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Soft Skills for Female Entrepreneurship in Tanzania WP # 02/2019

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Soft Skills for Female Entrepreneurship in Tanzania

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ABSTRACT

This paper aims to assess the needs of female entrepreneurs in Tanzania and discern to what extent soft skills training can address the specific barriers they face. This report is based entirely on secondary research and uses papers from the past decade that address the specific situation in Tanzania. The literature on women entrepreneurship identifies socio-cultural and political factors as a massive and pertinent obstacle for women entrepreneurs. Despite these deeply rooted socio-cultural factors, there is still room for soft skills training to improve sustainability and growth, particularly in establishing and utilizing social networks and improving their performance in business negotiations. Most of this paper has focused on micro-entrepreneurs, as they make up the vast majority of women-owned businesses in Tanzania. However, if possible, CDI should conduct primary research in female entrepreneurs seeking to start small to medium enterprises and have a higher level of formal education. There is little to no research on how they perform in this male-dominated industry, and whether the formal institutions are accessible to them. To distinguish itself from most of the training and service providers in Tanzania, this paper recommends a focus on more advanced micro-entrepreneurs, instead of focusing on basic skills that assume no prior experience. Finally, noting that a general trend is that services and informal business associations exist, but are poorly networked and under-resourced, and enjoy little awareness of their existence and long-term benefits, a potential project could be to facilitate cohesion and partnerships between these organisations.

Keywords: female entrepreneurship, women-owned enterprises, gender, social capital, soft skills, Tanzania, MSME, micro-entrepreneurship

ABBREVIATIONS

MSME – Micro, Small, Medium Enterprises
WOE – Women-Owned Enterprises
ILO – International Labour Organization
BDS – Business Development Services
MFI – Micro Finance Institution
BRELA – Business Registration and Licensing Agency
SIDO – Small Industries Development Organisation
CDI – Cambridge Development Initiative

I. Introduction

This paper looks at the current environment for women in the Tanzanian business sector. The literature reviewed not only assesses the barriers faced, but the success and extent of strategies employed by women entrepreneurs.

This focus on female entrepreneurship is a reflection of economic policy and goals of the Tanzanian government and international development organisations. The government has expressed a commitment to and implemented various policies dedicated to promoting female entrepreneurship, even celebrating an annual ‘Month of Women Entrepreneurs’ since 1996¹.

Female participation in the Tanzanian business sector is relatively high, which is not uncommon in developing economies. According to the ILO (2012)², women own approximately 54.3% of MSMEs in Tanzania, most of which are micro-enterprises. 73.4% of WOE are sole proprietorships, and 25.9% have two to four employees. The statistics for their male counterparts are 57.6% and 37.2% respectively. The issue is not with women starting businesses, but the sustainability, growth and profitability of these enterprises.

Entrepreneurship in Tanzania, across genders, is driven mainly by necessity, and not opportunity. While the unemployment rate is relatively low in the East African context, the high rates of underemployment and youth unemployment result in greater participation in the informal sector and entrepreneurship. Necessity-driven entrepreneurship is particularly popular among women, partially because the flexible working hours allow for the unpaid domestic labour that women are expected to perform in addition to paid work. Micro-enterprises, in this context, are perceived as a means to sustain household needs and to gain financial independence and security. This perception differs from a more ‘Western’ view of entrepreneurship as a means to attain wealth or upward social mobility.

On a macro, economic development level, the growth of WOE could contribute significantly to socio-economic development. From a more rights-based approach, female entrepreneurship is considered a sustainable and practical mechanism to promote female empowerment, that provides vulnerable women with more security and confidence.

This paper takes a ‘socialist feminist’ theoretical framework, which asserts that ‘culture shapes the way women view their gender role of being entrepreneurs’³. The recommendations and assessments made are based on the specific motivations that different groups of women have regarding their enterprises.

¹ https://www.ilo.org/addisababa/media-centre/pr/WCMS_533683/lang--en/index.htm

² Mori, N. 2014. Women’s entrepreneurship development in Tanzania: insights and recommendations. International Labour Office – Geneva. p.21.

³ Kapinga, A.F. & Montero, C.S. 2017. ‘Exploring the socio-cultural challenges of food processing women entrepreneurs in Iringa, Tanzania and strategies used to tackle them’. *Journal of Global Entrepreneurship Research*, 7(17), p.6.

II. Barriers faced by female entrepreneurs

i. Access to financial capital

Access to financial capital is one of the most cited reasons restricting the growth of WOE's. Most female entrepreneurs rely on savings (personal or family) to start their businesses, which presents a limit to how much can be feasibly invested. Women tend to avoid formal institutions because they cannot amass the collateral required and are discouraged from registering their businesses. The legal framework around business activities, like property rights and loans, do not discriminate against gender but is not gender-sensitive in practice. Property law in Tanzania allows women to own and mortgage land, among other resources. The Tanzanian government has emphasized entrepreneurship, particularly female entrepreneurship, as a national focal point for economic development and implemented several programs and institutions to promote this. Two of eight formal financial institutions in Tanzania are explicitly targeted at women – Tanzania Women's Bank (TWB) and Covenant Bank for Women (CBW), established in 2008 and 2011, respectively. TWB has branches only in three regions, all of which are in urban areas, and as of 2013, has 4,700 active borrowers, 80% of which are women entrepreneurs with most of them in solidarity lending groups. While this is promising, this is a minimal share of the approximately 1.7 million WOE's in Tanzania. CBW is a commercial bank that offers customized savings account and as of 2014, does not offer loans.

Majority of women have little to no knowledge of such policies. “There are no specific efforts made to assist female entrepreneurs with the complexities of dealing with labour regulations, including informing them of the reporting and compliance requirements.”⁴The underutilization and ineffectiveness of these programs also stem from being under-resourced.

The high level of collateral required by formal banks (up to 125%) makes it an entirely unfeasible option for most WOE's, particularly because it is rare for families/husbands to allow their daughters/wives to use their property as collateral. Most WOE's would then rely on semi-formal and informal service providers. There is a growing number of village community banks in a few rural areas, but it remains that the majority of financial services are only accessible in urban areas. Even those who were able to get an initial loan to start their business feel that the loan was insufficient and reluctant to apply for another one due to high interest rates.

Roughly 85% of female Tanzanian entrepreneurs used their savings to start their businesses⁵. This does not reflect the levels of awareness of these existing MFIs, as 55% of female entrepreneurs made some effort to obtain loans. Low levels of financial literacy and formal education hinder efforts to register their businesses (often a prerequisite to loans) and obtaining loans. The obstacle to address here is understanding the complexities of the Tanzanian legal framework and bureaucratic processes in obtaining loans, but the socio-cultural barriers beyond the practical understanding of these procedures cannot be neglected in training women to access financial capital successfully. Some women entrepreneurs apply for loans as groups in order to gather enough collateral, and according to a study

⁴ Mori, N. 2014. Women's entrepreneurship development in Tanzania: insights and recommendations. International Labour Office – Geneva. p.4.

⁵ Mori, N. 2014. Women's entrepreneurship development in Tanzania: insights and recommendations. International Labour Office – Geneva. p.40.

by Kapinga and Montero⁶, this transversal strategy not only helps to access financial capital but is also conducive for women who have dual responsibilities by dividing labour. The issue is convincing female entrepreneurs to trust this economic group-dynamic, and divide control as well as responsibilities. Facilitating the formation of such groups could be incredibly beneficial.

ii. Socio-cultural factors

Majority of female entrepreneurs have to manage their businesses in addition to (and often in subordination to) their domestic, unpaid labour. Support from their husbands, or lack thereof, is a critical factor in the success of WOE's. The significance of spousal approval is heavily embedded in the socio-cultural environment in urban and rural Tanzania for women. There is undoubtedly a limit to how much formal education and teachings of soft skills can help in navigating this, especially if programs are held past the age of crucial socialization. Challenging their husbands can prove to be a very dangerous situation, and for younger, unmarried women, there might be similar pressures exerted by older family members. The ownership of a business is usually not the issue. Instead, it is the potential profitability. Business growth presents the threat of financial independence and/or the woman becoming the more significant contributor to household income, which would shift the existing power relations.

Bureaucratic processes of registration and formal financial procedures prove even more challenging for women, as it is not uncommon for women to face sexual harassment in these formal settings dealing with authority. Only 15% of the women surveyed in the 2014 ILO report had their businesses registered by BRELA⁷. This does not necessarily mean that women were operating 'illegal business', as a significant proportion of WOE's had the licenses and certificates to run their business.

The cost of registration and the subsequent regular taxes on sales and incomes are often cited as disincentives to business registration. However, women who have registered their businesses report that it was worthwhile in sustaining and growing their businesses⁸, partly because registration is useful in combatting harassment from corrupt government officials. Greater awareness of the long-term benefits, combined with the skills and knowledge to navigate the complex procedures, could be instrumental in helping female entrepreneurs in avoiding harassment.

It is unclear how soft skills and various strategies could be applied to avoid sexual harassment. Nevertheless, communication and interaction with women who have been successful in formalizing their micro-enterprises could prove useful. This emphasizes the importance of expanding social networks of female entrepreneurs.

The disparities in male-female education levels do correlate with the gender gap in business profitability. Although there are disparities in male-female proportions in each tier of entrepreneurship, in each tier itself, men and women tend to have roughly similar education levels, meaning that most micro-entrepreneurs (male or female) left formal education at around the primary school level⁹. Within

⁶ Kapinga, A.F. & Montero, C.S. 2017. 'Exploring the socio-cultural challenges of food processing women entrepreneurs in Iringa, Tanzania and strategies used to tackle them'. *Journal of Global Entrepreneurship Research*, 7(17), pp.1-24.

⁷ Mori, N. 2014. Women's entrepreneurship development in Tanzania: insights and recommendations. International Labour Office – Geneva. p.31.

⁸ Mori, N. 2014. Women's entrepreneurship development in Tanzania: insights and recommendations. International Labour Office – Geneva. p.2.

⁹ Dina, N.M. 2012. 'Tanzanian Education and Entrepreneurial Influence among Females'. *Journal of Women's Entrepreneurship and Education*, 1-2, pp.52-73. p.55

this tier of micro-entrepreneurship, the gaps between profitability are likely attributed to difficulties in business negotiation. A study on business negotiations in WOE in Tanzanian agribusiness confirms that women are more disadvantaged in face-to-face communications with their male counterparts¹⁰. 86% of the survey's respondents affirm that this is the most common form of negotiation. The survey presented a list of factors that women felt were significant in affecting their performance in negotiation, and the least unanimous factors were 'men are hard to convince', or 'men pay low price', and the factors where most of the respondents 'extremely agreed' with were 'mistrust', followed by 'lack of confidence'. The respondents were female entrepreneurs in the Mawenzi market in the Morogoro Municipal, where traders from other cities and countries (mainly Kenya, India and Comoro) come together. These markets are incredibly competitive, with very little differentiation in business size and product. Moreover, the fact that traders are not locally based means that business relationships cannot be built through kinship networks and informal, everyday interactions.

Reiterating that sectors that female entrepreneurs tend to participate in are dominated by WOE, women, in this case, are not competing against men. Face-to-face negotiations, therefore, present a critical opportunity for soft skills training to improve the profitability of WOE. This paper would recommend that communication skills for negotiation be a focal point in soft skills training for female entrepreneurs. Business negotiations is an area that is untouched by bureaucratic procedures or disapproval from family members, which are two of the critical restricting factors for WOE.

iii. Business strategy

Female entrepreneurs in Tanzania are likely to start businesses in similar industries, for a variety of reasons. It is convenient when their business activities align with their domestic activities and traditional gender roles, partially because starting their enterprise would not require them to learn new technical skills, and they would be able to conduct their business from home. Additionally, female entrepreneurs select particular types of enterprises that do not require large amounts of capital, extensive business experience and/or equity financing.

This selection criteria result in high female participation in sectors that have low barriers to entry, and due to the number of micro-enterprises, very high competition. Consequently, WOE have quite low survival and growth rates.

On a study gathering data across the African continent in 2006, UNCTAD estimated that 50% of enterprises fail in the first three years of operation, and only 7% of new micro-enterprises would grow into larger enterprises¹¹. These statistics are not specific to Tanzanian WOE, but it is highly probable that the chances are exacerbated for WOE, due to the gender gap in business growth and survival. Even if we were to disregard business growth as a goal for female entrepreneurs, taking into consideration the necessity-based motivations and prominent socio-cultural barriers, the dismal survival rates indicate that the operation of WOE could benefit from increasing training.

It is the trend for more successful micro-entrepreneurs to engage in multiple micro-scale, often unrelated businesses activities, instead of trying to develop their microenterprise into a more significant, profitable business. This business strategy is likely to be adopted, especially in food processing and

¹⁰ Nandonde, F.A. & Liana, P.J. 2013. 'Analysis of Women Small Scale Entrepreneurs Practices during Business Negotiations in Tanzania Agribusiness'. *Journal of Language, Technology & Entrepreneurship in Africa*, 4(2), pp.28-45.

¹¹ Tundui, C. 2012. 'Survival, Growth Strategies and Performance of Women-Owned Micro and Small Businesses in Tanzania'. *International Journal of Business and Management*, 7(8), pp. 143-155. p.144

production, as the licenses for larger-scale production are difficult to obtain. Another significant reason is that there are few small-scale enterprises to act as a model for female, micro-entrepreneurs to learn from. The lack of business experience and training means that most female entrepreneurs base their business operations on a rather standard model that does not incorporate adaptations or opportunities for growth or innovation. Hence the newer micro-enterprises find it challenging to survive in a highly competitive and saturated market.

There are some Business Development Services available for MSMEs, but a combination of lack of awareness and cost considerations had resulted in relatively low demand for BDS from micro and small enterprises. Additionally, BDS tend to based only in urban areas, and except for SIDO, are quite small (no more than five permanent employees), with one or no branch offices and not well-networked¹². Moreover, the provision of services is usually online, which does not cater to enterprises in remote areas. There are also forms of informal BDS, such as weekly solidarity group meetings at MFIs which serve primarily as a way to repay loans but also facilitates the exchange of useful information and support. Financial institutions often provide and require training on business plan writing, business record-keeping and business management. However, not only is the initial training reasonably rudimentary, but the training of practical skills is not a requirement – Kapinga and Montero highlight the lack of skills in food processing in a local economy whereby this is a primary source of income.

BDS providers are most effective when they cater to the specific needs of their clients, and this is not always possible given their limited resources, causing them to ignore differentiation in the levels of commitment, growth and education. Micro enterprises prefer advisory and consultancy services, as opposed to small enterprises that favour business and technical training. BDS proves the most useful to entrepreneurs who are just starting their business, with little to no prior business experience. The training provided often assumes an elementary level of knowledge and expertise. More experienced entrepreneurs would thus be disillusioned by most BDS providers. The structure and nature of the BDS providers available to female micro-entrepreneurs seem to stagnate them at a very basic level, without opportunity for growth.

Nevertheless, those who have received BDS have reported their long-term benefits. It is unclear whether this is because these individuals were themselves ‘beginner-level’ entrepreneurs, or because there was still some value to more developed WOE.

The strategy of owning and operating multiple micro-enterprises is perceived to be detrimental for overall growth. However, a study performed on micro-loan borrowers indicated that the entrepreneur used her ‘peripheral’ businesses to repay the loan used for her primary business, and this strategy was beneficial for enterprise growth¹³. However, as the subjects of this study are micro-loan borrowers, they may be part of solidarity groups, and so a combination of exchanging information and support and access financial capital could be a contributing factor to the success of a strategy that is usually considered to be counter-productive to business growth.

Kapinga and Montero note that many women entrepreneurs have access to mobile phone technology, but do not have the skills or knowledge to utilize this to access better markets, such as to find out about

¹² Sospeter, N.G. & Nchmibi, M.I. 2018. ‘Insights on Impact of Business Development Services on Growth of Women-Owned Enterprises in Tanzania’. *Journal of Management and Strategy*, 9(1), pp.82-83. p.91

¹³ Tundui, C. 2012. ‘Survival, Growth Strategies and Performance of Women-Owned Micro and Small Businesses in Tanzania’. *International Journal of Business and Management*, 7(8), pp. 143-155. p.149

bulk marketing and the prices in various market places. Further primary research is required on the efficacy on any current mobile phone apps that cater towards micro-entrepreneurs, to see if this is a feasible method to improve business strategies and helping women to juggle their other responsibilities. Kapinga and Montero note the potential of mobile phone technology but do not offer sufficient assessments, and this could be an area which CDI could look into.

iv. Social capital

The role of social capital on entrepreneurship can be discussed in terms of bridging and bonding social capital. Bonding social capital refers to close connections, usually in homogenous groups of people, such as close friends and kin members. In the business context, this refers to groups of people who work together for their shared interests and goals. In contrast, bridging social capital refers to more distant connections in diverse and heterogeneous groups.

Social networks can expedite the exchange of resources and information, improving efficiency. This can be as simple as buying raw materials in bulk. Networks across different business activities can also strengthen supplier relations. Moreover, the sharing of information should enhance business performance by promoting innovation and learning between different enterprises. The barriers mentioned above, such as convoluted bureaucratic processes and competitiveness of the industry, can be navigated around with the help of heterogeneous social networks.

Reliance on social capital for female entrepreneurs can prove detrimental to business growth due to the composition of their social networks. In this context, women's social networks tend to consist of primarily strong ties with kin members. A combination of strong and weak ties is critical to business performance, as weak ties facilitate the exchange of information. Moreover, the type of strong ties prominent in female social networks are of family members that generally discourage growing their enterprises. The type of business activities that female entrepreneurs engage in also restricts the composition and diversity of their social networks, especially those that work from home.

Female entrepreneurs are more likely to be members of informal business or ethnic associations, which promote homogeneous social networks. Very few belong to professional women's entrepreneurship associations or microfinance programs that require solidarity groups to access credit. Women are also highly unlikely to form ties with men outside their immediate circles. A study discussed earlier demonstrates that men perceive female entrepreneurs as inferior and do not value them as a resource, and women tend to distrust men¹⁴. This gender divide means that women's social networks are more or less limited to the same female-dominated industries, reducing the efficacy of making inter-enterprise links.

Improving soft skills could provide female entrepreneurs with a crucial advantage in establishing networks at trade fairs and other meetings, given the opportunity to participate, as well as increase their confidence in strengthening relations with suppliers and entrepreneurs from other industries. A study on the composition of social networks of male and female entrepreneurs in Tanzania did provide some optimistic data implying that men are willing to establish connections regardless of gender, as long as

¹⁴ Nandonde, F.A. & Liana, P.J. 2013. 'Analysis of Women Small Scale Entrepreneurs Practices during Business Negotiations in Tanzania Agribusiness'. *Journal of Language, Technology & Entrepreneurship in Africa*, 4(2), pp.28-45.

it appears useful to their business¹⁵. Granted, this statement does not consider the fact that men would implicitly perceive women as a less valuable resource but does suggest that with the right training and confidence, women may be able to reaffirm their value as a business connection.

The exchange of information is crucial in improving women's performance in business negotiations, reiterating the significance of establishing and utilizing social networks. The first step is increasing awareness of the benefits of weak ties and of the potential pitfalls on relying solely on strong ties (that usually consist of family members who are likely to discourage business growth). This could encourage greater participation in informal business associations and promote formations of solidarity groups.

III. Graduate and 'advanced' entrepreneurs

The focus on micro-entrepreneurship has neglected female entrepreneurs with more experience and higher formal education. Graduate female entrepreneurs undoubtedly occupy a minimal minority share of WOE's in Tanzania, meaning that most women-specific programs are not conducive for them, but they are still socio-culturally alienated from general, youth programs.

This paper hypothesizes that those who are enrolled in higher or tertiary education are not as bound by traditional familial roles. The reasoning for this is that many women have cited husband's restrictions and lack of support as a critical factor in limiting business success. If a woman is already enrolled in higher education, she already occupies a higher status than the average woman in society, implying that her family members have accepted (or tolerated at least) this upward social mobility. This does not undermine the significance of familial obligations, but this implies that these women are in better positions to overcome socio-cultural factors by expanding their business.

There are two formal financial institutions targeted at women, and it is plausible that this tier of female entrepreneurs is in a better position to benefit from these services. It is assumed that women of higher formal education prefer formal employment, but the competitive labour market and current high rates of youth unemployment imply that informal employment might still be a prominent alternative for highly educated women. Therefore, there should be more research done on female entrepreneurs and job-seekers who have a relatively high level of formal education. The current academic field, when analyzing female entrepreneurship in developing economies tend to focus almost exclusively on micro and small enterprises.

Training for more advanced female entrepreneurs should, therefore, be focused on empowering them with the skills to maximize programs and networks, even if they do not cater to women. This involves high levels of confidence and strong communication skills in order not to be overshadowed by men. The need to stand out and establish networks with male entrepreneurs needs to be emphasized due to the overall neglect of larger-scale WOE's.

¹⁵ Rutashobya, L.K. & Allan, I. S. 2009. 'Gender, Social Networks, and Entrepreneurial Outcomes in Tanzania'. *Journal of African Business*, 10, pp.67-83. p.76

IV. Conclusion and Recommendations

The main focal points of training programs should be soft skills involved in establishing social networks and enhancing performance in business negotiations and improving practical knowledge of complicated registration processes and the legal frameworks surrounding property rights and business ownership. Before soft skills training, it is imperative to reiterate the existence and long-term benefits of registration, BDS, solidarity groups (for both micro-loans and exchanging information and support), and other initiatives designed to help female entrepreneurs grow and/or sustain their businesses.

Interventions made by the Tanzanian government and NGOs (local and international) have resulted in a relatively high number of programs addressing micro-entrepreneurship in Tanzania. As for programs that focus on WOE's, the consensus across various publications is that while they are under-resourced and tend to be concentrated in urban areas, women who can access such services find them beneficial, what needs to be tackled in promoting awareness of the existence and benefits of these programs.

As aforementioned, the training and BDS programs appear to stagnate female entrepreneurs at a very basic level. It could be useful to target some soft skills training to a higher level of business development, as this is a neglected demographic. In reference to graduate female entrepreneurs, it could be helpful to have some women-only seminars (despite this being a niche group) as it is an under-researched demographic. Therefore the nuances and intricacies of gender disparities in graduate entrepreneurs are mostly unknown, and may not be adequately addressed in mixed-gender settings.

A paper commissioned by the International Development Research Centre (IDRC) on Youth Employment in Tanzania notes the existence of duplicative initiatives and lack of evidence to track the results of training programs. It could be useful to facilitate co-ordination between projects, to encourage partnerships and exchange of information. Encouraging more regular and standard monitoring and evaluation of interventions could have long term benefits for the entrepreneurship sector and maximize the utility of resources and effort invested. The paper mentions workshops organized by the Economic and Social Research Foundation, in partnership with the IDRC, to bring the different organisations together. Further information of this workshop was challenging to find, but the concept (if made regular, and reaches out to informal and semi-formal groups) seems promising. This could be something that CDI might want to consider in the future, focusing instead on existing local groups that reach out to female entrepreneurs, rather than the entrepreneurs themselves.

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