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A Study on the Cultural Stereotype on Women Entrepreneurship Performance and Enterprise Sustainability: A Case Study of Moshi Municipality in Tanzania

Amembah A. Lamu Amos

Lecturer, Department of Business (Marketing Management),
Catholic University, Tanzania

Kori B. Walowe

Assistant Lecturer, Department of Business (Strategic Management),
Mwenge Catholic University, Tanzania

Abstract:

Many women practice entrepreneurship as an occupation for continuous growth and development. However, majority of women entrepreneurship ventures remain at a small scale. This paper investigates the cultural stereotype on women entrepreneurship performance and sustainability in Moshi Tanzania. The study is anchored on the stereotype activation theory, basing on improvement of the economic status of individual household. The study objectives were: to investigate the cultural stereotype on the performance of women entrepreneurship in Moshi Municipality, to assess the gender stereotype on the performance of women entrepreneurship in Moshi Municipality and to assess the performance of women entrepreneurs towards achieving sustainable businesses in Moshi Municipality. A case study design was used then data was collected through extensive qualitative data collection methods: The target population was women fundraising groups 'Vikoba' obtained through the snowball sampling. The sample size for this study comprised 60 participants that were selected through stratified sampling technique. Both primary (focused groups) and secondary data were used. The data was analysed through descriptive statistics, and presented using percentages, frequencies, contextual themes and narrative methods to draw conclusions. The findings showed that culture allowed most women to be involved in business. However, some communities did not fully support women entrepreneurial activities, also, women had a desire to be involved in business but they experienced challenges like capital, loan accessibility and permission to do business from their families. Conclusions: the issue of stereotyping women on various issues was still a major stumbling block to the development and sustainability of enterprises. Women had a desire to run their own enterprises or be involved in the management of family businesses. Recommendations: women should be allowed to do business and also be given opportunity to wealth inheritance and creation for sustainability of life and business ventures. Women should also be given more opportunities to access education which contribute towards the entrepreneurial spirit and reduces women discrimination.

Keywords: Cultural stereotype, entrepreneurship, sustainability

1. Introduction

Being an entrepreneur is often seen as a risky career that some individuals perceive it as unemployment. However, the definition of entrepreneurship goes beyond the limited focus or layman understanding of entrepreneurship. Entrepreneurship activates ideas related to products, technology, innovation and guides the direction of a firm's growth and sustainability (Sirén, Hakala, Wincent, & Grichnik, 2017). It is a decision whereby a determined risk taker begins a business venture with a purpose of making it grow as well as a source of revenue. Entrepreneurship tunes an individual's mind towards greater innovation and business development, which motivates the entrepreneur to do everything to achieve the best. Hence an entrepreneur willingly chooses to sacrifice their own time, effort and money to turn a good idea into a marketable product.

The willingness to create, develop and grow a new business venture thus compels an entrepreneur to identify and explore opportunities for value creation or value addition, hence enhancing economic development. Entrepreneurs change the society through social networking with other channels hence creating employment opportunities while growing the economy of a nation, as well as eradicate poverty and creating wealth (Mair & Martin, 2006). The World Bank report (2002) calls for more entrepreneurs to support togetherness in poverty eradication or rather a combined effort which implies that every individual capable of working in whichever sector, is encouraged to contribute irrespective of their economic status or gender. For example, there are indicators that women entrepreneurs will help Africa master the fourth industrial revolution (Naudé, 2017), an initiative that should be encouraged by every nation.

However, in some cases, their efforts go unnoticed since most of the women businesses are small scale enterprises. A study carried out in Côte d'Ivoire, Madagascar, and Mauritius by Leino (2009) revealed that female ownership rates higher in the informal sector than in the formal sectors hence limiting their chances of being considered as important players in economic growth.

1.1. Statement of the Problem

Despite the evidence that women in Tanzania contribute to the economic growth on a big scale (UNIDO, 2009), support on their efforts by the society is wanting (Štouračová, 2016). Most of the women entrepreneurs operate informal sectors which are estimated to grow at 2.4% per year, particularly in urban areas and accounting for employment of 12% of the rural and 34% of the urban employment in the country. However, women in Tanzania face a number of challenges in growing their businesses since their numbers in national businesses decision making is limited (Neema, 2014). This scenario is contested by Conti, Kacperczyk and Valentini (2017), accordingly they argue that there should be no discrimination on entrepreneurial entry and that women entrepreneurship should be given maximum support. Kevehazi (2016) put more emphasis on this matter that women entrepreneurs should be supported to get rid of stereotype concerning women as weak gender in order to encourage them to come out strongly and grow their businesses. This study therefore, investigates cultural stereotype effects on women entrepreneurship performance in Moshi municipality in Tanzania. In particular, the study investigates the cultural stereotype, gender stereotype and entrepreneurship stereotype

1.2. Research Objectives

- To find out the perception of women towards entrepreneurship practices among women in achieving sustainable businesses in Moshi Municipality.
- To assess the community's cultural stereotype towards women participation in entrepreneurship practices in Moshi Municipality
- To assess the challenges that women entrepreneurs face towards achieving sustainable businesses in Moshi Municipality.

1.3. Theoretical Review

This study is anchored on stereotype activation theory, whereby behaviour are not under an individual's control rather the behavioural responses are activated by the situational context. Such situations thus determine whether an individual should or should not become an entrepreneur. Focusing on attitudes and perceptions caused by stereotype, entrepreneurship is associated with masculine and not with feminine characteristics.

In essence, it is perceived that women entrepreneurs are believed to be more pragmatic, responsive, non-authoritarian, combative and less political (Gupta, Turban, Wasti, & Sikdar, 2009). On the other hand, men are perceived as ambitious, authoritarian, strategic, self-confident and aggressive towards what they want to achieve. It is therefore, believed that gender stereotypes can exert a powerful influence on cognition and behavior.

Thus, these stereotypes reflections divide between men and women in attaining their goals in entrepreneurship. Societal stereotypes associating entrepreneurship with masculine characteristics therefore, may influence women's intentions of becoming an entrepreneur (Gupta, Turban, & Bhawe, 2008). This is because the inevitable prejudice caused by cultural stereotype overlooks an important distinction between knowledge or individual's ability and stereotype limitations.

In contrast, theory of Richard Cantillon does not advocate for the stereotype, instead Cantillon believes that entrepreneurs are problem solvers through their determination to handle a risky task in unpredictable market arena. Cantillon's thinking is adopted by the women entrepreneurs in Moshi Municipality, in the sense that despite a lot of challenges surrounding them, the internal and external environmental challenges push them to entrepreneurship (Brown and Thornton, 2014).

2. Empirical Review

2.1. Community's Cultural Stereotype towards Women Participation in Entrepreneurship

According to Širec & Močnik (2012), the concept of entrepreneurship shows that individuals have distinguishing characteristics at the center the its entrepreneurial theory. However, entrepreneurship is also operationalized through a division of psychological and non-psychological motivation factors Mocnik, (2010). They also discovered that psychological motivation factors influenced the growth of Slovenian companies. However, another study by Širec & Močnik (2012), based on gender issues and growth of entrepreneurship, discovered that, there is a significant difference among genders related to certain psychological motivation factors and social capital categories. Over the year's women have been unexplored in regards to entrepreneurship hence their contribution was not recognized, given the fact that their motivators were not known hence no encouragement offered them to efficiently practice entrepreneurship. However, research indicates that most of the successful entrepreneurs have found an intrinsic drive.

Mwobobia (2012), found out that the alleged place of women in a patriarchal social structure, contributes highly to hard decision making such as owning a viable business venture. Also, a study carried out in Malaysia revealed that entrepreneur's income correlated very weak with both education and experience levels and that there was no correlation between entrepreneurial income and age factor (Gadar & Yunus, 2009). The results showed that perception of economic environment in terms of technology and information are the most pertinent factors. These are followed by work ethics and management values as key personal characteristics for women entrepreneurs (Gadar, Yunus, 2009). However, these

results can be confirmed in other parts of the world on an empirical study. Women entrepreneurs who engaged in home-based activities lacked both official recognition and business support or bank financing. Also, the women entrepreneurs were elderly women with moderate educational achievements and their activities are mainly handicrafts and trading. The investment capital was very low as activities were generally low level in production and yielded only moderate income. (Naser et.al, 2009).

Another study carried out in semi-urban region of India revealed that the family structure and the size of the family had significantly influenced women entrepreneurs in the district. The researchers noted that in urban areas, women were free to conduct entrepreneurship activities due to small size families, while those in rural areas were motivated by large families to join entrepreneurship ventures, in order to cater for family needs. On the other hand, occupational structure as well as the family income of women entrepreneurs significantly influenced women entrepreneurs in urban and rural areas to enter into entrepreneurship (Collerette, & Aubry, 1990). An entrepreneur is supposed to have knowledge in managing the finances of the enterprise. The risk to lose the funds necessary to start-up the business is great; therefore, they have to calculate the prospect before entering in any kind of venture. However, most women in the United Emirates lacked this skill, a fact that had an impact on the management of the start-ups. In addition, Emirate businesswomen's position was further complicated by: traditions, religious; social and cultural norms in the UAE. Traditionally, women were socialized according to the socially constructed role of a mother and a wife, rather than encouraged to seek career development (Naser et.al, 2009).

2.2. Perception of Women towards Entrepreneurship Practices

In the contemporary world, women worldwide are believed to be on the forefront in transforming the world economically. There is evidence that women are outstandingly participating in entrepreneurial activities both in developed and developing countries, hence proving vital avenues in boosting the world economy (KritiKos, 2014). The phenomena of women entrepreneurs have been growing rapidly in the United States and Worldwide. In the United States, women-owned firms represent 38% of all firms; internationally women owned-firms represent 25% to 33% of the total business population (Diversity Central-Business Statistics, 2010). Recently, there has been a rise in the number of female entrepreneurs (73.0%) who exhibit competency and success in the field of business. The majority agreed that women entrepreneurs are successful and strong. As most respondents (89.0%) averred that respondents mentioned that their business had no negative effects on their family life (Naser et.al, 2009).

Sajilan., Hadi & Tehseen (2015), focused on individual demographic characteristics and entrepreneurial success. Accordingly, the study revealed that there is positive relationship between the demographic and personal characteristic of the entrepreneurs and firm's performance. Sajilan et al. (2015) investigated demographic characteristics such as age and gender and personal characteristics such as need for achievement, need for recognition and internal locus of control. The researcher further found that young entrepreneur's impact more on the firm's performance than old entrepreneurs.

2.3. Challenges That Women Entrepreneurs Face towards Achieving Sustainable Businesses

Majority of the studies indicated that personal characteristics such as individual marital status, age, education level, or family background influenced the outcome of the entrepreneurial activities both negatively or positively depending on the surrounding circumstances (Yushuai, & Changping, 2014). For example, restriction on women's geographical mobility, which limits their educational and employment options (Baud & Mahgoub, 2001). Secondly, compared with women in other regions of the world, UAE women's career and occupational choices are limited (Fahimi & Moghadam, 2004). Thirdly, United Arab Emirates (UAE) society is influenced by traditions and norms; where women are not allowed to work in some professions such as, personal service occupations, hotel industry, hairdressing and nursing (Nelson, 2004). However, the reviewed studies did not concentrate strong on stereotype dilemma that can potentially affect a noble idea.

On the other hand, (Mercy, 2017) identified factors such as social cultural barriers, gender stereotyping, lack of self-confidence, assertiveness, inequality in educational opportunities and too many home cores to a girl child in the society as key reasons why women do not get involved in entrepreneurial activities. Shmailan (2016), found out that large and formal organizations exploit small business entrepreneurs whom majority are women. Orwa (2007), agrees that legal policies affecting rural micro-enterprises such as rights for negotiation or bargaining, and security rights do not favour women. Legal policies requirements such as licensing procedures and patenting also tend to discriminate against small entrepreneurs who lack initial investment capital. Furthermore, most of women businesses, especially in Africa are located in the rural areas where access to transport is a big challenge, hence limiting the ventures growth (Mwobobia, 2012). Orwa (2007) found out that most women who took initiative to run businesses in the rural areas lack the needed collateral to enable them secure bank loans because many rural women were unaware of specific support mechanisms, including sources of funding for the income generating activities, due to low level of education (Sheheli, 2012). Bowen, Morara & Mureithi (2009) noted that women micro-enterprise financial resources are not usually isolated from personal finances and such business family obligations are met from resources earned in the business. Hence, such obligations tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth (Mwobobia, 2012). In some countries where girls outperform boys in school, girls are not supported in order to exploit their ability to shape the fourth industrial revolution, the systems of education, production and or governance these works are predominantly assigned to men.

However, these challenges are not a reflection of many countries where women have been reported to play a significant role in enhancing family well-being and growth of a nation in general (Thiga, 2013; Bayeh, 2016). This could be

supported by a report from International Labour Organization (ILO) (2018), which indicated that, though women form the minority of the employment population in the world, in the past decade the gap has slowly been reducing because currently the rate is down by 1.4.

3. Research Methodology

A case study design was used then data was collected through extensive qualitative data collection methods: The target population was women fundraising groups 'Vikoba' obtained through the snowball sampling. The sample size for this study comprised 60 participants that were selected through stratified sampling technique. Both primary (focused groups) and secondary data were used. The data was analysed through descriptive statistics, and presented using percentages, frequencies, contextual themes and narrative methods to draw conclusions.

4. Findings and Discussion of the Study

4.1. Personal Characteristics and Women Entrepreneurship

The study involved 120 women entrepreneurs both of them operating small businesses basically for their subsistence needs. Majority of these women were married with children at school going age and below. During the focused group discussions, the researcher discovered that, majority of the women entrepreneurs were sole bread winners of their families despite the fact that they were married. However, cultural stereotype that women should not own property limited the growth of their businesses.

4.2. The Education Background of Respondents

In the question which sought to find out the education background of the respondents, the following data were obtained.

Education Level	Frequency	Percentage
Primary	107	89.2
O-level	8	6.7
Certificate	5	4.1
Degree	0	0
Postgraduate	0	0
Total	120	100.0

Table 1: Women Entrepreneur and Education Background
Source: Field Data, (2019)

The education background of the respondents varied between primary education level and few ordinary levels. Responses indicated that 89.2% of the respondents' attained primary education and 4.1% attained ordinary or secondary level of education. The question sought to establish whether education level can influence entrepreneurial behaviour. Literature indicates that low level of education may result to poor performance in business management (Mehralizadeh & Sajady, 2006). These findings conformed with Carter, Mwaura, Ram, Trehan and Jones (2015) on their study on Barriers to ethnic minority and women's enterprise in a study carried out in United Kingdom.

4.3. The Marital Status of the Respondents

In the question which sought to find out the marital status of the respondents, the following data were obtained.

Married and Unmarried Women Entrepreneurs	Frequency	Percentage
Unmarried	84	70
Married	36	30
Total	120	100.0

Table 2: Marital Status
Source: Field Data, (2019)

The results in table 2 above indicate that majority 62% of the women in businesses were married, and that only 38% were single. A study carried out by Muntean and Ozkazanc-Pan (2015) indicates that married women tend to have more ties to businesses compared to their male counterparts mainly because they are directly responsible of their family needs. Thus, marriage is taken as security to women to remain in business mainly because cultural stereotype shows that, where there is male figure a woman is respected by the society and thus there is security (Özcan, 2011). However, more studies indicate that married women in entrepreneurship suffer a lot of humiliation from their married partners (male) because they depend on them in most of the decisions.

4.4. The Family Status of the Respondents

In a question which sought to find out the marital status of the respondents, the following data was obtained.

Family Status	Frequency	Percentage
Children up bringing	39	24.1
Men dominance	18	11.1
Extend family demands	15	9.3
Property ownership	24	14.8
Family responsibilities	51	31.5
Husband as a barrier to business growth	9	33.7
	11	5.6
Total	162	100.0

Table 3: Family Status
Source: field data (2019)

The results shown in table 3 above indicate that family responsibility is a great barrier towards business growth at a rate of 31.5%, children upbringing as another barrier at a rate 24.1%, male dominance at 11.1%, property ownership at 14.8, husband and extend family at a rate of 9.3% and 3.7% respectively. In the study carried out by Evans (2006) it was noted that majority of the women involved in informal sectors had marital status like; divorcees, widowed or separated. Young adults and old men and women are said to be fewer in this sector.

The results conform to the study carried out by Richardson (2004) where on average 64% of women entrepreneurs from four countries (Tanzania, Ethiopia, Zambia) were married though Richardson does not tell us whether the said women were with husbands or divorced. During the discussion women entrepreneurs in Moshi cited child care and house duties as one of the reasons that hampered growth of their businesses. Others cited lack of property ownership and extended family demands. While some studies indicated that men dominance in African countries are the greatest barrier towards growth of a business.

Religious Affiliation	Frequency	Percentage
Christian	156	96.3
Islamic	6	3.7
Total	162	100.0

Table 4: Entrepreneurs' Religious Affiliation
Source: field data, (2019)

The results in table 4 show that 96.3% of the respondents were Christians, while 3.7% were Muslims. Though the respondents were given options of religions as; Christianity, Muslim, Hinduism and any other religion one might belong to, none of them reported to belong to Hindu religion or any other religion apart from the options given. These results concur with those of Audretsch et al. (2007) that Christianity and Islam encourage entrepreneurship while others particularly Hinduism, inhibit entrepreneurship. The results indicate that majority of the participants in this study were Christians. However, married women in Moshi appeared to be quite uncomfortable to discuss their family issues especially about their spouses. On an empirical research carried out by (Audretsch and Keilbac, 2007 and Rietveld and Burg 2013), shows that religion is an important influence on entrepreneurial behavior and that it enhances entrepreneurial characteristics. This part of the questionnaire also set to establish whether religion affected women entrepreneurship in Moshi Municipality.

5. Findings from the Focused Group Discussion

The following results were obtained from the three-focus group discussions that were conducted. The results are arranged according to themes and contextual form.

5.1. Women Participation in Business

Are women allowed to own property? (if yes, how? if no, why)

Yes, women are allowed to own property but it depends on the society. example there are societies where a woman is allowed to own property such as home and land and perhaps even the business left to her by her husband. (12th October, 2019)

Yes, women owned property through employment or self-employment (personal property). (19th October, 2019)

Yes, the property may have been personally owned by her and so she must manage its personally. (26th October, 2019)

In a question which sought to find out whether women owned property, all the respondents agreed that they owned property. But ownership was dependent on the society because some societies did not allow women to own property, an act which was reserved for men. Also, another respondent agreed that women were self-employed and managed their property. This implies that ownership of property supports the growth of business and therefore contributes to the long-run sustainability of the economy.

Should married women wait for their husband to make business decision? if Yes, why? If No, how much can they add?

No, women can contribute to a greater degree in making business decisions, example creating a good and appropriate place for business and to identify commodity business within a large market.

(12th October, 2019)

Yes and No YES, for advice and instructions regarding related business. NO, it is not necessary if they feel that engaging him will create a barrier to her business decisions.

(19th October, 2019)

Yes, because maybe there is a commercial capital gain or addition from the husband therefore it is not good to do something for the sake of hiding because it will cause mistrust between them.

(29th October, 2019)

In a question which sought to find out whether women should wait for decisions from their husbands, the women felt that it would be a great idea if women were given opportunity to make decisions. This would create a quicker decision-making process that make business enterprises to grow faster and steadily. However, another respondent also agreed that some decisions should be made by women themselves if they had the knowledge and ability to do them. On the contrary another respondent felt that contacting the husband would give her opportunity to gain capital from her husband but also reduce mistrust between them. These findings reveal that women still lack full autonomy in making and managing decisions in their own enterprises. A result that is likely to affect how an enterprise is managed hence changing the sustainability of the business.

Do banks trust women who ask for loans? (if Yes, why? If No, why? And to what extent?)

Yes, banks trust women who apply for loans because women are the ones who raise the economy by doing small business. (12th October, 2019)

Yes, since some of them use ID's without the husband's consent and at the end of the day bother if he fails to repay the loan. A woman may have taken a house warrant without the consent of her husband (a man can use any collaterals example house but not a woman without permission from her husband). (19th October, 2019)

No, a woman is a person who does her things with confidence and is afraid of distrust, therefore they will pay their loan on time to prove their capabilities. (29th October, 2019)

These findings show a variety of responses from the respondents who had different opinions about how banks treated women that wanted loans for their business. The results show that banks gave loans to women however the criteria for borrowing loans was a collateral that most women did not have because they did not own property. Hence, they dependent on men for accessing loans. On the contrary another respondent agreed that women had the capability of borrowing loans and managing it by themselves. Accessibility of loans supports business start-up, growth as well as sustainability. While inaccessibility could be a great drawback.

Men are the barrier to their wives in growing or starting a business? (if Yes, why? If No, how do they help?)

Yes, because many men grow up not trusting their wives, they think that when a woman starts a business and it grows up, she will come to oppress or abuse her husband which is not true. (12th October, 2019)

Yes, they look at the woman as the sole guardian and not the seeker or capable of doing business and taking care of the family through financial empowerment. (19th October, 2019)

Yes, because some men prefer their wives to stay at home on the claim that they are the only recipients of the business and not the women. (29th October, 2019)

The findings also showed that men acted as a barrier to the women's initiatives towards business ownership as well as growth. The respondents felt that men did not trust them with to start businesses because they oppress and abuse them. Other men felt that women had a sole responsibility of taking care of the home and not business. Men did not allow women to participate in the financial aspect of the family, an issue which has a greater influence on the management of growth and sustainability of a business.

5.2. Cultural Stereotype of Women Involvement in Business

Must women go to school? (if yes, why? If No, why? And to what extent?)

No, because educating a woman means educating the whole community, it's because women are the ones who spend most time teaching and raising their families therefore in that sense the level of education that is best for a woman is from basic education to employment. (12th October, 2019)

No, the level of education depends on personal ability including the woman's own readiness to get an education. A woman can study to the highest level of education. (19th October, 2019)

No, she has to go to school because she can do something that her education will help her solve and improve her life by herself. (29th October, 2019)

The question which sought to find out whether women greed that a woman should be educated revealed that, most women felt the women should be allowed to get an education. They felt that education would uplift them to become more employable and be able to contribute towards family financial matters. The respondents also believed that women could study up to the highest level if they wanted to. These findings have an implication on enterprise development and growth because education generates: knowledge, skills, competencies and experiences that could be valuable when managing enterprises.

Are women entrepreneurs not married? (if Yes, why? If No, how long do they stay married?)

No, women entrepreneurs get married but do not stay married because most of their times are used in entrepreneurship and they don't spend much time with their family especially their children.

(12th October, 2019)

No, they get married and stay on if the husband understands his wife's contribution to the family and many men love women who engage themselves in various business activities. (19th October, 2019)

No, they are married because they are seekers and life are about helping each other between the husband and the wife; hence remain in good harmony and good progress of life. (29th October, 2019)

In a question which sought to find out whether women were married, the findings showed that most women agreed that they were married. However, they agreed that they did not spend a lot of time with their families because of the time they were engaged in doing business. The women also said that they sought for understanding from their men in order for them to have freedom to engage on business activities (making contributions towards the finances of the family). The results imply that most women had a personal derive to do business, which a good indication that if women were to given opportunity; they would contribute to the growth and sustainability of the economy.

Is it acceptable that human rights are not women's rights? (if Yes, why? If No, explain)

Yes, because all women are human beings therefore all women should get human right example the right to live, the right to worship, and the right to access to the basic needs like food, clothing and shelter. (12th October, 2019)

No, because all human rights are acceptable as women rights. (19th October, 2019)

No, because a woman has right because there are some things, that she has contributed with all her power. (29th October, 2019)

The findings revealed that all human rights should be rights for all women. Rights bring about freedom that creates an easy environment for women to participate in entrepreneurial activities. this contributes to the growth of the family income as well as economic sustainability in the long-run. These findings show that if women are given equal rights to men then they would have the power to engage in enterprise development.

Are women who advocate for the right of other women treated as abusive and unmarried? (if Yes, why? If No, to what extent are they accepted?)

No, this is because these women who advocate for the rights of their fellow women offer many opportunities for development in society especially women which result to their widely acceptance. (12th October, 2019)

No, 80% are accepted as some are afraid of fighting for their rights. (19th October, 2019)

No, they help their fellow women not to be discouraged of progress and life. (29th October, 2019)

The findings from the field revealed that women were involved in the fight for the human rights on behalf of other women. A finding that all respondents agreed to. As one respondent said that the fight for human rights created opportunities for women to participate in the development programs of the society. Also, another respondent agreed that the fight for rights encouraged women to be active in the field of entrepreneurship. The results imply that women had a desire to be involved in business activities but they lacked the support. Hence, they could not participate in the sustainability of the family enterprises.

5.3. Challenges That Women Face as Entrepreneurs

Do women get capital for doing business easily? (if Yes, why? If No, why?)

Yes, women do not get capital easily because they go through so many challenges especially gender-based violence. (12th October, 2019)

Yes, women who are married get restrictions from their husbands in obtaining capital especially jealous men become a major obstacle. (19th October, 2019)

Yes, because women are often the most despised. (29th October, 2019)

The data from the field revealed that most women did not get opportunities to raise or borrow capital easily. Most women agreed that they found it challenging to obtain capital because of their gender (discrimination) of the society. Some said that their husbands were jealous and acted as obstacles. But others also said that women were despised therefore they found it difficult to borrow capital. These findings imply that women were disadvantaged in the field of entrepreneurship because of lack of capital. Hence most did not participate in the actual running of self-owned or family-owned enterprises.

Do women have a bond to apply for a loan? (if Yes, why? If No, why?)

No, women who apply for loans for example there are women owning their land, houses, big business, school, which can be enough securities to apply for loans. (12th October, 2019)

No, for women who owns business can use their business as collateral and for non-business owners can use family property as collateral only if they are into agreement with their family members. (19th October, 2019)

Yes, because they have no personal property that comes from their own. (19th October, 2019)

The data from the field revealed that most women did not have a bond to apply for a loan because they did not own property that could be used as collateral for borrowing loans. Those who were married dependent on their husbands to act as bond for their borrowing. The results imply that women were still discriminated by in the society especially in the area of property ownership which is a foundation for investment and entrepreneurial activities.

Are women ideas about business taken into consideration? (If Yes, why? If No, why?)

No, the ideas of women in business are taken into consideration but to a lesser extent because community members believe that a woman only should depend on her husband. (12th October, 2019)

No, because a husband does not believe his wives' ideas and this is due to the husband's contempt and pride. (19th October, 2019)

No, because of the reason that they think women are always being carried around which is not true.

(19th October, 2019)

The data also revealed that women had very little influence on how an enterprise is run because their husbands did not allow them to contribute their ideas nor make decisions. Men thought that women had were solely dependent on them to make decisions. But also, men were proud of themselves in terms of leadership. These results imply that, the lack women involvement in entrepreneurship could cause decline in the sustainability of family business because disunity in the management of the said business.

Specify any sexual harassment in the business

Customer taking product without paying money, Ironic words, Theft in business. Men are given more credit than women. (12th October, 2019)

Despised by the society and lack of support and co-operation from the society. (19th October, 2019)

Discrimination against a business based on a person, business men are more trusted than women hence easily loan access and women in business are considered as too much outgoing disregarding their first role for child care and husband care and housekeeping. (29th October, 2019)

The field data also revealed that sexual harassment was a cause of low progress and sustainability of businesses that were run by women. A respondent said that some customers took products from their businesses on credit but they never paid for them later. Women were also despised because of their gender. Hence these types of cultural stereotypes made women to grow their businesses slowly. An outcome that affects the sustainability of businesses.

6. Conclusion and Recommendations

Women revealed that their male counter-part were final decision makers concerning their businesses. The cultural stereotype concerning personal characteristics such as age, education, family background, marital status and religion, determined performance of women entrepreneurship activities. Women still lack full autonomy in making and managing decisions in their own enterprises. A result that is likely to affect how an enterprise is managed hence changing the sustainability of the business. Banks gave loans to women however the criteria for borrowing loans was a collateral that most women did not have because they did not own property. Hence, they depended on men for accessing loans. The lack of women involvement in entrepreneurship could cause decline in the sustainability of family business because disunity in the management of the said business. Men did not allow women to participate in the financial aspect of the family, an issue which has a greater influence on the management of growth and sustainability of a business. If women were to given opportunity; they would contribute to the growth and sustainability. The research also concludes women had a desire to engage in entrepreneurial activities but the society had a negative cultural perception that was against them. Also, the findings concluded that culture did not allow women to own property (inherited), therefore this acted as a hindrance against capital acquisition for participating in business activities.

Women should be supported so that they can access loans in order to support their business start-up's, growth as well as sustainability. It would be a great idea if women were given opportunity to make decisions. This would create a quicker decision-making process that makes business enterprises to grow faster and steadily. Therefore, women should be given opportunities; to contribute to the growth and sustainability of their business. Women should be encouraged to seek for education because education generates: knowledge, skills, competencies and experiences that could be valuable when managing enterprises. If women are treated without any stereotyping, discrimination or prejudice then they could be more involved in the process of entrepreneurship and business sustainability.

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