them were female led enterprises. On average, the profit of an enterprise in a month was TZS 129,113.01. On average, revenue of the enterprise in a month was TZS 433256.5. On average, the cost of raw materials by enterprises was TZS 87,535.366. In addition, the cost of labour (employees) on average was TZS 11,093.496 per month.

Moreover, on average, the size of household was 5 people. Regarding the experience of enterprises, on average it was 14 months. On average, owners/heads of enterprises were 38 years old. The Table 4.1 provides details of these.

Table 0.1: Descriptive Statistics for Continuous Variables

Variable	Obs	Mean	Std. Dev.	Min	Max
Profit	246	129113.0	141844.8	0	750000
Revenue	246	433256.5	773578.5	0	8800000
Hhsize	246	4.935	2.647	1	20
Raw Materials Cost	246	87535.36	232959.9	0	2000000
Cost of Labour	246	11093.49	60452	0	600000
Experience in Business	246	13.74	128.314	0	47
Age	246	38.394	12.612	18	80

Furthermore, approximately 89 percent of enterprises had no access to loans. Also, about 75 percent of enterprises were operating in a fixed location. In addition, about 91 percent of enterprises were not registered with TRA. About 70 percent of owners/heads of the enterprises were satisfied with their health status. Moreover, 54 percent of owners of enterprises were married. The details of these are provided in table 4.2 below.

Table 0.2: Descriptive Statistics for Categorical Variables

Variable	Frequency	Percentage
Access credit:		
yes	26	10.57

no	220	89.43
Business Location:		
permanent place	184	74.8
no fixed	62	25.2
Registration Status:		
yes	23	9.47
no	220	90.53
Health Status:		
not satisfied	71	30.34
satisfied	163	69.66
Marital Status:		
single	25	10.16
married	133	54.07
cohabiting	29	11.79
separated	20	8.13
divorced	17	6.91
widowed	22	8.94

Additionally, the mean of financial performance (profit) of male-owned enterprises was TZS 302035.8. Ttest was used to compare the mean difference between female-owned enterprises and male-owned enterprises. The results suggest that the mean difference is significant, at 1 per cent significance level. This indicates that male-owned enterprises were performing better, financially (yielding higher profits) than women-owned enterprises.

Regression Results

Table 4.3 presents the linear regression estimated model, which shows the relationship between the firm's performance measured in terms of profit and independent variables. Based on the R^2 and F statistical results suggest that the model has a reasonable goodness of fit. The R^2 that measures the goodness of fit was 0.533, implying that 53 percent of the variations observed in dependent variable (profit) are explained by the regression model.

Table 0.3: Regression Results

VARIABLES	(1) output	(2) output	(3) output
revenue	0.116*** (0.0118)	0.227*** (0.0144)	0.231*** (0.0145)
years_schooling	6,859*** (2,328)	9,942** (4,501)	11,138** (4,536)
Access credit	50,175** (21,694)	15,228** (20,306)	7,913 (37,623)
hhsiz	-1,229 (2,627)	4,553 (5,187)	3,909 (5,232)
raw_material_cost	-0.0762* (0.0399)	-0.0189 (0.0238)	-0.0195 (0.0240)
cost_of_labour	0.348*** (0.124)	0.0649** (0.119)	0.0912 (0.120)
businesslife	16.88 (50.22)	67.83 (143.5)	71.57 (144.9)
business_location	-4,763 (15,366)	52,357* (30,042)	57,392* (30,281)
age	742.9 (601.5)	995.3 (1,161)	1,533 (1,157)
registration_status	54,206** (26,066)	55,528** (21,410)	61,268 (41,760)
health_status	8,256 (15,071)	11,663 (32,953)	15,868 (33,311)
marital_status	-1,474 (5,111)	-8,931 (12,074)	-9,547 (12,190)
Dar es Salaam		15,562*** (5,248)	
Morogoro			-3,092 (13,997)
Constant	-4,040 (36,648)	-99,172 (71,653)	-113,467 (72,196)
Observations	233	240	243
R-squared	0.533	0.590	0.580

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

From the Table 4.3, the study uses regression results (2) because the Dar es Salaam dummy is a significant determinant of women's entrepreneurship performance.

Notably, regression results (1) has no region dummies and regression results (3) has the Morogoro dummy. The rest of the variables were the same. Therefore, the variables revenue, access to credit, years of schooling, cost of labour and registration status were found to be statistically significant at 5 percent significance level. This is because their probability values are less than 0.05. On the other hand, experience of business, household size, business location, health status, cost of raw materials, age, region, and marital status were found to be statistically insignificant at 5 significance level since their probability values were greater than 0.05.

Therefore, we interpret the significance variables. *Ceteris paribus*, a one increase in revenue increases profit (women entrepreneurship performance) by 23 percent. Other things being the same, having access to credit (loans) increases profit by TZS 15,228, as compared to not having access to credit. *Ceteris paribus*, a one increase in the cost of labour increases profit (women entrepreneurship performance) by 6 percent. *Ceteris paribus*, a one increase in the years of schooling increases profit (women entrepreneurship performance) by TZS 9,942.

In addition, *Ceteris paribus*, a woman-owned enterprise which is registered with TRA increases its performance by TZS 55,528, as compared to woman-owned enterprise that is not registered with TRA. Furthermore, those women enterprises that are in Dar es Salaam, increases performance by TZS 15,562, as opposed to those women enterprises that are not in Dar es Salaam.

Discussion of the Findings

The main objective of the study was to investigate determinants of women's entrepreneurship performance in Tanzania. Specifically, the study has examined the mean difference in enterprise performance between women and men-owned enterprises and determined the factors influencing the performance of women-owned enterprises in Tanzania, and the magnitude of their effects on women's enterprises in the country.

Scholars argue that women entrepreneurship differs considerably from men entrepreneurship, due to a number of factors, which include education, marital status, social status, experience, socioeconomic position and motivation to do business (Koda & Omary, 1991). In line with this, the findings of this study suggest that a mean difference in enterprise performances between women and men-owned enterprises exists, implying that there is a gender gap between entrepreneurship performances between women-owned and men-owned enterprises. This is concurrent with the findings of other studies like Kabote (2018). Therefore, identifying the determinants of women-owned enterprises may help to bridge the gap.

In addition, the regression results suggest that revenue, access to credit, levels of education, cost of labour and registration with TRA, are significant determinants of women's entrepreneurial performance (profit) in Tanzania.

As explained in economic theories, revenue and costs are important determinants of profit. The present study also confirms this position, since revenue, and cost of labour, were found to be significant determinants of women's entrepreneurship performance in the country. These results are consistent with Alene (2020). Additionally, revenue and cost of labour had a positive relationship with profit, indicating that the higher the revenue, the higher the profit, other factors being equal; and the higher the cost of labour, the higher the profit, other factors being the same. This may mean that employment of labourers is associated with productivity.

In addition, many studies have cited restrictions by husbands and lack of support as the leading factors for poor performance of women's entrepreneurship. This study, therefore, hypothesized that if a woman has gone to school (educated); she occupies a higher status than the average woman (Sook-Lin, 2019). The findings affirm this, as the number of years in school is proportional with the profit realised from women's entrepreneurship performance. Specifically, the study found that the higher the level of education, the higher the women's entrepreneurship performance. This is concurrent with Alene (2020) and Okezie et al. (2017). When compared with illiterate CEOs, educated CEOs are more motivated to operate their businesses (Raheem, 2013). Several studies have found that educated entrepreneurs run more profitable businesses (Raheem, 2013). Moreover, as believed by economics experts, access to credit is an important determinant of women's entrepreneurship performance. The findings of this study suggest the same since those with access to credit outperformed those without access to credit, in terms of profit. These findings are concurrent with Alene (2020). It is stated that having a large working capital allows one to run a large firm and use new technology, which boosts productivity and quality (Alene, 2020). Notably, the majority of female entrepreneurs start their enterprises with their own resources or their families', which places a cap on how much can actually be invested (Sook-Lin, 2019). Women tend to avoid official institutions because they cannot provide the necessary collateral and are dissuaded from registering their firms (Sook-Lin, 2019).

Additionally, advocates of business formalization argue that formalized enterprises benefit from access to finance, business development services, technologies and reduced exposure to government fines. These benefits, other things being equal, increase profits, and this points to performance of enterprises. The present study confirms this as its findings suggest that registration with TRA is an important determinant of performance of women's entrepreneurship in Tanzania.

Importantly, as literature suggests, the severity of the challenge of women's enterprises not performing well financially, varies across regions in Tanzania see Ngaga (2019) and Nyangarika (2016) & Langa (2013). This study also confirms this finding, as women-led enterprises were performing better financially than other regions in Tanzania. This may be because of easy availability of knowledge about entrepreneurship and accessibility of credit.

However, some studies hold that low performance of women's enterprises is influenced by their desire not to grow (Morris et al., 2006). Clearly, this is contrary to the present findings, as they depict a number of impediments, such as access to credit and cost of labour, that limit the growth of women's enterprises. Additionally, the findings on this are consistent with findings of other studies such as Koda & Omary (1991), and Alene (2020). Most of the determining factors are engrained within formal and informal institutions that shape women's engagement in entrepreneurial activities in Tanzania and other Low and Middle-Income Countries (LMICs).

CONCLUSION AND RECOMMENDATION

Based on these findings, it is apparent that there are differences between men-owned and women-owned enterprises in Tanzania. Specifically, women enterprises do not perform well, especially in terms of profit-making. Besides, it is concluded that the performance of women's entrepreneurship in Tanzania is determined by costs of labour, revenue, access to credit, levels of education and formal registration with TRA. Therefore, women entrepreneurship needs to be supported, and for this to efficiently and effectively take place, the government and other stakeholders should provide a conducive environment for women entrepreneurship in Tanzania, including providing entrepreneurship education and training to women and ensuring access to credit.

Additionally, the government should increase formalization of women's enterprises to reduce the disturbances associated with lack of formal registration, such as closure of enterprises. As such, all the complexities hindering women in the registration process and tax-paying mechanisms need to be addressed by the government. Above all, it is suggested that affirmative action is needed to ensure women's access to loans from public and private institutions. This can be done by, among other things, lowering collateral requirements, creating special windows in financial institutions with the objective of incentivizing women to venture into business. All these will enable women to engage more in entrepreneurship ventures and close the existing gender performance gap in entrepreneurship.

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