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Contextualising the Experiences of Mature Women Entrepreneurs in Dar es Salaam, Tanzania

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DECLARATION

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

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STATEMENT 1

This thesis is the result of my own investigations, except where otherwise stated. Where correction services have been used the extent and nature of the correction is clearly marked in a footnote(s). Other sources are acknowledged by footnotes giving explicit references. A bibliography is appended.

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I hereby give consent for my thesis, if accepted, to be available for deposit in the University's digital repository**.**

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"Always give thanks to God for everything" (Ephesians 5:20)

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DEDICATION

To My Family, The Nkwabi's (The Entrepreneurs). I would like to dedicate this thesis to my late mother, Flaviana Mwajuma Kadege, who would have been a mature woman entrepreneur, but circumstances never allowed it. Since day one, my mother has always encouraged me to seek learning and education. She used to say, "Education is the most important resource for a woman to have and chase it till the end". Whenever I felt like giving up, these words encouraged me to successfully complete this thesis. I would also like to dedicate this thesis to my father, Mhoja Nkwabi Kabalo, the man who never sleeps, so me and siblings can have it all. Lastly, to my brother Sylvester Mhoja Nkwabi and my sisters, Dr Jesca Mhoja Nkwabi and Dr Joyce Mhoja Nkwabi, thank you for your unwavering support and belief in me.

ABSTRACT

Entrepreneurship research and international development discourses are growingly stressing the burgeoning ageing population globally as a result of increased life expectancy. This is believed to disrupt the demand for state social welfare systems in the coming years, which will likely warrant significant policy adjustments to ensure sustainability. Furthermore, the ageing population poses challenges to employment as scholars have found that corporate reluctance to hire older individuals may lead to unemployment, poverty and social welfare dependency. Consequently, governments worldwide are confronted with the question of how to balance the financial pressures of supporting an ageing population. Entrepreneurial scholars have proposed that one of the solutions is to encourage and support entrepreneurship among older adults to alleviate the socio-economic issues presented by this increasing demography. This proposition has influenced the emergence of a separate academic research field termed the "Mature Entrepreneurship Literature", also known by various terminologies within the literature as discussed in Chapter Two.

Despite the acknowledgement of the challenges posed by this demography, the field of mature entrepreneurship remains under-explored, especially in developing countries. Much of the knowledge on mature entrepreneurs stems from the entrepreneurial experiences of individuals in Western Countries, with only a few studies from non-Western Contexts. Accordingly, there is a need to contextualise the experiences of mature entrepreneurs in developing countries to capture the socio-cultural, political and economic contexts that are significantly unique from the developed nations. This contextualisation is critical for adjusting policies and international development agendas that reflect the actual needs of older adults from developing countries.

Parallel to the gap above, women's entrepreneurship research stresses that gender and culture significantly influence the entrepreneurial experiences of women worldwide. Mature entrepreneurship scholars add another layer to this, arguing that age is another social identity marker that influences the entrepreneurial experiences of women. The argument here is that there is a generational disparity between older women and younger women that may influence their socio-cultural world differently; hence, this heterogeneity in experience must be explored. Likewise, studies have ignored the intersectionality of social identities, such as age, culture, gender, etc, in exploring the nuanced experiences of mature women in business. Furthermore, it is widely acknowledged that there are limited studies exploring the experiences of mature women entrepreneurs in both developed and developing countries. While some of these V

discussions have begun in the developed countries, in the developing countries, there is a significant gap in research.

In light of the above gaps, this study sought to contextualise the entrepreneurial experiences of mature women in a developing country context, Dar es Salaam, Tanzania. The research employed a purposive sampling strategy to target mature women entrepreneurs aged 50 and above alongside institutional gatekeepers representing relevant organisations. Guided by an interpretive research paradigm, the study utilised qualitative methods, including in-depth interviews with mature women entrepreneurs and structured interviews with the institutional gatekeepers, supplemented by participant observations and field photography. Secondary data was collected from a variety of credible sources, including books, journal articles, conference proceedings, and reputable online platforms. The methodological framework adopted for this study was grounded theory, which facilitates the development of a data-driven, context-specific understanding of the experiences of mature women entrepreneurs in Dar es Salaam to formulate relevant conceptual frameworks. Data analysis and interpretation were conducted thematically, yielding several key themes.

The findings culminated in the formulation of three conceptual frameworks: the Life-Course Intersectionality Motivation Framework, the Hierarchy of Institutional Influences and Institutional Needs and an An Integrative Framework of MWEs' Motivations, Challenges, Strategies, and Policy Implications. These frameworks provide a comprehensive understanding of the lived experiences of mature women entrepreneurs within the specific context of Dar es Salaam. This research contributed to the field in five principal ways: Contextually (exploring entrepreneurship in a developing country), Conceptually (constructing a conceptual framework to explain experiences), Methodologically (using qualitative research methods), Theoretically (adding concepts to theories like life course and Intersectionality), and Practically (recommending policies for mature female entrepreneurship development). Furthermore, the study offered recommendations for the SDGs, including the ageing population, especially from a developing economic context. This study then suggested avenues for future research to enhance the understanding of this critical demographic in various contexts.

KEYWORDS: *Ageing Population, Entrepreneurship, Mature Women Entrepreneurs, Entrepreneurial Experiences, Gender, Women's Entrepreneurship, Culture, Developing countries, Life-course Theory, Intersectionality Theory, and SDG goals.*

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LIST OF ABBREVIATIONS

APAC: Asia and the Pacific

AS: Analysis Strategy

ASCA: Accumulating Savings and Credit Associations

ASPE: Age Strategy PsyCap Exhaustion

BAME: Black Asian and Minority Ethnic Groups

BDS: Business Development Services

CABs: Chartered Association of Business Schools

CRDB Bank: Cooperative Rural Development Bank

DDT: Digital Divide Theory

DRC: Democratic Republic of Congo

EAC: East African Community

EAC: East Asian Countries

ECA: Europe and Central Asia

E-SSENCE: Entrepreneurship as a Spirited Endeavour, Social Status, Empowerment, Networking, Child Support and Emancipation

ET: Established Theory

EU: European Union

EXIM Bank: Export-Import Bank

FAIs: Family Institutions

FDI: Foreign Direct Investment

FIs: Financial Institutions

GDP: Gross Domestic Product

GT: Grounded Methodology

GT: Grounded Theory

HCDT: Hofstede's Cultural Development Theory

HCT: Human Capital Theory

HICs: High-Income Countries

IBM: International Business Machines

ICT: Information and Communication Technology

IIs: Informal Institutions

ILO: International Labour Organisation

IPM: Information Power Model

IPV: Intimate Partner Violence

IT: Institutional Theory

LAC: Latin and Caribbean Countries

LICs: Low Income Countries

LMICs: Lower-Middle Income Countries

MENA: Middle Eastern and North Africa

MFA-EAC: Ministry of Foreign Affairs and East African Co-operation

MKUKUTA: Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania (National Strategy for Growth and Reduction of Poverty)

MMM: Menarche, Marriage and Motherhood

MRS: Market Research Society

MWEs: Mature Women Entrepreneurs

NAP: National Ageing Policy

NASA: North America and South America

NBC Bank: National Commerce Bank

NBS: National Bureau of Statistics

NGOs: Non-Governmental Organisations

NHIF: National Health Insurance Fund

NMB Bank: National Microfinance Bank

NSSF: National Social Security Fund

OECD: Organisation for Economic and Development Co-operation

PCB: Perceived Behavioural Control

PEOU: Perceived Ease of Use

PIs: Political Institutions

PPF: Parastatal Pensions Fund

PRIME: Prince's Initiative for Mature Enterprise

PSPF: Public Service Pension Fund

PU: Perceived Usefulness

QOD: Quality of Dialogue

RBV: Resource-Based View

RCT: Randomised Controlled Trial

ROSCAs: Rotating Savings and Credit Associations

SA: Study Aim

SAARC: South Asian Association for Regional Cooperation

SAC: South-Asian Countries

SC: Social Constructions

SCT: Social Capital Theory

SDGs: Sustainable Development Goals

SDT: Self-Determination Theory

SES: Socio-Economic Status

SHGs: Self-Help Groups

SHGs: Self-Help Groups

SIDO: Small Industries Development Organisation

SIDO: Small Industries Development Organisation

SIs: Support Institutions

SMEDP: Small and Medium Enterprises Development Policy

SMEs: Small and Medium Enterprises

SS: Sample Specificity

SSA: Sub-Saharan Africa

TAM: Technology Acceptance Model

TAWIDO: Tanzania Women Initiatives for Development Organisation

TDESF: Tanzanian Digital Economy Strategic Framework

TPB: Theory of Planned Behaviour

TWCC: Tanzania Women Chamber of Commerce,

UCSAF: Universal Communications Service Access Fund

UHC: Universal Health Coverage

UK: United Kingdom

UMICs: Upper-Middle Income Countries

UN DESA: United Nations, Department of Economic and Social Affairs

UN: United Nations

URT: United Republic of Tanzania

USA: United States of America

UWT: Umoja ya Wanawake wa Tanzania (United Women of Tanzania)

UWTSD: University of Wales Trinity Saint David

VIBINDO: Jumuia ya Vikundi vya Wenye Viwanda na Biashara Ndogondogo (Community of Small-Scale Industries and Businesses)

VICOBA: Village Community Banks

VSLAs: Village Savings and Loan Associations

WASH: Water, Sanitation and Hygiene

WBG: World Bank Group

WDF: Women Development Fund

WDP: Women in Development Policy

WEAP: Wales Entrepreneurship Action Plan

WSD: Widowhood, Separation and Divorce

YWEs: Young Women Entrepreneurs

CHAPTER ONE

INTRODUCTION

"We simply do not know enough about entrepreneurship to close ourselves off to studying any facet of the phenomenon". (Welter et al., 2016, p. 318)

1.0 Chapter Overview

This chapter discusses the foundational research opportunities that provided an impetus for this thesis. The rationale behind this thesis is to contextualise the entrepreneurial experiences of mature women entrepreneurs (MWEs) in Dar es Salaam, Tanzania. This rationale resulted from various research opportunities, gaps, and calls from academics within the mature and women's entrepreneurship literature, as well as from international development organisations such as the United Nations (UN). The first section describes the global ageing population trends which signal an increase in life expectancy for older women and, in turn, warrant socio-economic development policies targeting this demographic. The second research opportunity stems from population trends within Africa revealing a lack of academic attention on the socio-economic issues affecting the ageing population. The third opportunity analyses the UN 2030 Sustainable Development Goals (SDGs), highlighting a lack of progress, particularly in relation to MWEs in emerging countries. Lastly, the fourth research opportunity addresses gaps, both epistemological and methodological, within the women's entrepreneurial research agenda. It specifically critiques the one size fits all approaches often applied in the field.

The second section of this chapter outlines the significance of exploring MWEs in Tanzania, a developing country. This section presents population trends of individuals aged 50 and above, again indicating a growing ageing population of older women. Similarly, issues concerning mature women, especially regarding their socio-economic positions within Tanzania, reveal a lack of attention on policy and socio-economic development for this demographic. The chapter concludes with a presentation of the research questions and objectives, followed by a roadmap of the chapters within this thesis. Overall, this chapter positions the study as a critical contribution to academic literature, practical policy considerations, and global development discourses concerning MWEs.

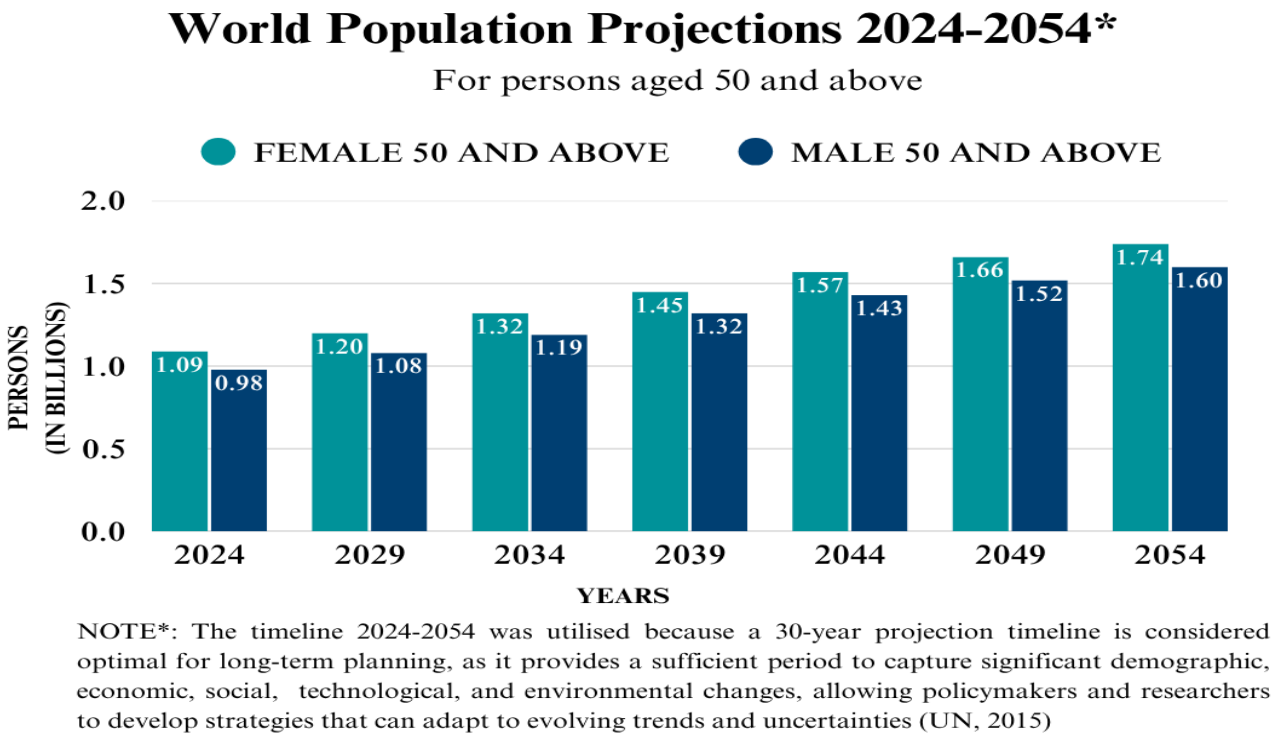
1.1 Mature Women Entrepreneurs (MWEs): A Research Opportunity

Welter et al. (2016) posit that much about entrepreneurship remains unknown and, therefore, calls for further research to enhance this field. Considering Welter et al.'s (2016) calls for further exploration of everyday entrepreneurship; this study emerged from recognising four underexplored research opportunities. The following sections will briefly explore these research opportunities.

1.1.1 Research Opportunity ONE: The Global Ageing Population Trends

Though the mature entrepreneurship literature is still in its infancy, it is beginning to draw considerable attention within global entrepreneurial research discourses (Grosu et al., 2023; Maritz, 2015; Murmann et al., 2023; Ratten, 2019). Numerous studies from both Western (Gordo et al., 2022; Kautonen et al., 2017; Meliou and Mallett, 2021; Stypinska, 2017) and non-Western contexts (Dzingirai and Ndofirepi, 2024; Gimmon, 2018; Murmann et al., 2023; Nsibirano et al., 2020) have attributed the growing research interest in this field to the increasing ageing population of both sexes globally. This rise in the ageing population (individuals aged 50 and above) is illustrated in **Figure 1**, based on the United Nations Department of Economic and Social Affairs (UN DESA, 2024) global population projections.

Figure 1: UN (DESA, 2024) Global Population Ageing Projections from 2024-2054



NOTE*: The timeline 2024-2054 was utilised because a 30-year projection timeline is considered optimal for long-term planning, as it provides a sufficient period to capture significant demographic, economic, social, technological, and environmental changes, allowing policymakers and researchers to develop strategies that can adapt to evolving trends and uncertainties (UN, 2015)

Source: Constructed by Researcher based on data from UN DESA (2024)

Figure 1 above displays the global ageing-population projections for men and women aged 50 and above over a 30-year timeline (2024–2054). The population of women in this age group is projected to increase from 1.09 billion to 1.74 billion, representing growth of approximately 59.63 per cent over the period. This underscores a substantial rise in the female elderly population globally. Likewise, the population of men aged 50 and above is expected to grow from 0.98 billion in 2024 to 1.60 billion by 2054, showing comparable growth of about 63.27 per cent. Although both sexes will experience substantial increases, women continue to outnumber men (e.g. by 2054, females will number 1.74 billion, whereas males will number 1.60 billion). Hence, notwithstanding the significant growth in the male demographic, the female population remains larger, underscoring the importance of mature women in broader socio-economic policy and research discourses (Vera-Sanso, 2023).

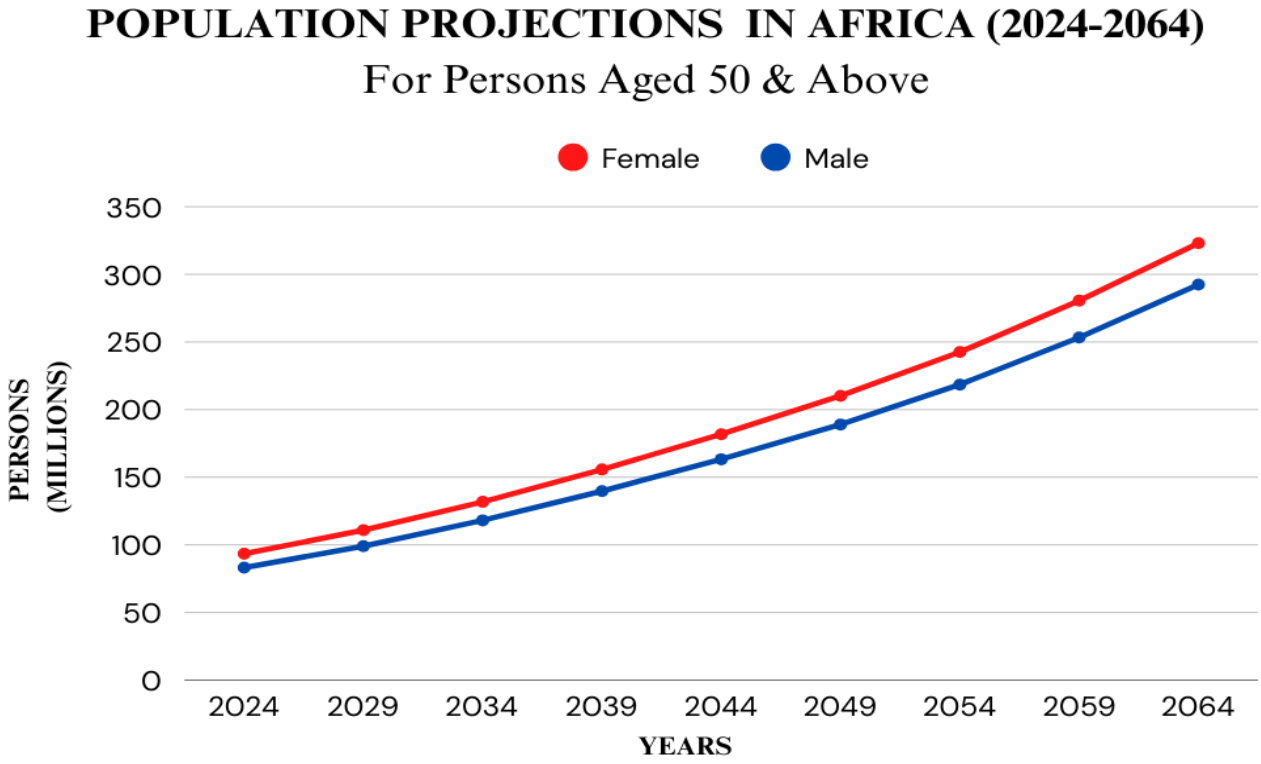
Despite mature women outnumbering mature men globally, research on MWEs remains limited (Aydin et al., 2019; McKay, 2001; Meliou and Mallett, 2021; Nsibirano et al., 2017). Various scholars (Ainsworth and Hardy, 2008; Axelrad and Tur-Sinai, 2019; Aydin et al., 2019; Kautonen et al., 2017) highlight the socio-economic and political implications of an ageing population, noting challenges such as unemployment owing to ageism, insufficient social-protection schemes such as pensions, and inadequate savings among older adults, all of which could significantly affect global socio-economic and political climates. Further studies (Aydin et al., 2019; Gordo et al., 2022; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Pleau, 2010; Tomlinson and Colgan, 2014) demonstrate that these challenges are more pronounced for older women than for older men, given the historical gender discrimination experienced by this demographic. Nevertheless, the mature female-entrepreneurship literature remains under-explored (Aydin et al., 2019).

Likewise, researchers from both Western (Gordo et al., 2022; Kautonen et al., 2017; Meliou and Mallett, 2021; Stypinska, 2017) and non-Western contexts (Dzingirai and Ndofirepi, 2024; Gimmon, 2018; Murmann et al., 2023; Nsibirano et al., 2020; Zhu et al., 2021) highlight significant gaps in policy development for older individuals, particularly with respect to entrepreneurship. Consequently, these gaps present a clear research opportunity to explore the entrepreneurial experiences of MWEs and contribute to international research and development discourses on the ageing population, with a specific focus on mature women. This thesis therefore answers research calls from academics (Arora and Mishra, 2019; Nerini et al., 2024; Shevelkova et al., 2023) for studies that inform ageing-population issues to help tailor policies to the needs of this demographic.

1.1.2 Research Opportunity TWO: Projected Increase in the Ageing Population in Africa

Scholars (Akinrolie et al., 2024; Arora and Mishra, 2019; Shevelkova et al., 2023; Vera-Sanso, 2023) argue that development efforts (UN, 2015,) targeting the ageing population have largely focused on developed countries (such as Japan, the United Kingdom, Canada, etc) due to their higher proportions of older adults, while developing countries (such as Tanzania, Chile, India, etc) have received comparatively less attention. Nonetheless, the latest population projections (UN DESA, 2024) reveal that the number of older adults will increase substantially in developing countries, especially in Africa, putting them on par with their developed counterparts. This is further demonstrated in **Figure 2** below:

Figure 2: Demographic Trends: Male and Female Ageing Population Projections in Africa (2024-2064)



NOTE*:** The timeline 2024-2064 was chosen to demonstrate the ageing population trends in Africa because within the development discourses the timeline set for achieving the development targets is the year 2063 by African Union Agenda (Mahlatsi, 2021).

Source: Constructed by Researcher based on data from UN DESA (2024)

Figure 2 displays the population projections (2024–2064) for persons aged over 50 in the African continent, according to UN DESA (2024). The data show that the population of females and males aged 50 and above is projected to grow markedly: from 93.45 million in 2024 to 323 million for women, and from 83.12 million in 2024 to 292.43 million for men by 2064. This

represents increases of approximately 3.45 times and 3.51 times for women and men, respectively. Additionally, the projections suggest that, by 2064, the number of older women will be about 1.10 times greater than that of men, despite the 3.5-fold increase in the male demographic. This implies that older women outlive their counterparts and underscores the need for targeted socio-economic policies that address this demographic's needs in respect of healthcare, employment, and social-support systems (Vera-Sanso, 2023). Moreover, because the number of older women is expected to remain slightly higher than that of men each year, these policies must adopt a gendered approach (Vera-Sanso, 2023).

Despite population projections highlighting a substantial increase in older individuals within Africa, development discourses and research efforts have paid limited attention to this demographic (Vera-Sanso, 2023). Some scholars (Akinrolie et al., 2024; Hussein and Ismail, 2016; Mahlatsi, 2021) suggest that this neglect stems from Africa's population structure being comparatively young when set against other continents such as Europe. Akinrolie et al. (2024) contend that Africa must begin to address its ageing demographic now, given existing challenges such as unemployment, inadequate social-protection schemes, and limited retirement savings, which will be even harder to tackle if action is delayed until the full impact of population ageing is felt. Vera-Sanso (2023) further argues that older women are the most marginalised group, facing systemic challenges such as unpaid care responsibilities, limited lifetime earnings, over-dependence on a spouse, and a lack of retirement benefits and savings, all of which exacerbate their poor socio-economic status. Yet, in research, development, and policy discussions, older women are almost entirely excluded (Hussein and Ismail, 2016; Nsibirano et al., 2020; Vera-Sanso, 2023).

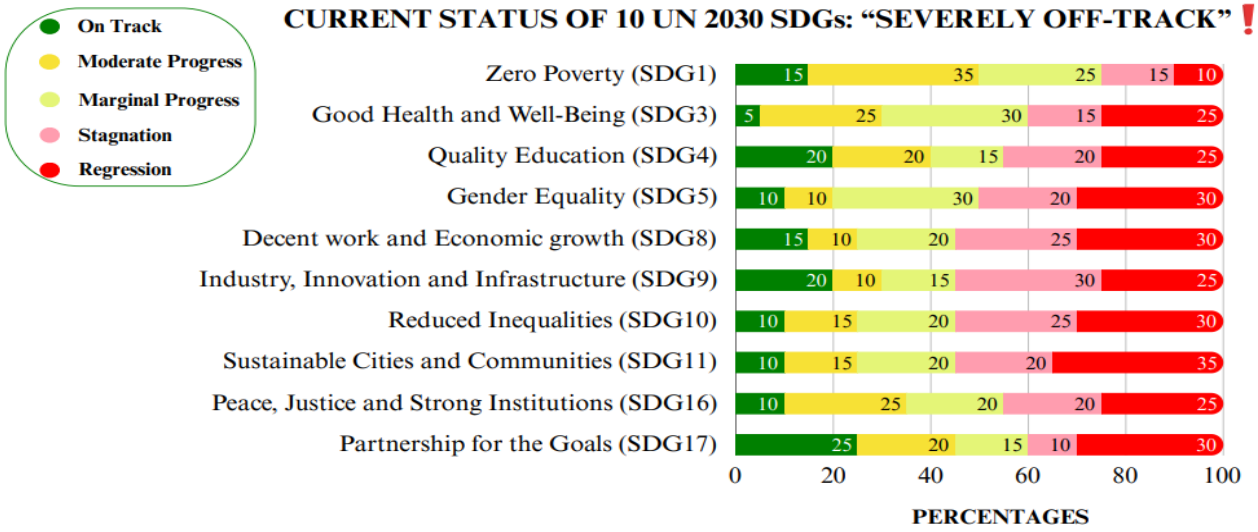
Given the context outlined above, this study identifies the position of older women in Africa as a critical research opportunity (Mahlatsi, 2021; Vera-Sanso, 2023) to investigate their entrepreneurial engagement, with a specific focus on Tanzania. In doing so, the study offers insights that aim to inform future policy recommendations tailored to the ageing demographic, particularly in addressing the socio-economic needs of an increasing older population in emerging economies. Furthermore, it responds to calls from various researchers (Akinrolie et al., 2024; Hussein and Ismail, 2016; Mahlatsi, 2021; Nsibirano et al., 2020; Vera-Sanso, 2023) for greater attention to ageing discourses within Africa's research and policy agendas. Specifically, this thesis answers Vera-Sanso's (2023) call for research that recognises that, in developing regions such as Africa, older adults often continue working throughout their life course due to limited socio-economic protection schemes.

1.1.3 Research Opportunity THREE: UN 2030 Sustainable Development Goals—Unmet Aspirations and Exclusionary Targets

> *"Our world as we know it and the future we want are at risk. Despite considerable efforts these past 4 years, we are not on track to achieve the Sustainable Development Goals by 2030" — General António Guterres, UN Secretary" (Arora and Mishra, 2019, p.339)*

The third research opportunity emerged from a critique of the United Nations (UN, 2015) Sustainable Development Goals (SDGs) for 2030, particularly regarding their relevance to MWEs. In 2019, UN Secretary-General António Guterres stated that the SDGs were not on track to be achieved by the 2030 deadline (Arora and Mishra, 2019, p. 339). Since then, progress has remained limited, with the SDGs now considered to be "severely off-track" (UN SDGs Report, 2024, p. 4). Moreover, researchers (Shevelkova et al., 2023; Vera-Sanso, 2023) argue that the SDGs largely exclude the ageing population, particularly mature women, despite the UN's (2015) recognition of global ageing trends. **Figure 3** provides an overview of the status of the SDGs.

Figure 3: Current Status of 10 UN 2030 SDGs



NOTE*:** The study only considered 10 SDGs as they relate the most with the ageing population and particularly mature women entrepreneurs and the ageing demographic (Shevelkova et al., 2023; Vera-Sanso, 2023). Hence, SDG 2(Zero hunger); SDG 6 (Clean water and Sanitation) SDG7 (Affordable and Clean Energy); SDG12 (Responsible Consumption and Production) SDG 13 (Climate Action); SDG 14 (Life Below Water) and SDG15 (Life on Land) were excluded from this data set.

SOURCE: UN SDGs REPORT (2024, p.4)

Figure 3 outlines the progress of selected 10 SDGs as reported by the UN SDGs report (2024, p.4). Figure 3 demonstrates considerable regression across the SDGs, notably in SDG11

(Sustainable, Cities and Communities) at 35% approx. A 30% regressed progress is observed in SDG5 (Gender equality), SDG8 (Decent Work and Economic growth), SDG10 (Reduced Inequities), and SDG17 (Partnership for the goals). Lastly, SDG3 (Good health and well-being), SDG4 (Quality Education), SDG9 (Industry, Innovation and Infrastructure) and SDG16 (Peace, Justice and Strong Institutions) are regressed at approximately 25% each. Inversely, SDG1 (Zero poverty) indicates a moderate progress of 35%, followed by SDG3 and SDG16 at 25% and SDG4 and SDG17 at 20%. Additionally, there is a moderate progress of 15% for SDG10 and 11, and the slightest moderate progress is observed in SDG 5, 8 and 9 at 10% each. In contrast, SDG9 (Industry, Innovation and Infrastructure) shows the highest (30%) stagnant position, followed by SDG8 and SDG10 at 25% each, and SDG 4,5, 11, and 16 are stagnant at 20%. SDG1, 3 and 17 show minimal stagnation at 15% and 10% respectively.

In terms of marginal progress, SDG4, SDG9, and SDG17 each rank the lowest at 15 per cent. The highest marginal progress is observed in SDG5 (30 per cent) and SDG8, SDG11, and SDG16 (20 per cent each). Conversely, the on-track progress status shows the highest progression in SDG17 (25 per cent), followed by SDG4 and SDG9 at 20 per cent each. SDG1 and SDG8 are each on track by only 15 per cent, while SDG5, SDG10, and SDG16 are on track by 10 per cent each. The lowest progression is recorded in SDG5 (Gender Equality), where only 5 per cent is on track for achievement by 2030. Overall, the data signals a concerning trend in the progress of the SDGs, underscoring the likelihood that many goals will remain unmet by the 2030 deadline.

These figures reflect concerns raised by various researchers (Dzingirai and Ndofirepi, 2024; Nsibirano et al., 2020; Vera-Sanso, 2023) about the lack of attention to development policy discourses, particularly in relation to MWEs. In this context, the regressed status of key SDGs is critical, as researchers have argued that the SDGs largely exclude development targets for older women (Shevelkova et al., 2023; Vera-Sanso, 2023). The lack of progression in SDG4, SDG5, SDG8, and SDG10 has been identified as a major constraint for MWEs, limiting their access to entrepreneurial education, resources, networks, and equal treatment in economic enterprises (Aydin et al., 2019; Meliou and Mallett, 2021; Meliou et al., 2018; Nziku and Henry, 2020).

Further research (Hussein and Ismail, 2016; Rutagumirwa et al., 2020; Spitzer and Mabeyo, 2014; Vera-Sanso, 2023) indicates that older women represent the poorest demographic group due to systemic barriers such as unpaid care work, lack of lifetime earnings, and the absence

of socio-economic protection mechanisms. This suggests that the stagnation of SDG1 is closely linked to the experiences of this group (Vera-Sanso, 2023). Figure 3 suggests that SDG3 is regressed by 25 per cent; researchers (Tungu et al., 2020) have found that access to health services remains inadequate, particularly in developing countries where national health coverage exists but is limited.

While SDG9 recognises the importance of digital infrastructure and innovation in entrepreneurship, studies (Hill et al., 2015; Jena and Paltasingh, 2024; Schreurs et al., 2017) have shown that older women are often left behind in terms of digital literacy. This restricts MWEs' ability to access e-commerce, digital marketing, and online business platforms, particularly in developing countries. The considerable 35 per cent regression in SDG11 further suggests a lack of inclusivity in urban policies (Akinrolie et al., 2024; Vera-Sanso, 2023). Research (Gimenez-Jimenez et al., 2020; Nziku and Henry, 2020) highlights that urban planning often overlooks the needs of MWEs in providing safe and affordable business spaces, forcing many to operate in open-air markets, especially in developing economies.

Moreover, the 25 per cent regression in SDG16 supports claims that MWEs face significant challenges in accessing institutional support and legal frameworks, which undermines their economic contributions (Nsibirano et al., 2020; Ojong et al., 2021). The 30 per cent regression in SDG17 further demonstrates the lack of internationally coordinated efforts, such as those by the World Bank, in providing training, financial resources, and support mechanisms for MWEs. This suggests diminished collaboration towards promoting age and gender equality in socio-economic opportunities (Akinrolie et al., 2024; Vera-Sanso, 2023).

Overall, the lack of progression in the SDGs provided an impetus for this thesis to explore the entrepreneurial experiences of MWEs in Tanzania and to contribute to broader development discussions concerning ageing populations. Furthermore, researchers (Nerini et al., 2024; Vera-Sanso, 2023) have found that the stagnation of SDG progress is particularly pronounced in African countries. However, African researchers (Akinrolie et al., 2024; Mahlatsi, 2021) have criticised the SDGs for being framed through a Western development lens that often overlooks issues (e.g. lack of social protection schemes) within Africa. As such, this thesis contributes practically by offering initial insights towards developing an SDG-aligned framework that highlights the policy and support needs of MWEs in an African context, with a particular focus on Tanzania.

1.1.4 Research Opportunity FOUR: Epistemological and Methodological Gaps in Women's Entrepreneurship Research

The fourth research opportunity was identified through epistemological and methodological concerns raised within women's entrepreneurship research discourses in developing countries. These concerns are outlined in the following sections.

1.1.4.1 Women Entrepreneurship Research: Epistemology Concerns

A growing body of literature has highlighted significant gaps in women's entrepreneurship research, particularly in emerging economies. Several reviews (Anderson and Ojediran, 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Jennings and Brush, 2013; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018; Yadav and Unni, 2016) point to a limited volume of academic studies focusing on women entrepreneurs from developing contexts, especially within high-ranking journals. For instance, De Vita et al. (2013) found that across more than 46 journals, only 70 publications addressed women's entrepreneurship in developing countries. In Africa, Ojong et al. (2021) reported that out of 147 articles published between 1996 and 2019 on African women's entrepreneurship, only 19 appeared in top-tier journals ranked ABS 3 and 4[1]. This lack of representation has contributed to an underdeveloped epistemological base for understanding women's entrepreneurship in the Global South.

Beyond issues of volume and visibility, scholars have also critiqued the conceptual and theoretical limitations within the field. Ahl (2006) argues that much of the literature continues to reinforce gender stereotypes, portraying women entrepreneurs in reductive and often negative ways. Ahl and Marlow (2012) further assert that the women's entrepreneurship research agenda risks stagnation due to a lack of theoretical innovation, particularly in its failure to fully integrate gender-sensitive perspectives. These concerns are echoed by other scholars (Cardella et al., 2020; Henry et al., 2015; Welter et al., 2016), who call for more inclusive, contextually relevant, and theoretically robust approaches to studying women's entrepreneurship in diverse settings.

A related concern is the dominance of descriptive studies over conceptual or theoretical contributions, particularly in developing country contexts (Anderson and Ojediran, 2022;

[1] The Academic Journal Guide (commonly referred to as the ABS list) is published by the UK's Chartered Association of Business Schools (CABS). It ranks journals in business and management fields on a scale from 1 to 4*, with 3 and 4 indicating high-quality, internationally recognised publications (CABS, 2021). The guide is widely used by UK institutions to assess journal quality and research output.

Ojong et al., 2021). This has led to calls for more work that moves beyond surface-level analysis and builds deeper, locally grounded conceptual frameworks (Ahl, 2006; Cardella et al., 2020; Ojediran and Anderson, 2020). Without this, the research agenda remains disconnected from the lived realities and policy needs of women entrepreneurs in different socio-economic environments.

Another key issue raised by scholars is the homogenisation of women's entrepreneurial experiences. Literature from both global (Anderson and Ojediran, 2021; De Vita and Mari, 2014; Panda, 2018; Yadav and Unni, 2016) and Tanzanian contexts (Isaga, 2019; Kapinga et al., 2018; Kitole and Genda, 2024; Nziku and Henry, 2021; Semkunde et al., 2021; Tundui and Tundui, 2024) often treats women entrepreneurs as a single, undifferentiated group. Critical scholars (Ahl, 2006; Ahl and Marlow, 2012; Ojong et al., 2021; Stevenson, 1990; Welter et al., 2016) argue that such oversimplification masks the diverse experiences, needs, and challenges of different subgroups. This homogenisation not only distorts academic understanding but also influences policy frameworks, which may become ineffective if they are based on the assumption of a universal female entrepreneurial experience. As a result, the specific needs of marginalised groups are often overlooked, and policies fail to achieve meaningful gender equity (Ahl, 2006).

Taken together, these critical perspectives from both Western and non-Western scholars highlight the need for more inclusive, theoretically grounded, and context-sensitive research in the field. These gaps provided a research opportunity for this thesis to focus on a particularly underexplored and marginalised group: MWEs (McKay, 2001; Meliou and Mallett, 2021). By doing so, the study aims to contribute to a more nuanced understanding of women's entrepreneurship in emerging economies, with particular attention to the socio-cultural and institutional context of Tanzania.

1.1.4.2 Women's Entrepreneurship Research: Methodological Concerns

In addition to epistemological concerns, several methodological limitations have also been identified within the women's entrepreneurship research agenda. Stevenson (1990, pp. 442–443) highlighted three major methodological issues that hinder the accurate capture of women's diverse entrepreneurial experiences. First, she argues that the use of survey questionnaires restricts deeper exploration of women's entrepreneurial lives, as it imposes an archetype based on male-centric constructs that are not representative of female entrepreneurs.

Second, Stevenson (1990) critiques the reliance on scaled, dichotomous, and rank-order questions to assess motivations, characteristics, and socio-psychological factors. She contends that this approach fails to reflect the range of motivations women may have for starting a business, especially when framed within the limited binary of necessity versus opportunity. Finally, while quantitative methods may support generalisability, Stevenson maintains that they contribute to a stereotypical and narrow view of women entrepreneurs, excluding considerations such as life course, privilege, and structural disadvantage.

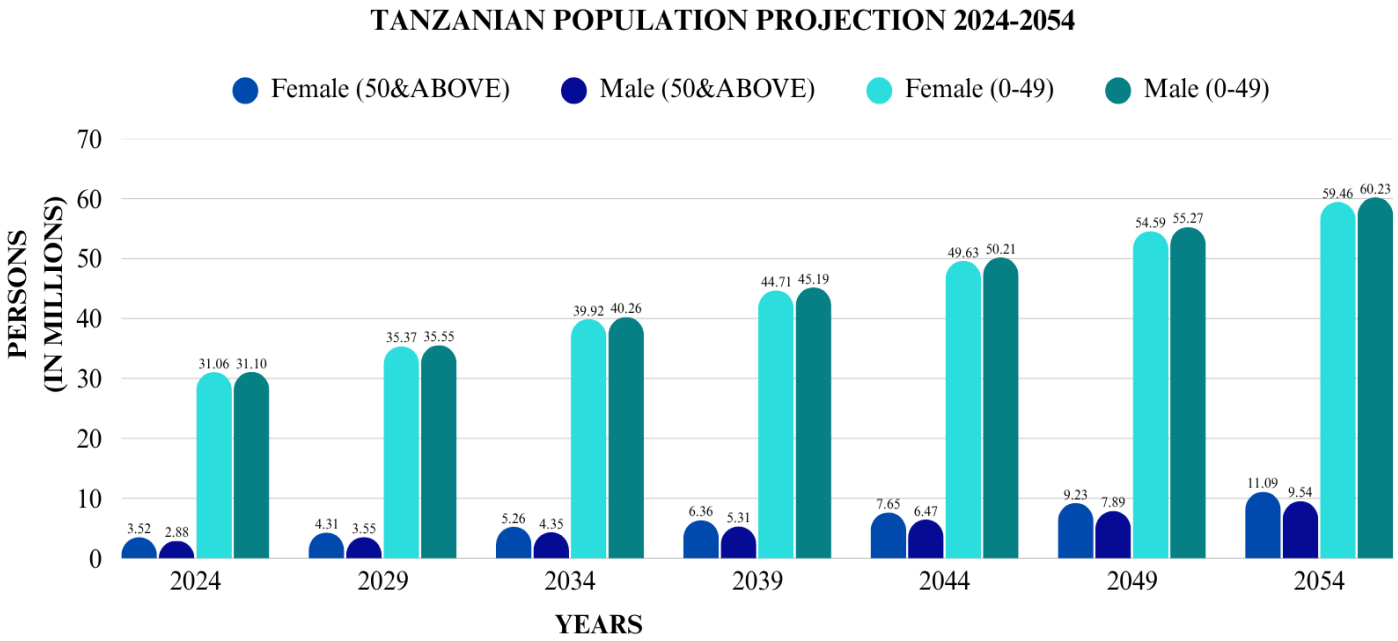
These concerns have been echoed by various scholars (Ahl, 2006; Anderson and Ojediran, 2022; Cardella et al., 2020; Henry et al., 2015; Ojediran and Anderson, 2020; Ojong et al., 2021; Welter et al., 2016), who collectively argue that women's entrepreneurial journeys are complex and shaped by socio-cultural, personal, and institutional dynamics. As Stevenson (1990) asserts, entrepreneurship is a subjective and evolving process, shaped through individuals' experiences, evaluations, and responses to events over time. In line with this perspective, Stevenson (1990, p. 443) and others (Ahl, 2006; Ahl and Marlow, 2012; Henry et al., 2015; Ojong et al., 2020) advocate for research approaches that allow women to describe and interpret their own entrepreneurial realities through methods such as in-depth interviews.

This methodological critique presented a clear research opportunity for the current study. By adopting qualitative methods, this thesis seeks to explore and contextualise the subjective entrepreneurial experiences of MWEs in Dar es Salaam, Tanzania. In doing so, it aims to contribute methodologically to the broader women's entrepreneurship discourse by offering insights grounded in lived experience, rather than abstracted generalisations.

1.2 The Significance of Exploring Mature Women Entrepreneurs in Tanzania

The UN DESA (2024) population projections for Tanzania highlight that the demographic structure will remain young for over 30 years. However, the ageing population in Tanzania is expected to increase steadily within the next 30 years. **Figure 4** demonstrates this projected population data.

Figure 4: Tanzanian Population Projections 2024-2054



NOTE*: The timeline 2024-2054 was utilized because a 30-year projection timeline is considered optimal for long-term planning as it provides a sufficient period to capture significant demographic, economic, social, technological, and environmental changes, allowing policymakers and researchers to develop strategies that can adapt to evolving trends and uncertainties (UN, 2015)

SOURCE: Constructed by the Researcher based on Population Data by UN DESA (2024)

Figure 4 presents ageing population trends for both females and males in Tanzania, comparing the 50-and-above age group with those aged 0–49 over a 30-year period (2024–2054). The population of females aged 0–49 is projected to increase by 1.91 times, from 31.06 million in 2024 to 59.46 million by 2054. In contrast, the number of women aged 50 and above is expected to grow from 3.52 million to 11.09 million, reflecting a 3.15-fold increase. This indicates that while in 2024 the younger female population is 8.82 times greater than the older female population, this ratio is projected to narrow to 5.36 by 2054. Although the ageing female population remains a minority, the narrowing gap signals a growing demographic that cannot be overlooked.

A similar pattern is observed among men. The population of males aged 0–49 is projected to rise from 31.10 million to 60.23 million by 2054, while the 50-and-above male group is expected to increase from 2.88 million to 9.54 million. The younger male cohort currently exceeds the older group by 10.80 times, but this disparity is projected to decrease to 6.31 times by 2054. In both age groups, the number of women continues to outnumber that of men.

The minority status of elderly individuals within Tanzania's broader population trends raises three key concerns: socio-economic and policy marginalisation, gendered economic disadvantage, and underrepresentation in research. First, as a smaller demographic group, older adults often struggle to have their socio-economic needs adequately addressed in policy**,** academic, and national development discourses. Research from Tanzania (Nziku and Henry, 2021; Rutagumirwa et al., 2020; Spitzer and Mabeyo, 2014; Twikirize and Spitzer, 2019) has consistently highlighted the limited attention given to ageing populations. For example, Tanzania does not provide universal social welfare compensation, and existing pension schemes only apply to formal public sector workers—predominantly men (Spitzer and Mabeyo, 2014). Nakao (2015) notes that only five per cent of the elderly population is covered by a pension, leaving the vast majority reliant on families or community support.

Additionally, the Tanzanian Government's National Ageing Policy (URT, 2003, p. 10) places the responsibility for caring for older individuals on their families and communities. As a result, research (Malima, 2013; Rutagumirwa and Bailey, 2019; Rutagumirwa et al., 2020) finds that older people are among the poorest demographic groups and lack representation in national development planning. The fact that the policy has not been updated since 2003 further reinforces the neglect of older people's issues in policymaking. Secondly, from a gendered perspective, older women significantly outnumber older men and face compounded socio-economic disadvantages. Studies (Rutagumirwa and Bailey, 2019; Spitzer and Mabeyo, 2014; Twikirize and Spitzer, 2019) show that these women often lack lifetime earnings due to long-term unemployment and economic dependence on husbands or family members. They are also burdened with unpaid caregiving responsibilities across their life course. As one respondent in Rutagumirwa et al. (2020, p. 409) stated, "We never graduate from our caregiving roles."

While some studies acknowledge that older women participate in income-generating activities, there has been limited investigation into their entrepreneurial potential. Existing research tends to focus on health (Tungu et al., 2020) or social work aspects (Twikirize and Spitzer, 2019), overlooking economic dimensions such as entrepreneurship. Thirdly, due to the minority status of older individuals, Tanzanian scholars have paid limited attention to this group, with much of the existing research on ageing in Africa being led by Western scholars (Spitzer, 2017). These studies primarily examine ageing from a social welfare perspective and often fail to consider economic resilience and entrepreneurial agency which are critical issues for older women in a context where formal social protection systems are minimal (Nsibirano et al., 2020).

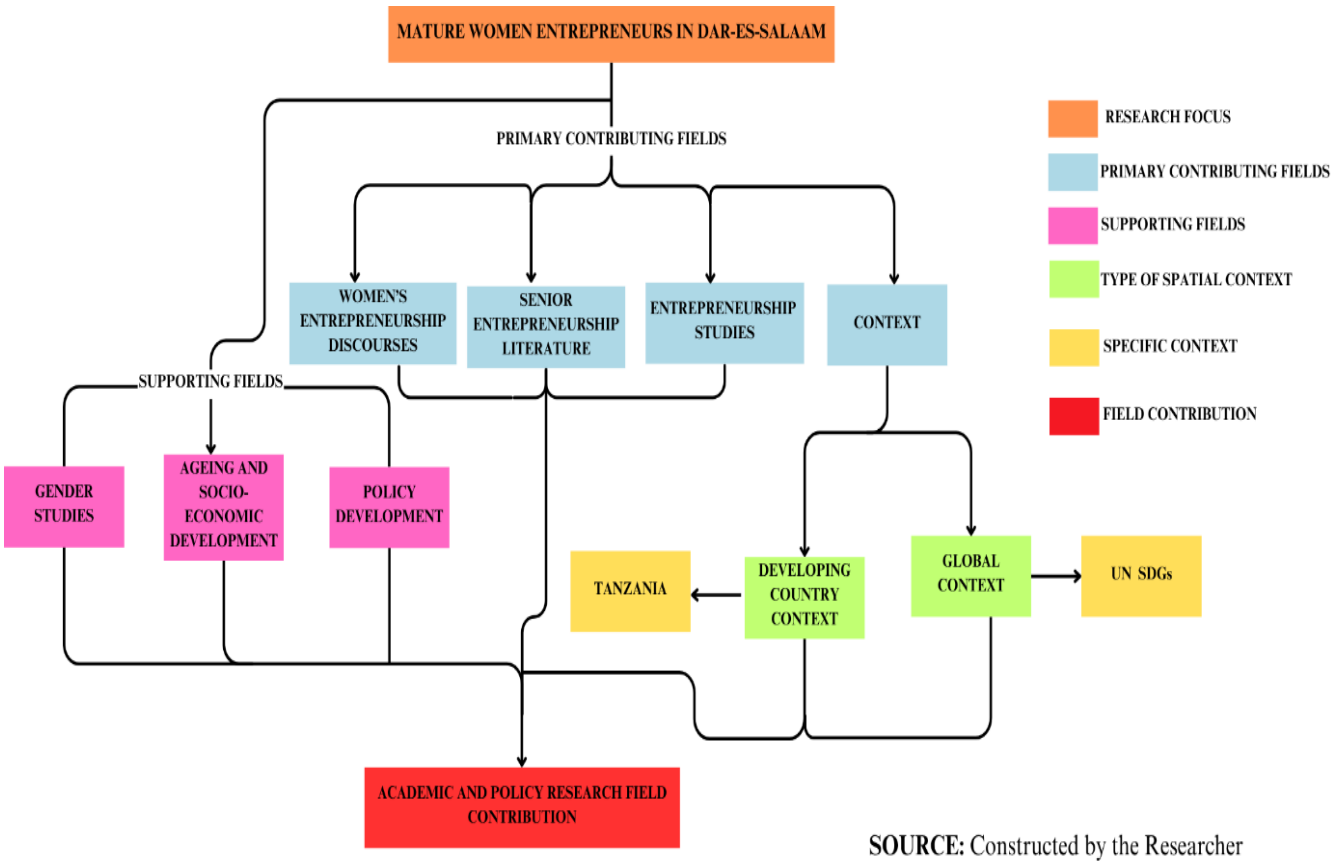
Consequently, the demographic position of older adults in Tanzania presents a clear research opportunity to explore the entrepreneurial experiences of mature women entrepreneurs, a group that remains underrepresented in entrepreneurship studies (Meliou and Mallet, 2021). Investigating their entrepreneurial experiences offers the potential to expand understanding of a population segment that remains largely absent from mainstream academic and policy discussions. By focusing on MWEs in Dar es Salaam, this study seeks to contribute to ongoing dialogues around inclusive economic development and gender-sensitive policy design in the context of ageing populations.

1.3 Situating the Study: Academic and Policy Research Field Contributions

This thesis is strategically positioned within both academic and policy domains to advance understanding of the entrepreneurial experiences of MWEs in developing countries. As illustrated in **Figure 5**, the study contributes to several core areas. Within entrepreneurship studies, it addresses the notable gap in research on older women in business, particularly in emerging economies where their entrepreneurial participation is often overlooked. In the field of women's entrepreneurship, the study challenges the tendency to treat women as a homogeneous group by demonstrating how entrepreneurial experiences differ across age, country, and culture. It highlights the need for more nuanced, context-specific research that captures the diversity of women's entrepreneurial journeys. Contextually, the research enhances global and developing country entrepreneurship literature by offering empirical evidence rooted in Tanzania, an emerging economy where informal entrepreneurship plays a critical role in women's livelihoods.

Beyond entrepreneurship, the study contributes to gender studies by exposing how persistent patriarchal norms and unpaid care roles continue to define women's economic possibilities later in life. It also engages with the field of ageing studies, where the economic participation of older women remains under-explored, advocating for more inclusive understandings of productivity in later life. From a policy perspective, the findings support the call for gender- and age-sensitive policies that better reflect the realities of MWEs, particularly in informal economies, and align with broader development agendas such as the Sustainable Development Goals (SDGs). These multifaceted contributions are elaborated in Chapter 8, where the academic, practical, and policy implications are discussed in detail.

Figure 5: Academic and Policy Research Field Contribution



SOURCE: Constructed by the Researcher

1.4 Research Questions, Aim and Objectives

Based on the identified research opportunities, this study was guided by the following research questions, aims and objectives.

1.4.1 Research Questions

1. How do the intersecting social positions of gender, age and culture influence the entrepreneurial pathways of mature women entrepreneurs in Dar es Salaam, Tanzania?

2. How do various institutions influence the entrepreneurial experiences of Mature Female Entrepreneurs in Dar es Salaam, Tanzania?

3. How can academia, international discourses and national ageing policy support the development and empowerment of Mature Women Entrepreneurs within Tanzania?

1.4.2 Research Objectives

Following the research questions proposed in the prior section, the overarching objective of this thesis was:

To understand the narratives of entrepreneurial experiences of Mature Women entrepreneurs, specifically in the cultural context of Tanzania.

Subsequently, this study had the following specific objectives:

I. To evaluate the interaction of gender, age, and culture and their effect on the lived entrepreneurial experiences of mature women entrepreneurs in the Tanzanian setting using intersectionality and life-course theory.

II. To identify mature women entrepreneurs' perception of challenges affecting everyday entrepreneurial episodes and the strategies they have employed to overcome these challenges.

III. To understand how mature women entrepreneurs navigate the various institutions and how these impact their entrepreneurial experiences.

IV. To develop conceptual frameworks that represent the lived experiences of mature women entrepreneurs in Dar es Salaam, Tanzania.

V. To use the conceptual framework practically to provide recommendations to mature women entrepreneurs from both an academic and practical perspective to supplement the strategies they already use and inform policymakers to tailor support programmes based on the typology of mature women's entrepreneurial needs.

STRUCTURE OF THE THESIS

This thesis is organised as follows:

Chapter One:

Chapter One introduces the global rise in the ageing population and highlights the under-representation of MWEs in research, policy, and development agendas, particularly in Africa and other regions in the Global South. It outlines research gaps, questions, and objectives, and justifies the study's focus on MWEs in Tanzania.

Chapter Two:

This chapter explores scholarly debates in entrepreneurship, the informal economy, and gender studies. It critiques the dominant portrayal of women entrepreneurs as a homogenous group and highlights how MWEs are neglected in both the mainstream and mature entrepreneurship literature, especially in non-Western contexts.

Chapter Three:

This chapter examines Tanzania's socio-economic and institutional landscape, including the historical legacies of inequality affecting older women. It highlights the interplay of gender norms, informal systems, and policy gaps that shape the environment in which MWEs operate. This contextual grounding informs the institutional and cultural analysis developed in later chapters.

Chapter Four:

This chapter outlines the theoretical foundations guiding the study. It integrates intersectionality theory and life-course theory to examine how overlapping identities and life transitions shape the entrepreneurial experiences of MWEs. SDT and TPB are used to explore motivation and decision-making, while RBV and HCT explain how MWEs leverage personal skills, experiences, and resources. Institutional Theory frames the influence of formal and informal structures, with Hofstede's Cultural Dimensions referenced to contextualise broader cultural norms. Together, these frameworks inform the analysis in Chapters Six and Seven.

Chapter Five:

This chapter discusses the reasons for following an interpretivist paradigm to explore the lived experiences MWEs in Dar es Salaam. It justifies the use of qualitative methods and a grounded

theory approach to develop context-specific insights. The chapter outlines the research design, including purposive sampling, in-depth interviews, participant observation, and thematic analysis. It also addresses ethical considerations, data validity, and researcher reflexivity, highlighting the importance of understanding MWEs' experiences within their socio-cultural and institutional settings.

Chapter Six:

This chapter explores the formative experiences and motivations of MWEs in Dar es Salaam. It examines how early life events (e.g. menarche, marriage, motherhood) and later transitions (e.g., widowhood, separation, divorce) shaped their gendered identities and entrepreneurial decisions. Drawing on SDT, TPB, life-course, and intersectionality theories, the chapter introduces four conceptual frameworks: MMM, WSD, FIT, and E-SSENCE, illustrating how personal histories, motivations, and structural constraints converge in later-life entrepreneurship.

Chapter Seven:

This chapter investigates the institutional environment shaping MWEs' entrepreneurial journeys. It introduces the Hierarchy of Institutional Influences and Support Needs, examining the roles of support, political, financial, informal, and family institutions. Drawing on Institutional Theory, HCT, and RBV, the chapter explores how institutional inaccessibility, low investment in skills, and resource constraints affect MWEs' ability to build and sustain their ventures. It highlights how structural barriers, and cultural norms intersect with individual capabilities, forcing MWEs to rely on informal systems and personal networks.

Chapter Eight:

This chapter synthesises the study's findings and presents the final conceptual model illustrating how personal histories, institutional conditions, and socio-cultural contexts shape the entrepreneurial experiences of MWEs in Tanzania. It outlines the key contributions of the study in contextual, theoretical, methodological, practical, and policy domains, including implications for the SDGs. The chapter also presents the research limitations and avenues for future research.

CHAPTER TWO

UNPACKING PARLOUR DIALOGUES WITHIN THE ENTREPRENEURSHIP LITERATURE

"You listen for a while, until you decide that you have caught the tenor of the argument; then you put in your oar." (Burke,1941, p.110)

2.0 Chapter Overview

The preceding chapter outlined the research opportunities, questions and objectives. The purpose of this chapter is to review the relevant literature pertaining to the entrepreneurship academic field to highlight current discussions and identify existing gaps. This chapter serves as the foundation for positioning the need for research on mature women entrepreneurs' experiences from an emerging economy context. Chapter Two comprises eight main sections. The first section will critically present the parlour discussions relating to entrepreneurship and interdisciplinary perspectives. This section delineates the different views of theorists of entrepreneurship, revealing the complexities of defining entrepreneurship, and then presents the individual perceptions of entrepreneurship by the study participants. The second section will then discuss the parlour dilemma between Small and Medium Enterprises (SMEs) and entrepreneurship. This is followed by section 2.3, which highlights the relevance of the informal economy, especially within the Sub-Saharan Africa (SSA) region. Section 2.4 then critiques the epistemology concerns raised by various academics, particularly Ahl (2006), pointing at the need for new research directions in women's entrepreneurship, such as Mature Women's Entrepreneurship.

The chapter then introduces mature entrepreneurship, taking stock of the relevant discussions within the field and revealing why 'mature' was the terminology chosen in place of 'old or senior'. This is followed by section 2.6, which positions mature women entrepreneurs at the core of the discussion and highlights the need for research within this entrepreneurship subfield. As presented in Chapter One, this study seeks to understand how social categories of age, gender and culture influence the entrepreneurship trajectories of the participants. Sections 2.7 and 2.8 justify why these categories of intersectional and institutional analysis were specifically chosen. Finally, section 2.9 summarises the chapter, highlighting the scholarly gaps.

2.1 The Concept of Entrepreneurship: A Burkean Parlor

Before reviewing the relevant literature on mature entrepreneurship, it is necessary to acknowledge the wider historical, political, and scholarly debates on the concept of entrepreneurship. This is because the entrepreneurial literature has evolved over time (Leunbach, 2021) influenced by contextual differences and theoretical developments. From a philosophical viewpoint, it can be argued that the concept of entrepreneurship is an illustration of the Burkean Parlor[2]. Burke (1941) proposed that perspectives or understandings of any concept resemble that of the conversations in a parlour wherein discussions on a topic have long existed, and each participant that joins this discussion is left to create their own narrative—and each narrative is subject to dialectical oppositions, hence presenting an "unending conversation" (Burke, 1941, p. 111). Various scholars (Cantillon, 1755; Drucker, 1985; Krizner, 1973; Marshall, 1890; Schumpeter, 1934; Smith, 1776) have deliberated over the term entrepreneurship, each creating their own narratives that have yet to reach consensus (Leunbach, 2021) thus forming an ongoing parlour conversation. The following sections present parlour conversations on the concept of entrepreneurship.

2.1.1 Interdisciplinary Perspectives of Entrepreneurship

Entrepreneurship is an interdisciplinary concept (Wasilczuk, 2017). It has been theorised from various branches of scientific inquiry, such as economics, sociology, psychology, and anthropology. However, theorists (Cantillon, 1755; McClelland, 1961; Stewart, 1992; Weber, 1906) from various disciplines have all offered contradictory explanations for the concept of entrepreneurship—even within the same discipline. From an economic perspective, Cantillon (1755) described entrepreneurship as an uncertain activity with unguaranteed wages/earnings; conversely, Schumpeter (1934) viewed entrepreneurship as an innovating activity that yields

[2] The metaphor of the Burkean parlour representing "unending conversations" is used in this research to signify the rhetorical dilemma surrounding the question of What is entrepreneurship? As Burke writes, "You listen for a while until you decide that you have caught the tenor of the argument; then you put in your oar. Someone answers; you answer him; another comes to your defence; another aligns himself against you, to either the embarrassment or gratification of your opponent, depending upon the quality of your ally's assistance. However, the discussion is interminable. The hour grows late; you must depart. And you do depart, with the discussion still vigorously in progress" (Burke, 1941, pp. 110-111). This philosophical view can be applied to entrepreneurship, where debates on what constitutes entrepreneurship remain "interminable" with every scholar putting in their oar but as the hour grows late, newcomers take over the discussion and so on.

loftier earnings through creative destruction (replacing the old with new). In sociology, while Weber (1906) suggested that entrepreneurial actions are influenced by a community's religious convictions and ethical ideals, Jenks (1949) argued that social roles and norms impact who assumes the entrepreneurial position and dictates the entrepreneurial process. From the psychological discipline, McClelland (1961) posits that entrepreneurship is an activity coordinated by individuals who have a higher need to achieve and possess unique traits and values in life and work. In contrast to McClelland (1961), Rotter (1966) introduced the concept of locus of control and viewed entrepreneurs as individuals with a strong desire to create their own destiny through establishing business enterprises.

While the above theorists (Schumpeter, 1934; McClelland, 1961) from various disciplines have made contributions to understanding the term entrepreneurship or describing an entrepreneur, these ideologies have been the subject of criticism in the entrepreneurship literature. The following section explores the various criticisms of the interdisciplinary concepts of entrepreneurship.

2.1.1.1 A Criticism of the Interdisciplinary Concepts of Entrepreneurship

Entrepreneurship theoreticians (Cantillon, 1755; Marshall, 1890; Schumpeter, 1934) from the field of economics viewed entrepreneurship as an activity that co-ordinates the various factors of production (land, labour, capital) and the entrepreneur as one who innovates and assumes the risk of uncertainty for profit generation. Though the concepts of innovation, risk-taking and value creation in economic theory remain the most influential notions of entrepreneurship (Cherukara and Manalel, 2011; Saravasathy, 2001), they continue to raise more questions than answers. For instance, the Schumpeterian nexus of entrepreneurship and innovation raises the question of what constitutes innovation, and which industries are to be considered the innovative ones. As Gartner (1989, p.60) speculates, "would the first entrants in an industry be considered the entrepreneurial firm, while all subsequent entrants would be non-entrepreneurial"? In line with Gartner (1989), one is left to wonder, in the contemporary technological realm, among the many technological companies (Apple, Google, Microsoft, etc), who the innovators (considered as entrepreneurial) and non-innovators (considered as non-entrepreneurial) are?

On the other hand, the psychological perspectives of entrepreneurship (McClelland, 1961; Rotter, 1966) postulate that certain personal attitudes (such as the need for achievement and locus of control) inherent in specific individuals are the fundamental prerequisites for

entrepreneurship. While understanding the psychology of individuals offers face validity, researchers (Brockhaus, 1980; Gartner, 1989; Leunbach, 2021) argue that it is impossible to distinguish entrepreneurs from managers or the general public based on the entrepreneur's alleged possession of particular psychological features. Furthermore, Herron and Sapienza (1992) argue that placing an excessive emphasis on an individual's inherent set of personality traits diminishes the impact of education and training in entrepreneurial development.

The sociological theories of entrepreneurship (Jenks, 1949; Weber, 1906) examine entrepreneurial actions through the lens of social environments, associated processes, and outcomes. The sociological perspective of entrepreneurship subscribes to the view that entrepreneurship is confined to the purposeful action of establishing a new formal organisation in line with social sanctions (Rao and Singh, 2018). Although the sociology of entrepreneurship is a burgeoning subject of investigation, its scholarly contributions have been challenged for their lack of coherence and conceptual detachment from the sociological mainstream (Ruef and Lounsbury, 2007). Specifically, Cherukara and Manalel (2011) argue that sociological theories fail to explain why members of the chosen social class, such as religious/ethnic minorities or social minorities, are entrepreneurs and others are not.

2.1.2 Contemporary Concerns over a Unified Concept of Entrepreneurship

Leunbach (2021) critiques that entrepreneurship is widely discussed, yet no one agrees on a single definition. In fact, earlier studies (Gartner, 1989; Low and MacMillan, 1988) predicted that a clearly defined acknowledged concept of entrepreneurship will remain unfulfilled for years to come — for example, quoting from the experience of Cole (1969, cited in Gartner, 1989, p.47):

> *"My own personal experience was that for ten years, we run a research center in entrepreneurial history; for ten years, we tried to define the entrepreneur. We never succeeded. Each of us had some notion of it—what he thought was, for his purposes, a useful definition. And I don't think you're going to get farther than that."*

The above prophecy is still prevalent in contemporary entrepreneurship literature (Leunbach, 2021), and scholarly entrepreneurial literature offers deductions to explain the lack of a unanimous understanding of entrepreneurship. For example, Alvarez and Barney (2004, p.629) attribute the ambiguity in entrepreneurship definition to the breadth of the concept, quoting, "Because the entrepreneurial phenomena can vary dramatically from context to context, it often appears that the search for a single definition of what constitutes an entrepreneur is futile".

Sarasvathy and Venkataraman (2011, p. 113) dispute that entrepreneurship scholars have made a "category error" by assuming entrepreneurship to be a "sub-discipline of economics or management or a subset of courses taught in business schools". Audretsch et al. (2015) deduce that entrepreneurship is an equivocal concept that is interpreted differently by individuals (i.e., scholars, policymakers, etc.) who use it. Though the above researchers have critiqued the concept of entrepreneurship, they have yet to produce an agreed-upon framework for understanding entrepreneurship (Leunbach, 2021).

2.1.3 How can we understand Entrepreneurship? Answers from the Tanzanian Context

"Who is an entrepreneur? Is (still) the wrong question" (Gartner, 1989, p. 47; Ramoglou et al., 2020, p.1)

Entrepreneurial theorists (Cantillon, 1755; Marshall, 1890; Schumpeter, 1934) have long sought to explain the whole architecture of entrepreneurship in terms of the function it plays in the formation of new or productive firms to increase economic or organisational productivity. However, it has a history of neglecting research into the practical relevance of entrepreneurship across diverse cultures and the realities of individual entrepreneurs (Ramoglou et al., 2020). Gartner (1989) postulated that the quest for a unified concept of entrepreneurship will remain fruitless because the question posited itself is the wrong one. So instead of asking what entrepreneurship is, Bula (2012), Gartner (1989, p.64) and Ramoglou et al. (2020) suggest defining an entrepreneur based on the environmental opportunities of one's country and the functions performed by the entrepreneurs within their context to avoid the dilemmas caused by attempting to define entrepreneurship as a "fixed state of existence". Ramoglou et al. (2020, p. 17) suggested that "proper entrepreneurship research should be closely attuned to the realities experienced by entrepreneurs – not the artificial realities that must be presupposed".

Hence, this thesis asks how we can understand entrepreneurship from the emerging economy context of Tanzania. This required asking the participants what entrepreneurship means to them. During the interviews, a few participants expressed the meaning of Ujasiriamali (entrepreneurship) as they understood it. These perspectives are presented in **Table 1** below:

Table 1: Meaning of Ujasiriamali (Entrepreneurship): Insights from the Participants

Respondents	Individual Understanding of Ujasiriamali (Entrepreneurship)	Interpretation	Characteristics of Mjasiriamali (Entrepreneur)	Theory of Entrepreneurship
Mama G (52, Batik Making) **(Field note:13)**	"Eh! Understanding Ujasiriamali (entrepreneurship) depends on how an individual interprets her business. For some women, it means doing any type of business, no matter how small it looks, such as door-to-door selling of cosmetics/toiletries in saloons or households. For others, it's running micro-businesses such as food hawking and vegetable vending and for others, it's creating a new product… not necessarily a new product… for example, I know a lady who makes bar soaps for the body and face, and she makes really good money. Whatever makes you money counts as Ujasiriamali"	Her perspective illustrates the variability of entrepreneurship based on individual circumstances. She acknowledges that for some, Ujasiriamali can mean engaging in small-scale businesses, like door-to-door sales, while for others, it may involve running micro-businesses or developing new products. Mama G's perspective underscores the inclusivity of entrepreneurship, recognising that all forms of income-generating activities, regardless of their scale, are valid.	Creativity in identifying opportunities, regardless of business scale, to make money	Effectuation Theory: Entrepreneurs start with available means and develop business based on emerging opportunities (Sarasvathy, 2001).
Mama R (57, Mama Lishe) **Field note: 18**	"Mjasiriamali (entrepreneur) is someone who is creative… creative in making money"	Mama R views an entrepreneur (Mjasiriamali) as someone who is inherently creative. This interpretation focuses on the innovative aspect of entrepreneurship, suggesting that the ability to devise new ways of making money is a key characteristic of successful entrepreneurs.	Creativity and income generation.	Creativity and Opportunity Recognition: Emphasises the role of creative thinking in identifying and exploiting opportunities (Amabile, 1996; Shane & Venkataraman, 2000).
(Mama Z, 52, Mama Lishe)(Field note: 24)	"Mjasiriamali is someone who knows their market and makes use of this to make money"	Mama Z's definition stresses the importance of market knowledge as a crucial element of entrepreneurship. According to her, a successful entrepreneur is someone who understands their market and leverages that knowledge to generate income. This highlights the strategic aspect of entrepreneurship, where awareness of market dynamics plays a fundamental role in financial success.	Market awareness and resourcefulness in utilizing market knowledge.	Kirzner's Theory of Entrepreneurial Alertness: Entrepreneurs notice opportunities others overlook and leverage market knowledge (Kirzner, 1973).
(Mama J, 55, Salon Owner) **(Field note: 27)**	"Ujasiriamali is the action of having the ability to find different markets and create new ways of doing business so you can earn money, create wealth, and provide extra services to give you profit"	Mama J views Ujasiriamali as the ability to identify different markets and innovate in business practices to generate income, create wealth, and provide additional services for profit. This interpretation emphasizes a proactive approach to entrepreneurship, highlighting the importance of market awareness and creative business strategies.	Ability to innovate and diversify to generate profit	Schumpeter's Theory of Innovation: Entrepreneurs create wealth by introducing new ways of doing business (Schumpeter, 1934).

Source: *Field Notes from Conversations with Research Participants (2022-2023)*

Table 1 provides insights into some of the participants' views of entrepreneurship. As established in the previous sections, the perspectives on entrepreneurship vary from individual to individual, and this can be observed in the participants as well. For instance, Mama G (52) describes entrepreneurship as creating opportunities for income generation and engaging in them regardless of the business scale; this supports Saravasathy's (2001) effectuation theory that posits entrepreneurs utilise available resources to create business opportunities. Inversely, Mama R (57) views entrepreneurship as a creative activity for making money, which aligns with Amabile's (1996) and Shane and Venkataraman's (2000) views of creative thinking in capitalising markets. For Mama Z (52), however, entrepreneurship is simply knowledge of your product and leveraging this to generate income. This is what Kirzner (1973) described as entrepreneurial alertness, meaning that entrepreneurs notice opportunities that others do not. Conversely, Mama J (55) aligns with Schumpeter's (1934) innovation theory, where entrepreneurs develop novel ways of conducting their business.

While participants have shared various views on what entrepreneurship means to them, all four emphasise three factors such as creativity, alertness and inclusivity. The participants acknowledge that entrepreneurship requires innovation and knowledge of market dynamics and leveraging all this to make a living. This is in line with other scholars (Abdallah et al., 2022; Eijdenberg, 2016; Eijdenberg et al., 2019) in the Tanzanian context who describe entrepreneurship as a process of establishing a business to ensure livelihood and addressing unmet market demands and exploring newer markets.

2.2 SMEs and Entrepreneurship: A Parlour Dilemma

Another debated concept in the entrepreneurship literature is the differentiation of Small and Medium Enterprises (SMEs) owners and Entrepreneurs. While locating potential participants for this study, some participants refused to participate, reasoning that they were not entrepreneurs even though they had an operating business, one individual commented:

> *"Mimi sio mjasiriamali, Mimi ni mfanya biashara mdogo" (I am not an entrepreneur, but I'm a small business owner) (Mama Sara, Fieldnote: 3)*

Sara's perspective aligns with findings from Thébaud (2010), McKay (2001), and Stirzaker and Sitko (2019), who observed that some small business entrepreneurs within their study struggled with identifying themselves as entrepreneurs. This self-doubt stemmed from embedded societal narratives that equate entrepreneurship with high-growth ventures or disruptive innovation, often overshadowing the contributions of small business owners (Stirzaker and Sitko, 2019).

Welter et al. (2016) posits that such perceptions not only marginalise small-scale entrepreneurs but also perpetuate a narrow definition of entrepreneurship, limiting its broader recognition as a diverse and inclusive field (Ahl, 2006; Welter et al., 2016).

Accordingly, it was vital to examine the parlour debates regarding SMEs and entrepreneurship. Furthermore, the literature on women's entrepreneurship (Anderson and Ojediran, 2021; Gupta et al., 2009; Nkwabi and Mboya, 2019; Ojong et al., 2021; Panda, 2018; Pletnev and Nikolaeva, 2019; Wang, 2016) find most women entrepreneurs in developing countries operate in the SMEs sector, hence highlighting its significance in the literature of women's entrepreneurship. While some researchers (Gartner, 1989; Welter et al., 2016) assert that SMEs and entrepreneurs are synonymous, others (Aldrich, 1999; Baumol, 1990; Carland et al.,1984; Drucker, 1985) argue that they are not.

Drucker (1985) suggested that simply owning a business does not qualify an individual as being entrepreneurial unless there is a focus on innovation. Echoing similar views, Baumol (1990) differentiated between innovative entrepreneurs and replicative entrepreneurs and suggested that most SMEs are replicative businesses. Aldrich (1999) added to this argument, suggesting that small business owners lack the transformative vision, which is a necessary quality in entrepreneurship. Similarly, Carland et al. (1984) maintained that an entrepreneur is an individual who starts a business for profit and growth, whereas an SME owner starts a business to meet personal goals. Other researchers (Lee-Ross and Lashley, 2009; Lucky and Olusegun, 2012; Okyere, 2017) align with the above views, proposing that entrepreneurs seek and identify business possibilities before pursuing them, whereas SME owners focus on managing their businesses or firms and rarely seek out new business prospects in the same way that entrepreneurs do. Consequently, what the above researchers simply posit is that small business owners do not qualify for entrepreneurial status.

However, the above interpretations raise more questions than answers. For instance, if both entrepreneurs and SME owners are engaged in pursuing businesses, why should the latter be classified from the former based on their management practices and goals) (Gartner, 1989). Likewise, if entrepreneurship is innovation, what would the degree of innovation be (is it the idea, manufacturing, marketing, or distribution) (Gartner, 1989)? Furthermore, who is to say that the personal goal of an SME owner is not to earn profit or expand their business? Hence, accepting the above propositions unambiguously condemns the practice of corporate business in the real world and the underlying principle of separation of ownership and control

(Ramoglou et al., 2020). In fact, it is what Welter et al. (2016, p. 311) characterise as "Looking for entrepreneurship in all the wrong places".

Moreover, the premise of distinguishing entrepreneurship from SMEs, in its most restrictive interpretation and application, has resulted in the labelling of certain individuals, most notably women entrepreneurs (whose primary business activities are in the SME sector), as lacking entrepreneurial capabilities (Ahl, 2006; Ahl and Marlow, 2012; Lewis, 2006). Hence, following Carland et al.'s (1984) and others normative narrative that SMEs are not entrepreneurial would thus imply that most women business owners are not entrepreneurs. This circumstance has contributed to the continuation of the dominant masculinity discourse, which has historically influenced and continues to impact the enterprise and entrepreneurial operations of female business owners (Ahl, 2006).

Therefore, this thesis argues that what researchers such as Aldrich (1999), Baumol (1990), Carland et al. (1984) and Lucky and Olusegun (2012) have overlooked is that in the real economy, entrepreneurship is not homogenous. In fact, in the actual economy, entrepreneurship ranges from mom-and-pop shops, salons, street vendors, and cafes to factories employing more than 100 people (Pletnev and Nikolaeva, 2019; Welter et al., 2016). These disparate economic entities have diverse goals, values, objective functions, and expected outcomes, and not all of them are interested in business growth (Ramoglou et al., 2020). If anything, Carland et al.'s (1984) distinction between SMEs and entrepreneurship primarily served to articulate a fundamental truth in straightforward terms: entrepreneurial ventures come in all sizes: small, medium, and large as established by one of the respondents of this study, Mama G (52, Batik Making) (See Table 1). The next section will discuss some of the conversations within the literature about SMEs.

2.2.1 Some of the parlour conversations in the SME's literature

SMEs are context-dependent with this study, given that MWEs in Tanzania predominantly engage in this sector (Isaga, 2015; Madatta and Chen, 2020; Nkwabi and Mboya, 2019). Hence, it is imperative to discuss different conversations within the SME research agenda. SMEs account for a significant proportion of industrial employment, production, and value-added in the economic operations of emerging nations (such as Tanzania, India, Nigeria, Indonesia, etc.) and are thus a frequent subject of debate in the economic, social, and political agendas of entrepreneurial parlour conversations (Abisuga-Oyekunle et al., 2019). Within the entrepreneurial parlour discourse, both developed and developing economies view SMEs as

the engines of economic growth and sustainable development (Gamage et al., 2020; Wang, 2016).

Like entrepreneurship, there is a lack of coherent definition of SMEs, which is attributable to each country's specific parameters for describing this sector. As such, the search for unified parameters to define SMEs remains an incessant debate (Esubalew and Raghurama, 2017). There are three parameters used for defining SMEs, and these include 1) Quantitative variables (such as the number of employees, rate of investments/assets/turnover), 2) Qualitative variables (such as type of industry, organisational structure) or 3) a combination of both. The most preferred parameter for definition by most countries (Tanzania, Ethiopia, Pakistan, India, and China, etc.) and international organisations (European Union (EU), World Bank Group (WBG), etc.) is the quantitative method; however, the specific indices vary.

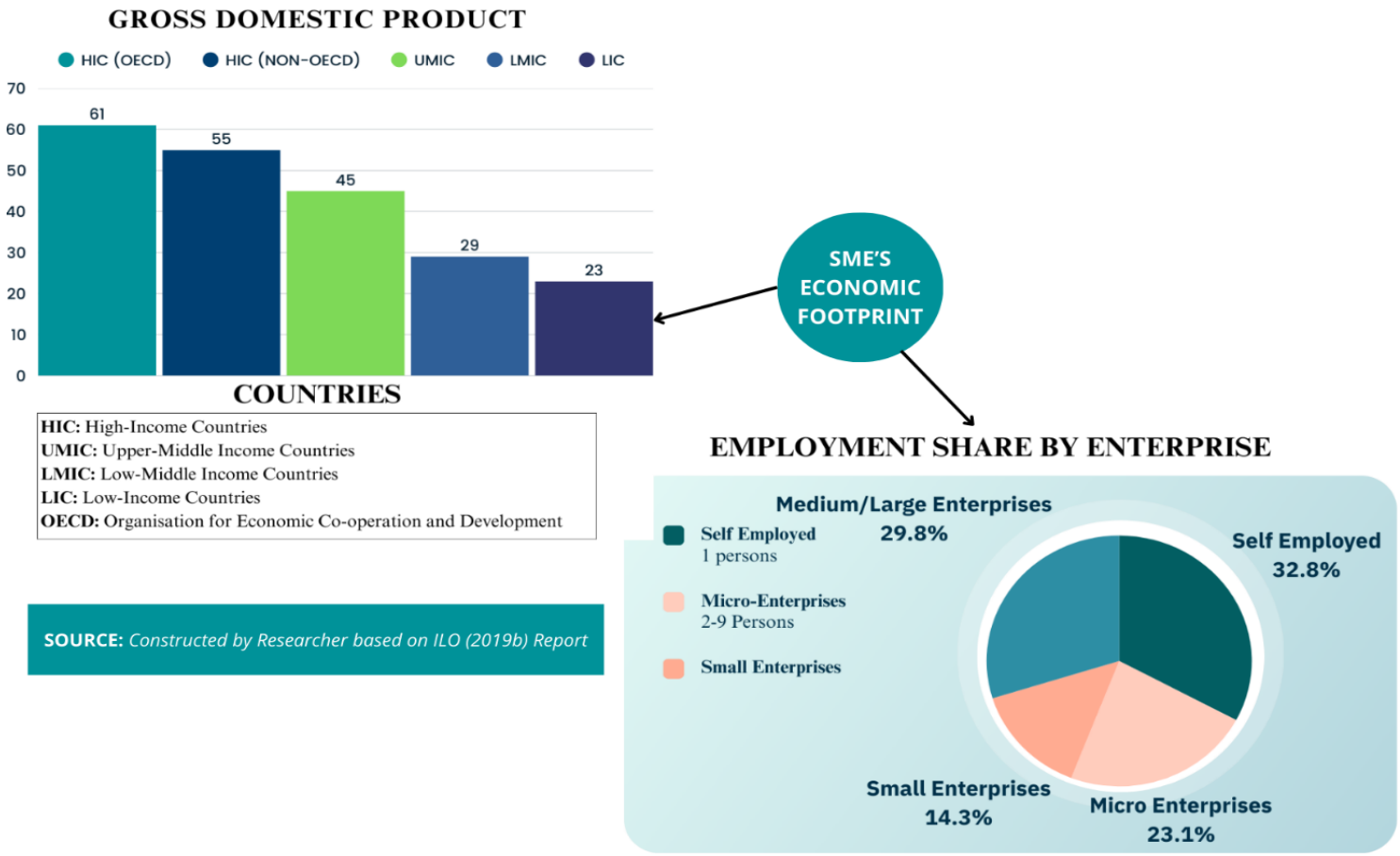
2.2.2.1 SMEs and Economic Development: Champions of Progress or Overestimated?

Academics (Abisuga-Oyekunle et al., 2019; Fanta, 2015; Nursini, 2020; Wang, 2016) posit that SMEs are a critical sector due to their roles in addressing unemployment, reducing poverty, fostering gender equality and increasing Gross Domestic Product (GDP) growth. While these researchers (Nursini, 2020; Abisuga-Oyekunle et al., 2019; Wang, 2016) assert that SMEs contribute positively to the socio-economic development of different nations, others (Fölster, 2000; Haltiwanger, 2012; Ivković, 2016; Li and Rama, 2015) question the quality and extent of this contribution. For instance, Fölster (2000, p.137) questions "whether overall employment rises as more people choose to be self-employed. Or does it simply mean that existing jobs are being replaced by self-employment? Or does increased self-employment affect employment?".

Additionally, Li and Rama (2015) expressed concern about SMEs' capacity to generate jobs, observing that while millions of jobs are created each year because of existing firms expanding and new businesses entering the market, these businesses also contract or close, resulting in the loss of millions of jobs. Similarly, Ivković (2016) argues that a sizable portion of SMEs in developing nations operate in the informal sector; hence, their earnings would not be reflected in the country's GDP; consequently, some of the world's poorest countries might appear to be poorer than they are if GDP figures alone are considered. Overall, there still exists a dilemma of the significance of SMEs within various economies (Abisuga-Oyekunle et al., 2019). Notwithstanding the concerns raised above, evidence suggests that SMEs do positively contribute to the economic development of countries. **Figure 6** depicts the SMEs' contribution

to GDP and employment globally, according to the International Labour Organisation report (ILO, 2019b).

Figure 6: SMEs and Their Economic Footprint: Global Evidence from ILO (2019b)



SOURCE: *Constructed by Researcher based on ILO (2019b) Report*

The data in Figure 6 highlights the economic footprints of SMEs in terms of GDP and employment according to the ILO (2019b) report on the global significance of SMEs. The bar graph in Figure 6 displays the SME's contribution to GDP in High-income countries (HICs, OECD: Organization for Economic and Development Co-operation), High-income countries (HICs, non-OECD), Upper-Middle Income Countries (UMICs), Lower-Middle Income Countries (LMICs) and Low-Income Countries (LICs). The data suggests that SMEs contribute 60%, 55% and 45% of GDP to HICs (OECD), HICs (non-OECD), and UMICs, respectively. However, this contribution decreases gradually in LMICs and LICs, where SME's contribution to GDP is only 29% and 23%, respectively. Similarly, the pie chart depicts the SME's contribution to employment globally, where the majority of individuals are either self-employed (32.80%) or operating micro enterprises (23.10%).

The implications of the data presented above highlight the need for research in LMICs and LICs, the reasons are three-fold. Firstly, there is an under-representation of GDP contribution in LMICs and LICs. This is because a significant portion of employment in these countries stems from informal self-employment and micro-enterprises, which are not accounted for in formal employment statistics reports (such as ILO, 2019b). Secondly, the data points to a disparity in policy and support structures, evidenced by the 38% gap between HICs and LICs. Thirdly, there exist systemic barriers (such as lack of access to finance, infrastructure, business training, etc.) facing SMEs both in formal and informal employment. Several scholars Elbahnasawy et al., 2016; Mbaye and Benjamin, 2018; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023; Thomas, 2003) have raised the above issues, calling for research that represent the contribution and challenges faced by informal entrepreneurs globally (Section 2.3 will expound on this).

Consequently, this study contributes to the discourse by providing an LMIC-focused perspective from Dar-es-Salaam, Tanzania. It examines the experiences of mature women entrepreneurs (MWEs) predominantly operating within the informal sector, shedding light on their often-overlooked contributions to economic development. By focusing on this context, the study addresses a critical gap in understanding the economic and social roles of informal MWEs in LMICs (Mbaye and Benjamin, 2018; Simba and Tajeddin, 2023).

2.3 Informal Economy and Entrepreneurship: Parlour Conversations

In LMICs and LICs, the informal economy presents a significant portion of entrepreneurial ventures (Quiros-Romero et al., 2021). Similarly, the participants of this study stem from the informal markets of Dar-es-salaam. Hence, it is imperative to unpack the parlour discussions regarding its contribution, challenges and policy implications. Hart (1973, p.68) defined informal economies as “income opportunities outside the formal labour market, often unregulated and small-scale”. Likewise, Castells and Ports (1989, p. 12) extended this definition, describing informal economies as businesses “selling legal goods and services that are not formally recorded or protected by the State”. Other notable definitions are highlighted in **Table 2.** The next section will explore how certain terminologies negatively impact the perception of informal economies.

Table 2: Defining Informal Economy: Scholar's Contributions

AUTHOR	DEFINITION
Chen (2007, p. 3)	"The informal economy includes employment that lacks formal contracts, rights, or benefits, often in small or unregistered enterprises."
De Soto (1989, p. 11)	"The informal economy comprises all economic activities that are not taxed or monitored by the government and are not included in the GDP"
ILO (2019a, p. 1)	"The IE encompasses the wide range of unregistered, unprotected and unregulated activities of a diverse set of actors, from undeclared wage workers in formal enterprises, to own-account workers such as street vendors and waste collectors as well as both own-account and wage workers in the home- based economic units. It also includes workers not covered by labour and related laws in some countries, such as casual construction and domestic workers".
Sassen (1994, p. 27)	"Informalization describes economic processes and activities that are deregulated or operate outside formal labor markets and are not recognized by state policies."
Schneider (2000, p. 5)	"Defines informal economy as all market-based legal production of goods and services deliberately concealed from public authorities to avoid taxes or regulations "

SOURCE: Above Cited Scholars

2.3.1 Words Matter: The Role of Terminology in the Marginalisation of Informal Entrepreneurs

Since informal economies operate outside the boundaries of regulation, they are often excluded in academic and policy discourses (Kamete, 2019; Medina and Schneider, 2019; Simba and Tajeddin, 2023). Notably, this exclusion begins with the way the sector is termed in academic discussions, such as "Black/Clandestine/Criminal/Grey/Hidden/Household/Illegal/Ilicit/, Irregular/Parallel/Shadow/Subterranean/ Underground/ Unofficial/ Unrecorded/ Unreported" (Thomas, 2003, p.4). Thomas (2003) and others (Kamete, 2019; Luque, 2022) argue that these terms perpetuate exclusionary narratives by framing the informal economy as deviant or illegitimate, further marginalising those who rely on it for their livelihoods. Brown et al. (2014) extend this argument, highlighting that such language stigmatises informal workers and businesses, painting them as operating outside acceptable societal norms rather than acknowledging their critical role in socio-economic systems, especially in LICs and LMICs.

Additionally, Luque (2022), Thomas (2003, p.4) and Webb et al. (2009; 2013) posit that terms like “illegal” or “shadow” disregard the systemic barriers such as lack of access to formal markets, finance, or legal frameworks that push individuals, particularly women, into informal entrepreneurship. Consequently, scholars (Brown et al., 2014; Kamete, 2019; Thomas, 2003; Webb et al., 2009; 2013) argue that this rhetoric not only undermines the contributions of the informal economy to GDP and employment but also influences policy by reinforcing a focus on regulation and suppression rather than support and integration. As a result, the economic activities of informal entrepreneurs remain undervalued and unrecognised, further entrenching inequality and limiting opportunities for economic inclusion.

The above critiques strongly resonate with this study, as the majority of participants operate in the informal sector as mama lishes (food vendors) and grocery vendors. In line with Thomas (2003, p.4), entrepreneurship in developing countries like Tanzania is predominantly informal, often labelled as “illegal” or part of the “shadow” economy. This framing not only dismisses the systemic barriers that drive individuals into informality but also leads to the contributions of informal entrepreneurs being overlooked. As Luque (2022, p. 1) posits, for many in the informal economy:

> *“It is a way of life and not a mere choice, one that leads to the most social of all economies: that of necessity”.*

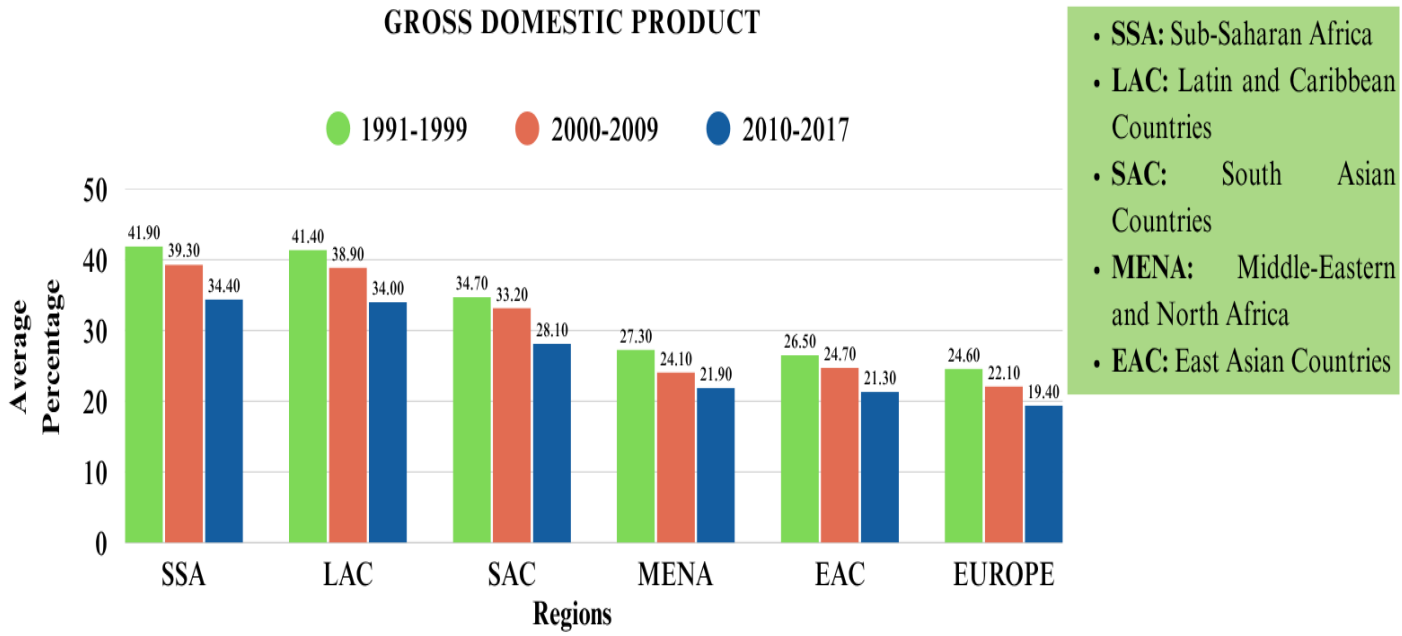
This perspective underscores the lived reality of these entrepreneurs, for whom informal markets are not merely an economic alternative but a vital means of survival. The experiences of informal entrepreneurs, particularly MWEs, remain undervalued and underrepresented in economic policy and discourse (Medina and Schneider, 2019; Simba and Tajeddin, 2023). Recognising their entrepreneurial contributions is essential to addressing the structural inequalities that marginalise these women and to creating supportive frameworks that acknowledge and integrate their efforts into the broader economy. This study seeks to bridge this gap by exploring and highlighting the entrepreneurial experiences of MWEs in the informal sector. The next section will illuminate the contribution of informal entrepreneurship across regions.

2.3.2 The Informal Economy: Contributions and Challenges

"The unofficial economy: there are lies, damn lies and GDP statistics" (Thomas, 2003, p.3)

From the previous section, it can be understood that the informal market operates outside the boundaries of formal regulation. Consequently, its contributions are often overlooked (Simba and Tajeddin, 2023). **Figure 6** in section 2.2.2.1 depicts SMEs' contribution to GDP in LMICs and LICs, which account for approximately 29% and 23%, respectively, however, echoing Thomas (2003, p.3), these are "damn lies". The ILO (2019b) SMEs reports do not account for the informal economy, where the majority of the individuals in LICs and LMICs are self-employed (Mbaye and Benjamin, 2018; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023). Therefore, Medina and Schneider (2019) conducted an estimation to reflect the contribution of the informal sector to GDP, this is illustrated in **Figure 7**

Figure 7: Mapping the Informal Sector's GDP Contribution Across Regions



SOURCE: *Constructed by Researcher Based on Data by Medina and Schneider (2019, p. 36)*

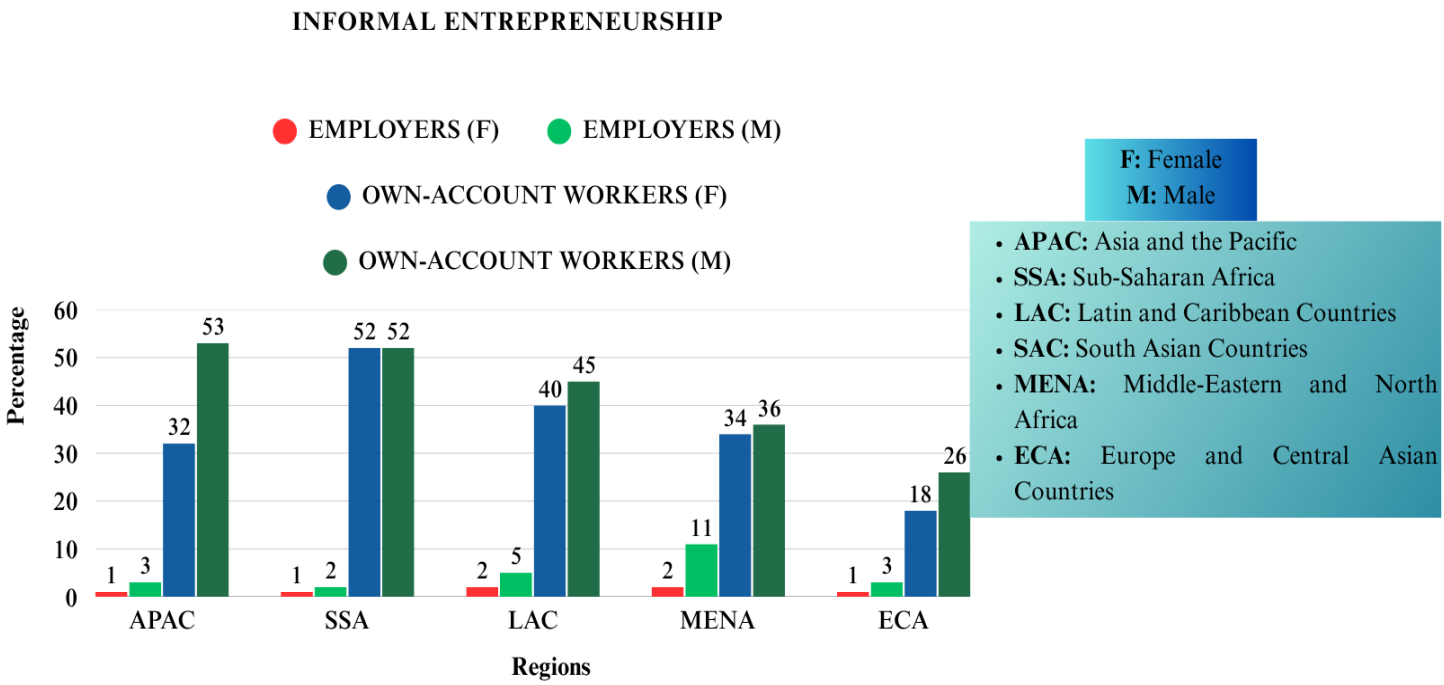
Figure 7 presents the estimated average percentage contribution of the informal sector to GDP across six global regions: SSA, LAC, SAC, MENA, EAC, and Europe, spanning three periods: 1991–1999, 2000–2009, and 2010–2017. Across all regions, a gradual decline is evident; this suggests increased efforts toward formalisation or improvements in economic reporting and statistical governance (Medina and Schneider, 2019; Quiros-Romero et al., 2021; Simba and

Tajeddin, 2023). SSA and LAC exhibit persistently high informal sector contributions, starting above 41% in the 1990s and reducing only modestly to around 34% by 2017. These figures reflect the structural reliance on informal workforces due to limited access to formal employment, social security, and financial services (Benjamin et al., 2022; Chen, 2021). The informal economy in these regions functions not merely as a residual labour market but as a core livelihood system for a majority of the population.

SAC shows a similar yet less steep trajectory, declining from 34.7% to 28.1%. This may be attributed to rapid urbanisation, digital public infrastructure, and targeted reforms supporting small enterprises (Mehrotra, 2020; Quiros-Romero et al., 2021). In MENA and EAC, the figures are comparatively lower; both regions hover between 21% and 27% in the latest period. However, underlying informality remains significant due to persistent youth unemployment, conflict-related disruptions, and informal cross-border trade (Yousfi, 2022). Europe consistently reports the lowest levels of informal GDP, from 24.6% in the early 1990s to 19.4% in 2010–2017. This reflects mature formal economies with high regulatory compliance, well-established tax systems, and institutionalised labour protections (Quiros-Romero et al., 2021; Williams and Horodnic, 2018).

While the overall trend points towards a global decline in informality, the data underscores that in regions such as SSA and LAC, informal economies remain deeply embedded. Policy responses must therefore move beyond formalisation enforcement and instead include inclusive regulatory reforms, access to credit, and social protection mechanisms tailored to the realities of informal workers (Chen, 2021; Rogan and Skinner, 2023). These regional disparities further highlight the critical importance of this thesis; it seeks to understand how informal entrepreneurship, particularly among mature women, is not only a coping mechanism but also a vital economic force shaped by unique socio-economic conditions. The next section examines the gendered distribution of informal entrepreneurship across regions, as depicted in **Figure 8**, highlighting contributions that extend beyond GDP metrics.

Figure 8: Gendered Distribution of Informal Entrepreneurs by Region (Emerging and Developing Countries)



OWN-ACCOUNT WORKER: These are self-employed individuals who operate their own businesses or ventures but do not hire employees.
EMPLOYER: This category refers to entrepreneurs who operate their own businesses and hire employees.

***Note:** According to Bonnet et al. (2019, p. 12) "these data are for emerging and developing countries only, not developed countries in the regions."

SOURCE: *Constructed by Researcher Based on Data by Bonnet et al. (2019, p. 12)*

Figure 8 presents the gendered distribution of informal entrepreneurs across five global regions: APAC, SSA, LAC, MENA, and ECA, drawing on data for emerging and developing countries only (Bonnet et al., 2019). Informal entrepreneurship is categorised into two types: own-account workers, referring to self-employed individuals without employees; and employers, referring to those who hire others. The data is further disaggregated by gender. Across all regions, own-account work dominates informal entrepreneurship. Both SSA and APAC report the highest rates of male own-account workers at 53% and 52% respectively, closely followed by SSA's female rate at 52%. These figures reflect the entrenched role of informal self-employment in absorbing labour excluded from formal markets, particularly in Sub-Saharan and Asia-Pacific contexts where informality is often driven by necessity, limited institutional coverage, and weak access to capital (Bonnet et al., 2019; Chen, 2021; Salvi et al., 2022).

LAC and MENA show more balanced gender distributions, although male participation remains slightly higher. In LAC, for instance, 45% of informal entrepreneurs are male own-account workers compared to 40% female; MENA follows a similar trend. This suggests that despite persistent gender gaps, informal entrepreneurship provides a relatively accessible entry point for women in these regions; though often characterised by smaller scale, lower capital intensity, and limited upward mobility (De Vita et al., 2014; Panda, 2018; Rogan and Skinner, 2023).

Employer-based entrepreneurship remains low across all regions and for both genders. The highest male employer rate is recorded in MENA at 11%, with all other regions reporting between 2% and 5%. Female employer rates are particularly marginal, never exceeding 2% in any region. These disparities underscore structural gender inequalities in accessing resources required to grow businesses, such as credit, land, and networks, especially within informal economies (Bonnet et al., 2019; Salvi et al., 2022). ECA reflects the lowest overall engagement in informal entrepreneurship, particularly among women; only 18% are female own-account workers, and just 1% are employers. This suggests a more limited role for informal entrepreneurship, possibly due to greater formal employment penetration or restrictive informal sector conditions in Europe and Central Asia (Laing et al., 2021; Moore et al., 2021).

These findings reinforce the argument that informal entrepreneurship is not a uniform phenomenon; rather, it is deeply shaped by regional contexts and gendered constraints. This thesis builds on such patterns by examining how mature women navigate these constraints within their specific cultural and economic settings. Overall, the data in Figure 7 and Figure 8 has several implications, these are summarised in **Table 3** below.

Table 3: Implications of the Informal Markets' Economic Footprint

ASPECTS	IMPLICATIONS SUPPORTING REFERENCES: (Luque, 2022; Medina and Schneider, 2019; Mbaye and Benjamin, 2018; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023; Thomas, 2003; Webb et al., 2009; 2013)
INFORMAL ENTREPRENEURSHIP	
Economic Contribution of Informal Markets	• The data on GDP contribution shows that informal markets remain critical to economic output, particularly in regions like SSA and LAC, where informal markets contributed around 41.9% and 41.4% of GDP, respectively, in 1991–1999. Although this has declined slightly over time (to 39.3% in SSA and 38.9% in LAC in 2010–2017), informal entrepreneurship remains a key driver of these economies. • The smaller GDP contributions of informal markets in regions like Europe (19.4% in 2010–2017) highlight a shift toward formalised economic structures in developed contexts.
Dominance of Own-Account Work (Self-employment)	Across all regions, informal entrepreneurship is overwhelmingly dominated by own-account workers, who operate without employees.This indicates that most informal entrepreneurs operate small-scale, resource-constrained businesses, with limited potential for job creation or growth due to systemic barriers such as access to capital, markets, and regulatory frameworks.

ASPECTS	IMPLICATIONS SUPPORTING REFERENCES: (Luque, 2022; Medina and Schneider, 2019; Mbaye and Benjamin, 2018; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023; Thomas, 2003; Webb et al., 2009; 2013)
Low Share of Employers (Entrepreneurs with workers)	Across all regions, the proportion of informal employers (entrepreneurs with employees) is minimal for both genders, e.g., 2% males and 1% females in SSA, indicating that informal businesses rarely grow into enterprises capable of creating additional employment.
Necessity-Driven Nature of Informal Entrepreneurship	The data suggests that informal entrepreneurship, particularly own-account work, is largely driven by necessity. This aligns with the argument that informal markets are a "way of life" for many entrepreneurs, especially in regions with limited access to formal employment or financial systems.
GDP DATA	
Economic Contribution of Informal Markets	• The data shows that informal markets contribute substantially to GDP, particularly in regions like Sub-Saharan Africa (SSA) and Latin America and the Caribbean (LAC), where informal markets accounted for 41.9% and 41.4%of GDP in 1991–1999, respectively. Even though these contributions have slightly declined over time (39.3% for SSA and 38.9% for LAC in 2010–2017), informal markets remain a vital economic driver in these regions. • This demonstrates that informal markets are not marginal but a critical component of the economy, providing livelihoods for millions and sustaining overall economic activity, especially in developing and emerging economies.
Slow Decline in Informality	While some regions, such as Europe and East Asia and Central Asia (EAC), exhibit a more rapid decline in informal GDP contributions (e.g., Europe from 24.6% in 1991–1999 to 19.4% in 2010–2017), other regions like SSA and LAC have experienced only marginal declines. This suggests limited progress in formalizing these economies, where systemic barriers and economic structures perpetuate dependence on informal markets.
Regional Variations in Economic Structures	The significant reliance on informal markets in SSA, LAC, and South Asia (SAC) (33.2% GDP contribution in 2010–2017) reflects the predominant role of necessity-driven entrepreneurship and informal employment in these regions. By contrast, the lower contributions in Europe and EAC (19.4% and 22.1% in 2010–2017) suggest a shift toward more formalized economic structures, likely due to better access to financial systems, regulation, and enforcement.
Economic Vulnerability and Resilience	Regions with higher informal GDP contributions, such as SSA and SAC, are more vulnerable to economic shocks, as informal markets often lack the social protections and financial safeguards found in formal sectors. However, this also highlights the resilience of informal markets during economic downturns, as they often absorb labor and continue functioning when formal sectors contract.
GENDER GAP	
Gender Gaps in Informal Entrepreneurship	• The data reveals notable gender disparities in informal entrepreneurship across regions, with men consistently dominating both own-account work and the small share of informal employers. For example, in Asia and the Pacific (APAC), male own-account workers make up 53%, compared to 32% for females. Similarly, in Europe and Central Asia (ECA), 26% of males are own-account workers compared to just 18% of females. • These gaps highlight the unequal access to resources such as capital, training, and networks that limit women's participation in entrepreneurship, particularly as employers. Cultural and structural barriers further exacerbate these challenges, restricting women's ability to scale their businesses.
Lack of Female Employers	The extremely low share of female employers across regions (e.g., 1% in APAC and SSA, 2% in LAC) indicates that women face significant hurdles in transitioning from subsistence entrepreneurship (own-account work) to opportunity-driven ventures that generate employment. This reflects broader systemic issues such as gendered financial exclusion, legal constraints, and caregiving responsibilities that disproportionately affect women entrepreneurs.
Regional Variations in Gender Parity	The gaps in informal entrepreneurship are more pronounced in some regions than others. For instance, in Latin America and the Caribbean (LAC) and Middle East and North Africa (MENA), gender parity is closer, with own-account work percentages being nearly equal between men and women (e.g., 45% females vs. 40% males in LAC, 36% females vs. 34% males in MENA). These smaller gaps suggest that targeted interventions can be effective in promoting gender equality in specific contexts.
Missed Economic Potential	The gender gap in entrepreneurship represents a significant missed opportunity for economic growth. If women had equal access to resources and opportunities, they could contribute to reducing the gap in informal employment and significantly increase the productivity and output of informal markets. The low numbers of female employers highlight the untapped potential for business expansion and job creation, especially in regions heavily reliant on informal economies like SSA and APAC.
POLICY IMPLICATIONS	
Recognizing the Role of Informal Markets	Policymakers must acknowledge the economic importance of informal markets and entrepreneurs to GDP. Rather than focusing solely on formalisation, strategies should aim to support and integrate informal markets into broader economic frameworks while maintaining their flexibility and accessibility.
Address Structural Barriers	Governments and development organizations need to address the structural barriers that disproportionately affect women, such as lack of access to credit, property ownership, and education. Programs specifically designed to support female entrepreneurs in scaling their businesses are essential to close these gaps.
Promote Gender-Inclusive Policies	Targeted policies, such as microfinance initiatives, mentorship programs, and training in business development, can help women transition from own-account work to employer roles, thereby reducing the gender disparity in informal entrepreneurship.

SOURCE: Analysed by the researcher based on the data in Figure 7 and Figure 8 with supporting implications from the above-cited scholars.

The summary in **Table 3** identifies four critical gaps in entrepreneurial research and policy within the informal economy. Firstly, it underscores the need for greater focus on entrepreneurship in the informal economy, particularly in (SSA), where most entrepreneurs operate informally. Secondly, a significant gender gap persists across all regions, with men dominating both as employers and self-employed entrepreneurs, reflecting systemic inequities. Thirdly, systemic challenges such as limited access to finance, low literacy levels, inadequate business skills, and technological barriers are particularly pronounced in SSA, LAC, and APAC.

Finally, there is a lack of policy recognition for informal entrepreneurs, both in valuing their economic contributions and in designing supportive regulations, as current policies often suppress rather than enable informal entrepreneurship. This thesis addresses these gaps by exploring the experiences of MWEs in the informal economy, contributing to recognising their economic roles. By incorporating these perspectives into policy (Tanzanian National Ageing Policy 2003) and development discourses, such as the SDGs, this research aims to foster inclusive strategies that value and integrate MWEs into broader economic frameworks. The next section will explore the discussions on women's entrepreneurship.

2.4 The Epistemology of Women's Entrepreneurship: Insights from Parlour Discourses

The reliance on informal entrepreneurship for sustenance among women in developing countries underscores a critical dimension of gender inequality in entrepreneurial participation. Despite the economic contributions of these women, a persistent gender gap remains, as highlighted in Table 3. This section examines the epistemology of women's entrepreneurship, first uncovering previous discussions to identify where specific gaps persist in understanding the gender gap in entrepreneurship, particularly in developing countries. By critically analysing these gaps, this study aims to contribute insights into the overlooked nuances that sustain this inequality. The next section will explore the calls for new research directions for the women's entrepreneurial research agenda.

2.4.1 "Why Research on Women's Entrepreneurship Needs New Directions" (Ahl, 2006, p. 595)

Ahl's (2006) call for "new directions" in research on women's entrepreneurship emphasises moving beyond conventional approaches that reinforce stereotypes and marginalise women's experiences. She identifies three key epistemological concerns: gender stereotyping, marginalisation of diverse experiences, and methodological shortcomings. She critiques how

academic discourses often reinforce narrow and negative portrayals of women entrepreneurs, skewing perceptions of their motivations and abilities. Furthermore, Ahl highlights the marginalisation of women's experiences, compounded by intersecting factors such as race, class, age, and geography (Crenshaw, 1989). For instance, marginalised entrepreneurial groups such as older women (Meliou and Mallet, 2021), Black women (Fielden and Davidson, 2012), immigrant women (Dy et al., 2016), LGBTQ+ (Yamamura et al., 2022) and younger women (Brydges and Hracs, 2019), face compounded discrimination, which diminishes their visibility and recognition.

Lastly, Ahl critiques the reliance on quantitative methodologies, arguing that such approaches fail to capture the lived experiences and contextual nuances critical for understanding women's entrepreneurial journeys (Henry et al., 2015). Building on Ahl's (2006) observations, Ahl and Marlow (2012) caution against theoretical stagnation in women's entrepreneurship research, critiquing the field for its lack of robust frameworks that capture the nuanced realities of female entrepreneurship. Marlow and McAdam (2013) build on this argument, stressing that current frameworks on women's research perpetuate entrenched norms, such as the "female underperformance hypothesis" (Du Rietz and Henrekson, 2000, p. 1), without accounting for systemic issues beyond women's control that hinder their businesses.

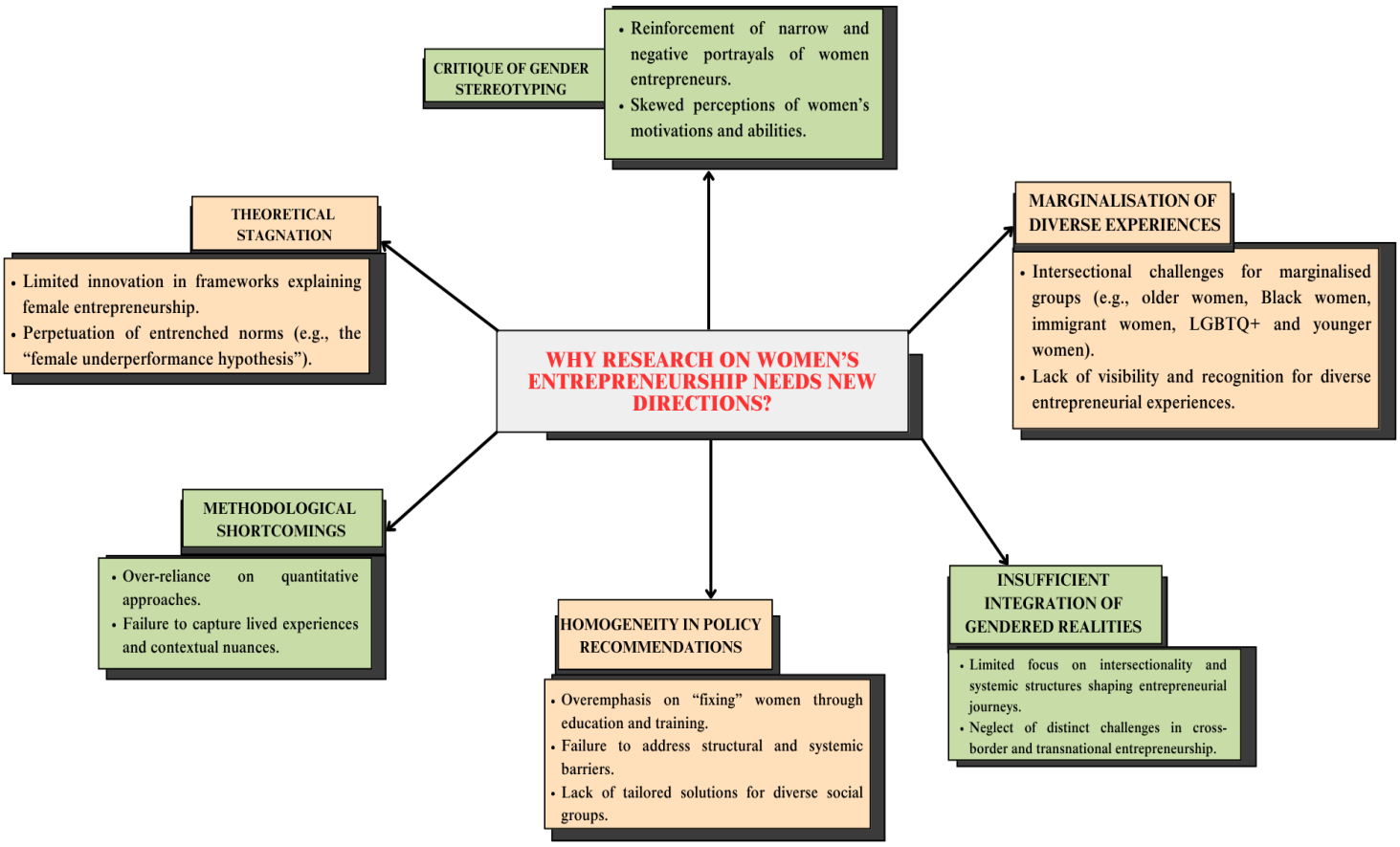
Scholars (Akter et al., 2022; Brush et al., 2009; Cardella et al., 2020; Foss et al., 2018; Hughes et al., 2012; Jennings and Brush, 2013; Welter et al., 2016) have since expanded on Ahl's (2006) critiques. Brush et al. (2009) argue for integrating societal and household contexts into entrepreneurship frameworks, proposing a "5M" model (markets, money, management, motherhood, and meso/macro environments), that captures gendered realities more effectively. Similarly, Hughes et al. (2012) stress the importance of under-researched areas such as intersectionality and societal structures, advocating for a shift from individual-centric analyses to systemic and institutional approaches.

Akter et al. (2022) underscore the lack of a gender-aware framework for evaluating women's entrepreneurship, particularly in international settings, arguing that current frameworks fail to incorporate a gendered perspective and neglect the distinct challenges women face in cross border ventures, which are shaped by societal, cultural, and procedural barriers. Akter et al. (2022) also emphasise the importance of feminist approaches to develop comprehensive frameworks that address systemic inequities. Furthermore, Jennings and Brush (2013) highlight the need to contextualise gender differences within broader societal structures,

advocating for reciprocal learning between women and general entrepreneurship research through pluralistic and feminist approaches.

Welter et al. (2016) further stress the importance of understanding entrepreneurship within its contextual embeddedness, urging researchers to consider how societal norms, institutional barriers, and local realities shape women's entrepreneurial journeys. Likewise, Foss et al. (2018) critique the stagnation in policy implications in the past 30 years for women's entrepreneurship, noting a persistent focus on "fixing" women through education and training while ignoring structural barriers, consequently, a lack of theoretical diversity persists. Thus, Foss et al. (2018) call for policies that address the broader entrepreneurial ecosystem, emphasising systemic reforms. Cardella et al. (2020) align with Foss et al. (2018), highlighting the homogeneity of policy recommendations that fail to address the diverse and heterogeneous challenges faced by various social groups. The above-presented arguments are further summarised in **Figure 9.**

Figure 9: Why Do Fresh Perspectives on Women's Entrepreneurship Research Matter?



SOURCE: ***Designed by Researcher based on Diverse Scholarly Perspectives (Akter et al., 2022; Ahl, 2006; Ahl and Marlow, 2012; Brush et al., 2009; Cardella et al., 2020; Du Rietz and Henrekson, 2000; Foss et al., 2018; Hughes et al., 2012; Jennings and Brush, 2013; Marlow and McAdam, 2013; Welter et al., 2016)***

2.4.1.1 Advancing Women's Entrepreneurship Research in Developing Contexts

Section 2.4.1 highlights epistemological gaps in women's entrepreneurship research, emphasising the limitations of Western perspectives. It calls for localised, context-sensitive approaches to address the unique socio-cultural, economic, and institutional challenges in developing countries, providing a foundation for advancing research in this field. This involves moving beyond existing theoretical frameworks to explore localised and context-sensitive approaches that reflect the lived realities of women entrepreneurs in these regions. There is a consensus among researchers (Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Ogundana et al., 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023) that women entrepreneurs are an untapped source for fostering economic growth, gender egalitarianism, and reducing poverty in developing economies.

Women's entrepreneurial activities have increased significantly in developing nations over the last few years, prompting a need for both academic and policy attention in this field (Anderson and Ojediran, 2021; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Rashid and Ratten, 2020; Wejado et al., 2023). Despite the growing number of female entrepreneurs in developing economies, women's entrepreneurial achievements within these regions are often overlooked or marginalised in the entrepreneurship literature[3], with notable gaps in understanding and addressing the socio-cultural, economic, and institutional barriers women encounter.

Researchers (Anderson and Ojediran, 2021; Botha 2020; Cho et al., 2020; Corrêa et al., 2021; Fauzi et al., 2023; Kuada, 2023; Mozumdar et al., 2020; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Omotosho et al. 2024; Ruiz-Martínez et al., 2021; Shaikh et al., 2020; Wejado et al., 2023) draw attention to critical gaps in the literature on female entrepreneurship in emerging economies, emphasising the need for context-specific frameworks that reflect the realities of these regions. In many Asian countries, traditional

[3] For instance, across 46 journals (i.e., Journal of Business Venturing, Small Business Economics, etc.) De Vita et al. (2013) identified only 70 papers published on women's entrepreneurship between 2001 and 2012 in developing economies. Similarly, Anderson and Ojediran (2021) found only 76 papers relating to women's entrepreneurship between 2001-2020 in developing nations. Thus, regardless of its significance, universality, and scope, women's entrepreneurship in emerging economies appears to be underrepresented in terms of article publication and relatively absent in the highest-ranked journals (i.e., Journal of Small Business Management, Small Business Economics) (Anderson and Ojediran, 2021; De Vita et al., 2014)

cultural and religious norms, such as Confucian and Hindu values, restrict women's roles to domestic spheres, discouraging their participation in leadership and entrepreneurial activities (Cho et al., 2020). These challenges are exacerbated by workplace norms that reinforce gender disparities and systemic underrepresentation. Similarly, in Bangladesh, patriarchal practices like purdah limit women's mobility and access to financial and market resources, framing entrepreneurship as predominantly male-dominated (Mozumdar et al., 2020; Shaikh et al., 2020). Such socio-cultural constraints underline a critical gap in addressing gendered entrepreneurship barriers within these contexts.

Financial exclusion compounds these socio-cultural barriers, disproportionately affecting women entrepreneurs across developing economies. Many face systemic challenges in accessing financial resources due to discriminatory practices, lack of collateral, and limited financial literacy (Ojong et al., 2021; Shaikh et al., 2020). Ogundana et al. (2021) highlight how inefficient institutional frameworks and patriarchal legal systems in West Africa exacerbate these challenges, leaving women entrepreneurs unsupported. Although innovative financing tools like crowdfunding and microfinance have been identified as potential solutions, they remain inaccessible to most women, reflecting a significant policy and research gap in leveraging such mechanisms to bridge financial inequalities.

The inadequacies of education and skill development programs further hinder the growth of female entrepreneurship. Botha (2020) emphasises the importance of entrepreneurial competencies in enabling women to transition from intention to action, yet Omotosho et al. (2024) critique the insufficient role of higher education institutions in South Africa in addressing these gaps. Without targeted training programs, many women are ill-prepared to navigate the competitive entrepreneurial landscape, highlighting an urgent need for educational reforms that empower women with relevant skills and knowledge. This critique is echoed by Wedajo et al. (2023), who argue that limited collaboration among researchers and inadequate cross-disciplinary approaches hinder the development of comprehensive support systems for women entrepreneurs.

Institutional and environmental factors also play a significant role in limiting women's entrepreneurial participation. In South Asia and Africa, women entrepreneurs frequently operate in informal sectors with limited access to infrastructure and formal support systems (Mozumdar et al., 2020; Ogundana et al., 2021). Corruption, inadequate legal frameworks, and inefficient bureaucratic processes further exacerbate these barriers. Ogundana et al. (2021)

specifically point to the absence of laws addressing issues like sexual harassment and gender equal property rights as critical inhibitors to women's entrepreneurship in West Africa. These findings are echoed by Kuada (2023), who critiques the failure of one-size-fits-all policy frameworks to address the diverse needs of women entrepreneurs.

Despite these systemic challenges, research into women's resilience and innovative strategies remains limited. Ojong et al. (2021) highlight a significant gap in understanding how women navigate constraints using informal networks and transnational collaborations. The overreliance on Western theoretical frameworks further restricts the applicability of findings to the Global South (Shaikh et al., 2020; Ogundana et al., 2021). Likewise, Theoretical models for women's entrepreneurship also fall short of capturing the sociocultural complexities of developing economies. Ogundana et al. (2021) and Corrêa et al. (2022) critique the adaptation of Western models that fail to reflect local realities, calling for culturally sensitive frameworks that integrate themes like entrepreneurial performance, challenges, and motivations. Fauzi et al. (2023) further emphasise the need for interdisciplinary studies and research that addresses the geographic diversity of challenges faced by women entrepreneurs in underrepresented regions.

In the Global South, women's entrepreneurship is also influenced by region-specific challenges. In LAC, high levels of informality and traditional cultural norms limit women's ability to scale businesses or access innovation ecosystems (Ruiz-Martínez et al., 2021). In MENA, patriarchal norms and restrictive religious interpretations confine entrepreneurship to a necessity-driven activity rather than an opportunity for empowerment (Ojediran and Anderson, 2020). Sub-Saharan Africa has the highest rates of women entrepreneurs globally, yet these ventures remain predominantly small-scale and informal due to patriarchal traditions and lack of property rights (Ogundana et al., 2021). These patterns reflect a shared gap across regions: the absence of localised, gender-sensitive policies and scalable growth models tailored to the unique needs of women entrepreneurs.

Ojong et al. (2021) argue that the prevailing focus on challenges rather than opportunities perpetuates a deficit narrative that undermines the agency of women entrepreneurs. Research often overlooks their resilience and innovative strategies, further limiting the development of effective policies. Ojediran and Anderson (2020) argue that while entrepreneurship provides financial independence and modest empowerment, true emancipation remains constrained by entrenched socio-cultural and institutional barriers. They call for a nuanced understanding of

how entrepreneurship interacts with power structures to support women's empowerment. In conclusion, significant gaps remain in understanding and supporting female entrepreneurship in developing economies. **Figure 10** summarises the above gaps highlighted by scholars from developing countries.

Figure 10: Women's Entrepreneurship: An Overview of Research Gaps in Developing Countries



SOURCE: Developed by Researcher based on Diverse Scholarly Perspectives (Anderson and Ojediran, 2021; Botha 2020; Cho et al., 2020; Corrêa et al., 2021; Fauzi et al., 2023; Kuada, 2023; Mozumdar et al., 2020; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Omotosho et al. 2024; Ruiz-Martínez et al., 2021; Shaikh et al., 2020; Wejado et al., 2023)

2.4.2 From Homogeneity to Diversity: This Study's Contribution to Research from A Developing Country Perspective

This study addresses significant gaps in women's entrepreneurship research by contextualising the experiences of mature women entrepreneurs in Dar es Salaam, Tanzania, responding to calls from Ahl (2006), Ogundana et al. (2021), Ojong et al. (2021) and others (see figure 8 and 9) for research that reflects the lived realities of women in developing economies. By employing life-course theory, intersectionality theory, and institutional theory (discussed in Chapter Four), it investigates the socio-cultural, economic, and institutional dynamics shaping older women's entrepreneurial activities. These frameworks offer a comprehensive lens to examine how intersecting factors like age, gender, and institutional contexts influence their experiences, addressing the need for context-sensitive models as emphasised by Welter et al. (2016) and Corrêa et al. (2022). The study contributes to developing theoretical frameworks tailored to explaining women's entrepreneurship in developing countries, filling critical gaps in the literature (see Figures 9 and 10).

Likewise, by focusing on mature women entrepreneurs (MWEs), the study also addresses the marginalisation of specific entrepreneurial groups, as emphasised by Ahl and Marlow (2012) and Cardella et al. (2023), who underscore the compounded challenges posed by intersecting factors such as age, gender and geography. Building on critiques from Fauzi et al. (2023) and Kuada (2023), this research adopts an interdisciplinary perspective to examine systemic inequities and the resilience strategies employed by these women. Through tailored recommendations, the study aims to recommend practical support systems that address the unique barriers faced by MWEs, contributing to actionable policy development and systemic reforms, as summarised in Figures 8 and 9. Ultimately, this research advances the theoretical discourse on women's entrepreneurship while responding to long-standing calls (Figures 8 and 9) for inclusive, gender-equitable approaches that drive economic empowerment in developing economies. It bridges significant gaps by providing nuanced, localised insights that inform academic knowledge and policymaking. The next section will explore relevant discussion in the mature entrepreneurship literature.

2.5 Mature Entrepreneurship Literature: Taking Stock

In response to increasing calls for diversity in entrepreneurship research, the field of mature entrepreneurship has emerged as a vital academic domain focused on the entrepreneurial experiences of older individuals (Grosu et al., 2023; Murmann et al., 2023; Ratten, 2019; Weber

and Schaper, 2004). Despite Weber and Schaper's (2004, p. 148) identification of mature entrepreneurship as a "substantive gap" in the entrepreneurial literature, the field has received limited scholarly attention. Aydin et al. (2019, p. 125) further critique this lack of attention, labelling it as an "enduring problem" within the entrepreneurship research agenda. This thesis seeks to address this gap by exploring the entrepreneurial experiences of mature female entrepreneurs in Dar es Salaam, Tanzania. By focusing on this specific demographic, it aims to contribute to the broader discourse on diversity in entrepreneurship and offer deeper insights into the underrepresented narratives of mature female entrepreneurs from an emerging economy context.

To contextualise this research, it is essential to define and clarify how mature entrepreneurship is understood and applied within this thesis. However, the scholarly agenda on mature entrepreneurship remains underdeveloped, with significantly less research compared to other areas of entrepreneurship (Ratten, 2019; Grosu et al., 2023). This limited body of work has resulted in a lack of clear definitions and comprehensive frameworks for understanding mature entrepreneurship. To address this gap, this study synthesises various notions of mature entrepreneurship to establish a contextualised understanding of the concept. By drawing on existing perspectives, the research provides a nuanced framework that aligns with the specific focus of this thesis while contributing to the broader academic discourse on mature entrepreneurship.

2.5.1 The Different Terminologies for Mature Entrepreneurship

Mature entrepreneurship is known by various terminologies in the literature. These include older entrepreneurship (Dollinger et al., 1988, cited in Baucus and Human, 1995, p. 43), Second-Career Entrepreneurship (Baucus and Human, 1995), Golden Entrepreneuring (Arkebauer, 1995), Productive Ageing (O'Reilly and Caro, 1995), Third-Age Entrepreneurship (Blackburn et al., 1998), Grey Entrepreneurship (Weber and Schaper, 2004), Sunset Career (Tornikoski and Kautonen, 2009), Silver Entrepreneurship (Nasurdin et al., 2012), Senior Entrepreneurship (Kautonen, 2008), Seniorpreneur (Maâlaoui et al., 2013), Late-Career Entrepreneurship (Kautonen et al., 2017), Older-preneurs (Bressler, 2017), Mature Entrepreneurship, (Weber and Schaper, 2007; Stypińska et al., 2019), later-life entrepreneurship (Halvorsen and Chen, 2019), and Smart Ageing (Davis, 2021). Together, these diverse terminologies reflect the increasing recognition of entrepreneurship as a viable and meaningful pursuit for older individuals. At the same time, they underscore the complexity and lack of consensus in understanding and defining entrepreneurship in later life. For this

study, the term mature entrepreneurship is adopted, the next section will further explore the rationale behind this choice.

2.5.1.1 The Rationale behind the term 'Mature': A Tanzanian Perspective

Determining appropriate terminology for this study posed several challenges, primarily due to the limitations in age definitions in Tanzania (Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009). Firstly, the national ageing policy (URT, 2003) has not been amended since 2003, creating difficulties in aligning contemporary research with outdated guidelines which do not accurately capture the contemporary experiences of the aged population (Spitzer, 2017). Additionally, the National Bureau of Statistics (NBS) in Tanzania employs a somewhat ambiguous approach to defining age as it utilises both international and national definitions of ageing in its reports (NBS, 2014; 2024). This inconsistency complicates the understanding of demographic data related to age and population, and Spitzer and Mabeyo (2014) and Spitzer (2017) encourage researchers to challenge the definition of ageing by the national ageing policy (URT, 2003).

In light of these challenges, the decision to use the term "mature entrepreneurship" was intentional. The researcher arrived at this terminology based on several factors from the National Bureau of Statistics (2014; 2024) in Tanzania. According to the National Ageing Policy (2003), an elderly person is defined as someone who is 60 years and older. However, this study specifically examines the experiences of mature women entrepreneurs in Tanzania. Therefore, it is essential to consider the age parameter concerning the working age standards and gendered population information established in Tanzania. In Tanzanian, NBS (2024) defines the working-age population as those between the ages of 15 and 64. Additionally, when reporting important demographic information about women, NBS (2024) uses terms such as "reproductive ages" to refer to women aged 15 to 49.

In this study, the age parameter for MWEs is set at 50 years and above, a decision grounded in three key considerations. Firstly, while the working-age population in Tanzania is defined as individuals aged 15 to 64 years, the National Bureau of Statistics (NBS, 2024) does not specify which segment within this range qualifies as 'older.' Secondly, the NBS (2024) classifies women aged 15 to 49 as being within their reproductive years, thereby associating this group with youth. Thirdly, demographic data (refer to Figure 4 in Chapter One) highlights a significant and growing ageing population in Tanzania over the next 30 years, particularly among older women, who tend to outlive men. Acknowledging this demographic shift is crucial

for developing appropriate support systems and resources tailored to the needs of this group as they age. By focusing on women aged 50 and above, this study captures those who have transitioned beyond their reproductive years while remaining within the broader working-age population, as defined by NBS (2024).

Furthermore, in their study focusing on older individuals in Tanzania, Spitzer (2017), Spitzer and Mabeyo (2014) and Spitzer et al. (2009) suggest using the age range of 50 years and older for examining this demographic. This suggestion is grounded in the notion that this age bracket effectively encapsulates the chronological, social, and functional dimensions of ageing within Tanzanian society (Spitzer and Mabeyo, 2014). Additionally, this age category aligns with contemporary research on mature entrepreneurship (Aydin et al., 2019), Gordo et al., 2022, Meliou and Mallett, 2021). These studies frequently employ the 50 and above age group, underscoring its relevance in discussions of entrepreneurial activities among older adults. Thus, the selection of this age range not only reflects the socio-cultural realities of ageing in Tanzania but also resonates with broader scholarly discourse on the contributions of older individuals in the entrepreneurial landscape.

It is crucial to note that while this study employs the term “mature entrepreneurship,” this terminology has also been utilised by Stypińska et al. (2019) in the context of Germany and Poland. Stypińska et al. (2019) argue that in the Germany and Poland context, the term “mature” indicates the chronological age of individuals, typically defined as those aged 45 and above. Second, “mature” encapsulates the wealth of life and work experience that these individuals possess, along with their accumulated social, human, and often economic capital (Stypinska, 2017; Stypińska et al., 2019).

Despite the aforementioned challenges, the study makes a substantial contribution to the body of research by offering nuanced definitions of ageing that are specifically designed to reflect the Tanzanian context, as elaborated in Chapter 8. This initiative addresses the calls for a re-evaluation of ageing constructs within Tanzanian research on the ageing population (Spitzer and Mabeyo, 2014; Spitzer et al., 2009). By aligning the definitions of ageing with the local socio-cultural and economic realities, the study seeks to enhance the relevance and applicability of ageing research in Tanzania. This is particularly significant in the realm of entrepreneurship, where a contextualised understanding of ageing can provide crucial insights for future researchers. Furthermore, this new age parameter may serve as a foundational basis for revising the national ageing policy established in 2003, thereby ensuring that it is more reflective of the

current dynamics within the Tanzanian context. Ultimately, this research aspires to facilitate a more coherent and impactful research agenda in the field of ageing studies and entrepreneurship in Tanzania. The next section will explore the challenges in defining mature entrepreneurship.

2.5.2 Defining Mature Entrepreneurship: A Parlour Dilemma

Addressing the question 'Who is a mature entrepreneur?' is complicated by ambiguity and categorisation concerns (Maritz et al., 2021; Ratten, 2019; Weber and Schaper, 2004). This echoes the continuing dispute within academic entrepreneurship discourse regarding the definition of an 'entrepreneur' as discussed in section 2.1. As the scholarly agenda on mature entrepreneurship continues to develop, various deductions to explain the concept emerge depending on the geographical context. In the USA (United States of America), Arkebauer (1995), Baucus and Human (1995), and Moulton and Scott (2016) referred to mature entrepreneurs as individuals over the age of fifty who own a business regardless of size. This age threshold (over 50) has been used in other spatial contexts such as Finland (Kautonen, 2008), the UK (United Kingdom) (Curran and Blackburn, 2001; Kautonen et al., 2017), Australia (Maritz et al., 2021), Pakistan (Usman et al., 2016), Germany (Murmann et al., 2023) and South Africa (Carrim, 2018).

Conversely, different age parameters are used elsewhere. For example, in Israel and Uganda, Gimmon et al. (2018) and Nsibirano et al. (2020) defined mature entrepreneurs as those aged 60 and above, while in Zimbabwe, Dzingirai and Ndofirepi (2024) set the threshold at 55 years. Malaysia presents even greater variation, with Nasurdin et al. (2012) using an age parameter of 45 and above and Ahmad et al. (2014) setting it at 40 and above. These variations highlight the contextual nature of defining mature entrepreneurship, with age thresholds reflecting cultural, social, and economic factors specific to each region (Ratten, 2019). Juxtapose, Stypinska (2017) defined a mature entrepreneur from a triple connotation, based on chronological age (50 and above), experience (life and work) and accumulation of resources (economic and social). To date, there's a lack of consensus on which age cohort mature entrepreneurship commences (Grosu et al., 2023; Nsibirano et al., 2020; Ratten, 2019).

Similarly, it is debatable which stage corresponds to mature entrepreneurial activity: starting a business as an older adult or having an established business and then reaching the age of an older adult (Weber and Schaper, 2004). Researchers (Ahmad et al., 2014; Grosu et al., 2023; Nsibirano et al., 2020; Ratten, 2019; Stypinska, 2017; Weber and Schaper, 2004) suggest that

the vagueness in the concepts of mature entrepreneurship is attributable to the lack of research in the field, a scarcity of age-related data about different entrepreneurial cohorts and the different cultural and policy definitions of old age. Given the above narrow interpretations and various age cohorts, it is difficult to comprehend what age cohort constitutes the mature entrepreneur and the type of business activities involved. The next section will define a mature entrepreneur based on observations from the fieldwork.

2.5.2.1 Who is a Mature Woman Entrepreneur: A Fieldwork Answer

The age category employed in this study is individuals aged 50 and above, as rationalised in section 2.5.1.1. Individuals aged 50 and above who operate a business are classified as mature entrepreneurs. The application of this age threshold is consistent with the findings of other researchers (Carrim, 2018; Curran and Blackburn, 2001; Kautonen, 2008; Kautonen et al., 2017; Maritz et al., 2021; Murmann et al., 2023; Usman et al., 2016). Weber and Schaper (2004) propose that reflecting on other scholars' units of analysis facilitates the comparison of research and the advancement of the field.

The purpose of the study is to contextualise the experiences of mature entrepreneurs, with a specific focus on a developing country (Tanzania) and gender (women). Therefore, it is essential to contextualise what this means from a Tanzanian perspective. Table 1 shows how some of the participants defined 'Ujasiriamali' (entrepreneurship), and section 2.3.2 revealed how most entrepreneurs in developing economies operate in the informal sector. Considering this, a mature woman entrepreneur in this study is defined as:

> *A woman aged 50 years or older who actively engages in entrepreneurial activities, predominantly within the informal sector, and holds a Machinga ID, which identifies her as a recognised informal entrepreneur in Tanzania. She leverages her skills, experience, and social networks to generate income and support her household and community. MWEs in Tanzania often operate small-scale businesses, such as food (street vending and grocery vending), beauty (salons), fashion (batik-making; retail clothes store), and trade (corner street shops)* ***(see Image 1)****.*

The above definition captures a mature woman entrepreneur from a Tanzanian context (Image one below visually represents this), specifically Dar-es-Salaam, thereby contributing to the broader discourse on mature and informal entrepreneurship. It is important to highlight that previous definitions of informal entrepreneurs (see Table 2) often characterised them as unrecognised by regulatory bodies. However, this perspective does not reflect contemporary

Tanzania. In 2016, the late President Dr John Pombe Magufuli introduced the "Machinga ID", an initiative aimed at legalising informal entrepreneurship in Tanzania (Mkumbo and Mfugale, 2024, p. 50). This marked a shift in how informal entrepreneurs were perceived, granting them a form of recognition by regulatory frameworks**.**

However, some Tanzanian scholars (George et al., 2022; Mkumbo and Mfugale, 2024) argue that this move was motivated more by the government's efforts to increase revenue through taxation than by a genuine acknowledgement of the contributions of informal entrepreneurs to the Tanzanian economy. Additionally, George et al. (2022) and Shayo et al. (2022) report misuse of the Machinga ID by formal entrepreneurs (who recruit informal entrepreneurs to sell their goods) for tax evasion purposes. The next section will review previous research on mature entrepreneurship.

Image 1: What do Mature Women Entrepreneurs in Dar-es-Salaam do?



2.5.3 Development of the Mature Entrepreneurship Literature (1980-2024)

As discussed in Chapter One (Research Opportunity One), mature entrepreneurship has emerged as a response to the increasing ageing population, particularly in developed economies (Weber and Schaper, 2004; Ratten, 2019). This section examines the evolution of mature entrepreneurship from the 1980s to the present, highlighting key topics and trends during each period. Following this exploration, specific gaps in the literature will be identified, positioning the relevance of this study within the broader discourse on mature entrepreneurship.

2.5.3.1 Initial Curiosity and Foundational Understanding (Pre-2000s)

The period before 2000 was pivotal in shaping the study of mature entrepreneurship, focusing on mature individuals' economic contributions and potential for business ventures. Most research (Arkebauer, 1995; Baucus and Human, 1995; Blackburn et al., 1998; Dollinger et al., 1988, cited in Baucus and Human, 1995, p. 43; O'Reilly and Caro, 1995) from this era concentrated on privileged or mainstream populations, often highlighting the advantages of experience, networks, and financial resources, except for Khan (1987) and Creagh (1999). Arkebauer (1995) emphasised that older entrepreneurs leverage life experience and stability to pursue value-driven ventures. Similarly, Baucus and Human (1995) explored how retirees transition to second careers, highlighting the role of prior career skills and networks in easing entrepreneurial efforts.

Dollinger et al. (1988, cited in Baucus and Human, 1995, p. 43) compared older and younger entrepreneurs, noting that older individuals prioritise stability while younger entrepreneurs aim for innovation and rapid growth. O'Reilly and Caro (1995) broadened the discussion with their concept of productive ageing, framing later life as a period of meaningful engagement, including entrepreneurial activities. Blackburn et al. (1998) introduced Third-Age Entrepreneurship, focusing on post-retirement ventures that leverage experience and resources but acknowledged barriers like ageism and financing challenges.

Creagh (1999) expanded the field by developing a typology of mature entrepreneurs, categorising them into three archetypes: those pursuing entrepreneurship as a mid-life career change (Type:1), those formalising previous informal activities (Type:2), and those using entrepreneurship as a route out of economic inactivity (Type:3). Her study highlighted that while some older entrepreneurs are motivated by pull factors such as autonomy and financial growth, others are driven by push factors like unemployment or redundancy. Creagh (1999)

emphasised significant gaps in policy support for older entrepreneurs and the underrepresentation of women and minorities in research, underscoring the need for more targeted cross-sectoral studies.

Khan's (1987) groundbreaking work stood apart from the above scholars by focusing on marginalised groups, specifically older Garifuna immigrant women engaged in street vending in the Caribbean. She highlighted the systemic barriers they faced, including racial discrimination, gender biases, and lack of access to formal economic opportunities. Street vending emerged as a critical livelihood strategy, allowing these women to sustain financial independence and cultural identity. Khan's (1987) analysis underscored the resilience and resourcefulness of older women in informal economies and challenged the privileged framing of entrepreneurship found in other studies (Arkebauer, 1995; Baucus and Human, 1995). While the studies in the pre-2000s enriched the understanding of mature entrepreneurship, they shared gaps, particularly in addressing non-Western countries, informal economies, marginalised populations, and intersectional challenges. Khan's (1987) work uniquely filled some of these gaps, emphasising the need for future research to explore diverse entrepreneurial experiences beyond the frameworks of privilege and stability.

2.5.3.2 Broadening the Concept of Mature Entrepreneurship (2000-2004)

Between 2000 and 2004, scholars (Curran and Blackburn, 2001; De-Bruin and Firkin, 2001; Komoto, 2004; Seymour, 2002; Singh and DeNoble, 2003; Weber and Schaper, 2004; Welter, 2001) significantly advanced the conceptualisation of the mature entrepreneur, offering more detailed insights compared to pre-2000 research. This period explored the diverse types of mature entrepreneurs and their motivations, challenges and corresponding policy recommendations. In the early 2000s, Curran and Blackburn (2001) examined the self-employment propensities of older individuals within the UK's ageing demographic. They highlighted a paradox: while older workers possess assets and experience favouring entrepreneurship, systemic barriers such as discrimination and poor health significantly hinder their transition to self-employment. Curran and Blackburn (2001) critically argued that government initiatives promoting mature entrepreneurship often fail to address these structural issues effectively, rendering such policies overly optimistic.

Building on this foundation, Singh and DeNoble (2003, p. 208) introduced the concept of "bridge employment", where early retirees transition to entrepreneurial activities. They categorised mature entrepreneurs into three types: constrained (driven by financial necessity),

rational (those who carefully plan their transition to entrepreneurship based on financial returns or stability), and reluctant (those forced into self-employment due to lack of other employment options). This typology mirrors Creagh's (1999) categorisation of mature entrepreneurs into types 1, 2 and 3. Kautonen (2013) will further build on this to explore the entrepreneurial behaviour of mature entrepreneurs in the UK as discussed in section 2.5.3.4.

Similarly, De-Bruin and Firkin (2001) emphasised the heterogeneity among mature entrepreneurs, distinguishing between those continuing existing ventures and those starting businesses later in life. They identified survival advantages for businesses initiated by individuals over 50, attributed to accumulated social and financial capital. However, their work highlighted the absence of longitudinal data necessary to assess causal factors, leaving the motivations for mature entrepreneurship, such as financial necessity or legacy creation, underexplored. In the USA, Seymour (2002) critically analysed the experiences of mature entrepreneurs, emphasising their unique challenges, such as overcoming stereotypes and adapting to new roles. She observed that most literature predominantly focused on younger entrepreneurs, leaving the specific dynamics of starting a business post-50 insufficiently explored.

In Germany, Welter (2001) investigated the growth intentions of nascent and mature entrepreneurs, noting that mature entrepreneurs often faced limited access to capital and resources, compounded by systemic issues such as ageism and economic policies. Despite strong initial growth ambitions, many older entrepreneurs adjusted their expectations due to practical constraints. Expanding the geographical scope, Komoto (2004) examined mature entrepreneurship in Japan, framing it as a response to structural economic challenges, including low start-up rates and mandatory retirement. While Komoto (2004) shed light on trends and motivations, such as limited employment opportunities, he largely overlooked individual entrepreneurial journeys and the nuanced challenges faced by mature entrepreneurs.

Finally, Weber and Schaper (2004) examined the phenomenon of grey entrepreneurship in developed countries, highlighting their growing significance in ageing societies. The findings suggest that grey entrepreneurs tend to be predominantly male, possess more extensive technical and managerial experience, and have greater financial resources compared to their counterparts (young men and older women). However, they face barriers such as lower education levels, health issues, and societal ageism, which can hinder their productivity and access to resources like financing. The study identified gaps, including a lack of comparative

data on the performance of businesses run by older versus younger entrepreneurs, insufficient research into the motivations and success metrics specific to mature entrepreneurs and limited exploration of cultural and social factors affecting their entrepreneurial activities.

2.5.3.3 Comparative Perspectives: Older Vs Younger Entrepreneurs (2005-2009)

Between 2005 and 2009, the mature entrepreneurship discourses (Ainsworth and Hardy, 2008; Efrat, 2008; Gray, 2007; Kautonen, 2008; Lévesque and Minniti, 2006; Tornikoski and Kautonen, 2009; Weber and Schaper, 2007) responded to Weber and Schapers's (2004) call for comparative analysis between older and younger entrepreneurs. For example, Weber and Schaper (2007) examined the success of mature entrepreneurs compared to younger counterparts, highlighting advantages such as professional networks, expertise, and financial resources. However, they note older entrepreneurs face unique challenges like ageism, technological adaptability, and limited capital access compared to their counterparts.

Efrat (2008) explored senior entrepreneurs in bankruptcy and found that they face higher financial risks compared to their younger counterparts. Efrat (2008) argued for systemic reforms to address the unique challenges of older entrepreneurs, including legal and financial protections. However, Efrat (2008) highlighted a gap in the understanding of the relationship between ageing, entrepreneurship, and financial instability, calling for targeted research to inform policy interventions. Similarly, Kautonen (2008) compared Third Age (50+) and Prime Age (20-49) entrepreneurs in Finland, finding that Third Age (50+) are more successful but less motivated to start businesses compared to prime-age entrepreneurs. He further argued that older entrepreneurs accumulated resources and networks contribute to higher business survival rates, while cultural and gendered barriers discourage many from pursuing entrepreneurship.

Expanding on the above, Tornikoski and Kautonen (2009) explored entrepreneurial intentions among older individuals (50+), finding that while their intentions are generally lower than younger counterparts, opportunity-driven motives like self-fulfilment and autonomy dominate over necessity-driven ones. Tornikoski and Kautonen (2009) reported key barriers for mature entrepreneurs as financial instability, perceived risks, and a lack of confidence in knowledge or ideas. Furthermore, the study observed gender differences, with men expressing greater entrepreneurial intentions than women, while networks, work experience, and financial resources act as enablers. Lastly, the study highlighted gaps in longitudinal data, qualitative insights on cultural and gender influences, and the lack of structured support frameworks (Tornikoski and Kautonen, 2009).

Conversely, during 2005-2009, scholars (Gray, 2007; Kautonen et al., 2008; 2009; Singh, 2009) explored in detail the specific challenges that older entrepreneurs experience with political and support institutions. For example, Gray (2007) identified that many retirees lack strategic intent or the skills required for successful entrepreneurship despite government efforts to promote such activities. Furthermore, Gray (2007) observed that government programs fail to transfer lessons from special employment schemes to mainstream retirees, leaving their economic potential underutilised. He argued that much of the policy emphasis on entrepreneurship for older individuals has been misguided, with insufficient differentiation between general enterprise and individual entrepreneurship. Hence, Gray (2007) proposed career reviews at ages 50 and 60 to help individuals prepare for post-retirement work strategically.

Also, Kautonen et al. (2008) examined the Prince's Initiative for Mature Enterprise (PRIME) in the UK and found that mature entrepreneurs benefit significantly from tailored support, leveraging their networks and experience for business success. The study argued that initiatives like PRIME could address age-based challenges in the labour market, reducing dependency on welfare systems. Expanding on these findings, Kautonen et al. (2009) pointed out that age norms (what is appropriate behaviour for older generations) significantly influenced the entrepreneurial intentions of third-age entrepreneurs in the UK. Consequently, negative age norms disrupted entrepreneurial intentions, while positive age norms enhanced entrepreneurial intentions Nonetheless, Kautonen et al. (2008) identified gaps, including the need for longitudinal research to measure the broader social benefits and concerns over policy-related issues such as deadweight effects and over-investment.

Additionally, Singh (2009) highlighted the growing economic importance of older entrepreneurs as a response to ageing populations in the US. He found that older entrepreneurs often leverage their experience, networks, and adaptability for success but face systemic barriers such as age bias and limited access to funding. Singh (2009) argued for policies that promote entrepreneurship among the ageing population as a means of addressing rising social costs and labour market challenges. However, the study identified gaps in the literature regarding the specific needs of older entrepreneurs and the role of entrepreneurship in mitigating ageing-related economic burdens.

Finally, the findings from Lévesque and Minniti (2006) and Ainsworth and Hardy (2008) provided different views from the above scholars. Lévesque and Minniti (2006) provided practical evidence of how mature entrepreneurs may be reluctant to act on their entrepreneurial

intentions. They (Lévesque and Minniti, 2006, p. 178) propose that "Time is a limited resource" hence, as individuals age, the discount on future income increases; as a result, occupations that need time commitment before providing income are viewed as less desirable than paid labour (which delivers an immediate return).

In contrast, Ainsworth and Hardy (2008) examined how the intersection of enterprise and age-related discourses shapes the identities and opportunities of older workers, particularly in the context of employment and entrepreneurship. The study argues that the ideal of the "enterprising self" (Ainsworth and Hardy, 2008, p. 389), which emphasises self-reliance and initiative, is not equally accessible to all age groups due to systemic age biases. Older workers are often constructed as "unattractive products", perceived as less desirable in the job market due to age-related markers and outdated self-presentation, and as "risky projects", criticised for their cautious yet supposedly reckless approach to entrepreneurship (Ainsworth and Hardy, 2008, pp. 395, 398). These constructions reinforce systemic barriers, personalising age discrimination under the guise of employer "consumer choice" and perpetuating the exclusion of older workers from the enterprise ideal entrepreneurship (Ainsworth and Hardy, 2008, pp. 396). The findings challenge policies that promote entrepreneurship as a solution to unemployment among older workers, arguing that such initiatives often fail to address structural biases embedded in enterprise and age-related discourses.

2.5.3.4 Understanding the Mature Entrepreneur (2010-2014)

In the timeline 2010-2014, researchers (Ahmad et al., 2014; Ainsworth, 2015; Beckett and Frederick, 2011; Harms et al., 2014; Heimonen, 2013; Kautonen et al., 2013; Kibler et al., 2011; Moulton and Scott, 2014; Nasurdin et al., 2012; Small, 2012; Tervo, 2014; Wainwright and Kibler, 2013; Wainwright et al., 2011; Wassel, 2010; Weller et al. 2014) began trying to understand the entrepreneurial experiences of mature entrepreneurs. For instance, Wassel (2010) highlighted the positive entrepreneurial culture in the USA, which encourages and recognises the contributions of mature entrepreneurs. In contrast, Wainwright et al. (2011) found that in the UK, older entrepreneurs were often perceived as deviant due to societal associations of entrepreneurship with youth and retirement with older age. As a result, mature entrepreneurs in the UK reported experiencing a lack of respect and found it challenging to be taken seriously in business. Notably, Wainwright et al. (2011) also observed that entrepreneurs just entering their 50s reported more positive perceptions and fewer experiences of ageism compared to those aged 60 and above, who frequently encountered age-related bias.

Similarly, Small (2012) conducted a comparative analysis of young and older entrepreneurs in the UK, examining their personality traits. The study found that older entrepreneurs exhibited greater independence, drive, and adaptability, likely stemming from their life and professional experience, which enabled them to navigate challenges effectively. Conversely, younger entrepreneurs were noted to be more perceptive, articulate, and generally more successful, possibly due to their ability to leverage contemporary trends and align with societal norms of entrepreneurship. These findings highlight the distinct and complementary strengths that both age groups bring to entrepreneurship, emphasising the value of diversity in driving innovation and economic growth.

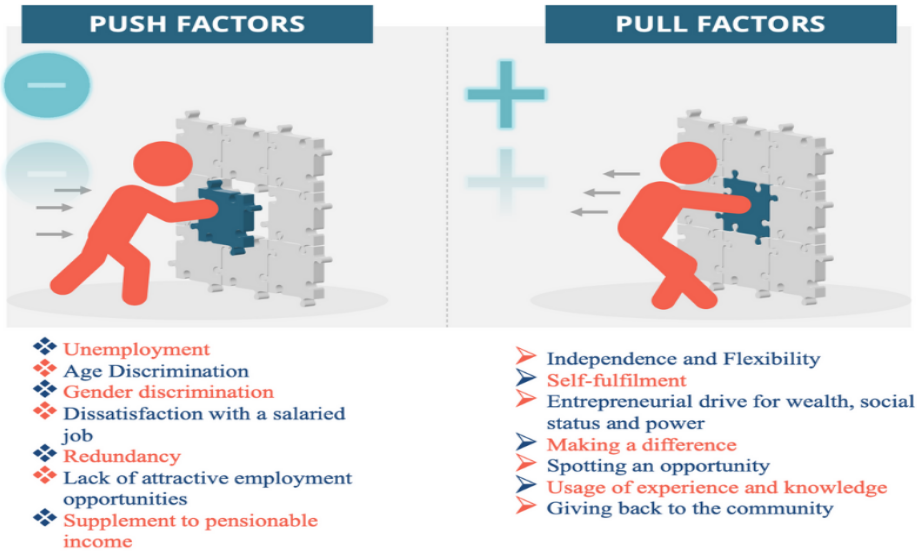
Conversely, Ainsworth (2014) examined the link between entrepreneurship and volunteering for older entrepreneurs. She highlights that for older people, entrepreneurship and volunteering have surprising similarities. Both are ways older adults can stay active and transition from full time work to retirement. Unlike younger entrepreneurs, older people are less focused on making money and more driven by goals like independence, creativity, personal growth, and giving back to society. However, not all older people are the same—culture, gender and income level affect how and why they participate in these activities. For example, older people may feel encouraged to volunteer or start small businesses instead of pursuing more ambitious ventures (Ainsworth, 2014).

The remaining scholars (Ahmad et al., 2014; Kautonen et al., 2013; Beckett and Frederick, 2011; Harms et al., 2014; Heimonen, 2013; Kibler et al., 2011; Moulton and Scott, 2014; Nasurdin et al., 2012; Tervo, 2014; Wainwright and Kibler, 2013; Wassel, 2010; Weller et al. 2014) focused on characterising and understanding the entrepreneurial motivations and behaviours of mature individuals. Kautonen et al. (2013) (adopting Singh and DeNoble, 2003 types of entrepreneurs) argued that entrepreneurial behaviour varies depending on three types of entrepreneurs: owner-managers, self-employers and reluctant employers. According to Kautonen et al. (2013), Owner-managers are less likely to start or grow businesses that involve big risks or uncertain income, as they value their time more and prefer stability. Consequently, Kautonen et al. (2013) posit that this is why entrepreneurial activity tends to decline after the late 40s, as established by Lévesque Minniti (2006) regarding the opportunity cost of time. Conversely, self-employers are more likely to choose self-employment with low risk and quick income, as they often have more savings and resources to support this kind of work. This makes self-employment an appealing option even into their 60s, whereas reluctant employers are those mature individuals pushed into entrepreneurship because they can’t find suitable jobs and often

rely on their savings or benefits to wait for better job opportunities rather than immediately starting a business.

Unlike Kautonen et al. (2013), other researchers such as Ahmad et al. (2014), Beckett and Frederick (2011), Harms et al. (2014), Heimonen (2013), Kibler et al. (2011), Moulton and Scott (2014), Nasurdin et al., (2012) Tervo (2014), Wainwright and Kibler (2013), Wassel (2010) and Weller et al (2014) utilised Orhan and Scott's (2001) push/pull dichotomy to explain the motivations of entrepreneurship in diverse spatial contexts (Malaysia, UK,). Pull factors are identified as positive variables that entice individuals to establish businesses, whereas push factors are recognised as negative dimensions that compel individuals to pursue self-employment**. Figure 11** lists mature entrepreneurs' push/pull motives reported in the mature entrepreneurship literature between 2010-2014.

Figure 11: Push and Pull Factors: Motivation for Mature Entrepreneurship



Apart from the pull/push motivational factors, all the scholars (Ahmad et al., 2014; Ainsworth, 2014; Beckett and Frederick, 2011; Harms et al., 2014; Heimonen, 2013; Kautonen et al., 2013; Kibler et al., 2011; Moulton and Scott, 2014; Nasurdin et al., 2012; Small, 2012; Tervo, 2014; Wainwright and Kibler, 2013; Wainwright et al., 2011; Wassel, 2010; Weller et al. 2014) in this period explored some of the barriers confronted by mature entrepreneurs. These barriers include ageism, lack of access to financial resources, exclusion from policy and support programmes, digital illiteracy and exclusion and health concerns.

2.5.3.5 Inclusive Narratives and Spatial Variations (2015-2019)

The 2015-2019 period was more about drawing subjective narratives of mature entrepreneurs, bringing out their heterogeneous entrepreneurial experiences, and capturing spatial differences. Notable scholars in this period include (Biron and St-Jean, 2019; Carrim, 2018; Gimmon et al., 2018; Halvorsen and Chen, 2019; Kerr, 2017; Kibler et al., 2015; Mallet and Wapshott, 2015; Ratten, 2019; Stypinska, 2017; Velilla et al., 2018; Wainwright et al., 2015). For instance, in the UK, Kibler et al. (2015) found that mature entrepreneurs experienced discrimination, especially within their social circles like immediate family and friends however, simultaneously, they employed coping strategies to combat ageist attitudes. These included "active negotiation, passive negotiation, modification and avoidance" (Kibler et al., 2015, pp. 203-204). Active negotiation involves directly addressing stereotypes by engaging with others to educate them and change their views. Passive negotiation relies on letting actions speak for themselves, whereas others gradually form positive opinions by observing the entrepreneur's efforts. Modification focuses on shifting attention from unsupportive groups to those with more positive attitudes. Finally, avoidance involves minimising exposure to situations where discrimination might occur, such as by hiding age-related traits or avoiding specific clients (Kibler et al., 2015).

Conversely, while Wassel (2010) previously concluded that the US has a positive entrepreneurial culture for older entrepreneurs, Halvorsen and Chen (2019) challenged this finding. They argue that this only applied to mature white entrepreneurs and that black Americans and women reported a rather unsupportive entrepreneurial climate confronting racial, gender and systemic barriers despite having more entrepreneurial interest than their white male counterparts. Furthermore, Halvorsen and Chen (2019) revealed that older white entrepreneurs expressed less interest in entrepreneurship after 50 due to fear of losing steady income and benefits from normal employment.

In Canada, Kerr (2017) demonstrated heterogeneous entrepreneurial experiences between career entrepreneurs (those engaged in entrepreneurship throughout their working lives) and later-life entrepreneurs (those who start businesses after 50). He found that later-life entrepreneurs are more likely to work part-time, be female, unmarried, and have fewer employees compared to career entrepreneurs, while career entrepreneurs prioritise independence and autonomy. In contrast, Velilla et al. (2018) explore the heterogeneous entrepreneurial experiences based on spatial differences between developed and developing countries. They find that in developing countries, mature individuals may start businesses

regardless of other factors, such as market opportunities or their perception of entrepreneurship because they lack alternative income sources or employment options. This indicates that necessity entrepreneurship in these countries is often a survival strategy. Inversely, Velilla et al. (2018) found that in developed countries, mature individuals also pursue entrepreneurship out of necessity, but this is influenced by the perception of opportunity. For instance, when more opportunities (such as good jobs or social safety nets) are available, fewer people engage in necessity entrepreneurship, whereas those who perceive entrepreneurship positively or as a viable way to earn income are more likely to engage in necessity entrepreneurship.

Carrim (2018) and Mallet and Wapshott (2015) focused solely on the experiences of mature male entrepreneurs in South Africa and the UK, respectively, revealing varying social, economic, and cultural variables. In the UK, older entrepreneurs often pursue business ventures as part of their transition into retirement, motivated by financial uncertainties, the desire for legacy, and leveraging their accumulated experience and social capital. They are more likely to adopt digital tools to stay competitive despite challenges like ageism (Mallet and Wapshott, 2015). Contrariwise, South African mature entrepreneurs, particularly among Indian communities, often engage in entrepreneurship out of necessity due to inadequate retirement systems and systemic inequalities. Their minimal use of technology reflects barriers like limited digital literacy and infrastructural challenges. Additionally, South African entrepreneurs are more influenced by familial and community expectations, while UK entrepreneurs are driven by individualistic goals (Carrim, 2018).

In Israel, Gimmon et al. (2018) found that economic needs played a lesser role, and mature individuals were mainly motivated by pull factors like self-fulfilment, personal interest, and active ageing. They report a supportive institutional system for mature entrepreneurs compared to other spatial contexts (e.g., Europe, Stypinska, 2017; Wainwright et al., 2015). Thus, in terms of policy and support engagement for older entrepreneurs, Stypinska (2017) and Wainwright et al. (2015) highlight significant gaps in policy and mentoring support for older entrepreneurs. They critique that current policies often adopt a one-size-fits-all approach, failing to address the diverse needs and challenges faced by mature entrepreneurs in Europe and the UK. Both studies (Stypinska, 2017; Wainwright et al., 2015) emphasise the necessity for flexible, targeted policies that cater to individual motivations and circumstances.

Finally, the literature reviews by Biron and St-Jean (2019) and Ratten (2019) highlight the growing interest in senior entrepreneurship due to demographic shifts, yet they identify

significant research gaps. Biron and St-Jean's (2019) study reveals that early research predominantly employed quantitative methods, with a recent shift towards qualitative and conceptual approaches. They note that 67% of the studies lack specific theoretical foundations, indicating a need for more robust theoretical frameworks. Ratten's (2019) systematic review emphasises the importance of clearly defining and conceptualising older entrepreneurship. She advocates for more studies focusing on older samples within general entrepreneurship research to address the underrepresentation of this demographic. Both reviews (Biron and St-Jean, 2019; Ratten, 2019) called for comprehensive research agendas to deepen understanding of older entrepreneurs' motivations, challenges, and contributions, aiming to inform policies that support this increasingly significant group.

2.5.3.6 Holistic Approaches and Global Perspectives (2020–2024)

Contemporary scholars (Aggarwal and Tyagi, 2022; Biron and St-Jean, 2023; Dzingirai and Ndofirepi, 2024; Fritsch et al., 2023; Garcia-Lorenzo et al., 2020; Gray and Smith, 2020; Holmquist and Sundin, 2021; Kibler et al., 2024; Maritz et al., 2021; Mouraviev and Avramenko, 2020; Murmann et al., 2023; Perez-Encinas et al., 2021; Squire, 2020; Stirzaker et al., 2022; Zhu et al., 2021) explore the mature entrepreneur beyond economic variables, focusing on the interplay of social, cultural, and biological factors such as age and health. Gray and Smith (2020) found that mature entrepreneurs in the UK transitioned to self-employment not solely for financial reasons but also to seek cognitive engagement and an active lifestyle. In contrast, Squire (2020) identified health concerns, including reduced energy and limited time, as significant constraints on entrepreneurship for UK senior entrepreneurs. While Gray and Smith (2020) highlighted how technological advances have made entrepreneurship more inclusive for mature individuals, Squire (2020) reported that some mature entrepreneurs struggled with lacking digital skills, putting them at a disadvantage compared to their younger counterparts. Squire's (2020) findings resonate with the work of Mouraviev and Avramenko (2020) and Holmquist and Sundin (2021), who also explored challenges faced by senior entrepreneurs in the UK and Sweden, respectively.

While Gray and Smith (2020) find that in the UK, mature entrepreneurs seek cognitive engagement from entrepreneurship, Stirzaker et al. (2022) highlight that older entrepreneurs in the UK prioritise affective value. For instance, using the socioemotional selectivity theory, Stirzaker et al. (2022) demonstrate how mature entrepreneurs prioritise emotionally meaningful goals over purely economic objectives. They argue that due to limited time, individuals' retrospect and start looking for emotionally satisfying activities to compensate for

lost time and unmet entrepreneurial goals. This contradicts Lévesque and Minniti (2006), who posit that due to limited time, older individuals prefer paid employment that offers immediate economic compensation rather than risky labour such as entrepreneurship.

In Australia, Maritz et al. (2021) observe that mature entrepreneurs seek social engagement from entrepreneurship, which includes contributing to intergenerational mentoring of their younger peers and engaging in social entrepreneurship to foster community development. However, in Spain, Sweden, and France, Perez-Encinas et al. (2021) highlight intergenerational collaboration challenges between senior and younger entrepreneurs, where each group are driven by different motivations (stability for mature entrepreneurs' vs innovation for younger entrepreneurs) and experiences unique challenges (digital illiteracy for mature entrepreneurs vs lack of established networks for younger entrepreneurs). This is also exacerbated by fears of paternalism and mismatched communication styles between the two groups Perez-Encinas et al. (2021). However, in Germany, Murmann et al. (2023) contradict these findings, suggesting that mature entrepreneurs in this context are more likely than younger founders to introduce innovations that are new to the market (novel products or services that significantly change market dynamics).

Biron and St-Jean (2023) highlight how mature entrepreneurs make decisions based on their perception of time and life priorities. They find that mature entrepreneurs recognise that they have less time ahead for active business pursuits due to their stage in life. As a result, they focus on achieving short-term goals and enhancing personal well-being rather than pursuing long-term strategies. This time-limited perspective influences their decisions regarding the eventual handover of their business. They plan for exit strategies and succession to ensure that their business transitions smoothly, either to family members, employees, or other successors, while still meeting their personal goals (Biron and St-Jean, 2023).

Conversely, Garcia-Lorenzo et al. (2020) explore the identity aspect of mature entrepreneurs in the UK through the concept of the liminal state (a transitional phase where individuals are caught between their past professional roles and the new identity required for entrepreneurship). Garcia-Lorenzo et al. (2020) break this transition into three phases: separation (letting go of their established professional identities, which can be difficult due to emotional attachment or societal expectations), uncertainty and experimentation (navigating a period of exploration and adaptation, where they test entrepreneurial ideas while grappling with self-doubt and the challenges of unfamiliar territory), and crafting a new identity (successfully

integrating their past experience and skills into a newly defined entrepreneurial role, reframing their age and experience as valuable assets).

Zhu et al. (2021) examine the motivations, challenges, and outcomes of senior entrepreneurship in China, India, and Turkey through the lens of Self-Determination Theory (SDT). They find that mature entrepreneurs are primarily driven by intrinsic motivations such as personal growth, autonomy, and societal contributions rather than financial gain as they seek meaningful engagement and self-actualisation in later life. Cultural values strongly influence entrepreneurial intentions, with Daoism and Confucianism in China, Hindu traditions in India, and a blend of Islamic and Western values in Turkey shaping seniors' approaches to entrepreneurship. Aggarwal and Tyagi (2022) observed similar findings in India but argued that mature entrepreneurship is often overlooked due to India being a youth economy.

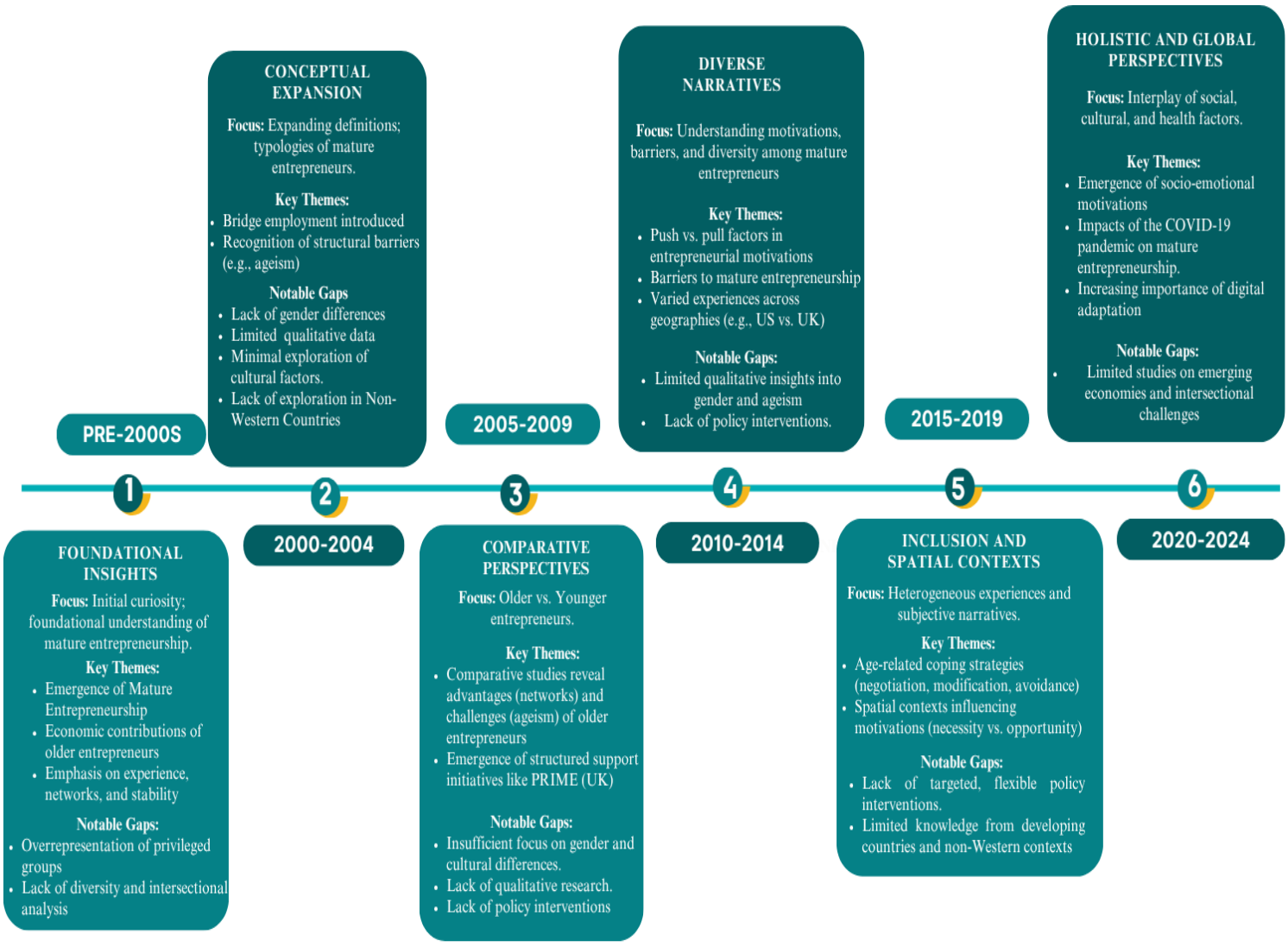
The findings in Germany provide a unique understanding of the experiences of mature entrepreneurs compared to mature paid employees and retirees through the lens of happiness and life satisfaction. Fritsch et al. (2023) reveal that mature entrepreneurs generally report higher levels of life satisfaction than both retirees and paid employees, primarily due to higher income levels. However, when controlling for health status, retirees exhibit the highest life satisfaction, indicating that health plays a crucial mediating role in life satisfaction across occupational statuses. Self-employed seniors are healthier than retirees, which contributes to their satisfaction, but they often compromise leisure time for work, reducing their overall well-being (Fritsch et al., 2023).

Kibler et al. (2024) present the Age-Strategy-PsyCap-Exhaustion (ASPE) model, which explores how ageing influences the experiences and well-being of mature entrepreneurs. The model highlights that biological age enhances resilience, optimism, and hope, helping older entrepreneurs manage stress and avoid energy-intensive strategies like aggressive market expansion. Psychological capital a combination of resilience, optimism, and self-efficacy acts as a buffer against stress and emotional exhaustion. Younger entrepreneurs tend to use high-effort strategies that elevate burnout, while older entrepreneurs adopt fewer demanding approaches. The Hebe effect shows that those who feel younger than their age gain additional benefits, leveraging psychological capital to reduce emotional strain (Kibler et al., 2024). The ASPE model provides key insights into how older entrepreneurs mitigate emotional exhaustion through strategic and psychological adjustments.

Taylor et al. (2024) explore the impact of the COVID-19 pandemic on mature entrepreneurs in the UK, New Zealand, Australia and the USA. They group the entrepreneurs into two categories: seniorpreneurs (who pursue self-employment as an opportunity for innovation and autonomy) and senior-precarious (who turn to it out of necessity due to limited labour market options); many occupy a middle ground, balancing pragmatism and opportunity. Taylor et al. (2024) highlight how the pandemic exacerbated challenges for those in precarious positions, such as unstable incomes and lack of social protections while disrupting existing businesses and forcing rapid digital adaptation. However, for seniorpreneurs, the pandemic offered a chance for flexibility and sustained economic engagement.

Finally, in the African context, Zimbabwe, Dzingirai and Ndofirepi (2024) find that mature entrepreneurship is neglected. The key challenges for mature entrepreneurs include insufficient support from friends and family, a lack of access to critical business information and resources, and an absence of targeted government assistance, which hinders their ability to sustain and grow their ventures. Additionally, Dzingirai and Ndofirepi (2024) posit that limited media exposure reduces mature entrepreneurs' visibility and market reach, while inadequate financial resources restrict their capacity to invest and expand. **Figure 12** summarises the mature entrepreneurship literature from the 1980s to 2024, and the next section will highlight the gaps within the mature entrepreneurial discourses.

Figure 12: The Evolution of Mature Entrepreneurship Through Decades (1980s-2024)



SOURCE: DESIGNED BY RESEARCHER BASED ON PERSPECTIVES FROM ALL SCHOLARS CITED IN SECTION 2.5.3

2.5.4 Critique of the Epistemology in Mature Entrepreneurship: Research Gaps

Section 2.5.3 delineated the various discussions within the mature entrepreneurship research agenda. While these discourses have undoubtedly deepened the understanding of mature entrepreneurs, this thesis contends that significant gaps persist in the existing scholarship that warrant attention. Through a critical analysis, this research identified five key gaps: the persistent gender gap, the limited exploration of mature entrepreneurship in non-Western contexts, the absence of intersectional approaches, life-course perspective and institutional analysis, the underrepresentation of qualitative narratives, and limited policy, support and international development interventions. These shortcomings will be explored below.

2.5.4.1 Gender Gap

Within the mature entrepreneurship research agenda, there are limited studies focusing on MWEs (Weber and Schaper, 2004; Ratten, 2019; Grosu et al., 2023). Only a few scholars (Aydin et al., 2019; McKay, 2001; Meliou et al., 2018; Meliou and Mallet, 2021) have specifically contributed to this area, as will be elaborated in Section 2.6. The majority of existing studies adopt mixed-gender samples (e.g., Al-Jubari and Mosbah, 2021; Curran and Blackburn, 2001; Gimmon et al., 2018; Gordo et al., 2022; Kautonen et al., 2013; Kibler et al., 2015; Perenyi et al., 2018; Zhao et al., 2021), while a few have solely focused on mature male entrepreneurs (MMEs) (Carrim, 2018; Mahmood et al., 2016; Mallett and Wapshott, 2015).

Although these studies contribute valuable insights into entrepreneurship, feminist scholars (Ahl, 2006; Ahl and Marlow, 2012; Jenning and Brush, 2013; Meliou et al., 2018) argue that the combined analysis of men and women obscures the critical ways in which gender dynamics shape entrepreneurial experiences. For example, Ahl (2006) and Ahl and Marlow (2012) critique mainstream research for its homogenized approach, which neglects the structural and cultural barriers uniquely faced by women. These include limited access to funding, networks, and mentorship due to entrenched gender biases, as well as the disproportionate impact of caregiving responsibilities on women's entrepreneurial activities (Brush et al., 2009; Ogundana et al., 2021; Rutagumirwa et al., 2020). Furthermore, women's entrepreneurial trajectories are often constrained by systemic discrimination and stereotypes, issues that rarely affect men to the same extent (Ahl, 2006; Gupta et al., 2009). Meyer et al. (2017, p. 321) highlight this disparity by questioning:

> *"The gendered nature of entrepreneurship reveals itself by one simple question: Why is there a field known as 'women's entrepreneurship' but no equivalent 'men's entrepreneurship'?"*

In alignment with Meyer et al. (2017) and others (Aydin et al., 2019; McKay, 2001; Meliou et al., 2018; Meliou and Mallet, 2021), this thesis argues that the inadequate focus on mature women entrepreneurs not only marginalises their experiences but also perpetuates androcentric biases in entrepreneurship research. To address this gap, this thesis explored the experiences of MWEs through a gendered lens, aiming to highlight their unique challenges and contributions. This approach seeks to advance a more inclusive understanding of mature entrepreneurship,

challenging dominant paradigms and contributing to both academic discourse and policy development.

2.5.4.2 Limited Exploration of Mature Entrepreneurship in non-Western Contexts

The second gap observed in the literature review in sections 2.5.3.1 to 2.5.3.5 is the lack of scholarly attention in non-western countries. Only a few scholars have explored this subject in non-Western countries such as the Caribbean (Khan, 1987), Japan (Komoto 2004), Pakistan (Al-Jubari and Mosbah, 2021; Mahmood et al., 2016), South Africa (Carrim, 2018), Malaysia (Ahmad et al., 2014; Nasurdin et al., 2012), Israel (Gimmon et al., 2018; Gimmon et al., 2019), Zimbabwe (Dzingirai and Ndofirepi, 2024), Uganda (Nsibirano et al., 2020), India, China and Turkey (Aggarwal and Tyagi, 2022; Zhu et al., 2021).

In SSA, the exploration of the ageing population remains limited, as highlighted in Chapter One (Research Opportunity Two). African scholars (Akinrolie et al., 2024; Hussein and Ismail, 2016; Mahlatsi, 2021) have argued that this neglect stems from the continent's demographic structure, which skews young compared to other regions such as Europe. This imbalance has led to limited attention to ageing populations despite emerging challenges. For instance, Akinrolie et al. (2024) emphasise the urgency of addressing the needs of the ageing demographic in Africa, particularly considering the inadequate infrastructure to support older populations, such as minimal social protection schemes, high unemployment, and insufficient retirement savings.

Akinrolie et al. (2024) caution that the failure to act pre-emptively may leave the continent ill-prepared to address the profound socio-economic consequences of an ageing population. Older women, in particular, face compounded challenges. As Vera-Sanso (2023) highlights, they often endure systemic disadvantages, including unpaid care responsibilities, limited lifetime earnings, dependence on a spouse, and a lack of adequate retirement benefits. These factors collectively exacerbate their marginalisation and reinforce cycles of poverty. Despite the urgency of these issues, older women remain largely overlooked in policymaking, research, and development discourse (Hussein and Ismail, 2016; Nsibirano et al., 2020; Vera-Sanso, 2023).

Considering the above gaps, this thesis seeks to address the underexplored area of ageing and entrepreneurship by examining the entrepreneurial experiences of mature women entrepreneurs in Tanzania. By focusing on this demographic, the study aims to provide critical insights into their lived experiences, the socio-economic challenges they face, and the strategies

they employ to navigate entrepreneurial pathways. Furthermore, it seeks to contribute to the broader discourse on ageing, gender, and entrepreneurship by highlighting the specific structural, cultural, and policy-related barriers that influence their entrepreneurial journeys. This research not only fills a critical gap in the existing literature but also offers practical implications for policymakers, development practitioners, and scholars by advocating for more inclusive policies and targeted support systems to empower mature women entrepreneurs in Tanzania and beyond.

2.5.4.3 The Absence of Intersectional Approaches, Life-course Perspective and Institutional Analysis

In section 2.4.1.1, the critique of the existing women's entrepreneurship research agenda underscored a pervasive lack of theoretical innovation. This shortfall is exemplified by the continued reliance on one-size-fits-all frameworks that inadequately account for the diverse realities of women entrepreneurs (Anderson and Ojediran, 2021; Ahl, 2006; Ahl and Marlow, 2012; Ojong et al., 2021). These frameworks often homogenize women's experiences, neglecting the interplay of intersecting identities, life-course dynamics, and institutional structures that significantly shape entrepreneurial trajectories.

The absence of intersectional approaches is particularly troubling. Without recognising the intersecting influences of gender, age, race, socioeconomic status, and cultural background, much of the research fails to capture the unique challenges and opportunities faced by older women entrepreneurs (Crenshaw, 1989; Dy et al., 2016; Kumar et al., 2023; Peiris, 2024; Scott and Hussain, 2019; Wing-Fai, 2015). This omission perpetuates a narrow and exclusionary understanding of entrepreneurship, limiting the potential for inclusive policy and practice. Similarly, the lack of a life-course perspective overlooks the significance of temporal and transitional elements in women's entrepreneurial journeys (Jayawarna et al., 2011). Older women, for instance, navigate unique challenges such as re-entering the workforce, caregiving responsibilities, and societal expectations tied to age (McKay, 2001). Failing to integrate a life-course lens diminishes the relevance of research findings for this demographic, leaving their specific needs unaddressed.

Furthermore, an inadequate focus on institutional analysis exacerbates these limitations (Ahl, 2006). Institutions—whether formal (e.g., laws, policies) or informal (e.g., cultural norms, gendered expectations)—profoundly shape entrepreneurial opportunities and constraints. Ignoring these factors risks presenting an overly individualistic narrative of entrepreneurship

(Ahl, 2006; Cardella et al., 2020), sidelining systemic barriers and structural inequalities that disproportionately affect women. These critical gaps in theoretical analysis called for a paradigmatic shift, thus, in response this study incorporated intersectionality, life-course perspectives, and institutional analysis to provide a nuanced understanding of mature women's entrepreneurship in Dar-es-Salaam. These frameworks will be further discussed in Chapter Four of this thesis.

2.5.4.4 Underrepresentation of Qualitative Narratives

Just like women's entrepreneurship discourses, quantitative methods dominate the mature entrepreneurship literature, often prioritising statistical analyses over nuanced qualitative insights (Grosu et al. 2023; Ratten, 2019; Weber and Schaper, 2004). This approach tends to emphasize broad trends, patterns, and economic impacts while overlooking the complex social, cultural, and individual factors that shape the entrepreneurial experiences of older adults, particularly women. As a result, the voices, motivations, and unique challenges of mature entrepreneurs are often underrepresented, necessitating a more balanced methodological approach that integrates qualitative perspectives to fully understand this demographic.

As a result, this study employs qualitative methods to explore and understand the experiences of mature entrepreneurs (as will be detailed in Chapter 5 of this thesis). By adopting a qualitative approach, the research aims to capture the nuanced, lived experiences, motivations, and challenges faced by this demographic, particularly older women entrepreneurs. This methodology allows for a deeper exploration of the personal, social, and cultural dimensions of their entrepreneurial journeys, providing insights that are often overlooked in quantitatively driven studies.

2.5.4.5 Limited Policy, Support and International Development Interventions

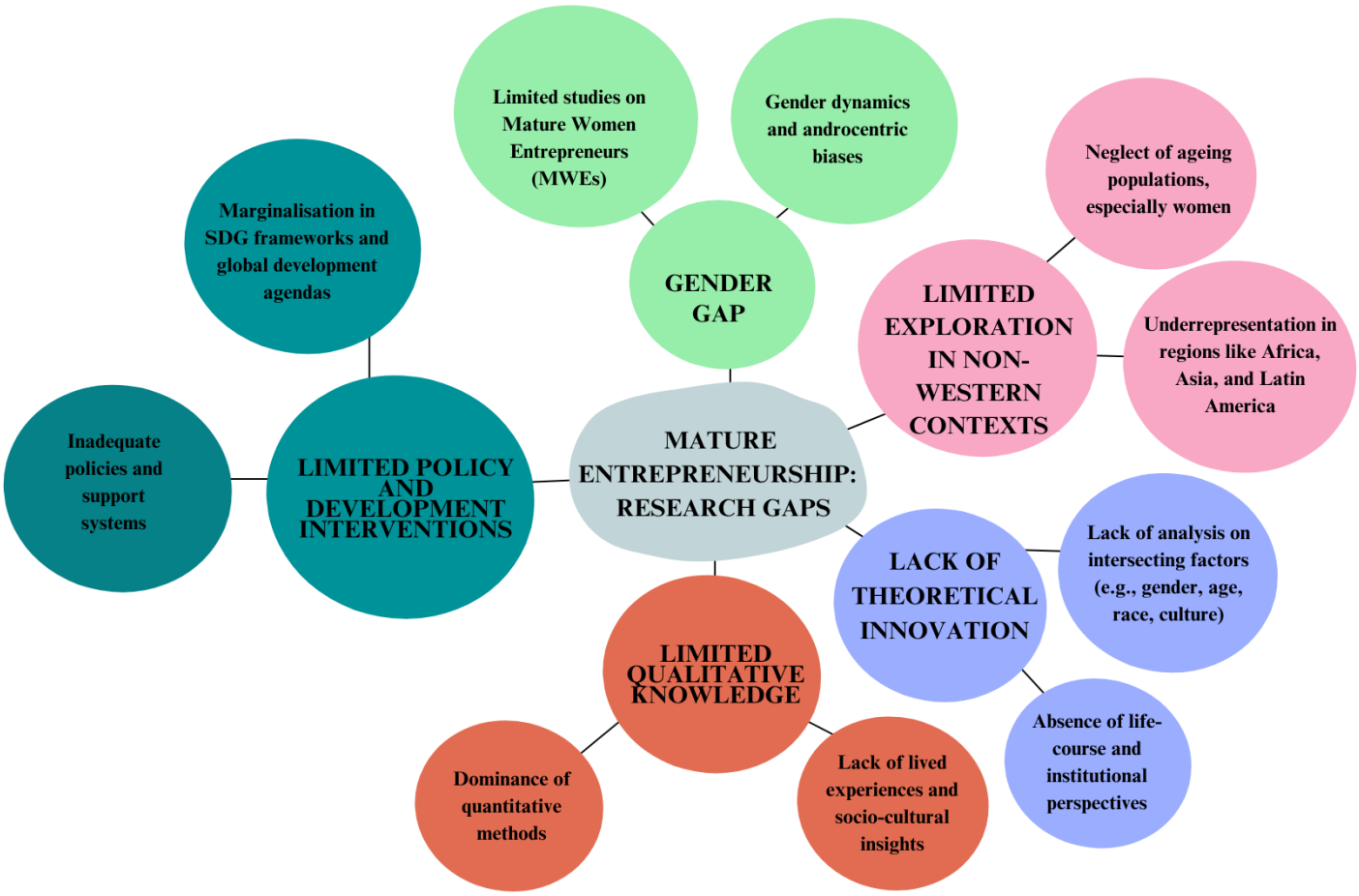
A critical review of the literature cited in sections 2.5.3.1 to 2.5.3.5 reveals a significant and pervasive gap: the lack of tailored policy and support for older entrepreneurs across diverse global contexts. This shortfall is evident in non-Western countries such as Japan (Komoto, 2004), Pakistan (Mahmood et al., 2016), South Africa (Carrim, 2018), Malaysia (Al-Jubari and Mosbah, 2021), Israel (Gimmon et al., 2018), Zimbabwe (Dzingirai and Ndofirepi, 2024), Uganda (Nsibirano et al., 2020), and across India, China, and Turkey (Aggarwal and Tyagi, 2022; Zhu et al., 2021). These studies uniformly emphasise that policy frameworks in these countries fail to address the unique challenges and needs of older entrepreneurs, particularly mature women, thereby perpetuating a lack of inclusivity in entrepreneurial ecosystems.

Similarly, in Western countries, the situation is not markedly better. Stypinska (2017) critiques the policy panacea approach in European nations, arguing that it falls short of addressing the nuanced realities of mature entrepreneurs. For example, in the UK (Gray and Smith, 2020), Finland (Kautonen, 2008), Germany (Gordo et al., 2022), New Zealand (Taylor et al., 2024), the USA (Halvorsen and Chen, 2019), Australia (Maritz et al., 2021), and Spain, Sweden, and France (Perez-Encinas et al., 2021) similarly highlight the absence of targeted interventions. While these studies occasionally touch upon supportive measures, they consistently underscore the inadequacy of tailored policy responses that recognise the intersection of age, gender, and entrepreneurship.

Chapter One research opportunity three critically examined the neglect of the UN SDGs regarding issues related to older populations, particularly older women (Vera-Sanso, 2023). While the SDGs emphasise inclusivity and the imperative to leave no one behind, the discourse and implementation strategies predominantly focus on younger demographics or women of working age, marginalising older women's contributions and needs. This oversight reflects a systemic age and gender bias within global development agendas, where the intersections of ageing, gender, and entrepreneurship remain conspicuously absent. Vera-Sanso (2023) argues that this exclusion is not merely a gap in representation but a failure to leverage the socio-economic potential of older women, who often remain active contributors in their communities. The neglect within the SDGs framework perpetuates stereotypes of dependency and passivity associated with ageing, overlooking the unique challenges older women face and the systemic barriers that constrain their economic and entrepreneurial participation.

The recurring neglect of mature entrepreneurs in policy discussions points to a deeper systemic oversight within both non-Western and Western contexts. Likewise, research identifies an urgent need to integrate the perspectives of older women into the SDG framework, advocating for a paradigm shift that recognises and supports their roles in achieving sustainable development. These gaps underscore the need for an intersectional and institutionally informed policy approach to foster an equitable entrepreneurial environment. Without such targeted attention, the entrepreneurial potential of older populations—especially women—remains underutilised and undervalued. By addressing this gap, this thesis seeks to highlight how global development goals can become inclusive, aligning their vision with the realities of all age groups and genders. **Figure 13** provides an overview of the epistemology gaps in Mature entrepreneurship literature.

Figure 13: An Overview of Research Gaps in Mature Entrepreneurship Literature



SOURCE: Developed by Researcher based on Diverse Scholarly Perspectives (From section 2.5.3.1-2.5.3.5)

2.6 Reviewing Mature Women's Entrepreneurship Parlour Conversations

As discussed in the previous sections (see also Figure 12) the mature female entrepreneurship literature remains under-explored, with an exception of only a few scholars (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014). The mature women's research agenda emphasises that older women have distinct entrepreneurial experiences compared to older men and younger women. However, these experiences are often overlooked

when grouped with these counterparts in research. For instance, traditional studies on women's entrepreneurship (e.g., Brush et al., 2009) tend to highlight supporting children and achieving work-life balance as entrepreneurial motivations. McKay (2001), however, argues that these narratives do not fully apply to MWEs. With their children grown, these women are no longer constrained by childcare responsibilities, allowing them the freedom to pursue entrepreneurship later in life driven by personal passions and interests.

McKay (2001) and Khan (1987) further contend that older women experience greater freedom in later life compared to their younger years, particularly concerning societal expectations and gender roles. Many women adhered to societal norms around marriage and motherhood during their younger years, often prioritising these over personal aspirations (McKay, 2001; Aydin et al., 2019). As they age, societal scrutiny diminishes, affording them greater autonomy to explore entrepreneurial endeavours. McKay's (2001) findings challenge conventional views on women's entrepreneurship by highlighting how age intersects with gender and societal roles, enabling mature women to carve unique entrepreneurial pathways. Other studies (Aydin et al., 2019; Ester and Roman, 2017; Khan, 1987; Logan, 2014; Meliou and Mallet, 2021) also support McKay's (2001) perspective on the generational differences between older and younger women.

Nsibirano et al. (2020) align with McKay's (2001) findings, demonstrating how MWEs in Uganda use entrepreneurship to challenge and redefine sociocultural perceptions of ageing. By exhibiting resilience and maintaining economic independence and agency, these women defy societal expectations of disengagement and dependency (also supported by Tomlinson and Colgan, 2014). However, unlike their counterparts in Europe (Aydin et al., 2021; McKay, 2001; Ester and Roman, 2017), Ugandan MWEs often continue to shoulder caregiving responsibilities well into old age. This dual burden is particularly evident as they navigate the informal markets of Kampala, striving for economic survival while balancing familial obligations (Nsibirano et al., 2020). Stirzaker and Sitko (2019) report that MWEs in the UK often face conflicting identities between motherhood and entrepreneurship. This contrasts with McKay's (2001) findings, which suggest that later life is a period of freedom from caregiving responsibilities. Stirzaker and Sitko's (2019) and Nsibirano et al.'s (2020) study highlight that for some MWEs in the UK and Uganda, caregiving roles can persist, challenging the notion of old age as a universally liberating phase in terms of familial obligations.

Meliou et al. (2018) provide a distinct perspective on later-life entrepreneurship through an ageing and gendered lens. They argue that for some MWEs, entrepreneurship evolves into a form of activism. By engaging in social entrepreneurship, these women advocate for other mature women, particularly in male-dominated fields such as technology, where older women often feel invisible and excluded from opportunities like funding and mentorship. Meliou et al. (2018) also highlight the impact of gendered ageism, emphasising how MWEs frequently feel overlooked in mentorship spaces compared to younger women entrepreneurs, who often receive more attention. This disparity may stem from societal perceptions that younger women are more desirable or valuable in these contexts, further marginalising mature women in the entrepreneurial ecosystem (Meliou et al., 2018). Meliou and Mallet (2021) report similar findings regarding the perception of undesirability due to ageing, revealing that entrepreneurship often serves as a refuge for older women seeking to escape traditional employment sectors, such as the publishing industry. As these women age, visible markers like grey hair increasingly led to penalties in the job market, further pushing them toward entrepreneurship as an alternative path to maintain their professional and economic agency (Meliou and Mallet, 2021).

Likewise, Meliou and Mallet (2021) further emphasise the intersectionality of age, class, gender, and race, revealing that Black MWEs in the UK face unique challenges compared to their white counterparts. Their findings show that for some Black older women, traditional employment was alienating due to racial discrimination, despite their skills and affluent backgrounds. These compounded barriers highlight how race intersects with other social categories (like class) to shape the entrepreneurial experiences of Black MWEs in distinct ways. The motivations driving entrepreneurship in later life among mature women are multifaceted, challenging the simplistic push-pull framework often cited in the literature. While personal fulfilment and self-actualisation remain prominent themes (Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Römer-Paakkanen and Takanen-Körperich, 2022; Tomlinson and Colgan, 2014), they should not be isolated from broader socio-economic and structural considerations. Financial necessity, frequently underscored as a motivator (Logan, 2014; Nsibirano et al., 2020), highlights the gendered vulnerabilities of widowhood, retirement systems and economic security for older women. Similarly, the desire for flexibility and autonomy (Knörr, 2011; Terjesen, 2005) reflects a critique of rigid corporate structures that have historically marginalised women, particularly in later career stages.

Furthermore, the ability to leverage prior experience (Terjesen, 2005; Römer-Paakkanen and Takanen-Körperich, 2022) illustrates a resourceful response to systemic barriers, yet this approach privileges those with access to career capital, potentially excluding less advantaged groups. Contributions to society (Meliou et al., 2018) through entrepreneurial endeavours reflect a transformative potential, yet these framing risks romanticising entrepreneurship while overlooking the systemic challenges that constrain broader participation and success (Ahl, 2006). Taken together, these motivations underscore a complex interplay of personal, structural, and societal factors that require a more nuanced understanding of mature women's entrepreneurial pursuits.

The literature underscores the distinctive challenges faced by MWEs, which set them apart from other entrepreneurial cohorts (younger women and older men). Gendered ageism emerges as a persistent barrier, with societal stereotypes about age and gender compounding to create structural exclusions in entrepreneurial opportunities (Aydin et al., 2019; Meliou and Mallett, 2021). These biases, deeply entrenched in societal norms, not only limit access to resources but also undermine the perceived legitimacy of MWEs in male dominated entrepreneurial spaces. Limited financial resources further exacerbate these challenges, as MWEs are often constrained by risk aversion or systemic inequities in accessing funding, leading to reliance on personal savings (Logan, 2014; Moore, 2020). Compounding these issues are technological barriers, where outdated skills and limited digital literacy hinder competitiveness in an increasingly tech-driven economy (Aydin et al., 2019; Meliou et al., 2018).

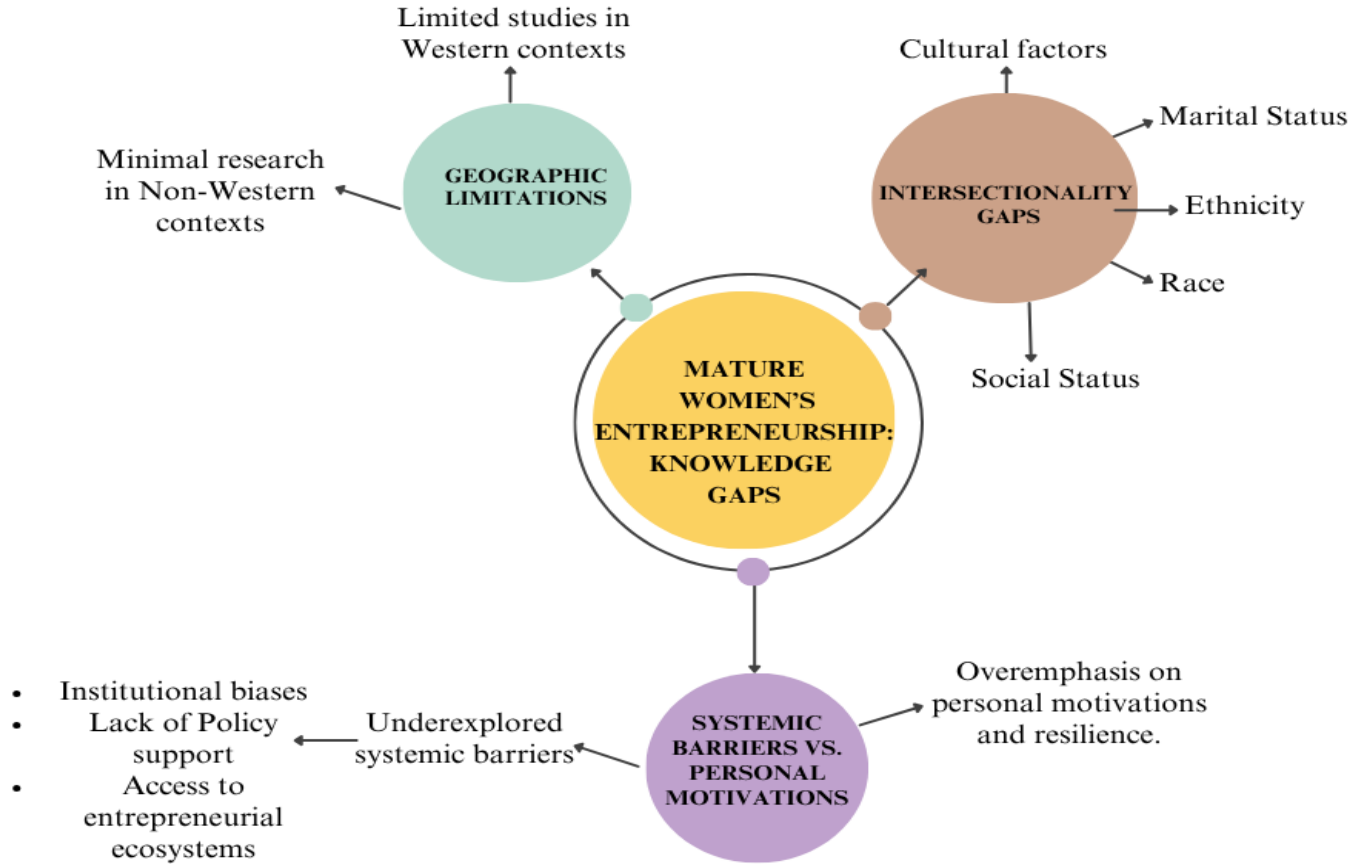
Exclusion from entrepreneurial ecosystems is perhaps the most pervasive challenge, encompassing a lack of tailored policy support, exclusion from networks, and an overemphasis on younger entrepreneurs in available resources (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Moore, 2020; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014). This systemic exclusion perpetuates inequities and limits MWEs' ability to leverage their potential fully. Finally, identity and societal expectations add another layer of complexity as MWEs grapple with reconciling traditional narratives of ageing and gender with their entrepreneurial aspirations. This identity work, while empowering for some, often reinforces societal expectations that constrain rather than enable (Nsibirano et al., 2020; Stirzaker and Sitko, 2019; Tomlinson and Colgan, 2014). Together, these challenges reflect a deeply structural nature,

calling for a critical examination of the broader entrepreneurial ecosystem and its inherent biases against MWEs (Aydin et al., 2019; Meliou and Mallett, 2021; Nsibirano et al., 2020).

Overall, Section 2.6 highlights the diverse conversations within the mature women's entrepreneurship research agenda. However, these conversations remain limited, underscoring the scarcity of research on MWEs in both Western (Aydin et al., 2019; Ester and Roman, 2017; Moore, 2020) and non-Western contexts (Nsibirano et al., 2020). Table 4, in particular, draws attention to significant research gaps within the MWE agenda. All the studies cited in Table 4 are geographically bound (e.g., UK, Europe, specific Western countries, Uganda), which limits the generalizability of their findings to other cultural, socio economic, and policy contexts.

Additionally, some scholars (Aydin et al., 2019; Ester and Roman, 2017; McKay, 2001; Meliou et al., 2018) primarily focus on age and gender, often overlooking intersecting factors such as ethnicity, class, marital status, or disability—dimensions that could significantly shape the entrepreneurial experiences of mature women. Similarly, Römer-Paakkanen and Takanen Körperich (2022) and Terjesen (2005) focus on niche groups (e.g., women linguists and senior managers), which may not represent the broader population of MWEs, particularly those operating in informal markets (Nsibirano et al., 2020) or coming from non-corporate or less-privileged backgrounds. Lastly, some studies (Nsibirano et al., 2020; Meliou and Mallett, 2021; Meliou et al., 2018) emphasise personal motivations and resilience while underexploring systemic barriers such as institutional biases, inadequate policy support, and limited access to entrepreneurial ecosystems. The gaps are further summarised in **Figure 14.**

Figure 14: Mature Women's Entrepreneurship: Knowledge Gaps



SOURCE: ***Researchers findings from the literature review***

This study contributed to the gaps highlighted in **Figure 14** above by exploring the experiences of MWEs in Tanzania. By focusing on Tanzania, the study expanded the geographical scope, offering insights from an underexplored non-Western context and providing a nuanced understanding of how cultural, socio-economic, and policy dynamics influence entrepreneurship specifically for mature women. The study addressed the lack of intersectional analysis beyond age and gender by including other intersecting factors, such as social status, culture and marital status, which are often overlooked in existing studies.

Additionally, the study represented a broader population by including entrepreneurs from informal markets, moving beyond the focus on niche groups like senior managers or linguists. Furthermore, this thesis balanced the emphasis on personal motivations and resilience with an in-depth exploration of systemic barriers, such as institutional biases, inadequate policy support, and restricted access to entrepreneurial ecosystems, as reported in Chapter 7 of this

study. By capturing these dimensions, this research not only enriched the global discourse on MWEs but also provided context-specific insights that could inform targeted policies and interventions for supporting mature women entrepreneurs in Tanzania and beyond.

2.7 Constructs of Social Categories Informing Intersectionality Framework

"Individuals are members of more than one category and can simultaneously experience advantages and disadvantages related to those different social groups" (Rutagumirwa and Bailey, 2022, p.2)

As discussed in Section 2.5.4.3, this study adopts the intersectionality framework, which is elaborated in Chapter Four. The first research question, introduced in Chapter One, explores how the intersecting social positions of gender, age, and culture shape the entrepreneurial pathways of MWEs in Dar es Salaam, Tanzania. Consequently, the core categories of intersectionality in this study are gender, age, and culture. While prior research on MWEs (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014) has predominantly focused on gender and age, except for Nsibirano et al. (2020), this study incorporates culture as a critical dimension. This inclusion is justified by the consistent evidence throughout the literature review in this chapter that underscores culture's significant impact on entrepreneurship, particularly in the context of developing economies.

This study recognises that intersectionality extends beyond age, gender and culture to include other social categories such as race, social status, sexual orientation, ethnicity, skin colour, immigration status, disability, religion, etc. (Crenshaw, 1989; Kumar et al., 2023; Yamamura et al., 2022; Yuval-Davis, 2006). These will be included in the study provided that the participant narratives reveal such categories as influencing their entrepreneurial experiences. This flexible framework acknowledges the potential for other markers of difference to arise, reflecting the dynamic and open-ended nature of intersectional analysis (Crenshaw, 1989; Meliou and Mallett, 2021). By embracing this complexity, the study aims to avoid prematurely narrowing the scope while maintaining a balance that allows for meaningful generalisations about the participants lived experiences (Anthias, 2008; Meliou and Mallett, 2021; Yuval Davis, 2006). The next section will summarise the institutions that will be explored in this study.

2.8 Institutions in the Scope of This Research

The research question introduced in Chapter One emphasises the need to explore the experiences of MWEs concerning various institutional frameworks. Similarly, this chapter, through Sections 2.3, 2.4, 2.5, and 2.6, underscores a critical gap in the existing literature: the limited exploration of how systemic issues within institutions significantly influence the experiences of entrepreneurs, irrespective of their age, gender or geographical context. These institutions encompass a broad spectrum, including political institutions (e.g., government policies), support structures (e.g., business training and mentorship), financial systems (e.g., access to capital), informal systems (e.g., the lack of recognition of entrepreneurship by formal institutions), family dynamics (e.g., caregiving responsibilities, marriage, and social networks), and cultural institutions (e.g., cultural norms and religious practices). This thesis will explore how these institutions influence the barriers and enablers shaping entrepreneurial experiences for mature women in the context of Tanzania.

2.9 Conclusion

Chapter Two critically unpacked the multifaceted dialogues within entrepreneurship literature, situating the discussion within the context of mature women entrepreneurs in Tanzania. Through an interdisciplinary lens, it highlighted the complexities of defining entrepreneurship, drawing attention to the contested nature of its conceptualisation and the diverse interpretations shaped by socio-cultural, economic, and institutional contexts. The chapter further critiqued the marginalisation of informal economies and small enterprises in academic and policy frameworks, despite their significant contributions to economic development, particularly in developing countries.

A central focus was placed on the epistemological challenges of women's entrepreneurship research. The chapter revealed persistent gaps, including gendered biases, the neglect of intersectional and life-course perspectives, and the limited inclusion of non-Western narratives. By interrogating the systemic exclusion of older women entrepreneurs from mainstream discourse, it underscored the need for localised, context-sensitive approaches that recognise their lived realities. In examining mature entrepreneurship, the chapter advocated for a shift from homogenised portrayals to nuanced understandings that account for age, gender, and cultural dynamics. It positioned mature women entrepreneurs as critical yet underexplored agents of economic and social transformation, challenging the dominance of Western-centric paradigms and calling for inclusive theoretical frameworks.

This chapter lays the foundation for the empirical analysis that follows, providing a conceptual roadmap to investigate the entrepreneurial trajectories of mature women in Tanzania. By identifying critical research gaps and proposing a context-specific lens, it sets the stage for advancing both academic and practical understanding of mature entrepreneurship in developing economies. The next section will introduce relevant parlour discussions about mature women in Tanzania.

CHAPTER THREE

POSITIONING THE SIGNIFICANCE OF EXPLORING MATURE WOMEN ENTREPRENEURS IN TANZANIA

"Now is the time for the entrepreneurial ecosystem to embrace entrepreneurs who sit at the margins of the ecosystem" (Martin and Welsch, 2018, p. 139)

3.0 Chapter Overview

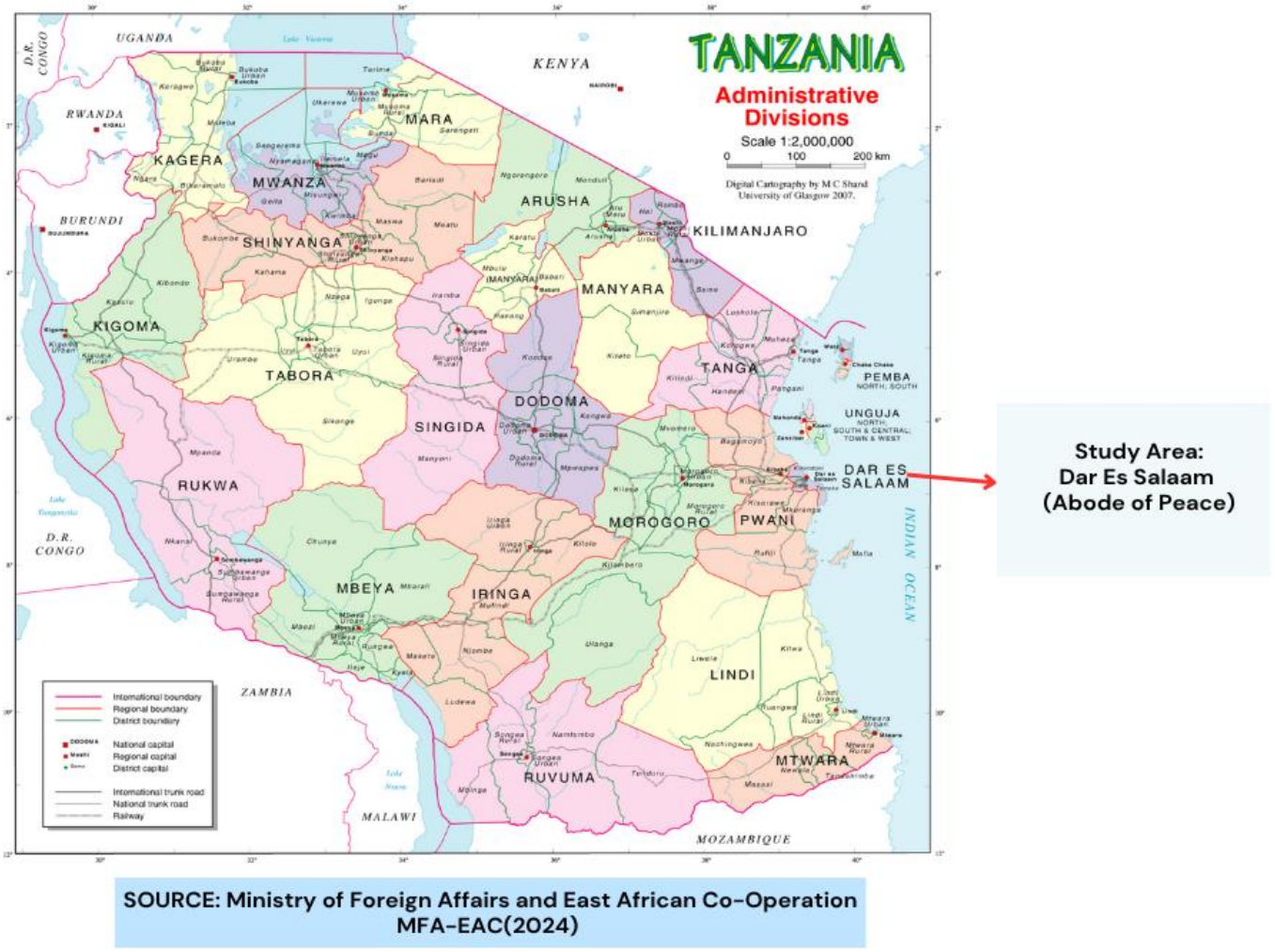
The preceding chapter examined significant themes related to entrepreneurship and underscored the limited research on the entrepreneurial experiences of mature women in non-Western contexts. This chapter critically examines the significance of exploring MWEs in Tanzania, providing a structured analysis through six main sections. It begins with a brief contextual overview of Tanzania, highlighting its socio-cultural and economic backdrop, followed by an exploration of the historical foundations of socio-economic inequalities for women entrepreneurs. This section traces the roles of women from the pre-colonial to contemporary eras, revealing how systemic barriers and patriarchal norms have evolved to marginalise women in entrepreneurship.

Subsequent sections focus on the specific challenges and gaps surrounding MWEs. The first explores the construction of gender and its life-course implications, emphasizing how deeply ingrained societal norms shape entrepreneurial opportunities for older women. The next highlights the lack of national social protection schemes, particularly their limited accessibility to informal entrepreneurs, further perpetuating gendered inequities. The silence of the National Ageing Policy (NAP, 2003) is critically analysed, exposing its generic nature and failure to address the gender-specific needs of MWEs. The chapter also delves into the informal sector, where MWEs face unique barriers while operating in an unregulated space. Finally, the chapter underscores the glaring lack of focused research on MWEs in Tanzania, which this thesis seeks to address.

3.1 A Brief Overview of Tanzania

Tanzania (officially known as the United Republic of Tanzania, URT) is located in East Africa, making it part of the East African Community (EAC) (Goldberg, 2020; Ogola et al., 2015). The country shares its borders with Kenya and Uganda to the north, Zambia, Malawi, and Mozambique to the south, Rwanda, Congo, and Burundi to the west, and the Indian Ocean to the east, as illustrated in the map in **Figure 15** (MFA-EAC, 2024; Ogola et al., 2015). Tanzania was formerly referred to as Tanganyika until 1964 when it unified with Zanzibar to create the United Republic of Tanzania (URT). Tanzania comprises 26 regions in the mainland and five regions in Zanzibar, totalling 31 regions (MFA-EAC, 2024). Despite consisting of 120 ethnic groups (e.g., Sukuma, Chagaa, Haya, Masaai, etc.), the official language in Tanzania is Swahili, while the secondary language is English. Some of the notable highlights in Tanzania include Tanzanite (a precious stone), Mount Kilimanjaro, Lake Victoria and the Serengeti (MFA-EAC, 2024).

Figure 15: Map of Tanzania



SOURCE: Ministry of Foreign Affairs and East African Co-Operation
MFA-EAC(2024)

3.2 Historical Foundations of Socio-Economic Inequalities for Women Entrepreneurs in Tanzania

Despite the abundance of natural resources (such as diamond, gold, cotton, coal, etc.) (Goldberg, 2020), Tanzania is ranked as an LMIC (ILO, 2019; Mbaye and Benjamin, 2018; Simba and Tajeddin, 2023). This classification is largely attributed to structural challenges such as limited industrialisation, inadequate infrastructure, dependence on agricultural exports with fluctuating global prices, poverty, unemployment and persistent income and gender inequality, all of which constrain the country's economic growth and development (Goldberg, 2020). However, as discussed in Chapter Two of this study, some researchers (Kamete, 2019; Medina and Schneider, 2019; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023) contend that classifications of countries into LICS and LMICs, particularly in Africa, fails to account for the informal sector, where a significant portion of the population, including women entrepreneurs, is actively engaged. This omission skews perceptions of economic activity and underestimates the vital contributions of informal enterprises to livelihoods and national economies.

Likewise, it is critical to note that Tanzania has a rich socio-cultural and economic history, which was shaped by the Arab trade in the Indian Ocean, followed by colonialism under German rule (1885-1919) and British rule (1919-1961). Hence, post-colonial (Bhabha, 1994; Said, 1978; Sambajee and Weston, 2015; Spivak, 1988) and feminist scholars (Imas and Garcia-Lorenzo, 2022; Ozkazanc-Pan, 2012) argue that some of the challenges (such as gender disparities, poverty, unemployment, informal entrepreneurship, etc.) facing countries in the Global South are legacies of colonialism.

For instance, Said (1978) critiqued how the West constructed stereotypes about the East to justify domination and control. He argued that such representations reinforced power hierarchies and shaped colonial discourse, portraying the colonised as exotic, inferior, and uncivilised. Adding to this, Spivak (1988) notably highlighted how colonial power structures marginalised subaltern voices, particularly those of women, which continues to shape socio economic inequalities today. This is echoed by Imas and Garcia-Lorenzo (2022), who emphasise that African women continue to grapple with the enduring effects of colonialism, which have reinforced patriarchal norms and limited their access to opportunities for creation and innovation while silencing their voices and preventing them from fully asserting their identities as entrepreneurs.

In light of the above, the next section will highlight how colonialism established the foundations of Tanzania's socio-economic structures for women entrepreneurs, many of which persist today (Abdallah et al., 2020; Eijdenberg, 2016; Eijdenberg et al., 2019; Sambajee and Weston, 2015; Imas and Garcia-Lorenzo, 2022). It will explore the historical processes through which colonialism power-imposed systems of governance, resource extraction, and socio-cultural hierarchies that marginalised women entrepreneurs, limiting their access to resources, education, and opportunities for economic participation. These systems often entrenched patriarchal norms and practices, sidelining women's traditional roles as economic agents and reducing their ability to engage in formal entrepreneurial activities (Imas and Garcia-Lorenzo, 2022; Jaim, 2021; Mbilinyi, 2016).

3.2.1 The Past in the Present: Women Entrepreneurs in Tanzania

"Present circumstances call out for popular history" (Mbilinyi, p.82, 1985)

"One historical phase sets the stage for the next" (Hollander, 1979, p. 15)

While extant scholarship (Anderson and Ojediran, 2021; Ojong et al., 2021; Panda, 2018) demonstrates an unfavourable entrepreneurial environment for women entrepreneurs, especially in developing economies, one is left to ponder how such a situation for women emerged. Thus, to recognise the contradictions in a Tanzanian (mature) woman's entrepreneurial life today, it is necessary to examine the historical status of women in Tanzanian society and contemporary changes (Imas and Garcia-Lorenzo, 2022; Ozkazanc-Pan, 2012; Spivak, 1988). Likewise, Hodgson (2017) argues that a historical lens tracks and reveals progress and contingencies, demonstrating that categories such as gender, age, culture, ethnic tribal identity, and so on, that appear static and fixed in the present are historical products. Thus, a historical perspective demonstrates how cultural norms interact in the daily lives of women and subjects to produce political, economic, and social disparities over time (Hodgson and McCurdy, 2001). When tracing history, particularly in colonised countries, it is vital to examine the pre-and-post-colonial eras that shaped women's status and the contradictions they face today. Doing so allows us to trace continuities, changes and contestations in meanings, relationships, and economic practices of women over time (Hodgson, 2017).

3.2.1.1 Women Entrepreneurs in Tanzania: The pre-colonial Era

"A great deal that one reads or hears about women in African societies is based on utter ignorance, prejudice and fixed ideas" (Were, 1985, p.5)

Historically, the combined role of wife and mother has been the most critical for a woman regardless of whether the society is patrilineal or matrilineal, the woman's reproductive function is critical in this respect (Mbilinyi, 1972; Sudarkasa, 1986). In practice, it is practically impossible to disentangle the two as research (Jaim, 2021; Neneh, 2021; Tundui and Tundui, 2021) on family and women's entrepreneurship has constantly demonstrated. Though previous studies (Isaga, 2019; Kapinga and Montero, 2017; Langevang et al., 2018) have examined women's societal status in Tanzania and their entrepreneurial experiences as if they are a recent phenomenon, women's entrepreneurial roles have an ancient legacy (Hodgson and McCurdy, 2001; Sudarkasa, 1986).

Mbilinyi (1972), Hodgson (1999) and Sudarkasa (1986) highlight that during pre-colonial times, women in Tanzania (in addition to their reproductive roles) engaged in pastoral entrepreneurial roles ranging from grazing cattle to processing and marketing primary dairy products such as milk, meat and skins, and so wielded tremendous power and influence over the exchange of these produces. LeVine (1966) highlights that while women participated in pastoral entrepreneurial activities, male figures (e.g., fathers, spouses, brothers, sons, etc.) exercised control over financial returns and land. Furthermore, women were expected to perform all of the household chores (such as cooking, fetching water, collecting firewood and child-rearing). Levine (1966) also notes that even within polygamous families, each wife constituted a distinct unit of production and was expected to contribute to the domestic economy regardless of whether she was involved in agriculture or trade.

Some researchers (LeVine, 1966; Schneider, 1979) contend that while women did the majority of the tasks (both domestic and economic), their work was undervalued. As a result, only men's efforts were acknowledged, revealing a historical disregard for women's economic contributions. However, some researchers (Hodgson, 1999; Hollander, 1979; Mbilinyi, 1974; Sudarkasa, 1986; Were, 1985;) contend that in pre-colonial times, there exists no evidence of disregard for women's socioeconomic activities in Tanzania. Mbilinyi (1974) posits that while decorum frequently required women to maintain a subservient stance toward men, women were always recognised as integral members of the community. Hodgson (1999, p. 50) concurs, suggesting that "Like the spokes of a wheel", each category of person, whether male or female

(young and old), was expected to perform its responsibilities for agriculture and cattle and for one another to ensure the communities' survival and progress. Hence, women and men had complementary and interdependent roles and relationships in their societies. While Western ethnographers (LeVine, 1966; Schneider, 1979) fixated on portraying women's positions as subordinates to their male counterparts and that women's work was undervalued, their own works highlighted evidence in which women exercised power and authority in the different roles (as mothers, grandmothers, sisters, wives, traders, etc.,) they played.

Hodgson (2017) notes that it is difficult to describe the economic practices of African societies before colonisation as communities within this region did not maintain written records. Hodgson (2017) further argues that though sources such as oral histories from the men and women who lived in this era are rich in providing information, they are problematic given they are shaped by memory. Also, while reports from Westerner ethnographers (i.e., LeVine, 1966; Schneider, 1979) provide historical accounts of pre-colonial African societies, they are partial and interested in portraying only the negative happenings of the socio-economic African world (Hodgson, 2017; Sudarkasa, 1986). Hence, there exists a partial histography of women's economic activities in Tanzania and SSA in general before the Western conquest (Hodgson and McCurdy, 2001; Hodgson, 2017; Hollander, 1979; Sudarkasa, 1986).

3.2.1.2 Women Entrepreneurs in Tanzania: The Colonial Era

As established in the previous section, contrary to the common belief, women's economic participation in Tanzania and Africa is not a product of Westernization. Some researchers (Were, 1985; Hodgson and McCurdy, 2001; Hodgson, 1999; Hollander, 1979; Sudarkasa, 1986) even argue that it was the colonial rule that deprived women of entrepreneurial responsibilities and economic prestige. For instance, Hollander (1979) highlights the seizure of land, the establishment of laws that favoured male property ownership, the institution of cash transactions and the introduction of paid labour and state power by the British colonialists all stripped women's traditional rights in the entrepreneurial trade of agricultural produce. Sudarkasa (1986) argues colonialists' introduction of cash transactions resulted in the abandonment of the barter system (which initially privileged women) in favour of commodity purchases through cash, where only men were permitted to participate in this new cash economy.

Researchers (Were, 1985; Hollander, 1979; Hodgson, 1999; Sudarkasa, 1986) argue that colonialists mapped their gender ideologies onto their understandings and interventions of

Tanzanian society. For instance, Mbilinyi (1974) notes that colonialists presupposed that the public and political male territories were superior to the domestic and private domain of females in Tanzania. As such, they routed to create institutions that assumed whatever men were doing was more important than women's work. For instance, in creating the cash economy, the colonialists used Western capitalist ideologies (also evident in Chapter 2 on the description of who an entrepreneur is) that favoured individual male control of cattle, thus combining men's and women's various intersecting rights in livestock into an image of male ownership of property resulting in women's diminished economic control and autonomy (Hollander, 1979).

Likewise, Sudarkasa (1986) suggests that the colonialists presupposed the absence of women in political meetings as a sign that women were only interested in the domestic matters of the household when, in fact, these domains were not inherently discriminatory or thought of as particularly political or domestic. Additionally, Hodgson (1999) notes that the spread of Islam and Christianity and the views about women's roles within these religions' scripts contributed to women in Tanzania losing their economic standing. While the majority of women's responsibilities in Tanzania's economic structures during this period may be viewed as subordinate, they were nonetheless critical to the colonial order. Hollander (1979) highlights how it was the women who took over pastoral and household duties while their men were coerced to work as labourers for mines and plantations for the colonialists

Hodgson (1999) notes that the failure to accept women's fundamental role in traditional agriculture and their concurrent support for the contemporary sphere manifested itself in colonialism's paucity of farm productivity training, labour-saving equipment, and accessible loans for women. Mbilinyi (1974) highlights how even Western researchers (i.e., LeVine, 1966; Schneider, 1979) were indifferent to or incapable of recognising pre-colonial women's privileged authority, which contributed to a failure to recognise women's loss of status under colonisation. Hence, it was during the colonial rule that the bounds of male power grew to encompass new modalities of control and authority over women, evolving to create the patriarchal societies in Africa as seen and critiqued today (Were, 1985; Hodgson, 1999; Kevane, 2020; Mbilinyi, 2016). As such, the autonomy and interdependence enjoyed by men and women in the pre-colonial era were replaced by unequal ties of economic dependency and political control, permitting masculinity's supremacy over femininity to persist.

3.2.1.3 Women Entrepreneurs in Tanzania: The Post-Independence Era

Though Tanzania gained its independence from British rule in 1961, there is a consensus among scholars (Hodgson and McCurdy, 2001; Hodgson, 1999; Hollander, 1979; Mbilinyi, 1972; 1974; 1985) that colonialism either disrupted or altered all facets (social, economic, and political) of Tanzanian post-independence society, especially for women entrepreneurs. For example, women traders who were prominent dealers in the barter system across multiple villages had lost this economic power as a result of colonial-era gender stereotypes (evident in the categorisation of women's work vs men's work), which established employment as a male prerogative. Nonetheless, researchers (Hodgson and McCurdy, 2001; Hodgson, 1999; Hollander, 1979; Mbilinyi, 1972; 1974; 1985) concur that while traditional cultural norms in pre-colonial Tanzania were far from ideal, the movement away from them and the conditions that supported them generally resulted in a loss of status and power for women post-independence. As such, while Tanzania attained independence, it concomitantly had to confront the challenge of restructuring its economy because of colonialism's plunder of natural resources and social order.

Furthermore, the paucity of data on women's status in Tanzania at the time of the country's independence reflects that the colonial practices combined with traditional attitudes largely put women in a precarious, second-class position. These secondary positions involved illiteracy of women from both rural and urban areas, lack of agricultural training (use of technological equipment for farming) for rural pastoral women, lack of access to finance, heavy-levied domestic chores without male support, lack of paid employment opportunities (and those that were available were frequently the lowest-paying employment with the least status such as domestic servants for the wealthy), and biased legal representations (Were, 1985). Thus, the primary cause for women's relative exclusion from employment in post-colonial Tanzania is that men had higher rates of literacy and employment, and the job market precisely required skills or education. In sum, the years of ignoring the social and economic contributions of Tanzanian women during colonialism carried over into the post-independence era with detrimental effects on the economic status of Tanzanian women from its own political authority (i.e., the lack of policies to target women's economic liberation, especially during the first three years post-independence) (Mbilinyi, 1972).

However, the economic status of women in Tanzania post-independence is not entirely a bleak picture. The establishment of the women's organisation "Umoja ya Wanawake wa Tanzania" (United Women of Tanzania, or UWT) and the political movement "Ujamaa" (brotherhood)

are both examples of social movements aimed at addressing women's employability in the formal sector, enabling access to entrepreneurial opportunities, and restoring women's social standing. Since UWT's and Ujamaa's establishment, scholars (Hollander, 1979; Mbilinyi, 1985) observed that women entrepreneurs (especially farmers) were able to directly market their agricultural produce to customers, operate and own small stores and access financial credit and overall socio-economic status was improved.

However, some researchers (Geiger, 1982; Tenga and Peter, 1996) place concern about the cost-effectiveness of the UWT organisation implemented in response to women's inclusion in development. Geiger (1982, p. 46) specifically argues that the UWT movement was more of a "lip service" to women's positions of inequality in different aspects, mainly social and economic, rather than an active movement towards correcting this feminine exclusion from economic participation. Tenga and Peter (1996, p. 150) concur, arguing that "UWT was not in any way an independent organisation of women, for and by women", and any decisions made by the women had to be approved by the ruling Government officials who were all male. It is also critical to note that the lack of entrepreneurial opportunities for women (and men) in Tanzania post-independence is not entirely a product of colonialism or traditional boundaries. Ghai and Ghai (1965) note that Asians became major players in the trading sector and hence monopolised the entrepreneurial scenery in Tanzania, amassing fortune more than the local Tanzanians.

3.2.1.4 Women Entrepreneurs in Contemporary Tanzania: Legacies of the Past?

The preceding sections summarised the historical accounts of the economic, social, and political dimensions of Tanzanian society. To understand the significance of research on (mature) women's entrepreneurship in Tanzania, it was necessary to look to the past. One must, however, question whether the contemporary experiences of (mature) women entrepreneurs are a legacy of the past? To address this question, this section will provide a brief overview of women entrepreneurs in modern Tanzania.

Women's entrepreneurship in contemporary Tanzania is escalating, and scholars (Joseph, 2022; Tryphone and Mkenda, 2022) provide various deductions to explain this exponential growth of female entrepreneurs. Joseph (2022) reveals that the availability of micro-loans and equity funding (that was absent before), improved access to education (both school and entrepreneurial education), increased access to social networks through social media use, peace and security, cultural changes towards women's economic freedom and psychological factors

(such as the need for achievement and independence) have enabled female entrepreneurs to engage in entrepreneurial activities in Tanzania. In the SME tourism sector, Tryphone and Mkenda (2022) find that post-primary education, participating in specialised tourism training programmes, having previous employment experiences and legitimisation of women's income activities have accelerated women's economic liberation. This corroborates previous studies (Isaga, 2019; Kapinga and Montero, 2018) that assert that tackling the challenges to women's entrepreneurial development will encourage more women to establish productive businesses and create positive socio-cultural attitudes on women's economic participation.

While the surge in female entrepreneurial activities may paint a rosy picture of women's socio-economic liberation, some scholars (Isaga, 2019; Kapinga and Montero, 2017; Lindvert et al., 2018; Semkunde et al., 2021) suggest that the reality is rather grim. For instance, Lindvert et al. (2018, p. 231) find that the establishment of micro-loan services to support women SMEs is more of a "trap" than a strategy to tackle financial problems. Indeed, Lindvert et al. (2018) find that micro-loan services place women entrepreneurs in a predicament for fear of losing their hedged properties in case of loan default, which may result in friction with their families—all of which culminates in a trap of obligations towards the business, family, and the micro loan organisation.

Likewise, Kapinga and Montero (2017) suggest that socio-cultural constraints continue to obstruct women's entrepreneurial development, particularly within the family structure, where women are expected to perform all domestic tasks, resulting in an imbalance between family and business concerns. Isaga (2019) coincides, claiming that negative attitudes from family members, particularly their spouse/partner, inhibit women's entrepreneurial success. Additionally, Tanzanian scholars (Isaga, 2019; Semkunde et al., 2021; Tryphone and Mkenda, 2022) indicate that women's entrepreneurial development continues to be hampered by the lack of access to education, funding, information, permanent infrastructure, and social capital.

Furthermore, despite the several Government support policies and training programmes diverted toward women's economic empowerment, researchers (Gamba, 2019; Nziku and Henry, 2020; Tryphone and Mkenda, 2022; Semkunde et al., 2021) place concern about their effectiveness in supporting women entrepreneurs equally across the country. For instance, Nziku and Henry (2020) investigated the Women in Development Policy (WDP) and Small and Medium Enterprise Development Policy (SMEDP) set up by the government to tackle issues facing women in the economic market of Tanzania. However, they found the policy

documents made no attempt to empower women within their communities and rather focused on portraying women entrepreneurs as a disadvantaged group and completely ignored their competence and contributions to the Tanzanian economy.

Some researchers (Gamba, 2019; Tryphone and Mkenda, 2022) also argue that information asymmetry remains a substantial barrier between Government support organisations and women entrepreneurs. For example, Gamba (2019) investigated the Small Industries Development Organisation (SIDO), which deals with providing necessary basic business requirements to foster the development of different small business owners across Tanzania. Nevertheless, Gamba (2019) reveals that SIDO's efforts have yet to reach their full impact because the majority of SME owners are unaware of SIDO's services, which are heavily concentrated in urban areas, leaving rural areas unserved. Likewise, Tryphone and Mkenda (2022), in their study of SME tourism women entrepreneurs in Tanzania, revealed that their participants were unfamiliar with the Women Development Fund (WDF), a government funded institution that assists women-owned businesses with financial difficulties.

However, Chipman and Silver (2016) also critique the misuse of the support programmes available by women entrepreneurs. They (Chipman and Silver, 2016) argue that SME women owners under SIDO were unwilling to renounce SIDO benefits, and as a result, SIDO is overwhelmed with SMEs that are reticent to take their own path. Likewise, Ishengoma (2018) posits that the primary challenge for government policies and support organisations is that the majority of Tanzanian SMEs operate in the informal sector, making monitoring, locating, and assisting them difficult.

Considering the above, it can be understood that the socio-economic context in which women entrepreneurs in Tanzania operate is indeed a legacy of the past. For example, the assumption that entrepreneurship is a male prerogative echoes post-colonial gender-work stereotypes (also evident in Chapter 2) that have maintained women's subordination to their male counterparts, resulting in the formation of a patriarchal society that impedes women's economic legitimisation in contemporary Tanzania. This is evident in other contexts, such as Zimbabwe (Imas and Garcia-Lorenzo, 2022) and Turkey (Ozkazanc-Pan, 2012; Spivak, 1988). Likewise, the growth of women entrepreneurs in contemporary Tanzania reveals that women are more capable of engaging in commercial activities than previously believed, which reflects the economic contributions of pre-and-post-colonial agrarian women to pastoral trading, weaving and craftsmanship (Mbilinyi, 2016). Furthermore, the formation of less-affluent policies that

target women entrepreneur's mirrors women's exclusion from education and training in post-colonial and post-independence Tanzania.

3.2.1.4.1 Women Entrepreneurs in Contemporary Tanzania: The Missing Links

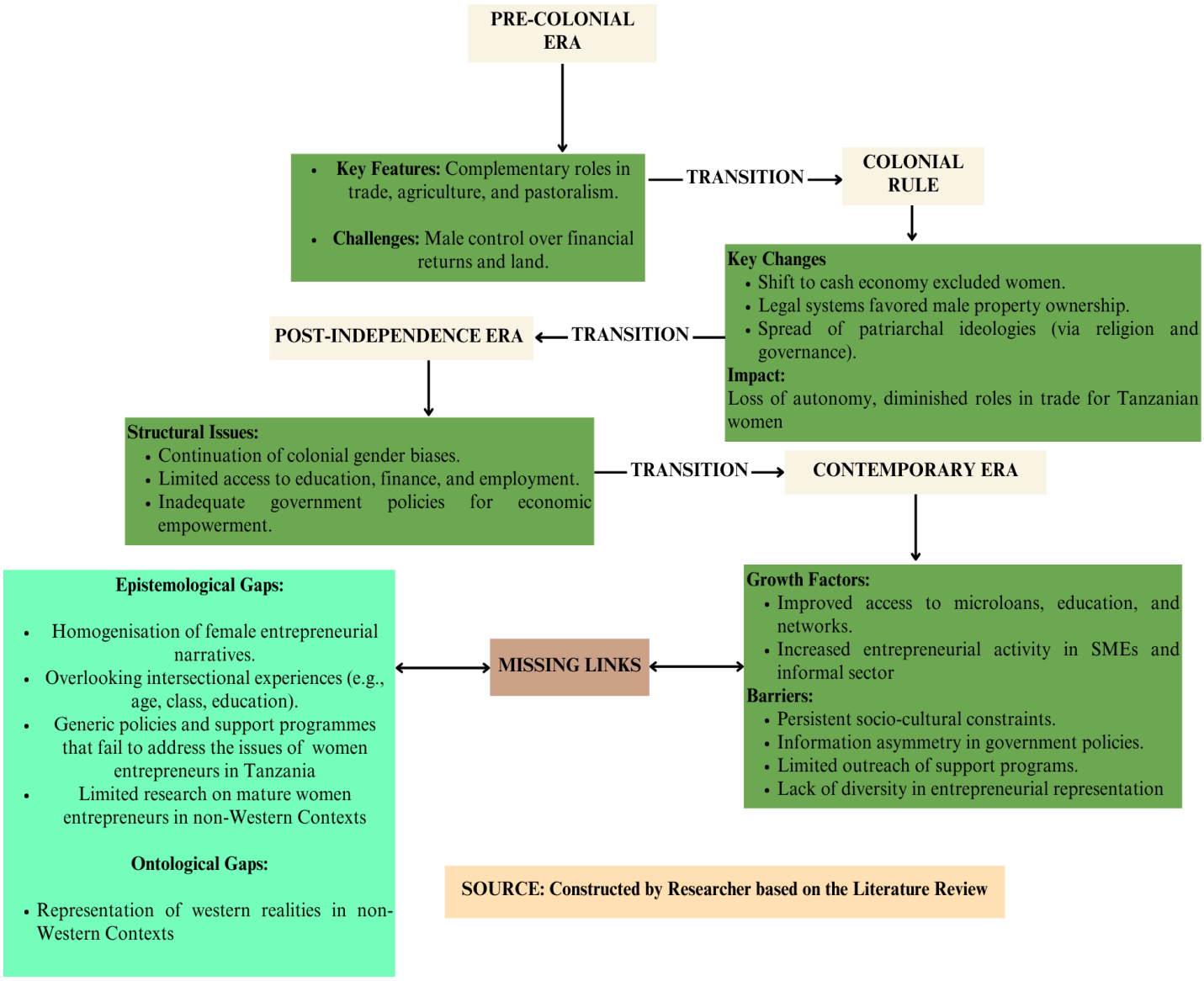
While previous researchers (Isaga, 2019; Joseph, 2022; Nziku and Henry, 2020; Semkunde et al., 2021) have made valuable contributions to the study of women's entrepreneurship in Tanzania, significant epistemological and ontological gaps persist. Most notably, the tendency to conceptualise women entrepreneurs as a homogenous group has resulted in critical oversights. This thesis contends that the assumption of female entrepreneurship homogeneity obscures the nuanced and varied entrepreneurial experiences shaped by the intersections of social categories such as privilege, class, education level, and age, as well as generational differences. This homogenisation of women's entrepreneurial narratives perpetuates universalised assumptions about entrepreneurial processes, creating a superficial and reductive understanding of women's realities.

The failure to account for these differences is deeply problematic, as it marginalises the experiences of women whose opportunities and barriers are intrinsically shaped by their social positions. Existing literature, including research from developed contexts (e.g., Cardella et al., 2020) and emerging economies (e.g., Nziku and Henry, 2020), acknowledges the importance of contextualising women's entrepreneurship within relevant demographic, cultural, and business sector boundaries. However, in practice, such contextualisation is either inadequately explored or absent altogether. This lack of specificity contributes to generalised policies and research conclusions that fail to address the lived realities of diverse women entrepreneurs.

Nziku and Henry (2020) further critique Tanzanian policies and interventions as overly generic, neglecting the ontological distinctions between different entrepreneurial groups, such as mature versus younger female entrepreneurs. This gap underscores a broader issue in entrepreneurship studies: the limited attention to the strategies women employ to navigate barriers, particularly in non-Western, post-colonial contexts. Feminist (e.g., Ahl, 2006; Imas and Garcia-Lorenzo, 2022; Jennings and Brush, 2013; Spivak, 1988) and post-colonial scholars (e.g., Bhabha, 1994; Said, 1978; Sambajee and Weston, 2015) have long emphasised the importance of centring the voices of marginalised groups, yet the entrepreneurial experiences of women from the subaltern remain underexplored. To address these critical gaps, this thesis investigates the entrepreneurial experiences of mature women entrepreneurs in Tanzania. By focusing on this intersection of age, gender, and non-Western context, it seeks to illuminate the overlooked complexities of

women's entrepreneurial journeys and contribute to more inclusive and effective policy development. **Figure 16** summarises the historical foundations of socioeconomic inequalities for women entrepreneurs in Tanzania.

Figure 16: Unveiling the Past: Tracing the Roots of Gendered Economic Disparities in Tanzanian Entrepreneurship



3.3 Positioning the Significance of Exploring MWEs in the Tanzanian Context

As established in the previous sections, the socio-cultural and economic challenges facing women entrepreneurs in Tanzania are deeply rooted in historical and structural factors. Chapter Two of this thesis highlighted a significant gap in the scholarship on women's entrepreneurship, particularly in capturing the diverse entrepreneurial experiences of different social groups.

Similarly, Chapter One underscored that Tanzania is experiencing a notable increase in its ageing population, with older women comprising a substantial proportion of this demographic. These observations are highly relevant in the Tanzanian context, as research on the experiences of MWEs remains limited (Nsibirano et al., 2020). Despite the growing number of older women engaging in entrepreneurship, Tanzanian scholarship has largely overlooked their unique needs, challenges, and contributions.

This oversight is critical because it not only marginalises a significant demographic but also reflects broader systemic gaps. Specifically, the review identified six critical issues: gender norms, the absence of robust social protection schemes, a lack of policy attention to older women entrepreneurs, insufficient research on informal entrepreneurship practices, limited exploration of MWEs' lived experiences, and their exclusion from SDGs discourses. This section will delve into these topics, emphasising the significance of studying MWEs and addressing the systemic neglect of this demographic in Tanzanian policy and academic discourses.

3.3.1 Construction of Gender: Life-Course Implications for (Mature) Women Entrepreneurs

Tanzanian scholars (Isaga, 2019; Kapinga and Montero, 2017; Nziku and Henry, 2020; Semkunde et al., 2021) highlight the enduring influence of deeply entrenched gender norms as a fundamental barrier to women's entrepreneurial development in the country. These norms, rooted in patriarchal structures, shape societal expectations and constrain women's opportunities across various life stages. As discussed in **Section 3.2.1.2**, these gendered expectations are not solely indigenous but were significantly shaped by external forces, particularly during the colonial period. Western colonialism, through the introduction of missionary-driven religious ideologies and the establishment of a cash economy, reinforced and institutionalised gender disparities. These systems marginalised women's roles in economic decision-making, confining them to domestic spheres and relegating their contributions to informal, often undervalued, sectors of the economy.

However, the majority of the construction of gender norms in Tanzania is deeply influenced by traditional cultural practices, which serve as a foundation for shaping societal roles for both women and men (Rutagumirwa and Bailey, 2020). Initiation ceremonies, such as Unyango for women and Jando for men, play a central role in transmitting these norms. Similar practices are observed in other African countries, for example, Chinamwari in Zimbabwe (Moyo and

Matanda, 2020), Nsondo in Malawi (Perianes and Ndaferankhande, 2020), Bragoro in Ghana (Crentsil, 2014), and Sande and Poro in Sierra Leone (Ahmadu, 2010). While these rituals are culturally significant, their role in perpetuating gendered expectations warrants a critical examination.

Van Gennep (1960) provides a foundational framework for understanding these ceremonies, arguing that initiation rites mark a formal transition into adulthood, embedding cultural, moral, and social expectations. While this perspective highlights the transformative and integrative aspects of such rites, it overlooks how these ceremonies may also reinforce rigid gender roles and power imbalances (Moyo and Matanda, 2020). For instance, the educational component of these rituals, as described by Perianes and Ndaferankhande (2020), often involves teachings about responsibilities, sexuality, and family roles that align with patriarchal structures. Through rituals, storytelling, and symbolic acts, initiates are indeed prepared for adult life (Moyo and Matanda, 2020), but the content and implications of these teachings also have negative implications.

Rutagumirwa and Bailey (2019; 2022) argue that in Tanzania, initiation ceremonies reinforce subservience and dependency on male figures, leaving women ill-equipped to navigate economic challenges independently. The teachings in these rites frequently discourage women from pursuing independent economic activities, positioning marriage as the primary source of security and support. This dependency is particularly pronounced among older women, whose generation often underwent initiation ceremonies that emphasised reliance on their spouses for financial support. Such reliance becomes especially precarious in situations of spousal death, divorce, or separation, where the absence of financial autonomy can lead to significant economic vulnerabilities (Rutagumirwa and Bailey, 2019).

Likewise, initiation ceremonies reinforce traditional gender norms by assigning distinct roles to men and women, often perpetuating societal expectations that confine women to caregiving, spousal, and maternal responsibilities. Scholars (Anderson and Ojediran, 2021; Isaga, 2019; Jaim, 2021; Jennings and Brush, 2013; Kapinga and Montero, 2017; Panda, 2018) in the women's entrepreneurship research agenda in Tanzania and beyond emphasise how these traditional roles limit women's aspirations outside the domestic sphere. Isaga (2019) find that caregiving responsibilities, in particular, significantly constrain women's entrepreneurial potential by restricting their time, mobility, and access to resources.

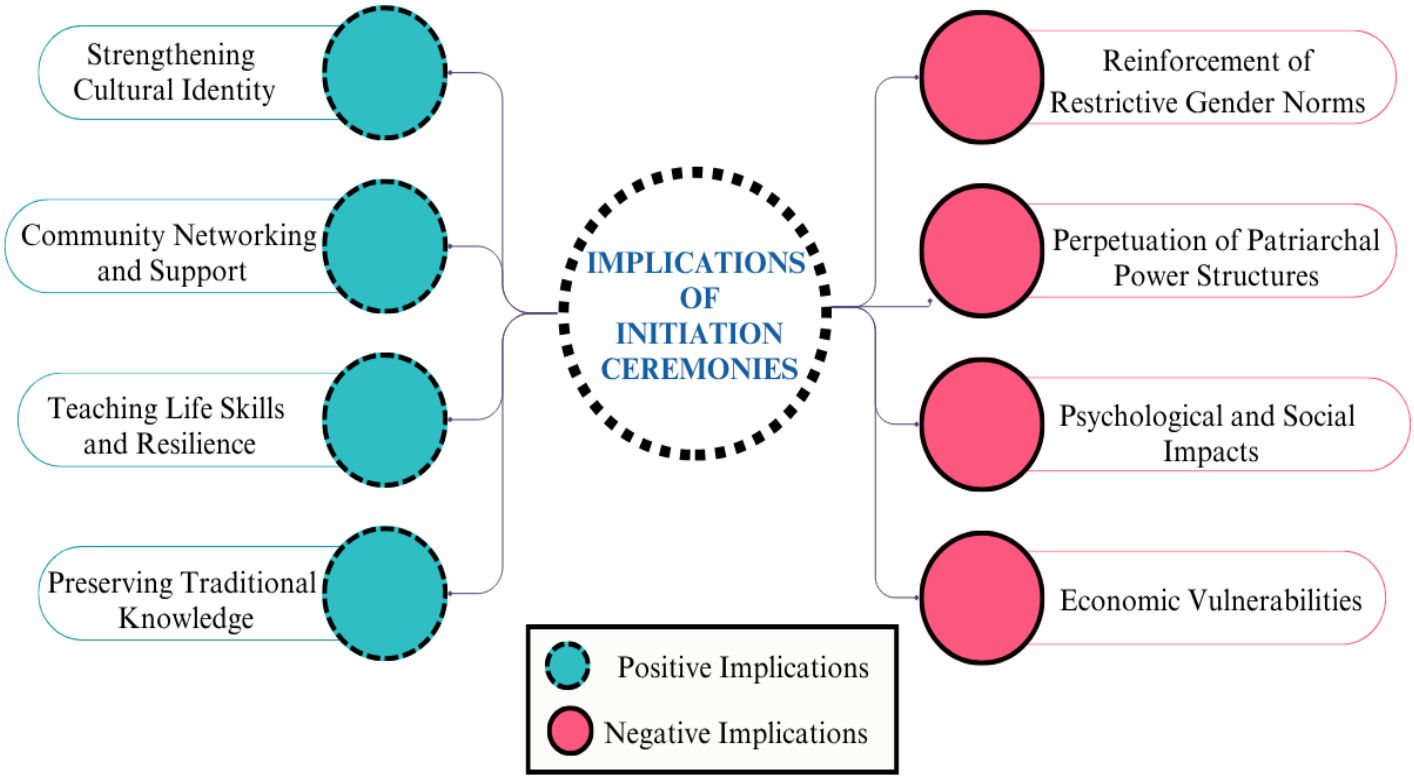
Additionally, Panda (2018) emphasised how balancing domestic duties with business demands often compels women to prioritise family needs over their ventures, limiting their ability to grow and scale. Also, Jaim (2021) argued that this dual burden not only reinforces traditional gender norms but also discourages community support for their entrepreneurial pursuits, confining women to flexible but less lucrative sectors. Furthermore, Anderson and Ojediran (2021) suggest caregiving responsibilities hinder networking opportunities, reduce access to capital, and increase emotional stress, ultimately undermining women's economic independence and success in the Global South. Notably, these challenges persist into old age, as women are often still expected to fulfil caregiving duties, as highlighted by Rutagumirwa et al. (2020).

Similarly, initiation ceremonies embed and perpetuate patriarchal values that prioritise male authority in decision-making. This can translate into barriers for women entrepreneurs, as they are often excluded from economic decision-making spaces or face resistance from their male counterparts. For instance, del Campo and Steinert (2020) argue that economic empowerment can challenge established gender norms, potentially leading to increased intimate partner violence (IPV) as some men may resort to violence to reassert dominance. Indeed, in Tanzania and SSA, Abramsky et al. (2019) and Stöckl et al. (2021) found that increased economic freedom among women was associated with the rise in instances of IPV. These findings highlight the complex interplay between women's economic empowerment and gender dynamics, where shifts in traditional power structures can provoke resistance or conflict within intimate relationships.

Furthermore, the rites of passage often subject women to teachings or practices that diminish their sense of agency, which have social and psychological implications (Ojediran and Anderson, 2020). Initiation rituals often focus on teaching obedience to husbands, which may discourage assertiveness traits that are crucial for entrepreneurial success (Wolf and Frese, 2018). Women who internalise these teachings may lack the confidence to pursue business opportunities and challenge societal barriers. For instance, Rutagumirwa and Bailey (2019, p. 370) highlight how older women in Tanzania described themselves as "incompatible and deficient" due to their adherence to cultural scripts that link their self-worth to their physical ability to fulfil gendered expectations. This illustrates the struggle older women face as their ageing bodies can no longer meet the traditional expectations of their roles as women. This conflict between their physical limitations and the roles they feel they should fulfil causes emotional pain and affects how they see themselves, putting their well-being and survival at

risk. **Figure 17** summarises the implications of initiation ceremonies for mature women entrepreneurs in Tanzania.

Figure 17: The Implications of Initiation Rituals on Women in Tanzania



SOURCE: ***Constructed by Researcher based on perspectives from the Literature Review***

3.3.2 Reason One: Significance of Exploring Entrepreneurial of MWEs in Tanzania

The experiences of MWEs in Tanzania warrant critical exploration due to the pervasive influence of entrenched gender norms and traditional practices, such as initiation ceremonies, that shape their economic and social realities (Rutagumirwa and Bailey, 2019; 2022; Rutagumirwa et al., 2020). These norms often confine women to caregiving and domestic roles, which persist into old age and significantly restrict their entrepreneurial opportunities. As cultural scripts emphasise dependency on male spouses, mature women face heightened economic vulnerabilities, particularly in cases of spousal death, divorce, or separation (Rutagumirwa et al., 2020). This dependency not only limits their financial autonomy but also perpetuates social marginalisation, further constraining their ability to access resources and assert independence in business.

Moreover, the psychological impact of internalised expectations tied to traditional roles undermines mature women's self-confidence and entrepreneurial aspirations. Many older

women describe themselves as “incompatible and deficient”, reflecting the toll of cultural narratives that link self-worth to physical ability and traditional gendered roles (Rutagumirwa and Bailey, 2019, p. 370). This conflict between their physical limitations and societal expectations creates emotional distress and erodes their ability to thrive as entrepreneurs. Exploring the lived experiences of these women is therefore essential to address the intersection of gender norms, economic empowerment, and entrepreneurship, providing insights for targeted interventions to promote equity and resilience among MWEs' realities (Rutagumirwa and Bailey, 2019; 2022; Rutagumirwa et al., 2020).

3.3.3 Reason Two: Lack of National Social Protection Schemes in Tanzania

Researchers (Idris, 2018; Mbilinyi, 2016; Nakao, 2015; Rutagumirwa and Bailey, 2022; Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009; Twikirizer and Spitzer, 2019) highlight the lack of effective social security schemes as a significant factor exacerbating the socio-economic exclusion of MWEs in Tanzania. Rutagumirwa and Bailey (2022) observe that among prominent social security agencies, such as the National Social Security Fund (NSSF), Public Service Pension Fund (PSPF), and Parastatal Pensions Fund (PPF), only approximately 6.5% of older persons are covered nationally. Idris (2018) critiques these organisations for their poor performance in terms of coverage, the provision of high-quality benefits, and operational efficiency. Furthermore, Twikirizer and Spitzer (2019) emphasise the absence of a comprehensive social pension system in Tanzania and the lack of accurate statistics on the extent of coverage for mature individuals, further underscoring systemic inadequacies.

From a gender perspective, scholars (Idris, 2018; Mbilinyi, 2016; Rutagumirwa and Bailey, 2022) reveal that the majority of those covered by social security schemes are men, reflecting women’s underrepresentation in the formal workforce. Mbilinyi (2016) attributes these gender disparities to the colonial legacy, where pension systems were designed to benefit individuals employed in the formal economy—predominantly male at the time. Consequently, mature women entrepreneurs, who often work in the informal economy, are left without adequate socio-economic protection, reinforcing their exclusion and vulnerability.

As a result of this historical inequity, coupled with the inefficiency of existing systems, scholars (Idris, 2018; Mbilinyi, 2016; Nakao, 2015; Rutagumirwa and Bailey, 2022; Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009; Twikirizer and Spitzer, 2019) have called for urgent reforms to address the structural and gendered limitations of Tanzania’s social security framework. Hence, exploring the entrepreneurial experiences of MWEs in Tanzania is

significant, not only to better understand their challenges but also to inform policies that provide targeted financial and business support. This is particularly crucial, as entrepreneurship serves as their primary source of income in the absence of comprehensive social security systems. Such exploration is essential for addressing their economic vulnerabilities and ensuring their inclusion in socio-economic development strategies (Vera-Sanso, 2023).

3.3.4 Reason Three: The Silence of the National Ageing Policy (NAP, 2003)

The Tanzanian National Ageing Policy (NAP), established in 2003 (URT, 2003), has not been revised or updated since its introduction, raising concerns about its ability to address the evolving needs and challenges of older populations in contemporary Tanzania (Mwaikokesya, 2022). Furthermore, the policy adopts a broad, generic framework that fails to capture the diverse and nuanced experiences of ageing, particularly through a gendered lens. **Figure 18** below highlights the objectives of the NAP.

Figure 18: The Objectives of the Tanzanian National Ageing Policy (2003)

GENERAL OBJECTIVE: The general objective of the policy is to ensure that older people are recognized, provided with basic services and accorded the opportunity to fully participate in the daily life of the community.

SPECIFIC OBJECTIVES

OBJECTIVE ONE: To recognize older people as a resource

OBJECTIVE TWO: To create a conducive environment for the provision of basic services to older people.

OBJECTIVE THREE: To allocate resources for older people's income generation activities and their welfare.

OBJECTIVE FOUR: To empower families for sustained support to older people.

OBJECTIVE FIVE: To initiate and sustain programmes that provide older people with the opportunity to participate in economic development initiatives.

OBJECTIVE SIX: To enact laws that promote and protect the welfare of older people.

SOURCE: NAP (2003, p.7)

In **Figure 18**, despite the NAP objectives claiming that it recognises older populations in Tanzanian as valuable socio-economic agents, evidence (Mwaikokesya, 2022; Nakao, 2015;

Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009; Twikirizer and Spitzer, 2019) suggests a very different picture. For instance, while Objectives Two and Eight claim to provide provision for basic and health services, scholars (Mwaikokesya, 2022; Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009) report a lack of access to basic services such as social security, healthcare, education and recreational facilities for older populations. Likewise, objective three claims to allocate resources for income generation, but Idris (2018), Nakao (2015) and Twikirizer and Spitzer, 2019) highlight a lack of access to resources for older populations to create income and a perpetual economic vulnerability (Mwaikokesya, 2022).

Moreover, the policy (objective four) places heavy reliance on informal care networks, such as family and community support, rather than structured state interventions. This blurs the lines of responsibility between the state and informal caregivers (Mwaikokesya, 2022). While family and community support are vital in many cultural contexts, Twikirizer and Spitzer (2019) posit that over-reliance on these networks places an undue burden on families, especially in Tanzania where economic hardships and changing family structures (e.g., urbanisation and migration) reduce their capacity to provide care. Likewise, this reliance perpetuates gender inequalities, as caregiving responsibilities often disproportionately fall on women, potentially limiting their economic and personal growth opportunities. This is reflected in Rutagumirwa et al. (2020, p. 409) where older women expressed “We Never Graduate from Care Giving Roles”.

Overall, the policy is generic and vague, lacking specificity in its objectives and implementation strategies. It also fails to adopt a gendered approach, overlooking the distinct experiences and challenges faced by older women. Scholars such as Mwaikokesya (2022), Nakao (2015), Spitzer (2017), Spitzer and Mabeyo (2014), Spitzer et al. (2009), and Twikirize and Spitzer (2019) have highlighted the need for a comprehensive reassessment of ageing policies to reflect contemporary concerns. This is particularly important given the projected increase in the ageing population (see Chapter One), which raises significant challenges, such as an over-reliance on informal care networks and insufficient state interventions. This thesis responds to the call for policy reform by examining the lived experiences of older women entrepreneurs and recommending policies tailored to their unique needs and contributions.

3.3.5 Reason Four: Informal Entrepreneurship Challenges and Relevance

As argued in the preceding chapter, informal entrepreneurship constitutes a substantial segment of the economy for entrepreneurs in developing countries. In Tanzania, the informal sector plays a critical role, contributing significantly to employment and livelihoods, particularly for marginalised groups, including MWEs. However, this sector is not without its challenges, which often disproportionately affect MWEs. Nkwabi and Mboya (2019) find that entrepreneurs operating in the informal sector face unique challenges, such as limited access to credit, lack of formal business training, and restricted access to markets. The absence of legal and regulatory frameworks further exacerbates their vulnerability, exposing them to exploitation, instability, and limited growth potential (Nziku and Henry, 2020).

Moreover, informal entrepreneurs frequently lack social protection benefits, such as pensions or health insurance, which are critical for older individuals navigating financial and health-related uncertainties (Mwaikokesya, 2022; Spitzer, 2017; Twikirize and Spitzer, 2019). Likewise, as presented in section 3.3.1, cultural norms and gender expectations also add another layer of complexity for MWEs in the informal sector. In patriarchal societies like Tanzania, women particularly older women often bear the burden of household responsibilities, which limits their ability to fully engage in entrepreneurial activities (Rutagumirwa et al., 2020). For MWEs, this dual responsibility of caregiving and business management poses significant barriers to scaling their ventures or transitioning into the formal sector (Jaim, 2021).

Despite these challenges, the informal sector offers significant opportunities for MWEs (Mwaikokesya, 2022). It provides a flexible and accessible entry point into entrepreneurship, particularly for older women who may face discrimination in formal employment due to their age or gender. Given the prominence of the informal sector in Tanzania, it is essential to address its systemic challenges to empower MWEs effectively. Mwaikokesya (2022) posits that developing targeted interventions, such as microfinance programs, skill development initiatives, and market linkages tailored to the needs of MWEs, can enhance their economic contributions and financial security.

Consequently, this thesis underscored the importance of understanding the lived realities of MWEs within the informal sector. By exploring the interplay of socio-cultural, economic, and policy factors influencing their entrepreneurial journeys, it aimed to highlight the sector's potential as a driver of inclusive development. Ultimately, this research sought to provide

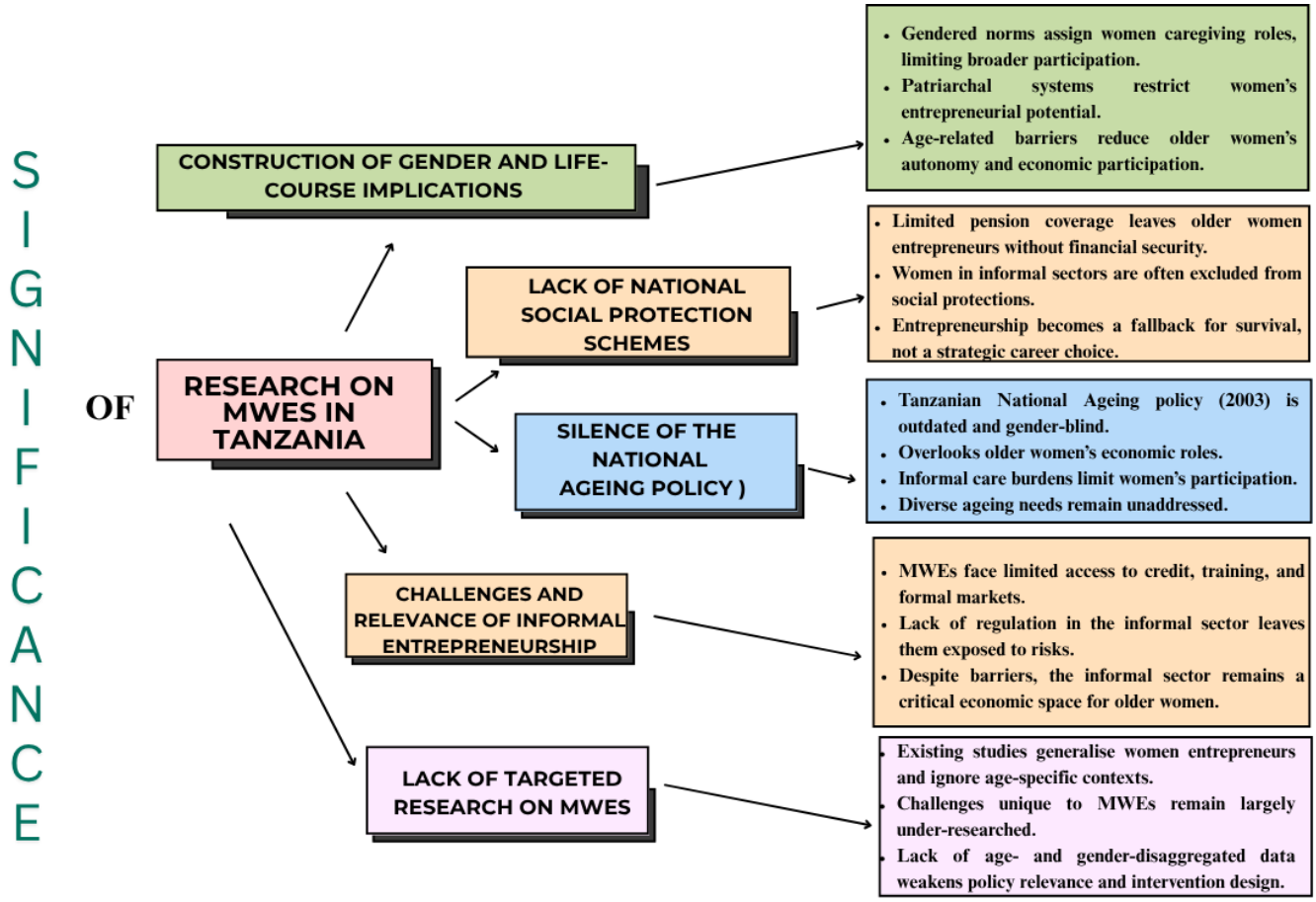
actionable insights and recommendations to ensure that the informal sector evolves into a viable and sustainable economic platform for MWEs in Tanzania.

3.3.6 Reason Five: Lack of Research on Mature Women Entrepreneurs in Tanzania

The existing knowledge about MWEs in Tanzania, as discussed in this chapter, predominantly draws from gerontology (Rutagumirwa and Bailey, 2019; Rutagumirwa and Bailey, 2022, Rutagumirwa et al., 2020) social work (Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009; Twikirizer and Spitzer, 2019), healthcare literature (Tungu et al., 2020), and general discourses on women entrepreneurship (Isaga, 2019; Nziku and Henry, 2020). However, these sources often lack a targeted focus on the specific experiences, challenges, and opportunities faced by MWEs. This generalisation fails to capture the nuanced realities of this demographic, which remains understudied in the Tanzanian context.

Currently, there is an evident gap in the literature, as no studies explicitly address the lived experiences of MWEs in Tanzania. This oversight limits the understanding of their unique contributions to entrepreneurship, as well as the socio-economic barriers they navigate. Addressing this gap is critical for developing tailored policies and interventions. Consequently, this thesis sought to contribute to this gap by critically exploring the experiences of MWEs in Tanzania, shedding light on their challenges and opportunities, and providing context-specific policy recommendations. **Figure 19** summarises the significance of exploring MWEs in the Tanzanian context.

Figure 19: Positioning the Significance of Exploring MWEs in Tanzania



SOURCE: ***Designed by Researcher based on Literature Review and Findings***

3.4 Conclusion

This chapter has illuminated the multifaceted challenges facing mature women entrepreneurs in Tanzania, stemming from entrenched gender norms, systemic neglect in national policies, and structural barriers within the informal economy. It reveals critical gaps, including the absence of gender-responsive policies, insufficient social protection schemes, and a lack of targeted research on the lived experiences of MWEs. These omissions perpetuate the marginalisation of older women and hinder their potential contributions to economic development.

By addressing these gaps, this thesis underscores its relevance and urgency. It responds to the call for more inclusive entrepreneurship studies, particularly in non-Western, post-colonial contexts, by exploring the unique challenges and opportunities MWEs face in Tanzania. Through its critical examination, the thesis aims to inform policy and practice, advocating for targeted interventions that empower MWEs and foster a more equitable entrepreneurial

ecosystem. This research represents a vital step toward recognising and amplifying the voices of older women in entrepreneurship, bridging critical knowledge gaps, and contributing to sustainable development. The next chapter will discuss the theoretical frameworks guiding this study.

CHAPTER FOUR

THEORETICAL FRAMEWORKS GUIDING THIS STUDY

"Theories are nets cast to catch what we call 'the world': to rationalize, to explain, and to master it." (Popper, 1959, p.59)

4.0 Chapter Overview

The preceding chapter examined the existing literature on women entrepreneurs in Tanzania, with particular attention to the socio-economic and cultural issues influencing the older population. It highlighted the pressing need to explore the lived experiences of MWEs to inform both socio-cultural understandings of ageing and evidence-based policy development. Prior to outlining the methodological strategies employed in this study, it is essential to establish the theoretical foundations that underpin the research. This is particularly important given the interpretive assumptions embedded within the grounded theory (GT) methodology, which are briefly addressed in this chapter. Accordingly, Chapter Four articulates the conceptual frameworks that shape the research trajectory and inform the interpretation of findings. The chapter is structured into five key sections.

The chapter begins with Section 4.1 by explaining the role of theory in qualitative research, especially within GT methodology. While traditional GT suggests avoiding theory at the start, this study follows a more flexible approach by using theory as a guide during data analysis. Section 4.2 introduces intersectionality theory to explain how overlapping aspects of identity such as gender, age, class, and ethnicity shape women's business experiences. Section 4.3 discusses life-course theory, which helps explore how people's roles and decisions change across different stages of life.

In Section 4.4, additional theories are introduced to enable a holistic view of the entrepreneurial experiences of the participants of this study during data analysis, interpretation and discussion of the findings. These include Self-Determination Theory (SDT) and the Theory of Planned Behaviour (TPB) to explore entrepreneurial motivation and behaviour; Resource-Based View (RBV) and Human Capital Theory (HCT) to understand how women use their skills and experiences; and Technology Acceptance Model (TAM) and Digital Divide Theory (DDT) to examine how women access and use digital tools. Institutional theory (IT) is also discussed to show how institutions affect the experiences of women entrepreneurs followed by Hofstede's Cultural Dimensions Theory (HCDT) which provides a wider cultural perspective and allows

comparison with women entrepreneurs in other regions. Finally, the conclusion is presented in section 4.5.

4.1 Theoretical Frameworks in Qualitative Research: Terms and Conditions

This study applied the GT methodology (see Chapter Five) to construct conceptual frameworks that explain the entrepreneurial experiences of MWEs in Dar es Salaam, Tanzania. Traditional GT methodology, as originally articulated by Glaser and Strauss (1967), assumes that researchers begin with a blank slate and generate theory directly from the data. They advocate delaying the literature review until after data analysis to avoid imposing "received theory" (Glaser, 2004, p. 115), which could contaminate the grounded process (findings from the field). Similarly, other scholars (Corbin and Strauss, 2015; Lazar et al., 2017; Myers, 2013; Tavory and Timmermans, 2014; Thornberg and Dunne, 2019) argue that preconceived ideas can disrupt the core principles of GT, which include openness, discovery, and creativity. Thornberg and Dunne (2019, p. 207), for instance, caution that applying theory too early risks turning research into a "self-fulfilling prophecy".

However, this thesis challenges the notion that researchers can or should approach the research process entirely empty-minded. It acknowledges that prior knowledge, shaped by academic training, disciplinary exposure, and engagement with existing literature, inevitably informs how researchers understand their subject. Blumer (1969, p. 148) referred to such prior understanding as "sensitising concepts", which offer a general sense of reference and direction when approaching empirical data. Similarly, Charmaz (2006, p. 165) argues that expecting researchers to operate as a "tabula rasa" is unrealistic, noting that research proposals, ethics applications, and literature reviews all require a degree of conceptual engagement before fieldwork begins. Even revised editions on GT methodology (e.g. Glaser, 1992; 1998; Strauss and Corbin, 1990) acknowledge that researchers often possess prior knowledge of theoretical codes at the outset.

Scholars such as Gilgun (2015), Henwood and Pidgeon (2003), Lederman and Lederman (2015), and Thistoll et al. (2015) also support the view that researchers must be aware of relevant concepts within their field to position their study within wider disciplinary debates. Henwood and Pidgeon (2003) advocate for a stance of "theoretical agnosticism", which enables researchers to remain critically aware of existing theories without becoming constrained by them. This openness allows new concepts to emerge while maintaining the creative flexibility required by GT (Thornberg and Dunne, 2019). Charmaz (2006, p. 167) also highlights that

existing theories can help clarify ideas, suggest comparisons, and facilitate the positioning of new research within the literature.

In support of this balanced view, Varpio et al. (2020, p. 992) propose three ways in which theory can inform inductive research: fully inductive theory development, fully theory-informed inductive studies, and theory-informing inductive studies. The latter, which this study adopts, allows data to be analysed independently, with theory introduced during interpretation to deepen analytical insight. This model aligns with the view that while grounded theory aims to generate theory from participants' experiences, theoretical frameworks can still serve as interpretive tools without compromising inductive integrity.

Accordingly, this study used theoretical frameworks as "sensitising concepts" (Blumer, 1969; Thistoll et al., 2015) to explore the entrepreneurial experiences of MWEs in Dar es Salaam. This approach helped to identify and understand key debates in the mature women's entrepreneurship literature (Aydin et al., 2019; Dzingirai and Ndofirepi, 2024; Meliou and Mallett, 2021; Nsibirano et al., 2020) and enabled the researcher to engage critically with gaps in the field. At the same time, a stance of theoretical agnosticism (Henwood and Pidgeon, 2003) was maintained to preserve analytical openness. After data analysis, the findings were revisited in dialogue with existing literature, as originally suggested by Glaser and Strauss (1967). This iterative process allowed the findings to remain grounded in participants lived experiences while contributing meaningfully to broader academic discourse (Charmaz, 2006). The following sections present the theoretical frameworks that guided the interpretation of the study's findings.

4.2 Intersectionality Framework (Crenshaw, 1989)

Intersectionality theory is a feminist theory initially introduced for women of colour and marginalised populations by Crenshaw (1989). The theory asserts that overlapping forms of identities (race, age, social status, sexual orientation, ethnicity, language, etc.) determine individual privilege/discrimination in society rather than a single form of identity (e.g., gender). This observation by Crenshaw (1989) was a result of criticism of the feminist movement, which only recognised the issues of White women and middle-class women due to the focus being a single axis of analysis—Gender. Consequently, feminist discourses neglected Black women's issues, such as racism and classism, leading to their marginalisation (Crenshaw, 1989). Thus, Crenshaw (1989) and others (Anthias, 2008; McCall, 2005; Yuval-Davis, 2006) recommend that to gather a nuanced understanding of discrimination/privilege in society, multiple forms of

overlapping identities of the individuals studied must be analysed. This approach not only prevents the marginalisation of diverse minority groups of people but also the implementation of one-size-fits-all approaches to solving socio-economic and political issues.

Intersectionality theory is gaining traction in entrepreneurship discourses, yet its complete potential remains unexploited (Vorobeva, 2022; Yamamura et al., 2022). Entrepreneurial scholars (Dy et al., 2016; Kumar et al., 2023; Peiris, 2024; Scott and Hussain, 2019; Wing-Fai, 2015; Yamamura et al., 2022) have acknowledged the significant contribution intersectionality theory has made towards bringing nuances of identities and their influence on entrepreneurial experiences. The following sections will demonstrate the application of intersectionality in prior entrepreneurship research across diverse spatial contexts.

4.2.1 Application of Intersectionality Theory in Entrepreneurship Studies: European Context

Entrepreneurship studies in Europe have increasingly adopted an intersectional approach to examine how multicultural identities shape the challenges and opportunities encountered by entrepreneurs (Vorobeva, 2022). Given the multicultural composition of many European countries, several scholars (Dy et al., 2016; Fielden and Davidson, 2012; Scott and Hussain, 2019; Yamamura et al., 2022) have focused on the entrepreneurial experiences of ethnic minority groups. These entrepreneurs are often underrepresented in mainstream policy and academic discourse, prompting a need to explore how their intersecting identities influence their business trajectories (Vorobeva, 2022).

Dy et al. (2016) employed an intersectional framework to illustrate the interplay of gender, race, and class in producing discrimination and privilege within the digital age. The findings indicate that digital spaces do not provide equal opportunities for all, as asserted, but instead grant visibility in the digital market primarily to individuals with privileged social status, specifically White women entrepreneurs. Consequently, black women entrepreneurs and other minority groups used “whitewashing” tactics in their business profiles to conceal their race to appeal to a broader market (Dy et al., 2016, p. 299). Scott and Hussain (2019) analysed the same identities as Dy et al. (2016) regarding ethnic women entrepreneurs’ access to finance in the UK. Their findings indicated that financial institutions regarded these entrepreneurs as high-risk borrowers in comparison to their white counterparts.

Likewise, Fielden and Davidson (2012) analysed how gender, ethnicity and religion intersect to influence the entrepreneurial experiences of BAME (Black, Asian and Minority Ethnic

Groups) women in the UK; their findings reveal multi-layered complexities. In terms of gender and ethnicity, Fielden and Davidson (2012) found that Black women entrepreneurs were perceived as illiterate, whereas Asian women entrepreneurs were seen as domestic and timid. In the same study, an intersectionality lens exposed inter and intra-group differences; intra group differences showed how younger South Asian women entrepreneurs reported high levels of discrimination compared to their older counterparts, whereas inter-group differences revealed that African and Afro-Caribbean women entrepreneurs reported higher incidences of discrimination compared to Chinese or South Asian women entrepreneurs.

In the Netherlands and Germany, Yamamura et al. (2022) utilised intersectionality to expose compounded discrimination faced by ethnic entrepreneurs of the LGBTQ+ community. In this study, the overlapping identities of sexual orientation, gender identity, ethnicity and migrant status influenced the entrepreneurial experiences of ethnic entrepreneurs in the Netherlands and Germany. In Yamamura et al.'s (2022) findings, the intersectionality approach relayed the marginalisation of LGBTQ+ in business spaces to a point where they are forced to limit their business operations within their own communities, which limits business growth and development. Furthermore, LGBTQ+ belonging to certain races faced ostracism within their racial groups, forcing them to avoid ethnic neighbourhoods in fear of retaliation. Likewise, from a contextual perspective, those in urban areas received more support and acceptance due to the inclusive atmosphere in the cities, while those LGBTQ+ entrepreneurs in rural areas were socially isolated.

The above studies demonstrate the significance of intersectionality theory in uncovering intricate and multifaceted experiences of diverse groups of entrepreneurs. Without an intersectionality lens, as shown by Dy et al. (2016), Fielden and Davidson (2012), Scott and Hussain (2019), and Yamamura et al. (2022), the unique challenges/strategies of ethnic women entrepreneurs and LGBTQ+ individuals in Europe would have remained obscured. These studies underscore the significance of analysing diverse dimensions of identity, such as race, class, gender, ethnicity, migration status, and sexual orientation, which overlap to influence entrepreneurial experiences. **Table 4** elucidates the bigger picture of how intersectionality enriched the above-cited research studies.

Table 4: How Intersectionality Enhances the Understanding of Entrepreneurial Experiences: A European Perspective

Authors and Title	Overlapping Identities Analysed	Countries of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Fielden and Davidson (2012): BAME women business owners: how intersectionality affects discrimination and social support	**Gender, Ethnicity (BAME (Black, Asian, and Minority Ethnic), Religion**	**United Kingdom**	• **Dual Impact of Gender and Ethnicity:** Intersectionality revealed how gender and ethnicity combine to create "double discrimination". BAME women faced stereotypes that questioned their competence. African women were seen as uneducated and invisible, while South Asian women were stereotyped as overly domestic. • **Intra- and Intergroup Differences:** The study challenged the idea of BAME homogeneity. Younger South Asian women reported more discrimination than older ones. African and Afro-Caribbean women faced more severe gendered racism than South Asian or Chinese women, shaped by differing cultural norms. • **Cultural and Religious Influences:** Intersectionality included cultural and religious dimensions. Muslim women, especially those wearing hijabs, faced additional prejudice. Some reframed challenges through faith, viewing them as tests or destiny. • **Coping Mechanisms:** BAME women relied on informal networks for childcare, finance, and support. Many chose to operate within their ethnic communities to reduce discrimination, though this limited business growth. • **Gaps in Formal Support:** Mainstream support often failed to meet BAME women's needs. The study called for culturally aware policies, gender-specific training, and inclusive finance models like Islamic banking.	• The sample was limited to 40 BAME women in Northwest England, making generalisation to all BAME women in the UK and other spatial contexts difficult. The study did not differentiate based on part-time vs. full-time business ownership, which might mask relevant trends. • Some groups, such as South Asian women in family businesses, were described as "hidden" due to traditional gender roles, limiting recognition of their entrepreneurial contributions.
Dy et al (2016): A Web of opportunity or the same old story? Women digital entrepreneurs and intersectionality theory	**Gender, Race, Class**	**United Kingdom**	• **Challenging Digital Meritocracy:** Intersectionality exposed that digital entrepreneurship is not neutral. Offline inequalities such as gender, race, and class persist and are often amplified online. Women of colour and working-class women faced systemic barriers, contradicting the idea that the internet offers equal opportunity. • **Structural Inequalities in Access:** The study showed that access to capital, skills, and networks was shaped by social privilege. Privileged women navigated digital spaces more easily, while marginalised women struggled with compounded disadvantages. • **Adaptive Entrepreneurial Strategies:** Some women adopted unique strategies to succeed. Tactics included "whitewashing" online profiles to hide racial identity or leveraging cultural knowledge and social skills to connect with niche markets. • **Critique of Digital Policy:** Policies promoting digital entrepreneurship often assume equal access and ignore structural barriers. Intersectionality revealed that such initiatives risk reinforcing inequality by placing unrealistic expectations on marginalised groups.	• Small sample size for sub-categories. Excluded UK new migrant populations and non-English-speaking entrepreneurs. • Limited exploration of other identity intersections (e.g., age, geography).

Scott and Hussain (2019): Exploring intersectionality issues in entrepreneurial finance: Policy responses and future research directions	**Gender, race/ethnicity, and social class**	**United Kingdom**	• **Compounded Barriers:** Intersectionality provided a framework to examine how gender, ethnicity, and class interact to shape ethnic women entrepreneurs' experiences. It moved beyond single-axis analyses to reveal the complexity of their challenges and opportunities. • **Structural Inequalities:** The theory exposed how systemic biases within financial systems marginalise ethnic women entrepreneurs, who are often seen as less credible. These challenges are intensified for those from lower socioeconomic backgrounds. • **Policy Gaps:** Intersectionality highlighted the limitations of policies that address only gender or ethnicity. It showed how ethnic women are overlooked in both domains and called for inclusive, targeted policy responses that address intersecting forms of marginalisation.	• Limited empirical data explicitly applying intersectionality in entrepreneurial finance studies. • General focus on ethnicity or gender individually rather than their intersection, which limits actionable insights.
Yamamura et al. (2022): Intersecting where? The multi-scalar contextual embeddedness of intersectional entrepreneurs	**Sexual orientation (LGBTQ+), gender identity, ethnicity, and migration background**	**Germany and the Netherlands**	• **Compounded Discrimination:** Intersectionality showed that LGBTQ+ entrepreneurs from ethnic minority backgrounds face layered discrimination based on both sexual/gender identity and ethnicity or migration status. • **Contextual Variability:** Experiences varied by location. In rural areas, LGBTQ+ entrepreneurs faced more rejection and isolation. Urban areas provided more support but still contained localised biases. • **Policy and Support Gaps:** Policies often address either gender or ethnicity, overlooking those at the intersection. As a result, LGBTQ+ ethnic minority entrepreneurs lack tailored support. • **Market Limitations:** Many operated in LGBTQ+-focused niches, which offered community connection but limited mainstream growth due to societal prejudice. • **Intra-Community Barriers:** Some faced exclusion within their own ethnic communities due to conservative values, leading to avoidance of certain neighbourhoods or markets.	• Sensitivity of sexual orientation and gender identity posed challenges in data collection. • Limited to specific geographic and cultural contexts (Hamburg, Germany, and Amsterdam, Netherlands).

Source: *Assembled by Researcher from (Dy et al., 2016; Fielden and Davidson, 2012; Scott and Hussain, 2019; Yamamura et al., 2022)*

4.2.2 Application of Intersectionality in Entrepreneurial Studies: North and South American Context

In North America and South America (NASA), intersectionality has been applied with diverse emphasis, in contrast to the focus on ethnic entrepreneurs in European studies (Banerjee, 2018; Brydges and Hracs, 2019; Granados and Rosli, 2018). Banerjee (2018) applied an intersectional lens to expose how individuals on dependent visas turned to self-employment due to visa restrictions, hence revealing a unique motivation for entrepreneurial undertaking. Furthermore, utilising an intersection of gender and migration status, Banerjee (2018) showed that women relied on their ingrained socially constructed skills like cooking and child-rearing as means of income generation while the men sought to reclaim their masculinity and social class by engaging in business activities. Likewise, the study revealed that South Asian entrepreneurs relied on their race and ethnicity identities to appeal to their communities and even leveraged home country resources to sustain their business in the host country.

Conversely, Brydges and Hracs (2019) used intersectionality to demonstrate how gender, age and education influenced entrepreneurial motivation in the fashion industry. The study offered rich data beyond the traditional economic-driven need, highlighting the interactions of gender, age, class and social status on entrepreneurial experiences. The interaction of gender and age revealed how younger women were drawn to entrepreneurship for showcasing their creativity and flexibility of caregiving demands, whereas much older women sought autonomy from the 9-5 job model. Likewise, younger women struggled to establish legitimacy, whereas older women easily commanded authority and respect due to experience. Moreover, Brydges and Hracs (2019) showcased the intersectionality of class and gender, where wealthier women easily accessed funds and business training compared to their working-class counterparts.

From an emerging country context, Colombia, Granados and Rosli (2018) applied intersectionality to reveal the unique challenges faced by waste picker entrepreneurs. The study revealed how gender, poverty, and social class interacted, thus excluding waste pickers from public social contracts, access to finance and policy discussions. Likewise, negative stereotypes associated with waste, such as dirt and lower-class status, further diminished their self-perception of social belonging (Granados and Rosli, 2018). **Table 5** below details the above studies' application of Intersectionality theory in the NASA context.

Table 5: How Intersectionality Enriches the Understanding of Entrepreneurial Experiences: Evidence from NASA

Authors and Title	Overlapping Identities Analysed	Country of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Banerjee (2018) *Subversive Self-Employment: Intersectionality and Self-Employment Among Dependent Visa Holders in the United States*	Gender, class, race, ethnicity, legal immigration status	United States	• Because of visa restrictions, many dependent visa holders, especially women, could not work formally. They turned to self-employment, such as cooking or tutoring, as a way to survive and push back against legal limitations. • Gender roles influenced the type of work they pursued. Women used self-employment to gain independence from traditional roles. Men used it to protect their sense of masculinity. • Race and ethnicity shaped access to support. Many participants worked within their own ethnic communities, offering services tailored to them, such as Indian cooking classes. • Cultural skills helped them find opportunities. Women used skills like traditional cooking, while men often worked in tech tutoring or consulting. • The study also showed that connections to their home countries helped them build businesses. For example, some imported goods or used professional contacts abroad.	• Focused on a specific subset of highly educated Indian immigrant families, limiting generalisability to broader immigrant groups. • Did not explore collective or familial strategies for self-employment, focusing mainly on individual experiences. • Relied heavily on self-reported data, which may omit certain aspects of informal employment practices.

Author and Title	Overlapping Identities Analysed	Country of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Brydges and Hracs (2019): *What motivates millennials? How intersectionality shapes the working lives of female entrepreneurs in Canada's fashion industry*	Gender, age, class, lifecycle stage, education	Canada	• Women entered the fashion industry for many reasons, not just financial. Younger women valued the flexibility it offered, especially for balancing work with caregiving. • Class and gender affected access to support. Women from wealthier backgrounds had more access to funding and networks, while those from working-class backgrounds faced more barriers. • A woman's stage in life shaped her goals. Mid-career women were often looking for freedom after leaving traditional jobs. Younger women focused on building creative portfolios. • Education gave some women more confidence and better access to opportunities. Those with formal training had more resources, while others relied on informal or self-taught skills. • Age also played a role in how women were perceived. Younger women often struggled to be taken seriously, while older women were seen as more credible. • Many participants viewed entrepreneurship as a form of creative expression. They used it to challenge the norms of fast fashion and focus on ethical production.	Focused primarily on women in independent fashion design, excluding broader creative sectors. The study's findings were limited to the Canadian fashion industry, which lacks a dominant fashion hub and global integration. Heavy reliance on self-reported data from 87 interviews, which may omit broader systemic insights. Limited longitudinal perspective on how entrepreneurial motivations and experiences evolve over time.
Granados and Rosli (2018): *Widening the focus on informal entrepreneurship through the lens of intersectionality*	Gender, age, class, lifecycle stage, education	Colombia	• The study focused on waste pickers and showed that being poor, female, and socially excluded created major challenges for building a business. • It questioned the idea that entrepreneurship is either formal or informal. Waste pickers operated in between, often without legal recognition or access to public support. • Society viewed waste pickers negatively, linking them with dirt and waste. This made it hard for them to be seen as legitimate entrepreneurs and hurt their confidence. • These views were reinforced through daily interactions, making it even harder for waste pickers to succeed or feel valued. • The study suggested that policy must address these deeper inequalities and provide more inclusive support for informal entrepreneurs.	• The study was limited to waste pickers in Cali, Colombia, which reduces how broadly the findings can be applied. • It looked at four identity factors but did not fully explain how they connect with each other. • The findings may not reflect what happens in other types of informal work.

Source: Assembled by the Researcher based on above cited studies.

4.2.3 Application of Intersectionality in Entrepreneurship Studies: Asian Countries

In Asian countries, the concept of intersectionality as a theoretical lens in entrepreneurship research has been disregarded (Vorobeva, 2022), with only a few studies (Kumar et al., 2023; Peiris, 2024; Qureshi et al., 2023; Tripathi and Mishra, 2024) incorporating it into their analysis of entrepreneurial experiences. The richness of the culture, ethnic groups and caste systems of these countries, evaluated through an intersectionality lens, uncovered multiple layers of interdependent identities and their impact on entrepreneurial experiences. For example, in Indonesia, Kumar et al. (2023) demonstrated how different forms of identity (patriarchy, age, religion, disability, geography, etc.) and gender influenced entrepreneurial challenges/opportunities for WASH (Water, Sanitation and Hygiene) entrepreneurs. The findings here revealed that young women entrepreneurs (YWEs) struggled to balance childcare with business while MWEs did not. Likewise, religious views (Islamic norms) intersected with gender, restricting women entrepreneurs' interaction with the opposite sex, however, simultaneously, women leveraged this by establishing gender-specific wash services (e.g., female-only WASH services).

Inversely, in Sri Lanka, unique entrepreneurial experiences in contrast to Indonesia were revealed. Peiris (2024) found that women entrepreneurs in Sri Lanka used familial labels to establish authority for fear of being perceived as arrogant. For example, a Sinhalese Café owner used labels such as "Lamai" (children) to address her staff to come across as a motherly figure giving instructions and not an arrogant boss woman (Peiris, 2024, p. 415). Additionally, Peiris (2024) demonstrated how class and education question the legitimacy of women in entrepreneurial spaces. For instance, a businesswoman expressed that her family deemed her part-time lecturer position more prestigious than her business endeavours, but at the same time, her higher education positioned her business as credible. Peiris (2024) also noticed inter-group differences with Tamil women entrepreneurs seen as credible business owners compared to their Sinhalese counterparts.

Qureshi et al. (2023) and Tripathi and Mishra (2024) applied an intersectional approach to examining entrepreneurship in India. These studies showed how caste interacted with gender and geography, revealing unique entrepreneurial experiences not highlighted in other spatial contexts. Qureshi et al. (2023) observed that the voices of lower-caste women in focus group discussions were often dismissed or silenced, and this permeated to their overall experience in their businesses. Similarly, Tripathi and Mishra (2024) found that lower-caste women engaged in unpaid and informal work compared to other caste groups. Conversely, the intersection of

gender and caste positively produced advantages for lower-caste women in terms of mobility. For instance, Qureshi et al. (2023) revealed that upper-caste women were constrained in terms of mobility while lower-caste women moved freely without constant surveillance.

From a developed context, Taiwan, Wing-Fai (2015) explored how gender, family background, socio-economic status (SES) and occupational background influence the experience of Taiwanese tech and online entrepreneurs. The study found that women entrepreneurs were excluded from the male dominated networks due to homophily, and as such, women, especially married women, co joined their husband's businesses as co-owners or took non-technical roles such as secretarial work. In terms of networking, Wing-Fai (2015, p. 8) highlighted old boy club networks such as "senpai-kohai" in universities, which again were male-dominated and thus exclusionary of women. Detailed findings within the Asian context, resulting from an intersectional lens, are further enumerated in **Table 6**.

Table 6: How Intersectionality Deepens the Understanding of Entrepreneurial Experiences: Evidence from Asian Countries

Author and Title	Identities Analysed	Country of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Kumar et al. (2023) A Mosaic of Identities, Opportunities, and Challenges: How Intersectionality Shapes the Experiences of Female WASH Entrepreneurs in Indonesia	Gender, socio-economic status, occupation, disability, education, age, social position, religion, ethnicity	Indonesia	• **Balancing Business and Roles:** Gender and age made it harder for women to manage both business and caregiving. Young women especially struggled to focus on business while handling family responsibilities. • **Religion and Gender:** Religious norms often limited women's decision-making and ability to interact with men. In some communities, women used these same norms to gain access to women-only WASH services. • **Social Capital:** Family and community connections were key to navigating challenges. Married women received more support, while unmarried women often lacked access to resources. • **Disability:** Women with disabilities faced added barriers, but some created businesses to meet their needs or those of others with disabilities. • **Geography and Social Position:** Women in remote areas had limited access to resources and support. For instance, women in Nusa Tenggara faced more difficulty accessing water purification technology. • **Creativity and Resilience:** Many women used digital tools and informal learning to grow their businesses. Younger women gained respect this way, while older women relied more on trust within their community.	• Focused only on women already running WASH businesses, excluding those who have not yet started. • Most participants were relatively successful, making it harder to apply findings to more disadvantaged women. • The study did not explore wider entrepreneurial sectors outside Indonesia.

Author and Title	Identities Analysed	Country of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Peiris (2024) An Intersectional Study of Women's Practice of Entrepreneurship in Sri Lanka	Gender, ethnicity, class, religion, caste, life stage	Sri Lanka	**Social Acceptance and Identity:** Women's roles, such as being married or mothers, shaped how society viewed their entrepreneurship. Married women were more accepted, while unmarried women faced more stigma. **Balancing Womanhood and Business:** Women were expected to meet social ideals of womanhood while running businesses. For example, one woman managed breastfeeding during meetings while leading a tech company. **Cultural Constraints on Authority:** Women had to carefully assert authority in male-dominated spaces to avoid being seen as arrogant. For example, a café owner used respectful language to gain authority while avoiding backlash. **Class and Education:** Education helped women gain status and legitimacy. One woman, who was a part-time lecturer, was respected because her role was seen as prestigious. This made her business appear more professional. **Ethnic and Caste Barriers:** Women from ethnic or caste minority groups faced extra barriers. For example, Tamil women were judged more harshly for running businesses compared to Sinhala women, reflecting ethnic and cultural divisions.	• Limited to the Sri Lankan context, so findings may not apply to other settings. • Strong focus on cultural norms might make it harder to apply these findings outside South Asia.
Qureshi et al. (2022) Social Entrepreneurship and Intersectionality: Mitigating Extreme Exclusion	Gender, Caste	India	**Double Marginalisation of Lower-Caste Women:** These women were excluded due to both caste and gender. They had less access to resources and were often excluded from decision-making. Social enterprises struggled to include them because dominant-caste groups resisted their participation. **Mobility and Agency:** Lower-caste women had more freedom to move and engage in activities outside the home, unlike upper-caste women who were more bound by social norms. This mobility allowed them to join workshops and empowerment initiatives. **Paradoxes in Empowerment:** Although upper-caste women had better social standing, they were more restricted by patriarchal norms. Lower-caste women had fewer resources but greater freedom to take part in entrepreneurial work, especially in agriculture. **Knowledge Sharing and Innovation:** The study showed how the lived experiences of marginalised women led to practical solutions. Lower-caste women used their farming experience to help create better agricultural practices through social enterprise programmes.	• Caste data was not directly collected due to privacy laws, so census data was used as a substitute. • Some dominant-caste participants continued to resist inclusion efforts, limiting full integration. • The research was based on only five states in India, which makes it difficult to generalise more broadly.

Author and Title	Identities Analysed	Country of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Tripathi and Mishra (2024) Female Self-Employment in India: Informality, Low Pay, and Intersectional Disadvantages	Gender, class, caste, urban–rural divide	India	**Structural Inequality in Self-Employment:** The study showed that for many women, self-employment was not a choice but a response to poverty and exclusion. Rural women were more likely to work in informal, low-paying roles with little chance of economic mobility or security. **Urban–Rural Differences:** Women in rural areas faced more challenges due to limited access to markets, education, and mobility. Around 25 to 30 percent of rural self-employed women were unpaid family workers, while urban women had more access to paid opportunities. **Caste-Based Barriers:** Caste shaped what kind of work women could access. Women from Scheduled Tribes and Scheduled Castes had the highest rates of unpaid family work. In contrast, women from "Other Castes" had better access to paid self-employment. **Property Rights and Finance:** Women without property had limited access to loans, savings, or credit. This especially affected low-income women, who often relied on marriage or family for survival. Daughters were frequently overlooked in favour of sons in inheritance and investment decisions. **Economic Dependency:** Many women, particularly widowed or separated, took up self-employment out of necessity rather than ambition. They often lacked legal protections and bargaining power, keeping them stuck in cycles of poverty. **Challenging the Idea of Empowerment:** The study argued that self-employment in these cases was not empowering. Instead, women were used as cheap labour in informal global networks, especially in home-based or piece-rate work. **Critique of Government Programmes:** Programmes like "Make in India" and "Start-Up India" assumed that all women had access to property, capital, and markets. These assumptions ignored the realities faced by rural and lower-caste women.	• Focused mostly on economic factors and did not explore personal or social aspects of empowerment. • Findings may not apply equally across all regions or communities in India. • Highlighted major gaps in government policy, which often fails to address the real barriers women face in self-employment.
Wing-Fai (2015) *The Strengths of Close Ties: Taiwanese Online Entrepreneurship, Gender and Intersectionality*	Gender, family background, socio-economic status, occupational role	Taiwan	**Gendered Barriers in Tech:** Social norms in Taiwan's start-up scene limited women's access to opportunities. Women were often excluded from leadership in male-dominated teams or included only in support roles like marketing. **Family Partnerships:** Online businesses were often co-founded by couples. Household roles shaped business decisions, with men focusing on technical tasks and women managing communication or support work. **Challenges in Male Networks:** Women had difficulty joining male-dominated investor and mentoring networks. Investors sometimes questioned women's abilities or excluded them from networking events. **Importance of Social and Cultural Capital:** Women from well-connected families or elite universities had more support for starting businesses. Others without these networks faced greater barriers.	• Most participants worked in husband-and-wife businesses, limiting insights into solo female entrepreneurship. • Findings are specific to Taiwan's start-up scene and may not apply in other countries or sectors. • Few women were in technical roles, which made it difficult to assess gender dynamics in tech entrepreneurship.

Author and Title	Identities Analysed	Country of Study	How Intersectionality Theory Enriched the Study	Study Limitations
Wing-Fai (2015) *The Strengths of Close Ties: Taiwanese Online Entrepreneurship, Gender and Intersectionality*	Gender, family background, socio-economic status, occupational role	Taiwan	**Childcare Pressures:** Both men and women faced childcare issues, but women were more affected. Married male founders often relied on their spouse for support, while women juggled both work and childcare with little help. **Strategies to Overcome Barriers:** Some women used creative methods, like wearing makeup, to appear older and more authoritative during meetings with male clients. **Family Business Backgrounds:** Women who came from entrepreneurial families often had more support. For example, one woman inherited her mother's online business. **Exclusion from Strong Social Networks:** Social networks built in male spaces like school or military service excluded women and other marginalised groups. These networks helped men gain resources, funding, and opportunities.	• Most participants worked in husband-and-wife businesses, limiting insights into solo female entrepreneurship. • Findings are specific to Taiwan's start-up scene and may not apply in other countries or sectors. • Few women were in technical roles, which made it difficult to assess gender dynamics in tech entrepreneurship.

Source: *Assembled by the Researcher based on the cited studies*

4.2.4 Application of Intersectionality in Entrepreneurship Studies: Sub-Saharan African Countries

Like their Asian Counterparts, the application of intersectionality in the SSA entrepreneurial research discourses is still in its infancy (Lynch et al., 2021). Only a few studies (Liani et al., 2023; Onokshakpor et al., 2024; Simatele and Kabange, 2022; Steiler, 2021) have integrated intersectionality to bring out the diverse entrepreneurial experiences within the region. In Tanzania, Liani et al. (2023) analysed the intersections of age, gender, marital status and education on the experiences of cassava seed entrepreneurs. The study revealed gender inequalities within the cassava production industry, especially when intersecting with marital status, where unmarried women and widowed women had limited land rights, which impacted their cassava seed production. Furthermore, with married women, Liani et al. (2023) found that they relied on spousal permission to access land as well as attend business training. Liani et al. (2023) exposed sexism, particularly men doubting the business acumen of women and doubting their abilities as seed entrepreneurs. Likewise, in Tanzania, Steiler (2021) revealed a varied perspective from Liani et al. (2023) exploring intersectionality in informal street vending and domestic work. The findings revealed that the entrepreneurial streets are inherently sexist, with men dominating these spaces. Consequently, younger unmarried women entrepreneurs on the streets reported instances of violence and harassment.

In Nigeria, through intersectionality, Onokshakpor et al. (2024) revealed how women entrepreneurs in Nigeria employed religious-based business practices, such as Islamic women entrepreneurs avoiding interest-based loans and Christian women relying on church networks to build their customer base. Conversely, in South Africa, Simatele and Kabange (2022) exposed racial issues that are unique to Tanzania and Nigeria. For instance, black women in South Africa relied on informal funding such as welfare grants compared to non-black women or male entrepreneurs. Furthermore, Simatele and Kabange (2022) found that black women with higher education were much more likely to secure formal loans than black women with only a primary education. **Table 7** provides a comprehensive analysis of intersectionality in the above-referenced studies.

Table 7: How Intersectionality Improves the Understanding of Entrepreneurial Experiences: Examples from SSA

Author and Title	Identities Analysed	Country of Study	How Intersectionality Enriched the Study	Study Limitations
Liani et al. (2023) Uneven Ground? Intersectional Gender Inequalities in the Commercialised Cassava Seed System	Gender, marital status, age, education	Tanzania	**Resource Inequalities:** Women had limited access to land, funding, and training, often needing spousal permission. Single and widowed women struggled even more. **Marital Status Influence:** Married women's access to resources was tied to their husbands, while unmarried women had minimal land rights and input access. **Age Disparities:** Younger women faced more barriers due to social position and decision-making power in extended families. **Educational Impact:** Higher education increased women's chances of being selected as seed entrepreneurs. **Gender Norms:** Patriarchal beliefs limited women's mobility and leadership credibility, reinforcing assumptions that women were less capable. **Positive Outcomes:** Participating women improved their families' living standards, used income for children's education, food, and household needs.	• Focused only on three cassava-producing zones in Tanzania, so findings may not reflect the whole country. • Used cross-sectional data, which did not capture long-term change. • Did not explore global market effects or broader structural inequalities.
Onoshakpor et al. (2024) Entrepreneurship Under Patriarchy: Intersecting Forces Shaping Nigerian Women's Business Lives	Gender, class, religion	Nigeria	**Balancing Gender Expectations:** Women were expected to be both business owners and homemakers, often facing criticism for neglecting domestic duties, unlike men who were praised for financial roles. **Class-Based Barriers:** Poor women lacked access to credit and property, forcing them to rely on informal networks for business funding. **Religion and Business Practices:** Religious norms shaped business decisions. For example, Muslim women avoided interest-based loans, while Christian women relied on church networks for customers. **Entrepreneurship Was Not Always Empowering:** Success was often seen as secondary to family duties, limiting how legitimate women were perceived in business. **Different Growth Paths:** Men focused on scaling their businesses with outside investors. Women preferred small-scale, family-centred approaches focused on long-term stability.	• The study relied on cross-sectional interviews, which captured reflections at one point in time but did not show how patriarchal dynamics evolve over time. • It concentrated on two sectors only, real estate and food services which may not reflect the experiences of women in other entrepreneurial fields. • The findings are specific to the Nigerian context and may not apply to other sub-Saharan African countries or global settings.

Author and Title	Identities Analysed	Country of Study	How Intersectionality Enriched the Study	Study Limitations
Simatele and Kabange (2022) Financial Inclusion and Intersectionality: Business Funding in the Informal Sector	Gender, race, education	South Africa	**Multiple Marginalisation:** Black women with low education faced the most financial exclusion, often relying on unstable sources like welfare grants. **Role of Education:** Higher education improved access to formal loans. For example, a black woman with a degree was 36.6% more likely to get a loan than one with only six years of schooling. **Gendered Capital Access:** Women with more education relied less on friends and family for funding and had better chances of formal credit. **Age and Gender Dynamics:** Older women were more likely to rely on welfare grants than younger women or men of the same age. **Racial Disparities in Finance:** Despite inclusive policies, black entrepreneurs, especially women, faced more difficulties accessing finance than non-black counterparts.	• Focused only on informal businesses in three cities, limiting broader relevance. • Looked only at access to start-up capital, not the actual size or sufficiency of that capital. • Relied on surveys, which may not fully reflect lived experiences or informal lending practices.
Steiler (2021) The Intersectionality of Informal Employment: Insights from Street Vending and Domestic Work	Gender, age, marital status, race/ethnicity, class, education, skill level	Tanzania	**Gendered Risks and Access:** Women, especially young and unmarried street vendors, faced greater harassment and were excluded from prime vending spots. **Race and Class Influence:** Employers showed bias in hiring domestic workers based on ethnicity and class, favouring those from certain backgrounds. **Age and Marital Status:** Older vendors preferred stable locations, while younger ones took riskier mobile roles. Marital status also shaped job security and vulnerability. **Education and Skills:** More educated domestic workers could negotiate better wages and job alternatives, while less-educated ones were more dependent. **Visibility and Legal Access:** Street vendors risked arrest for operating in public spaces without permits. Domestic workers remained legally invisible due to working in private homes. **Historical Oppression:** Colonial and patriarchal legacies contributed to long-term exclusion. Domestic work, once male-dominated, became devalued and feminised over time.	• Focused only on two sectors, limiting broader applicability to other informal work. • Used interviews and observations, which may not fully reflect all informal labour dynamics. • Emphasis on Dar es Salaam limits national generalisability. • Relied on cross-sectional data, so long-term patterns were not captured.

Source: *Assembled by the Researcher Based on Above-Referenced Academics.*

4.2.5 The Boundaries of Intersectionality: Critiques Perspectives

Henwood and Pidgeon (2003, p.138) proposed scholars using theoretical frameworks in GT methodology must maintain "theoretical agnosticism"; thus, it is necessary to highlight the boundaries of intersectionality. Despite intersectionality enriching the comprehension of entrepreneurial experiences, some critiques (Mercer et al., 2016) have expressed complexity concerns. Mercer et al. (2016) argued that due to the several identities interrelating concurrently, the research focus may become overshadowed, leading to unrealistic conclusions. Adding to this, Abbas et al. (2019) critique the application of intersectionality in quantitative research due to the difficulty in measuring how various identities influence entrepreneurial outcomes, which makes it difficult to replicate results.

Furthermore, Abbas et al. (2019), supported by Dy and MacNeil (2023), conjecture that there is an overemphasis on marginalisation concepts such as discrimination and challenges, which produces deficit narratives and overlooks the successful boundaries of entrepreneurship. In addition, Dy et al. (2024) postulate that intersectionality's focus on identity influences minimises institutional dimensions that shape the challenges/opportunities of entrepreneurs. Scott and Hussain (2019) concur, expressing that entrepreneurship is determined by the broader market and economic variables, which are not innately induced by social categories such as (individual talent or creativity). Despite the above boundaries, intersectionality theory was nonetheless a significant framework in this study; the next section will elucidate on this.

4.2.6 Significance of an Intersectionality Lens in this Study

> *"Intersectionality is a theoretical paradigm, originating in black feminism that has refined monolithic conceptions of gender and come to be accepted as a cornerstone of contemporary feminist scholarship" (Dy and Marlow, 2017, p.15)*

Notwithstanding the boundaries expressed in Section 4.2.4, this study recognises the significance of the intersectionality framework in this study; the reasons are four-fold. Firstly, intersectionality is a black feminist lens (Crenshaw, 1989), therefore, recognises black women's issues that mainstream feminism theories (such as feminist standpoint theory, feminist empiricism and post-structuralist theory) have neglected (Anthias, 2008; Lynch et al., 2021; McCall, 2005; Yuval-Davis, 2006). Since the participants of this study are black women from the Global South and usually invisible in Western entrepreneurial epistemologies (Anderson and Ojediran, 2021; Ojong et al., 2021), the intersectionality framework provides a platform for illuminating their unique voices (Crenshaw, 1989; McCall, 2005).

Secondly, this research responds to Spivak's (1988, p. 271) proposition, "Can the Subaltern Speak?". She critiques Western feminism for often universalising women's experiences, thereby ignoring the complex intersections of gender, race, class, and colonial histories. Spivak (1988) argues that Western frameworks frequently fail to engage with how these intersections shape the lived realities of women in the Global South. This perspective aligns with the principles of intersectionality, as conceptualised by Crenshaw (1989), by highlighting that feminist movements must account for the diverse and intersecting forms of oppression women face, especially from the Global South. Hence, this study responds to Spivak's (1988) call for voices of the Subaltern.

Thirdly, Vera-Sanso (2023) highlighted that older women are frequently overlooked in policy making and international development discussions (e.g., UN SDGs). This marginalisation occurs because they are often subsumed into broader categories such as "women" or "persons with disabilities". Consequently, the unique challenges and contributions of older women are obscured, leaving their specific needs and experiences underrepresented in global and policy frameworks. Applying an intersectionality lens means the study considers the social categories that bring out the heterogeneous experiences of older women in business to tailor policies and international discussions that are representative of their realities. (Aydin et al., 2019; Meliou and Mallet, 2021).

Fourthly, the research objective of this study is to provide a comprehensive contextual understanding of the experiences faced by MWEs in Dar es Salaam, Tanzania. Consequently, this requires encompassing a framework that provides in-depth knowledge of experiences, which intersectionality offers. The findings illuminated in sections 4.2.1 to 4.2.4 and Table 1, 2, 3 and 4 demonstrate the richness of data an intersectionality lens provides. Likewise, previous studies (Ahl, 2006; Ahl and Marlow, 2012; Foss et al., 2018; Henry et al.., 2015; Marlow and McAdam, 2013; Ojong et al., 2021; Welter, 2011; Welter et al., 2016) have critiqued that entrepreneurial epistemologies lack a rich and diverse exploration of the everyday entrepreneurial experiences beyond the white male archetype and Silicon Valley Business models.

Thus, Welter et al. (2016, 311) suggest instead of "looking for entrepreneurship in all the wrong places", scholars must look into "other" actors of entrepreneurship. Similarly, Ojong et al. (2021) called for African academics to extend the epistemology of entrepreneurship research by capturing diverse social groups' experiences within the continent. In responding to these

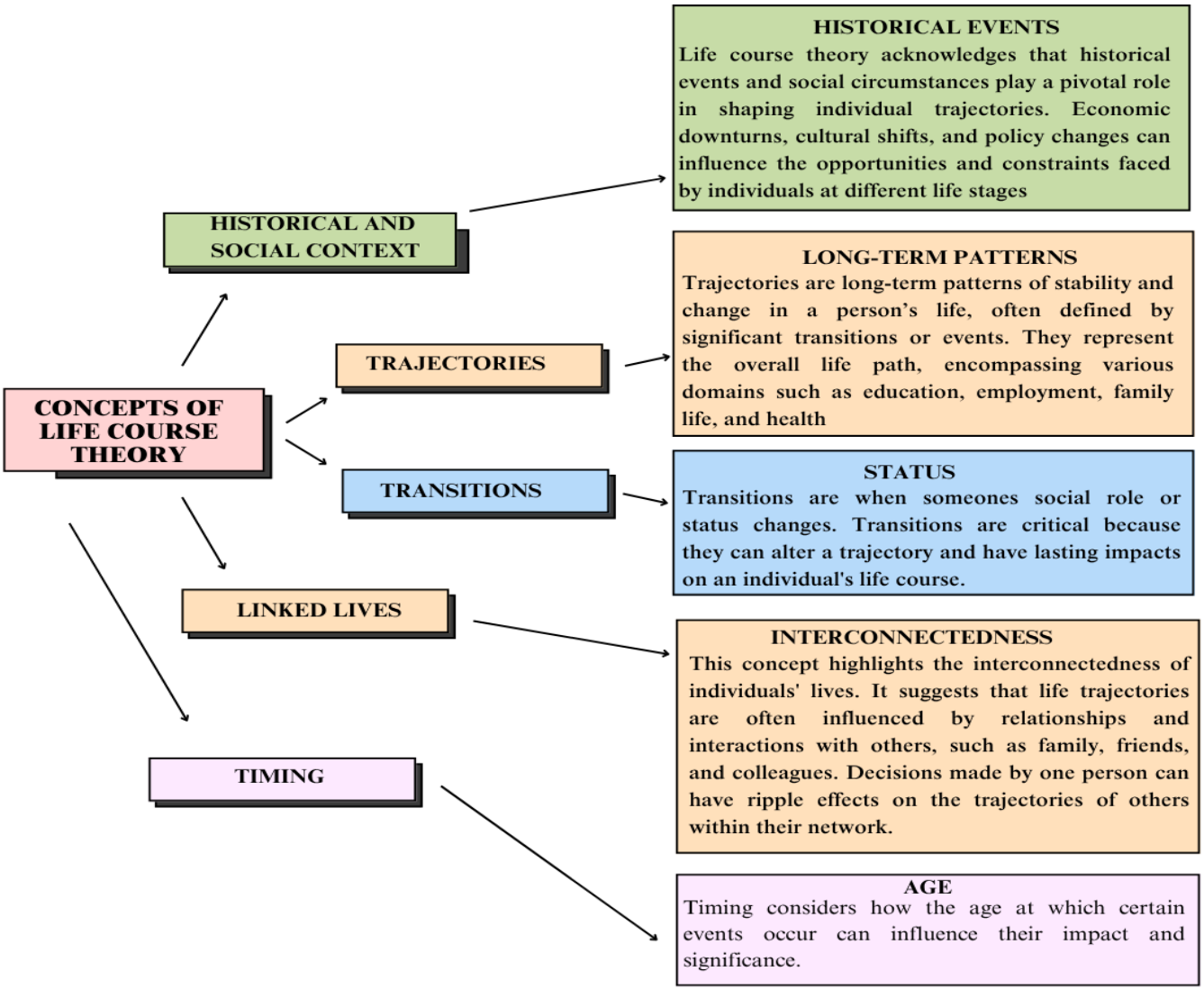
calls, this study applied an intersectionality lens because it is a framework that captures the depth of everyday entrepreneurship as recognised by other scholars (Ahl, 2006; Dy et al., 2014; Dy et al., 2016; Foss et al., 2018; Steiler, 2021; Welter et al., 2016). Along with intersectionality theory, this study applied a life-course perspective and institutional theory and other theoretical frameworks due to the limitations of analysis highlighted in section 4.2.5. These will be described in the following sections 4.3, 4.4 and 4.5.

4.3 Life-course Theory (Elder, 1974)

Life-course theory (also referred to as life course perspective, life-course framework or life course paradigm) is a theoretical framework for exploring issues related to ageing and human development (Elder, 1974;1994; Alwin, 2012). It was established by Elder in the 1960s to explain how individual lives change over time, influenced by their age cycle (childhood to old age), agency, historical events and societal shifts. The theory comprises five key concepts, including historical and social context, trajectories, transitions, linked lives and timing (Elder et al., 2003). Timing refers to the age cycle at which events occur, starting from childhood to old age. Elder (1998) refers to transitions as critical life events which act as turning points in life, such as menarche, marriage or loss of significant ones. Conversely, trajectories are long term pathways that individuals follow, which are influenced by transitions (e.g., work-life, family life) (Elder 1994;1998).

Moreover, the concept of linked lives entails that individual lives are interconnected with others; hence, people's decisions and experiences are shaped by others' perspectives. Elder (1998) describes the historical and social context as the grander events which impact people's long-term identity, such as generational cultural norms, economic and environmental crises, technological shifts, etc. Overall, life course captures the happenings in an individual's life stages, which shape their identities, experiences and worldview (Alwin, 2012; Elder, 1994; Giele and Elder, 1998). **Figure 20** provides an overview of the key concepts of the life-course perspective.

Figure 20: A Bird's Eye View of the Key Concepts of Life- Course Theory

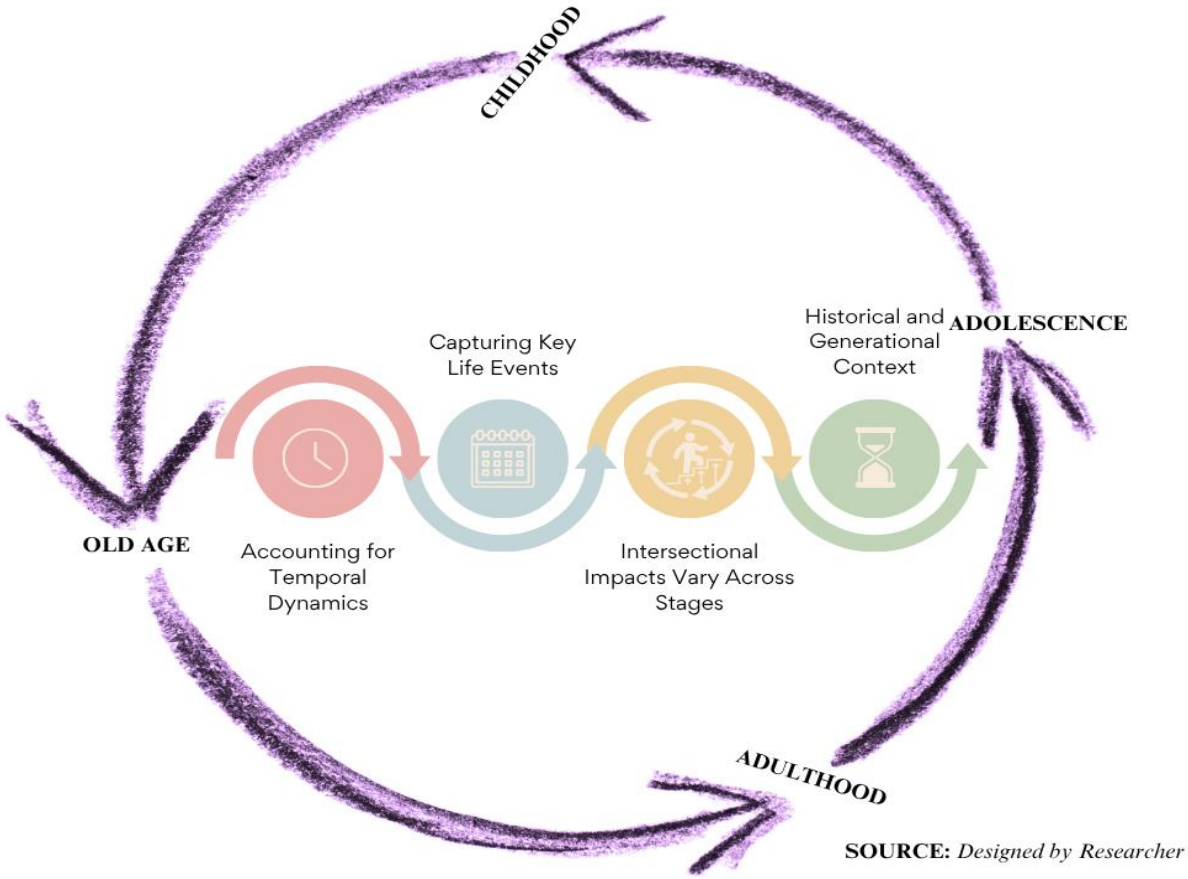


SOURCE: *Designed by Researcher based on Descriptions by (Elder, 1974;1994;1998; Elder et al., 2003)*

4.3.1 Life Course Perspective: A Supplementary Theory for Intersectionality

In expanding the boundaries of intersectionality analysed in section 4.2.4, this section justifies the need for supplementing intersectionality theory with a life course approach in this study. While intersectionality explains how various social categories compound to enable or constrain entrepreneurs, the theory fails to consider how this change over time (Dy et al., 2024). Thus, life-course theory acknowledges that social positions are not static but rather temporal and are influenced by time, life events and transitions (Elder, 1975;1994;1998; Alwin, 2012). **Figure 21** shows the four ways in which a life course paradigm contributes to entrepreneurship studies.

Figure 21: The Concepts a Life Course Perspective Brings to Entrepreneurship



The outer layer of **Figure 20** represents the concept of age cycle variables from childhood to old age. This implies that within each age cycle, there are life transitions, trajectories, and historical and social contexts that influence an individual life pathway (Elder, 1994; Giele and Elder, 1998). The inner layer represents the different aspects that various researchers ((Elder, 1994; Giele and Elder, 1998; Monteith and Camfield, 2019) have used to demonstrate the utility of the life-course paradigm in bringing out nuances of time, place and entrepreneurship. These include accounting for temporal dynamics, capturing key life events, intersectional impacts vary across stages and historical and generational contexts.

Accounting for temporal dynamics implies how the age cycle shapes social categories such as cultural beliefs, education, employment, social status, etc. Aldrich and Kim (2007) explored how parental influences across the life stage shape the later-life careers of their children. Capturing key life events relates to how transitions trigger entrepreneurial intentions, such as widowhood, motherhood, unemployment, etc. For instance, Jayawarna et al. (2011) found that unemployment, caregiving and retirement were key life events triggering entrepreneurial

intentions in England. Similarly, in India, Khattar and Agarwal (2023) found that life episodes like marriage shape career choices for Indian women entrepreneurs.

Contrariwise, the concept of intersectional impacts varies across stages is the assumption that each life stage is controlled by certain social categories. For instance, Hoogendoorn et al. (2024) highlighted how, for younger women, life stages such as caregiving and motherhood limit business development, whereas the old age stage presents authority and autonomy for older women. Likewise, in Uganda, Monteith and Camfield (2019), in early life, women entrepreneurs received business support from family members, but after transitioning to motherhood, they were expected to prioritise family over business.

Lastly, historical and generational contexts entail the cultural differences between MWEs and YWEs and large events that shift wider societal experiences (such as economic crises), which influence entrepreneurial outcomes differently. For example, Aldrich and Kim (2007) found that economic downturns such as the great depression significantly shifted traditional modes of employment, forcing society to embrace entrepreneurship. Also, Burton et al. (2016) revealed that labour change markets influence entrepreneurship, such as economic recessions leading to necessity entrepreneurship and, conversely, economic growth leading to opportunity-based entrepreneurship. The above analysis is summarised in **Table 8** below to demonstrate how life-course stages shape entrepreneurial experiences in diverse contexts.

Table 8: How Entrepreneurial Experiences Vary across Life Stages: Evidence from Entrepreneurship Studies

Author and Title	Country	Accounting for Temporal Dynamics	Capturing Key Life Events	Intersectional Impacts Vary Across Stages	Historical and Generational Context
Aldrich and Kim (2007): A Life Course Perspective on Occupational Inheritance: Self-employed Parents and their Children	United States	Shows how parental influence shifts across life stages, from childhood values to adulthood financial support. **Example**: Parental business exposure during childhood encourages entrepreneurial mindsets that persist into adulthood.	Discusses the impact of life events like parental entrepreneurship on entrepreneurial entry at different ages. **Example**: Parents' business failures inspire children to seek entrepreneurship as a form of self-reliance.	Analyzes how social categories such as gender and class intersect differently in each life stage. **Example:** Family financial support in youth matters more than social capital in older adulthood.	Contextualizes entrepreneurial tendencies within broader historical patterns of occupational inheritance and societal inequality. **Example**: The economic environment during the parents' era, such as post-recession resource constraints, impacts entrepreneurial inheritance.
Burton et al. (2016): A Careers Perspective on Entrepreneurship	Global	Links entrepreneurship transitions to broader career trajectories, considering entrepreneurship as a career step. **Example:** Early career dissatisfaction pushes professionals to transition into entrepreneurship over time.	Frames entrepreneurial entry as a career transition influenced by prior work and organizational experiences. **Example**: Layoffs or organizational downsizing lead to individuals pursuing self-employment as a career alternative.	Highlights disparities in career mobility between genders, particularly in organizational constraints leading to entrepreneurship. **Example:** Women are more likely to pursue entrepreneurship after career interruptions due to caregiving roles.	Reflects on broader labor market dynamics shaping opportunities for entrepreneurial transitions in different periods. **Example**: Shifts in corporate culture or labor market conditions impact when professionals consider entrepreneurial ventures.

Author and Title	Country	Accounting for Temporal Dynamics	Capturing Key Life Events	Intersectional Impacts Vary Across Stages	Historical and Generational Context
Hoogendoorn et al. (2024): Entrepreneurship, age, and social value creation: A constraint-based individual perspective	Global	Identifies a U-shaped relationship between age and prioritization of social vs. economic entrepreneurship goals. **Example**: Younger entrepreneurs prioritize profit-oriented goals, while older ones focus on social impact projects	Explores mid-life resource constraints as critical to entrepreneurial focus, influenced by family and work demands. **Example**: Financial crises during midlife drive entrepreneurs to focus on cost-saving, necessity-driven initiatives.	Explores intersectionality of age, gender, and education in determining entrepreneurial outcomes. **Example**: Older entrepreneurs often leverage accumulated knowledge to address age-related market needs, such as assistive technologies.	Applies cross-national data to show cultural and institutional variations in how social entrepreneurship develops across contexts. **Example**: Differences in how countries incentivize social versus profit-driven entrepreneurship shape outcomes across generations.
Jayawarna et al. (2011): Entrepreneur motivations and life course	United Kingdom	Shows how career, household, and business life courses dynamically influence entrepreneurial motivations. **Example**: Entrepreneurship motivations change over time, with younger individuals focusing on innovation and older individuals on stability.	Examines life transitions such as unemployment or caregiving responsibilities as triggers for entrepreneurship. **Example**: Women entering entrepreneurship after childbirth to balance caregiving and earning income.	Links gender roles and household responsibilities, particularly during caregiving stages, to entrepreneurial resource access. **Example**: Women often prioritize caregiving responsibilities, affecting their entrepreneurial activity compared to men.	Considers class and economic shifts influencing the nature and outcomes of entrepreneurial motivations over time. **Example**: Economic downturns trigger necessity entrepreneurship, particularly in lower-income households.
Khattar and Agarwal (2023): Evolving as an Entrepreneur: A Life Story Approach to Studying Indian Women Entrepreneurs	India	Highlights the developmental process of entrepreneurship identity through different life stages. **Example:** Marriage and motherhood significantly influence Indian women's entrepreneurial journeys, limiting or shaping opportunities.	Identifies life transitions like marriage and motherhood as key determinants of entrepreneurial identity. **Example**: Adolescence is critical for shaping entrepreneurial aspirations through family expectations and cultural exposure.	Examines cultural norms and familial roles as intersecting factors influencing entrepreneurship for Indian women. **Example**: Patriarchal norms in India assign women caregiving roles, restricting their ability to expand businesses.	Considers how societal changes in patriarchal and collectivist structures impact entrepreneurial opportunities for women. **Example**: Cultural shifts in collectivist societies have started to create more opportunities for women entrepreneurs in urban areas.
Monteith and Camfield (2019): Business as Family, Family as Business: Female Entrepreneurship in Kampala, Uganda	Uganda	Highlights the temporal aspect of entrepreneurship in urban African contexts using a life-course perspective. **Example**: Temporal dynamics show that Ugandan women's businesses depend heavily on extended family during early stages.	Analyzes how life events like marriage and childbirth influence entrepreneurial pathways in Uganda. **Example**: Events such as childbirth or family illness trigger entrepreneurial shifts, particularly among women managing household responsibilities.	Explores how familial and social relations intersect to create unique entrepreneurial challenges at different stages. **Example**: Women's roles as primary caregivers intersect with business ownership, requiring constant renegotiation of family obligations.	Reflects on local cultural dynamics in Uganda and global economic pressures shaping women's entrepreneurial paths. **Example**: Historical colonial legacies and global economic trends have led to informal entrepreneurial models in urban Uganda.

Source: *Findings from Above Referenced Studies*

4.3.2 Life Course Perspective: Limitations and Significance to this Research

As demonstrated above in **Table 8**, Life course theory is significant in entrepreneurship research, offering insights into how life transitions, trajectories, relationships, historical events, and generational concepts shape entrepreneurial behaviour over time. However, the theory has notable restrictions. Aldritch and Cliff (2003) critic the theory's assumption of a linear approach to trajectories, positing that individual life trajectories are often nonlinear, characterised by discontinuities, fluctuations in direction and unforeseeable events. Similarly,

Welter (2011) argued that the theory over-emphasises individual agency in shaping life choices without accounting for institutional power structures (political, financial or cultural) that constrain and predetermine choices.

Despite these limitations, life course theory was a critical framework in this study to understand how the timing of events has shaped the entrepreneurial transitions and trajectories of MWEs in this study. Since MWEs in this study are aged over 50, Elder (1974; 1994; 1998) posits that events over the age cycle (childhood to old age) influence and shape entrepreneurial intentions and behaviour. Thus, understanding these events provides a comprehensive view of entrepreneurial choices beyond the dichotomy of necessity and opportunity (Jayawarna et al., 2011; Welter, 2011). Furthermore, this study responded to several scholars (Burton et al., 2016, Hoogendoorn et al., 2024; Jayawarna et al., 2011; Khattar and Agarwal, 2023; Monteith and Camfield, 2019) call for entrepreneurship studies that consider early life events, mid-life triggers and generational effects in shaping entrepreneurship in later life.

4.4 Beyond Intersectionality and Life-Course Theory: A Multi-Theoretical Approach to Mature Women's Entrepreneurship

Given the limitations identified in the preceding sections regarding intersectionality (Crenshaw, 1989) and life-course theory (Elder, 1974), it is necessary to broaden the theoretical lens to better understand the entrepreneurial experiences of mature women. This study incorporates additional entrepreneurship-related theories, including SDT (Deci and Ryan, 1985), TPB (Ajzen, 1991), IT (Scott, 2001), RBV (Barney, 1991), HCT (Becker, 1964), HCDT (Hofstede, 1980), TAM (Davis, 1989), and DDT (van Dijk, 2005), to construct a more integrated and explanatory framework. Employing a multi-theoretical approach allows for a richer analysis of the structural, motivational, and behavioural dimensions that shape entrepreneurial activity. This theoretical expansion supports a more layered understanding of mature women's entrepreneurial trajectories, capturing dynamics that intersectionality and life-course theory alone may not sufficiently explain. These frameworks are examined in detail in the following sections.

4.4.1 Self-Determination Theory (SDT): Deci and Ryan (1985)

This section critically examines SDT as a psychological framework for exploring intrinsic and extrinsic factors (Deci and Ryan, 1985; Deci and Ryan, 2000) of entrepreneurial motivation and evaluates its relevance and application in this study for understanding the entrepreneurial experiences of MWEs in Dar es Salaam, Tanzania.

4.4.1.1 Theoretical Foundations of SDT

SDT, developed by Deci and Ryan (1985), has become increasingly influential in entrepreneurship research for its emphasis on the psychological processes that shape human behaviour. Rather than viewing motivation as static or predetermined, SDT conceptualises it as evolving through the interplay of personal agency and social environment. This theoretical positioning is particularly valuable in the study of entrepreneurship, where motivations are rarely singular or stable, and where individuals must often reconcile internal desires with external constraints (Ryan and Deci, 2000; Paiva et al., 2024). In contexts marked by structural inequality, such as gendered labour markets or limited access to formal employment, SDT helps illuminate how entrepreneurial action may emerge from both a sense of internal drive and necessity-driven obligation (Benzing and Chu, 2009).

Unlike traditional push and pull theories of entrepreneurship, which tend to categorise individuals as either opportunity- or necessity-driven (Dawson and Henley, 2012; Stephan et al., 2015), SDT introduces a more flexible and layered conceptual frame. It allows researchers to analyse how motivations shift across the life course, responding to changes in personal circumstances, social norms, or economic pressures (Manishimwe et al., 2023; Hopp and Stephan, 2012). This dynamic understanding is especially relevant for MWEs, whose decisions to enter business are often shaped by long-standing gendered exclusions from formal employment or pension schemes (Nsibirano et al., 2020), but also by creative aspirations, caregiving roles, and a desire for autonomy.

What makes SDT particularly compelling for this study is its articulation of three core psychological needs: autonomy, competence, and relatedness, as universal drivers of human motivation (Deci and Ryan, 1985; Gagné and Deci, 2005). These needs are not just internal states but are deeply shaped by cultural expectations, institutional conditions, and interpersonal dynamics. When supported, they foster sustained engagement, initiative, and well-being. When undermined, they can diminish motivation or redirect it toward more externally controlled behaviour (Deci and Ryan, 2000; Van den Broeck et al., 2016). In entrepreneurial contexts, these needs have been linked to persistence, innovation, and resilience, particularly among individuals navigating adverse conditions (Fayolle et al., 2014).

In the case of MWEs in Dar es Salaam, the relevance of SDT lies in its ability to trace how motivation is constructed at the intersection of structural limitation and personal aspiration. Rather than assuming that these women are either pushed into business by hardship or pulled

by opportunity, SDT enables a more grounded analysis of how they negotiate conflicting demands, including cultural norms, economic precarity, and the pursuit of self-worth. The theory therefore provides more than a typology of motive; it acts as a lens through which entrepreneurial identity, agency, and decision-making can be critically examined. In doing so, SDT contributes to a more context-sensitive and psychologically grounded understanding of women's entrepreneurship in later life. The following section explores how SDT has been applied in previous entrepreneurship studies.

4.4.1.2 Empirical Applications of SDT in Exploring Women's Entrepreneurial Motivation

SDT has gained traction in entrepreneurship research as a useful framework for exploring women's intrinsic and extrinsic motivations to start and sustain businesses (Manishimwe et al., 2023). A consistent theme across the women's entrepreneurial literature (Anderson and Ojediran, 2021; Corrêa et al., 2022; Hailemariam et al., 2017; Manishimwe et al., 2023; Ojong et al., 2021) is that women often enter entrepreneurship due to extrinsic factors linked to survival and obligation. Corrêa et al. (2022) found that in emerging countries, women frequently launch businesses to address household needs, income instability, and limited access to formal employment.

Similarly, Hailemariam et al. (2017) noted that Ethiopian women were primarily pushed into entrepreneurship by financial hardship and lack of alternatives. These findings are echoed in the work of Manishimwe et al. (2023) in their study of women navigating male-dominated sectors in Nigeria, citing that economic pressures, social expectations, and institutional barriers were major triggers for initial business engagement. In Pakistan, Bilal et al. (2021) showed how cultural constraints, religious norms, and familial roles shaped women's decisions to pursue business activity, framing entrepreneurship as a response to structural limitations rather than personal desire. Other developing contexts such as Tanzania (Isaga, 2019), Morocco (Naguib, 2022), and Colombia (Calvo and Morales, 2023) report similar findings.

Conversely, recent studies (Anderson and Ojediran, 2021; Manishimwe et al., 2023; Naguib, 2022) show that women's motivations often evolve towards intrinsic goals as their entrepreneurial journeys progress. For instance, Ojong et al. (2021) observed that although many African (e.g. Nigeria, Ghana, South Africa, etc.,) women began their businesses out of necessity, they gradually redefined their work as a form of self-expression and resistance to traditional gender roles. This motivational shift is supported by Anderson and Ojediran (2021), who reported that sustained engagement in business allowed women in the global south to

develop a stronger sense of identity, confidence, and personal agency. Similarly, Manishimwe et al. (2023) highlighted that emotional fulfilment, control over decision-making, and social recognition became important drivers of persistence, even among Nigerian women entrepreneurs who initially faced significant social and financial barriers. These findings align with those of Naguib (2022), who documented the increasing relevance of personal satisfaction and purpose among Moroccan women entrepreneurs, particularly as their ventures matured.

The role of psychological needs in reinforcing intrinsic motivation is also evident in studies that integrate SDT into broader frameworks. For instance, Bilal et al. (2021) applied SDT to examine how entrepreneurial leadership fosters proactive behaviour, finding that when women perceive autonomy and competence in their work environments, they are more likely to take initiative and sustain engagement. Manrai et al. (2021) similarly combined SDT with digital adoption research in India, noting that internal motivation was strengthened when women felt competent and trusted in their entrepreneurial decisions. Together, these studies demonstrate the analytical value of SDT in capturing the complex interplay between extrinsic and intrinsic motivations in women's entrepreneurship. They show that while many women are compelled into business by structural inequalities and family demands, meaningful entrepreneurial engagement is often sustained by psychological fulfilment, self-determination, and evolving identity. These insights support the use of SDT in this study to explore how MWEs in Dar es Salaam internalise external pressures and transform them into purposeful entrepreneurial goals.

4.4.1.3 SDT: Limitations and Relevance

However, the applicability of SDT in diverse sociocultural contexts, particularly concerning women's entrepreneurship in emerging economies, has been subject to critical examination. Scholars (Baral et al., 2023; Nziku et al., 2022) argue that SDT's emphasis on individual autonomy does not always align with the realities faced by women entrepreneurs in contexts shaped by patriarchal values, familial obligations, and community expectations. In Tanzania, for example, the legacy of Ujamaa socialism, combined with enduring gender norms, continues to influence women's roles (Isaga, 2019; Nziku et al., 2022; Tundui and Tundui, 2021). Nziku et al. (2022) posit that although Ujamaa promoted collective responsibility, it often reinforced the positioning of women within the domestic sphere (Nziku et al., 2022), meaning that entrepreneurial motivations are frequently shaped by family dynamics rather than personal agency.

A similar pattern is evident in India, Pakistan and Indonesia, where entrepreneurship is not solely a matter of individual choice but rather a negotiation within complex familial, religious, and cultural boundaries (Baral et al., 2023; Dana and Salamzadeh, 2024). Khattar and Agarwal (2023) report that factors such as caste hierarchies and religious prescriptions, particularly within Hindu traditions, and deeply rooted gender norms significantly shape women's entrepreneurial agency, often limiting the autonomy assumed by SDT. Likewise, in Pakistan, researchers (Muhammad et al., 2023; Roomi et al., 2018) argue that restrictive norms such as purdah and honour-based norms further limit women's mobility and visibility in the public sphere, posing significant barriers to autonomy-driven entrepreneurial activity. In each of these contexts, women are often required to navigate complex socio-cultural constraints to pursue entrepreneurship, which challenges SDT's assumption that motivation is driven primarily by individual choice.

Similar tensions have also been echoed in other emerging economies, where traditional family expectations around caregiving roles limited the time and resources available to Indonesian women entrepreneurs (Subadi et al., 2023) and rural Omani women entrepreneurs (Durrah et al., 2024), creating a dependency on family support to manage both business and domestic responsibilities. These findings collectively expose a critical limitation in SDT's universality: its conceptualisation of autonomy may not adequately reflect how motivation is experienced in non-Western, collectivist, and gendered environments.

Nonetheless, SDT offers a valuable framework for examining whether MWEs in Dar es Salaam are motivated by intrinsic factors, extrinsic pressures, or a combination of both (Manishimwe et al., 2023). According to Durrah et al. (2024), SDT can be used to distinguish between proactive and reactive entrepreneurship, showing whether women start businesses out of opportunity or necessity. This distinction can guide policymakers in designing targeted policies and support programmes (such as funding schemes that respond to different motivational drivers) for MWEs in Tanzania and other developing regions (Durrah et al., 2024). The next section reviews TPB as a complementary framework to explore the role of social norms and perceived behavioural control in shaping entrepreneurial motivation.

4.4.2 Theory of Planned Behaviour (TPB): Ajzen (1991)

This section critically reviews TPB as a behavioural theory of entrepreneurial intention and action, with specific attention to its relevance and limitations in understanding MWEs in Tanzania.

4.4.2.1 Theoretical Foundations of TPB

TPB, developed by Ajzen (1991), is a widely applied framework in social psychology for predicting and understanding human behaviour in specific contexts. The theory posits that an individual's intention to perform a behaviour is the most immediate predictor of that behaviour, and that intention itself is shaped by three key constructs: attitude toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). Attitude refers to the individual's positive or negative evaluation of the behaviour; subjective norms reflect perceived social pressure to perform or not perform the behaviour; and perceived behavioural control (PBC) represents the individual's sense of ease or difficulty in performing the behaviour, which is conceptually similar to self-efficacy (Ajzen, 1991; Ajzen, 2020; Ajzen and Sheikh, 2013).

In entrepreneurship research, TPB has been used extensively to understand entrepreneurial intention, offering a structured model that links internal beliefs with action (Kautonen et al., 2015; Kumar and Das, 2019; Lortie and Castogiovanni, 2015; Mfazi and Elliott, 2022). Kautonen et al. (2015) posit that its relevance lies in recognising that decisions to start a business are not merely based on opportunity or resources but are shaped by cognitive evaluations, cultural expectations, and confidence in one's ability to act. This makes TPB especially valuable for examining the decisions of mature women, whose entrepreneurial behaviour may be shaped by accumulated life experiences, societal expectations, and a changing sense of agency in later adulthood (Nsibirano et al., 2020).

4.4.2.2 Application of TPB in Women's Entrepreneurship

TPB has been widely applied to examine how women form entrepreneurial intentions, particularly in contexts shaped by gender norms and cultural expectations. This section reviews relevant studies through the lens of the three core TPB constructs: attitude toward entrepreneurship, subjective norms, and PBC. Firstly, attitudes reflect whether individuals see entrepreneurship as desirable. Sarwar et al. (2021), in Pakistan, found that many women saw entrepreneurship as a response to exclusion from the formal labour market, treating it more as a necessity than a choice. Karim et al. (2022), studying women in Bangladesh, similarly observed that despite intrinsic motivation, women often turned to business as a last resort due to societal and economic pressures. In contrast, Virani et al. (2022), focusing on urban India, found that women with access to resources and education viewed entrepreneurship as empowering. Mfazi and Elliott (2022) reported similar dual narratives in South Africa, where

some women pursued entrepreneurship for fulfilment, while others were driven by survival needs.

Secondly, Subjective norms relate to perceived social expectations. Sarwar et al. (2021) and Gohar et al. (2022) found that in Pakistan, family approval, especially from male relatives, played a central role in women's entrepreneurial choices. In India, Baral et al. (2023) noted that regional differences and class background influenced whether women received support or faced social resistance. Karim et al. (2022) identified extended family, particularly mothers-in-law, as influential actors who could restrict women's business participation. In the African context, Woldesenbet Beta et al. (2024) found that many women across SSA had to seek social legitimacy before pursuing entrepreneurship, often aligning business activities with community norms to gain acceptance.

Lastly, PBC reflects whether individuals feel capable of performing a behaviour. Kumar and Das (2019) found that Indian women with entrepreneurial training and exposure had higher confidence and were more likely to pursue innovative ventures. Virani et al. (2022) showed that despite high intent, urban Indian women often lacked the resources and support systems necessary to act on their goals. In South Africa, Mfazi and Elliott (2022) found that women with strong family support and self-belief were more likely to turn intentions into action. Gohar et al. (2022) and Karim et al. (2022) both found that women in Pakistan and Bangladesh, respectively, struggled with perceived low control due to societal restrictions, despite motivation and competence. These findings illustrate how PBC helps explain whether women pursue high-risk ventures or settle for low-risk, informal businesses.

4.4.2.3 Limitations and Relevance of TPB in this Study

Despite its popularity, TPB has several well-recognised limitations when applied to understanding women's entrepreneurship in gendered and collectivist societies. First, TPB assumes that behaviour results from rational, conscious intention. Critics such as Ogden (2003) and Sniehotta et al. (2014) argue that this overly rational model neglects emotional, habitual, and unconscious influences, which are especially relevant in entrepreneurial decisions shaped by uncertainty and lived experiences. Second, TPB treats social norms as static external pressures rather than dynamic and negotiated processes. This limits its ability to reflect the complex relational dynamics that women navigate within families and communities. As Fishbein and Ajzen (2010) themselves acknowledge, subjective norms are difficult to measure and may not fully capture the influence of collective expectations in non-Western settings.

Third, the model places insufficient emphasis on structural barriers. Scholars such as Armitage and Conner (2001) and Krueger (2007) have criticised TPB for underestimating the impact of institutional constraints, such as lack of access to finance, restrictive legal frameworks, and gendered labour market discrimination factors that often override individual intention, especially in emerging economies. Finally, TPB is limited in accounting for long-term motivation or identity-based entrepreneurship. As pointed out by Perugini and Bagozzi (2001), the model does not explain how intentions are sustained over time or how identity and affect contribute to entrepreneurial persistence. For mature women whose motivations may involve self-actualisation, personal reinvention, or social contribution, TPB may offer only a partial explanation. These limitations suggest that while TPB offers useful insights into intention formation, it should be complemented by other frameworks (such as SDT) that capture deeper psychological, cultural, and structural dimensions of entrepreneurial behaviour. Thus, this study incorporates both SDT and TPB.

Despite its limitations, TPB remains a valuable lens for this study. It enables an exploration of how mature women in Dar es Salaam interpret entrepreneurship by considering three central questions: whether they view it as empowering or a last resort (attitude), whether Tanzanian society supports or discourages their efforts (subjective norms), and whether they feel capable of succeeding in business (PBC). In combination with SDT, TPB enhances this study's analytical framework by linking internal motivation to external constraint. Rather than treating TPB as a universal predictor, this study applies it as a context-sensitive tool to understand how entrepreneurial intentions form under complex gendered conditions. The following section reviews economic and resource-based theories to further examine how access to capital and institutional support shapes women's entrepreneurial outcomes.

4.4.3 Resource-Based View (RBV): Barney (1991)

This section critically reviews RBV as an economic and strategic theory of firm advantage, with specific attention to its relevance and limitations in understanding how MWEs mobilise and deploy resources in constrained environments such as Tanzania.

4.4.3.1 Theoretical Foundations of RBV

RBV, developed by Barney (1991), is a foundational theory in strategic management that explains firm performance and sustained competitive advantage through the lens of internal resources and capabilities. RBV posits that a firm can achieve and maintain advantage if it possesses resources that are valuable, rare, inimitable, and non-substitutable (commonly

referred to as the VRIN model) (Barney, 1991;2001; Barney et al., 2021). These resources can include physical assets, intellectual property, brand reputation, organisational culture, or individual skills and knowledge (Barney, 1991; Barney, 2001; Barney et al., 2021; Cooper et al., 2023; Pereira and Bamel, 2021).

In entrepreneurship research (Agrawal et al., 2024; Beamish and Chakravarty, 2021; Ferreira and Ferreira, 2024; Kellermanns et al., 2014) RBV has been widely adopted to analyse how entrepreneurs leverage both tangible and intangible assets to create business value, particularly in environments marked by competition and resource scarcity. Within the context of women's entrepreneurship, RBV is increasingly recognised as a useful framework for understanding how women draw on personal experience, informal networks, social capital, and embedded community knowledge as strategic business resources (Adam et al., 2022; Kakeesh, 2024; Khizindar and Darley, 2017).

4.4.3.2 Application of RBV in Women's Entrepreneurship

RBV has increasingly been used to examine how women entrepreneurs mobilise and manage tangible and intangible resources to create and sustain competitive advantage despite institutional barriers. Several studies in emerging economies (Agrawal et al., 2024; Khabbaz and Kuran, 2024; Mhando and Mhando, 2022) have shown that women entrepreneurs often rely on informal, emotional, and relational resources when formal institutional support is lacking.

In Tanzania, Langevang et al. (2018) found that women navigated institutional complexities such as bureaucratic inefficiencies and weak policy enforcement by adopting adaptive strategies including informal networks, peer collaboration, and trust-based relationships. This social embeddedness enabled them to bypass formal institutional gaps. Kiyabo and Isaga (2019) similarly showed that women in the male-dominated welding industry sustained performance through internal resource reallocation, strategic planning, and customer service. Mhando and Mhando (2022) further emphasised the role of emotional intelligence, ethical leadership, and values-based entrepreneurship as intangible resources widely used by Tanzanian women entrepreneurs.

Comparable findings were reported in Lebanon by Khabbaz and Kuran (2024), who observed that rural women drew on resilience, adaptability, and collective resource-sharing to overcome infrastructural limitations. Strategies such as shared production spaces, joint marketing, and peer mentoring were central to their entrepreneurial success. In Bangladesh, Adam et al. (2022)

stressed the importance of personal resilience and strong community networks, while Shahid et al. (2024) in Pakistan found that emotional intelligence, trust, and a sense of social responsibility enabled women to generate social value despite limited financial capital. Supporting this, Karim et al. (2022) reported that familial support, particularly from in-laws, played a critical role in legitimising women's entrepreneurial intentions in Bangladesh. In India, Agrawal et al. (2024) found that women leveraged strategic capabilities and informal networks to innovate and scale their ventures despite resource constraints.

In contrast, findings from Egypt diverge from this dominant pattern. Welsh et al. (2018) identified human capital including education, business training, and managerial experience as the strongest contributor to firm performance. Unlike studies in other regions, they found that social capital and family responsibilities did not significantly impact business outcomes. This suggests that in particularly hostile institutional contexts, individual competencies and psychological resilience may be more decisive than relational resources.

Collectively, these studies from countries such as Tanzania, Lebanon, Bangladesh, Pakistan, India, and Egypt demonstrate that women in emerging economies consistently find ways to navigate institutional and cultural barriers. However, while most contexts highlight the importance of emotional, relational, and adaptive resources, the Egyptian case places greater emphasis on individual skill and capacity. Thus, RBV proves useful in capturing these variations by framing how women convert internal strengths and locally grounded capabilities into strategic assets. For this study, RBV is relevant in examining how MWEs in Tanzania build and sustain businesses where formal support systems are weak or exclusionary. This also provides a foundation for designing policies and support programmes that reinforce the resource strategies already used by MWEs. Likewise, one of the key gaps highlighted in both women's entrepreneurship (e.g. Ojong et al., 2021) in emerging economies and mature women's entrepreneurship (Nsibirano et al., 2020) more specifically is the limited reporting on the strategies women use to navigate constrained environments. By using RBV, this study contributes to addressing that gap by shedding light on the specific strategies employed by MWEs in Tanzania.

4.4.3.3 Limitations and Relevance of RBV

Although RBV has been increasingly used to explore how women entrepreneurs in emerging economies mobilise both tangible and intangible resources, it has conceptual limitations that must be acknowledged. Traditionally, RBV was developed within strategic management

literature (Barney, 2001) to explain firm-level performance, not individual or marginalised entrepreneurship. As such, it tends to emphasise individual ownership and control of resources in relatively stable and competitive environments (Barney, 2001; Newbert, 2007). This creates a mismatch when applying it to MWEs in contexts like Tanzania, where resources are often accessed collectively, informally, or through relational structures such as kinship, trust networks, or community savings groups.

Moreover, RBV does not inherently question how gendered power relations shape access to resources (Alvarez and Barney, 2014). While recent studies (Agrawal et al., 2024; Khabbaz and Kuran, 2024; Mhando and Mhando, 2022) have extended RBV to include emotional, social, and ethical forms of capital used by women entrepreneurs, these developments were not part of the theory's original assumptions (Priem and Butler, 2001). Therefore, RBV alone may not fully explain how institutional exclusions such as discriminatory inheritance laws or restricted access to finance intersect with women's entrepreneurial strategies. This study acknowledges these limitations and draws on RBV as a flexible framework that, when interpreted through a gender-sensitive lens, can illuminate the creative and collective strategies mature women use to overcome structural barriers.

Nevertheless, RBV remains valuable for this study, especially when applied alongside complementary theories such as HCT which provides additional insight into how life experience, skills, and education shape entrepreneurial capacity. Together, RBV and HCT enable a more holistic understanding of how MWEs in Dar es Salaam draw on a mix of experiential, social, and educational capital to build businesses in settings where formal systems are limited or exclusionary. In this way, RBV contributes to filling an important gap in the (mature) women's literature by foregrounding the everyday strategies MWEs use to sustain entrepreneurial activity despite institutional disadvantages.

4.4.4 Human Capital Theory (HCT): Becker (1964)

This section critically reviews HCT as an economic framework for analysing the role of education, training, and experience in shaping entrepreneurial outcomes. It evaluates the relevance and limitations of HCT in understanding women entrepreneurs across emerging economies, including its specific applicability to this study.

4.4.4.1 Theoretical Foundations of HCT

HCT, developed by Becker (1964), posits that individuals invest in their own capabilities through education, training, health, and experience to increase their productivity and economic

return over time. Human capital is viewed as a key determinant of labour market success, with the assumption that more skilled or educated individuals are better equipped to generate value and participate effectively in economic activity (Becker, 1964). In entrepreneurship research (Arshed et al., 2021; Marvel et al., 2016; Unger et al., 2011), HCT suggests that individuals with higher levels of formal education, work experience, or specialised skills are more likely to identify viable business opportunities, adapt to changing environments, and manage enterprises efficiently.

In the context of women's entrepreneurship, HCT has been applied to examine how educational disparities, gendered access to training, and informal learning influence entrepreneurial capacity. Academics (Gohar et al., 2022; Mashenene and Kumburu, 2020; Mozumdar, et al., 2022; Roomi et al., 2018) across emerging economies have consistently shown that women's access to formal education and entrepreneurial training is shaped by deeply embedded socio-cultural norms, early-life responsibilities, and institutional barriers.

4.4.4.2 Application of HCT in Women's Entrepreneurial Literature

HCT is commonly used to explain how education, training, and experience influence entrepreneurial outcomes. However, in many emerging economies, formal education is often limited, particularly for women. For instance, in Nigeria, women's entrepreneurial participation is frequently constrained by early marriage and limited schooling opportunities (Adisa et al., 2021). In Pakistan, gendered mobility restrictions and conservative social norms similarly deprioritise girls' education (Roomi et al., 2018; Gohar et al., 2022). In Tanzania, female entrepreneurs often enter business with minimal schooling, relying instead on informal, experiential knowledge gained through household and market-based responsibilities (Mashenene and Kumburu, 2020). In Bangladesh, women frequently develop business acumen outside the formal system, such as through peer mentoring and trade experience (Mozumdar et al., 2022), while in India, caste and class further intersect with gender to limit access to education, particularly for women from marginalised communities (Baral et al., 2023; Khattar and Agarwal, 2023). These examples highlight how women across several emerging contexts often build entrepreneurial competencies without formal qualifications.

Even in the absence of structured education, women develop robust human capital through informal apprenticeships, market exposure, and community-based learning. Namatovu et al. (2018) in Uganda observed that women with little to no schooling still demonstrated strong entrepreneurial skillsets, while Brixiová et al. (2020) in Ethiopia found that informal learning

played a vital role in business development. However, because entrepreneurial ecosystems often privilege formal credentials, women without them may be excluded from financing, training programmes, and policy support (Welter et al., 2016; Ojong et al., 2021; Panda, 2018).

On the other hand, HCT has also been used to understand the entrepreneurial experiences of women with access to education and other formal forms of human capital. Several studies affirm that women with such resources tend to perform better in business. For example, Adom and Asare-Yeboa (2016) found that in sub-Saharan Africa, entrepreneurial training and prior work experience enhanced women's business outcomes, even where formal education was limited. Similarly, Mozumdar et al. (2022) in Bangladesh and Mashenene and Kumburu (2020) in Tanzania demonstrated that practical training, informal learning, and managerial skills significantly improved performance. In South Africa, Bobek et al. (2022) linked women's entrepreneurial growth to increased access to health and education infrastructure, showing how public investment in human capital can support long-term empowerment. Moreover, studies in China (Wang and Ma, 2022) and Pakistan (Arshed et al., 2021) reinforced that political skill, health, and lived experience can serve as valuable substitutes or extensions of formal education in driving entrepreneurial capacity.

Taken together, these findings highlight two dimensions of HCT in emerging economies. On one side, majority of women entrepreneurs operate with limited formal education and rely heavily on experiential knowledge and informal learning (Ojong et al., 2021). On the other, those who access structured education and training often benefit from enhanced entrepreneurial outcomes. In this study, HCT is used to explore whether MWEs in Dar es Salaam draw on formal or informal human capital or a combination of both. This enables the study to move beyond viewing MWEs as a homogenous group (Cardella et al., 2020) by using HCT to segment them based on educational attainment, work experience, and skill set, and to examine how these factors shape their entrepreneurial experiences and outcomes. Doing so supports the development of more targeted policies and support programmes that address the specific needs of diverse groups of MWEs in Tanzania and similar emerging contexts.

4.4.4.3 Limitations and Significance of HCT in this Study

Despite its theoretical utility, HCT has several limitations when applied to the patriarchal structures and institutional gaps of emerging economies. HCT assumes that individuals can freely invest in their education and skills based on rational economic choices (Marginson, 2017), but this assumption often breaks down under conditions of gender-based discrimination,

economic exclusion, and domestic responsibility (González-González et al., 2021). In many parts of the Global South, women face systemic barriers to acquiring and deploying human capital, including unequal access to technology, labour market segmentation, and lack of time due to unpaid care work (Anderson and Ojediran, 2021).

Studies from Asia (Arshed et al., 2021; Cho et al., 2020; Gohar et al., 2022; Mozumdar et al., 2022) and SSA (Adom and Asare-Yeboa, 2016; Ojong et al., 2021) highlight that even when women possess qualifications, they may struggle to translate them into entrepreneurial outcomes. In Pakistan and Bangladesh, for example, Gohar et al. (2022) and Mozumdar et al. (2022) note that women with degrees in business or management are still heavily dependent on male family members to access financing, mobility, or customer networks. Similarly, in Tanzania, cultural prescriptions around femininity and domestic roles restrict women's ability to apply acquired skills in public economic spaces (Tundui and Tundui, 2020).

Furthermore, HCT tends to privilege institutional learning over informal or community-based knowledge, which marginalises the types of competencies that many women in informal sectors rely on (Ahl, 2006; Marginson, 2017; Welter et al., 2016). Skills acquired through caregiving, subsistence farming, market trading, or peer mentoring are often invisible in HCT frameworks (Mashenene and Kumburu, 2020) even though they contribute significantly to entrepreneurial resilience, adaptation, and survival in developing economies.

Although HCT has some conceptual gaps, it remains a relevant framework for this study's analysis of how MWEs in Tanzania mobilise education, skills, and lived experience in their entrepreneurial efforts. It enables an exploration of both formal and informal learning trajectories and how these shape opportunity recognition, decision-making, and business growth. This study applies HCT as a flexible framework; one that recognises not only academic attainment but also the informal, relational, and practice-based learning that underpins many women's entrepreneurial success in emerging economies. Combined RBV and HCT enhances the study's theoretical framework by foregrounding the human capacity dimension of entrepreneurship, especially in settings where access to formal resources is limited but informal capability is abundant (Luque, 2022). The following section explores digital entrepreneurship theories, particularly TAM and DDT.

4.4.5 Technology Acceptance Model (TAM): Davis (1989)

Given the growing relevance of digital technologies in entrepreneurial ecosystems, particularly the rise of mobile banking, e-commerce platforms, and Information and Communication

Technology (ICT) based market access, it is essential to review theories that address how individuals adopt and use technology (Jou et al., 2023). Understanding the technological engagement of women entrepreneurs especially mature women in emerging economies requires a critical lens that examines both adoption and exclusion (Rahimi and Oh, 2024). Such analysis not only reveals the extent of digital participation among women but also helps identify the psychological, structural, and institutional barriers that impede inclusion (Özsungur, 2019). In this regard, TAM offers a useful framework for exploring how perceptions of usefulness and ease of use shape digital engagement, while also informing policy interventions aimed at integrating digitally marginalised groups, such as older women, into technology-driven entrepreneurial opportunities. Thus, this section critically reviews TAM as a theoretical framework for understanding how individuals adopt and use digital technologies. It explores the relevance and limitations of TAM in explaining the technological engagement of women entrepreneurs in emerging economies, particularly in contexts where digital inclusion is shaped by gender, age, and socio-economic factors.

4.4.5.1 Theoretical Foundations of TAM

TAM, developed by Davis (1989), is a behavioural theory derived from the Theory of Reasoned Action (Ajzen and Fishbein, 1980). It explains how individuals come to accept and use new technologies based on two central constructs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the degree to which a person believes that using a particular system will enhance their job performance, while PEOU captures the degree to which one believes that using the technology will be free of effort (Davis, 1989; Marangunić and Granić, 2014). TAM has been widely applied in entrepreneurship research (Gomera et al., 2021; Ilyas et al., 2023; Özsungur, 2019; Rahimi and Oh, 2024) to understand digital tool adoption, e-commerce engagement, and online business strategies. In the context of women's entrepreneurship, TAM helps explain how digital perceptions particularly around usefulness, accessibility, and complexity shape women's willingness and ability to engage with technologies such as mobile banking, social media marketing, or digital inventory tools (Jou et al., 2023; Özsungur, 2019).

4.4.5.2 Technology Engagement Among Women Entrepreneurs in Emerging Economies

TAM provides a valuable framework for analysing the psychological and perceptual dimensions of digital technology adoption among women entrepreneurs (Nzilano and Magoti, 2025). In emerging economies, ICT tools such as mobile money, digital marketing platforms, and recordkeeping apps have increasingly featured in women-led businesses, particularly after

the COVID-19 pandemic, which catalysed broader awareness of digital tools (Baral et al., 2023). Studies from Cameroon and Tanzania demonstrate that women who perceived digital platforms as useful and easy to use were more likely to integrate them into customer engagement, enterprise operations, and financial management (Kamdjoug et al., 2020; Nzilano and Magoti, 2025). In South Asia, Chatterjee et al. (2023) found that Indian women in the informal sector used WhatsApp and YouTube to access suppliers and attract customers, while Sarker et al. (2025) noted similar trends among Bangladeshi women who saw digital tools as enhancing competitiveness and visibility.

Nevertheless, digital adoption remains considerably lower in developing countries, particularly in SSA region, which has the lowest digital integration globally (Adams and Akobeng, 2021; Nchake and Shuaibu, 2022; Ndoya and Asongu 2022). In countries like Nigeria (Sadiq et al., 2022), Uganda (Kyakulumbye and Pather, 2021), and Tanzania (Nzilano and Magoti, 2025), infrastructural challenges such as erratic electricity supply, poor internet coverage, and high data costs continue to undermine consistent ICT use by women entrepreneurs. Similarly, in Pakistan (Imdad, 2022) and Bangladesh (Ahmed et al., 2023), issues around shared device ownership, limited digital literacy, and gendered restrictions on technology use constrain women's agency and reduce their ability to run independent digital operations.

Low education levels and high illiteracy among women especially older women further hinder digital engagement. In SSA, Southeast Asia and South Asia region, many women especially older or rural entrepreneurs face significant difficulty navigating digital platforms due to illiteracy or unfamiliarity with technological language (Gusarova et al., 2023; Ha and Chuah, 2023; Irene et al., 2025; Sindakis and Showkat, 2024). For instance, Sindakis and Showkat (2024) reported that low-literacy Indian women often feared using digital banking tools for fear of making mistakes, while in Tanzania, ICT services are frequently delivered in English or highly technical formats, excluding those without formal education (Nzilano and Magoti, 2025). These barriers are compounded by socio-cultural norms that restrict women's mobility and access to public digital infrastructure, reinforcing digital exclusion (Gusarova et al., 2023; Imdad, 2022; Irene et al., 2025).

Therefore, TAM offers a relevant theoretical foundation for this study by highlighting how perceived usefulness and ease of use influence technology engagement among MWEs in emerging economies. While most participants were not actively using digital platforms for marketing, customer engagement, or online branding, some relied on mobile phones for basic

communication and order-taking. Rather than generalising these patterns, TAM is used here to connect the findings to wider ICT and women's entrepreneurship literature (Adams and Akobeng, 2021; Irene et al., 2025; Nzilano and Magoti, 2025; Sadiq et al. 2022), helping to identify areas where targeted digital support and policy interventions are needed.

In contexts like Tanzania, where infrastructural, educational, and cultural barriers continue to limit digital adoption, TAM provides a useful lens for shaping inclusive policy responses. National initiatives such as the Tanzanian Digital Economy Strategic Framework (TDESF) (2024–2034) and the revised Tanzanian National ICT Policy reflect a growing recognition of the role of digital technologies in economic development (Ally, 2025). Additionally, infrastructure projects in Tanzania under the Universal Communications Service Access Fund (UCSAF) aim to improve connectivity, especially in rural areas (Bowman, 2023). By situating this study within these policy developments, TAM supports the design of context-sensitive interventions that promote digital inclusion among MWEs. This aligns SDGs, particularly SDG 5 (gender equality), SDG 8 (decent work and economic growth), SDG 9 (industry, innovation, and infrastructure), and SDG 10 (reduced inequalities), emphasising the importance of integrating MWEs into digital economies through both behavioural and structural pathways.

4.4.5.3 Limitations of TAM in Gendered and Low-Tech Contexts

Although TAM offers valuable insights into technology adoption, it has notable limitations when applied to gendered, low-tech, and resource-constrained settings. One key limitation is its assumption that individuals make rational and autonomous decisions about technology use. In many emerging economies, however, women's engagement with digital tools is often shaped by relational and social dynamics. Decisions are negotiated within family structures or collective business contexts, where perceptions of technology are filtered through shared norms, obligations, or the need for permission (Adams and Akobeng, 2021; Nchake and Shuaibu, 2022; Ndoya and Asongu, 2022).

Likewise, TAM also does not adequately address structural barriers such as limited infrastructure, poor internet connectivity, or gendered access to devices and training. In Tanzania, for example, women entrepreneurs particularly mature ones face high data costs, inconsistent network coverage, and few accessible digital training programmes (Nzilano and Magoti, 2025). Similar challenges are reported in India, Bangladesh and Pakistan, where concerns about cyber-harassment and lack of formal support further deter women from digital engagement (Ahmed et al., 2023; Gusarova et al., 2023; Imdad, 2022).

Finally, TAM overlooks the emotional and psychological dimensions of digital exclusion. Feelings of fear, shame, and low self-confidence often affect how mature women perceive and use technology, especially in settings where digital literacy is low and the risk of public error or criticism is high (Adams and Akobeng, 2021). These affective factors are particularly relevant for understanding barriers faced by older women, whose digital exposure may have been limited throughout their lives. Despite these limitations, TAM remains a useful framework for highlighting the psychological and perceptual aspects of technology use and offering a starting point for designing inclusive digital interventions (Jou et al., 2023).

4.4.6 Digital Divide Theory (DDT): van Dijk (2005)

In addition to TAM, DDT offers a theoretical framework for understanding the digital divide, especially within emerging economies. This section reviews the literature on DDT with special attention to its application in understanding ICT inclusion/exclusion among women entrepreneurs in emerging economies.

4.4.6.1 Theoretical Foundations of DDT

DDT emerged from broader concerns around information inequality and socio-technical exclusion. Van Dijk (2005) conceptualises the digital divide not merely as a binary issue of access, but as a multi-level phenomenon encompassing four dimensions: motivational access, material access, skills access, and usage access. These layers explain why some individuals or groups not only lack access to digital tools but also face deeper structural and psychological barriers that hinder meaningful engagement with digital systems (van Dijk, 2005; Vassilakopoulou and Hustad, 2021).

Unlike earlier conceptions that focused solely on device ownership or internet connection, DDT offers a more nuanced view of how digital inequalities are embedded in broader socio-economic hierarchies, including those related to gender, age, education, income, and geography. As such, DDT has been widely applied to analyse patterns of digital exclusion across the Global South (Myovella et al., 2021; Ndoya and Asongu, 2024) and is increasingly relevant for understanding why certain groups especially women in informal economies remain marginalised in digital entrepreneurial ecosystems.

4.4.6.2 Digital Exclusion and Gendered Access in Emerging Economies

DDT provides a valuable framework for analysing how digital exclusion affects women entrepreneurs in emerging economies. In many developing countries, motivational barriers such as fear of technology, low confidence, and the belief that digital tools are irrelevant for

their businesses significantly limit women's engagement with platforms such as e-commerce apps, mobile banking, or enterprise software. In Pakistan (Amber and Chichaibelu, 2023) and India (Lavanya and Mamilla, 2024), this is often driven by cultural norms surrounding modesty and domestic responsibility. Similar patterns are observed in parts of northern Nigeria (Adeleke et al., 2022), where conservative gender expectations reduce women's confidence in using smartphones for business. In Ethiopia (Oyekanmi, 2024) and rural Morocco (Aissaoui and Oukarfi, 2024), women have reported hesitancy to use digital tools due to fears of misuse, reputational harm, or being judged by community members.

Material access barriers are another major challenge. Across SSA (Tanzania, Nigeria, and the Democratic Republic of Congo (DRC) any women lack access to digital devices, stable electricity, or affordable internet (Myovella et al., 2021; Ndoya and Asongu, 2024). In rural Kenya (Ferguson et al., 2023) and Zambia (Manda et al., 2025), women entrepreneurs often operate without personal smartphones, relying instead on shared or family-owned devices, which restricts privacy and limits business autonomy. Additionally, skills access remains a third layer of exclusion. In countries like Bangladesh (Ripa et al., 2023), Sierra Leone (Musuyamasu and Fofanah, 2024), and Nigeria and South Sudan (Emembolu et al., 2022), many women, particularly older adults or those with little formal education, struggle with digital literacy. In these contexts, training programmes are rarely tailored to the needs of women with limited schooling, and platforms are often not translated into local languages or adapted for non-literate users (Ndoya and Asongu, 2024).

Finally, usage access which is the capacity to use digital tools meaningfully and consistently for entrepreneurial purposes remains limited in developing nations. For example, in Nigeria and South Sudan (Emembolu et al., 2022) and Tanzania (Nzilano and Magoti, 2025), women with smartphones may use them for basic communication, but do not leverage them for business growth due to lack of training, mentorship, or awareness of available applications. In Cambodia (Mam et al., 2025) and Nepal (Shrestha et al., 2023), even when digital tools are present, women often use them passively rather than strategically, due to low exposure to digital business models or peer networks that promote such practices. The examples and findings discussed here demonstrate how digital inequality manifests across different contexts and provide a basis for applying DDT to this study's analysis of digital exclusion among MWEs in Tanzania for digital policy intervention.

4.4.6.3 Limitations of DDT in Entrepreneurial Contexts

While DDT offers a comprehensive model of digital exclusion, it has limitations when applied directly to entrepreneurial contexts. First, the theory tends to emphasise deficits what marginalised groups lack without fully exploring how they creatively adapt, resist, or repurpose technology under constraint (Vassilakopoulou and Hustad, 2023). In many informal economies, women use low-tech workarounds such as WhatsApp marketing, peer learning, or offline community networks that fall outside the scope of conventional usage metrics (Shrestha et al., 2023). Second, DDT may insufficiently capture the relational and interdependent nature of digital engagement among women entrepreneurs. In collectivist cultures, digital access is often mediated by household or community structures. For instance, in Sudan (Emembolu et al., 2022) and Nepal (Shrestha et al., 2023) women may need spousal permission to attend training or rely on sons to operate mobile apps, which alters their digital agency but is rarely considered in dominant digital divide models. Finally, DDT's focus on broad social categories (e.g., women, rural users) can overlook intra-group diversity. Mature women, for example, may face different digital constraints than younger women due to lack of formal education, digital confidence(self-efficacy), or technology exposure yet DDT often treats women as a homogeneous category (Manda et al., 2025).

4.4.6.4 Relevance and Application to This Study

Despite the limitations discussed above, DDT remains a valuable addition to this study's multi-theoretical framework, not as a model to explain participants' current digital practices in depth since this was not the primary focus of data collection but as a tool for situating the study within contemporary debates on digital inclusion. It provides a conceptual foundation for understanding the multi-dimensional barriers that hinder digital engagement among MWEs in Tanzania, particularly in relation to age, gender, infrastructure, and socio-cultural expectations. In contexts like Tanzania, where mobile connectivity is expanding but access, confidence, and meaningful use remain uneven, DDT is especially relevant for guiding future interventions (Nzilano and Magoti, 2025; Vassilakopoulou and Hustad, 2023).

Rather than adopting a deficit-based stance, this study draws on DDT to support future-oriented policy thinking that promotes equitable access and usage of ICT in business. In combination with TAM, it strengthens the study's conceptual grounding by highlighting areas where strategic interventions can enhance digital engagement among underrepresented groups such as MWEs. Together, these models contribute to a more inclusive understanding of digital entrepreneurship in Tanzania and other emerging economies where technological infrastructure

is advancing faster than its equitable adoption. The next section will provide an overview of institutional theory and relevance to this study.

4.4.7 Institutional Theory (IT): Scott (1995)

One of the research objectives in this study is to explore how MWEs navigate institutional environments and how these affect their entrepreneurial experiences. To achieve this, IT is used as a guiding framework, as it helps explain how formal rules, cultural norms, and social expectations shape women's access to and engagement in entrepreneurship, particularly in emerging economies. The following sections provide an overview of IT and its application in understanding how institutions in emerging economies shape women's entrepreneurial opportunities, behaviours, and constraints.

4.4.7.1 Theoretical Foundations of Institutional Theory

IT offers a useful lens for understanding how entrepreneurship is shaped by broader social and structural environments. North (1990, p. 3) defines institutions as "the rules of the game in a society," comprising both formal rules (such as laws and regulations) and informal constraints (such as norms, customs, and traditions) that structure human interaction and economic performance. Building on this foundation, Scott (1995; 2008) offers a more sociological and organisational perspective by identifying three interrelated pillars through which institutions operate: the regulative pillar, which includes formal laws, policies, and sanctions; the normative pillar, which encompasses social values and role expectations; and the cultural-cognitive pillar, which reflects shared beliefs, taken-for-granted assumptions, and mental models that guide behaviour. According to Scott (1995; 2008), these pillars interact to legitimise particular forms of action and to shape how individuals and organisations operate within their institutional environments.

Together, North's (1990) and Scott's (1995; 2008) conceptualisations provide a robust framework for analysing how institutional structures affect women's entrepreneurial behaviour. While North (1990) highlights the overarching structural rules that condition access to resources and opportunities, Scott (2008) enables a deeper understanding of how local norms and belief systems influence women's entrepreneurial choices, motivations, and legitimacy within their communities. Thus, in entrepreneurship research, IT is used to examine how institutional arrangements either support or inhibit entrepreneurial action (Bruton et al., 2010).

4.4.7.2 Institutional Constraints in Gendered Entrepreneurial Ecosystems

IT helps explain how women's participation in entrepreneurship is shaped, and often limited, by formal rules and informal cultural norms. The regulative pillar (Scott, 2008), which includes laws on property, inheritance, and access to finance, often excludes women through rules that appear neutral but are discriminatory in practice (Anderson and Ojediran, 2021; Nziku and Henry, 2021). In SSA region, for example, women struggle to access land and credit because most property is registered under male relatives, and banks often require spousal consent or male guarantors (Irene et al., 2025; Tesfaye et al., 2021). These laws and systems reinforce women's dependency on men and keep them out of, or limit their access to, formal business opportunities.

The normative pillar (Scott, 2008) includes the social and cultural expectations that define what is acceptable for women in society. Agrawal et al. (2023) posit that in South Asia (e.g. India, Pakistan, Nepal, and Bangladesh), different practices restrict women's freedom of movement and limit their ability to take part in economic life. For example, in Pakistan, the concept of "*purdah"* (the seclusion of women from public life) is widely observed, especially in conservative and rural areas (Roomi et al., 2018; Shah et al., 2024, p. 12). It is often linked to ideas of *izzat* (honour) and modesty, and it discourages women from being seen in public or engaging directly with male customers or business contacts (Roomi et al., 2018; Shah et al., 2024, p. 12). In India, Devi and Kaur (2019) argue that *purdah* is also practised among some Muslim and upper-caste Hindu communities in the northern regions, particularly Rajasthan and Uttar Pradesh. In these areas, women may cover their faces with a veil (*ghoonghat*) and avoid public engagement, especially after marriage (Devi and Kaur, 2019, p. 336).

In Nepal, Joshi (2022, p. 121) relays a related custom known as "*chhaupadi"*, which restricts women's movement during menstruation and childbirth, requiring them to stay in isolation. This reflects broader norms around women's purity and their place in the private sphere. In Bangladesh, *purdah* is observed in both religious and cultural contexts, particularly among rural Muslim women, reinforcing gendered expectations that discourage public participation (Mozumdar et al., 2022). Though these practices differ in form, ranging from face veiling to seclusion or movement restrictions they share the same effect: limiting women's ability to move freely, engage in public life, and pursue business opportunities (Agrawal et al., 2023; Devi and Kaur, 2019; Joshi, 2022). These norms create invisible boundaries around what women can and cannot do, affecting their confidence, mobility, and access to entrepreneurial spaces.

Similar beliefs exist in Tanzania (Rutagumirwa and Bailey, 2022), Zimbabwe, and parts of China (Sibal, 2014), where women are raised to value obedience and caregiving over ambition. These beliefs are passed down through puberty rites like *unyago* in Tanzania and *chinamwari* in Zimbabwe, which teach girls that their main role is to become good wives and mothers (Rutagumirwa and Bailey, 2019). Other practices, such as female genital mutilation (FGM) (Pesambili and Mkumbo, 2018) show how deeply the female body is controlled and shaped to fit gender roles. These cultural messages often limit girls' access to education and economic opportunities, affecting their confidence to pursue entrepreneurship later in life (Pesambili and Mkumbo, 2018). These beliefs are not just cultural; they are institutional. They shape how women see themselves and what they think is possible (Ahl, 2006). Many women are raised to believe that business is not for them, especially when entrepreneurship is associated with public speaking, confidence, and leadership all traits often linked to men (Rutagumirwa and Bailey, 2022).

The cultural-cognitive pillar (Welter et al., 2016) adds another layer by defining who is seen as a real entrepreneur. In many countries, the ideal entrepreneur is imagined as a man, independent, assertive, and educated (Gupta et al., 2009) and as such even support programmes often reflect this bias. For example, in Kenya and Ethiopia, government or donor-funded initiatives require online applications or business plans, but many women lack access to digital tools, formal education, or the time to participate due to unpaid caregiving work (Brixiová et al., 2020; Manishimwe et al., 2023). As a result, programmes meant to support women often end up excluding them.

These challenges are especially hard for MWEs who grew up in more traditional societies (Aydin et al., 2019; Rutagumirwa and Bailey, 2022). Many of them were raised to be obedient and self-sacrificing (McKay, 2001; Rutagumirwa and Bailey, 2019). For them, starting a business may feel like going against what they were taught their whole lives. Unlike younger women, who are growing up with more freedom, older women often face resistance from their families or communities (Rutagumirwa and Bailey, 2022). They may not receive support, and in some cases, they hide their entrepreneurial activities to avoid criticism. In conclusion, IT shows that the barriers facing women in entrepreneurship are not just legal; they are also cultural, cognitive, and generational (Bruton et al., 2010). These institutions do not just block access to resources they shape women's ideas about what they can or cannot do (Ahl, 2006). As a result, entrepreneurship is not equally open to everyone. Thus, it is necessary for this study

to apply an IT lens to understand how institutional structures, both formal and informal, shape the opportunities, choices, and constraints experienced by MWEs in Dar es Salaam.

4.4.7.3 Limitations of Institutional Theory in Dynamic and Informal Contexts

As discussed in the previous section, while IT provides a robust framework for analysing structural constraints, it has several limitations. First, Ahl (2006) and Ahl and Marlow (2012) argue that IT tends to prioritise macro-level institutional forces and may overlook the individual agency of women who navigate and resist these structures through informal networks and adaptive strategies. For example, findings from Tanzania (Kitole and Genda, 2024) and India (Amrita et al., 2022) reveal that women entrepreneurs circumvent formal barriers by operating informal micro-enterprises supported by community savings groups (vikoba, self-help groups (SHGs), etc.,), familial labour, and faith-based legitimacy.

Secondly, Foss et al. (2018) posits that IT can understate the dynamic and evolving nature of institutions in rapidly changing economies. In digital and transitional settings, women entrepreneurs often interact with hybrid environments that combine informal norms with emerging platforms such as mobile banking, digital marketplaces, and informal mentorship networks (Ojong et al., 2021; Subadi et al., 2023). These mixed institutional forms do not always fit neatly into Scott's (1995; 2008) tripartite framework and require more flexible conceptual tools. Furthermore, the theory does not fully account for the intersectionality of barriers (Crenshaw, 1989; Dy et al., 2024) where gendered constraints interact with class, age, marital status, and location to produce uneven outcomes. Women who are older, less educated, or living in rural areas may face compounded disadvantage that cannot be explained solely by institutional variables (Aydin et al., 2019; Meliou and Mallet, 2021).

4.4.7.4 Relevance and Application to This Study

Despite the above discussed limitations, IT is particularly relevant for this study as it enables a deeper understanding of the systemic constraints that shape the entrepreneurial landscape for MWEs in Dar es Salaam. Regulatory barriers, normative gender roles, and embedded cultural assumptions all influence women's ability to access resources, navigate bureaucracy, and gain social legitimacy in business (Tesfaye et al., 2021). At the same time, this study acknowledges the agency and resilience of MWEs who creatively work within and around institutional limitations. By combining IT with frameworks such as RBV, HCT, and SDT, this study captures both the structural and agentic dimensions of entrepreneurship. It moves beyond simplistic views of institutional failure to explore how women adapt, negotiate, and reshape

entrepreneurial pathways under constraint. The following section turns to HCDT, which provides a complementary macro-level perspective on how cultural norms and value systems shape gendered patterns in entrepreneurship across different societies.

4.4.8 Hofstede's Cultural Dimensions Theory (HCDT): Hofstede (1980)

This section critically reviews HCDT as a comparative cultural framework. It explores how national and societal values influence entrepreneurial behaviour and evaluates the theory's usefulness and limitations in understanding women's entrepreneurship globally.

4.4.8.1 Theoretical Foundations of HCDT

HCDT was developed through large-scale studies of workplace values across more than 70 countries (Hofstede, 1980; 2001). The theory proposes that national cultures differ systematically in how they influence values, attitudes, and behaviours, including those related to work, leadership, and decision-making. HCDT outlines six key dimensions: power distance, individualism vs. collectivism, masculinity vs. femininity, uncertainty avoidance, long-term vs. short-term orientation, and indulgence vs. restraint (Hofstede et al., 2010). These dimensions offer a comparative framework for examining how different societies understand hierarchy, autonomy, gender roles and norms all of which are deeply relevant to entrepreneurship (Gupta et al., 2022; Karami et al., 2024; Liñán et al., 2022; Shamsheri et al., 2021). The next section will unpack how HCDT has been used to compare women's entrepreneurship across different countries.

4.4.8.2 HCDT in the Context of Women's Entrepreneurship

This section will unpack how the above-mentioned dimensions of HCDT have each been applied to compare women's entrepreneurship globally. The first dimension, power distance, refers to how much a society accepts inequality and hierarchical authority (Hofstede, 2001). In high power distance countries like Tanzania (Chachage and Arnolds, 2024), Nigeria (Bugaje et al., 2023), and India (Banu et al., 2021), women are expected to defer to male authority in both domestic and business life. This limits their decision-making power, financial independence, and ability to start or grow businesses without male approval (Anderson and Ojediran, 2021). In contrast, countries with low power distance such as Sweden and Denmark (Ahl et al., 2023; Tillmar et al., 2022) promote equality and participatory decision-making. However, even in these countries, structural barriers persist. For example, Holmquist and Sundin (2021) found that although Sweden's welfare reforms opened entrepreneurial opportunities for women in

sectors like care and education, these shifts did not lead to increased economic influence or disrupt traditional gender roles.

Ahl et al. (2023) further observed that Nordic (Sweden, finland, denmark, etc.,) entrepreneurship policies, shaped by neoliberal reforms, reduced support for female-dominated sectors and pushed women into insecure, low-return forms of self-employment, reinforcing rather than challenging gender inequalities. Expanding on this, Ahl et al. (2024) showed that women in rural Sweden contribute significantly to local development through entrepreneurial activities, yet policies often overlook their needs, offering generic business support while neglecting their dependence on strong public services. Together, these studies highlight that even in low power distance countries, institutional and policy changes can reproduce patriarchal outcomes when they fail to address the structural and social realities women face.

The second-dimension individualism vs. collectivism, focuses on whether societies value personal goals or group responsibilities (Hofstede, 2001). In collectivist cultures such as those in Cameroon (Ning et al., 2024), Tanzania (Tillmar et al., 2021) and Pakistan (Muhammad et al., 2023) women often prioritise family and community needs over individual ambition. Entrepreneurship becomes a family survival strategy rather than a personal career path, and women may avoid growing their businesses to preserve social harmony (Ning et al., 2024). While such cultures can offer support through informal networks, they can also reinforce traditional roles that restrict autonomy (Anderson and Ojediran, 2021; Ojong et al., 2021; Ning et al., 2024). By comparison, Thetsane et al. (2024) posit that individualistic societies like the UK and USA encourage personal freedom and career independence. Yet, some reserachers (Batjargal et al., 2019; Patterson and Mavin, 2024; Wang, 2019) report that women in these contexts still carry the weight of unpaid care work and face subtle biases. Entrepreneurship is often promoted as a flexible choice for managing work–life balance, but this so-called freedom may reflect a lack of structural alternatives such as affordable childcare or shared domestic responsibilities (Thetsane et al., 2024). Thus, both individualist and collectivist settings place gendered expectations on women, though in different ways.

The third-dimension, masculinity vs. femininity, concerns what traits a society values. In masculine cultures, such as many in SSA (e.g., Tanzania (Chachage and Arnolds, 2024), Nigeria (Bugaje et al., 2023)), Cameroon (Ning et al., 2024), etc.,) and South Asia (e.g., Pakistan (Bajwa et al, 2023), Srilanka (Peiris, 2025), etc.,) traits like assertiveness, competitiveness, and material success are prized. These environments tend to associate

entrepreneurship with male ideals, which can marginalise women. Women who are ambitious or publicly successful may face social disapproval and are often pushed toward informal, low-growth sectors linked to caregiving (Bugaje et al., 2023). On the other hand, feminine cultures like those in the Nordic regions (e.g. Norway, Sweden) value cooperation, balance, and care (Balkmar et al., 2024). This can create a more supportive environment for women's entrepreneurship, especially when ventures align with social or community goals. However, research (Ahl et al., 2023; 2024) shows that even in these countries, women remain underrepresented in high-growth sectors and face structural exclusion from mainstream entrepreneurship ecosystems. Therefore, both cultural types pose challenges, with masculine cultures often discouraging women through social norms and feminine cultures failing to value or invest in women-led ventures equally.

The fourth-dimension uncertainty avoidance addresses how comfortable a society is with risk and ambiguity (Hofstede, 2001). In high uncertainty avoidance cultures such as Taiwan (Schröder et al., 2021), Senegal (Ndour and Asongu, 2025), and Tanzania (Liu et al., 2019), there is a strong preference for stability and predictability. As a result, women often face social pressure to avoid risk, leading many to pursue small, home-based, or informal businesses (Gunewardena and Seck, 2020). In contrast, countries like the USA (Hechavarría and Brieger, 2022) and the UK (Mathur and Phillips, 2024), which exhibit lower uncertainty avoidance, are generally more accepting of entrepreneurial risk. However, even in these settings, women's cautiousness is sometimes misinterpreted as a lack of ambition, and their ventures may be judged more harshly than men's (Mathur and Phillips, 2024). This highlights that while attitudes toward uncertainty vary across cultures, gendered expectations around risk-taking continue to shape women's entrepreneurial experiences.

The fifth-dimension, long-term versus short-term orientation, reflects how societies prioritise future planning in relation to immediate concerns (Hofstede, 2001), and this has important implications for entrepreneurship. In long-term oriented cultures such as South Korea (Bukowski and Rudnicki, 2018), Germany (Gerlich, 2023), and China (He et al., 2022), entrepreneurship is often viewed as a strategic, future-focused endeavour. These societies encourage perseverance, planning, and delayed gratification, which supports business models aimed at sustainable growth and long-term value creation (Gerlich, 2023). Entrepreneurs in these contexts are more likely to reinvest profits, form strategic partnerships, and pursue innovation, rather than focusing solely on short-term gains (He et al., 2022). In contrast, short-term oriented cultures like Nigeria (Kabir et al., 2024) and Zimbabwe (Mandongwe and

Jaravaza, 2020) tend to emphasise quick results, adherence to tradition, and fulfilling immediate obligations. In such environments, Kabir et al. (2024) argue that entrepreneurship is often shaped by the need for rapid income generation, especially among women who may face limited institutional support and bear the brunt of household responsibilities. As a result, women's ventures are frequently informal, small-scale, and designed to meet immediate needs rather than long-term business goals (Mandongwe and Jaravaza, 2020). Thus, the way a society approaches time significantly influences entrepreneurial behaviour, particularly in how risks are assessed, how growth is planned, and whether long-term investment is culturally and practically supported.

Lastly, the indulgence vs. restraint dimension of HCDT considers whether societies allow the free expression of desires or prioritise self-control and social conformity (Hofstede, 2001). Restrained cultures, often found in SSA (e.g., Tanzania (Liu et al., 2019), Zimbabwe (Jaravaza et al., 2024), Nigeria (Kabir et al., 2024), etc.) and South Asia (India (Banu et al., 2021), Pakistan (Shah et al., 2024), Bangladesh (Mozumdar et al., 2022) etc., promote modesty, duty, and sacrifice especially for women. Consequently, restrained cultures can limit women's access to finance, as they are less likely to pursue competitive funding or assert their business value publicly (Anderson and Ojediran, 2021). Social capital also tends to be constrained, since women often network only within close-knit or similar backgrounds, lacking access to wider, more influential entrepreneurial networks (Ojong et al. 2021). As a result, women's ventures in restrained societies frequently remain informal and survival-oriented, shaped more by social expectations than by entrepreneurial ambition (Jaravaza et al., 2024). In contrast, indulgent cultures like those in Western Europe (UK (Mathur and Phillips, 2024 or North America (Canada and USA (Hechavarría and Brieger, 2022) promote self-expression and personal fulfilment, which can support women to follow entrepreneurial goals. However, these cultural freedoms often mask deeper structural inequalities (Ahl et al., 2024). Women may still face unequal access to capital, lack of care support, or cultural biases, particularly around race and class (Ahl et al., 2024).

In summary, Hofstede's (2001) six dimensions help explain how cultural values shape women's entrepreneurial opportunities. While emerging economies in SSA (Tanzania, Zimbwabwe, Nigeria, etc.,) and Asia (India, Nepal, Bangladesh, etc.,) Tanzania often score high on power distance, masculinity, uncertainty avoidance, restraint, and short-term orientation, similar gendered patterns appear though more subtly in developed economies (E.g. Western Europe or North America). The forms of exclusion may differ, ranging from visible social control to

institutional neglect or policy gaps. Thus, applying HCDT in this study enables a comparative analysis, positioning the Tanzanian context alongside other national settings. This not only helps situate the findings within a broader global discourse but also highlights where Tanzania's patterns are consistent with or distinct from those in previous studies. As such, the use of HCDT moves the study beyond a purely context-specific analysis and supports deeper engagement with international debates and literature on age, gender, entrepreneurship, and cultural norms in framing entrepreneurial experiences. The next section will outline the limitations and relevance of applying HCDT in this study.

4.4.8.3 Limitations and Relevance of HCDT in this Study

HCDT has been widely criticised for its methodological and conceptual limitations. McSweeney (2002) argues that the original study's reliance on data from a single multinational corporation such as International Business Machines (IBM) fails to capture the full complexity of national cultures, a view echoed by Williamson (2002), who questions the generalisability of findings derived from such a narrow sample. Baskerville (2003) further criticises the model for promoting cultural essentialism, suggesting it risks reinforcing national stereotypes by assuming cultural homogeneity within borders. Similarly, Ailon (2008) contends that the theory reflects a Western-centric worldview, particularly in how it conceptualises values such as individualism and masculinity. Fang (2003) challenges the dimensional rigidity of the framework, arguing that cultures are dynamic and context-dependent, making Hofstede's (2001) static dimensions overly simplistic. Holden (2004) also raise concerns about the lack of contextual sensitivity, pointing out that the model does not sufficiently account for historical, political, or institutional factors. Although Minkov (2013) later collaborated with Hofstede (Minkov and Hofstede, 2011, he too acknowledged that cultural values evolve over time, a reality the original model struggles to accommodate. Together, these critiques highlight the need for more flexible, nuanced approaches to understanding culture beyond fixed national dimensions.

Despite its well-documented limitations, HCDT provides a useful comparative framework for exploring how cultural values influence the entrepreneurial experiences of MWEs across different regions. Although critics such as McSweeney (2002) and Baskerville (2003) caution against the model's tendency to essentialise national cultures and overlook internal diversity, its structured framework allows for a broad cultural comparison across regions. In this study, HCDT is not used to make deterministic claims about Tanzanian women, but rather to contextualise how certain cultural values such as power distance, masculinity, and uncertainty

avoidance may shape entrepreneurial attitudes and constraints in Tanzania relative to other emerging economies such as India, Nigeria, or Indonesia (Karami et al., 2024). As suggested by Ailon (2008), the theory should be applied critically and reflexively. Thus, this study draws on HCDT not as a definitive explanation, but as a heuristic tool (Liñán et al., 2022) to explore how cultural norms might influence MWEs differently across contexts, particularly in regions where gendered entrepreneurship remains deeply embedded in traditional socio-cultural systems. This comparative use helps situate the Tanzanian case within broader global debates and supports the development of more culturally informed policy and practice. **Table 9** provides a summary of all the theoretical frameworks adopted in this study.

Table 9: Summary of Theoretical Frameworks and Their Contributions to the Study

Theory and Author	Focus	How It Contributes to This Study
Intersectionality Theory (Crenshaw, 1989)	Overlapping identities (e.g., gender, age, social class, culture)	Highlights how intersecting identities influence MWEs' business experiences. It allows the study to capture layered challenges such as gender bias, age-related exclusions, and socio-cultural norms that shape entrepreneurial trajectories in Tanzania.
Life-Course Theory (Elder, 1994)	Transitions, life stages, and historical context.	Provides a framework to understand how timing, life transitions (e.g., marriage, widowhood), and generational experiences shape entrepreneurial decisions and motivations across different stages of life. It complements intersectionality by showing how identity and agency shift over time.
Institutional Theory (Scott, 2001)	Role of systems, norms, and structures in shaping behavior	Examines how institutions such as financial bodies, cultural traditions, government policies, and support organisations influence women's access to entrepreneurship, resources, and legitimacy.
Self-Determination Theory (Deci and Ryan, 1985)	Intrinsic vs extrinsic motivation; autonomy, competence, and relatedness.	Explores whether MWEs are driven by personal fulfilment or necessity, distinguishing between proactive (intrinsic) and reactive (extrinsic) entrepreneurship. Supports the identification of emotional, identity-based, and psychological motivations that evolve throughout the entrepreneurial journey.

Theory and Author	Focus	How It Contributes to This Study
Theory of Planned Behaviour (Ajzen, 1991)	Attitudes, subjective norms, and perceived behavioural control.	Analyses how social norms and perceived control affect MWEs' entrepreneurial intentions and actions. Enables the study to assess how women interpret entrepreneurship, as empowering or a last resort and whether they feel capable of success.
Resource-Based View (Barney, 1991)	Tangible and intangible firm-level resources that create competitive advantage.	Shows how MWEs compensate for capital constraints by leveraging non-financial resources such as experience, emotional resilience, trust networks, and informal support systems. It helps explain how businesses are sustained despite weak institutional support and contributes to understanding grassroots entrepreneurial strategy.
Human Capital Theory (Becker, 1964)	Impact of education, skills, and experience	Enables the segmentation of MWEs by education, experience, and skill set, allowing the study to examine how different human capital profiles affect business strategies and outcomes. This supports more tailored and effective policy recommendations, particularly in contexts where formal education is limited.
Technology Acceptance Model (Davis, 1989)	Perceived usefulness and ease of use of technology.	Provides insight into perceived barriers such as fear, complexity, or lack of training affect digital adoption. This enables the study to recommend targeted digital training, tool design, and support systems to improve uptake among MWEs, especially those unfamiliar with digital platforms.
Digital Divide Theory (van Dijk, 2005)	Inequalities in digital access, skills, and usage.	Reveals how digital exclusion is shaped by age, income, education, and location, particularly in low-income urban and rural settings. This allows the study to advocate for context-specific interventions aimed at improving digital equity and inclusion for older women entrepreneurs.
Hofstede's Cultural Dimensions Theory (Hofstede, 2001)	Influence of national culture on attitudes and behaviours	Enables cross-cultural comparison of women's entrepreneurship by highlighting how national values around gender, power, and risk influence business participation. This strengthens the global relevance of the study by contrasting Tanzanian MWEs with those in regions such as South Asia and Latin America.

Source: *Constructed by Researcher based on the above-cited theories*

4.5 Conclusion

This chapter establishes the theoretical foundations that inform the interpretation of this study's findings. While GT methodology encourages researchers to remain open to what emerges from the data, this study adopts a theory-informed inductive approach (Varpio et al., 2020. In doing so, it uses theory not to direct the data, but to support a deeper and more critical understanding of participants' experiences. The selected frameworks respond to the complex nature of MWEs' entrepreneurial journeys in Tanzania. Intersectionality theory allows the study to explore how multiple aspects of identity interact to shape everyday challenges and opportunities. Life-course theory helps to examine how life transitions and social roles influence business decisions over time. Institutional theory adds a structural dimension, showing how social norms and systems affect women's agency and choices.

The chapter also introduces supporting theories that add further depth. Psychological theories such as SDT and TPB explain the motivations and behavioural patterns behind entrepreneurial actions. Economic theories such as RBV and HCT highlight how women apply their knowledge and skills in practice. TAM and DDT provide insight into the role of digital tools and inequalities in accessing them. Finally, HCDT offers a cultural lens, helping to compare the Tanzanian context with others globally. Together, these frameworks allow for a multidimensional interpretation of the findings, one that recognises the social, economic, psychological, technological, and cultural influences that shape MWEs' realities. The next chapter presents the methodology used to collect and analyse the data.

CHAPTER FIVE

METHODOLOGY

"Meaning arises in and out of our engagement with the realities in our world. There is no objective meaning without subjective interpretation." (Crotty, 1988, p.43)

5.0 Chapter Overview

This chapter presents the methodological framework used to explore the entrepreneurial experiences of mature women in Dar es Salaam, Tanzania. Positioned within an interpretivist paradigm, the study adopted grounded theory methodology to facilitate the inductive development of a conceptual framework rooted in participants lived experiences. The chapter begins by outlining the philosophical assumptions underpinning the research, including the ontological, epistemological, axiological, and methodological orientations that informed the study's design. It then explains the rationale for using grounded theory, highlighting its capacity to generate theory from data in contexts where little prior research exists.

The chapter details the research approach, describing the exploratory and qualitative design, the rationale for selecting Dar es Salaam as the study site, and the purposive sampling of MWEs aged 50 and above, as well as relevant institutional gatekeepers. It further outlines the methods of data collection, including semi-structured interviews, participant observation, field photography, and secondary sources. A step-by-step account of the data analysis process is provided, detailing how the grounded theory stages of open, axial, and selective coding were applied to generate themes from the data. Strategies for ensuring the study's reliability, validity, and analytical generalisability are also discussed, alongside ethical considerations, researcher and methodological reflexivity. In doing so, this chapter demonstrates a rigorous and transparent approach to capturing and interpreting the complex, culturally embedded entrepreneurial journeys of mature women in a developing country context.

5.1 Parlour Conversations on Research Paradigms

Guba and Lincoln (1994) described a research paradigm as a set of shared beliefs, views, values, and presumptions between researchers concerning the nature and conduct of research. In short, Johnson and Onwuegbuzie (2004, p. 24) refer to a research paradigm as a "research culture". Early researchers (Guba and Lincoln, 1994; Schrag, 1992) were preoccupied with conflicting two paradigms (positivism against interpretivism), with each professing superiority over the other, resulting in what educational scholars (Gage, 1989, p. 4; Johnson and Onwuegbuzie, 2004; Smith, 1983) referred to as "paradigm wars". However, recent scholars (Bryman, 2016; Creswell and Cresswell, 2017; Given, 2017; Nayak and Singh, 2021) suggest that the paradigm utilised by researchers should be suited to the nature of the research topic; that is, the research question should drive the methodological beliefs behind the design of a study. As a result, there is no hierarchy of research paradigms or methodological methods (Given, 2017); the fundamental goal of the researcher is to ensure that the methodological approach is appropriate for the research objectives.

Before discussing the rationale of the chosen paradigm, it is essential to briefly lay out the parlour conversations regarding various paradigms. This endeavour provides insights into the nature of the social world and how social phenomena are investigated within these paradigms, allowing the researcher to choose the most applicable paradigm for this thesis. On one end of these parlour debates lies the positivist paradigm (also referred to as empirical science, quantitative research, and the scientific method), which is contrasted with an interpretive paradigm (also referred to as constructivism, hermeneutics, and qualitative research) and pragmatism (also known as the mixed-method approach); these will be briefly explained below.

5.1.1 Positivism Paradigm

Positivists believe that the norms of society are comprised of social facts that are distinct from and independent of individuals; hence, knowledge is considered objective (Schrag, 1992; Williams, 2020). These social facts consist of external factors such as institutions, cultural norms, religious beliefs, and values that constrain/enable the individual. Positivism is based on the premise that by observing the underlying workings of social life, researchers may produce accurate, consistent and generalisable knowledge (Johnson and Onwuegbuzie, 2004). Positivists use quantitative research methods which adhere closely to the experimental approach of the natural sciences (such as physics, biology, etc.), which allows for identifying and measuring behavioural patterns (Bryman, 2016), which will lead to the creation of social

facts that govern society. In applying the quantitative method, positivists believe they can determine the causes and effects that determine human behaviour.

Anti-positivists (e.g., Guba and Lincoln, 1994; Chowdhury, 2014) argue that positivistic assumptions disregard the essential experiences of life and human phenomena. Johnson and Onwuegbuzie (2004) contend that in a positivist paradigm, individuals' intentions and actions may not be properly investigated and comprehended, leading to a production of knowledge that is too abstract and general for direct application to particular local circumstances, contexts, and individuals. While positivism claims that research within this paradigm is free from researchers' personal bias as it is conducted objectively, anti-positivists argue otherwise. Guba and Lincoln (1994) contend that positivists overlook the fact that researchers belong to different social groups; consequently, the reality is that they make subjective decisions throughout the research process. Johnson and Onwuegbuzie (2004) concur, arguing that positivism is, in fact, intersubjective in the sense that the researcher influences the research study in terms of deciding what to study, developing instruments that are believed to measure what the researcher considers to be the target construct, selecting the specific tests and items for measurement, making score interpretations, drawing conclusions and interpretations based on the collected data, and deciding what elements to include in a statistical model (Guba and Lincoln, 1994; Johnson and Onwuegbuzie, 2004).

5.1.2 Interpretivism Paradigm

An important philosophical distinction between positivism and interpretivism relates to how each method examines and explains human behaviour. While positivists argue that social facts can predict human behaviour, interpretivists contend that individuals are not merely actors reacting to external social factors (Williams, 2020). Interpretivism posits that individuals are complex and diverse, and different people perceive and comprehend the same objective reality in vastly different ways and have different motives for acting in the world. Thus, individuals construct meanings of norms and institutions within their respective social, cultural, economic, and political contexts. Therefore, the essence of interpretive inquiry is comprehending the subjective experiences of individuals and groups. Interpretivism employs the qualitative research methodology in the search for knowledge (Chowdhury, 2014).

While interpretive research is acknowledged for its significance in giving contextual depth information on the subjective reality of individuals, its outcomes are frequently criticised in terms of validity, reliability, and generalisability (Bryman, 2016; Chowdhury, 2014; Johnson

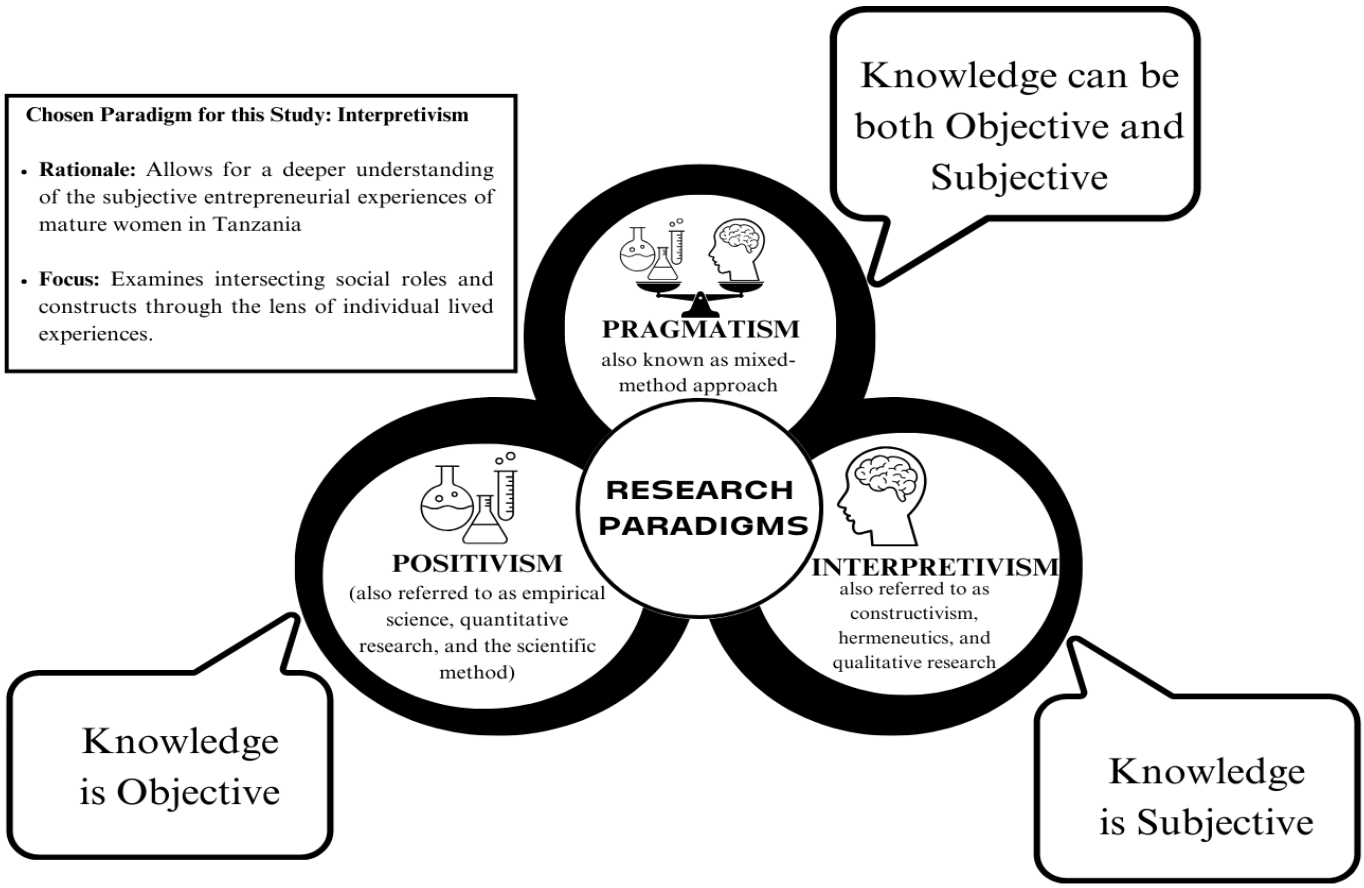
and Onwuegbuzie, 2004; Nudzor, 2009). Nudzor (2009, p. 118) suggests that interpretivism is attacked because it exemplifies a popular notion that it can provide "a deeper and more meaningful" explanation of social issues than scientific facts. However, positivists view this more profound exploration of the social phenomenon as a marginal methodology admissible only in the early stages of research to familiarise oneself with the context before real research (such as positivism) examines the facts and can generalise to the population (Johnson and Onwuegbuzie, 2004). Additionally, interpretivism is criticised for yielding unreliable results. Johnson and Onwuegbuzie (2004) suggest that since interpretivism is preoccupied with concerns of subjectivity (i.e., understanding how people make sense of the social environment), there is a high likelihood that contradictory and inconsistent explanations for social phenomena are or will be presented.

5.1.3 Pragmatism Paradigm

Scholars (Given, 2017; Johnson and Onwuegbuzie, 2004; Williams, 2020) regard pragmatism as the solution to the paradigm debates between positivism and interpretivism. Pragmatism is the combination of the paradigmatic beliefs between positivism and interpretivism; thus, it recognises the existence and significance of both the natural or physical world and the emerging social and psychological world, which consists of language, culture, human institutions, and subjective thinking (Williams, 2020). According to Johnson and Onwuegbuzie (2004), to adopt a mixed-method design, the researcher must make two fundamental choices: (a) whether to operate primarily within a dominant paradigm and (b) whether to perform the phases concurrently or sequentially.

Nevertheless, Bryman (2016) contends that it is difficult for a single researcher to conduct both a qualitative and quantitative analysis, particularly when two or more researchers are used simultaneously; hence, a mixed-method approach is better in a team research setting. Furthermore, since a researcher must study multiple methods and approaches and understand how to appropriately combine them, the research becomes tedious, time-consuming, and expensive (Creswell and Creswell, 2017). Likewise, some of the subtleties of mixed research are still being worked out by research methodologists (e.g., challenges with blending paradigms, how to qualitatively examine quantitative data, and how to interpret contradictory findings) (Williams, 2020). **Figure 22** provides an overview of the research paradigms:

Figure 22: An Overview of Research Paradigms



SOURCE: *Researchers' Conceptualisation based on understanding of paradigms by different scholars (Bryman, 2016; Creswell and Creswell, 2017; Guba and Lincoln, 1994; Johnson and Onwuegbuzie, 2004)*

5.1.4 Rationale for Adopting an Interpretivist Lens

> *"The way to discover the world of women as entrepreneurs is to interview and let them explain the relationships" (Stevenson, 1990, p. 443).*

This study adopted an interpretivist paradigm, which is also referred to in qualitative literature as constructivism (Guba and Lincoln, 1994), hermeneutics (Schwandt, 1994), naturalistic inquiry (Lincoln and Guba, 1985), qualitative inquiry (Denzin and Lincoln, 2011), phenomenological research (Van Manen, 1990), symbolic interactionism (Blumer, 1969), and interpretive sociology (Geertz, 1973). These terms are not coincidental; they all point to the personal, human, and socially embedded nature of experience. They reflect the belief that meaning is not objective but constructed through interpretation, relationships, and context (Berger and Luckmann, 1966; Crotty, 1998). As Flick (2018) notes, interpretivism assumes that people act based on the meanings they assign to things, and understanding those meanings is essential for understanding social reality. This understanding aligns with the purpose of this

study, which was to explore how older women in Dar es Salaam make sense of their own entrepreneurial lives.

The purpose of this study was not to test hypotheses or predict entrepreneurial outcomes but to explore how older women construct meaning around entrepreneurship in later life. These women operate within layered cultural, institutional, and relational systems that influence how they see themselves and how they are seen by others. Because of this complexity, interpretivism offered the most appropriate paradigm. It allowed the study to access stories that are often invisible in mainstream economic discourse, particularly the voices of older women, whose lived realities rarely inform entrepreneurship research or policy (Melliou and Mallet, 2021; Ratten, 2019). As Mason (2018) argues, interpretivist approaches are especially suited for exploring marginalised perspectives, as they allow for meaning to emerge from within participants' worldviews rather than imposing external categories.

Consequently, interpretivist paradigm was chosen for several main reasons. Firstly, the objective of this study was to understand how mature women in Dar es Salaam experience and make sense of entrepreneurship in later life. To achieve this, it was necessary to engage with participants in their natural environments (Lincoln and Guba, 1985), where their entrepreneurial lives unfold in real time. This approach aligns with the assumptions of naturalistic inquiry, which prioritises understanding human behaviour within the settings in which it naturally occurs (Creswell and Poth, 2018; Denzin and Lincoln, 2011; Patton, 2015). Conducting interviews "in situ" (Lincoln and Guba, 1986, p. 17), such as in the markets and streets of Dar es Salaam where participants carry out their income-generating activities, allowed the study to access experiences shaped by daily routines, socio-cultural interactions, and economic realities. Rather than detaching meaning from its context, this approach positioned meaning as something that is lived, negotiated, and embedded in place. Thus, studying participants in these settings enabled the research to capture both the practical and interpretive dimensions of their entrepreneurial lives, consistent with the interpretivist aim of understanding how people construct meaning in relation to their real-world environments (Lincoln and Guba, 1986; Patton, 2015; Yin, 2016).

Secondly, to examine subjective experiences. Subjective experience refers to how individuals interpret and give meaning to their lives based on their thoughts, feelings, and interactions with the world around them (Bryman, 2016). Likewise, Schwandt (1994) defines subjective experience as the product of meaning-making within social contexts, shaped by language,

culture, and relationships. Similarly, Denzin (2001) argues that reality is always filtered through personal perspective and can only be understood by engaging directly with how people explain their own experiences. This focus was essential for this study, which aimed to understand how older women in Dar es Salaam made sense of their entrepreneurial lives. These women were not viewed as abstract research subjects or economic actors alone. They spoke from lived positions as mothers, daughters, grandmothers, wives, widows, and business owners; each role carried its own emotional, social, and cultural significance. Their reflections revealed how entrepreneurship was understood in relation to responsibilities in the home, socio-cultural expectations, personal histories, and institutional factors. The interpretivist paradigm provided a framework for engaging with the women's subjective perspectives on their own terms and for understanding how their realities were shaped through lived and felt experience (Guba and Lincoln, 1994; Creswell and Poth, 2018; Merriam and Tisdell, 2016).

Thirdly, interpretivism was appropriate for this study because of its ability to generate in-depth accounts of lived experience. Entrepreneurship in Dar es Salaam takes place within a layered and dynamic context where gender norms, cultural expectations, religious values, traditional roles, and modern economic pressures intersect (Steiler, 2018; 2021). The aim of this study was not simply to document observable behaviours but to understand how older women interpret their actions, decisions, and motivations in relation to the environments they navigate. Interpretivism enabled the use of qualitative methods, including interviews, participant observation, and field photography, to explore the depth and complexity of participants' narratives. Maxwell (2013) emphasises that interpretive research is particularly effective when researchers seek to understand not just what participants do, but how they think and feel about what they do. This approach allowed the research to capture both the surface of what was said and the underlying meanings attached to those accounts. Geertz (1973, p. 6) refers to this as "thick descriptions," the process of producing detailed, context-rich insights that explain not only what people do, but why their actions are significant within their cultural and social world.

Fourthly, interpretivism was important because it allowed the study to recognise both shared patterns and individual differences across participants' experiences. Many of the women described facing similar social pressures, such as being expected to undergo menarche rituals, enter marriage early, or adapt to life after widowhood. These commonalities were captured through themes using grounded theory analysis. However, within these shared themes, participants gave different meanings to their experiences or responded in unique ways depending on their emotional strength, family dynamics, community support, or whether they

had children. For example, while widowhood was a recurring theme, some women saw it as a period of deep loss and disempowerment, while others experienced it as a turning point that motivated their economic independence or business journey. Interpretivism supports this type of analysis by encouraging sensitivity to how people interpret similar circumstances differently. As Braun and Clarke (2013) note, qualitative research should not only identify patterns but also remain open to variation within themes. This interpretive flexibility allowed the study to avoid presenting a single, standardised version of women's entrepreneurship (Cardella et al., 2020) and instead foreground how meaning is shaped by the interplay between common constraints and individual agency.

Fifthly, interpretivism was appropriate because of how it understands the research relationship. Within this paradigm, knowledge is seen as co-constructed through interaction and trust. This study relied on building rapport, engaging in conversation, and creating space for women to share their lives in their own words. The data was developed through relational methods that encouraged emotion, reflection, and storytelling. This approach aligns with interpretivist thinking, which views knowledge not as objective or detached but as shaped through ongoing dialogue between researcher and participant (Schwandt, 1994; Creswell and Poth, 2018). According to Kvale and Brinkmann (2009), this interactional view of knowledge production is fundamental to qualitative interviewing and essential when working with vulnerable or under-represented groups. It was particularly valuable in a study focused on women whose voices are often missing from entrepreneurship research (Meliou and Mallet, 2021).

Finally, interpretivism aligned with the ethical and reflective stance of this research. It recognises that a researcher's identity, values, and experiences inevitably influence the design and interpretation of a study. In this case, the researcher's interest in gender, age, socio-cultural norms, and economic development shaped both the research questions and how the participants were engaged. Rather than trying to eliminate this influence, interpretivism treats it as a meaningful part of the process (Denzin and Lincoln, 2011). Reflexivity is central to this paradigm, as it encourages researchers to reflect on how their own positionality affects the research process and outcomes (Finlay, 2002; Berger, 2015). This was especially important given that the women involved in the study belong to a group often excluded from policy and academic narratives (Kibler et al., 2024; Meliou and Mallet, 2021; Nziku and Henry, 2020; Stypinska, 2017). A reflective and value-aware approach allowed the research to centre their perspectives with care and respect.

In conclusion, interpretivism provided the most appropriate foundation for this study. It made it possible to explore entrepreneurship not just as an economic activity but as a lived and felt experience shaped by social roles, cultural expectations, and personal meaning. This was essential for bringing forward the complex and often marginalised perspectives of older women (Nsibirano et al., 2020; Vera-sanso, 2023) navigating business life in Dar es Salaam. Through its focus on meaning, subjectivity, and context, the interpretivist approach enabled the study to generate insight that would likely remain hidden using other paradigms (e.g., positivism and pragmatism). The next section will discuss the philosophical assumptions of the interpretivism research paradigm.

5.2 Philosophical Assumptions of the Interpretivism Paradigm

After selecting interpretivism as the research paradigm for this study, it is crucial to describe its philosophical assumptions. Guba and Lincoln (1994) posit that each research paradigm has four fundamental assumptions: ontological, epistemological, axiological, and methodological, these will be discussed below.

5.2.1 Ontology: What is the Nature of Reality?

"Reality is human experience, and human experience is reality" (Levers, 2013, p.2)

The ontological position of an interpretive paradigm is that there are multiple realities (Nelson et al., 2014; Mason, 2018). According to Levers (2013), these multiple realities are constructed intersubjectively through the meanings, perceptions and understandings developed by individuals socially and experientially. Mason (2018) posits that reality is shaped by the product of how people individually and collectively make sense of the social world in which they live, which is influenced by socio-cultural, economic, and political factors. Therefore, the process of sense-making (reality) is not considered to be a fixed and stable phenomenon but can change based on an individual's experience and their own understanding of these experiences (Nelson et al., 2014). Overall, an interpretive ontological perspective rejects the idea that the social world consists of a single fixed reality as assumed by positivists.

Previous research (Isaga, 2019; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018) on women entrepreneurs have assumed that women entrepreneurs exist in a single reality in the sense that their entrepreneurial motivations, experiences, and challenges are similar. Recently, researchers (Cardella et al., 2020; Dy and Jayawarna, 2020; Rutagumirwa and Bailey, 2022) have started critiquing this ontological perspective, arguing that it creates generalisations

and detrimental assumptions (e.g., female entrepreneurs underperform, women are risk-averse, etc.,) about women's entrepreneurial experiences. Cardella et al. (2020, p. 14) argue that homogenising women's experiences create a "one size fits all" approach in the development of policy and support programmes, which further marginalises individuals with fewer power relations (e.g., mature women entrepreneurs) within a community. Furthermore, the literature (Aydin et al., 2019; Meliou and Mallett, 2021; Tomlinson and Colgan, 2014) on mature women entrepreneurship is concentrated in Western countries, hence, what is the nature of the reality of MWEs in a Non-western context remains underexplored with only few notable studies (Dzingirai and Ndofirepi, 2024; Gimmon, 2018; Murmann et al., 2023; Nsibirano et al., 2020).

In response to the aforementioned ontological problems, this thesis adopts the ontological position that the entrepreneurial experiences of mature women are rooted in multiple realities. This is in consideration of the context of a developing country such as Tanzania, where multiple social categories such as gender, culture, age, language, tribe, social status, gender roles and ideologies, etc., intersect and may influence the mature women's entrepreneurial encounters' differently from one another (Rutagumirwa and Bailey, 2022), thereby creating multiple realities of the entrepreneurial phenomenon. Additionally, this research argues that many individuals in diverse societies and historical epochs perceive the world differently; thus, there cannot be a single reality (Nelson et al., 2014). For instance, MWEs were raised at a time when prejudice was not recognised and have witnessed a transition to a more gender-inclusive society; hence, their perception of reality and experiences differ from the current generation (Aydin et al., 2019). Thus, the meanings attributed to an individual's interpretations are relative (Nelson et al., 2014); they belong to the individual in that particular time, location, and cultural context. In sum, this thesis rejects the positivist assumption that the nature of reality is static but rather argues it is time and context-dependent and influenced by the individual subjective experience of entrepreneurship (Welter et al., 2016).

5.2.2 Epistemology: How Do We Make Sense of Reality?

> *"Social structure affects knowledge acquisition, e.g., individuals in tightly knit social groups develop similar cognitive structures, but not necessarily similar evaluations of those structures" (Carley, 1986, p. 381)*

The interpretive epistemological view is that humans create knowledge as they interpret their experiences in the world, as opposed to the objectivist view that knowledge is just there to be found and collected (Carley, 1986; Guba and Lincoln, 1994; Hiller, 2016; Pascale, 2011). Hiller

(2016) posits that from an interpretive perspective, knowledge is rooted in individual experiences, meaning that it is subjective and connected to the specific cultural environment we live in. Consequently, epistemology is viewed as ontological relativist, which suggests that our understanding of reality depends on varied perspectives Consequently, interpretive knowledge is loaded with cultural beliefs and values, both local and political, and is, therefore, neither universal nor generalisable (Guba and Lincoln, 1994). Knowledge acquisition is shaped by social structures, as individuals in closely connected communities often develop similar cognitive frameworks, though their evaluations may differ (Carley, 1986). Thus, socioeconomic status impacts mobility, professional opportunities, and networks, contributing to privilege and deprivation (Ahl, 2006). Additionally, culture affects learning and behaviour. These factors interact with the individual, as social environments influence knowledge, retention of information, and behaviour, leading to subjective experiences (Hiller, 2016).

Evidence (Aydin et al., 2019; Meliou and Mallett, 2021; Rutagumirwa and Bailey, 2022; Tomlinson and Colgan, 2014) on the experiences of mature women entrepreneurs reveals that entrepreneurship is not only gendered but exists in congruence with other intersecting identities such as age, cultural and religious beliefs, social status, etc., and behaviour within these identities is pre-constructed and reconstructed by society (Crenshaw, 1989). Hence, this thesis is built on the assumption that knowledge is socially constructed. Social constructions (SC) are ideas that have been created and accepted by society; they are merely rules of the game (Carley, 1986). In the course of daily life, individuals engage in several activities, interact, and communicate with others, and in doing so, they acquire knowledge (Carley, 1986); but this knowledge is not merely formed in and from an individual's thinking but jointly in coordination with others and the society as a whole. Thus, how MWEs perceive themselves and their experiences is not merely an individual-constructed knowledge but emerges from social interactions and norms. Cultural ideologies, age and gender stereotypes, social status, etc, are all examples of social constructions which together influence individual lived entrepreneurial choices and experiences (Aydin et al., 2019; Gupta et al., 2009).

Furthermore, as presented in the previous chapters, there is a dearth of research on mature women entrepreneurship, especially from emerging economies (Dzingirai and Ndofirepi, 2024; Nsibirano et al., 2020). Thus, how mature women do entrepreneurship in developing economies remains an epistemological dilemma (Nsibirano et al., 2020). To acquire this knowledge, Guba and Lincoln (1994) propose that the researcher and the object of investigation (mature female entrepreneurs) be interactively linked so that the meanings between the

experiences of a placed participant and her or his life settings and those of the researcher are investigated. Pascale (2011) concurs, arguing that to comprehend a situation, researchers must understand the participants' interpretations of the circumstance, not just their behaviours. In fact, understanding is the goal of the interpretive contribution to knowledge, as opposed to the positivist goal of explaining causes and effects; hence, an account of the meanings assigned by researchers and participants is what creates knowledge about a social phenomenon. Thus, knowledge is co-created or intersubjective, as it is formed through interactions between the researcher and study participants. In summary, this thesis adopts the epistemological perspective that knowledge is not an objective entity but is instead subjectively constructed and negotiated within the context of the community (Charmaz, 2006).

5.2.3 Axiology: How Do We Determine What Matters?

> *"Behind our passions, interests, purposive actions is the belief that they are worthwhile. We attach to them different degrees of importance or value." (Hart, 1971, p.29)*

Axiology is the branch of philosophy that concerns itself with values and ethics (Hart, 1971). Hart (1971, p. 29) posits that since the beginning of time, man has always been occupied with the nature of values, asking himself what matters. From an interpretive paradigm position, the exercise for this study was to consider why MWEs matter. While it can be argued that this meant the exclusion of older men entrepreneurs and younger women entrepreneurs, this decision was driven by a deliberate focus on understanding a specific demographic that has been underrepresented in entrepreneurship research (Aydin et al., 2019; Meliou and Mallet, 2021; Meliou et al., 2018). By focusing on MWEs, this study intended to emphasise their unique experiences, challenges and contributions, which are often overlooked in entrepreneurial research discourses (Meliou and Mallet, 2021; Nsibirano et al., 2020). Thus, the narrow focus was not intended to diminish the significance of other social groups (older men and younger women) but rather to elucidate the diverse pathways and perspectives of mature women within the broader entrepreneurial ecosystem.

The axiological belief of this study is that MWEs present insightful knowledge that can enhance academia, policy frameworks and entrepreneurial practice (Ahl, 2006; Vera-Sanso, 2023). Their entrepreneurial realities are intertwined with intersections of gender, age, culture and social contexts, producing a complex array of epistemology that can enhance the understanding of entrepreneurship (Ahl and Marlow, 2012; Welter et al., 2016). Hence, this

research values the MWEs' narratives of entrepreneurship, situating their unique experiences as prospects for driving and inspiring change within their business environment and beyond (Vera-Sanso, 2023). Accordingly, the preference to concentrate on MWEs corresponds to interpretivism paradigm assumptions on understanding the lived realities and subjective meanings of social actors. By prioritising the voices of MWEs, this study acknowledges their agency and the significance of their contributions to Tanzania's socio-economic growth, promoting a more inclusive and holistic view of entrepreneurship (Cardella et al., 2020). In doing so, the study addresses gaps in the literature on entrepreneurial ageing, advocating for equitable recognition of the efforts of marginalised groups such as MWEs. Additionally, axiology involves ethical considerations, particularly around integrity and respect for participants, which will be discussed later in this chapter.

5.2.4 Research Methodology: How Do We Acquire Knowledge About Reality?

Following the discussion on the epistemological, ontological, and axiological perspectives for this thesis, this section discusses the methodology used for answering the research objectives of this research. In an interpretivism paradigm, there are various methodologies used by researchers to investigate a phenomenon these include phenomenology, ethnography, grounded theory, heuristic inquiry, action research, discourse analysis, feminist standpoint, case study, etc. Phenomenology is a methodology that concerns exploring the lived experiences of individuals (Patton, 2002). The key outcome of using this methodology is a reader should have a clear understanding of what it feels like to have gone through the investigated experience (Patton, 2002; Merriam, 2009; Van Manen, 2017). Inversely, ethnography is the methodological approach of understanding the study participants in their natural environment by completely immersing oneself in their cultural surroundings (Murchison 2010; Müller, 2020). The outcome of an ethnographic study is a holistic understanding of cultural practices, beliefs, and everyday life of the social group explored.

Conversely, discourse analysis focuses on understanding language meanings in a social context (Wall et al., 2015). The outcome of discourse analysis is a deeper understanding of the underlying meaning and structures of written, spoken or signed language within a social group (Gee, 2014). Likewise, according to Sultan, 2018 (p.4), heuristic inquiry is the study of "living experiences" rather than lived experiences as is in phenomenology, implying that the researcher must delve deeply into the personal and evolving nature of their participant's experiences from moment to moment. Within a heuristic approach, the focus is on the ongoing process of experience rather than reflecting on past events (Sultan, 2018).

Contrarily, action research is a methodology that bridges theory and practice, meaning it involves solving a research problem while simultaneously conducting research (Robertson, 2000). The main outcome of action research is solving a real-time problem while contributing to academia. Likewise, a feminist standpoint methodology is used to explore women's experiences and other marginalised groups (such as refugees, immigrants, etc.) (Ahl, 2006; Hundleby, 2020). The feminist standpoint approach emphasises that experiences are socially situated and gendered hence, the way women experience reality is different from men (Neitz, 2021). Therefore, the outcome of this methodology is to bring out the unique experiences of women in the broader society (Hundleby, 2020). Lastly, the case study methodology is an analysis of multiple cases individually to capture the depth of experience of each case separately (Hyett et al., 2014; Yin, 2009). The outcome of a case study methodology is an in depth understanding of the complexity of each case (Yin, 2009).

Given the multiple methodologies available, various scholars (Bryman, 2016; Creswell and Creswell, 2017; Denzin and Lincoln, 2011; Jabareen, 2009; Tie et al., 2019) assert that depending on the research objectives of the study, the research question, and the amount of information accessible to the researcher, various methods are superior for doing various tasks. The research objectives, as described in Chapter One of this thesis, have three characteristics: a) understanding individual lived experiences of mature women entrepreneurs, b) developing a conceptual framework, and c). informing policy interventions. To explore the individual lived experiences of entrepreneurs as well as developing a theory or constructing a conceptual framework, Jabareen (2009) recommend using a grounded theory methodology. Hence, out of all the interpretive methodologies, grounded theory was the most suitable for the research objectives of this study, and this is further explained in the subsequent section. Also, a comparative analysis of the methodologies **(see Table 10)** assisted with the selection of the suitable methodology for this study.

Table 10: Evaluating Research Methodologies: Pathways to Grounded Theory Selection

METHODOLOGY	MEANING	OUTCOME	CRITICISM	WHY NOT SUITABLE FOR THIS STUDY
PHENOMENOLOGY	Phenomenology is a research methodology that focuses on exploring and describing peoples lived experiences and the meanings they attach to them.	The outcome of a phenomenology study should help the reader grasp the essence of a person's experience. E.g., how do spiritual beliefs shape mature women's business practices and personal resilience?	Critics argue that the reliance on personal experience and interpretation can lead to bias, making it difficult to generalise findings.	Phenomenology was not suitable for exploring MWEs in Dar es Salaam because it primarily focuses on individual subjective experiences, which may overlook the external institutions' perspectives that significantly influence their entrepreneurship.
ETHNOGRAPHY	Ethnography involves immersive observation and participation in a particular cultural or social group to understand their behaviours, beliefs, and interactions.	The outcome of an ethnography study is an in-depth understanding of a cultural group's behaviours and beliefs through direct observation.	Ethnographic methods are time-consuming and expensive, which can limit the scope of the study, making it difficult to generalise findings to a broader population.	Ethnographic research was not suitable for this study due to time, ethical, and financial constraints. The study required engagement with multiple individuals across different locations, making immersive fieldwork impractical. Moreover, ethnography may have limited focus on structural and institutional constraints, which were central to the research aim.
HEURISTIC INQUIRY	Heuristic inquiry is about discovering truths and insights through personal engagement and intuition rather than relying solely on existing theories or frameworks.	An outcome of a heuristic inquiry must encourage reflective thinking and personal insight leading to improved strategies.	Heuristic inquiry lacks structured methods, which may limit rigour in data collection, making it challenging to link themes or ideas to larger populations.	Heuristic inquiry was not appropriate for this study, as it emphasises reflexivity and subjectivity while limiting structural analysis. This study sought to understand contextual influences and institutional roles in shaping entrepreneurial behaviour, which required more structured, theory-informed analysis.
ACTION RESEARCH	An action research methodology is often used to identify a problem, develop a solution, implement it, and assess its outcomes in a cyclical process.	The overall outcome of an action research study is the development and implementation of practical solutions to identified problems, often in collaboration with participants.	Action research can create strong researcher-participant collaboration but may lack objectivity, and its cyclical nature may lead to project delays.	The dual role of the researcher as change agent and investigator may create conflict and influence participant responses. This study aimed to explore existing experiences rather than intervene or solve a specific community problem, making action research less suitable.
DISCOURSE ANALYSIS	Discourse analysis is used to study written, spoken, or visual communication within its social and cultural context. It examines how language constructs and reflects social realities, power dynamics, and ideologies.	The outcome of discourse analysis should be a deep understanding of how language shapes and is shaped by social practices and structures. It aims to uncover underlying meanings, reveal power relations, and identify ideologies embedded in communication.	Discourse analysis focuses primarily on the language of communication, potentially overlooking other significant factors such as actions, non-verbal communication, and tangible socio-economic conditions. This can limit the depth of understanding when exploring topics that require more than just an examination of language, such as lived experiences or material impacts.	Discourse analysis primarily studies how language constructs reality rather than exploring individuals lived experiences. The aim of the study was to understand the personal experiences, challenges, and motivations of MWEs; a discourse analysis may overlook those deeper narratives and focus instead on how their identities are represented in texts or conversations.

METHODOLOGY	MEANING	OUTCOME	CRITICISM	WHY NOT SUITABLE FOR THIS STUDY
FEMINIST STANDPOINT	Feminist standpoint methodology is an approach rooted in feminist theory that emphasises the importance of understanding social reality from the perspectives of marginalised or oppressed groups.	The outcome of a study using a feminist standpoint methodology should be a nuanced understanding of how structural inequalities and social contexts impact the lives and experiences of women or marginalised groups.	Feminist standpoint focuses heavily on gender, which overlooks other intersecting factors like class, or generation, potentially leading to a narrower scope. There is also concern that the researcher bias may be too dominant if only feminist positions are considered.	Feminist standpoint was not suitable for this study because MWEs varied background, motivations, and lived experiences, some of which were not strongly aligned with a feminist standpoint. The study used a more flexible methodology structure to account for multiple intersecting factors, including age, social identity, economic constraints, and institutional norms, not only gender.
CASE STUDY RESEARCH	Case study research involves analysing an in-depth, contextual analysis of a specific individual, group, event, or phenomenon.	The outcome of a study using case study methodology should be a comprehensive and insightful understanding of the complexities and uniqueness of the case.	The time and resource intensiveness of case study methods, and the limited sample size, can constrain generalisability.	The dynamic nature of entrepreneurship among mature women required broader insights than an in-depth case study could provide. The aim was to generate conceptual categories across varied experiences, not to build a singular or unique case profile.

Source: *Research Comparisons adapted from various scholars (Alber, 2008; Croal and Hutcheon, 2007; Huntley, 2009; Hurrell et al., 2017; Onwuegbuzie and Leech, 2005; Tuli, 2010)*

5.2.4.1 Grounded Theory (GT): A Methodological Choice

Glaser and Strauss (1967) challenged the prevalent method of conducting research whereby one develops a hypothesis and does research to validate it. Glaser and Straus (1967) deemed this method unsuited for qualitative investigation as it was too restricted and restrictive. They maintained that theories should develop from social study rather than being derived from a priori assumptions. In response to this argument and the dearth of social theories, Glaser and Strauss (1967) pioneered a novel strategy for discovering theory using inductive qualitative research, which they termed Grounded Theory (GT). GT is simply the discovery of emerging patterns that are grounded in the data (Jabareen, 2009; Tie et al., 2019). This study identifies with the GT methodology for a variety of reasons. Firstly, while this research is interested in understanding the individual's accounts of the entrepreneurial experience, the research seeks to make a practical contribution by developing a conceptual model and informing policy intervention. According to Jabareen (2009, p.51), to develop a conceptual framework and inform policy intervention programmes, "interlinked concepts that together provide a comprehensive understanding of a phenomenon or phenomena" must be present. For this reason, grounded theory was chosen over phenomenology.

Secondly, researchers (Ahl and Marlow, 2012; Cardella et al., 2021; Henry et al., 2015; Ojong et al., 2021; Welter, 2011; Welter et al., 2016) have critiqued that entrepreneurship research is based on ideas so abstract that it fails to provide explanations that are relevant to those being investigated. Hence, researchers (Henry et al., 2015; Jabareen, 2009; Ojong et al., 2021) have suggested the use of methodologies that capture the social world along with the individual's interpretation of the social world. Consequently, the GT methodology was chosen because it is designed to build a data-based, locally contextualised explanation of the phenomenon (Jabareen, 2009; Tie et al., 2019). Moreover, the GT orientation complements the interpretive approach employed in this thesis, which aims to understand the events and situations encountered by research participants during the process of entrepreneurship in later life from their perspective (Charmaz, 2006).

Thirdly, entrepreneurship is viewed as a complex social phenomenon (Welter et al., 2016), and it has been proposed (Jabareen, 2009; Moser and Korstjens, 2017; Tie et al., 2019) that grounded theory can help identify patterns in complex systems (i.e., how do intersecting social positions of gender, age and cultural ideologies influence the experiences of mature women entrepreneurs?). Fourthly, as reported in the preceding sections, research on mature women's entrepreneurship, especially from emerging economies, is limited. Using observations and interviews, the grounded theory approach permits researchers to investigate or explore less understood phenomena and to gain a better understanding of context and direct contact with individuals in their natural settings (Jabareen, 2009; Tie et al., 2019). **Table 11** will now summarise the research paradigms and their philosophical assumptions and methodologies to provide an overview of sections 5.1 to 5.2.

Table 11: Research Paradigms: A Summary of Philosophical Foundations and Methodologies

Research Paradigms	Ontology What is the nature of reality?	Epistemology How do you know the reality?	Methodology How do you discover reality?	Axiology What is the researchers' role in understanding reality?
POSITIVISM	Positivism is rooted in realism, which assumes that reality is objective, external, and independent of human perception. Positivists believe that there is a single, tangible reality that can be observed and measured.	Positivism embraces an objective epistemology where knowledge is seen as real, measurable, and discovered through empirical, systematic observation.	Reality is discovered through: • Experiments • Surveys and Questionnaires • Structured Observations • Meta-Analysis	Positivism promotes a value-free and objective approach to research, striving for neutrality and the elimination of bias to ensure findings are as true to reality as possible.

Research Paradigms	Ontology What is the nature of reality?	Epistemology How do you know the reality?	Methodology How do you discover reality?	Axiology What is the researchers' role in understanding reality?
INTERPRETIVISM	Interpretivism is based on relativism, which suggests that reality is subjective and constructed by human experiences and social contexts. Reality is seen as multiple and varied, depending on individuals' perceptions.	Interpretivism holds that knowledge is subjective and constructed by individuals based on their experiences, interactions, and social contexts.	Knowledge is discovered through: • Phenomenology • Ethnography • Grounded Theory Action Research Discourse Analysis Case study	Interpretivism assumes that research is inherently value-laden and that the researcher's values, beliefs, and biases play an essential role in shaping the research process. Therefore, researchers are expected to reflect on their own values and how these influence their work.
PRAGMATISM	Pragmatism assumes that reality is not fixed or singular but is multiple and dynamic, influenced by the interplay of subjective and objective elements.	Knowledge is constructed through a combination of objective observations and subjective interpretations that are evaluated based on their practical utility.	Knowledge is constructed through: A combination of positivist and interpretivist methodologies	Pragmatism acknowledges that research is value-laden, with the researcher's values playing a role in guiding decisions and shaping the research to achieve meaningful, real-world outcomes.

Source: *Researchers' Comprehension of Paradigms from perspectives of Various Academics (Bryman, 2016; Chowdhury, 2014; Creswell and Poth, 2018; Given, 2017; Guba and Lincoln, 1994; Jabareen, 2009; Johnson and Onwuegbuzie, 2004; Williams, 2020; Yin, 2009)*

5.3 Research Approach

For each research paradigm, there are equally three approaches to research, namely deductive reasoning (positivism paradigm), inductive reasoning (interpretivism paradigm) and abductive reasoning (pragmatism paradigm) (Creswell and Creswell, 2017). This is illustrated in **Figure 23** below:

Figure 23: A Framework of Deductive, Inductive, and Abductive Approaches

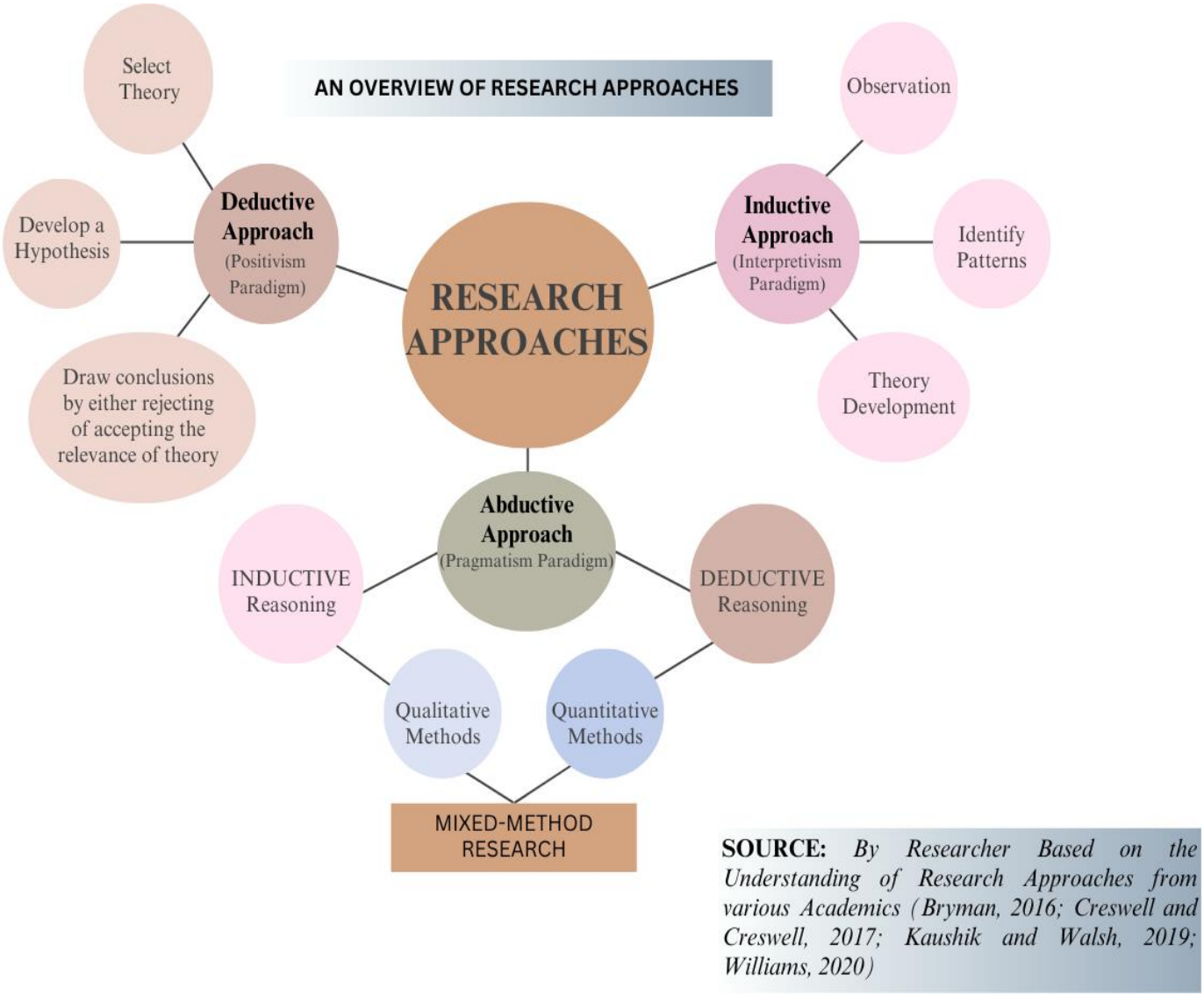


Figure 23 depicts the three research approaches. As seen in Figure 23, a deductive research approach begins with a theory or set of hypotheses, following a research strategy to test the hypothesis (Williams, 2020). The deductive approach is often used by positivist researchers to either confirm or reject a theory by collecting quantitative data and applying statistical methods to draw generalizable conclusions. Hence, it follows a linear structure from general theory to specific conclusions (Kaushik and Walsh, 2019). Conversely, in an inductive approach, researchers begin with a set of observations and then move from these specific experiences to a more general set of propositions about these experiences (as seen in Figure 23) (Bryman, 2016). This approach is often associated with the interpretivism paradigm and is integral to

interpretivist methodologies such as grounded theory, where the objective of the research is to understand individuals lived experiences (Creswell and Creswell, 2017). In other words, in an inductive study, the research transitions from data to theory or from the particular to the general.

Inversely, abductive reasoning is utilised in the pragmatism paradigm and follows a more iterative and flexible approach (Bryman, 2016). It involves the usage of both deductive and inductive reasoning to draw research conclusions. Hence, a researcher can develop a hypothesis and test the results while also gathering subjective insights from the individual experiences of the participants, facilitating an adaptive and receptive research process (Creswell and Creswell, 2017). The abductive approach is mostly used in mixed methods (as illustrated in Figure 23), where research conclusions are drawn from both qualitative and quantitative data to generate a holistic understanding of the research problem that can be generalised to a population. This research follows an interpretivism paradigm using a grounded theory methodology, which necessitates the use of an inductive approach (also known as inductive reasoning) (Bryman, 2016; Chowdhury, 2014; Jabareen, 2009). **Table 12** provides an overview of the research paradigms and their research approaches, as discussed in sections 5.1 and 5.3.

Table 12: Understanding Research Paradigms: A Comprehensive Overview of Key Research Approaches and Methods

Research Paradigms	Research Approach	Research Methods	Objective	Outcome	References
POSITIVISM	**DEDUCTIVE APPROACH**	Quantitative research methods such as: • Structured interviews (closed-ended questions) • Questionnaires • Statistical analysis • Experiments or Lab research	• To test theory (approve, reject, or amend) • To find and observe a relationship between variables (cause and effect) • Generalisation • Make predictions	• Logical explanations • Unbiased data • Generalisable findings	(Bryman, 2016; Creswell and Creswell, 2017; Neuman, 2013; Yin, 2009)
INTERPRETIVISM	**INDUCTIVE APPROACH**	• Interviews (Semi-structured, open-ended questions) • Participant observations • Photography elicitation • Case study Narrative • Life history • Archival research • Diary accounts • Focus groups	• To develop a theory or conceptual framework • To explore an understudied phenomenon • To obtain a deeper understanding of a phenomenon	• Conceptual framework • Theory development • Produce natural data based on human experience • Understand people's lives • Provide solutions to social problems	(Creswell and Creswell, 2017; Guba and Lincoln, 1994; Jabareen, 2009; Neuman, 2013)

Research Paradigms	Research Approach	Research Methods	Objective	Outcome	References
PRAGMATISM	**ABDUCTIVE APPROACH**	A combination of the above methods but also including: Data mining • Prototyping • Usability Testing • Expert Reviews	• To provide solutions that are applicable and effective in real-world situations • To use the best methods available (qualitative, quantitative, or mixed) to achieve the research objectives • To generate findings that have practical value and can inform decision-making or policy development	• Leads to the creation of plausible explanations or hypotheses that can be further tested through additional research • It provides deeper understanding and insights into phenomena that may not be easily explained by existing theories or data • Abductive approaches contribute to the development or refinement of theories by continuously integrating observations with creative inference	(Bryman, 2016; Chowdhury, 2014; Creswell and Creswell, 2017; Guba and Lincoln, 1994; Kaushik and Walsh, 2019; Williams, 2020)

Source: *Assembled by Researcher Based on Various Perspectives from above-cited Scholars*

5.4 Research Methods: Quantitative, Qualitative and Mixed-Method Research

For each research paradigm and approach, there are three main research methods: quantitative (positivist research method), qualitative (used by interpretivism researchers), and mixed method (a pragmatism paradigm). Bryman (2016) describes quantitative research as a technique that uses numerical information for collecting and analysing data through surveys or questionnaires, experiments, polls, correlation and regression, etc. Conversely, qualitative research aims to gain an in-depth understanding of the participants' subjective experiences through open-ended interviews, participant observation, photography, diary recording, focus groups, case studies, etc. Researchers (Bryman, 2016; Creswell and Creswell, 2017) posit that quantitative research is useful for providing reliable data that can be generalised to a population due to its large sample size. While quantitative results are generalisable, they lack an in-depth understanding of a phenomenon, leading to replicative results that overlook nuances of the complexities of the human experience.

Consequently, researchers use qualitative methods because the outcome of this method is an in-depth understanding of the subjective meaning's individuals attach to their experiences. Nonetheless, due to qualitative data overreliance on participants' subjective experiences, some scholars argue that this causes difficulty in generalisation or replication to a population of a different culture or setting than the original study. As a result of the limitations of both

qualitative and quantitative, some scholars suggest utilising a mixed-method approach to make up for the lack of deep knowledge as well as the limited generalizability of qualitative and quantitative research. Hence, a mixed-method approach uses both quantitative such as surveys and qualitative research methods, such as in-depth interviews. However, due to a combination of both qualitative and quantitative research methods, research suggests that mixed-method research requires expertise in both methods as such can be difficult for beginners and, further, it is considered time-consuming and resource-intensive. **Table 13** displays a comparative summary of the different methods.

Table 13: A Table of Distinction: Quantitative, Qualitative and Mixed-Method

Table of Distinction: Quantitative, Qualitative and Mixed-Method

CRITERIA	QUANTITATIVE	QUALITATIVE	MIXED-METHOD
Objective	To quantify variables and generalize results	To gather in-depth understanding of a phenomena	To develop both generalisable and in-depth knowlegde
Research Paradigm	Positivism	Interpretivism	Pragmatism
Research Approach	Deductive Reasoning	Inductive Reasoning	Abductive Reasoning
Nature of Data	Numerical (percentage, statistics)	Non-numerical (words, actions, pictures)	Combines Numerical and Non-numerical data
Sample Size	Large	Small (A purposive selection of representatives of the population)	Depends on the research question and objectives
Data collection methods	Surveys, questionnaires, Experiments	Interviews, photography, Diary entries , observation	A combination of quantitative and qualitative data
Data Analysis Techniques	Statistical analysis; regression analysis; correlation	Content, Thematic, Narrative	Analytical techniques from both methods
Research Outcome	Seeks to measure and predict	Seeks to understand and describe	Seeks to both measure and understand
Benefits	High reliability, generalisability	An in-depth and contextual understanding of a problem	Comprehensive understanding, validation of data from multiple sources
Limitations	Lack of in-depth knowledge	Lack of generalisability; resource-intensive	Complicated analysis and time consuming

SOURCE: *Researchers Comprehension of the methods as described by Bryman (2016) &Creswell (2017)*

5.4.1 Qualitative Research Method: A Justification

As discussed in section 5.1.3, this study followed an interpretivism research paradigm, which follows a philosophy of understanding the human experience (Guba and Lincoln, 1994). As such, interpretivism research requires the use of qualitative research methods such as in-depth interviews or focus groups to garner the lived realities of the investigated social actors. Furthermore, entrepreneurial scholars (Ahl, 2006; Ahl and Marlow, 2012; Henry et al., 2015; Ojong et al., 2020; Stevenson, 1990; Welter et al., 2016) have criticised the use of quantitative research methods to investigate women entrepreneurs. Ahl (2006) and Welter et al. (2016) argue that these methods conceal the lived realities of women from various cultural contexts, which creates a female archetype and leads to a lack of practical policies that address the actual lived experiences of these women.

Stevenson (1990) argues that entrepreneurship is a subjective and evolving process shaped by how individuals experience, assess, and respond to a range of situations and events. In line with this perspective, Stevenson (1990, p. 443), along with other scholars (Ahl, 2006; Ahl and Marlow, 2012; Henry et al., 2015; Ojong et al., 2020), has emphasised that "the way to discover the world of women as entrepreneurs is to interview and let them explain the relationships". Accordingly, this thesis adopted an interpretive research paradigm and qualitative methods to explore the lived experiences of MWEs in Dar es Salaam, Tanzania.

5.5 Research Design

After selecting the research paradigms, approaches and methods, one can begin to design their research study (Bryman, 2016). Research design has been described differently by various researchers (Bryman, 2016; Creswell and Creswell, 2017; Robson, 2002; Kerlinger, 1986; Yin, 2018; Zikmund et al., 2013). Kerlinger (1986) described a research design as a blueprint for the systematic collection and analysis of data whilst minimising researcher bias. Echoing similar views, Creswell and Creswell (2017) posit that a research design is simply a blueprint for how the researcher intends to conduct his or her study. In contrast, Robson (2002) views a research design as a strategy that combines all the different parts of a research study logically and coherently.

However, Zikmund et al. (2013) see a research design as a master plan that defines the methods for data collection and analysis of the research problem. For Yin (2018), research design is how you navigate a study from here to there, where here are the preliminary research questions and there are the methods, a researcher chooses to conclude the research questions. Bryman (2016)

simply defines it as a structured outline that guides the collection and analysis of data. Despite differing languages of describing a research design by the above scholars, the commonality across the varied perspectives is that a research design is a structured plan for investigating the research problem at hand. Furthermore, there are three main research designs, namely descriptive, explanatory and exploratory. These will be discussed subsequently.

5.5.1 Descriptive Research Design

According to Myers et al. (2013), the purpose of descriptive research is to systematically gather detailed descriptions of a situation, a problem or phenomenon. Here, the design is framed by questions that aim at answering the "what" rather than 'how' or 'why' of a research problem (Creswell and Creswell, 2017). Thus, descriptive design is suitable for studies that want to explain current trends or behaviours within a context. The methods of data collection used in this design involve case reports, surveys, focus group discussions, cross-sectional studies, ecological studies, etc. (Creswell and Creswell, 2017). Likewise, Marczyk et al. (2010) claim that descriptive design is advantageous for studies that do not require intensive exploration, which means these studies are cost-effective.

However, Creswell and Creswell (2017) argue that while descriptive studies are economical, they do not answer the 'why or how' of a phenomenon as such, they do not fully explain a phenomenon. Postulating similar arguments, Myers et al. (2013) maintain that descriptive studies have limited data because they do not probe for any underlying factors. According to Creswell and Creswell (2017), this shortcoming emerges from the design's focus on providing a synopsis of the current condition without further analysis of cause-and-effect relationships. Therefore, while descriptive research designs are significant for the foundational comprehension of key factors, they do not wholly explain the complexities of the given situation. The following section will discuss the explanatory research design.

5.5.2 Explanatory Research Design

Unlike a descriptive research design, an explanatory design seeks to answer the 'why' and 'how' of a phenomenon while also explaining the causal relationships between variables (Creswell and Creswell, 2017) as such, it is known as a cause-effect model of explaining occurrences (Bentouhami et al., 2021). An explanatory design is most significant when the phenomenon investigated has not been explored robustly. Thus, researchers using an explanatory design are usually interested in explaining elements that have yet to be explored. The most common research methods used in this design are statistical analysis, longitudinal

studies, observations or experiments (Myers et al., 2013). Researchers (Bentouhami et al., 2021; Bryman, 2016) have expressed that explanatory designs provide critical foundations for future exploration as they develop initial knowledge that can be tested later. However, unlike descriptive designs, explanatory designs are very difficult and resource-intensive, which makes them time-consuming and costly and, therefore, require an experienced researcher and a big budget (Creswell and Creswell, 2017). The next section will briefly explore the exploratory research design.

5.5.3 Exploratory Research Design

> *"Exploratory research in social science can be defined in different ways, but its core, I believe, consists of an attempt to discover something new and interesting by working your way through a research topic" (Swedberg, 2020, p.17)*

Like explanatory research designs, exploratory research is concerned with exposing the underlying features of a situation or problem but approaches the situation with adaptability and openness (Bryman, 2016). Hence, during the research process, the researcher is free to adjust their methods in case new data emerges or the analysis conclusions require additional information (Swedberg, 2020). Also, in exploratory designs, the researcher utilises methods such as in-depth interviews, focus groups, and open questions, which provide holistic information (Sreejesh et al., 2013). From the collected data, the researcher can identify and connect patterns leading to developing a conceptual framework or a theory, just like an explanatory research design, the exploratory aims to describe a problem that has been underexplored (Creswell and Creswell, 2017).

While exploratory research designs offer in-depth understanding, they are criticised for an overemphasis on in-depth explanations rather than breadth conclusions that can be generalised (Creswell and Creswell, 2017; Swedberg, 2020). Furthermore, Swerdberg (2020) argues that as exploratory designs are open investigations, they can lead to incomplete data because sometimes new information crops up that were not initially considered at the beginning of the research. Again, like explanatory research, exploratory designs are also resource intensive, meaning they are costly, time-consuming and, in some situations, difficult to determine when the study will be complete as such researchers collect data until it reaches saturation (Swedberg, 2020). **Table 14** outlines a comparative analysis of the three research designs.

Table 14: A Comparative Analysis of Research Designs: Descriptive, Explanatory and Exploratory

FEATURES	DESCRIPTIVE	EXPLANATORY	EXPLORATORY
PURPOSE	To describe characteristics, phenomena, or details about a subject.	To explain the cause-and-effect relationships between variables.	To develop an in-depth understanding of a subject-matter
RESEARCH QUESTION	"What," "Where," "When," and "Who."	"Why" and "How"	"What" and "How"
METHODOLOGY	Quantitative or Qualitative methods such as case reports, surveys, or focus groups discussions, cross-sectional studies, ecological studies	Quantitative methods (experiments, regression analysis, causal modeling).	Qualitative methods (interviews, focus groups, observation); less structured
DATA COLLECTION	Surveys and Questionnaires Interviews Observations Case Studies Document Analysis Focus Groups	Surveys and Questionnaires Interviews Focus Groups Observations Case Studies Document Analysis Experimental Designs	In-depth Interviews Focus Groups Observation Literature Review Case Studies Field Trials
DATA ANALYSIS	Descriptive statistics	Deductive, with hypothesis testing and inferential statistics.	Inductive, aiming to find emerging themes or patterns.
RESEARCH OUTCOME	Detailed depiction of existing situations, trends, or characteristics.	An explanation of the cause and effect of a phenomenon	Identification of potential patterns for theory development, new concepts for a conceptual framework, or avenues for further research.
BENEFITS	Provides clear and straightforward descriptions; supports decision-making.	Explains cause and effect of phenomenon thus developing an evidence based theory	Allows researchers to adapt their approach as new insights emerge, fostering a more dynamic research process.
LIMITATIONS	Does not provide an in-depth understanding	Difficult and resource intensive	Costly and time-consuming and in some situations difficult to determine when the study will be completed

SOURCE: ***Drafted by Researcher from Understanding Various Viewpoints (Bentouhami et al., 2021; Bryman, 2016; Creswell and Creswell, 2017; Marczyk et al., 2010; Myers et al., 2013)***

5.5.4 Rationale Behind Adopting an Exploratory Research Design

As established in Chapters Two and Three of this study, there is limited knowledge of mature women entrepreneurs from both a Western (Aydin et al., 2019; Gordo et al., 2022; Meliou and Mallet, 2021) and Non-Western Context (Nsibirano et al., 2020). Furthermore, scholars (Ahl, 2006; Ojong et al., 2021) contend that existing knowledge on women entrepreneurs is based on homogenised foundations that disregard mature women entrepreneurs' unique experiences.

These gaps underscore the need for a nuanced approach to explore diverse realities and perceptions. Consequently, an exploratory research design was particularly suitable for this study as it allowed the research to contribute to the above gaps; also, as established earlier, it will enable the researcher to explore an understudied subject matter (Bentouhami et al., 2021).

Furthermore, in a grounded methodology, the researcher navigates the unknown, utilising unstructured processes that involve a back-and-forth between fieldwork and analysis. This repetitive process continues until data saturation is achieved; hence, a design that offers flexibility is most suitable for this study. As such, other research designs, like descriptive and explanatory, are more structured and do not offer flexibility for the researcher to adjust methods as new patterns or trends emerge. Hence, an exploratory design was the suitable research design for this study as it allows for flexibility (Bentouhami et al., 2021; Creswell, 2017). Likewise, scholars (Ahl, 2006; Anderson and Ojediran, 2021; Ojong et al., 2021) have established the lack of theoretical models that explain the experiences of mature women entrepreneurs; as a result, one of the research objectives was to conceptualise a framework that captures the experiences of MWEs; an exploratory design allowed for this exercise. Overall, the exploratory research design was justified for this thesis because of its ability to accommodate complexity and variability in research methods. The full research design is attached in **Table 15** below.

Table 15: The Research Design for Exploring Mature Women Entrepreneurs in Dar Es Salaam

METHODOLOGY ASPECTS	RESEARCH DESIGN
Research Paradigm: Interpretivism Paradigm:	The study adopts an interpretivist lens to explore the subjective realities of mature women entrepreneurs (MWEs) within their socio-economic and cultural contexts. This paradigm focuses on understanding the lived experiences and meanings constructed by participants.
Philosophical Assumptions	• **Ontology:** Reality is perceived as multiple and context-dependent, shaped by the socio-cultural, economic, and historical contexts of MWEs. • **Epistemology:** Knowledge is co-constructed through interactions between the researcher and participants, emphasising subjectivity. • **Axiology:** Values the unique contributions of MWEs, focusing on their challenges, experiences, and roles in entrepreneurship. • **Methodology:** Grounded Theory, allowing the emergence of patterns and concepts directly from the data.
Research Approach: Inductive Reasoning	Starts from specific observations and data collection to build broader generalisations and theories relevant to MWEs.
Research Method: Qualitative Research Methods	This includes in-depth interviews, participant observations, and secondary data to explore the entrepreneurial experiences of MWEs.

METHODOLOGY ASPECTS	RESEARCH DESIGN
Research Design: Exploratory Research Design	◦ Justified by the limited existing knowledge about MWEs. ◦ Allows for flexibility in exploring the under-researched phenomenon. ◦ Focuses on discovering new insights and developing a conceptual framework.
Study Area and Population	• Area of Study: Dar es Salaam, Tanzania, chosen for its economic vibrancy and concentration of women entrepreneurs. • Population: Mature women over 50 actively engaged in entrepreneurship, with a focus on diversity across districts and industries.
Sampling	• Sampling Method: Purposive sampling to select participants based on gender, age, and entrepreneurial activity. • Sample Size: 20 MWEs and 10 institutional representatives (total: 30 participants). ◦ Justified using saturation and the Information Power Model. ◦ Diversity ensured across districts and business types
Data Collection Methods	• Primary Methods: ◦ Participant Observations: Immersion in the participants' environments to understand their daily entrepreneurial activities and contexts. ◦ Semi-Structured In-depth Interviews: Open-ended questions to capture detailed narratives. ◦ Pilot Study: To refine research instruments and approach. Secondary Methods: • Review of existing literature, policies, and demographic data.
Data Analysis	• Grounded Theory Analysis: Patterns and themes are derived inductively, ensuring the findings are deeply rooted in the participant' narratives. • Thematic Analysis: Identifies recurring themes across the data.
Ethical Considerations	• Adherence to Tanzanian research ethics, including informed consent and participant confidentiality. • Reflexivity to acknowledge the researcher's positionality and potential biases.

SOURCE: Developed by Researcher

5.6 Area of Study, Population and Sampling

This section will provide an overview of the area of study, Dar es Salaam, Tanzania, along with the population of mature women entrepreneurs in Dar es Salaam. Also, the sampling method and sample size will be explained and justified.

5.6.1 Area of Study: Dar-es-Salaam

Selecting Dar es Salaam out of 31 regions in Tanzania as the focal area for studying MWEs is justified by several factors. Firstly, Dar-es-Salaam, as Tanzania's commercial capital, holds a pivotal position in the national economy, contributing significantly to the country's GDP

(Gupta, 2019; NBS and KMC, 2019; Todd et al., 2019; Yuan et al., 2023). However, while its GDP in 2019 reached an impressive 10,328.07 million dollars, with an average annual growth rate of 10.6% (Yuan et al., 2023), such figures warrant critical examination. This growth may not necessarily translate to equitable economic opportunities for all demographics (Gupta, 2019; Wango et al., 2022), particularly MWEs, who often face systemic barriers such as limited access to capital and markets, as revealed in the literature review in Chapters Two and Three. Likewise, while Dar es Salaam's economic dominance offers a dynamic entrepreneurial environment, it also creates heightened competition and urban challenges, such as infrastructure strain, which disproportionately affects small-scale women entrepreneurs (Gupta, 2020; Yuan et al., 2023).

Secondly, urbanisation in Dar es Salaam makes it an ideal focus for this study due to its vibrant and expanding informal markets (Todd et al., 2019). As Tanzania's largest urban centre, rapid growth has increased the demand for goods and services, much of which is met through the informal sector (Collier and Jones, 2016; Steiler, 2018; 2021; Steiler and Nyirenda, 2021; Wango et al., 2022). These markets offer valuable opportunities for women entrepreneurs, especially those who face challenges like limited access to capital and bureaucratic obstacles in the formal sector (Steiler, 2018; 2021; Wango et al., 2022). They serve as accessible spaces for MWEs to start and sustain businesses, benefiting from the city's large population and diverse customers. The dynamic and flexible nature of informal markets also shows how MWEs innovate to meet local demands despite limited resources (Steiler, 2021). At the same time, urbanisation in Dar es Salaam brings challenges such as poverty and inequality, which affect many women entrepreneurs (Wango et al., 2022). Thus, Dar-es-Salaam provides an avenue to understand these challenges concerning MWEs.

Thirdly, Dar es Salaam is home to one of the highest concentrations of women entrepreneurs in Tanzania, particularly within the SME sector (Anderson and Komba, 2017; Chipman and Silver, 2016; NBS, 2022; Nziku and Henry, 2021). This high concentration offers a rich pool of participants, enabling an in-depth exploration of diverse entrepreneurial experiences among MWEs. In addition, the city's cultural diversity (Todd et al., 2019) fosters inclusivity and provides a unique lens to understand how social norms and societal expectations influence entrepreneurship among mature women-led businesses, making it a prime location to study how MWEs leverage these resources to expand their ventures.

Fourthly, the city benefits from a growing number of initiatives and networks designed to support women entrepreneurs, such as micro-finance programs and mentorship schemes (Nziku and Henry, 2021). These resources not only provide financial assistance but also enhance the skills and resilience of MWEs. Support organisations like SIDO (Small Industries Development Organisation), MKUKUTA (Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania (National Strategy for Growth and Reduction of Poverty), VIBINDO (Jumuia ya Vikundi vya Wenye Viwanda na Biashara Ndogondogo (Community of Small Scale Industries and Businesses), TWCC (Tanzania Women Chamber of Commerce, TAWIDO (Tanzania Women Initiatives for Development Organisation), etc. play a significant role in fostering these networks, which can serve as case studies for understanding the broader support ecosystem available to MWEs.

Lastly, Dar es Salaam is home to major financial institutions such as CRDB Bank (Cooperative Rural Development Bank), NMB Bank (National Microfinance Bank), NBC Bank (National Commerce Bank), and EXIM Bank (Export-Import Bank), which are the primary financial institutions supporting entrepreneurs nationally (Gupta, 2019). These banks offer a range of financial products tailored to the needs of small businesses, including loans, savings plans, and business advisory services. As discussed in Chapters Two and Three, access to finance remains a significant impediment to entrepreneurship. Therefore, it is critical to explore how MWEs utilise these services and the challenges they encounter in accessing and effectively leveraging financial resources. This combination of economic significance, urbanisation, cultural diversity, market accessibility, supportive networks, and financial services positions Dar es Salaam as a compelling and relevant setting for exploring how mature women navigate and thrive in entrepreneurship within an evolving urban context. The next section will provide the population data of mature women in Dar-es-Salaam.

5.6.2 Population Data of Mature Women in Dar es Salaam

Population comprises the total number of individuals that match the criteria set by a researcher for a specific investigation (Casteel and Bridier, 2021). The population can vary from narrow to broad depending on the research focus. For this study, the population is narrow, focusing on mature women (over 50) in Dar es Salaam. Researchers (Bryman, 2016; Casteel and Bridier, 2021; Creswell and Miller, 1997) posit that understanding the research population is significant for determining the scope of the study and influences the selection of representative members of the population. Thus, by clearly describing the population, one can ensure that their research conclusions are relevant and applicable to the group studied, enhancing the research outcomes'

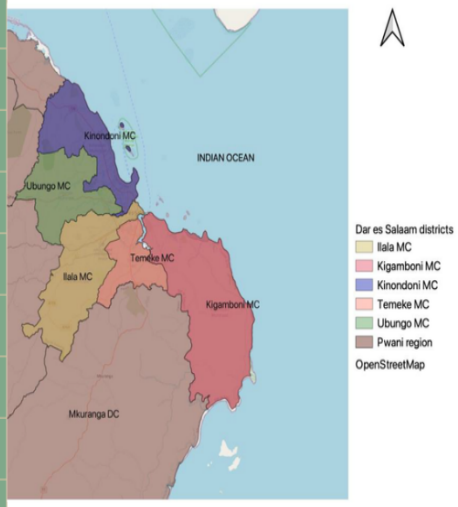
reliability and validity (Bryman, 2016; Casteel and Bridier, 2021). **Table 16** presents the population data of women aged 50 and over in Dar es Salaam in each district, as reported by NBS (2022).

Table 16: Population Stats: Women Over 50 in Dar es Salaam

POPULATION DATA IN DAR ES SALAAM
For Women Aged 50 & Above

POPULATION IN THOUSANDS

AGE CATEGORY	ILALA DISTRICT	KINONDONI DISTRICT	TEMEKE DISTRICT	KIGAMBONI DISTRICT	UBUNGO DISTRICT
50-54	24,142	14,693	19,975	3,885	15,351
55-59	14,633	9,371	11,881	2,267	9,369
60-64	12,369	7,794	9,858	2,113	7,566
65-69	7,352	4,941	5,346	1,277	4,640
70-74	5,732	3,833	4,366	950	3,371
75-79	3,102	1,993	2,400	524	1,788
80+	5,116	3,035	4,462	952	2,781
TOTAL	72,446	45,660	58,288	11,968	44,866



Drafted by the Researcher based on the following sources:

DATA SOURCE: *Tanzanian National Bureau of Statistics, (2022, pp. 165-175)*
DAR ES SALAAM MAP SOURCE: *(Manyanga et al., 2024, p.3)*

NOTE: Data is based on the 2022 census data by the National Bureau of Statistics

Table 16 above provided a comprehensive basis for sampling in this study. The population statistics are broken down into 5-year-age groups and show the population of mature women in each district within Dar es Salaam, namely, Ilala, Kinondoni, Temeke, Kigamboni and Ubungo districts. The highest number of mature women reside in Ilala (72,446), while the lowest number live in Temeke district, only 11,968 thousand. This thesis argued for diversity in representation (Crenshaw, 1989), and thus, understanding the population distribution assisted in accurately representing the population of women over 50 within Dar es Salaam. This helped in reducing sampling bias and helped to ensure that the results generated were generalisable (Mason, 2010) to the mature women population in Dar es Salaam. Bryman (2016) recommends using recent data to strengthen the reliability of the study as such, using the 2022

census data, which is the latest official census conducted in Tanzania (NBS, 2022), ensured an accurate representation of current demographics.

5.6.3 Sampling Strategy

Sampling is the deliberate selection of a subset of individuals, cases, or units from a larger population to draw insights and conclusions about that population (Casteel and Bridier, 2021; Taherdoost, 2016). In research, studying every member of a population is often impractical and unnecessary (Bryman, 2016). Instead, researchers (Etikan et al., 2016; Miles et al., 2014; Patton, 2015) suggest selecting participants who are either representative of the broader population or possess particularly rich, relevant experiences to gather nuanced and in-depth understanding of the research issue. This study employed a combination of purposive and snowball sampling to recruit participants whose experiences could offer rich, context-specific insights into mature women's entrepreneurship in Dar es Salaam. These non-probability sampling techniques are commonly used in qualitative research (Palinkas et al., 2015; Etikan et al., 2016; Patton, 2015) aligned with interpretivist paradigms, where the aim is to explore meaning rather than to generalise findings.

Purposive sampling was used to deliberately select individuals who met specific inclusion criteria: (1) self-identified women, (2) aged 50 and above, and (3) actively running their own businesses. These criteria were informed by the research objectives and previous literature on MWEs (Aydin et al., 2019; McKay, 2001; Meliou and Mallet, 2021; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022). In addition to older women, the study also purposively recruited institutional actors in three domains: political, financial, and supportive. These included government officials, bank and microfinance officers, and representatives from women's associations and training institutions. Their selection was based on their roles in shaping entrepreneurial environments and their proximity to decision-making and resource allocation (Maxwell, 2013; Welter, 2011; Yin, 2018).

However, as fieldwork progressed, it became clear that older women entrepreneurs were not easily visible in public business spaces. Most of the women encountered during initial visits were younger, typically in their 30s and 40s. This difficulty in locating older women entrepreneurs, particularly those operating informally or in secluded spaces, has been documented in other Tanzanian studies (Joseph, 2022; Kapinga and Montero, 2017; Mashapure et al., 2022; Rutagumirwa and Bailey, 2022) citing gender and socio-cultural influence that have shaped older generation women's socio-economic lives. These challenges highlighted the

need for snowball sampling as a complementary strategy. Snowball sampling was therefore introduced to access additional participants through peer referral. When a qualifying respondent was identified, she was asked if she knew other women of a similar age who also owned businesses. Researchers (Noy, 2008; Raifman et al., 2022) suggest that this method is particularly useful for reaching underrepresented or hard-to-locate populations because it builds on social networks. Although some referrals led to new participants, many declined, were unavailable, or could not be reached. This underscored both the ethical boundaries and practical limitations of participant-led recruitment (Browne, 2005; Guillemin and Gillam, 2004).

In conclusion, purposive and snowball sampling were used in combination to recruit participants with relevant, experience-based insights. This approach was both adaptive and ethically sound, and it aligned with the study's interpretivist commitment to producing knowledge that is grounded in the subjective realities of those directly involved (Denzin and Lincoln, 2011; Creswell and Poth, 2018; Guba and Lincoln, 1994). The next section explores the challenges encountered during participant recruitment and the strategies that were used to adapt to these difficulties.

5.6.3.1 Participant Recruitment: Strategies and Challenges

The recruitment of participants occurred from 2020 to 2022, coinciding with the peak of the COVID-19 pandemic. This period was marked by significant limitations on institutional access, travel, and in-person research activities. In response to these global disruptions, many qualitative researchers (Howlett, 2021; Lobe et al., 2020; Vindrola-Padros et al., 2020) turned to ICT participant recruitment strategies such as social media, email, and messaging platforms to maintain participant engagement. These methods were seen as practical and ethical alternatives to in-person recruitment (Archibald et al., 2021; Roberts et al., 2021). Following these trends, this study initially adopted an ICT recruitment strategy.

The aim was to make early contact with participants in Tanzania while the researcher was still based in the UK. Recruitment was to be done through Tanzanian NGOs, government departments, and SME directories, using platforms such as WhatsApp, Facebook, email, and Instagram. The intention was not only to accelerate access but also to build familiarity and trust in advance of the fieldwork. Qualitative researchers (Baltar and Brunet, 2012; Braun and Clarke, 2021; Gelinas et al., 2017; Shaver, 2005) have long supported such pre-engagement, especially when immediate in-person interaction is not feasible. However, despite these efforts,

ICT recruitment proved unsuitable for this study. As explained below, the strategy encountered multiple challenges related to education, infrastructure, digital accessibility, language, informality, and trust, all of which significantly shaped the final recruitment approach.

5.6.3.2 Why Did ICT Recruitment Fail?

One of the main barriers to ICT-based recruitment was the limited formal education among many women in Tanzania (Kambona and Ndibalema, 2024; Ndijuye et al., 2020), including those who participated in this study. Most had little or no schooling, with education often limited to the primary level delivered in Swahili. This lack of education directly contributed to widespread digital illiteracy, affecting their ability to read, understand, and interact with online research invitations. As Bwenge (2012), Fute et al. (2023), and Lauwo (2021) observe, low formal education in Tanzania is closely tied to weak English proficiency and minimal exposure to digital technologies. The issue was further compounded by the dominance of English-language interfaces on common platforms such as WhatsApp, Instagram, and Facebook. Unlike other developing countries like India and China, where local languages are widely integrated into digital platforms, Swahili-based applications remain scarce in Tanzania (Babirye et al., 2022). As a result, both the participants' educational limitations and the language structures of digital tools acted as significant obstacles to ICT recruitment in this study.

These educational and linguistic barriers were further compounded by infrastructural and technological challenges, as explained by DDT (van Dijk, 2005). In Tanzania, digital exclusion involves more than internet access. It includes unreliable electricity, poor ICT infrastructure, expensive data bundles, and low levels of digital literacy (Deogratius and Tefurukwa, 2025; Mtebe and Raisamo, 2014). TAM (Davis, 1989) also provides useful insight, stating that technology adoption is influenced by how useful and easy to use individuals perceive a digital tool to be. In this study, most women did not own smartphones but relied on basic mobile phones. Even those with smartphones generally used them for calling or texting only. This reflects broader findings across SSA, including countries like Kenya, Nigeria, and Uganda, where older informal entrepreneurs often lack the digital confidence or skills to engage with formal online processes (Gillwald et al., 2019; Porter et al., 2020). For a qualitative study such as this, the implications were significant. The researcher was unable to proceed with digital consent forms, pilot interviews, or online interviews, as it was simply not possible to access participants through ICT-based channels.

Furthermore, attempts to identify participants through online NGO databases and SME directories were unsuccessful. Most MWEs in Dar es Salaam were informal and not registered officially. This reflects a wider trend across SSA, where informal businesses are widespread but remain undocumented and beyond the reach of formal institutions (Gërxhani, 2004; Kanbur, 2017; Williams and Shahid, 2016). In the Tanzanian context, SME directories and NGO listings at the time of data collection often contained outdated or inaccurate contact details and were not regularly maintained (Deogratias and Tefurukwa, 2025; Isaga, 2018).

Likewise, even if ICT-based recruitment had succeeded, it would not have supported effective qualitative engagement. In Tanzanian society, trust is typically built through face-to-face presence, personal interaction, and social familiarity (Metta et al., 2023; Odusanya et al., 2022). Without physical interaction, digital outreach such as messaging or email lacked the interpersonal credibility needed to encourage participation. As Deane et al. (2019) and Akyirem et al. (2024) argue, community-based research in African settings often relies on proximity and established social rapport to create a safe and open space for engagement. This means that even under ideal digital conditions, ICT-based recruitment would have struggled to build the trust required for meaningful interviews and informed consent. In summary, the combination of structural and contextual barriers made ICT-based recruitment unfeasible. As a result, the study adopted on-the-ground strategies, which are described in the next section.

5.6.3.3 On-the-Ground Participant Recruitment: Challenges and Strategies

Following the failure of ICT-based methods, the recruitment strategy shifted to direct, in-person approaches. The initial plan was to collaborate with NGOs and district-level government offices to access MWEs across Dar es Salaam. These institutions were expected to act as key entry points because of their proximity to local entrepreneurs and their involvement in support or training programmes. However, this strategy proved ineffective in practice. Attempts to engage with district officials and women's organisations proved difficult. Many offices were difficult to reach by phone or email, and visits in person did not always result in access to the appropriate staff. Some required formal letters of request, but these were often redirected multiple times or left unanswered. Meetings were sometimes promised but cancelled or indefinitely delayed. In other cases, staff members gave unclear guidance or suggested following up with other departments that did not respond either. Women's organisations that initially welcomed the idea later became non-responsive or referred the researcher to unrelated teams. These difficulties are consistent with broader patterns in SSA countries such as Kenya, Nigeria, Malawi, Uganda, and Zimbabwe, where research access through formal institutions is

often obstructed by limited capacity, poor internal coordination, and bureaucratic inefficiencies (Bain et al., 2022; Chilisa, 2012; Kalina and Scott, 2019; Saharan et al., 2021).

In response, the recruitment approach shifted to a more informal and relational method. The researcher first relied on trusted personal contacts (friends and family) in Tanzania to identify potential participants. These contacts shared phone numbers and locations of MWEs operating in various market areas. Using these referrals, the researcher began visiting market sites directly to initiate face-to-face engagement. Once in the field, recruitment involved approaching women at their business stalls, introducing the study, and explaining its purpose, ethical safeguards, and voluntary nature. Some agreed to participate immediately, while others declined or requested time to consider. In addition to referrals, the researcher visited markets and commercial areas across the five districts of Dar es Salaam over the course of a month. Participants were identified through observation, focusing on women running visible and consistent micro or small businesses. This method prioritised trust-building through personal presence, clear verbal communication, and respectful dialogue, elements essential in qualitative fieldwork, particularly in settings where formal systems are unreliable (Akyirem et al., 2024; Deane et al., 2019).

Not all outreach was successful. Some MWEs declined to participate, even after face-to-face conversations. A recurring concern was mistrust. Many expressed scepticisms toward academic and government researchers, citing past experiences where studies were conducted but no feedback or tangible benefits were shared. Some participants directly questioned the purpose and potential impact of the research, reflecting a growing awareness among informal entrepreneurs of the gap between research, policy, and lived experience. This aligns with literature (Ashley, 2021; Clark, 2008; Kouritzin and Nakagawa, 2018) on extractive research and research fatigue, where communities feel that knowledge is taken from them without reciprocity or recognition.

These reflections prompted the researcher to reconsider assumptions around benefit and participation. While the study aimed to amplify women's voices and inform policy, these goals were not automatically meaningful to participants. Subedi (2006) suggests that researchers must co-define benefit with participants, rather than assume empowerment will result from participation alone. To address concerns and show appreciation, each participant was given a token of thanks after the interview: 20,000 Tanzanian Shillings (approximately £6.25 GBP) in a sealed envelope along with a handwritten thank-you card. This was not discussed beforehand

and was not used as an incentive to recruit participants. Instead, it was offered post-interview, in line with Tanzanian cultural values where acts of gratitude are seen as gestures of respect and mutual recognition. In contexts shaped by values of *utu* (humanity) and *ujamaa* (solidarity), such tokens are a relational rather than transactional form of reciprocity (Resnik, 2018). From an ethical standpoint, small post-interview tokens are widely recognised as acceptable when they follow participation and do not influence consent (Head, 2009; Largent, and Lynch, 2017). In East African research contexts, this practice helps foster trust and shows respect for participants' time and stories (Bain et al., 2022).

This strategy also reflects a shift toward ethical reciprocity, as recommended by feminist researchers such as Reinharz (1992, cited in Trainor and Bouchard, 2013). Participants were assured that the study would respect their voices and experiences. Informal member-checking was used to ensure that participants felt fairly represented. A plain-language summary of findings was also offered to any participant who requested it. These efforts aimed to move beyond extraction and towards a respectful, culturally grounded approach where participants were treated not just as sources of data but as co-contributors deserving of dignity and appreciation.

5.6.3.4 Sample Size: Selection and Rationale

> *"The question of what sample size is needed for qualitative research is frequently asked by individual researchers but not frequently discussed in the literature."*
> *(Boddy, 2016, p.426)*

Sample size in qualitative research is often debated, largely due to the perception that qualitative samples are too small to ensure rigour, credibility, or generalisability (Mason, 2010; Boddy, 2016). Unlike quantitative research, which relies on statistical calculations to determine sample adequacy, qualitative research has no established rules or universal standards for what constitutes a sufficient sample. As Malterud et al. (2015) and Vasileiou et al. (2018) explain, there are no definitive studies that prescribe appropriate sample sizes in qualitative inquiry. Instead, sample size decisions depend heavily on the research context, aim, and analytical approach. This absence of standardisation has contributed to ongoing concerns around methodological justification, transparency, and replicability in qualitative studies (Boddy, 2016).

In response to these challenges, the sample size in this study was determined using the principles of GT methodology, guided by two core logics: data saturation (Charmaz, 2006;

Glaser and Strauss, 1967) and the Information Power Model (IPM) (Malterud et al., 2015). Data saturation refers to the point in data collection when no new themes or insights are emerging. It marks the stage at which further interviews become redundant because the information gathered no longer adds anything substantially new to the analysis (Charmaz, 2006; Glaser and Strauss, 1967). In this study, interviews and analysis were carried out side by side, allowing patterns to be reviewed as the fieldwork progressed. Among the MWEs, by the 15th or 16th interview, no new themes were emerging, and responses were becoming repetitive. For the institutional gatekeepers, data saturation was reached more quickly. Participants were drawn from 3 types of institutions: support organisations, political authorities, and financial institutions. Due to their demanding schedules, inclusion was based on availability. As interviews progressed across these categories, responses began to repeat rather than generate new insights. By the end of the process, a total of 10 gatekeepers had been interviewed, and no new themes were emerging. Based on this ongoing process of monitoring the data, the total number of participants was finalised at 30, comprising 20 MWEs and 10 institutional gatekeepers. This figure was not fixed in advance but was reached through reflective decision-making during data collection, once it was clear that saturation had been achieved (Creswell, 2013; Guest et al., 2006; Marshall et al., 2013).

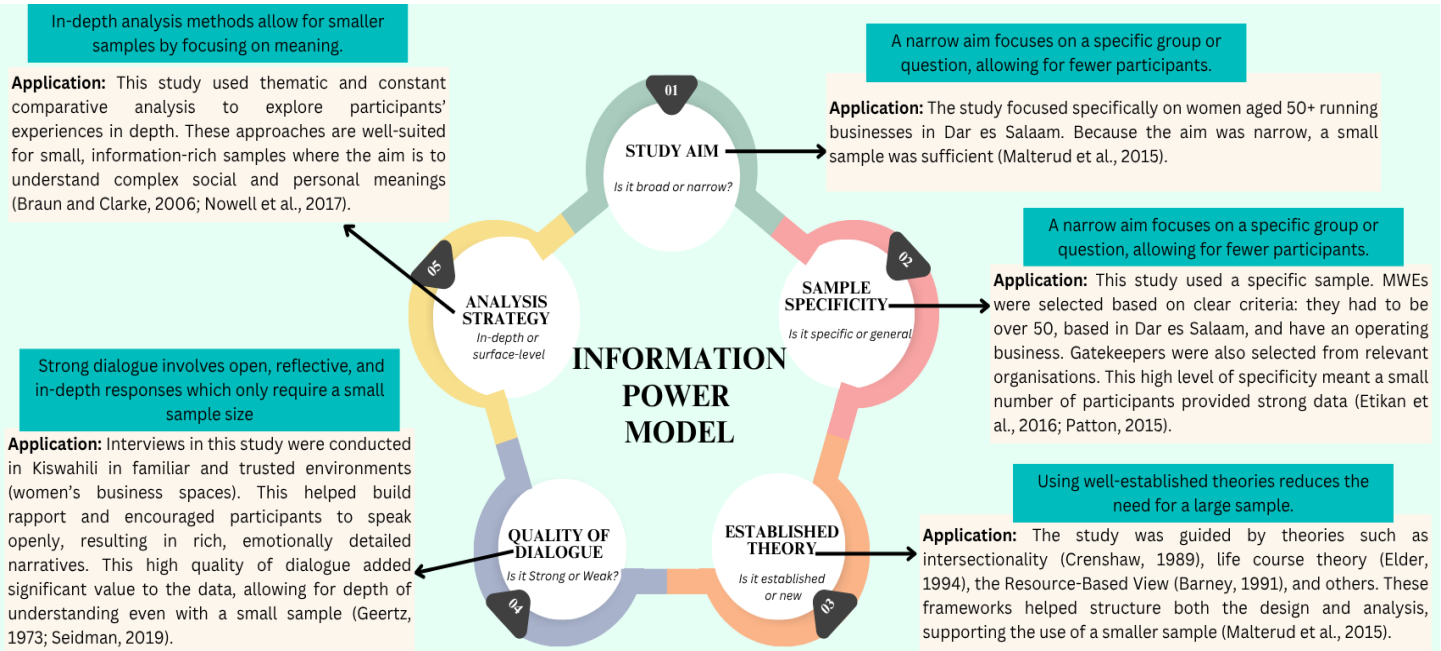
In addition to data saturation, IPM was used to further justify the sample size. Developed by Malterud et al. (2015), IPM suggests that the more relevant and information-rich each participant is in relation to the study aim, the fewer participants are needed. Rather than focusing on numbers, this model evaluates whether the sample holds enough “information power” to answer the research questions meaningfully. The IPM is based on five interrelated criteria: Study Aim (SA), Sample Specificity (SS), Use of Established Theory (ET), Quality of Dialogue (QOD), and Analysis Strategy (AS). The first criterion is SA, which refers to how focused and specific the research objective is. In this study, the aim was narrow and clearly defined: to explore the lived entrepreneurial experiences of MWEs in Dar es Salaam. Because the focus was not broad or exploratory, fewer participants were required to gather meaningful and targeted insights (Malterud et al., 2015; Vasileiou et al., 2018).

The second criterion is SS, which relates to how well the participants represent the group being studied. This was addressed through strict inclusion criteria. MWEs were selected based on age, location, and experience in entrepreneurship, while institutional gatekeepers were chosen from organisations directly involved in supporting women entrepreneurs, ensuring the sample was highly relevant to the study’s aim (Etikan et al., 2016; Patton, 2015). The third criterion,

ET, considers whether the research is grounded in existing theoretical frameworks. This study was not developing new theory but building on well-established models such as intersectionality (Crenshaw, 1989), life course theory (Elder, 1994), RBV (Barney, 1991), II (Scott, 2001), SDT (Deci and Ryan, 1985), and the TPB (Ajzen, 1991), etc. These theoretical foundations helped guide both the design and the interpretation of findings, reducing the need for a large sample (Malterud et al., 2015).

The fourth criterion is QOD, which concerns the depth, trust, and openness within the interviews. The women in this study shared detailed and emotionally rich accounts of their experiences in familiar and comfortable settings, allowing for the generation of thick, reflective data (Geertz, 1973; Rubin and Rubin, 2012; Seidman, 2019). Lastly, AS refers to the approach used in analysing the data. The study employed an interpretive analysis strategy, using thematic and constant comparative techniques that prioritise depth and contextual understanding (Braun and Clarke, 2006; Nowell et al., 2017). Because this approach focuses on meaning rather than measurement, it is compatible with smaller, carefully selected samples (Malterud et al., 2015). These five criteria are summarised in **Figure 24**, which visually illustrates how the sample size in this study was supported by the information power held by the respondents.

Figure 24: The Information Power Model: A Sample Size Justification



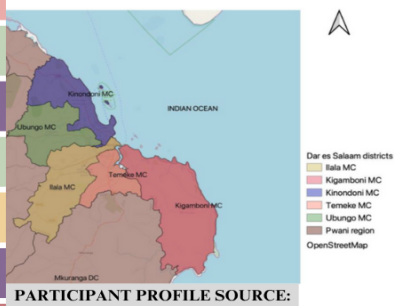
SOURCE: Constructed by the researcher based on IPM by *Malterud et al. (2015, pp. 1754-1759)*

5.6.3.5 Participant Profiles: MWEs and Institutional Gatekeepers

As discussed in the preceding section, the sample size of this study was 30 respondents, 20 MWEs and 10 officials from political, financial and support institutions. The participant profile of MWEs is shown in **Table 17**.

Table 17: Participant Demographic Profiles: MWEs

NO.	PSEUDONYMS*	AGE	TYPE OF BUSINESS	MARITAL STATUS	FORMAL EDUCATION	DISTRICT
1	MAMA M	50	GROCERY VENDOR	SEPARATED	PRIMARY	TEMEKE
2	MAMA W	50	MAMA LISHE	WIDOWED	PRIMARY	TEMEKE
3	MAMA E	51	MAMA LISHE	DIVORCED	PRIMARY	UBUNGO
4	MAMA Q	51	TAILOR	MARRIED	DIPLOMA	TEMEKE
5	MAMA B	52	SALON OWNER	MARRIED	DIPLOMA	UBUNGO
6	MAMA C	52	GROCERY VENDOR	WIDOWED	PRIMARY	KINONDONI
7	MAMA F	52	MAMA LISHE	MARRIED	NO EDUCATION	UBUNGO
8	MAMA G	52	BATIK MAKING	SEPARATED	DIPLOMA	ILALA
9	MAMA Z	52	MAMA LISHE	DIVORCED	PRIMARY	KINONDONI
10	MAMA D	54	RETAIL (CLOTHING)	MARRIED	SECONDARY	KIGAMBONI
11	MAMA V	54	GROCERY VENDOR	SEPARATED	PRIMARY	TEMEKE
12	MAMA J	55	SALON OWNER	MARRIED	DIPLOMA	KIGAMBONI
13	MAMA L	55	GROCERY VENDOR	WIDOWED	PRIMARY	KINONDONI
14	MAMA A	56	MITUMBA SELLER	SEPARATED	NO EDUCATION	KIGAMBONI
15	MAMA R	57	MAMA LISHE	WIDOWED	NO EDUCATION	KIGAMBONI
16	MAMA P	58	MAMA LISHE	WIDOWED	PRIMARY	UBUNGO
17	MAMA K	59	RETAIL (SHOP)	MARRIED	SECONDARY	KINONDONI
18	MAMA N	61	BATIK MAKING	WIDOWED	PRIMARY	ILALA
19	MAMA H	63	BATIK MAKING	WIDOWED	PRIMARY	ILALA
20	MAMA S	67	BATIK MAKING	WIDOWED	PRIMARY	ILALA



PARTICIPANT PROFILE SOURCE: FIELDWORK PROFILE

MAP SOURCE: (Manyanga et al., 2024, p.3)

NOTE: In Tanzanian culture, the term "Mama" (Mother) is widely used as a respectful and affectionate honorific for women, particularly those who are older or hold a respected position in the community (Kraska-Szlenk, 2018). It conveys both respect and recognition of their status as elders or significant contributors to family and society.
Given that my research focuses on mature women entrepreneurs (MWEs), referring to them as "Mama" aligns with cultural norms and acknowledges their experience, wisdom, and social standing. This linguistic choice fosters a respectful and culturally sensitive relationship between the researcher and participants, which is essential for ethical and authentic engagement within the Tanzanian context.
By adopting "Mama" as a form of address in this study, This study honours the participants' contributions and ensure that the research process reflects local cultural practices.

Table 17 provides the demographic profile of the participants in this study. The participants in this study were aged between 50 and 67, as those over 67 could not be located. This reflects broader demographic, cultural, and practical realities in Tanzania. Researchers (Joseph, 2022; Rutagumirwa and Bailey, 2019; Spitzer and Mabeyo, 2014) have highlighted that factors like life expectancy, health challenges, and shifting societal roles likely limit the presence of older women in active entrepreneurship. Joseph (2022) further observed that African cultural practices often discourage older women from engaging in business activities, traditionally confining them to domestic roles rather than entrepreneurial ones, thereby reducing their participation compared to younger women. Likewise, efforts to engage district officials and

organisations such as SIDO and HelpAge International for assistance in recruiting participants were unsuccessful, as these entities did not respond to requests for collaboration. Thus, participants were recruited through purposive sampling through market visits and assistance from friends and colleagues. Purposive sampling focuses on selecting individuals who can provide the most relevant and rich data to meet the research objectives (Etikan et al., 2016; Palinkas et al., 2015; Patton, 2002).

Consequently, participants over 67 were underrepresented, likely due to their invisibility within the chosen recruitment networks or their reduced business activity (Joseph, 2022) and reliance on informal practices, making them more difficult to locate. Since the study focuses on the experiences of mature women entrepreneurs, the chosen age range of 50–67 represents most active, visible, and accessible entrepreneurs within this demographic (Palinkas et al., 2015). Additionally, resource and time constraints further limited the ability to locate participants over 67 years old.

Despite the age limitation, the study mitigated this by ensuring representation across diverse industries and districts (the researcher ensured that the participants were selected from the five districts of Dar es Salaam). As shown in Table 17, the variety of businesses including, grocery vending, tailoring, Mama Lishe (food vending), salon ownership, and batik making, highlights the entrepreneurial adaptability and versatility of the participants. Most of these ventures operate within the informal sector, which, as discussed in Chapter Two, has been largely overlooked by previous research. This study addresses that gap by exploring the unique adaptability of entrepreneurs navigating constrained economic environments. However, the predominance of micro-enterprises may also point to structural barriers hindering their progression into larger, formalised ventures, as the findings in Chapter Seven will reveal.

Lastly, marital status and education emerge as key factors in this study. The participants include married, widowed, separated, and divorced women, reflecting diverse family dynamics that likely influence their entrepreneurial motivations, access to resources, and support networks. For example, widowed or divorced participants may turn to entrepreneurship out of necessity, while married women might benefit from spousal support. Additionally, limited formal education restricts employment opportunities, often compelling MWEs to pursue entrepreneurship as an alternative livelihood strategy, as discussed in Chapters Six and Seven. **Table 18** below shows the profile of the institutional gatekeepers.

Table 18: Participant Demographic Profiles: Institutional Gatekeepers

PSEUDONYM	POSITION	TYPE OF INSTITUTION	INSTITUTION NAME
MR. T	REPRESENTATIVE*	SUPPORT INSTITUTION	TAWIDO
MS. A	TRAINER	SUPPORT INSTITUTION	TAWIDO
MRS. V	REPRESENTATIVE*	SUPPORT INSTITUTION	SIDO
MRS. C	REPRESENTATIVE*	SUPPORT INSTITUTION	MKUKUTA
MS. P	REPRESENTATIVE*	SUPPORT INSTITUTION	VIBINDO
MR. E	DISTRICT AUTHORITY	POLITICAL INSTITUTION	UBUNGO MUNICIPAL
MR. K	DISTRICT AUTHORITY	POLITICAL INSTITUTION	KINONDONI MUNICIPAL
MR. N	DISTRICT AUTHORITY	POLITICAL INSTITUTION	TEMEKE MUNICIPAL
MRS. F	LOAN OFFICER	FINANCIAL INSTITUTION	CRDB BANK
MR. H	REPRESENTATIVE*	FINANCIAL INSTITUTION	NMB
MR. L	LOAN OFFICER	FINANCIAL INSTITUTION	NBC BANK

FULL FORMS:

- **TAWIDO**: Tanzania Women in Development Organization
- **SIDO**: Small Industries Development Organization
- **MKUKUTA**: Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania (National Strategy for Growth and Reduction of Poverty)
- **VIBINDO**: Vikundi vya Biashara Ndogo Ndogo (Small Business Groups Association)
- **CRDB**: Cooperative and Rural Development Bank
- **NMB**: National Microfinance Bank
- **NBC**: National Bank of Commerce

SOURCE: FIELDWORK PROFILE

NOTE*: The participants belonged to a small, easily recognisable group, making the disclosure of their actual official titles a potential risk for identification. Therefore, "representative" was used as a title description of their official position to ensure confidentiality and protect participant identities, in accordance with UWTSD ethical guidelines

The profiles of the officials (see Table 18) highlight the study's effort to capture a comprehensive view of the ecosystem influencing MWEs in Dar es Salaam. One of the gaps highlighted in Chapters Two and Three is the lack of research on systemic issues facing MWEs globally. By including representatives from diverse sectors such as support organisations (e.g., TAWIDO, SIDO, VIBINDO), municipal authorities, and financial institutions (e.g., CRDB, NMB, NBC), the study addresses this gap by examining the structural, economic, and policy related factors that shape MWEs' experiences. This focus ensures a deeper understanding of how institutional support and barriers affect their entrepreneurial journeys, contributing to the global discourse on systemic challenges for MWEs. **Appendix One** provides a brief profile of the institutions mentioned above, offering additional context about their roles and contributions to supporting entrepreneurs in Tanzania.

5.6.3.6 Potential Sampling Biases and Mitigation Strategies:

Participant sampling was carefully designed to maximise diversity and ensure strong contextual relevance. Effort was made to reach a wide range of MWEs, including those who are often less visible in public or institutional spaces. Women over the age of 67 proved harder to engage, as they were less likely to appear in marketplaces or participate in social networks that facilitated referrals. This trend has been observed in Tanzanian literature (Joseph, 2022; Mwaikoseya, 2022; Spitzer and Mabeyo, 2014), which notes that the oldest segment of women entrepreneurs often has limited public presence. While participants up to age 67 were successfully included, older women were not easily accessible through available recruitment strategies. To extend reach, the researcher engaged community leaders, visited residential areas, and made efforts to approach home-based entrepreneurs. These approaches allowed the sample to reflect the lived experiences of those most actively engaged in business during later life in Dar es Salaam.

The limited visibility of women over 67 can be understood within the broader socio-cultural context that shaped their earlier life trajectories. In Tanzania, women born into earlier generations were often socialised to marry early, depend economically on men, and remain in domestic roles. These constraints limited their access to education, income-generating skills, and public life, which has long-term implications for their visibility in later years (Mbilinyi, 1972; Odaga and Heneveld, 1995; Sudarkasa, 1986). This has been reported in other developing countries (Nigeria, India, Pakistan, etc.) in context (Khan, 1989; Odaga and Heneveld, 1995). Recent research (Aboderin, 2004; Al-Rashid et al., 2024; Giridhar et al., 2015; Twikirize and Spitzer, 2019) across the Global South continues to support this view, noting that older women often remain excluded from economic spaces due to structural barriers linked to early socialisation, limited formal education, caregiving burdens, and a lifetime of economic marginalisation. These gendered life-course inequalities help explain why the oldest women were difficult to locate and show that this is not unique to this study but reflects broader structural issues affecting older women's visibility and economic participation.

Recruitment also accounted for potential limitations of snowball sampling, particularly the risk of clustering through social referrals. Snowball sampling can lead to homogeneity, as participants often refer others within their close networks, which can limit diversity (Barbour, 2001; Biernacki and Waldorf, 1981; Robinson, 2014). To manage this, recruitment began independently in each district using varied entry points such as markets, NGOs, and informal networks. Referrals were evaluated against inclusion criteria to ensure variation in age,

business type, and background. Where referred participants came from similar profiles, only one or two were included, and new contacts were sought elsewhere. By combining purposive and snowball sampling, the study ensured both intentional inclusion and the flexibility needed to access entrepreneurs who might otherwise remain hidden (Guest et al., 2006; Palinkas et al., 2015; Patton, 2015).

Non-response and unavailability were expected challenges in qualitative fieldwork (Bryman, 2016; Ritchie et al., 2014), particularly among time-constrained individuals or those unfamiliar with research participation. These cases were managed by identifying alternative participants from similar backgrounds or localities. Field observation proved especially valuable in this process. After ICT-based recruitment proved ineffective, the researcher spent extended periods in marketplaces in Dar es Salaam using direct observation and in-person rapport to connect with entrepreneurs. This method enhanced access to participants not embedded in formal networks and allowed those initially hesitant to take part after trust was established (Maxwell, 2013).

To ensure wider contextual coverage, recruitment took place across all five districts of Dar es Salaam. This geographical range accounted for district-level variations in socio-economic conditions and added depth to the overall sample. While the study recognises that no qualitative sampling approach is entirely free from limitations, every effort was made to promote inclusion, diversity, and credibility. Strategies such as purposive selection, layered recruitment entry points, direct observation, and cross-district engagement were employed to maintain methodological rigour and transparency (Creswell and Poth, 2018; Gobo, 2004). These efforts reflect the interpretivist and qualitative orientation of the study, which prioritised rich, in-depth accounts over statistical generalisation (Denzin and Lincoln, 2011; Flick, 2018; Mason, 2018). Although not numerically representative, the final sample captured diverse experiences and perspectives relevant to the research focus (Malterud et al., 2015). Participants were selected for their contextual and experiential value, offering strong grounding for qualitative analysis (Denzin and Lincoln, 2011).

5.7 Methods of Data Collection

Researchers (Bryman, 2016; Denzin and Lincoln, 2011; Heale and Forbes, 2013; Moser and Korstjens, 2017; Noble and Heale, 2019) propose that qualitative research typically combines multiple data collection methods in a single investigation to ensure the validity and reliability

of the findings. This study used both secondary and primary data collection methods; the sections below will discuss these.

5.7.1 Primary Methods of Data Collection

The primary methods of data collection used in this study included participant observations, in-depth interviews, structured interviews, and field photography. These methods were chosen to provide a comprehensive understanding of the lived experiences and entrepreneurial practices MWEs in Dar es Salaam. As previously discussed, qualitative research is often criticised for its emphasis on subjective data, which some (Johnson and Onwuegbuzie, 2004; Nudzor, 2009; Williams, 2020) argue lacks generalisability. Therefore, scholars (Denzin and Lincoln, 2011; Heale and Forbes, 2013; Noble and Heale, 2019) have proposed triangulation as a strategy to address these concerns and enhance the credibility of qualitative studies. In this research, the combination of participant observations, in-depth interviews, and field photography ensured triangulation, thereby increasing the reliability and validity of the findings.

By integrating observational data, participant narratives, and visual evidence, the researcher was able to cross-verify insights (Noble and Heale, 2019) and construct a comprehensive understanding of the entrepreneurial ecosystem and the experiences of MWEs in Tanzania. This approach enabled the exploration of the multifaceted nature of entrepreneurship among MWEs, capturing both their individual journeys and the systemic factors influencing their opportunities and challenges. The next section will discuss these methods briefly.

5.7.1.1 Participant Observations

Observation is considered a gateway to other research methods because of its exploratory nature, which assists in preparing surveys, in-depth interviews, focus groups or secondary data (Spradley, 1980). Researchers (Bernard, 2017; DeWalt and DeWalt, 2011; Emerson et al., 2011; Gold, 1958; Hammersley and Atkinson, 2007) posit that there is frequently a discrepancy between what people claim they do and what they actually do. Spradley (1980) argues that often, observed conduct is a more reliable predictor than self-reported behaviour. In this research, participant observation allowed the researcher to immerse themselves in the natural settings of the participants (Bernard, 2017), observing their daily activities, interactions, and business operations. This approach provided rich, contextual insights that assisted in preparing the interview guide and informed the development of relevant and meaningful questions for the in-depth interviews (Emerson et al., 2011). Additionally, in line with DeWalt and DeWalt

(2011 this immersive approach also facilitated trust-building with participants, which enhanced the quality of data collected during the interviews. Furthermore, the observations helped contextualise the participants' responses, enabling the researcher to cross-check and validate findings during the analysis phase.

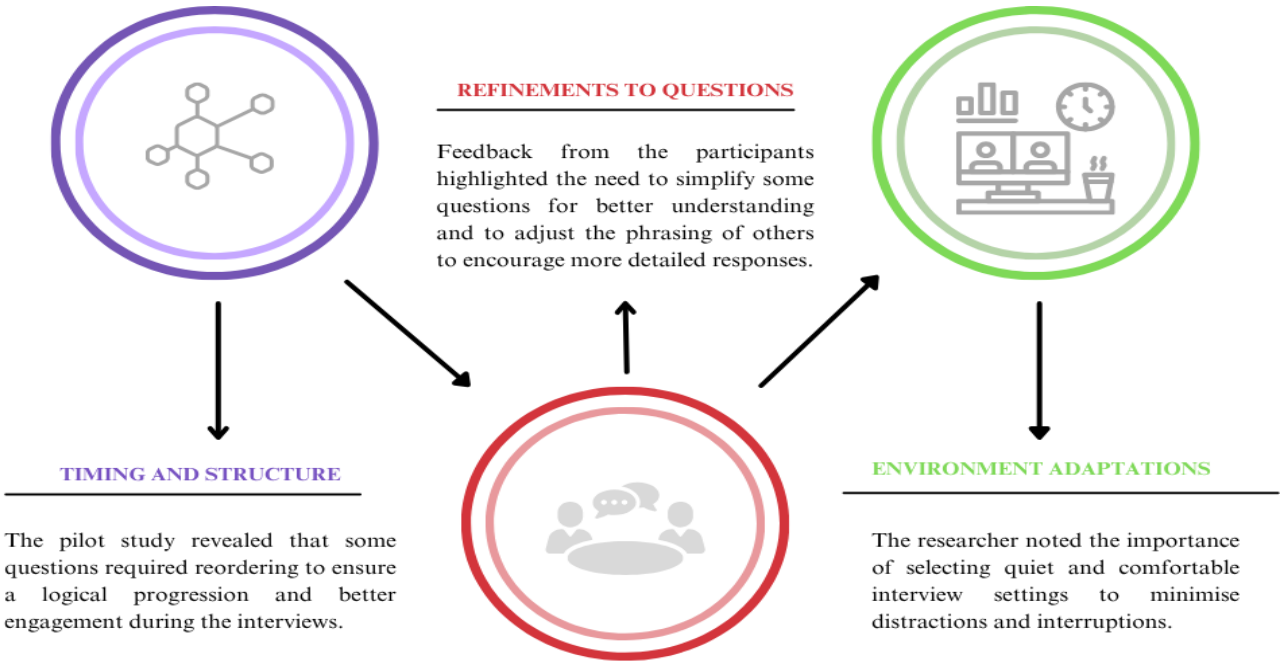
The participant observation took place in Dar es Salaam for 1 month between 20th/July/2022 and 20th/ August/2022. Of the 20 participants, only nine of them granted permission (verbal consent) to be observed. However, during the interviews, the researcher ensured to observe and record any notable activities or interactions occurring in the environment, documenting them afterwards, which participants agreed to do during the interview slot (Emerson et al., 2011). Notably, none of the participants in Kigamboni consented to participant observation; therefore, the observations were primarily carried out in four districts: Ilala, Temeke, Kinondoni, and Ubungo. Permission for the observations in the markets was obtained verbally from the municipal councils and the MWEs following the presentation of the researcher's university ID, student enrolment letter, research proposal, and the university-approved ethics and research proposal email. **Appendix Two** presents the results obtained from the participant observations, detailing key findings and insights. Additionally, it outlines the questions that emerged from these observations, which were subsequently incorporated into the interview guide to ensure a comprehensive exploration of the participants' experiences and perspectives.

However, participant observation also posed challenges for the researcher due to the nature of the market environments, which were often crowded, chaotic, and characterised by rough language exchanges. In particular, incidents of harassment from men created additional difficulties, making it challenging for the researcher to navigate these spaces comfortably. These conditions not only tested the researcher's ability to remain focused and objective but also highlighted the everyday struggles and resilience of the participants operating in such environments. Despite these challenges, the observations provided invaluable insights into the social dynamics and contextual realities that shape the entrepreneurial experiences of mature women in these settings. Researchers (Bernard, 2017; DeWalt and DeWalt, 2011; Emerson et al., 2011; Gold, 1958; Hammersley and Atkinson, 2007; Spradley, 1980) highlight that participant observation often involves navigating chaotic or challenging environments and stress the need for flexibility and resilience in such settings.

5.7.1.2 Pilot Study

Following the participant observation phase, a pilot study was conducted to refine the research instruments and approach (Kvale and Brinkmann, 2015). The purpose of the pilot study was to assess the clarity and appropriateness of the interview questions, identify any potential challenges or barriers in the interview process, and ensure that the questions would facilitate a natural flow of conversation while addressing the research objectives (Van Teijlingen and Hundley, 2001). The pilot study involved two participants, with each interview lasting approximately 45 minutes. The pilot study served as a crucial step in testing the semi-structured interview guide (Morse, 2004), ensuring that the questions were clear, relevant, and effective in eliciting meaningful responses.The insights gained from the pilot study informed adjustments to the interview guide, improving its effectiveness in the main study. It also provided the researcher with an opportunity to practice and refine their interviewing skills, ensuring that the full-scale interviews would be conducted smoothly and effectively (Kvale and Brinkmann, 2015). The pilot study ultimately enhanced the quality and reliability of the data collection process. The findings from the pilot study are shown in the **Figure 25** below:

Figure 25: Lessons from the Pilot Study



SOURCE: Constructed by Researcher based on the pilot study

5.7.1.3 Semi-Structured In-depth Interviews

Semi-structured in-depth interviews were a key primary data collection method in this study. This approach allowed for a balance between guided inquiry and conversational flexibility, enabling participants to share their experiences, insights, and perspectives in their own words (Patton, 2015). The interview guide, developed based on initial observations and secondary data, included open-ended questions (Kvale and Brinkmann, 2015) to explore key themes while allowing participants the freedom to elaborate on topics they found significant. **Appendices Three and Four contain the interview guide written in both English and Swahili.**

The interviews were conducted with MWEs, with durations ranging from a minimum of one and a half hours to as long as five hours. The extended duration of some interviews was largely due to the participants' self-employed status, which meant they often had to attend to customers during the conversations. These interruptions, while lengthening the interview process, also provided valuable insights into the participants' daily operations and interactions with customers, enriching the contextual understanding of their entrepreneurial activities (Spradley, 1980). The flexibility of the interview structure allowed the researcher to adapt to these circumstances, ensuring that participants could engage without feeling pressured to compromise their work responsibilities (Seidman, 2006). Likewise, some participants had limited availability, which occasionally required cutting the interviews short. In some cases, language barriers or cultural nuances posed challenges, necessitating careful interpretation and follow-up questions for clarity during researchers' term breaks and via the phone. Also, certain questions, particularly those related to the death of a spouse, divorce or separation, financial struggles or harassment, required tactful phrasing to ensure participants felt comfortable sharing.

Temple and Young (2004) discuss the importance of conducting interviews in participants' native language to ensure authentic responses and minimise language barriers. Thus, the interviews were conducted in Swahili, the primary language spoken in Tanzania, to ensure clear communication and to make participants feel comfortable expressing themselves. Using Swahili allowed the researcher to capture the participants' thoughts, experiences, and emotions authentically, as they could articulate their responses in their native language. This choice minimised potential language barriers and facilitated a more natural and open dialogue, contributing to the richness and depth of the data collected. Translations into English were carried out during the transcription process to enable analysis and presentation in the research while maintaining the original context and meaning of the participants' responses.

The questions were designed to be open-ended to encourage a natural flow of conversation and allow participants to share their experiences and perspectives in their own words. This approach facilitated deeper insights into their entrepreneurial journeys, challenges, and strategies, as it gave participants the flexibility to elaborate on topics, they found significant. By structuring the interviews in this conversational style, the researcher was able to create a comfortable and engaging environment, enabling participants to speak freely and provide detailed, nuanced responses. This method also allowed for the exploration of unexpected themes that emerged during the discussions, enriching the overall findings of the study.

In line with ethical guidelines from the UWTSD Research Ethics and Integrity Code of Practice, UWTSD Research Data Management Policy and Market Research Society Code of Ethics (MRS, 2023), verbal and written consent were obtained from all participants before the interviews began (Israel and Hay, 2006). Notably, the primary mode of securing consent was verbal, as many participants were unable to read or write. Researchers (Creswell and Poth, 2018; Israel and Hay, 2006; Patton, 2015; Wendler, 2004) highlight verbal consent as an ethically acceptable alternative when literacy or language barriers make written consent impractical, provided it is accompanied by clear explanations and documented evidence of agreement. Hence, the researcher read the consent forms aloud, left them with participants to consult their social circles, and later returned to confirm their consent.

Likewise, for those who could not sign, the forms were signed by a witness (a separate consent form was prepared; **see Appendix Seven and Eight**). Similarly, participants were informed about the purpose of the study, their right to withdraw at any time, and measures taken to ensure confidentiality. All interviews were recorded with the participant's permission and stored securely in a folder in the computer and iCloud with passwords only known by the researcher to maintain ethical standards. The participant information sheet and Informed Consent were written in both English and Swahili and are attached in **Appendices Five, Six, Seven and Eight**.

5.7.1.3 Structured Interview Questions: Institutional Gatekeepers

As discussed previously, engaging with institutional gatekeepers in this research was essential due to their privileged access to information, networks, and resources that are not easily available elsewhere (Creswell and Poth, 2018; Flick, 2018; Hammersley and Atkinson, 2007). The systemic challenges identified in the literature review and participant narratives (see Chapters Two, Three, and Seven) frequently highlighted a lack of access to financial resources

and insufficient policy and business support for entrepreneurs. However, these insights presented a one-sided perspective, reflecting only the participants' views. It has been argued that research on women's entrepreneurship requires a comprehensive understanding of both challenges and opportunities (Ahl, 2006). Therefore, institutional gatekeepers were consulted to provide their perspectives on systemic barriers, policies, and opportunities that shape the entrepreneurial landscape for mature women. This helped address the observed gap between resources and the entrepreneurs' needs.

However, initially, the researcher reached out to approximately 20 support organisations, five municipal officials, and seven financial institutions, inviting them for semi-structured interviews lasting 45 minutes to an hour **(See Appendix Nine)** for a list of contacted organisations). However, this approach yielded little to no response. Recognising the lack of engagement, the researcher adapted their strategy by tailoring the interview requests, proposing a more concise format involving only three to five specific questions, delivered in a 15–20-minute phone call. This revised approach proved successful, with responses received from four support organisations (TAWIDO, SIDO, MKUKUTA, and VIBINDO), three municipal officials (representing Temeke, Kinondoni, and Ubungo), and three banks (CRDB, NMB, and NBC). The shorter, targeted interviews increased participation and provided essential insights to support the study's objectives.

To efficiently engage gatekeepers and ensure their responses were relevant to the research needs, specific questions were employed. Tailored questions allowed for in-depth exploration of policies, practices, and institutional support mechanisms for MWEs, insights that may not have been captured through more general inquiries. Unlike open-ended or vague questions, which risk eliciting irrelevant or superficial answers, specific questions reduce ambiguity and produce actionable data. This targeted approach allowed the study to bridge the gap between individual entrepreneurial experiences and broader systemic contexts.

The need for precise and actionable data necessitated the use of structured interview questions. This approach involved a predetermined set of carefully crafted queries designed to ensure consistency, focus, and comparability of responses across participants. As highlighted by Patton (2015) and Bryman (2016), structured questions enable researchers to gather reliable and relevant insights while minimising ambiguity. This method facilitated efficient data collection, particularly from gatekeepers, by ensuring their contributions were aligned with the study's objectives. Furthermore, structured interviews enhanced reliability by addressing the

same core topics with all participants, supporting data triangulation and the validation of findings, as argued by Denzin (1978) and Miles et al. (2014). Additionally, Silverman (2020) underscores the ethical importance of preparing focused questions when engaging with professionals or gatekeepers, respecting their expertise and time. The average phone call response was approximately 16 minutes, with all interviews conducted via WhatsApp. This platform provided a convenient and accessible medium for both the researcher and the participants, facilitating real-time communication while maintaining the concise and focused nature of the tailored interview approach **(See Appendix Ten for the structured interview questions)**.

5.7.1.4 Field Photography

Field photography was an integral part of this study, serving as a complementary method to participant observation and interviews (Pink, 2013; Collier and Collier, 1986). By capturing visual data, the researcher documented the physical environments, business setups, and daily activities of the MWEs in Dar-es-Salaam (Banks, 2001; Rose, 2016). This method enriched the study (Harper, 2002; Rose, 2016) by providing tangible evidence of the participants' workspaces and practices, offering insights that may not have been fully conveyed through verbal or written descriptions. The primary purpose of using field photography was to contextualise the entrepreneurial experiences of the participants. Photographs helped illustrate:

- The conditions of the market spaces, including their layout, crowding, and environmental challenges such as pollution (Harper, 2002).
- The setup and organisation of participants' businesses, from Mama Lishes' cooking stations to the displays of grocery vendors and batik makers.

Field photography also supported the analysis by visually validating data from observations and interviews (Prosser and Schwartz, 1998; Banks, 2001). For example, images highlighted the reliance on traditional methods, such as charcoal for cooking, the absence of signage for businesses, poor urban planning, etc., reinforcing textual findings. Despite its benefits, field photography posed some challenges:

- **Consent and Privacy:** Gaining consent to take photographs required careful negotiation, particularly in sensitive contexts where participants might feel uncomfortable being photographed (Clark, 2013; Wiles et al., 2008).
- **Dynamic Environments:** The crowded and fast-paced market conditions made it difficult to capture clear and comprehensive images (Guillemin and Drew, 2010).

- **Interpretation Limitations:** While photographs provided valuable visuals, their interpretation required careful contextualisation to avoid subjective assumptions (Liamputtong, 2011).

Likewise, to ensure the ethical use of photography, verbal consent was sought from participants before taking any photographs, and efforts were made to avoid capturing identifiable images of individuals without explicit permission (some images were also blurred to protect privacy) (Clark, 2013; Wiles et al., 2008). All photographs were used solely for research purposes and presented in ways that maintained the dignity and privacy of the participants.

5.7.2 Secondary Methods of Data Collection

Secondary data for this study was sourced from a variety of platforms and materials, including online news forums, books, conference papers, and academic journals. Researchers (Bryman, 2016; Creswell and Poth, 2018) emphasise the integration of secondary data to build a comprehensive understanding of the research topic. Hence, these sources provided valuable background information, theoretical frameworks, and contextual insights to complement the primary data collected during fieldwork. By integrating findings from reputable and diverse secondary sources, the study ensured a robust understanding of the broader socio-economic and cultural factors influencing MWEs. This approach also helped to identify gaps in existing research and informed the development of the interview guide and analysis framework. The following section discusses the methods of data analysis used for this study.

5.8 Methods of Data Analysis

This study employed three complementary methods of data analysis: thematic analysis, content analysis, and grounded theory analysis. Each method played a specific role in organizing, interpreting, and deriving meaning from the qualitative data collected, ensuring a comprehensive understanding of the experiences and challenges faced by MWEs in Dar-es-Salaam, Tanzania.

5.8.1 Translation and Transcriptions

The data collected during the study required careful translation and transcription to ensure accuracy and maintain the integrity of the participants' narratives (Temple and Young, 2004; Birbili, 2000). Since the interviews were conducted in Swahili, the primary language spoken by the participants, they were subsequently translated into English during the transcription process to facilitate analysis and reporting.

5.8.1.1 Translation Process

The translation aimed to preserve both the literal meaning and the contextual nuances of participants' responses (Temple and Young, 2004; Esposito, 2001). This approach ensured that the richness of the data was not lost while adapting it for analysis in English. Cultural expressions and idiomatic phrases were carefully interpreted to convey their intended meaning in the context of the study (Birbili, 2000; Van Nes et al., 2010). To enhance accuracy, the translations made by the researcher were reviewed by a Tanzanian bilingual professional familiar with both Swahili and English, as recommended by Squires (2009). This cross verification minimised errors and ensured that key terms and concepts were appropriately conveyed (Esposito, 2001). The researcher ensured that the translator was a local Tanzanian with a deep understanding of the Tanzanian socio-cultural ethos. This was crucial for maintaining accuracy in translation, as the translator's familiarity with local dialects, expressions, and cultural nuances helped preserve the meaning and context of participants' narratives. By selecting a translator with this background, the researcher enhanced the reliability of the data while ensuring that participants felt comfortable and understood during the research process (Temple and Young, 2004).

However, using a translator in the research process introduced potential risks to confidentiality; therefore, the researcher implemented additional steps to ensure ethical practices were upheld. First, the translator signed a confidentiality agreement **(see Appendix Eleven)**, committing to the non-disclosure of any participant information (Israel and Hay, 2006). Second, participants were informed about the translator's role in the research and provided the opportunity to consent to their involvement (Wendler, 2004). To further safeguard confidentiality (Beskow et al., 2014), all data were anonymised by removing identifying information, and pseudonyms were used in documentation and reporting. Recorded interviews, notes, and other sensitive materials were securely stored in Dropbox, with access restricted to the researcher and translator. After the translation process was completed, the passwords for these files were changed to prevent unauthorised access. These measures ensured compliance with ethical guidelines and protected participants' privacy throughout the research process (Creswell and Poth, 2018).

5.8.1.2 Transcription Process

All interviews were transcribed using a combination of verbatim and selective non-verbatim approaches. Verbatim transcription was used to capture participants' voices authentically, with relevant non-verbal cues such as pauses, laughter, and hesitations noted to provide contextual depth (Poland, 1995; Oliver et al., 2005). In cases where content was non-critical to the research focus, non-verbatim transcription was applied selectively to streamline the data while retaining its meaning (Halcomb and Davidson, 2006). Anonymisation was maintained throughout the transcription process by replacing all participant identifiers with pseudonyms to ensure confidentiality and protect privacy (Buchanan, 2007). To support consistency and clarity, all transcripts followed a standardised format, including clear labelling of speaker turns and timestamps to aid in reference and analysis (Halcomb and Davidson, 2006; Poland, 1995).

Some cultural expressions and local idioms were challenging to translate directly. These instances were addressed by providing brief explanatory notes in the transcripts to preserve their meaning (Temple and Young, 2004; Van Nes et al., 2010). The dual tasks of translation and transcription were time intensive. To manage this, the researcher followed a systematic schedule and employed digital tools to assist with transcription (Halcomb and Davidson, 2006). The rigorous translation and transcription process ensured that the data remained accurate and reflective of the participants' experiences. It also allowed the researcher to engage deeply with the material during analysis, contributing to the identification of nuanced themes and patterns (Esposito, 2001; Poland, 1995). This careful handling of language and data integrity further enhanced the validity and reliability of the study's findings.

5.8.2 The Data Collection and Analysis Process: A Non-linear Approach

The data analysis was conducted manually and supplemented using Microsoft Word, as this approach allowed the researcher to engage deeply with the data, ensuring a thorough understanding of participants' narratives. While the researcher is aware of specialised software such as NVivo, ATLAS.ti, and MAXQDA, which are commonly used for qualitative data analysis (Silver and Lewins, 2014), the decision to analyse data manually was intentional. This choice was influenced by the iterative and non-linear nature of the GT methodology research process (Charmaz, 2006; Glaser and Strauss, 1967, which involved a dynamic interplay between fieldwork, data analysis, literature review, and revisiting the field (Srivastava and Hopwood, 2009). This flexible approach required tools that could adapt to ongoing changes and deeper engagement with the data.

Using Microsoft Word, the researcher organized and coded the data by highlighting key themes, annotating transcripts, and categorizing excerpts under relevant headings. To enhance engagement, the transcripts were also printed, allowing for manual tracking of emerging themes and patterns, which were then systematically recorded in Microsoft Word (Nowell et al., 2017). This hands-on approach facilitated iterative reflection (Srivastava and Hopwood, 2009), enabling the researcher to refine questions, revisit themes, and integrate new insights from the literature and fieldwork. Although software like NVivo, ATLAS.ti, and MAXQDA can streamline coding and manage large datasets efficiently, the manual approach proved more suited to the evolving and interpretative nature of this study, ensuring a more nuanced understanding of the socio-cultural contexts presented by the participants (Creswell and Poth, 2018).

The data collection and analysis process in this study adhered to the principles of GT methodology and exploratory research design, emphasising an iterative, dynamic interaction between collecting and analysing data. This approach aligns with the methodologies' inherent flexibility and responsiveness, enabling the researcher to generate theory and deepen insights in real time.

1. **Iterative Process in Grounded Theory** (Charmaz, 2006; Birks and Mills, 2015; Strauss and Corbin, 1998):
    - Grounded theory requires the continuous interplay between data collection and analysis to ensure that findings are rooted in the participants lived experiences. In this study, the researcher began coding and analysing data immediately after each interview. This iterative process allowed emergent themes to guide subsequent interviews, refining the focus and ensuring that the study explored relevant issues in depth. o Theoretical sampling, a core tenet of grounded theory, was applied by adjusting the interview guide as patterns emerged. For example, recurring themes such as market competition and gender dynamics prompted additional probing in later interviews to understand their broader implications.
2. **Exploratory Research Design:**
    - As an exploratory study, the research was designed to uncover and describe phenomena where existing knowledge is limited. The iterative process enabled the researcher to respond to unexpected findings, exploring new directions that arose during data collection and analysis.

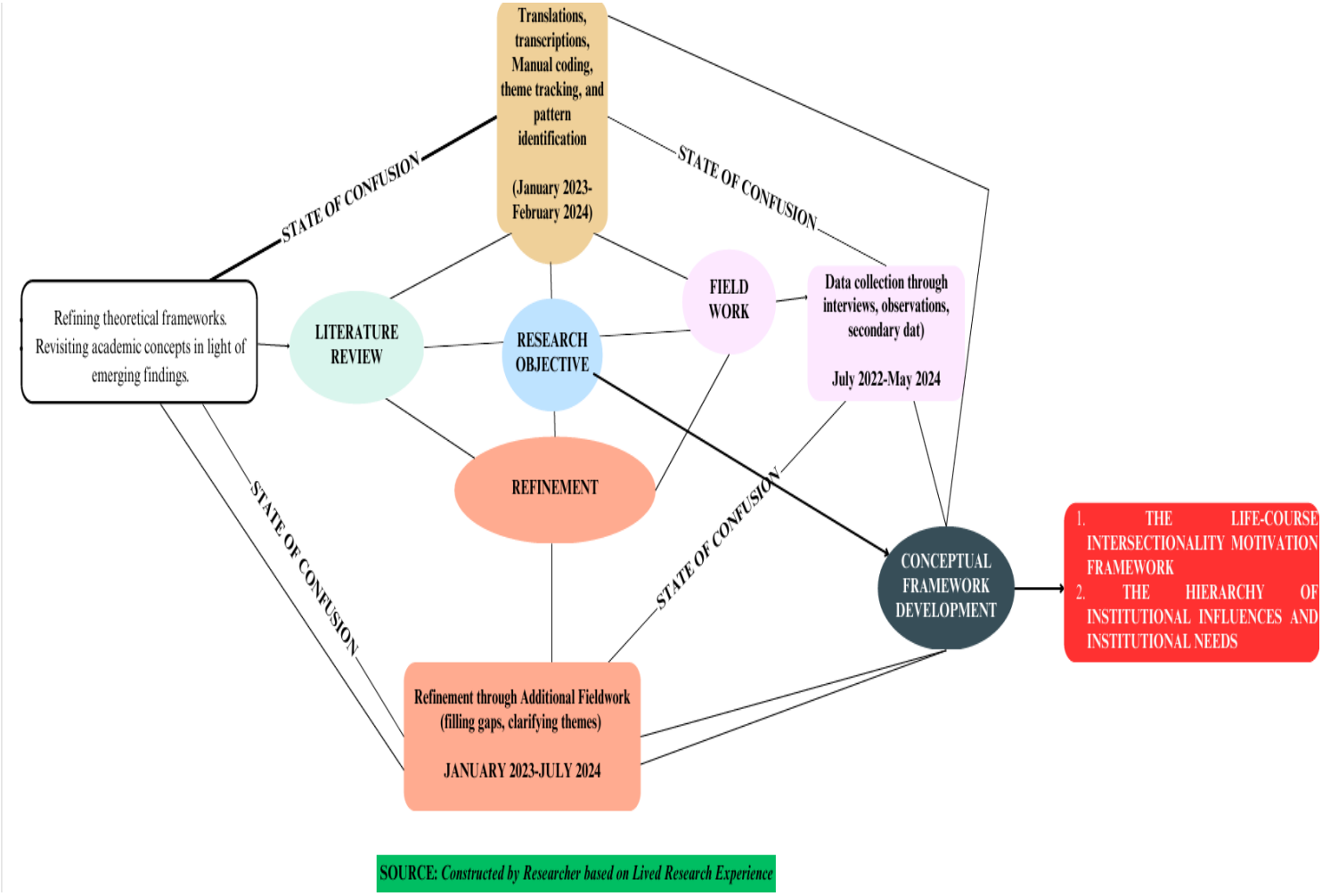
- By revisiting previously collected data in light of emerging insights, the researcher ensured that the analysis was comprehensive and grounded in the reality of the participants' narratives (Glaser and Strauss, 1967).

3. **Enhancing Validity and Rigor** (Charmaz, 2006; Flick, 2018; Patton, 2015; Nowell et al., 2017):
    - The cyclical interaction between data collection and analysis supported the continuous refinement of themes, reducing the risk of overlooking key insights. It also facilitated the integration of multiple perspectives, as findings were cross-checked and validated through triangulation with participant observation, field photography, and secondary data.
    - Participant feedback during transcript reviews further strengthened the credibility of the findings, ensuring that the analysis accurately reflected their experiences.
4. **Theoretical Development:**
    - Grounded theory emphasises the development of concepts and frameworks directly from the data (Glaser and Strauss, 1967). In this study, iterative analysis enabled the identification and linking of core themes (Strauss and Corbin, 1998; Birks and Mills, 2015), such as the intersection of age, gender, and entrepreneurship, to construct a conceptual model grounded in the participants' realities.
    - The iterative process also ensured alignment between the research design and the exploratory nature of the study, facilitating the generation of novel insights and theoretical contributions (Stebbins, 2001).

The back-and-forth process between interview collection and data analysis was not only necessary but integral to the methodologies employed. GT and exploratory research design rely on flexibility, iteration, and responsiveness to emerging data. While this approach required careful time management and adaptability, it allowed for a richer, more authentic understanding of the challenges and strategies faced by mature women entrepreneurs. This iterative process ensured that the findings were both deeply rooted in the data and reflective of the study's exploratory objectives, resulting in a rigorous and impactful research outcome. **Figure 26** below demonstrates the overall complexity of the researchers' experience of the data collection

and analysis for this study. Following this the next section discusses how data was coded and categorised.

Figure 26: Navigating the Labyrinth: The Non-Linear Journey of Data Collection in Research



SOURCE: *Constructed by Researcher based on Lived Research Experience*

5.8.3 Grounded Theory Analysis

Given that this study adopted a grounded theory (GT) methodology, the data analysis was conducted using GT analysis as recommended by GT scholars (Charmaz, 2006; Corbin and Strauss, 2008; Glaser and Strauss, 1967; Strauss and Corbin, 1990; Thornberg and Charmaz, 2014; Tie et al., 2019; Urquhart, 2022). The objective of this study was to construct a conceptual framework that captures the lived entrepreneurial experiences of mature women entrepreneurs (MWEs) in Dar es Salaam. GT analysis was therefore used to inductively interpret the rich, narrative data collected during fieldwork (Charmaz, 2006). The coding process involved three core stages of analysis: open coding, axial coding, and selective coding (Charmaz, 2006). Open coding refers to the process of breaking down data into discrete parts

to identify concepts and assign initial codes. Axial coding links these codes by identifying patterns, conditions, and relationships between them (Corbin and Strauss, 2008; Urquhart, 2022). Selective coding involves integrating the categories around core themes that form the foundation of theoretical development (Charmaz, 2006).

In this study, open coding involved line-by-line analysis of transcripts, breaking down the data into distinct units of meaning (Glaser and Strauss, 1967; Charmaz, 2006). At this stage, initial concepts were assigned to the text based on what was explicitly said or implied by respondents, allowing patterns to emerge without imposing pre-existing theoretical frameworks (Tie et al., 2019). The second stage, axial coding, was used to group these open codes into more abstract categories, making connections between related concepts. For example, references to "financial pressure," "lack of spousal support," and "social expectations" were categorised under broader conceptual categories such as economic necessity, institutional neglect, or gendered obligations (Corbin and Strauss, 2008; Urquhart, 2022). This stage helped reveal how the women's experiences were shaped by a combination of structural and personal factors.

Selective coding was the final step, involving the integration and refinement of the main categories into central themes that underpin the study's theoretical framework. For Chapter Six, these core themes were consolidated into four major constructs: MMM factors (menarche, marriage, motherhood), WSD triggers (widowhood, separation, divorce), FIT factors (financial necessity, identifying opportunities, talent), and E-SSENCE factors (entrepreneurship as a spirited, status-enhancing, empowering, social, supportive, and emancipatory process). An example of this analytical process is illustrated in **Table 19**, which presents how key themes were developed from grounded data.

Table 19: Data Categorisation and Coding using Grounded Theory Analysis (Charmaz, 2006)

Theme (Conceptual Category)	Sub-Theme (Emergent Factor)	Participant Excerpts (Chapter 6 Data)	GT Coding Stage	Analytical Rationale (Theme Evolution)
Menarche, Marriage, Motherhood (MMM factors)	**Menarche Rituals** (Acquiring feminine capital)	***Lessons from menarche rituals (Unyago) Becoming a Good Woman*** "In those days when you came of age, they used to say it's important for the girl to be initiated through unyango so she can prepare to be a good woman" **(Mama, R, 57, Mama Lishe)** "Get to your husband's heart by preparing good meals," **(Mama, N, 61, Batik Making)** " Those days it was a must to attend Unyango because if you didn't you were seen as an incomplete woman" **(Mama, S, 67, Batik Making)**	Open and Axial Coding	Early-life initiation rites like menarche were first coded as foundational experiences instilling gendered roles. These accounts were later axially grouped with marriage and motherhood as **MMM factors**, recognising that such puberty rituals taught young women domestic skills and subservient behaviors expected of future wives. The theme evolved to show how **menarche** socialised girls into feminine responsibilities, creating "feminine capital" that would later delimit or enable their entrepreneurial choices.
MMM factors	**Marriage** (Performing feminine capital)	**Reflecting early marital expectations** "In our days, education for girls was not valued, it was primarily for boys….. We girls were taught that marriage was of the utmost importance" **(Mama H, 63, Batik Making** "My mother always told me that getting married was the safest way to ensure I had a roof over my head and food on the table." **(Mama N 61, Batik Making)** "Naturally all the girls at the time wanted to get married…. Also, we didn't have that many options in terms of career, so marriage was the best option for me" **(Mama V, 54, Grocery Vendor)**	Open and Axial Coding	**Marriage** emerged in open coding as a dominant life-course expectation where participants described marriage as a non-negotiable goal, often prioritised over schooling or careers. Analytically, these marriage narratives were axially linked with menarche and motherhood under MMM, as all three early-life transitions reinforced traditional gender roles. The theme of marriage as "performing feminine capital" evolved to capture how cultural norms and family pressure steered women into marriage for security, thereby limiting their autonomy. This understanding explains why later, when marriages failed or provided no financial freedom, these women felt driven to entrepreneurship.
MMM factors	**Motherhood** (Performing feminine capital)	**Immediate motherhood following marriage as the norm** "After you got married, it was expected to give birth... that was our way of life." **(Mama, S, 67, Batik Making)** "I had my first baby at a very young age only 15" **(Mama, N, 61, Batik Making)** "When I got married my husband knew how much I wanted to get back to school but he said to wait and after some time I got pregnant" **(Mama, H, 63, Batik Making)**	Open and Axial Coding	**Motherhood** was openly coded as an expected duty following marriage and participants like Mama S (67) described how bearing children was *"expected…our way of life,"* leaving little room for personal ambitions. Through axial coding, motherhood was grouped into MMM, underscoring how early motherhood often curtailed women's education or careers. The theme evolved to highlight a dual reality: motherhood provided purpose and social validation, yet it entrenched women in domestic roles. This insight shows how early mothering, while valued culturally, constrained the women's development; a precursor to why many later pursued business out of necessity (having missed other opportunities).

Theme (Conceptual Category)	Sub-Theme (Emergent Factor)	Participant Excerpts (Chapter 6 Data)	GT Coding Stage	Analytical Rationale (Theme Evolution)
Widowhood, Separation, Divorce (WSD triggers)	**Widowhood** (Entrepreneurial trigger)	**Loss of spouse triggers entrepreneurship** "When I lost my husband, my life changed dramatically, and in the blink of an eye, I lost everything." **(Mama R, 57, Mama Lishe)** "I used to rely on my husband's income for support but 5 years ago I lost him, and he didn't leave much for me and the children" **(Mama C, 52, Grocery Vendor)**	Open and Axial Coding	**Widowhood** surfaced in open coding as a critical turning point: women recounted losing their spouse and suddenly facing financial and social ruin (e.g. being dispossessed by in-laws). These stories were axially consolidated into **WSD triggers** life disruptions compelling a pivot to enterprise. Analytically, widowhood emerged as a catalyst theme because the loss of a breadwinner forced women to "regain financial autonomy". The researcher recognised widowhood as a transitional shock that pushed many into entrepreneurship for survival, illustrating how a personal crisis was reframed into entrepreneurial motivation.
WSD Triggers	**Divorce/Separation** (Entrepreneurial trigger)	**Marital hardships leading to divorce/separation, triggers entrepreneurship** "He was very abusive to me…I tolerated it because he was taking care of me and my children financially…..I couldn't take it anymore, so I just ran away…. I thought many women were working… so why can't I do the same…" **(Mama M, 50, Grocery Vendor)** "In my religion (Islam), it is normal for men to marry and see multiple women……my husband, he loved the other wife more…so he would give them more money and ignore us…..I struggled to get divorce but eventually he gave it to me so then I started to provide for myself" **(Mama E, 51, Mama Lishe)** "My husband was a chronic cheater, and he was using our resources to indulge in his habit which left us in a tough financial situation" **(Mama G, 52, Batik Making)**	Open and Axial Coding	**Separation** or **divorce** was coded from raw data as another trigger event: participants like Mama M (50) endured abusive marriages due to economic dependence, leaving only when survival dictated. In axial coding, these narratives joined widowhood under WSD triggers, since all involve a breakdown of marriage and loss of support. The theme evolved by showing divorce/separation as a catalyst that "pushed [women] into entrepreneurship as a survival mechanism". In analysis, these women's marital breakdowns are seen to shatter their security, thereby sparking a need to build businesses to gain income, independence and dignity after divorce or separation.
Financial–Opportunity–Talent (FIT factors)	Financial Necessity (Triggers Entrepreneurship)	**Financial Hardship Triggers Entrepreneurship** "At this age, I cannot go and ask for work who will give me? I make my money to support myself." (Mama H, 63, Batik Making) "This business is my bread, we do not get any pension" (Mama R, 57, Mama Lishe) "I cannot rely on my children to feed….I have this business I can support myself"	Open and Axial Coding	The code of **financial necessity** emerged strongly: many mature women cited poverty, lack of pension, lack of education and formal career alternatives as reasons they "make [their] money" through business. Such excerpts were axially grouped into FIT factors as other drivers of entrepreneurship beyond WSD Triggers. The analytical rationale is that these women were compelled by necessity – entrepreneurship was not a choice but *"a survival mechanism"* in the absence of formal income or social safety nets. Thus, financial pressure became a key theme explaining why they turned to enterprise in mid-life.

Theme (Conceptual Category)	Sub-Theme (Emergent Factor)	Participant Excerpts (Chapter 6 Data)	GT Coding Stage	Analytical Rationale (Theme Evolution)
FIT Factors	Identifying Entrepreneurial opportunities	**Entrepreneurship and Diversification** "Here we are all selling vegetables….. Competition is very high…I decided to sell slippers also; it attracts customers because they are not expecting, so I end up selling my vegetables as well". **(Mama L, 55, Grocery Vendor)** I started by selling women;s lingerie but competition was high….I decided to start selling shapewear products. To be different from everyone here in the market, I decided not to buy from China, so I connected with suppliers from Turkey." **(Mama D, 54 Retail Clothing)**	Open and Axial Coding	Alongside necessity, women's anecdotes of spotting and exploiting market gaps were openly coded as **opportunity recognition**. For instance, Mama L (55) added unexpected products (slippers) to draw customers. These instances were axially classified under FIT's **opportunity** factors. The theme evolved to show that mature women exercised agency and business acumen: they were not only pushed by need but also **pulled by opportunity**, adapting their ventures strategically. This reflects an analytical insight that their entrepreneurship is partly proactive (e.g., leveraging market insight to improve livelihoods).
FIT Factors	**Using one's talent** (personal motive)	**Turning inherent skill or talent into a business** "My parents were involved in the batik making industry, and I used to assist them which is how I learnt to create designs and layer colors….my husband's infidelity led to our separation… I returned to my parents' batik factory and that's how I started my own venture" **(Mama G, 52, Batik making)** "For as long as I can remember, I have always been good at sewing……after a couple of years I said to myself I want to make money out of my talent" **(Mama Q, 51, Tailor)** "I have been doing hair since I was young….my husband suggested I should turn my talent into a source of income, and he opened this salon for me". **(Mama J, 55, Salon Owner)**	Open and Axial Coding	Some women framed entrepreneurship as a way to utilise their **personal talents** (sewing, cooking, crafts). Such remarks were coded in open coding and later grouped under FIT as a tailored motive aligning enterprise with **inherent skills**. The analysis shows this theme developed when participants like Mama Q explicitly decided to **monetise a lifelong skill**. Through axial coding, "talent" was recognised as a factor that, in combination with necessity/opportunity, influenced venture creation. This reveals that beyond external forces, an internal drive the desire for self-actualisation by using one's gifts emerged as part of their entrepreneurial motivation.
Entrepreneurship as "E-SSENCE" (later-life value)	**Spirituality / "Spirited" endeavour** (health, purpose)	**Business brings purpose in later life** "Being in all this chaos pushes your body to be active, and you feel young again because you are doing things that normally people your age don't do." **Mama P, 58, Mama Lishe** "Health is very important for everyone, so doing this business helps my mental and physical health." **(Mama K, 59, Retail Shop)**	Open and Axial Coding	Participants consistently described their businesses as imbuing life with **energy, health, and purpose** in later years. Open-coded remarks about feeling "young again" or mentally healthier were axially distilled into seeing entrepreneurship as a **"spirited endeavour"** (the "S" in E-SSENCE). Analytically, this theme evolved to capture the quasi-spiritual fulfilment and vitality women derived from work. Running a business defied the expected passivity of old age giving these women *youthfulness and purpose.* Thus, the data revealed a spiritual/psychological reward: enterprise became key to their emotional well-being and sense of self in later life.

Theme (Conceptual Category)	Sub-Theme (Emergent Factor)	Participant Excerpts (Chapter 6 Data)	GT Coding Stage	Analytical Rationale (Theme Evolution)
E-SSENCE Factors	**Enhanced Social Status** (respect & recognition)	**Entrepreneurship (Money) restored community status** "As I began to make money, people's attitudes changed. Even my late husband's family started to respect me." **(Mama C, 50, Grocery Vendor)** "In my family and village now everyone respects me; when they get problems, they call me to resolve [them]." **(Mama R, 57, Mama Lishe)** "People only value you if you have something, so by putting in the work, you achieve that." **(Mama P, 58, Mama Lishe)**	Open and Axial Coding	Gaining **respect and standing** through entrepreneurship was a prominent pattern in the data. These open-coded instances (e.g. widows who noted newfound respect after earning income) were axially grouped as **social status enhancement**. The theme's development reflects that, for marginalised mature women, business ownership flipped societal perceptions: from being seen as burdens to being valued contributors. Participants like Mama C (50) described how economic success **"changed attitudes"**, even skeptics "started to respect me". The researcher interpreted this as a shift in power dynamics and entrepreneurship (by earning money) provided a socially sanctioned way to reclaim status and dignity in family and community contexts that previously dismissed them.
E-SSENCE Factors	**Empowerment** (confidence & pride)	**Entrepreneurship enables Internal, financial and external empowerment** "I feel proud showing off my skills and when people appreciate my work." **(Mama Q, 51, Tailoring, Internal Empowerment)** "My business has made me a strong woman; I tell women they can do it now by themselves." **(Mama G, 52, Batil Making, Internal Empowerment)** "I feel that people respect women more when they can hold their own." **(Mama F, 52, Mama Lishe, External Empowerment)** "We are living proof that women can do business just as men can do." **(Mama E, 51, Mama Lishe, External Empowerment)** "I make money so I can educate my girls so more girls can become educated." **(Mama J, 55, Salon Owner, Financial Empowerment)** "I can afford to make my livelihood and save for my retirement." **(Mama S, 67, Batik, Making, Financial Empowerment)**	Open, Axial and Selective Coding	Feelings of **financial, internal and external empowerment** such as greater confidence, pride in skills, and autonomy were evident and coded from many narratives. These were axially integrated under **empowerment**, part of E-SSENCE, reflecting both internal empowerment (self-belief) and external (leadership/influence). The theme evolved as women's quotes illustrated transformative growth: entrepreneurship turned formerly dependent individuals into *"strong" women who even encourage others*. Through analysis, this empowerment is seen as a product of entrepreneurial success restoring their agency. It also links back to selective coding: empowerment via business is a core outcome that ties into the study's final theory of women's entrepreneurship as emancipation.
E-SSENCE Factors	**Networking & community** (social connectivity)	**Entrepreneurship as an antidote to isolation** "When I come to my business place, I'm surrounded by people… and it makes me happy, so I don't feel alone." **(Mama R, 57, Mama Lishe)**	Open and Axial Coding	Many women emphasized how entrepreneurship expanded their **social world**. Open coding captured descriptions of market camaraderie and friendship forged through daily business interactions. These were conceptually grouped as **networking** in the E-SSENCE framework.

Theme (Conceptual Category)	Sub-Theme (Emergent Factor)	Participant Excerpts (Chapter 6 Data)	GT Coding Stage	Analytical Rationale (Theme Evolution)
E-SSENCE Factors	**Networking & community** (social connectivity)	**Entrepreneurship as an antidote to isolation** "As I age, I find myself questioning things and feeling lonely, especially if I'm just sitting at home. This can lead to mental issues and depression." **(Mama V, 54, Grocery Vendor)**	Open and Axial Coding	Analytically, the theme demonstrates how managing a business "creates a new 'family'" and helps people deal with the loneliness of empty-nest or widowhood years, serving as a social lifeline in later life. Thus, the data demonstrated that beyond income, the enterprise provided community, support networks, and a sense of belonging. This insight explains how networking via entrepreneurship contributed to the women's emotional resilience and was deliberately identified as a key category during axial coding.
E-SSENCE Factors	**Family support** (for children & grandchildren)	**Business earnings funding the next generation** "I want my children to have the chance to dream big and achieve those dreams. Education is the key that unlocks doors to a brighter future." **(Mama E, 51, Mama Lishe)** "This business is helping support my children for their future. I have two kids finishing university, and I want to make sure they get a very good education and secure their future with good-paying jobs, so they don't have to be here in the heat like me." **(Mama M, 50, Grocery Vendor)** "Since my son passed away, I've taken on the role of primary caretaker for my grandchild because her mother is quite irresponsible." **(Mama L, 55, Grocery Vendor)**	Open and Axial Coding	A strong recurrent motive coded in the data was **providing for children and grandchildren**. Nearly all participants framed their entrepreneurship as a means to pay school fees, secure kids' futures, or care for kin. These open codes were axially consolidated as **family support** (the second "S" in E-SSENCE). The theme evolved as analysis recognised later-life ventures as *intergenerational efforts*: women explicitly tied their business success to uplifting their family's prospects. For example, one mother proudly funded her children's university to ensure they have a better life. This reflects the rationale that their entrepreneurship is less about self and more about being the economic backbone for extended family, a critical insight that enriches the grounded theory of their entrepreneurial motivation.
E-SSENCE Factors	**Emancipation** (agency & freedom)	**Entrepreneurship as a quest for autonomy after years of dependence** "I wanted to take control of my life and live it on my terms." **(Mama C, 50, Grocery Vendor)** "I used to be very quiet and shy and sometimes let things slide. But after starting my business, I have become a new person. I am very outspoken and not afraid to defend myself." **(Mama Z, 50, Mama Lishe)** "This business is the best path for me. I am surrounded by women who have come from bad circumstances, and we comfort each other and encourage each other." **(Mama E, 51, Mama Lishe)**	Selective coding	As a pinnacle of the analysis, women's narratives of asserting agency were integrated during **selective coding** into the concept of **entrepreneurship as emancipation**. Open codes of autonomy ("live life on my terms") and personal transformation (becoming outspoken, taking leadership roles) were synthesised, guided by Rindova et al.'s (2009) emancipation framework. The theme evolved to illustrate how all prior factors coalesce into a liberative outcome: through business ownership, these mature women **re-authored their identities** (e.g. Mama Z (50) expressed from quiet, marginalised figure to a confident decision-maker). Emancipation thus encapsulates the culmination of the grounded theory analysis for Chapter 6: entrepreneurship provided freedom from patriarchal constraints and enabled the women to redefine themselves and assert power in their lives.

5.9 Data Validity, Reliability and Generalisability

Qualitative research is frequently critiqued for its potential lack of reliability, owing to its inherently subjective nature (Johnson and Onwuegbuzie, 2004; Nudzor, 2009; Williams, 2020). According to Johnson and Onwuegbuzie (2004), the emphasis on individual interpretations and lived experiences may lead to inconsistent or even contradictory explanations of social phenomena. In response to such concerns, scholars have advocated for strategies that enhance the rigour of qualitative inquiry. Notably, Bryman (2016), Denzin and Lincoln (2011), Creswell and Creswell (2017), and Heale and Forbes (2013) emphasise the use of triangulation to strengthen the credibility, dependability, and trustworthiness of qualitative research. More recent voices such as Nowell et al. (2017), Noble and Heale (2019), and O'Brien et al. (2014) further recommend methodological transparency and collaborative validation with participants as vital tools for achieving trustworthy results. In line with these suggestions, this study adopted multiple triangulation strategies to ensure the robustness of its findings and the coherence of its interpretations.

Reliability in qualitative research is commonly understood as the consistency and transparency of research procedures and outcomes (Bryman, 2016; Guba and Lincoln, 1994; Creswell and Creswell, 2017). In this study, reliability was achieved through clear documentation of each stage of the research process, including participant recruitment, interview procedures, transcription protocols, and analytical decisions. A semi-structured interview guide was used across all interviews to ensure consistent questioning while still allowing space for participants to elaborate on issues most relevant to their experiences. This approach echoes suggestions by King and Horrocks (2010) that flexible structures within interviews support both rigour and depth. Furthermore, respondent validation was incorporated as participants were invited to review their transcripts to confirm the accuracy of their narratives and to mitigate misinterpretation, an approach supported by Noble and Heale (2019) and Lincoln and Guba (1985) as essential for ensuring credibility in qualitative inquiry.

Validity in this context refers to the accuracy and truthfulness of interpretations drawn from the data (Creswell and Creswell, 2017; Patton, 2015). This study applied several forms of triangulation to enhance internal validity. Theoretical triangulation was achieved through the integration of intersectionality theory, life-course theory, and institutional theory. Intersectionality helped examine how intersecting identities such as gender, age, and class shaped entrepreneurial journeys (Crenshaw, 1989; Davis, 2008; Marfelt, 2016). The life-course approach added a temporal dimension by situating these identities within evolving personal

trajectories and generational expectations (Elder, 1994; Settersten, 2003). Institutional theory contributed by revealing how formal and informal institutions influenced the participants' business decisions and access to support (Scott, 2014; Bruton et al., 2010; Welter and Smallbone, 2011). Methodological triangulation further supported validity through the use of multiple qualitative tools, including semi-structured interviews, participant observation, field photography, and secondary data analysis. Denzin (1978) and Flick (2018) argue that such methodological diversity allows for cross-verification of themes, thus enhancing interpretive coherence. For example, the researcher's field notes corroborated verbal data, while photographs of marketplaces provided contextual nuance.

Investigator and participant triangulation were also central to ensuring interpretive accuracy. Participants played an active role during two phases of the research, first by verifying their transcripts and later by reviewing preliminary findings to ensure their experiences had been interpreted authentically. This participant involvement aligns with the participatory validation techniques proposed by Birt et al. (2016), which reinforce trustworthiness by including respondents in the interpretive process. Feedback obtained during this second stage contributed to refining the emerging themes and to clarifying ambiguous categories, especially those related to gendered obligations and institutional challenges.

Although qualitative studies typically do not aim for statistical generalisability, this research ensured analytical generalisability by adopting sampling and presentation strategies that allow findings to resonate beyond the immediate sample (Maxwell, 2012; Polit and Beck, 2010). Participants were purposively selected from four diverse districts of Dar es Salaam, Ilala, Temeke, Kinondoni, and Ubungo, capturing a broad range of socio-economic, religious, and educational backgrounds. This diverse sampling strategy was intended to reflect the heterogeneity of the MWE population in urban Tanzania. Moreover, the use of thick description, as recommended by Geertz (1973) and Lincoln and Guba (1985), allowed readers to assess the potential transferability of findings to similar settings. Detailed accounts of participants' entrepreneurial trajectories, marketplace interactions, and family dynamics were carefully documented to help situate the findings in both personal and structural contexts.

In summary, this study employed theoretical, methodological, and participant triangulation to reinforce the reliability and validity of its findings. It also leveraged diverse sampling and thick description to enhance analytical generalisability. While integrating multiple frameworks posed challenges, particularly in balancing micro-level narratives with institutional analysis,

these were managed through iterative refinement and critical reflection. Collectively, these strategies aligned with contemporary standards for qualitative rigour (Nowell et al., 2017; Creswell and Poth, 2018; Tracy, 2010) and offered a robust foundation for understanding the complex experiences of mature women entrepreneurs in Tanzania.

5.10 Ethical Considerations

In qualitative research, there is a direct engagement between the participant and the researcher, which indicates a sense of responsibility towards the participant (Arifin, 2018; Bryman, 2016; Pietilä et al., 2020). When addressing the relationship between the researcher and the participants, Pietilä et al. (2020) suggest that research ethics are built around two distinct branches: 1) The first sub-branch of research ethics focuses on professional standards for ethical research and attempts to ensure sound scientific conduct and publicly accountable research and 2) The second branch is comprised of ethical standards designed to safeguard the study participant. To meet these branches of research ethics, the researcher sought the approval of the University of Wales Trinity Saint David (UWTSD) Research Committee, which was granted on the 17th of June **2021 (See Appendix Twelve)**. Thus, as previously agreed, this study adhered to the UWTSD Research Ethics and Integrity Code of Practice, UWTSD Research Data Management Policy and Market Research Society Code of Ethics (MRS, 2023).

However, the aforementioned ethical organisations are located in the UK, and it has been critiqued that applying Western ethical values uniformly to all societies is "inappropriate, unfair, and imperialistic" towards Non-Western economies (Mutenherwa and Wassenaar, 2014, p. 118). In addition, Msoroka and Amundsen (2017) argue that in the Tanzanian context, a researcher must act ethically with responsibility towards the tribe, village, and community rather than individual rights; consequently, the application of Western ethical concepts to Tanzanian and African ethical principles presented challenges. In response to these concerns, this study adhered to ethical criteria from the African and Tanzanian context; nevertheless, this effort was futile because there are no standardised ethical guidelines for social science research in Africa and Tanzania (Maseme, 2021; Mutenherwa and Wassenaar, 2014; Wassenaar and Mamotte, 2012).

5.10.1 Tanzanian Research Ethics

While there are no professional standards of ethics in Tanzania (Maseme, 2021; Mutenherwa and Wassenaar, 2014), there are certain ethical values expected from the community that are different from the Western viewpoint; these will be discussed in this section. In the Western

world, for instance, informed consent involves a participant's autonomy in determining whether or not to participate in research, and consent is obtained in writing or orally but with a witness. In Tanzania, where society is based on a social/communitarian ethos and is characterised by poverty and illiteracy, this approach to informed consent may face certain obstacles. According to African scholars (Maseme, 2021; Msoroka and Amundsen, 2017; Mutenherwa and Wassenaar, 2014; Wassenaar and Mamotte, 2012), African moral thought is founded on a social/communitarian ethic rather than an individual ethic.

In Tanzania, particularly, choices and knowledge are typically generated through social interactions (Msoroka and Amundsen, 2017). In this manner, decision-making requires discussion of the problem at hand among family members and, at times, the larger community to reach a consensus. Therefore, informed consent in the context of Tanzania may need to reflect a comparable procedure where participants in a study may need to include multiple individuals in obtaining a communally or community-based, and possibly even verbally granted, informed consent. During fieldwork, this dynamic was particularly evident in group discussions where participants sought input or approval from colleagues before committing to the study. In these instances, the researcher adapted the consent process to respect these cultural norms while adhering to ethical standards. This included:

- Explaining the study's purpose and procedures in a manner accessible to both the participant and their consulted community members. (Arifin, 2018; Bryman, 2016)
- Allowing participants sufficient time for discussions before making their decision. (Guba and Lincoln, 1994; Wassenaar and Mamotte, 2012)
- Documenting verbal consent where written consent was not culturally appropriate or feasible, ensuring that all parties understood the research and their rights. (MRS, 2023; Pietilä et al., 2020)

This approach highlights the importance of culturally responsive research practices, particularly in settings where collective decision-making is valued. While this adaptation posed challenges, such as increased time spent securing consent, it ultimately fostered trust and respect between the researcher and the participants, enhancing the study's ethical and methodological rigour (Maseme, 2021; Msoroka and Amundsen, 2017). Moreover, due to the African communitarian mentality (Wasunna et al., 2014), it is usual for Tanzanians to debate and share the happenings of the research meetings. In this context, privacy and confidentiality in research, as considered from a Western perspective, may be viewed as at a crossroads, while

in Tanzanian communal life, this is not a problem. Therefore, the researcher attempted to conduct this research under the Tanzanian cultural context, “situated ethics” (Simons and Usher, 2012, p. 2), while also adhering to the UWTSD’s and MRS’s ethical principles. This necessitated improvisation in the field while adhering to universal research ethics norms and adapting to the cultural diversity of the circumstance at hand.

5.11 Researcher Reflexivity: Insider-Outsider Status

Qualitative research, particularly within interpretivist paradigms, often invites scrutiny due to its reliance on subjective interpretation and the close involvement of the researcher in the processes of data collection, analysis, and representation (Berger, 2015; Patton, 2015). This concern is grounded in the recognition that a researcher’s social positioning, worldview, and emotional involvement can inadvertently shape the research process and its outcomes. In response to such concerns, this study incorporated reflexivity as an ongoing, critical self-appraisal of the researcher’s positionality, assumptions, and influence on knowledge production (Creswell and Poth, 2018; Holmes, 2020). This reflexive engagement was particularly necessary given the researcher’s dual positioning as both an insider and outsider, a dynamic that introduced unique opportunities for empathy and depth, but also potential challenges of bias and distance (Sultana, 2007; Yip, 2023).

As a Tanzanian woman, the researcher shared a cultural background, linguistic familiarity, and certain gendered socialisation patterns with the participants. This insider status facilitated rapport and trust, enabling participants to speak with openness and emotional honesty. Shared experiences, such as being raised within a patriarchal household, receiving social messages about submissiveness and domestic expectations, or observing gendered power dynamics within the family unit, allowed the researcher to interpret participants’ narratives with cultural and emotional resonance. The researcher, for instance, could directly relate to participants' accounts of restricted autonomy, particularly through memories of parental decision-making that excluded her agency, and the unequal freedoms afforded to male and female siblings. These parallel experiences fostered empathy, allowing the researcher to connect with the subtle and often implicit meanings embedded in participants' stories. The ability to navigate participants’ everyday language, references, and social cues further strengthened the data's authenticity and interpretive richness (Merriam et al., 2001; Hayfield and Huxley, 2015; Corbin Dwyer and Buckle, 2009).

Nonetheless, this insider positioning was tempered by significant aspects of outsider status, most notably the researcher's educational trajectory and exposure to international gender discourses. Having studied in India and the United Kingdom since 2006, the researcher acquired analytical tools, feminist theories, and global perspectives that were not commonly accessible to the participants. These experiences broadened the researcher's conceptual lens, offering critical distance and comparative insight into issues of gender, entrepreneurship, and structural inequality (England, 1994; Rose, 1997; Pillow, 2003). However, this analytical distance occasionally created a disconnect. The researcher found herself unconsciously framing participants' experiences through externally informed notions of empowerment or development, at times overlooking the nuanced agency and resilience embedded in participants' accounts. This tension between immersion and distance is a common feature of qualitative fieldwork, particularly when researchers hold hybrid identities shaped by transnational or academic privilege. Similar concerns have been raised by scholars such as Narayan (1993) and Mullings (1999), who argue that insider and outsider statuses are never absolute but are instead fluid and situational. Being both connected and removed demands an ongoing negotiation of epistemological responsibility, particularly when the researcher's interpretive authority risks overshadowing the lived realities of participants.

A critical juncture in the reflexive process emerged when the initial draft of the analysis leaned heavily towards portraying participants' experiences in a predominantly negative light. This imbalance stemmed in part from the researcher's emotional response to the narratives, specifically a personal frustration with enduring gender inequalities and traditional expectations placed on women. Rather than foregrounding the complexity of participants' voices, which often included stories of agency, creativity, and adaptation, the draft selectively emphasised hardship and constraint. This distortion was challenged during supervisory discussions, where the researcher was prompted to reflect on whether the interpretation was genuinely grounded in participants' perspectives or coloured by her own affective responses and desire for social transformation. The feedback served as an important mirror, prompting a return to the data and a more rigorous effort to let the participants' voices lead the analysis, rather than using their accounts to validate preconceived critiques of gender norms. This process of interrogation is consistent with reflective methodologies that foreground ethical representation, especially in feminist and postcolonial research, where scholars are encouraged to remain accountable for how they frame others' stories (Patai, 1991; Abu-Lughod, 1990; England, 1994).

This iterative process of reflexivity enabled the researcher to better navigate the insider–outsider positionality. The insider status was recognised as a strength that enhanced access, rapport, and cultural fluency, while the outsider status offered critical distance necessary for systematic analysis. Yet, it was the conscious reflection on the interplay between these positions that allowed for a more balanced, ethically grounded, and contextually faithful interpretation of the findings. The researcher came to understand that insider–outsider status is not a fixed binary but a fluid, shifting continuum shaped by identity, setting, and moment. This complexity is widely acknowledged in qualitative research, where positionality is seen as multifaceted and continually negotiated (Chavez, 2008; Hayfield and Huxley, 2015). Such positional complexity required ongoing attention to how knowledge was being co-constructed and to whose voice was being privileged in the final representation of the data. Researchers such as Dwyer and Buckle (2009) and Holmes (2020) emphasise that navigating this boundary constructively depends on recognising one's influence while simultaneously remaining open to being surprised, challenged, and reshaped by the data. By engaging in continuous introspection, seeking feedback, and centring participants lived realities, the researcher aimed to uphold the rigour and integrity of the study.

5.12 Methodological Reflection

Conducting this qualitative research demanded continuous reflexivity and introspection relating to the data collection process. In line with recommendations for qualitative rigour (Lincoln and Guba, 1985; Tracy, 2010), the researcher maintained a reflexive stance, examining how personal positioning and choices impacted the study. Introspection, defined as the self-examination of one's role, assumptions, and impact on the research process is essential in qualitative inquiry (Patton, 2002; Finlay, 2002; Berger, 2015). This reflective approach is encouraged in interpretivist research, which recognises that a researcher's identity and values inevitably influence interactions in the field (Finlay, 2002; Berger, 2015). By keeping a research journal and engaging in critical self-reflection, the researcher identified both the strengths of the data-gathering approach and areas for improvement, thereby enhancing the transparency and trustworthiness of the study's findings (Creswell and Miller, 2000; Lincoln and Guba, 1985; Mruck and Breuer, 2003).

A key success was the strong rapport built with participants during in-person engagements whilst one must remain objective. Establishing trust and a comfortable atmosphere was crucial for eliciting open, rich narratives from mature women entrepreneurs. The interactional nature of qualitative interviewing, where knowledge is co-produced through dialogue, proved

especially valuable when working with an often-under-represented group (Kvale and Brinkmann, 2009; Rubin and Rubin, 2012). By meeting participants face-to-face in their own contexts (markets, shops, and community settings), the researcher fostered familiarity and credibility. This encouraged the women to share candid stories of their entrepreneurial journeys. This approach aligns with Kvale and Brinkmann's (2009) view that empathetic, trusting interviewer–interviewee relationships improve the depth and quality of data, particularly among vulnerable or marginalised populations.

In this study, many participants expressed appreciation for being heard and demonstrated a willingness to disclose personal experiences once a foundation of trust was established. These in-person recruitment and interviewing strategies yielded narratives filled with contextual details, emotions, and reflections that might have remained untapped in a less personal format (Seidman, 2006; Guest et al., 2013). The firsthand presence of the researcher also enabled real-time observations. Noting non-verbal cues, business environments, and community interactions enriched the contextual understanding of the entrepreneurs' accounts (Hammersley and Atkinson, 2007). This benefit of face-to-face engagement is reinforced by the local cultural context: in Tanzanian society, trust is predominantly built through direct personal interaction and social familiarity (Helgesson, 2006; Moser, 2008). By physically visiting all five districts of Dar es Salaam and spending time in each community, the researcher signalled commitment and respect. This further strengthened rapport. Such prolonged engagement and immersion in the field enhanced the authenticity of the narratives collected and allowed participants' voices to emerge with depth and nuance (Bryman, 2016; Tracy, 2010).

Despite these successes, the data collection process faced notable challenges that offered lessons for methodological improvement. An initial strategy involved ICT-based recruitment, using emails, social media, and messaging apps to reach potential participants before arriving in the field. This approach ultimately failed for this study. It highlighted a mismatch between the recruitment method and the participant profile. Many of the targeted women had limited formal education and low digital literacy. As a result, they were not readily accessible through online platforms (van Dijk, 2005; Warschauer, 2004). Language also became a barrier, for instance, communication in English, or in formal written Swahili via email or text, was not effective with participants who were more comfortable with oral, vernacular dialogue (Barber, 2007; Chilisa, 2012).

Infrastructural issues further complicated this effort. Unreliable internet connectivity, limited access to devices, and the high cost of mobile data in Dar es Salaam prevented many from participating (James, 2022; Donner, 2008). The digital divide (van Dijk, 2005) in this context meant that intended participants were not present or active in the online spaces where recruitment efforts were made. Furthermore, even if contact had been established, it would have been difficult to build genuine trust through virtual means. Culturally, personal contact remains vital for trust-building. Without a face-to-face introduction, respondents were hesitant to engage with an unfamiliar researcher online (Helgesson, 2006; Madge and O'Connor, 2006). Recognising these hurdles, the researcher quickly pivoted away from remote recruitment and invested more heavily in on-the-ground approaches. In hindsight, more due diligence regarding participants' tech accessibility could have been conducted beforehand. For example, consulting local community leaders or informants about preferred communication channels for older women in business might have revealed that conventional ICT methods would yield limited results (Guest et al., 2013; Chilisa, 2012).

Another challenge involved early reliance on formal institutions and intermediaries during recruitment. The initial plan to collaborate with local NGOs, women's business associations, and district officials as entry points met with limited success. Many institutional contacts were difficult to reach or unresponsive. Emails and phone calls often went unanswered, and in-person office visits sometimes failed to connect the researcher with appropriate representatives (Shenton and Hayter, 2004; Sadler et al., 2010). Some organisations required official letters or permits to facilitate access to their member entrepreneurs, introducing delays and bureaucratic hurdles. Ultimately, these channels did not contribute as substantially to recruitment as anticipated. Some referral partners, such as SIDO and a senior citizens' NGO, did not provide any participants. This aligns with literature that highlights the challenges of relying solely on formal gatekeepers when researching hidden or informal populations (Atkinson and Flint, 2001; Noy, 2008).

This experience underscored the importance of flexibility and persistence in recruitment strategies. The researcher learnt to adapt by going directly into the field. Visiting marketplaces, business hubs, and community gatherings in each district proved more fruitful than relying on institutional mediation. This direct approach could have been prioritised from the beginning. A reflective takeaway is that, when researching relatively hidden populations, such as informal older women entrepreneurs who are not part of formal networks, grassroots, face-to-face recruitment is often more effective than top-down institutional referrals (Sadler et al., 2010;

Noy, 2008). Future studies might benefit from allocating more time to informal networking and on-the-ground snowball sampling, while treating official channels as supplementary (Biernacki and Waldorf, 1981).

A further challenge arose around education levels and the process of obtaining informed consent. Several participants had limited schooling, which meant the consent process and interview questions required careful explanation in simple, non-academic language. The researcher took care to translate concepts into Kiswahili and, when appropriate, into local dialects to ensure participants fully understood the purpose of the research and their rights. Looking back, this extra communication effort was essential, both ethically and for data quality (Israel et al., 2005; Liamputtong, 2010). However, it required patience and cultural sensitivity. This experience demonstrated that research involving diverse populations must be prepared to meet participants at their level of understanding. This often involved spending extra time during interviews to clarify meanings or rephrase questions in accessible ways (Kaiser, 2009). Although a pilot study was conducted to refine the tools, an improvement could involve developing a short illustrated or oral-based consent guide tailored to low-literacy participants. Such a tool, co-designed with local stakeholders, could enhance comprehension further and support inclusive research practices (Cornwall and Jewkes, 1995). Additionally, integrating informal pre-interview conversations might help researchers gauge participants' comfort levels and adjust the language and approach dynamically during data collection (Chilisa, 2012; Patton, 2002).

5.13 Conclusion

This chapter has outlined and justified the research methodology employed to explore the lived entrepreneurial experiences of mature women in Dar es Salaam. By adopting a grounded theory approach within an interpretivist paradigm, the study was able to capture nuanced, contextually situated insights that may be overlooked by more rigid or positivist methods. The chapter detailed the research design, including sampling strategies, data collection methods, and the use of multiple sources and forms of triangulation to enhance credibility and depth.

By using open, axial, and selective coding, the study ensured that emerging themes were derived inductively from the data. Ethical standards were upheld throughout, and particular care was taken to respect participant agency and cultural sensitivities. The reflexivity of the researcher and the rigorous validation techniques employed further enhanced the trustworthiness of the findings. Overall, this chapter demonstrates that the methodological

strategies adopted were appropriate for answering the research questions and achieving the study's aim of constructing a grounded conceptual framework. The next chapter presents the empirical findings derived from this process, structured around the core themes that emerged through the grounded theory analysis.

CHAPTER SIX

FINDINGS AND DISCUSSION ONE: UNPACKING THE MOTIVATIONAL PATHWAYS OF MWEs IN DAR-ES-SALAAM

"How useful is it to know the entrepreneurial orientation of a poor woman selling vegetables at the roadside? Might it not be more helpful to understand if and why she chose this way to earn a living?" (Anderson and Ojediran, 2021, p. 297)

6.0 Chapter Overview

This chapter presents the findings from the fieldwork, focusing on the motivational pathways that shaped the entrepreneurial journeys of MWEs in Dar es Salaam. The analysis explores how social identities, life-stage transitions, and accumulated experiences influenced business entry and continued engagement. Guided by the intersectionality and life-course frameworks outlined in Chapter Four, the findings demonstrate how personal histories, family roles, and cultural expectations intersect to shape decisions in later-life entrepreneurship.

Three major sets of motivational factors are introduced. The MMM factors trace how early gendered roles constrained formal work options and established long-term patterns of exclusion. The WSD factors highlight turning points that pushed many women into business, often in response to dispossession or shifting household responsibilities. The FIT factors capture more agentic responses, showing how some women used personal skill, vision, or urgency to pursue entrepreneurial activities. The chapter then introduces a typology of MWEs comprising reactive, hybrid, and passionate entrepreneurs. This classification reflects how motivations are not static but develop and shift across time. In addition to exploring business entry, the chapter examines what sustains women in business, offering the E-SSENCE framework to describe entrepreneurship as a source of pride, empowerment, care, connection, and meaning beyond income generation.

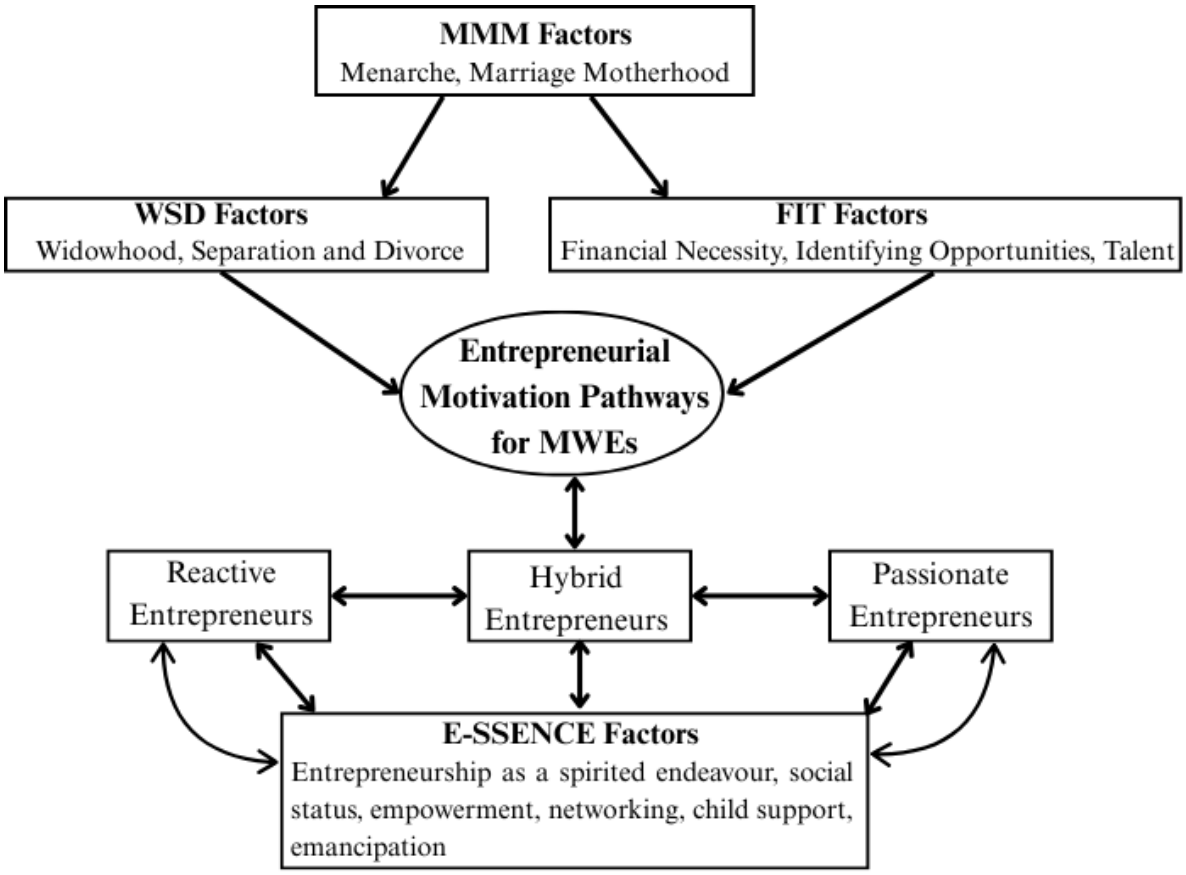
The findings are analysed through a multi-theoretical lens. SDT explains how autonomy, competence, and relatedness sustain internal motivation. TPB accounts for the influence of attitudes, perceived norms, and control beliefs. RBV and HCT help frame how women mobilise their personal, social, and experiential resources despite limited formal education or capital. HCDT adds a cultural layer, showing how values such as duty, family honour, and collectivism shape both entrepreneurial choice and behaviour. Together, these perspectives provide a

grounded understanding of how MWEs navigate informal entrepreneurship in later life within a Tanzanian context.

6.1 Motivational Pathways Framework for Mature Women Entrepreneurs in Dar es Salaam

As outlined in Chapter 5, this study adopted the GT methodology to construct a conceptual framework that contextualises the entrepreneurial experiences of mature women entrepreneurs (MWEs) in Dar es Salaam. **Figure 29** illustrates the motivational pathways framework for MWEs developed from in-depth interviews, participant observations, and field photography.

Figure 27: Motivational Pathways Framework for MWEs in Dar es Salaam



Source: *Research Findings*

The above **Figure 27** reflects the pathways that shape the entrepreneurial entry and continued engagement among MWEs. At the foundation of the model are the MMM factors, which stand for Menarche, Marriage, and Motherhood. These are not just biological or social milestones but powerful systems of early gendered socialisation. The findings revealed that many women were socialised to fulfil traditional roles of wife and mother shortly after menarche, often at the

expense of formal education and career development. This limited their participation in formal employment and created long-term economic dependency, which later shaped their motivations to engage in business.

The WSD factors (Widowhood, Separation, and Divorce) are depicted as critical life events that disrupted these traditional roles. These events triggered entrepreneurship as a response to financial vulnerability and social displacement. Participants described how the breakdown of marriage left them solely responsible for income generation and caregiving, making entrepreneurship a necessary path for survival. In contrast, the FIT factors (Financial Necessity, Identifying Opportunities, and Talent) highlight the resourcefulness and latent capabilities of these women. Entrepreneurship was not only a reaction to loss but also a practical solution to the lack of pension schemes and limited formal income sources in later life. Participants used their lived experience and embedded knowledge to spot market gaps and apply their talents, particularly in informal trade and food-related ventures.

At the centre of the model is the Entrepreneurial Motivation Pathways node, connecting these driving forces to three distinct but fluid types of MWEs: Reactive, Passionate, and Hybrid. Reactive entrepreneurs primarily started businesses in response to financial crisis or loss. Passionate entrepreneurs were driven by intrinsic motivation, creativity, and a desire to grow. Hybrid entrepreneurs often began as reactive but as their confidence, skills, and networks developed, their motivation evolved into passion and purpose. This fluidity shows that entrepreneurial motivation is not fixed but continuously shaped by changing circumstances and self-perception.

The base of the framework introduces the E-SSENCE factors, which explain why MWEs continue to engage in entrepreneurship long after the initial trigger. These include viewing entrepreneurship as a spirited endeavour, a symbol of social status, a source of empowerment, a networking environment, a way to support children, and a form of emancipation. These values highlight that for many women; entrepreneurship becomes a meaningful and identity-affirming pursuit in later life.

Overall, this framework conceptualises entrepreneurship among MWEs in Dar es Salaam as both a necessary response to socio-economic disruptions and a dynamic journey of empowerment and self-definition. It provides a grounded, context-specific understanding of how gender norms, life transitions, opportunity recognition, and evolving motivations interact in the entrepreneurial journeys of mature women in non-Western contexts. The next sections

unpack each component of this model using the lived narratives of the participants, field photography and participant observation.

6.2 Early-Life Experiences of Mature Women Entrepreneurs in Tanzania

Chapters Two and Three of this study provided a comprehensive examination of the intricate ways in which gender roles and responsibilities significantly influence the lives of MWEs. The existing body of literature on mature women's entrepreneurship (Aydin et al., 2019; Mckay, 2001; Meliou and Mallet, 2019; Meliou et al., 2021; Nsibirano et al., 2020) highlight the profound impact of age norms, gender norms and cultural norms on the entrepreneurial experiences of mature women. This is in line with the existing literature (Bianco et al., 2017; Branicki et al., 2023; Bruni et al., 2004; Bullough et al., 2021; Hechavarria and Ingram, 2016; Isaga, 2019; Lewis, 2006; Roomi et al., 2018) on women's entrepreneurship. However, one of the gaps revealed in the literature review was the lack of understanding of the processes through which age, cultural and gender norms and roles are constructed, as well as the societal mechanisms that shape expectations for appropriate behaviours attributed to men and women.

Elder (1994) argued during the early years of development; individuals acquire critical knowledge about appropriate behaviours of conduct, which influences their social standing and interactions with others. Consequently, comprehending the implications of learned social behaviour in formative years provides valuable insights into the social behaviours, aspirations and life choices of mature women in Dar es Salaam. This assessment underlines in what way foundational experiences influence later life decisions and opportunities. Moreover, employing the life-course perspective reveals that individual experiences are influenced by the specific period in which they occur. For women aged 50 and above participating in this study, understanding their early sociocultural experiences through the lens of their generation is crucial (Aydin et al., 2019; Mckay, 2001). Elder (1994; 1998) argued that society produces distinctive historical contexts for each generation, resulting in varied aspirations, constraints, and opportunities. The respondent's narratives revealed that formative life experiences are intricately related to three fundamental events that shaped their identities and roles as women in their generation: Menarche Rituals, Marriage, and Motherhood. These will be discussed in the following sections.

6.2.1 Menarche Rituals: Acquiring Feminine Capital

This section examines the role of menarche rituals in shaping the gendered and cultural identities of MWEs and how these early life experiences influenced their entrepreneurial

trajectories over the life course. Respondents consistently described menarche rituals as foundational practices that taught them what it meant to be a woman, embedding cultural, gendered, and behavioural norms from an early age. This reflects Van Gennep's (1960) argument that such rituals are not merely personal milestones but critical points in the socialisation process that establish gender, sexual, and linguistic identities. In many African and Asian contexts, menarche marks the transition from childhood to adulthood (Perianes and Ndaferankhande, 2020).

In Tanzania, "Unyango" for girls and "Jando" for boys are established initiation rites that prepare young people for their socially prescribed roles (Rutagumirwa et al., 2020, p. 417). Comparable practices occur across SSA, including *Bragoro* in Ghana (Yeboah et al., 2014, p. 296), *Lebollo la Basadi* in South Africa (David and Pandya, 2025, p. f469), *Chindakula/ Maseseto* in Malawi (Perianes and Ndaferankhande, 2020, p. 428), *Chinamwari* in Zimbabwe (Moyo and Matanda, 2020, p. 38) and *Sikenge/Chisungu* in Zambia (Kamboni and Silongwa, 2024, p. 179). Similar rites exist in South Asia, such as *Ritu Kala Samskaram* in India (Ganguly and Satpati, 2021, p. 26), *Chhaupadi* in Nepal (Joshi, 2022, p. 121), and *Kotahalu Mangalya* in Sri Lanka (Jayatilleke et al., 2019). Though culturally distinct, these global practices share the common function of training young women to embody socially sanctioned forms of womanhood through conduct, speech, dress, and relationships. All participants in this study experienced the Unyango ritual. Mama R (57, Mama Lishe) sheds light on the Unyango experience:

Mama R, 57, Mama Lishe

"In those days when you came of age, they used to say it's important for the girl to be initiated through unyango so she can prepare to become a good woman. I remember when it happened to me, I was 9 or 10 at the time, I think, and they said you have now become a woman and need to learn womanly things to prepare you to be received in your husband's home"

Mama R (57, Mama Lishe**)** offers a detailed account that captures the intersection of gender norms, rites of passage, and the socio-economic implications of womanhood in Tanzanian culture (Anthias, 2008; Crenshaw, 1989). Her reference to *Unyago* as a turning point in life underscores its function as a structured form of gender socialisation. Van Gennep (1960) described such initiation rituals as cultural markers that guide individuals through socially recognised transitions, embedding behavioural expectations that align with communal values. This interpretation is supported by Rutagumirwa et al. (2020) and Rutagumirwa and Bailey

(2022), who highlight how menarche-related practices in Tanzania have historically served as platforms for teaching young women appropriate conduct, domestic responsibilities, and marital readiness.

Mama R's description of *Unyago* as preparation for becoming a *"good woman"* reflects what Butler (1988; 1990) terms gender performativity: the idea that gender is enacted through repeated behaviours shaped by societal norms. However, scholars such as Ahmadu (2010) and Perianes and Ndaferankhande (2020) extend this view by emphasising the deeper cultural significance of such rites. They argue that these are not mere performances but collective processes of identity negotiation that mark the transition from childhood to adulthood. Mama R's (57) recollection that after the ceremony *"you have now become a woman"* signals a pivotal moment in identity formation, where community approval becomes intertwined with self-understanding (Yuval-Davis, 2006). This resonates with Beauvoir's (1949, p. 295) assertion that "one is not born a woman, but rather becomes one," situating her personal narrative within a wider philosophical and sociological discourse on gender construction (Ahl, 2006; Brush et al., 2009; Butler, 1988; 1990).

Her emphasis on *"womanly things"* further illustrates the prescriptive nature of femininity in her social context, suggesting that the scope of womanhood was defined primarily in relation to domestic service, marital duty, and caregiving (Gupta, 2009). Within Hofstede's (2001) HCDT framework, this aligns strongly with collectivist norms, where individual identity is closely tied to fulfilling socially approved roles, and with masculine cultures that prioritise distinct gender divisions and value achievement through meeting societal expectations. In collectivist societies (e.g., Tanzania, India, Chile, etc.), according to Hofstede (2001), social cohesion and interdependence are prioritised over individual autonomy, with community approval serving as a core motivator for behaviour. Within this context, *Unyago* operated not only as a structured process of gender role training but also as a mechanism for strengthening communal bonds and affirming shared values. As Ahmadu (2010) notes, such practices can foster a sense of belonging, cultural pride, and intergenerational continuity, benefits that some women in this study acknowledged alongside the more limiting aspects, as will be discussed throughout this chapter. Comparable rites in Ghana (*Bragoro*), Zimbabwe (*Chinamwari*), and Zambia (*Sikenge*) (David and Pandya, 2025; Kamboni and Silongwa, 2024; Yeboah et al., 2014) similarly function to both socialise girls into specific gender roles and affirm their position within a shared cultural heritage. In Mama R's account, *Unyago* is not only a personal milestone but also a collective affirmation of identity, showing how gender norms were deeply

embedded in the cultural fabric of her upbringing. This focus on preparing girls for service within family and community is echoed by Mama N (61, Batik Making), who recalled that:

> **Mama N, 61, Batik Making**
>
> "They taught us that it was our job to care for and nurture everyone but especially our husbands. They used to say that you should get to your husband's heart by preparing good meals for him and tending to him and your family so essentially, we were learning how to cook, tend to the crops, do the cleaning, and yes also go to the dam to fetch water".

Mama N's (61, Batik Making) account reveals how *Unyago* embedded caregiving and service to one's husband at the core of womanhood. Her recollection that a woman should *"get your husband's heart by preparing good meals"* illustrates the emotional and social value placed on domestic skills. These instructions linked marital harmony to a woman's ability to cook, maintain the household, and manage agricultural tasks such as tending crops and collecting water. In this way, *Unyago* did not simply teach practical skills; it reinforced a vision of femininity rooted in service, productivity, and the sustenance of family life. These narratives align with findings from other cultural contexts where initiation rites define acceptable gender roles. In Ghana's *Bragoro*, for example, young women are taught domestic management, agricultural work, and childcare as central to their adult responsibilities (Yeboah et al., 2014). Similarly, Zambia's *Sikenge* emphasises obedience, marital loyalty, and domestic proficiency as prerequisites for being considered a "complete" woman (Kamboni and Silongwa, 2024). Across parts of South Asia, such as India's *Ritu Kala Samskaram*, girls are instructed in household management, religious obligations, and nurturing roles intended to prepare them for marriage (Ganguly and Satpati, 2021). These cross-cultural parallels show that the skills taught are rarely neutral; they carry prescriptive meanings about women's place in family and society.

Within Hofstede's (2001) HCDT framework, such teachings reflect high masculinity cultures where gender roles are sharply differentiated, with men valued for assertiveness and economic provision, and women for nurturing and support (Gupta et al., 2022). By learning to centre their husbands' needs and family welfare, women like Mama N were being socialised into roles that prioritised relational harmony and household stability over individual ambitions (Chachage and Arnolds, 2024; Hofstede et al., 2010). However, this is not solely restrictive. For the participants, these skills provided a respected social identity, contributed to household survival in resource-limited settings, and offered forms of influence within the domestic sphere (Mbilinyi, 1972; Sudarkasa, 1986). Yet, as Mama N's (61) experience illustrates, the same

cultural logic that afforded women status within the home also confined them to a narrow spectrum of acceptable roles, shaping their later entrepreneurial opportunities in deeply gendered ways. This same cultural framework also dictated how women who did not participate in *Unyago* were perceived, with non-attendance carrying significant social consequences, as reflected in the account of Mama S (67, Batik Making):

Mama S, 67, Batik Making

"Those days it was a must to attend Unyango because if you didn't you were seen as an incomplete woman, the one that doesn't have good manners and is not lady-like and then you would be less desirable for marriage"

Mama S (67, Batik Making) highlights the stigma and marginalisation faced by those who deviated from cultural norms. Rites of passage such as *Unyago* act as tools of conformity, dictating acceptable behaviours and penalising non-participants (Ahmadu, 2010; Van Gennep, 1960; Perianes and Ndaferankhande, 2020). In Ghana's *Bragoro* and Zambia's *Sikenge*, similar sanctions apply to those who bypass initiation, with women considered less marriageable and lacking in proper manners (Kamboni and Silongwa, 2024; Yeboah et al., 2014). Mama S's account underscores the cultural weight of these perceptions, aligning with Beauvoir's (1949) concept of "the Other" and Butler's (1990) notion of gender as socially scripted performance. Within Hofstede's HCDT framework, this reflects high masculinity cultures where conformity to gendered expectations is tied to honour and respectability.

Yet Mama S's narrative also points to the functional role of these rites beyond punitive measures. In Malawi and parts of rural India, initiation ceremonies are valued as structured spaces for passing on domestic, agricultural, and relational skills to young women, ensuring continuity of cultural knowledge (Ganguly and Satpati, 2021; Perianes and Ndaferankhande, 2020). This resonates with Bourdieu's (1977) idea of cultural capital, where participation confers not only social legitimacy but also practical competencies that can be mobilised in both household and economic activities. While non-attendance risked exclusion, attendance could enhance a woman's capacity to navigate her roles, a tension further illustrated by Mama Z (52,

Mama Lishe), whose account reveals how *Unyago* also serves as a recognised pathway to gaining community respect and authority. She narrates that:

Mama Z, 52, Mama Lishe

"You had to be presented for the unyango only then will you be considered knowledgeable, and people respected you"

Mama Z (52, Mama Lishe) highlights the central role of social validation in defining who is considered knowledgeable and worthy of respect within her community. Her statement, "only then will you be considered knowledgeable," shows that knowledge is treated not as an individual possession but as something granted through public acknowledgment in cultural rites such as *Unyago*. This reflects earlier findings that, in pre-colonial Tanzania, women's influence and authority were often tied to their recognised participation in community life, particularly in agricultural production, trade, and domestic management (Mbilinyi, 1972; Hodgson, 1999; Sudarkasa, 1986). These roles were valued as part of an interdependent social structure where both men and women contributed to the community's survival (Hodgson and McCurdy, 2001).

Colonial intervention disrupted this balance by restricting women's property rights, imposing male-dominated land tenure systems, and introducing a cash-based economy that largely excluded women from formal economic exchange (Hollander, 1979; Mbilinyi, 1974; Were, 1985; Kapinga and Montero, 2017). Policies grounded in Western gender ideologies positioned men's work as more valuable than women's contributions (Sudarkasa, 1986; Hodgson, 1999). These structural changes forced many women to rely on cultural institutions such as *Unyago* for gaining social capital when access to economic and political power was curtailed. Similar patterns are observed in other post-colonial contexts, where indigenous rites became alternative routes to recognition for women marginalised by imported governance and market systems (Amadiume, 1987; Arnfred, 2004; Tamale, 2020).

From Bourdieu's (1977) perspective, participation in *Unyago* can be seen as a way of acquiring symbolic capital, granting the participant credibility and respect within the community. In HCDT (Hofstede, 2001), this reflects the influence of high-power distance and masculine cultural orientations, where recognition and authority are obtained through formalised, socially sanctioned pathways rather than through informal or individualised achievement (Minkov and

Hofstede, 2011). In Tanzania, as in other societies with strong ceremonial traditions, the perceived legitimacy of knowledge is shaped by collective endorsement rather than personal innovation (Lwoga et al., 2017). Mama Z's account illustrates how women's ability to be acknowledged as "knowledgeable" is embedded in a complex interplay between cultural tradition and historical transformation. It shows how the social respect conferred through *Unyago* has both preserved women's status within community networks and reinforced gendered expectations that emerged and solidified during the colonial and post-independence periods (Geiger, 1982; Tenga and Peter, 1996; Mbilinyi, 1985).

Together, the narratives of Mama N (61), Mama S (67), and Mama Z (52) reveal how rites of passage such as *Unyago* shape women's social positions by embedding gender expectations, reinforcing cultural conformity, and determining access to respect and recognition within their communities. While these practices transmit valued skills and cultural knowledge, they also sustain patriarchal norms that limit women's autonomy, echoing patterns documented in Tanzania and comparable contexts (Ahmadu, 2010; Hodgson, 1999; Rutagumirwa and Bailey, 2022; Sudarkasa, 1986). These early lessons on obedience, domestic responsibility, and care work form the foundation for later expectations within marriage which is explored in the following section.

6.2.2 Marriage: Performing Feminine Capital

In many African cultures (e.g., Malawi, Zambia, Zimbabwe, etc.,), menarche has traditionally marked the beginning of expectations surrounding marriage (Kamboni and Silongwa, 2024; Moyo and Matanda, 2020; Perianes and Ndaferankhande, 2020). This was particularly evident in the experiences of MWEs in Dar es Salaam, where the desire to marry was a dominant aspiration during their formative years. Marriage was not merely a cultural tradition but a powerful societal standard that shaped the ambitions and behaviours of young women in their generation (McKay, 2001; Rutagumirwa and Bailey, 2022). This sentiment is captured by Mama H (63, Batik Making), Mama V (54, Grocery Vendor) and Mama N (61, Batik Making), who reflect on their early life experiences:

Mama H, 63, Batik Making

"In our generation, education for girls was not valued; it was primarily for boys. As I mentioned earlier, I only completed primary school. We girls were taught that marriage was of utmost importance, far more than education. It was a different world then, and many of us naturally aspired to get married."

Mama V, 54, Grocery Vendor

Naturally, all the girls at that time wanted to get married...Also, you know we didn't have that many options like now in terms of career, so marriage was the best option for me. When something is said to be good you also want it for yourself, so I can tell you that my aspiration while growing up was to get married and settle down

Mama N, 61, Batik Making

"Back in my day, there were hardly any job opportunities for women. We were expected to stay at home, take care of the children, and support our husbands. My mother always told me that getting married was the safest way to ensure I had a roof over my head and food on the table,"

Mama H (63, Batik Making) recalls that *"education for girls was not valued; it was primarily for boys," noting that she only completed primary school because marriage was considered "of utmost importance, far more than education."* Her statement reflects the enduring patriarchal hierarchies in Tanzania that privileged men's access to education, a pattern reinforced during the colonial period when cash-based economies, male land ownership, and labour policies systematically excluded women from economic independence (Hollander, 1979; Mbilinyi, 1974; Sudarkasa, 1986). The prioritisation of marriage over education in her formative years reflects the continuity of gender ideologies mapped by colonial authorities onto Tanzanian society (Hodgson, 1999; Were, 1985). Similar patterns have been observed across other contexts, including China and India, where son preference and patriarchal norms have historically prioritised boys' schooling over girls. In rural China during the 1960s–1980s, resource allocation for education often favoured male children, with girls more likely to leave school early to support household labour or prepare for marriage (Hannum, 2005; Li and Tsang, 2003). In India, entrenched gender bias in educational investment persisted across generations, with boys seen as future breadwinners and girls as economic dependants, particularly in rural and low-income households (Kingdon, 2005; Azam and Kingdon, 2013). These intergenerational attitudes towards girls' education mirror the norms Mama H (63) encountered in Tanzania, demonstrating the global reach of gendered educational inequality during her generation. Mama H's internalisation of this hierarchy exemplifies Bourdieu's (1977) concept

of habitus, where social norms and cultural expectations become ingrained in individuals, shaping their aspirations and life choices. This form of socialisation limited her capacity to see education as a viable route to independence, echoing Buchmann and DiPrete's (2006) argument that restricting educational access for girls constrains their social mobility. Similar patterns are found in Ghana, where initiation rites such as Bragoro emphasise marital readiness over academic pursuits (Crentsil, 2014), in Zambia's Sikenge tradition (Mann et al., 2024), and in parts of Nepal where school withdrawal frequently accompanies early marriage (Sekine and Hodgkin, 2017).

Mama V (54, Grocery Vendor) explains that "*we didn't have that many options like now… marriage was the best option for me,"* framing marriage as the most practical life choice in the absence of alternative career opportunities. Her reference to wanting *"what is said to be good"* illustrates how social validation reinforces personal aspirations, aligning with social learning theory (Bandura, 1977) and the reproduction of cultural values through peer influence. The lack of viable employment pathways for women during her youth reflects the structural inequalities inherited from the colonial period, when women were excluded from the cash economy and productive resources (Hollander, 1979; Mbilinyi, 1974). During post-independent Tanzania, while initiatives like UWT sought to improve women's economic participation, these were often symbolic rather than transformative (Geiger, 1982; Tenga and Peter, 1996). Evidence from Kenya and Uganda shows similar trends where constrained economic environments push young women toward early unions framed as the most secure option (Jewitt and Ryley, 2014; Nalwadda et al., 2015).

Mama N (61, Batik Making) recalls that *"my mother always told me that getting married was the safest way to ensure I had a roof over my head and food on the table,"* highlighting the intergenerational transmission of norms framing marriage as a woman's primary source of security. This maternal influence reflects the cyclical nature of gender role reinforcement, where older generations, shaped by their own experiences of economic dependence, perpetuate similar expectations for their daughters (Were, 1985; Sudarkasa, 1986). Her account illustrates how women's roles were historically confined to domestic and caregiving responsibilities, particularly in rural and semi-urban Tanzania, a restriction intensified under colonial policies that marginalised women from formal employment and access to resources (Hodgson, 1999; Mbilinyi, 1974). Comparable patterns emerge in Nigeria's Mbopo institution, where seclusion and preparation for marital respectability are viewed as reliable routes to stability (Akpakpan and Akpakpan, 2018) in Brazil where early unions are normalised despite their long-term

constraints (Margarido, 2024), and in Indonesia where expanding girls' education is shown to reduce early marriage rates and improve security (Berliana et al., 2021). However, unlike Mama H (63, Batik Making), Mama V (54, Grocery Vendor), and Mama N (61, Batik Making), whose aspirations centred on marriage as a primary goal, Mama S (67, Batik Making) and Mama K (59, Retail Shop Owner) recall pursuing ambitions beyond marriage, even if these were ultimately constrained by prevailing cultural expectations. They narrate that:

Mama S, 67, Batik Making

"My dad owned a batik-making shop when I wanted to join him as well, many people questioned my choices, especially my mother and aunties. My parents ultimately refused with my mother suggesting that I was being selfish or neglectful of my duties as a daughter and future wife"

Mama K, 59, Retail Shop Owner

"I wanted to get a degree for myself after secondary school, but my parents especially my mom refused and wanted me to get married. I understand why she wanted that because those days people found it strange for us women to pursue higher education, so I ended up getting married".

The accounts of Mama S (67, Batik Making) and Mama K (59, Retail Shop Owner) highlight the intersection of cultural expectations, familial roles, and the structural limitations placed on women's ambitions during their formative years. Mama S recalls that her desire to join her father's batik-making business was met with resistance from her family, particularly her mother and aunties, who accused her of *being "selfish or neglectful of [her] duties as a daughter and future wife."* Similar tensions between women's income-generating work and expectations of good motherhood and wifehood are documented among Ghanaian traders, where ethnographic work shows that decisions about women's trading are closely negotiated within family expectations about proper gender roles (Clark, 1999). Similar constraints are documented in Kenya, where Sindani (2025) found that extended families often redirected women away from entrepreneurial opportunities in favour of marriage arrangements. In South Asia, Das and Desai (2003) note that family elders in India frequently dissuade young women from business ventures, citing fears of neglecting marital obligations, while in Bangladesh, Amin and Huq (2008) highlight that social norms linking women's honour to domesticity limit their occupational choices.

Mama K's experience echoes these dynamics. Her aspiration to pursue higher education was dismissed by her parents, particularly her mother, who "*refused and wanted [her] to get married."* She reflects that *"people found it strange for us women to pursue higher education,"* underscoring the stigma surrounding women's academic advancement in her generation. This aligns with findings from Pakistan and India, where Jejeebhoy and Sathar (2001) report that parental disapproval, particularly from mothers, was a major barrier to girls' schooling, often driven by concerns about marriageability and reputation. Comparable attitudes have been recorded in rural Guatemala, where Stromquist (1999) observed that families prioritised daughters' domestic training over formal education, framing schooling as a distraction from culturally prescribed roles. Similar patterns appear in Peru, where Valdiviezo and López (2018) note that intergenerational transmission of gender norms continues to restrict girls' educational attainment, particularly in rural areas.

These accounts highlight how mothers, shaped by their own socialisation, often acted as custodians of cultural norms, reinforcing gendered expectations under the belief that they were safeguarding their daughters' futures. Tanzanian scholars such as Mbilinyi (1972; 1985), Kapinga and Montero (2017), and Tundui and Tundui (2021) have also pointed out that family influence, particularly from female relatives, is a critical factor in directing women's life choices, often channelling them towards marriage at the expense of education or entrepreneurship. Feminist and social theorists such as Kandiyoti (1988), Sen (1990), and Jayachandran (2015) demonstrate that patriarchal norms embedded within household practices are reproduced across generations, shaping women's aspirations, opportunities, and life trajectories. By privileging marriage and domesticity over personal development, these norms curtailed women's autonomy and economic potential, a trend also evidenced in Nigeria (Adisa et al., 2021), Ethiopia (Geleta et al., 2015), and Vietnam (Teerawichitchainan, 2010). Mama S and Mama K's experiences therefore demonstrate how familial influence, particularly maternal guidance, can operate as both a source of care and a mechanism of constraint, ultimately limiting women's opportunities for self-determination. While Mama S and Mama K's accounts reveal how societal norms prioritised marriage over education and career, other participants, such as Mama P (58, Mama Lishe), offered a different perspective, focusing instead on the stigma and social consequences faced by women who remained unmarried. She reveals that:

Mama P, 58, Mama Lishe

"you didn't want to be the leftover so people can tease and make fun of you and then you also become a disappointment to your parents. There were many girls I had seen how badly they were treated for not getting married and I didn't want that to be me"

Mama P (58, Mama Lishe) reflects on the strong social pressure to marry, driven by the fear of ridicule, public shaming, and bringing disappointment to her parents. She recalls witnessing how unmarried women were treated "badly" in her community, which reinforced her decision to conform. Such experiences align with findings from other Sub-Saharan African contexts, including Uganda, Nigeria, and Kenya, where unmarried women are often subjected to derogatory labels, exclusion from social events, and diminished community respect (Hodgson and McCurdy, 2001; Kang'ethe, 1994; Wa-Gachanja, 2002). Tanzanian scholars have also observed that in many ethnic groups, marriage is perceived as a defining marker of womanhood, and women who do not marry are often considered incomplete or lacking in moral standing (Iddy, 2021; Schaffnit et al., 2020). Mama P's account illustrates how marriage served not only as a personal milestone but also as a protective mechanism against social ostracism.

In contrast, Mama G (52, Batik Making) provides a more nuanced perspective, diverging from participants like Mama P and others who viewed marriage as the only acceptable or attainable path. Her experience shows that while she was afforded the opportunity to pursue higher education, societal norms and peer comparisons still exerted a powerful influence on her life choices as she states that:

Mama G, 52, Batik Making

"My parents allowed me to pursue my higher education, you know I was very interested in computer sciences, so I pursued a diploma certificate in computer sciences. When I completed my studies, I felt I was missing out, when I looked around me all my friends were married and had children and I couldn't help but want that for myself. I was also conflicted because in our days people did not value ambitious career women, they wanted you to be a wife and a mother. Yes, even me… I also desired to have that family. So I thought to myself this education and a career doesn't make it all, so I decided not to pursue higher education and get married". (Mama G, 52, Batik Making)

Mama G's (52, Batik Making) account reveals the complexities faced by women who were granted educational opportunities yet still navigated the powerful pull of prevailing gender norms. While her parents supported her ambition to study computer sciences and obtain a

diploma, she recalls feeling conflicted upon completion of her studies. Observing that "*all my friends were married and had children,"* she describes a sense of missing out, which drew her toward marriage despite her academic achievements. This illustrates the social pressure to conform to life-stage expectations, a dynamic observed in Tanzania, India, and Mexico, where women's value is still heavily tied to marital and maternal roles (Hodgson and McCurdy, 2001; Singh and Samara, 1996; Parrado and Zenteno, 2002).

Her reflection that *"people did not value ambitious career women, they wanted you to be a wife and a mother"* underscores the persistence of gendered expectations in Tanzania, as also documented by Rutagumirwa and Bailey (2022) and Wa-Gachanja (2002), who note that women pursuing careers are often perceived as neglecting traditional domestic roles. Studies from India, Pakistan, and Brazil (Das and Desai, 2003; Parrado and Zenteno, 2002) reveal similar patterns, where higher education may increase women's employment prospects but does not necessarily shift societal attitudes toward prioritising marriage and motherhood. Mama G's decision to *"not pursue higher education and get married"* reflects the influence of what Bourdieu (1977) terms habitus, which is the internalisation of cultural norms that shape aspirations and choices even in the presence of alternatives. Her experience highlights the limits of educational attainment as a pathway to empowerment when embedded in socio-cultural environments that continue to privilege traditional gender roles. It also aligns with findings from Stromquist (1999) that education alone, without broader structural change, may have limited transformative impact on women's autonomy.

Overall, the accounts of Mama H (63, Batik Making), Mama V (54, Grocery Vendor), Mama N (61, Batik Making), Mama S (67, Batik Making), Mama K (59, Grocery Vendor), Mama P (58, Mama Lishe), and Mama G (52, Batik Making) reveal marriage as a central marker of femininity, where a woman's identity, social worth, and perceived success were intrinsically tied to her marital status. For many, marriage was framed as the ultimate life goal, offering security and respectability, while education and career aspirations were secondary or discouraged entirely. These narratives align with Butler's (1988, 1990) theory of gender performativity, where gender is enacted through repeated social practices that affirm cultural norms, and in this case, marriage itself functioned as a performance of ideal womanhood.

The women's experiences also reflect Bourdieu's (1977) concept of habitus, demonstrating how deeply internalised norms shaped their aspirations and choices. Similar dynamics are reported in Tanzania (Rutagumirwa and Bailey, 2022), India (Chaudhary and Verick, 2014),

Pakistan (Jejeebhoy and Sathar, 2001), and Brazil (Parrado and Zenteno, 2002), where marriage is not only a personal milestone but a public affirmation of femininity that secures a woman's place within the social hierarchy. Even for participants like Mama G (52), who accessed higher education, the pull of societal expectations surrounding marriage proved strong, reinforcing the notion that academic or professional achievements alone cannot dismantle patriarchal structures. This theme reveals that marriage operates as both a social institution and a symbolic performance, sustaining gender inequality by positioning it as the primary avenue through which women of their generation could gain legitimacy, respect, and belonging in their communities.

6.2.3 Motherhood: Performing Feminine Capital

This section reveals the intricate relationship between motherhood and women's entrepreneurial efforts, highlighting how cultural expectations and societal norms significantly influence their personal and professional lives. Motherhood, often viewed as a defining and fulfilling experience, plays a dual role in shaping women's trajectories (Ogundana et al., 2021). On the one hand, it provides purpose and identity, yet on the other, it creates tensions with societal expectations that prioritise familial roles over education and careers (Brush et al., 2009; Hollos and Larsen, 2008; Silberschmidt, 2001). In many developing countries, these pressures often translate into early marriages and pregnancies, which restrict women's access to education and limit their opportunities for personal development and professional growth (Moyo and Kawewe, 2002; Mwambene and Kruuse, 2017; Porter et al., 2012). They reveal how deeply entrenched gendered expectations are, particularly in societies where a woman's value is closely tied to her reproductive role (Bhana and Nkani, 2014; Chigbu, 2019; Makama, 2013). The experiences of women like Mama S (67, Batik Making), Mama N (61, Batik Making), and Mama H (63, Batik Making) offer a perspective into these challenges:

Mama S, 67, Batik Making

"That time after you got married it was expected to give birth that was the way things were done and that was our way of life we didn't think beyond that what was going happen and we didn't really consider getting our own income"

Mama N, 61, Batik Making

" I had my first baby at a very young age only 15 and I had already dropped out of school to get married so I could not go back and say continue with my higher education. Those days after you got pregnant there was no more education or anything else for you. You had to strap on the belt and raise your kids".

Mama H, 63, Batik Making

"When I got married my husband knew how much I wanted to get back to school but he said to wait and after some time I got pregnant after that he refused to take me back to school saying it's not possible as you are now a parent. It was hurtful to me but as days went by, I just forgot about it".

The accounts of Mama S (67, Batik Making), Mama N (61, Batik Making), and Mama H (63, Batik Making) illustrate how marriage and early motherhood were not simply life stages but powerful social institutions that dictated the trajectory of women's lives. Mama S (67) recalls that after marriage it was *"expected to give birth,"* with no consideration for pursuing income-generating work or personal aspirations. This unquestioned acceptance of motherhood as the primary post-marriage role reflects what Makama (2013) identifies as the deep-rooted patriarchal belief that a woman's worth is defined by her reproductive capacity. Similar patterns are observed in rural Ethiopia and northern Ghana, where women's identities are strongly tied to their role as mothers, leaving little space for professional ambitions (Amoateng et al., 2003; Melesse et al., 2020). In these contexts, the absence of alternative life scripts means that young brides often do not see themselves as having the option to develop careers alongside motherhood.

Mama N's (61) narrative highlights an even starker reality. Married and pregnant at just 15, she explains that *"after you got pregnant there was no more education or anything else for you."* Fifteen is an extremely young age to bear the social, emotional, and economic responsibilities of motherhood. Research by Bhana and Nkani (2014) in South Africa and by Chigbu (2019) in Nigeria confirms that early pregnancy is one of the leading causes of school dropout for girls, which in turn traps them in cycles of economic dependency. Comparable findings emerge from South Asia, where Sharma et al. (2021) in Nepal and Ghimire and Samuels (2017) in India show that adolescent marriage and motherhood significantly reduce women's likelihood of

completing secondary education. In Latin America, Buvinic and Morrison (2000) similarly found that early childbearing curtails women's participation in the labour force, reinforcing gendered inequalities in earnings and decision-making power. Mama N's experience mirrors these trends, showing how early marriage effectively closes off educational pathways and forces women into a lifetime of unpaid domestic work.

Mama H's (63) account reveals another critical dimension: the influence of spousal authority in sustaining educational and economic inequality. She recalls her desire to return to school after marriage but notes her husband's insistence that she *"wait,"* which was followed by outright refusal once she became pregnant. This form of control echoes findings by Porter et al. (2012) in Ghana and Kenya, where husbands are often positioned as the ultimate decision-makers over wives' access to education and income opportunities. Sikweyiya et al. (2020) similarly found in Malawi that men's control over women's mobility and life choices is justified by appeals to tradition and family roles, effectively limiting women's autonomy. Such patterns are not unique to Africa. In Pakistan, Sathar and Kiani (2001) report that women's post-marriage education is often determined by their husbands' approval, while in parts of Mexico, Chant and Craske (2003) observe that spousal resistance to women's education or work is rationalised as preserving family unity.

Collectively, these experiences from Mama S (67), Mama N (61), and Mama H (63) demonstrate how early and socially prescribed motherhood reinforces structural gender inequality. As Brush et al. (2009) argue, motherhood, while socially celebrated, can function as a double-edged sword: a source of identity and social legitimacy, but also a mechanism through which women's economic independence and educational advancement are curtailed. The similarities between Tanzania (Moyo and Matanda, 2020), other SSA countries such as Ghana and Malawi (Porter et al., 2012; Sikweyiya et al., 2020), South Asia including India and Nepal (Ghimire and Samuels, 2017; Sharma et al., 2021), and Latin America such as Mexico and Brazil (Buvinic and Morrison, 2000; Chant and Craske, 2003) reveal that these restrictions are not isolated but are part of a wider global pattern in which patriarchal norms prioritise women's reproductive roles over their personal and professional development, particularly for women of their generation.

Overall, the motherhood theme reveals how cultural norms, familial expectations, and patriarchal structures worked together to position women's reproductive roles above their personal ambitions. For Mama S (67), Mama N (61), and Mama H (63), early and socially

prescribed motherhood was not only a cultural expectation but also a structural barrier to education and economic independence. Similar patterns have been documented in Tanzania (Moyo and Matanda, 2020), Ghana and Malawi (Porter et al., 2012; Sikweyiya et al., 2020), India and Nepal (Ghimire and Samuels, 2017; Sharma et al., 2021), and Mexico and Brazil (Buvinic and Morrison, 2000; Chant and Craske, 2003), underscoring that, for women of their generation, marriage and motherhood were central to the performance of femininity and a primary measure of social worth.

6.2.4 Discussion One: Linking Participant's Narratives of MMM Factors to Broader Literature

The findings reveal that for mature women in Tanzania, MMM factors were not merely personal milestones but structured socio-cultural processes that actively shaped their gender identities and understandings of womanhood. These stages taught women how to behave, what to prioritise, and which roles to assume within family and society. Similar patterns have been documented in Tanzania by Rutagumirwa and Bailey (2022) and Seleman and Mgonda (2024), and in other developing contexts such as Ghana (Yeboah et al., 2014), India (Ganguly and Satpati, 2021), Malawi (Perianes and Ndaferankhande, 2020), etc., where gender is socially taught, reinforced, and expected from an early age. In these contexts, gender is not passively inherited but actively constructed through deliberate cultural training.

Menarche rituals such as *Unyago* were especially influential in this process. Respondents including Mama R (57), Mama Z (52), and Mama N (61) described these rites as pivotal in instructing girls on speech, behaviour, and service as future wives and mothers. For Mama R, the lessons stressed obedience and readiness for domestic responsibilities, while Mama Z recalled being instructed on how to maintain her husband's respect through service. Mama N reflected on the social weight of these teachings, which extended beyond practical domestic skills to include how to carry oneself, aligning with Butler's (1988, 1990) notion of gender as performance. Similar initiation practices occur across SSA, including *Bragoro* in Ghana (Yeboah et al., 2014, p. 296), *Lebollo la Basadi* in South Africa (David and Pandya, 2025, p. f469), *Chindakula/ Maseseto* in Malawi (Perianes and Ndaferankhande, 2020, p. 428), *Chinamwari* in Zimbabwe (Moyo and Matanda, 2020, p. 38) and *Sikenge/Chisungu* in Zambia (Kamboni and Silongwa, 2024, p. 179). Similar rites exist in South Asia, such as *Ritu Kala Samskaram* in India (Ganguly and Satpati, 2021, p. 26), *Chhaupadi* in Nepal (Joshi, 2022, p. 121), and *Kotahalu Mangalya* in Sri Lanka (Jayatilleke et al., 2019).Despite cultural differences, these practices share the function of socialising girls into culturally sanctioned

versions of womanhood through behaviour, dress, and relationships, consistent with Hofstede's (2001) collectivist and masculine cultural norms.

A key contribution of this study is showing that menarche is a significant but overlooked stage in gender socialisation within women's entrepreneurship research. While studies such as Anderson and Ojediran (2021), Cho et al. (2020), Corrêa et al. (2021), De Vita et al. (2013), Goyal and Yadav (2014), Ogundana et al. (2021), Ojong et al. (2021), Panda (2018), Rashid and Ratten (2020), Wedajo et al. (2023), and Yadav and Unni (2016) examine how marriage and motherhood shape entrepreneurial experiences, they rarely consider how early cultural rituals pre-condition women's identities and agency long before business activities begin. The omission is especially evident when compared to mature women's entrepreneurship research from Western contexts (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014), where menarche is treated as a private biological event rather than a structured cultural process with long-term socio-economic consequences.

This limited view has significant consequences for how women's entrepreneurship is theorised and supported (Ahl and Marlow, 2012; Ojong et al., 2021). When menarche is treated purely as a private biological event, it is stripped of its social, cultural, and economic dimensions (Ahl, 2006; Butler, 1988; Butler, 1990). This erases the fact that for many women in contexts such as Tanzania, Ghana, India, et cetera, menarche is the point at which gendered expectations, marriage pressures, and educational restrictions begin to take concrete form (Ganguly and Satpati, 2021; McKay, 2001; Perianes and Ndaferankhande, 2020; Yeboah et al., 2014). Ignoring this stage means overlooking the very moment where life trajectories start to narrow, often long before women make any economic choices of their own. As seen in this study, respondents such as Mama R (57), Mama Z (52), and Mama N (61) described Unyago as the beginning of strict behavioural instruction that aligned with future roles as wives and mothers, not as independent earners. It also means that policy, training programmes, and support schemes risk being designed for women whose entrepreneurial pathways were shaped in adulthood rather than for those whose agency was constrained from adolescence (Akter et al., 2022; Welter et al., 2016). By failing to recognise menarche as a socially structured event, scholarship risks producing a homogeneous image of women entrepreneurs that reflects the experiences of women in the Global North more than those in the Global South (Ahl and Nelson, 2015; Hughes et al., 2012; Jennings and Brush, 2013). Without accounting for

menarche's role in initiating gendered socialisation, women's entrepreneurship research cannot fully explain the roots of opportunity inequality across different generations and cultural contexts (Cardella et al., 2020; Foss et al., 2018).

Marriage was the next major expectation after menarche, often during adolescence. Many respondents, such as Mama V (54) and Mama H (63), described marriage as the most viable and culturally acceptable path for women of their generation. For Mama V, this meant ending her schooling after primary level, while Mama H recalled leaving school at secondary level to marry. This pattern reflects findings from SSA, including Tanzania, Malawi, Zimbabwe (Meeker and Meekers, 1997; Swainson, 2000), etc., and from South Asia, including Pakistan, India, Bangladesh, Sri Lanka (Khan, 1989), etc., where early marriage coincided with school dropout and reduced economic mobility. Such dynamics persist in Nepal (Karki et al., 2024), Nigeria (Ige et al., 2024), Colombia (Rincón et al., 2021), etc. Not all women complied without resistance. Mama S (67) wanted to join her father's batik business but was told she was being "selfish or neglectful" of her duties as a daughter and future wife. Mama K (59) described how her pursuit of higher education was discouraged, reflecting widespread fears in SSA, LAC, and South Asia (Khan, 1989; Odaga and Heneveld, 1995) that education reduced marriageability or undermined obedience. In Zambia, bride wealth was seen to decline for educated girls (Mizinga, 2000), while in Ghana, girls were withdrawn from school to marry early, preserving family economic interests (Fentiman et al., 1999), etc. These restrictions were reinforced in Tanzania by colonial legacies confining women to reproductive and domestic roles (Hodgson, 1999; Hodgson and McCurdy, 2001; Hollander, 1979; Sudarkasa, 1986; Were, 1985), with parallel histories in South Asia (Chaudhury, 1979; Khan, 1989), etc.

Motherhood followed soon after marriage, typically in the teenage years. Mama N (61) gave birth at 15, ending her education permanently, while Mama H (63) was told by her husband that returning to school was no longer possible after pregnancy. These experiences reflect SSA-wide patterns where early motherhood is both a rite of passage and a measure of marital success (Meekers, 1994). In South Asia, first pregnancies, especially those resulting in sons, carried similar prestige (Khan, 1989; King and Hill, 1997; Singh and Samara, 1996), etc. Across SSA, South Asia, and LAC, early marriage and motherhood were also strategic responses to avoid the stigma and exclusion of pregnancy outside wedlock (Browne and Barrett, 1991; Odaga and Heneveld, 1995), etc. Singh (1998) found that 28.3 percent of Tanzanian women aged 20–24 had given birth by 18, and over 56 percent by 20, with comparable rates in Liberia, Uganda, Mali, etc. Despite some improvement, early childbearing remains prevalent in countries such

as Bangladesh (Bhowmik et al., 2021), Brazil (Margarido, 2024), Kenya, Uganda (Masaba et al., 2022, p. 40), etc.

These findings make two important contributions to women's entrepreneurship scholarship. First, they highlight that MMM processes are more social than economic, yet they have profound economic consequences by shaping women's opportunities long before they engage in business. Second, they reveal the dangers of treating women entrepreneurs as a homogeneous group. Most existing studies blend the experiences of younger and older women (Anderson and Ojediran, 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020), overlooking how older generations were socialised in ways that closed educational and professional doors much earlier and more definitively than today. This difference matters because the socialisation of older women, as seen in the cases of Mama R, Mama Z, Mama N, Mama V, Mama H, Mama S, and Mama K, created constraints that continued to shape their entrepreneurial entry points, often forcing them into necessity-based and informal enterprises rather than opportunity-driven ventures.

By situating these social processes in their cultural and historical context, this study responds to calls for contextualised and inclusive research on women's entrepreneurship (Ahl and Nelson, 2015; Welter et al., 2016). It shows that for the women in this study, entrepreneurship was not a mid-life reinvention, as described in much Western literature (Aydin et al., 2019; McKay, 2001; Meliou and Mallett, 2021), but a later-life survival strategy rooted in the social conditioning of MMM. Recognising this difference is essential for designing policy, training, and support structures that are relevant to MWEs in emerging economies.

6.2.*5* Implications of the MMM factors on Research, Policy and Practice

The evidence from this study shows that MMM factors, namely menarche, marriage, and motherhood, are not isolated personal milestones but formative socio-cultural processes that have long-term consequences for women's economic trajectories. For participants such as Mama R (57), whose Unyago training focused on obedience and domestic service, and Mama N (61), who left school to marry shortly after menarche, these events determined access to education, delayed workforce entry, and narrowed the scope of possible careers. For others like Mama H (63), early motherhood at 15 permanently ended her schooling. These life-shaping events are not unique to Tanzania; similar patterns appear in collectivist and patriarchal contexts such as Ghana, India, Zimbabwe, and Bangladesh (Chaudhury, 1979; Khan, 1989; Odaga and Heneveld, 1995; Singh and Samara, 1996).

For policy, recognising MMM factors is essential because they represent the root causes of later-life exclusion from formal employment and social protection as argued by various researchers (Shevelkova et al., 2023; Twikirizer and Spitzer, 2019; Vera-Sanso, 2023). Current frameworks, such as Tanzania's National Ageing Policy (2003), assume that older women can rely on family care, overlooking those who, like several respondents here, lack pensions and remain economically dependent (Mwaikokesya, 2022; Rutagumirwa et al., 2020; Twikirizer and Spitzer, 2019). Without policies that address these historical disadvantages, interventions risk focusing only on present-day symptoms rather than the structural origins of women's economic vulnerability (Rutagumirwa and Bailey, 2022).

For practice, understanding MMM factors shifts the way entrepreneurial support should be designed. Many programmes target women entrepreneurs as a single group, assuming baseline literacy, confidence, and familiarity with digital tools (Agrawal et al., 2023; Nziku and Henry, 2021). However, for women whose education ended in adolescence, as with Mama V (54) or Mama K (59), conventional training formats can exclude rather than empower. Practice-oriented interventions must therefore develop content and delivery methods that acknowledge these educational gaps, for example oral instruction, peer mentoring, and culturally relevant examples, to ensure that mature women are not locked out of entrepreneurial opportunities.

For research, MMM factors provide an important lens for contextualising women's entrepreneurship. Much of the literature focuses on current business challenges, overlooking the historical and life-course experiences that shape entry into entrepreneurship (Cardella et al., 2020; Welter et al., 2016). Treating women as a homogeneous group obscures the significant differences between older women, whose socialisation was shaped by strict gender scripts, and younger women, who may have had more education and exposure to diverse career paths (Joseph, 2022; Ojong et al., 2021). Research that fails to account for these differences' risks producing incomplete or misleading conclusions about women's entrepreneurial motivations, strategies, and constraints. In sum, recognising MMM factors as structural and enduring rather than incidental or individualised compels a reframing of how mature women's entrepreneurship is theorised, supported, and legislated (Nziku and Henry, 2021). Without this reframing, women's entrepreneurial research agenda risks producing partial analyses, policies risk perpetuating inequities, and practice risks privileging those already equipped to succeed within existing systems (Ahl, 2006; Cardella et al., 2020; Vera-Sanso, 2023).

6.3 WSD Factors for Entrepreneurial Motivation

This section examines how widowhood, separation, and divorce (WSD) acted as transformative life events that triggered reactive and hybrid entrepreneurship among the respondents in Dar es Salaam. Drawing on life-course theory (Elder, 1974, 1994, 1998), intersectionality theory (Crenshaw, 1989), SDT (Deci and Ryan, 1985), TPB (Ajzen, 1991), and HCDT (Hofstede, 2001), the analysis shows that WSD events disrupted long-standing socio-cultural roles and economic dependencies, compelling respondents to seek new livelihood strategies. Many respondents entered adulthood under cultural expectations of early marriage, caregiving, and limited engagement in formal employment, consistent with findings in Tanzania (Malima, 2013; Mbilinyi, 2016; Rutagumirwa and Bailey, 2022) and other patriarchal contexts such as Nigeria, Kenya, Ethiopia, and Pakistan (Alam et al., 2024; Beriso, 2021; Lazarus et al., 2017; Mutahi and Akech, 2025). These norms reinforced financial reliance on male partners and restricted women's economic agency.

WSD events disrupted this dependency, creating critical life-course transitions that forced respondents to reassess their circumstances (Elder, 1998). The loss of emotional and economic security left many without access to inheritance, housing, or institutional support, a pattern also reported in South Asia (Ganguly, 2020; Shafiq et al., 2024; Sarker, 2024) and the LAC region (Suárez-Baquero et al., 2021). In this context, entrepreneurship emerged as a reactive but necessary response to crisis, enabling respondents to regain a degree of autonomy and control. The following sections unpack these findings in detail.

6.3.1 Widowhood Triggers Entrepreneurship

The findings show that many women in this study had followed traditional gender roles where men were responsible for providing for the family and women took care of the home. While this arrangement functioned during marriage, it left women exposed once their husbands died. Widows often faced sudden loss of income, little to no inheritance, and the burden of providing for their children alone (Malima, 2013; Mbilinyi, 2016; Rutagumirwa and Bailey, 2022). In this context, starting a small business became a way for them to regain control, survive financially, and protect their families. Mama R (57, Mama Lishe), Mama C (52, Grocery Vendor), and Mama W (50, Mama Lishe) describe how these hardships pushed them into entrepreneurship:

Mama R, 57, Mama Lishe

"When I lost my husband, my life changed dramatically, and in the blink of an eye, I lost everything.....His family treated me so badly; they just came and took everything we owned and even tried to accuse me of his death, making everybody talk badly about me. Heee! From that day, I decided not to depend on anyone for my bread and to fend for myself. Of course, I could not just go get a job like the educated woman because no one would employ you without having gone to school, so I needed to find other ways. A good friend helped me by introducing me to the market, and that's how I began my journey as a Mama Lishe."

Mama C, 52, Grocery Vendor

" I used to rely on my husbands' income for support but 5 years ago I lost him and he didn't leave much for me and the children to live comfortably with I had to pick up the pace"

Mama W, 50, Mama Lishe

"Before the passing of my husband, we were very financially well-off. I didn't have to worry about anything but after his passing, my situation changed. Our traditions fail to acknowledge a widow's right to inherit which put me in very poor financial conditions especially because I was still grieving the loss of my husband. I was forced to leave my husband's home. I started doing housekeeping jobs for a while but it wasn't paying a lot. I saw other Mama lishes making good money so I decided to do that for myself"

Widowhood, as illustrated in Mama R's (57, Mama Lishe) account, marked a profound turning point that reshaped her identity, daily reality, and economic role. She shared, "*When I lost my husband, my life changed dramatically, and in the blink of an eye I lost everything."* Her experience reflects Elder's (1974, 1994, 1998) life course theory, which suggests that major life events can trigger role transitions and shifts in social positioning. For Mama R (57), widowhood was not only a moment of personal grief but also a rupture that exposed her to structural vulnerability. Her in-laws blamed her for her husband's death, confiscated her belongings, and left her without shelter or income. This trajectory is consistent with broader patterns across SSA, where widowhood often leads to a sharp decline in women's security and access to resources. Studies from Tanzania, Kenya, Nigeria, Mali, Ghana, Uganda, etc., report that widows frequently face economic deprivation, social exclusion, denial of property rights, and exposure to harmful customary practices (Akinduyo and Theron, 2024; Dube, 2023; Kamunyu and Makena, 2020; Malima, 2013; Mbilinyi, 2016; Rutagumirwa and Bailey, 2022).

These challenges are not confined to Africa. In India, for instance, widows are often pushed out of their marital homes and experience disproportionate rates of unemployment, poor health, and financial instability (Ganguly, 2020; James et al., 2025). In Bangladesh, the denial of inheritance rights contributes to intergenerational poverty, with Mahmudulhassan et al. (2023) and Sarker (2024) observing that many widows are excluded from property ownership due to entrenched patriarchal norms. In LAC region, Biehl et al. (2020) found that widowhood in

Uruguay and Chile often results in the loss of housing and limited access to pensions, while Suárez-Baquero et al. (2021) noted that in Colombia legal frameworks exist but are poorly enforced, leading to significant economic insecurity among older women.

Despite these constraints, Mama R (57) responded with resilience. Drawing on domestic skills accumulated over a lifetime; she began selling food as a Mama Lishe. Her story reflects what scholars (Isaga, 2019; Orhan and Scott, 2001; Panda, 2018; Rashid and Ratten, 2020; Wedajo et al., 2023; Yadav and Unni, 2016) describe as necessity-driven entrepreneurship, where women turn to informal economic activities as a last resort for survival. Informal markets, as noted in previous research (Akinduyo and Theron, 2024; Biehl et al., 2020; Dube, 2023; Sarker, 2024) serves as a space for for socio-economic resilience for women across the Global South who must navigate widowhood without institutional support.

A similar pathway was evident in the case of Mama C (52, Grocery Vendor), who explained, "*I used to rely on my husband's income for support, but 5 years ago, I lost him, and he didn't leave much for me and the children."* The absence of alternative income sources pushed her into petty trade. Her transition was not motivated by a desire to become an entrepreneur but by the immediate need to care for her family. This form of reactive entrepreneurship has been widely observed among widows in Tanzania, Kenya, Uganda, Malawi, Ghana, and other SSA contexts, where women resort to informal economic activities when formal employment and state support are unavailable (Akinduyo and Theron, 2024; Kamunyu and Makena, 2020). In South Asia, Alam et al. (2024) report that widowed mothers in Pakistan and Nepal often turn to petty trade to cover basic expenses, particularly food and school fees. In the Latin American context, Rezaei and Helena (2021) highlights that in Brazil, Peru, and Bolivia, widows frequently engage in informal vending due to exclusion from formal labour markets and social safety nets.

Mama W (50, Mama Lishe) also described how structural exclusion shaped her experience expressing that, *"Our traditions fail to acknowledge a widow's right to inherit, which put me in very poor financial conditions,"*. Although she had lived comfortably in marriage, her access to land and property was denied after her husband's death. These exclusions mirror findings from Kenya, Mali, and South Africa, where customary norms often override legal protections and deprive women of inheritance rights (Dube, 2023; van de Walle, 2013). In Kenya, Dube (2023) notes that widows are frequently removed from marital property and left without legal recourse, while van de Walle (2013) observes that in Mali, informal family negotiations often

supersede formal laws, leading to widespread dispossession. Mama W began food vending after observing peers, a choice that reflects what the literature describes as peer-influenced entry into low-cost entrepreneurship using familiar skills. Research indicates that when women are excluded from formal employment or credit systems, they often draw on informal knowledge and social networks to enter business (Abdallah et al., 2020; Bonnet et al., 2019; Eijdenberg et al., 2019; Salvi et al., 2022).

While these accounts highlight entrepreneurship as a coping mechanism, the experiences of MWEs in Western contexts reveal a markedly different set of circumstances. In these contexts, widowhood is far less likely to result in extreme economic exclusion, and marriage is not always the primary basis of a woman's financial security (Aydin et al., 2019; Ratten, 2019). Various studies (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014) reveal that women in the UK, US, Germany, France, Australia, etc. often report entering business for reasons such as self-discovery, dissatisfaction with conventional employment, a desire to become their own boss, or in response to the life-stage of an empty nest. For example, Meliou et al. (2018) found that for some mature women in the UK, entrepreneurship functioned as a form of activism, particularly in male-dominated fields like technology. Meliou and Mallett (2021) also report that ageing and the experience of invisibility in traditional work environments pushed women to seek autonomy through business ownership. These motivations, while shaped by gender and age-based barriers, are nevertheless pursued within broader systems that offer state pensions, access to healthcare, legal protection, and social mobility.

Although gendered structural inequalities persist in the Global North (Aydin et al., 2019; Gordo et al., 2022), the gap these MWEs and the respondent in this study remains significant. Unlike Mama R (57), Mama C (52), and Mama W (50), who entered entrepreneurship as a means of preventing homelessness, hunger, or further marginalisation, many Western mature women choose business as a platform for self-actualisation and late-life fulfilment (Logan, 2014; McKay, 2001; Römer-Paakkanen and Takanen-Körperich, 2022; Tomlinson and Colgan, 2014). In other words, while Western women may face challenges, their starting point is rarely defined by acute dispossession or survival needs.

Overall, the study contributes to ongoing discussions in the women's entrepreneurship literature (Anderson and Ojediran, 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Wedajo et al., 2023) by introducing reactive entrepreneurship as a more contextually grounded lens through which to understand business entry among mature widowed women in the Global South. Much of the existing research (Anderson and Ojediran, 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Wedajo et al., 2023) continues to treat women entrepreneurs as a homogenous group, often overlooking how factors such as age, marital status, and life transitions shape entrepreneurial pathways. Widowhood, in particular, is rarely examined as a catalyst for business creation, despite its role in exposing women to multiple layers of economic and social vulnerability (Dube, 2023). Where it is mentioned, it tends to appear in studies on ageing and poverty (Biehl et al., 2020; Madero-Cabib and Biehl, 2021), health (Goswami, 2025), or social exclusion (Kamunyu and Makena, 2020), rather than in entrepreneurship research.

The concept of reactive entrepreneurship used in this study builds on but also departs from traditional notions of necessity entrepreneurship. As Dawson and Henley (2012), Dencker et al. (2021) and O'Donnell et al. (2021) have argued, the category of necessity entrepreneurship has often been framed too narrowly, primarily in contrast to opportunity-led entrepreneurship. This has contributed to the tendency to view necessity-based business activity as less legitimate or innovative, reinforced by earlier critiques highlighting its inferior or poor relation status (Ahl, 2006; Welter et al., 2016). However, Mama R (57), Mama C (52), and Mama W (50) demonstrate that reactive entrepreneurship involves more than economic need. Their responses were shaped by the loss of a long-standing source of security, the weight of caregiving responsibilities, peer learning, and the repurposing of domestic and emotional labour into income-generating activities.

In this way, the findings support calls (Ahl, 2006; O'Donnell et al. 2021; Ojong et al., 2021; Welter et al., 2016) for more nuanced and situated approaches to entrepreneurship in conditions of hardship. As Welter et al. (2016) and O'Donnell et al. (2021) have emphasised, entrepreneurship under adversity cannot be reduced to simplistic binaries or viewed as lacking agency. Instead, it must be understood as a layered and meaningful process shaped by social roles, cultural norms, and structural limitations. The term reactive entrepreneurship better reflects the ways in which participants and MWEs in Dar es Salaam respond to life disruptions not only out of necessity, but also through adaptive strategies that draw on their histories, culture, and gendered socialised skills (e.g., cooking). By foregrounding widowhood and the

life course experiences of older women in Tanzania and beyond, this study extends current debates (O'Donnell et al. 2021; Ojong et al., 2021; Welter et al., 2016) around entrepreneurship beyond dominant Western and opportunity-focused narratives. It highlights the need to recognise different forms of entrepreneurial motivation and to reframe how resilience and adaptation are conceptualised in contexts of gendered socio-economic insecurity.

6.3.2 Divorce and Separation Triggers Reactive and Hybrid Entrepreneurship

In section 6.2.2, the institution of marriage, particularly within the cultural context of Tanzania, was highlighted as a foundational pillar of women's identity, security, and societal standing. However, the experiences of several participants in this study reveal how this institution often fails to offer genuine protection, exposing women to economic precarity and social stigma when relationships break down. Rather than providing stability, marriage in these cases became a source of disempowerment, especially following separation or divorce. Several respondents in this study described entrepreneurship as a reactive strategy undertaken when their marriages failed to provide the protection promised at the outset. The following narratives from Mama E (51, Mama Lishe), Mama M (50, Grocery Vendor), and Mama G (52, Batik maker) exemplify this experience:

Mama M, 50, Grocery Vendor

"I married a very troubled man but through it all I was very determined to make my marriage work. But he was very abusive towards me, especially after consuming alcohol he would beat me up blue and white. I tolerated it because he was the one taking care of me and my children financially and I did not want to put my children in a bad situation. I couldn't just up and live you know where would I have gone? No education no money so it was safe for me to stay. But it came a day I couldn't take it anymore so I just ran away with my children back to my family home during that time I thought many women were working and getting their own so why can't I do the same and get myself out of this situation?"

Mama E, 51, Mama Lishe

"In my religion (Islam), it is normal for men to marry and see multiple women, so I did not have much say in that. The problem is that nobody can be fair to everybody most of the time and for my husband, he loved his other wife and her children more than me so he would give them more money and ignore us. Meanwhile, here my children would suffer, we were barely getting anything from him even for the important things like you know school fees. I struggled to get the divorce but eventually he gave it to me so then I started looking to provide for myself and my children"

Mama G, 52, Batik Making

"My husband was a chronic cheater and he was using the resources to indulge in this habit which left us in a tough financial situation. I asked him to stop, and tried talking to the elders about his habit but they refused to help and were supporting him and saying I am not doing enough. I remember just packing my things and moving back in with my parents I have not looked for him ever since and he hasn't looked for me"

Mama M (50) explained that societal expectations to preserve marriage, even in abusive situations, kept her trapped for years. Her comment, *"I did not want to put my children in a bad situation… so it was safe for me to stay,"* shows how financial dependence, lack of education, and the stigma surrounding divorce discouraged her from leaving earlier. Her experience reflects findings from Tanzania, where Kazungu and Byaro (2023), Keefe (2016), and Rutagumirwa and Bailey (2022) all observed that women in abusive or unequal marriages often endure difficult conditions due to economic dependence and social expectations to uphold the family unit. These pressures are especially pronounced for women with low levels of education or employment history, who are often left with no alternative but to stay. Similar patterns are reported in Pakistan, where Ikram and Usman (2022) and Qamar and Faizan (2021) found that women often remain in harmful marriages because of cultural shame and the lack of support systems. In India, Khan and Hamid (2020) also reported that many women continue to endure domestic violence to maintain family reputation, especially when they lack their own income. These cases highlight how marriage, while seen as a source of security, can become a trap for women with limited economic independence.

Mama M's (50) decision to eventually leave was a major turning point in her life. This supports Elder's (1994) theory of life transitions, which explains how major life events can shift personal trajectories. For Mama M, entrepreneurship became a way to survive, not a goal she had always wanted to pursue. Her case shows how women may enter business not through ambition but as a response to crisis. Similar findings are reported in Kenya and Ethiopia. Mutahi and Akech (2025) note that divorced women in Kenya often lose access to shared household resources, while Beriso (2021) Qamar and Faizan (2021), and Ottakkam et al. (2025) found that in Ethiopia, Pakistan and India, divorced women face immediate financial struggles and social judgement. These stories reveal that when marriage ends, many women lose both their emotional and financial foundation. These patterns highlight a wider structural problem. In collectivist societies (Hofstede, 1980; 2001) like Tanzania, marriage is often promoted as a woman's main form of protection. When it breaks down, however, there are few formal systems to support women (Chachage and Arnolds, 2024). This often pushes them into informal work out of desperation. Ottakkam et al. (2025), Corrêa et al. (2022) and Muhammad et al. (2023) show that in many developing countries, women become entrepreneurs to meet urgent needs, not because they see it as a business opportunity but as a coping strategy.

Mama E (51) described how polygamy created emotional and financial neglect in her household. Her husband gave more money and attention to another wife and her children,

leaving her and her children struggling. She said, "*He would give them more money and ignore us."* While polygamy may be accepted in her religious (Islam) and cultural context (Keefe, 2016), her story shows how this arrangement can lead to unfair treatment. Similar findings were reported in Tanzania (Kazungu and Byaro, 2023) and Ethiopia (Mengistu et al., 2022) revealing that women in polygamous marriages often face unequal treatment. Al-Krenawi (2020) and Khataybeh (2022), also observed that in the middle east (e.g., Jordan, Lebanon, UAE, Saudi Arabia, etc.,) women in polygamous relationships often experience loneliness, anxiety, and financial hardship. However, pattern is not limited to emotional neglect. As Abubakar (2017) observed in Nigeria, polygamous women often struggle to access shared resources, and there is often no legal protection for them if they are abandoned. In Mama E's (51) case, getting a divorce was difficult, but once it was finalised, she began looking for ways to support herself and her children. Her decision to start earning shows how women try to rebuild after marriage fails, despite having little support.

Mama E's (51) shift towards entrepreneurship reflects the ideas of TPB (Ajzen, 1991; Mfazi and Elliott, 2022; Woldesenbet Beta et al., 2024). Before divorce, cultural expectations may have discouraged Mama E (51) and Mama M (50) from thinking about business. After separation, those expectations shifted, and providing for their children became the priority. This is similar to what Woldesenbet Beta et al. (2024) found in SSA (Tanzania, Cameroon, Zimbabwe, Nigeria, etc.,). After events such as divorce or widowhood, women often find more community acceptance for income-generating work. In Pakistan, Sarwar et al. (2021), Gohar et al. (2022) and Qamar and Faizan (2021) also found that women become more accepted as entrepreneurs after they take on full responsibility for their households. Over time, societal norms can adjust to support women's new roles however within strict boundaries of appropriate feminine behaviour (Sarwar et al., 2021)

Furthermore, Mama G (52) shared how she faced both betrayal by her husband and a lack of support from community elders. She said that her husband was a chronic cheater and financially irresponsible, but when she asked for help, the elders ignored her and even defended him. Her decision to leave and move back with her parents shows how little protection she had. Her story echoes findings by Islam (2021) and Khataybeh (2022), who noted that women in Jordan and Pakistan are often blamed when marriages break down, even when they are not at fault. In Tanzania, Rutagumirwa and Bailey (2022) also found that community leaders often side with men in domestic disputes, further isolating women. Her decision to leave and begin batik making was an act of survival. Her words, *"I have not looked for him ever since and he hasn't*

looked for me," reflect a quiet but firm break from her past. Her experience is similar to those described by Ganguly (2020) in India, where women are often left alone after divorce with no assets, no legal protection, and no emotional support. In Latin America, Suárez-Baquero et al. (2021) reported that women in Colombia and Brazil often face similar abandonment, especially when they are older.

Mama G's (52) story also shows what Deci and Ryan (1985), and Ryan and Deci (2023) refer to SDT as controlled motivation. She did not start her business out of a personal dream, but because she had no other way to provide for herself. As she continued working, she began to build a new identity and sense of confidence. This shift is similar to what Ojong et al. (2021) found in other African countries (like Nigeria, Angola, South Africa, Kenya, etc.), where women often begin with survival in mind but gradually develop a sense of ownership and pride in their business. Manishimwe et al. (2023) in Nigeria and Naguib (2022) in Morocco observed similar developments, where necessity-driven entrepreneurs later begin to find meaning and personal fulfilment in their new identities as business owners.

In contrast to the experiences of Mama E (51), Mama M (50), and Mama G (52), mature women in Western contexts (e.g., UK, France, New Zealand Germany, Australia, etc.,) often have greater institutional protection when facing divorce or separation (Ding et al., 2021; Lichtenstein et al., 2021; Di Nallo et al., 2021). Legal frameworks such as mandatory child support, spousal maintenance, and asset division provide at least a basic safety net, helping to prevent total financial collapse following marital breakdown (Di Nallo et al., 2021). While many women in the Global North still face economic uncertainty after separation (Ahl et al., 2023; Lichtenstein et al., 2021), they are generally in a better position legally due to clearer enforcement mechanisms and more established welfare systems. However, in much of the Global South, the situation is more fragile. Even when laws exist to protect divorced or separated women, enforcement is weak, and the legal process is often compromised by systemic corruption and gender bias (Kazungu and Byaro, 2023; Khataybeh, 2022; Ottakkam et al., 2025; Qamar and Faizan, 2021). In Jordan, India, Tanzania etc, Khataybeh (2022), Ottakkam et al. (2025) and Kazungu and Byaro, (2023) report that women who attempt to seek justice through formal channels frequently encounter dismissive attitudes, delayed proceedings, or rulings shaped by patriarchal norms. This failure of both law and practice reinforces women's vulnerability and highlights a key difference in how marital breakdown is managed across contexts. In this sense, the gap is not only economic but institutional, as women

in Tanzania and similar settings are often failed by the very systems that are meant to protect them.

Taken together, these narratives show that divorce and separation are not just private issues, but major events that leave women without economic support, legal protection, or emotional safety. In collective societies (Hofstede et al., 2010) where women are expected to rely on marriage for everything, the end of a marriage can be devastating. The participants in this study did not just lose a partner; they lost a way of life and had to rebuild it with very little help. This is not unique to Tanzania. Similar situations have been documented across Nigeria (Lazarus et al., 2017), Ethiopia (Beriso, 2021), Bangladesh and India (Alam et al., 2024; Khan and Hamid, 2020), and Peru and Chile (Alvarado and del Carmen Vilchez, 2015).

These findings challenge the common idea that entrepreneurship is either a choice or a necessity (Orhan and Scott, 2001). The reality is more complex. As Dencker et al. (2021), O'Donnell et al. (2021) and Dawson and Henley (2012) argue, entrepreneurial motivation is not fixed. Women may start a business because they must, but over time, they gain confidence, build skills, and take pride in what they do as seen in Mama E (51), Mama M (50), and Mama G (52). This study supports that view, showing how women move from external pressure to internal motivation as they grow within their entrepreneurial journeys. Ryan and Deci's (2023) work on motivation helps to explain how these shifts happen, showing that over time, people can move from doing something out of pressure to doing it with a sense of purpose and ownership. The study also highlights the importance of culture and caregiving. In many Western countries, women start businesses after their children have grown, often to explore a personal interest or passion (McKay, 2001; Maritz et al., 2021). In contrast, the women in this study were still deeply involved in caregiving when they became entrepreneurs. Their businesses were not just for personal income, but to feed and educate their children. This was also seen in Uganda, Zimbabwe, and India, where caregiving continues throughout life, as shown by Nsibirano et al. (2020), Dzingirai and Ndofirepi (2024), and Aggarwal and Tyagi (2022).

By showing how women's roles as caregivers influence their businesses, this study builds on the work of Ahl (2006), Cardella et al. (2020), Jennings and Brush (2013) and Ojong et al. (2021), who called for more research into how women's motivations change over time. This research answers that call. It shows that when traditional systems fail, women create their own paths. Even if they begin with nothing, their strength and responsibility lead them to rebuild

through entrepreneurship. Their stories are not just about survival. They are about transformation, growth, and the quiet power of women gain through entrepreneurship in informal markets.

6.3.3 Discussion Two: Linking Respondents' Experiences of WSD-Triggers to the Wider Literature

WSD triggers emerged in this study as transformative life events that triggered women to pursue entrepreneurship. For mature women in Dar es Salaam, WSD factors did not simply signify personal crises; they disrupted longstanding social roles and economic dependencies, compelling women to seek alternative means of survival and autonomy. These experiences marked pivotal turning points, what Elder (1994) refers to as life-course transitions, reshaping not only their daily realities but also their long-term trajectories. Widowhood exposed the structural vulnerabilities faced by women embedded in patriarchal systems. Many respondents had spent years in traditional gender roles, where men were expected to be providers while women focused on caregiving and homemaking. The death of a spouse not only left an emotional void but also created a sudden rupture in economic security. Participants such as Mama R (57), Mama C (52), and Mama W (50) described how the death of their husbands resulted in immediate financial loss, compounded by discriminatory inheritance practices and lack of institutional support.

These findings reflect what Malima (2013), Mbilinyi (2016), and Rutagumirwa and Bailey (2022) have long argued in Tanzania that widows and separated women are frequently denied property rights, especially by in-laws or community norms that override legal frameworks. These experiences are mirrored in South Asia and beyond. Ganguly (2020) documents how Bengali widows are stripped of property rights and stigmatised for their marital status. In Pakistan, Alam et al. (2024, p. 74) notes that elderly widows are treated as "third-class citizens," routinely excluded from inheritance and public life. Roy et al. (2024) and Zafar et al. (2023) describe this form of systemic exclusion as part of the feminisation of ageing, where elderly widows face poverty, abuse, and social abandonment at higher rates than men.

Halder's (2023) study in Bangladesh similarly shows how most widows particularly housewives with little formal education are left without inheritance, facing economic crisis (62.7%), poor housing (71.8%), and strained access to healthcare (53.2%). Chatterjee et al. (2022) found similar patterns of dispossession and exclusion across India, Sri Lanka, Bangladesh, Nepal, Pakistan, and even in the LAC region (Suárez-Baquero et al., 2021). In

Nigeria and Ghana, Ude and Njoku (2017) report widespread discrimination and abuse against widows. In South Africa and Nigeria, Dube (2023) highlights legal, social, and healthcare-related vulnerabilities. In Kenya (Kamunyu and Makena, 2020), Mali (van de Walle, 2013) and Colombia (Suárez-Baquero et al., 2021) similarly show how harmful cultural practices continue to undermine widows' rights despite legal provisions. These regional comparisons highlight the pervasiveness of widow marginalisation in the Global South.

Likewise, the findings reveal that widows are not only dispossessed but actively blamed for the deaths of their husbands, a cultural phenomenon rooted in stigma and gendered power dynamics. This was evident in Mama R's testimony, where she was accused of causing her husband's death and was subsequently stripped of all possessions. Such accusations are not isolated incidents but reflect deeply entrenched beliefs that associate widows with misfortune or even spiritual wrongdoing. This association creates justification for families to confiscate property and exclude women from inheritance processes. Studies from India (Shafiq et al., 2024), Colombia (Suárez-Baquero et al., 2021), Nigeria (Ude and Njoku, 2017), etc., document similar practices, where widows are dispossessed or face social exclusion precisely because they are blamed implicitly or explicitly for their husband's death. In some cases, these accusations are tied to witchcraft beliefs or suspicions of infidelity (Ude and Njoku, 2017); in others, they function as convenient narratives for families seeking to reclaim property or land (Shafiq et al., 2024). In such settings, the blame serves both a cultural and material purpose: it reaffirms patriarchal control and enables the economic stripping of women. Taken together, these findings demonstrate that across the Global South, widowhood is not only a personal loss but a structural event that triggers exclusion from property, economic hardship, and social isolation.

Similarly, divorce and separation also pushed many women in this study into entrepreneurship, especially those whose marriages had become emotionally abusive, financially unequal, or socially restrictive. Although marriage is often seen in Tanzanian culture as a symbol of respectability and security, several women described its breakdown as a moment of crisis one that exposed their lack of financial independence, education, or savings. For women like Mama M (50), Mama E (51), and Mama G (52), being separated or abandoned by their husbands meant losing their main source of financial and social support. As a result, they turned to entrepreneurship as a way to survive and support their families. These experiences support findings from other patriarchal and collectivist societies, where divorce often carries stigma and leaves women economically vulnerable. In Nigeria, Lazarus et al. (2017) found that women

commonly lose access to property or housing after divorce. Similarly, in Kenya, Mutahi and Akech (2025) showed how divorced women often struggle to claim their share of household assets due to gendered customary laws. In Ethiopia, Beriso (2021) explained that divorced women face economic hardship and social judgement, especially when they are unable to support themselves.

The same challenges are seen in South Asia. In Pakistan, studies by Ikram and Usman (2022) and Qamar and Faizan (2021) found that divorced women face strong social stigma and are often blamed for the failure of the marriage. In India, Khan and Hamid (2020) reported that many women remain in abusive relationships because they lack financial alternatives or fear being shamed by their families. These patterns are also evident in Latin America. For example, Alvarado and Vilchez (2015) highlighted how in Peru, Chile, and Brazil, divorced women often face legal obstacles in accessing assets and are economically disadvantaged due to persistent gender inequalities. Additionally, polygamy emerged as a major theme in participant accounts, particularly in Mama E's case, where her husband's favouritism toward another wife led to financial neglect of her and her children. This finding is reflected in studies from Ethiopia (Mengistu et al., 2022), Nigeria (Abubakar, 2017), Middle Eastern Countries (e.g. UAE, Lebanon, Jordan) (Al-Krenawi, A., 2020), etc., where women in polygamous marriages are often marginalised or abandoned.

Overall, the findings reveal that WSD triggers are critical life transitions that pushed women into entrepreneurship not by choice, but as a response to crisis, exclusion, and lack of support. These triggers created reactive entrepreneurs; women who turned to business out of necessity when traditional structures failed them. The next section explores how this process can be understood through SDT and TPB.

6.3.3.1 Linking WSD Triggers of Entrepreneurial Motivation to SDT and TPB

The entrepreneurial responses to WSD triggers among the women in this study can be meaningfully interpreted through the lens of SDT (Deci and Ryan, 1985) TPB (Ajzen, 1991). These frameworks help explain the initial push into entrepreneurship and the subsequent evolution of motivation as women adjusted to new life realities. The findings in this study show that women entered entrepreneurship largely through reactive responses driven by extrinsic motivation. Following the breakdown of marital or household support, participants described facing urgent pressures like *feeding children, paying rent, and maintaining social dignity* in the face of socio-economic isolation. These conditions compelled entrepreneurial intention. For

instance, Mama R (57) and Mama M (50) experienced the collapse of financial stability after their husbands' absence, while Mama E (51) and Mama G (52) recounted the emotional and economic isolation that followed divorce and separation. In these contexts, business activity was pursued out of necessity, not personal aspiration. This aligns with SDT's notion of controlled motivation (Ryan and Deci, 2023), where actions are shaped by external demands, social norms, or the threat of negative consequences. The study's findings reinforce that such motivations were powerful and immediate, rooted in structural vulnerability rather than opportunity.

These findings from Dar es Salaam's informal sector are consistent with broader patterns in women's entrepreneurship across developing countries. Corrêa et al. (2022) found that women in emerging economies often launched businesses to meet basic household needs and cope with unstable income. Hailemariam et al. (2017) similarly showed that Ethiopian women were driven into entrepreneurship by financial hardship and lack of formal employment. In Nigeria, Manishimwe et al. (2023) observed that women entered male-dominated sectors under pressure from economic needs and gendered expectations. Muhammad et al. (2023) noted that in Pakistan, cultural and religious norms shaped women's entrepreneurial entry as a constrained response to structural barriers. These studies, among others (e.g. Isaga, 2019; Naguib, 2022; Ruiz-Martínez et al., 2021), affirm that women's entrepreneurship is often reactive, situational, and influenced by extrinsic factors mirroring the realities captured in this study.

However, over time, the narratives revealed a shifting motivational landscape. The women did not remain in a state of passive response to crisis. Instead, their testimonies showed that many began to internalise their roles as entrepreneurs, recognising their capacity to endure, adapt, and even thrive under pressure. This was clearly seen in Mama R (57), who stated, *"From that day, I decided not to depend on anyone for my bread and to fend for myself… so I needed to find other ways,"* highlighting a move from grief and dispossession to self-determination. Similarly, Mama W (50) described her transformation: *"I started doing housekeeping jobs for a while, but it wasn't paying a lot. I saw other Mama Lishes making good money, so I decided to do that for myself."* These expressions mark a shift from externally compelled survival strategies to deliberate, self-directed action signalling the emergence of autonomous motivation (Ryan and Deci, 2023). As women developed skills in budgeting, customer service, and managing supplies, they gained confidence and increased control over their economic decisions. Emotional validation from children and customers further reinforced their sense of

relatedness, touching on all three core psychological needs outlined in SDT: competence, autonomy, and relatedness (Deci and Ryan, 1985; Ryan and Deci, 2023).

These findings are supported by recent studies that show how women's motivations often evolve from extrinsic to intrinsic as their entrepreneurial journeys mature. For instance, Anderson and Ojediran (2021) found that sustained business activity enabled women in the Global South to develop stronger identities, confidence, and personal agency. Similarly, Manishimwe et al. (2023) observed that Nigerian women who initially entered business out of necessity later identified emotional fulfilment, autonomy, and social recognition as key drivers of continued engagement. Ojong et al. (2021) highlighted how African women entrepreneurs progressively reframed their enterprises as forms of self-expression and resistance to gendered constraints. Naguib (2022) also documented how Moroccan women began to prioritise personal satisfaction and purpose as their ventures stabilised and matured which support partipants narratives.

Furthermore, children, in particular, played a dual role as both extrinsic and intrinsic motivators. Participants frequently described "doing this for the children," indicating a clear external driver. Yet caregiving also became a source of meaning and purpose. For instance, Mama E (51) explained, *"I started looking to provide for myself and my children,"* reflecting both responsibility and identity. Mama C (52) similarly shared, *"I had to pick up the pace,"* illustrating the pressure to provide, but also her growing agency. These overlapping motivations reveal that caregiving, often seen as a constraint, became a platform through which women constructed purposeful engagement with business. These findings challenge dominant narratives in Western literature (e.g., UK and Australia), where older women often report entering entrepreneurship after their children have grown and caregiving burdens have lessened, allowing them more personal freedom (Kibler et al., 2015; Maritz et al., 2021; McKay, 2001). In contrast, the women in this study remained actively embedded in caregiving roles, with entrepreneurship tightly linked to their responsibilities as mothers and protectors. This supports Nsibirano et al.'s (2020), Dzingirai and Ndofirepi (2024) and Aggarwal and Tyagi (2022) findings in Uganda, Zimbabwe and India respectively, which show that caregiving often continues into later life, challenging the notion of ageing as a universally liberating phase.

Likewise, the findings of this study aligned closely with TPB's core components, showing how attitudes, subjective norms, and perceived behavioural control (PCB) interact to shape

entrepreneurial intentions among mature women in Tanzania. However, they also reveal important contextual nuances that challenge or expand existing literature, particularly from the Global South. Initially, most participants in this study did not view entrepreneurship as a viable or appropriate path. This was not due to intimidation or fear, but because of entrenched socio-cultural constraints that prioritised domestic roles over self-employment. Entrepreneurship simply did not feature as a legitimate life option. However, following widowhood, divorce, or separation, these attitudes shifted dramatically. Entrepreneurship was re-evaluated not only as a possible survival strategy, but as a means to regain social respect and provide for their children. Mama R, for instance, described how she had no choice but to enter the informal sector after being dispossessed by in-laws. Similarly, Mama W saw other Mama Lishes earning good money and made a conscious decision to follow that path. This reflects Sarwar et al. (2021) and Karim et al. (2022), who also found that entrepreneurship was often treated as a last resort rather than an aspirational choice in Pakistan and Bangladesh respectively. However, unlike studies in urban India (Virani et al., 2022), where women embraced entrepreneurship from a position of strength, most participants here came from a position of loss and vulnerability, shifting their attitude through necessity and exposure.

The findings further reveal a reconfiguration of subjective norms after WSD events. Before these turning points, many women internalised norms that prioritised staying in abusive marriages or avoiding self-employment altogether, as seen in Mama M's account. Leaving such relationships was socially stigmatised and considered shameful. Yet, once these relationships ended or were abandoned, women found that their communities subtly began to expect them to "find something to do," as Mama W described. This echoes findings by Woldesenbet Beta et al. (2024), who noted that gaining social legitimacy was key to women's entrepreneurship in SSA. Unlike the studies in Pakistan (Sarwar et al., 2021; Gohar et al., 2022), where male relatives' approval was central, the women in this study described broader community shifts that legitimised their business choices over time, often driven by maternal obligations and economic hardship. This suggests that subjective norms in this Tanzanian context were fluid and responsive to life transitions.

Perhaps most significantly, PBC evolved gradually as women interacted with markets and other entrepreneurs. Many participants initially lacked confidence, citing limited education and no formal training. However, observing peers and engaging in informal learning boosted their belief in their own ability to run a business. Mama E's experience of learning by watching another Mama Lishe illustrates this adaptive growth in perceived control. This mirrors Kumar

and Das (2019), who found that exposure and informal training improved confidence. However, the findings diverge from Virani et al. (2022), who reported that despite strong intent, Indian women still faced systemic obstacles to execution. Here, informal ecosystems such as markets and peer networks played a vital role in building efficacy, even in the absence of formal support. The narratives also contrast with Gohar et al. (2022) in Pakistan and Karim et al. (2022) in Bangladesh, where social constraints continued to suppress control beliefs. In this study, women appeared to develop stronger internal control after experiencing external loss.

Taken together, the findings of this study support the core tenets of SDT (Deci and Ryan, 1985) by illustrating how extrinsic motivation, often triggered by critical life disruptions such as widowhood, divorce, or separation, can evolve into more autonomous, purpose-driven engagement over time. Initially, most participants entered business as a survival strategy in response to economic necessity and lack of formal employment opportunities clearly reflecting extrinsic motivation. However, as they gained confidence, built social ties in the marketplace, and began to see their work as contributing meaningfully to their families and communities, many women developed a deeper sense of personal agency, fulfilment, and pride in their entrepreneurial identities. This shift reflects a gradual movement from controlled to autonomous forms of motivation, as outlined by SDT. By tracing this evolution, the study challenges the dominant reliance on binary models such as the push-pull framework (Orhan and Scott, 2001) and the necessity-opportunity dichotomy (Reynolds et al., 2001). These models often oversimplify women's experiences by categorising them as either constrained by necessity or freely pursuing opportunity. Instead, the findings support Dawson and Henley's (2012) argument that women's motivations are multi-layered and dynamic, often shifting in response to lived realities. Entrepreneurship, in this context, should be understood as a continuum, with many women moving from reactive, extrinsically motivated decisions toward more intrinsically motivated and self-fulfilling pursuits as they adapt and grow within their entrepreneurial journeys.

Also, the findings also underscore the relevance of the TPB (Ajzen, 1991) in explaining how entrepreneurial intentions and motivation are socially and psychologically constructed. Initially, negative attitudes toward entrepreneurship (non-viable option for women) were common, shaped by gendered socio-cultural socialisation and expectations. However, as life circumstances changed and women began to engage in income-generating activities, these attitudes gradually shifted. Entrepreneurship became associated with respect, independence, and maternal responsibility, aligning with more positive evaluations of business ownership.

Similarly, shifts in subjective norms from societal disapproval to community encouragement or at least tolerance enabled women to enter entrepreneurship and reduce stigma related to socio-cultural identities (e.g. widowed and divorced). Finally, women's PBC improved with time, as they gained exposure, learned informally from peers, and saw others succeed in similar ventures.

By capturing these motivational shifts over time, this study contributes to wider women's entrepreneurship literature in the Global South researchers (Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Ogundana et al., 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023) by offering a more contextualised and dynamic account of motivation one that goes beyond fixed categories and embraces motivation as something that develops, responds to life transitions, and interacts with social expectations and internal growth. In doing so, it responds to scholarly calls (Ahl, 2006; Jennings and Brush, 2013; Ojong et al., 2021) for research that explores how motivation is not only shaped by gendered constraints, but also transforms over time activating women's agency, fostering economic empowerment, and elevating their social status.

6.3.4 Implications for Policy and Practice: Responding to WSD Triggers

The findings show that WSD triggers are not only personal crises but structural failings that leave mature women economically exposed, socially stigmatised, and institutionally unsupported. Across all three WSD triggers, women were pushed into entrepreneurship not by ambition, but by a lack of alternatives driven largely by low education levels, absence of formal employment opportunities, and deep-rooted gender norms. One of the most pressing issues revealed is the lack of social protection schemes for older women, particularly those widowed without access to pensions, assets, or employment histories. Many were excluded from state benefits and had no institutional safety nets after losing a spouse. This gap forces them to rely on informal entrepreneurship as a last resort, often in unstable sectors like food vending or tailoring. Tanzania Scholars have raised these policy gaps as well (Mwaikokesya, 2022; Nakao, 2015; Rutagumirwa and Bailey, 2022; Spitzer, 2017; Spitzer and Mabeyo, 2014; Spitzer et al., 2009; Twikirizer and Spitzer, 2019). This highlights the urgent need for policy reform. Inheritance laws must be enforced to protect widows and divorced women from dispossession. National ageing and gender policies in Tanzania must explicitly address the economic risks faced by mature women post-WSD and include them in social protection systems that account for life-course disadvantage not just current income levels.

In terms of practice, support programmes must move away from generic entrepreneurship training and recognise that reactive entrepreneurs need different tools. Interventions should be: low-literacy, community-based, and culturally grounded; built on women's existing caregiving and domestic skills; designed with counselling and peer support, given the trauma often linked to WSD events. While this study focuses on Tanzania, similar structural and cultural conditions exist in SSA (e.g. Nigeria (Lazarus et al., 2017) , Kenya (Mutahi and Akech, 2025) , Ethiopia (Beriso, 2021) , South Asia (e.g. Bangladesh, India, Sri Lanka, Nepal) (Alam et al., 2024; Ganguly, 2020) Latin America (e.g. Brazil, Colombia, Peru) (Alvarado and Vilchez, 2015; Suárez-Baquero et al., 2021), and the Middle East (e.g. UAE, Jordan, Lebanon) (Al-Krenawi, A., 2020) . The policy and practice gaps identified here particularly around social stigma, legal exclusion, and lack of education are shared across many patriarchal and collectivist societies. Thus, these recommendations are applicable across comparable global contexts.

6.4 FIT Entrepreneurial Motivation Factors

In contrast to crisis-led entry into entrepreneurship, some women described more opportunity-oriented journeys. While WSD triggers disrupted many lives and triggered reactive entrepreneurship, the study also uncovered a second trajectory one shaped less by crisis and more by adaptive agency. These participants did not simply respond to loss; instead, they drew on existing strengths, acted on perceived gaps in their environment, and framed business as a route toward independence rather than mere survival. This more proactive path was shaped by a combination of financial necessity, inherent talent, and tactical opportunity recognition what this study refers to as the FIT response. Here, entrepreneurship became a means of stabilising income, exercising creativity, and seizing everyday market openings. These cases show that even under structural constraint, the respondents displayed agency, insight, and resilience. The following subsections explore how each of these three dimensions shaped the women's entrepreneurial pathways.

6.4.1 Fulfilling Financial Necessity: The FIT of Entrepreneurship

Within the FIT factors, financial necessity emerged as a key driver of entrepreneurial motivation for MWEs in Dar es Salaam. For these women, entrepreneurship is a response to systemic challenges such as limited formal employment, insufficient pensions, and the financial responsibility of supporting families. Their businesses provide a vital means of survival, enabling them to sustain themselves and their dependents, highlighting how financial

necessity drives their entrepreneurial endeavours. The accounts of the participants further express what this means for them:

> "At this age I cannot go and ask for work who will give me, I make my money to support myself" **(Mama H, 63, Batik Making)**
>
> "This business is my bread, we do not get any pension because I have never been formally employed" **(Mama R, 57, Mama Lishe)**
>
> "So many people rely on me because I am the one who has made it financially compared to my siblings, I do send money to my family in the village to help them" **(Mama C, 52, Grocery Vendor)**
>
> "This business is paying for my children's school fees and is supporting me and my extended family" **(Mama E, 51, Mama Lishe)**
>
> "My husbands pension is not enough for the both of us, so l am supporting to bring income to the family" **(Mama F. 52, Mama Lishe)**
>
> "I cannot say to rely on my grown up children to feed me today, life is very hard they alos need to care for their family, I have this business and can work to support myself" **(Mama S, 67, Batik Making)**

The quotes from participants highlight that for many mature women in Tanzania, entrepreneurship is less a career choice and more a response to historical, structural and social exclusions. Their testimonies reflect how older women, often excluded from formal employment and pension schemes, are pushed into self-employment as a means of survival. Mama H (63, Batik Making), for example, says, *"At this age I cannot go and ask for work who will give me, I make my money to support myself"*, illustrating how age limits access to paid employment. Likewise, Mama R (57, Mama Lishe) shares that *"This business is my bread, we do not get any pension because I have never been formally employed"* underscoring how lifelong exclusion from formal work denies women access to basic social protections. These reflections align with studies (Twikirize and Spitzer, 2019; Mwaikokesya, 2022; Spitzer and Mabeyo, 2014) from Tanzania that document how older women are especially vulnerable due to limited education, low literacy levels, inadequate pension systems and exclusion from formal employment. These exclusions are not accidental but are deeply rooted in Tanzania's colonial and post-colonial history. During colonial rule, women were stripped of economic responsibilities and marginalised through land dispossession, exclusion from cash economies, and systemic disregard for their socio-economic contributions (Hollander, 1979; Mbilinyi, 1974; Hodgson, 1999). Post-independence policies, while aiming for equality, often failed to redress these imbalances, perpetuating male-centric employment structures and neglecting women in training, financial access, and political representation (Mbilinyi, 1985; Nziku and

Henry, 2020). These historical legacies continue to shape contemporary experiences of MWEs in Tanzania (Mwaikokesya, 2022)

Across the Global South, similar patterns are observed. In Uganda, Atwine and Asabahebwa (2025) argue that older women entrepreneurs face systemic neglect in social protection policies. In India, Giridhar et al. (2015) found that over 80 percent of older women lack income or asset ownership, and just one-third receive social pensions. In Pakistan, Mulk et al. (2025) report that older women are turning to informal entrepreneurship as inflation, limited job opportunities and inadequate pensions render other options inaccessible. Within this context, entrepreneurship emerges as a default mechanism for survival. This is evident in Mama F's (52, Mama Lishe) experience: *"My husband's pension is not enough for the both of us, so I am supporting to bring income to the family"* which highlights the household-level implications of broader structural failures. Similarly, Mama S (67, Batik Making) states, *"I cannot say to rely on my grown-up children to feed me today, life is very hard they also need to care for their family, I have this business and can work to support myself"* pointing to generational financial strain where women continue to carry economic responsibilities in later life (Nsibirano et al., 2020; Mwaikokesya, 2022). These findings mirror research from South Africa and Uganda, where older women maintain economic activity to avoid becoming burdens to their families (Sidloyi and Bomela, 2016; Nsibirano et al., 2020). In this way, the narratives reflect both agency and the effects of systemic neglect. While these women display resilience, their stories also underscore persistent policy gaps, including the undervaluation of informal labour, the absence of social protection systems, and the ongoing legacy of colonial-era gendered exclusion (Twikirize and Spitzer, 2019; Mwaikokesya, 2022; Spitzer and Mabeyo, 2014). Thus, entrepreneurship becomes not only a personal survival strategy but also a visible symptom of a system that continues to fail its most vulnerable (Mwaikokesya, 2022; Nziku and Henry, 2020).

In contrast to Mama H (63), Mama R (57), Mama F (52), and Mama S (67), who turn to entrepreneurship in the absence of pensions, legal protections, or state support, mature women in many Western contexts (E.g., UK, Germany, France, Switzerland) often have access to stronger legal frameworks such as child support, alimony, or social housing (Ahl et al., 2023; Logan, 2014; Meliou and Mallet, 2021; Vera-Sanso, 2023). While these provisions do not fully prevent economic hardship (Lichtenstein et al., 2021; Di Nallo et al., 2021) they offer some protection, especially for older women with stable employment histories (e.g., Meliou and Mallet, 2021). Still, older women with disrupted work lives or low lifetime earnings in the West

remain vulnerable to poverty in later life (Akinrolie et al., 2024; Arora and Mishra, 2019; Shevelkova et al., 2023; Vera-Sanso, 2023). In Tanzania and other Global South countries (India, Pakistan, Jordan, Nigeria), however, the situation is more severe. Legal and social systems often fail to protect separated or ageing women and can deepen their vulnerability through corruption, gender bias, and a lack of accessible support (Dube, 2023; Mulk et al., 2025; Rutagumirwa and Bailey, 2022). This study adds nuance to the global women's entrepreneurship literature (Anderson and Ojediran, 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Jennings and Brush, 2013; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018; Yadav and Unni, 2016) by showing that for many mature women in post-colonial Tanzania, entrepreneurship emerges as a necessary response to long-standing systemic failures rooted in historical dispossession and legal exclusion (Mbilinyi, 1974; Hodgson, 1999).

The respondents accounts *"(e.g., At this age, I cannot go and ask for work who will give me"* (Mama H), *"This business is my bread, we do not get any pension"* (Mama R), *"My husband's pension is not enough for both of us"* (Mama F), and *"I cannot say to rely on my grown-up children to feed me today"* (Mama S) reveal the cumulative effect of institutional neglect, historical erasure, and weak welfare systems. These narratives challenge mainstream accounts of entrepreneurship (Anderson and Ojediran, 2021; Corrêa et al., 2021; Ogundana et al., 2021; Ojong et al., 2021; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023) that often assume agency, opportunity, and innovation. By centring the lived experiences of older women who enter business because of structural exclusion, this study exposes how entrepreneurship in such contexts is reactive and survival driven. It contributes to a deeper understanding of how gender, age, historical marginalisation, and institutional failure combine to shape entrepreneurial journeys. This directly responds to calls by feminist and post-colonial scholars to decolonise entrepreneurship research (Ahl, 2006; Anthias, 2008; Bhabha, 1994; McCall, 2005; Spivak, 1988; Yuval-Davis, 2006) and foreground the realities of subaltern women. Moreover, it applies Crenshaw's (1989) concept of intersectionality by showing how mature women in the Global South are disadvantaged not just by gender, but also by their age, their lack of legal protections, their exclusion from education and pensions, and the enduring effects of colonial-era policies. In doing so, it fills a critical gap in women's entrepreneurship literature (Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; Ogundana et al., 2021; Ojong et al., 2021) by documenting how these intersecting barriers form the foundation of reactive entrepreneurial behaviour, often invisible in dominant theoretical models such as

the TPB and SDT (Ajzen, 1991; Deci and Ryan, 1985; Fishbein and Ajzen, 2010), which typically overlook structural constraints.

6.4.2 Identifying Opportunities: The FIT Strategy for Entrepreneurial Diversification

While the previous theme highlights entrepreneurship as a financial necessity for the participants in this study, it extends beyond mere economic survival. The participant narratives revealed that entrepreneurship served as a FIT for identifying and converting market opportunities into viable businesses. The narratives of Mama D (54, Retail Clothing) and Mama L (55, Grocery Vendor) demonstrate that women's engagement in entrepreneurship extends beyond financial necessity to include the strategic identification of opportunities. Their stories highlight how they not only address immediate economic challenges but also actively recognise and respond to market demands, showcasing their adaptability and business acumen. The visual representation of the experiences of Mama D and Mama L, as shown in **Image 2**, alongside their narratives, adds depth to the analysis of their entrepreneurial journeys. These images, captured during fieldwork, provide a tangible context for understanding how these women identify and capitalise on opportunities in highly competitive environments.

Image 2: Visualising Resilience: How Mama D (54) and Mama L (55) Turned Business Challenges into Opportunities



Mama D, 54, Retail Clothing

"I used to sell women's lingerie only but competition was getting hard because everyone was doing it. I noticed that most women especially after giving birth were very conscious of their bodies so I decided to start selling shape wear products. To be different from everyone here in the market I decided not to buy from China, so I connected with suppliers from Turkey. so from selling lingerie I decided to start selling shape wear products and my shop grew to what it is now. My customers often compliment my products."

SOURCE: FIELDWORK

Image Captured During Participant Observations in August 13th/2022 @ 14:45
LOCATION: Kigamboni District, Dar-es Salaam



Mama L, 55, Grocery Vendor

"Here we are all selling vegetables, some of us also get from the same supplier so competition is very high. But I decided to sell slippers also it attracts customers because they are not expecting so I end up selling my vegetables as well"

SOURCE: FIELDWORK

Image Captured During Participant Observations in September 13th/2022 @ 16:08
LOCATION: Kinondoni District, Dar-es Salaam

As shown in **Image 2**, Mama D's stall, located in the Kigamboni District of Dar es Salaam, reflects her strategic decision to shift from selling lingerie to shapewear. Her story reveals her ability to adapt to market dynamics and differentiate her products. As she stated, *"I decided to start selling shapewear products. To be different from everyone here in the market, I decided not to buy from China, so I connected with suppliers from Turkey."* Image 2 shows a well organised stall featuring her unique shapewear offerings, reflecting her commitment to standing out in a crowded market. This visual representation underscores her entrepreneurial acumen in identifying a niche and leveraging it to grow her business, which she proudly notes has led to compliments from her customers.

In contrast, Mama L's stall in the Kinondoni District is located in a busy market where competition among vegetable vendors is intense. Image 2 highlights her creative diversification strategy, with slippers displayed prominently alongside vegetables. Her decision to sell slippers, as she explains, was driven by the need to attract customers: *"I decided to sell slippers also; it attracts customers because they are not expecting, so I end up selling my vegetables as well."* This visual evidence of her dual product strategy demonstrates her ability to innovate in a saturated market, using complementary goods to increase foot traffic and enhance her sales.

Together, Image 2 and their narratives illustrate how these women are not only driven by financial necessity but also by their ability to recognise and seize market opportunities. Mama D's focus on niche differentiation and Mama L's diversification strategy highlights their resourcefulness and adaptability. These examples show the fluidity of entrepreneurial endeavours in Dar-es-Salaam (Eijdenberg, et al., 2019), shaped by both necessity and opportunity, providing insights into the dynamic ways mature women navigate competitive business environments. The images, coupled with their stories, underscore the resilience and creativity required to thrive as entrepreneurs.

6.4.3 Using One's Talent: A Tailored FIT

In addition to financial necessity and the identification of opportunities, some participants expressed a strong desire to align their inherent talents with entrepreneurial pursuits, demonstrating a tailored FIT between their skills and the space entrepreneurship offers for this self-expression. The extracts presented in **Image 3** from Mama G (52, Batik Making), Mama Q (51, Tailoring) and Mama J (55, Salon Owner) move beyond traditionally gendered skills like cooking, as seen in section 6.3.1, revealing how for some of the MWEs entrepreneurship stems from inherent talent:

Image 3: Mentorship and Talent in Action: Experiences of Mama G (52), Mama Q (51) and Mama J (55)



SOURCE: FIELDWORK
Image Captured During Participant Observations in July 24th/2022 @ 12:46pm

LOCATION: Ilala District, Dar-es Salaam

Mama G, 52, Batik Making

"My parents were involved in the batik-making industry, and I used to assist them, which is how I learned to create designs and layer colours. Although I had an interest in computer science, I unfortunately didn't pass my certification and struggled to find an office job. At that time, many people around me were getting married, so I got married as well and settled into married life. However, as I mentioned earlier, my husband's infidelity led to our separation. To support myself, I returned to work in my parents' batik factory, and that allowed me to start my own venture and use my talent of designs."

Mama Q, 51, Tailor

"For as long as I can remember, I have always been good at sewing, it is just in my blood. At a young age, I used to sew clothes all the time for my family and friends, and everyone used to like my work. You know at some point in life I also wanted to go to design school and develop my skills but at the time my children were small, and I had a lot of work to do at home, so I didn't pursue that. My friends introduced me to this designer who saw my work and decided to take me under his wing. After a couple of years, I said to myself I want to make money out of my talent, and I told my husband who agreed and funded my business that's how I got here".

Mama J, 55, Salon Owner

"I have been doing hair since I was young, im very good at braid designs and used to help everyone do their hairstyles.However, after getting married, I let that passion fade amid all my new responsibilities. It wasn't until I had my daughters that I rediscovered my love for hairstyling. I frequently styled their hair, and soon, the mothers of their friends began asking for my help too. One day, my husband suggested that I should turn my talent into a source of income, so he opened this salon for me."

***Mama Q and Mama J did not consent to photographs

Mama G's (52) journey demonstrates how she utilised her early exposure to batik-making to develop a sustainable business. She explains, "My parents were involved in the batik-making industry, and I used to assist them, which is how I learned to create designs and layer colours." This highlights how her inherent talent and upbringing played a foundational role in equipping her with the skills to create and innovate within the craft. Despite pursuing an interest in computer science and encountering setbacks in formal employment, Mama G returned to batik-making after her separation, stating, *"To support myself, I returned to work in my parents' batik factory, and that allowed me to start my own venture and use my talent of designs."* The accompanying **Image 3**, captured in Ilala District, shows Mama G surrounded by her vibrant batik fabrics, reflecting her creative skills and commitment to her craft. Her ability to transform an inherited skill into a business highlights her resilience and entrepreneurial spirit. This example underscores how mature women in Dar es Salaam go beyond traditional gendered expectations, capitalising on their inherent artistic talents to build thriving businesses (Eijdenberg, et al., 2019).

Likewise, Mama Q's narrative highlights her lifelong passion for sewing, which she describes as being *"just in my blood."* From a young age, she utilised her talent to create clothes for her family and friends, receiving consistent praise for her work. She notes*, "At some point in life, I also wanted to go to design school and develop my skills, but at the time, my children were small, and I had a lot of work to do at home, so I didn't pursue that."* This reflects the gendered constraints many women face, balancing domestic responsibilities with aspirations (Ogundana et al., 2021). Despite these challenges, Mama Q was introduced to a designer who recognised her talent and provided mentorship. She eventually formalised her passion into a business, sharing, "I said to myself I want to make money out of my talent, and I told my husband who agreed and funded my business." Her story showcases how women, even in the face of traditional expectations, can channel inherent talents into entrepreneurial ventures when given the right support and opportunities.

Like her peers (Mama G, 52 and Mama Q, 51), Mama J's (55) narrative highlights how her inherent talent for hairstyling, combined with encouragement from her husband, was instrumental in her entrepreneurial journey. She reflects on her early passion, saying, *"I have been doing hair since I was young, I'm very good at braid designs and used to help everyone do their hairstyles."* Despite her innate skill, the societal and familial responsibilities that came with marriage led her to set aside her passion: *"After getting married, I let that passion fade amid all my new responsibilities."* This illustrates how traditional gender roles often push women's talents to the background, limiting opportunities for formalising their skills. However, her rediscovery of hairstyling was sparked by her daughters, as she recalls, *"It wasn't until I had my daughters that I rediscovered my love for hairstyling. I frequently styled their hair, and soon, the mothers of their friends began asking for my help, too."* This organic revival of her passion led to increased recognition of her talent within her community.

Additionally, the narratives of Mama Q and Mama J underline the transformative impact of mentorship in shaping entrepreneurial journeys. Mama Q benefited from a designer who recognised her talent for sewing, provided industry guidance, and helped her build the confidence to monetise her abilities, while Mama J gained encouragement from her husband, who supported her in turning her hairstyling passion into a business. Similarly, Mama G's parents served as indirect role models through their involvement in batik-making, inspiring her to use her inherited skills to innovate and establish her own venture during a challenging phase in her life.

Both Mama J and Mama Q stress the significant role that spousal support plays in empowering mature women to transform their talents into successful entrepreneurial ventures. Despite their innate skills, Mama J's talent for hairstyling and Mama Q's skill in tailoring, both initially allowed their passions to fade under the weight of familial and societal responsibilities. Mama J reflects, *"I have been doing hair since I was young... However, after getting married, I let that passion fade amid all my new responsibilities."* Similarly, Mama Q notes, *"At some point in life, I also wanted to go to design school and develop my skills, but at the time, my children were small, and I had a lot of work to do at home, so I didn't pursue that."* These statements highlight the pressures mature women often face in prioritising caregiving and domestic duties over personal aspirations, resulting in their talents being temporarily sidelined.

However, both narratives reveal how spousal support can reignite these talents and facilitate entrepreneurial growth (Ogundana et al., 2021). Mama J explains how her husband not only encouraged her but also provided the resources to launch her business: *"One day, my husband suggested that I should turn my talent into a source of income, so he opened this salon for me."* Similarly, Mama Q shares, *"I told my husband I wanted to make money out of my talent, and he agreed and funded my business."* These examples underscore the transformative impact of having a supportive partner who believes in their capabilities and provides practical support.

6.4.4 Discussion Three: How FIT Factors Extend and Contribute to Entrepreneurial Studies

The findings in this study expose that MWEs in Tanzania engage in entrepreneurship not simply out of reactive necessity, but as a resilient, contextually grounded response to long-standing structural exclusions. In previous findings, The MMM factors reveal how women were historically excluded from formal employment and education due to gendered life paths. This exclusion, in turn, denied them pension schemes or economic security in later life. As Mama R (57) noted, *"We do not get any pension because I have never been formally employed."* Similarly, Mama H (63) *explained, "At this age I cannot go and ask for work who will give me, I make my money to support myself."* These excerpts highlight how exclusion from formal employment structures and social protection schemes leaves mature women to depend on entrepreneurship as a means of survival in later life in Dar es Salaam. This aligns with Tanzanian literature that exposes the structural vulnerabilities faced by older populations, particularly older women. Scholars such as Mwaikokesya (2022), Nakao (2015), Spitzer (2017), Spitzer and Mabeyo (2014), Spitzer et al. (2009), and Twikirize and Spitzer (2019)

argue that older people in Tanzania, especially women, often lack education, employment histories, or pension entitlements, placing them at heightened risk of poverty.

Beyond Tanzania, the findings mirror experiences in other masculine, collectivist societies. For instance, Giridhar et al. (2015) found that in India, over 80% of older women either have no income or very limited means, with one-third lacking ownership of assets. Widows fare only slightly better in asset ownership, and just one-third receive social pensions. As a result, many older Indian women are forced to work in low-paid, insecure informal sectors, without access to retirement or social security. In Pakistan, Mulk et al. (2025) similarly report that older women face significant economic strain, exacerbated by inflation and limited income-generating opportunities. In Uganda, Atwine and Asabahebwa (2025) highlight a policy gap where national social protection schemes exist but fail to cover informal workers, particularly women entrepreneurs engaged in subsistence-level business. In Nigeria, Ekoh et al. (2021) document the marginalisation of older women who must navigate old age with little state support. Likewise, in Colombia, Viafara et al. (2025) found that older women lacking formal work histories or access to protection schemes often endure both physical and economic insecurity. Taken together, these cross-contextual studies reinforce the findings of this research by showing that mature women's economic marginalisation is not incidental but structurally produced and globally resonant. Entrepreneurship, in this context, is not merely a pathway for income but a critical survival strategy shaped by gendered life trajectories, institutional neglect, and limited access to formal employment and protection systems.

However, while the above findings reflect financial necessity, they simultaneously challenge any simplistic or reactive interpretation of women's entrepreneurship. The data shows that these mature women did not merely enter business to survive but gradually embraced entrepreneurship on their own terms, blending necessity with personal agency, strategic thinking, and long-term vision. This evolution is well explained through SDT (Deci and Ryan, 1985), which distinguishes between intrinsic/extrinsic motivation. Although many of the respondents were initially pushed into business due to a lack of pensions, formal employment history, or household income, their reflections show how entrepreneurship became a chosen and empowering path. For example, Mama H (63) remarked, "*At this age I cannot go and ask for work… I make my money to support myself," s*ignalling a shift from dependency to autonomy. Similarly, Mama S (67) explained, *"I cannot say to rely on my grown-up children to feed me today, life is very hard…* I have this business and can work to support myself." Her choice to remain economically active reflects not only necessity but also dignity and self-

respect, countering both cultural and governmental expectations (Mwaikoseya, 2022) that adult children should support ageing parents. These findings resonate with Nsibirano et al. (2020), who found that older women entrepreneurs in Uganda similarly rejected the idea of becoming burdens to their families, instead displaying resilience and determination to remain active economic agents.

Financial necessity emerged as a powerful theme, yet the findings also revealed deeper layers of intrinsic motivation. For example, Mama C (52), a grocery vendor, shared, *"So many people rely on me… I do send money to my family in the village to help them."* While this suggests economic pressure, it also highlights how entrepreneurship enabled her to become a source of support for others. Her experience reflects intrinsic motivation through relatedness and purpose, core tenets of SDT (Ryan and Deci, 2023) as she finds meaning in her role as a provider. Similarly, Mama E (51) noted, *"This business is paying for my children's school fees and is supporting me and my extended family."* Her enterprise becomes more than a means of survival; it represents an intergenerational investment and a proactive commitment to uplift her family's future. Mama F (52) also affirmed this shift, stating, "*My husband's pension is not enough… so I am supporting to bring income to the family."* Her contribution reflects not only financial necessity but also personal responsibility and competence; another psychological need identified by SDT (Ryan and Deci, 2023). Comparable trends are evident elsewhere. In Uganda and South Africa, Nsibirano et al. (2020) and Sidloyi and Bomela (2016) found that older women are increasingly reclaiming breadwinner roles, refusing to be passive recipients of care. Similarly, Amin and Saeed (2024, p. 925) report that for many older women in Pakistan, continued work served as a form of resistance against restrictive cultural norms. As one retired civil servant explained, *"Working gave me a voice in my family. It made me financially independent and won respect from my kids and neighbours."* Thus, contemporary findings reveal that older women are redefining their roles through entrepreneurship, not only supporting themselves but also reshaping expectations within families and communities.

Moreover, the talent-driven entrepreneurship discussed in Section 6.4.3 highlights intrinsic motivation rooted in personal passion. Mama Q (51) shared how her lifelong talent for sewing evolved into a business after an introduction to a designer, while Mama J (55) rekindled her interest in hairstyling after raising her children. These examples reflect what SDT (Ryan and Deci, 2023) terms identified or integrated motivation, where individuals internalise goals and act with volition, even within limiting circumstances. However, these entrepreneurial paths were not free from struggle. The women faced structural barriers such as domestic

responsibilities and limited access to training. These findings align with Alam et al. (2024) and Wut et al. (2021), who note that women in India and China often pursue entrepreneurship despite socio-cultural constraints, driven by passion rather than conventional business ambition. This is significant because, while SDT might interpret Mama Q and Mama J as proactive entrepreneurs, their journeys complicate this binary. In line with Wut et al.'s (2021, p. 6) perspective, the entrepreneurial journeys of *some of the women* in this study are better characterised as *passion-driven yet constrained*. In her findings, Wut et al. (2021, p.6) explains that Chinese handicraft women entrepreneurs often do not exhibit the conventional traits of innovativeness, risk-taking, or proactiveness. Instead, they are described as "skillful," "passionate," and "reactive" a framing that aligns with this study's conceptualisation of *talent-driven entrepreneurship*.

Lastly, the findings also demonstrate how MWEs identified and exploited market opportunities, a hallmark of entrepreneurial mindset. Mama D (54) adapted her retail business by importing shapewear from Turkey, while Mama L (55) diversified her grocery stall by selling slippers to attract more customers. These examples reflect strong PBC, a core concept in the TPB (Ajzen, 1991). TPB posits that intentions to act are shaped by three factors: personal attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). Despite socio-cultural norms that often constrain older women, these respondents clearly displayed confidence in their ability to succeed. Their ability to adjust to market demands and transform everyday social observations into viable economic activities demonstrates strategic thinking and entrepreneurial capability, even in informal or low-capital environments. Similar patterns are reported in other studies, including Alam et al. (2024) in Pakistan, Shastri et al. (2019) in India, and Wut et al. (2021) in China.

These findings challenge dominant narratives in women's entrepreneurship research (Isaga, 2019; Panda, 2018), where the processes by which women identify, and shape opportunities have often been overlooked. The findings of this study both support and challenge existing Western research on mature women's entrepreneurship. In several respects, they reinforce the arguments of McKay (2001), Logan (2014), and Tomlinson and Colgan (2014), who show that later-life entrepreneurship is often shaped by intrinsic motivations such as autonomy, personal fulfilment, and the wish to contribute socially. Respondents in this study, including Mama C and Mama E, expressed pride in supporting their families and communities through their enterprises, which reflects what SDT identifies as intrinsic drivers of competence and relatedness. This also resonates with Meliou et al. (2018), who describe entrepreneurship as a

form of activism through which older women claim visibility and voice within male-dominated environments.

However, the findings diverge from much of the Western literature in important ways. Studies such as McKay (2001), Aydin et al. (2019), and Römer-Paakkanen and Takanen-Körperich (2022) often describe later life as a stage characterised by relief from intensive caregiving. In contrast, many Tanzanian MWEs in this study continue to shoulder significant caregiving responsibilities, which challenges the assumption that older age naturally brings freedom from domestic and familial duties.

Furthermore, unlike Western contexts where older women may leverage prior employment, education, and pensions to transition into entrepreneurship, most respondents in this study had been excluded from formal employment throughout their lives. This exclusion denied them access to pension schemes and left entrepreneurship as the only viable path for financial survival. While Western literature frequently focuses on more privileged entrepreneurial cohorts such as retired professionals or niche groups like senior managers and linguists (Terjesen, 2005; Römer-Paakkanen and Takanen-Körperich, 2022) the Tanzanian context (and similar high-masculine cultures such as India, Kenya, Uganda, Pakistan, Colombia, etc) reveals a starkly different reality, where informal entrepreneurship is a structurally necessary response to long-standing gendered exclusions. Moreover, while Western studies acknowledge barriers like ageism and exclusion from networks (Aydin et al., 2019; Meliou and Mallett, 2021), they rarely capture the intensity of institutional neglect experienced by women in low-resource settings, particularly regarding digital illiteracy, lack of training access, and absence of tailored policy support. In this way, the findings of this study not only enrich the existing mature women's entrepreneurship literature by highlighting the diversity of later-life entrepreneurial experiences but also critiques the Western-centric assumptions that dominate much of the existing discourse.

6.5 Types of Mature Women Entrepreneurs in Dar es Salaam

Based on the findings derived from MMM factors, WSD triggers, and FIT factors, this study develops a typology of MWEs in Dar es Salaam, identifying three distinct types: *reactive entrepreneurs, passionate entrepreneurs, and hybrid entrepreneurs*. This typology was created from participant narratives and themes related to entrepreneurial motivation and gendered socialisation and interpreted using life-course theory (Elder, 1974), Crenshaw (1989), SDT (Deci and Ryan, 1985) and TPB (Ajzen, 1991). *Reactive entrepreneurs* are defined in this study

as women who enter entrepreneurship primarily in response to crisis or structural exclusion. Their ventures are survival-oriented and typically emerge following life disruptions such as widowhood, divorce, or household financial collapse. In the Tanzanian context, where many women lack formal employment histories due to gendered roles and limited educational access, social protection mechanisms such as pensions are often inaccessible. For these women, entrepreneurship becomes a last resort. Their business activities are not characterised by growth ambition or strategic planning but by the immediate need to generate income. Thus, their motivation is largely extrinsic, and there is little indication in their narratives of long-term vision or business development goals.

On the other hand, *passionate entrepreneurs* are defined in this study as women who, despite facing the same gendered expectations and structural constraints, pursue entrepreneurship driven by personal ambition, talent, or passion. These women often demonstrate a strong sense of purpose, with business being a platform for self-fulfilment, creative expression, or independence. Their motivation is intrinsically rooted in their interests and abilities, and they are often proactive in identifying market opportunities. This definition draws from and adapts Wut et al.'s (2021, p. 6) study of Chinese women handicraft entrepreneurs, who were described not by traditional traits like risk-taking or innovation, but rather as "skilful" and "passion-driven," despite operating within patriarchal constraints. Similarly, MWEs in this category exhibit strategic thinking and treat entrepreneurship as a choice rather than a response. Their narratives reflect a desire to grow, improve, and sustain their ventures, qualities largely absent in the accounts of reactive entrepreneurs.

Conversely, *hybrid entrepreneurs* are defined in this study as women whose entrepreneurial journeys combine both reactive and passionate elements. These respondents are typically pushed into business by challenging life circumstances such as loss of a husband's pension, divorce, separation, or early marriage but unlike reactive entrepreneurs, they do not remain confined to short-term survival goals. Instead, many of them gradually transition into a more purpose-driven engagement with business. They begin to identify growth opportunities, apply personal skills, and express a desire to expand or improve their ventures. Their narratives reflect a long-term desire for business growth. The findings identified, 9 reactive entrepreneurs, 3 passionate entrepreneurs and 8 hybrid entrepreneurs, these are shown in **Table 20**

Table 20: Classification of MWEs by Entrepreneur Type

Participant	Type of Entrepreneur	Justification (Life History and Motivation)	Further Evidence Based on Venture Started
Mama R (57, Mama Lishe)	Reactive	Widowed in her 50s, Mama R lost her husband and all financial support, forcing her into entrepreneurship out of sheer necessity. With no formal schooling and in-laws stripping away her assets, she leveraged her domestic cooking skills to start a food-vending business as the only way to sustain herself. Her journey exemplifies a **reactive** response to crisis she became an entrepreneur to survive after traditional support systems failed.	Widowed and dispossessed; cooking became survival route.
Mama C (52, Grocery Vendor)	Reactive	Mama C's entrepreneurial path was triggered by widowhood and sudden financial responsibility. After her husband's death, she found herself with minimal resources to care for her children. Lacking a steady income or inheritance, she had "to pick up the pace" to provide for her family. This urgency pushed her into petty trade (running a grocery stall) as a **reactive** means to secure basic needs when her primary provider was gone.	Widowed, needed income fast; started selling fruits and vegetables in the market.
Mama W (50, Mama Lishe)	Reactive	As a widow, Mama W turned to entrepreneurship after facing inheritance denial and poverty. Culturally, widows like her are often left without property rights, which plunged her into hardship. Observing other successful food vendors, she consciously switched from meager domestic work to selling food. Her initiative was born from necessity: she *saw a way to survive* by cooking for profit when housekeeping "wasn't paying a lot." This adaptive move illustrates a **reactive** motive, using available skills to regain stability.	Widowed, denied inheritance; turned to food vending.
Mama Z (Mama Lishe, 52)	Reactive	A product of strict cultural socialization, Mama Z conformed to expected roles of wife and mother in her early life. Only later, likely due to financial pressures (e.g. lack of any other income or support), did she start her food-vending business. With limited formal education or options, she **reactively** used her cooking and household management know-how to earn money. For Mama Z, entrepreneurship was not originally planned or driven by passion, but rather a last resort to gain economic security while still upholding her standing in the community.	Uses cooking skills to support herself post-separation.
Mama H (63, Batik Making)	Reactive	Mama H's journey highlights how later-life entrepreneurship can stem from extrinsic pressure. Early on, her ambitions (returning to school) were cut short by marriage and motherhood her husband forbade her schooling once she became pregnant. Decades later, with no formal career and now beyond typical hiring age, she **had** to create her own livelihood. She turned to making batik cloth as an income source in her 60s because *"at this age" no employer would hire her*. For Mama H, business ownership is purely reactive: a means to support herself when no other opportunities remained.	Excluded from pension; started batik crafts for survival, not passion.

Participant	Type of Entrepreneur	Justification (Life History and Motivation)	Further Evidence Based on Venture Started
Mama V (54, Grocery Vendor)	Reactive	Like many of her generation, Mama V grew up believing marriage was her only secure future. She married young instead of pursuing a career. However, limited options and economic needs later led her to start a small grocery business. With few formal job prospects and family expenses to meet, she **reactively** became an entrepreneur to supplement her household's income. Mama V's case reflects a shift from reliance on a spouse toward self-reliance when circumstances demanded entrepreneurship was a practical necessity rather than a passion-driven choice.	Entered marriage early, separated and now sells fruits and vegetables in Markets
Mama M (50, Grocery Vendor)	Reactive	Mama M endured years of an abusive marriage because she lacked education and income to leave. The cultural pressure to "stay for the children" kept her in that situation until it became unbearable. When she finally separated from her husband, she had no choice but to create her own livelihood. She began a small grocery trading business as a **reaction** to her newfound freedom and urgent need for self-support. Her entrepreneurial path was a pivotal turning point born directly from personal crisis: once the marriage failed, earning through business was the only viable way for her to feed her children and regain control of her life.	Left abusive marriage; started selling fruits and vegetables so her venture was born out of crisis.
Mama P (58, Mama Lishe)	Reactive	Mama P was married very young but was widowed later in life. Due to stigma and mistreatment from her husband's family, and with no employment or formal education, she decided to start cooking and selling food. Her entrepreneurial journey emerged out of necessity after losing her husband and lacking other support systems, she used her cooking skills to survive. This led to a form of **reactive entrepreneurship**, where the business was not born from a strategic plan or personal ambition, but from the urgent need to provide for herself in the absence of formal safety nets. Her decision to start a food business reflects a practical, survival-based response to structural exclusions, making her entrepreneurial pathway reactive in nature.	Widowed and faced stigma; generated income through cooking learnt from Unyango.
Mama E (51, Mama Lishe)	Reactive	Trapped in an unequal polygamous marriage, Mama E experienced severe financial neglect her husband favored his other wife, leaving her without support. Eventually, she fought for a divorce to protect herself and her children. With no husband and no steady income, she **reactively** started a food business to survive. Importantly, this venture gave her a renewed sense of purpose: she takes pride in using the business to educate her children and help extended family. Mama E's journey from marital crisis to entrepreneur was driven by necessity, but it also empowered her to become a provider in her own right (transforming a position of weakness into one of responsibility).	Driven by divorce, poverty started a food business

Participant	Type of Entrepreneur	Justification (Life History & Motivation)	Further Evidence Based on Venture Started
Mama Q (51, Tailoring)	Passionate	A natural seamstress, Mama Q describes sewing as being "in my blood." From a young age she made clothes for family and friends and dreamed of formal training. Domestic responsibilities delayed these plans, but her talent did not go unnoticed. With mentorship from a designer and support from her husband, she eventually turned her lifelong hobby into a tailoring business. Her motivation was **intrinsically passionate** she wanted to monetise her creativity and gain fulfillment from her skill. Unlike many peers, she was not pushed by a spousal loss or desperation, but by the desire to **self-actualise** her talent in entrepreneurship (albeit after years of balancing family duties).	Lifelong passion for sewing; started with husband's support.
Mama J (55, Salon Owner)	Passionate	Mama J had an innate gift for hairstyling, braiding and designing hair since youth. Upon marriage, however, she shelved that passion under the weight of new domestic responsibilities. Years later, raising her daughters rekindled her love for hair, as other mothers began seeking her help. Encouraged by her family (her husband helped set up a salon), she turned this revived passion into a business. Her entrepreneurial journey was fueled by **personal passion** and creativity, with timing dictated by life stages: once her children were older, she seized the opportunity to build a venture around the craft she loved.	Rediscovered hairstyling talent
Mama K (59, Retail Shop)	Passionate	Mama K is married and offered a perspective distinct from many other participants. She explained that she is Chagga, and in her tribe, business is a cultural norm. After completing secondary school, she began selling in the market simply because, as she put it, "in our tribe, we do business." After marriage, she paused her entrepreneurial activities to focus on family responsibilities. However, years later, she identified a practical gap in her neighborhood there was no nearby convenience shop. Seeing this opportunity, she decided to open a small retail shop to serve the local community. Her journey reflects a **proactive and opportunity-driven form of entrepreneurship**, rooted in cultural identity, early exposure to business, and later, a strategic decision based on observed local demand. While not driven by crisis or economic desperation, her actions show thoughtful initiative and a strong sense of business orientation. This positions her as a **passionate entrepreneur**.	Started a shop after recognising a gap in her neighbourhood
Mama L, 55, Grocery Vendor	Hybrid	Mama L started as a vegetable seller to make ends meet, but she soon demonstrated **proactive** entrepreneurship by expanding her business model. Finding her produce stall in a saturated market, she innovated by adding a secondary product line (selling slippers) to attract more customers. This clever diversification improved her income and is a sign of intrinsic resourcefulness beyond mere survival. Like many, Mama L likely began her venture out of financial need (no pension or formal job), but her story features a turning point where she takes charge of growth. In this sense, her motivations are hybrid: initially extrinsic necessity, later combined with opportunity-seeking behavior to thrive.	Started by selling vegetables but unlike other vendors she has diversified her market to extend selling slippers

Participant	Type of Entrepreneur	Justification (Life History & Motivation)	Further Evidence Based on Venture Started
Mama N (61, Batik Making)	Hybrid	Mama N's life story blends **reactive** necessity with **intrinsic** skill. She became a mother at 15, ending her education and locking her into domestic roles early. She became and with limited formal opportunities, she drew upon batik craft skills learned in her youth (her family's trade) to earn an income. Starting a batik venture allowed her to support her family when formal jobs were out of reach, while also tapping into a craft she knew. Her entrepreneurship was initially driven by survival needs after fulfilling traditional duties, but it aligned with a latent **passion** for batik, making her journey a hybrid of necessity and personal talent.	Widowed, but then drew from her passion of batik craft from childhood and started her own batik making business
Mama S (67, Batik Making)	Hybrid	Mama S always had an interest in enterprise (as a young woman she wanted to join her father's batik business), but cultural expectations forced her to prioritize marriage and motherhood over career. In later life she found herself widowed with little formal support even her grown children struggled to help financially. This pushed her to **reactively** start a small batik business to maintain independence. At the same time, it rekindled her youthful **passion** for batik craft. Her narrative shows a turning point from a traditional housewife to an entrepreneur out of necessity, leveraging a skill she cared about.	Widowed, but also rekindled passion for batik craft and creaitivity
Mama B (52, Salon Owner)	Hybrid	Unusually for her cohort, Mama B earned a post-secondary Diploma with support from her parents. Yet, despite her education, she felt the cultural pull to marry and focus on family, putting career ambitions aside. After raising her children, she started a small hair salon partly to generate income (as her family's needs grew) and partly to fulfill her personal drive to work. In her life history, portrays **hybrid motivations**: she "broke away from the dominant narrative" by getting educated, but ultimately launched her venture to reconcile financial necessity with her desire to achieve something of her own.	Received higher education but later after her family needed a second income started her own salon
Mama F (52, Mama Lishe)	Hybrid	Unlike many others, Mama F is married but her case underlines economic necessity as a motivator. With her husband's pension insufficient to support them, she stepped into entrepreneurship to fill the financial gap. She started a small *Mama Lishe* food business to supplement the household income, challenging the traditional notion that only the husband provides. However, what sets her apart is her **forward-looking aspiration**. Beyond simply cooking to survive, Mama F has a **clear vision:** she is now saving to one day open her **own restaurant**. This ambition shows a shift from reactive survival to proactive, purpose-driven entrepreneurship. Her story exemplifies **hybrid entrepreneurship**, where immediate financial pressures triggered the business, but personal ambition and long-term goals now sustain and shape it.	Married but husbands' income insufficient forcing her to start a business cooking unlike others she expresses desire to grow into a restaurant.

Participant	Type of Entrepreneur	Justification (Life History & Motivation)	Further Evidence Based on Venture Started
Mama G (52, Batik Making)	Hybrid	Mama G's story embodies a blend of **reactive** necessity and **passion-driven** enterprise. Initially trained in batik by helping her parents and pursued higher education in computer science and but left it for a desire to get married due to peer pressure. However, a troubled marriage (infidelity and lack of support) forced her to leave the relationship. To survive financially as a single mother, she returned to her roots in batik. This venture was not only a lifeline after separation but also an outlet for her creative talent. With her inherent design skills, Mama G transformed a familial craft into her own business, illustrating how a personal passion can become economically empowering when circumstances demand change.	Educated with a career in computer but had a troubled marriage leading to separation, she expresses design skills from batik from her growing up with parents in the same trade, so she uses these to support herself
Mama A (56, Mitumba Seller)	Hybrid	Mama A (56) was married young but eventually separated from her husband due to persistent infidelity and emotional strain. Left without financial support, she had to rebuild her life from scratch. With no formal education or stable employment history, she initially worked as a house girl and later became an assistant to a mitumba (second-hand clothes) seller. During this time, she learned the trade informally, observing customer interactions, pricing, and sourcing techniques. Eventually, Mama A took the initiative to start her own small mitumba stall on the street. This decision was grounded in both **necessity** and **acquired entrepreneurial knowledge**. She needed income to survive, but she also acted on a skill she had deliberately cultivated while working under another seller. Her story reflects **reactive motivation** due to her difficult personal circumstances, but also **proactive learning and strategic application** of trade knowledge. This blend of survival need and self-directed business learning demonstrates a clear **hybrid entrepreneurial pathway** one where adversity initiated the shift into business, but personal agency, skills acquisition, and strategic adaptation sustained it.	Separated from husband, worked as a house girl and then as a mitumba seller assistant, but her desire for becoming more made her start her own mitumba business
Mama D (55, Clothing Store Owner)	Hybrid	Mama D exemplifies an **opportunity-driven** entrepreneur shaped by circumstance. Running a clothing stall, she didn't start her business due to a single crisis, but from a mix of needing income (to supplement her husband's income) and spotting a market gap. In a competitive market, she astutely shifted from selling common lingerie to niche shapewear, differentiating herself from other vendors. This strategic pivot was driven by her ambition to improve profits and stand out, indicating intrinsic entrepreneurial savvy. Yet, the foundation of her venture was still the necessity to earn a living. Thus, her journey is hybrid: born from financial need but propelled by initiative and tactical creativity in response to market opportunities.	Started a business to support spouse, but she is strategic and forward thinking

Source: *Researcher's Findings*

Table 21 presents the classification of MWEs in Dar es Salaam based on the typologies identified in this study. The largest group (n=9) were reactive entrepreneurs, including Mama R (57, Mama Lishe), Mama C (52, grocery vendor), Mama W (50, Mama Lishe), Mama Z (52, Mama Lishe), Mama H (63, batik making), Mama V (54, grocery vendor), Mama M (50, grocery vendor), Mama P (58, Mama Lishe), and Mama E (51, Mama Lishe). These women entered entrepreneurship in response to economic pressures or disruptive life events such as widowhood, separation, or financial hardship. This finding supports existing literature that frames women's entrepreneurship in the Global South as largely necessity-driven (Aggarwal and Johal, 2021; Anderson and Ojediran, 2021; De Vita et al., 2014; Ojong et al., 2021; Panda, 2018). These studies argue that many women are pushed into business by structural exclusions, lacking alternative sources of income or social protection.

The study also identified 8 hybrid entrepreneurs: Mama L (55, grocery vendor), Mama N (61, batik maker), Mama S (67, batik maker), Mama B (52, salon owner), Mama F (52, Mama Lishe), Mama G (52, batik maker), Mama A (56, mitumba seller), and Mama D (55, clothing store owner). These women often started their businesses in response to difficult circumstances, yet over time, their ventures evolved to reflect personal aspirations, innovation, and strategic decision-making. This classification aligns with emerging literature that calls for more nuanced understandings of women's motivations, acknowledging that entrepreneurial journeys may begin reactively but develop into more intentional and empowered pathways (Ahl, 2006; Alam et al., 2024; Baral et al., 2023; Dawson and Henley, 2012; Ojong et al., 2021; Welter et al., 2016; Wut et al., 2024).

The least number of entrepreneurs in the study sample were passionate entrepreneurs (n=3), they were Mama Q (51, tailoring), Mama J (55, salon owner), and Mama K (59, retail shop owner). These women displayed a clear sense of purpose, creativity, and commitment to their businesses, often drawing from personal talents or interests. Their stories were marked by proactive opportunity recognition and a desire for growth and self-expression, even in the face of patriarchal expectations. These findings contradict the dominant narratives in much of the literature on women's entrepreneurship in developing countries (Islam and Khan, 2022; Isaga, 2019; Parveen et al., 2021), which tend to portray women as reactive and constrained by circumstance.

Taken together, the presence of a high number of reactive and hybrid entrepreneurs shows that mature women in Dar es Salaam continue to navigate entrepreneurship largely as a response to

structural constraints, economic shocks, or family responsibilities. However, their ability to transition from necessity to more strategic engagement reflects a degree of resilience and adaptive agency that is often overlooked. The smaller number of passionate entrepreneurs also shows that, despite the limitations imposed by gendered expectations and socio-economic barriers, some women can pursue entrepreneurship as a self-directed, empowering pathway. These findings reinforce the argument that women's entrepreneurial motivation is fluid and context dependent.

6.6 Entrepreneurship as an E-SSENCE in Later-Life

In addition to highlighting motivations, the findings also reveal the factors sustaining women's continued engagement in business. Despite their age, many respondents had no intention of retiring. Beyond financial need or initial motivation, what emerged was a deeper framework captured through the acronym E-SSENCE that explains what keeps MWEs in business in Dar es Salaam. Therefore, E-SSENCE reflects a multidimensional understanding of later-life entrepreneurship. It frames business as a spirited endeavour, a means of enhancing social status, a pathway to empowerment, a tool for networking, a resource for supporting children, and a route to personal emancipation. These dimensions will be explored in the sections that follow.

6.6.1 Entrepreneurship as a Spirited Endeavour

This section explores the perceptions of participants regarding the impact of entrepreneurship on their overall vitality and well-being. The findings indicate that MWEs associate entrepreneurial endeavours with enhanced mental and physical engagement. Participants articulate a belief that the inherent challenges, risks, and potential rewards associated with entrepreneurship serve to sustain their motivation and active engagement, fostering a sense of youthfulness. Despite acknowledging the demanding nature of entrepreneurial activities, they also report that these pursuits provide a profound sense of purpose and fulfilment, which can be both energising and rejuvenating. Consequently, entrepreneurship in later life is framed as a spirited endeavour. The excerpts below capture this experience:

Mama P, 58, Mama Lishe

"Here in the market it's always busy and things are moving fast. Being in all this chaos pushes your body to be active and you feel young again because you are doing things that normally people your age don't do. You see me here I can carry this without complaining about back problems. So all in all business is good for the mind, body, and soul"

Mama K, 59, Retail Shop

"Health is very important for everyone, so doing this business helps my mental and physical health."

Mama B, 52, Salon Owner

"In life, you need a purpose otherwise you will just be floating around so here I can see my life having meaning and it gives me satisfaction"

Mama A, 56, Mitumba Seller (second-hand clothing)

"I don't want to go crazy just sitting home, with my business I'm always on the move so solving problems, meeting customers, going to suppliers and bringing everything together is something that gives me purpose, it energises me"

Mama N, 61, Batik-Making)

"As I am getting older my body is not working the same, so you know like the energy I used to have before is not the same now but I know staying in that mentality means my body will give up quickly than it is supposed to so I need this business so my body can fight to live longer"

The accounts above frame entrepreneurship for mature women in Dar es Salaam as a life-affirming activity that extends beyond financial gain. It offers emotional stability, physical vitality, and a renewed sense of identity, particularly in the absence of formal retirement structures. These narratives challenge dominant views of ageing as a period of decline. Participants such as Mama P (58, Mama Lishe), Mama K (59, Retail Shop Owner), and Mama B (52, Salon Owner) described how business provided daily purpose, emotional grounding, and a reason to stay active. Mama P said, *"Being in all this chaos pushes your body to be active, and you feel young again…*" Mama K shared, *"Doing this business helps my mental and physical health,"* while Mama B reflected, "*In life, you need a purpose; otherwise, you will just be floating around…"*

These accounts illustrate why older women continue to engage in entrepreneurship well into later life. Similar experiences have been reported in other developing contexts such as India (Aggarwal and Tyagi, 2022), Pakistan (Amin and Saeed, 2024), and Uganda (Nsibirano et al., 2020), where older women describe entrepreneurship as rejuvenating and essential to their well-being. In such contexts, the physical demands of informal business contribute to a sense of youthfulness and self-worth as echoed by Mama P (58). Entrepreneurship becomes not only a livelihood strategy, but also a psychosocial coping mechanism where formal support systems are absent. However, this continued engagement contrasts with findings from countries like

Germany (Fritsch et al., 2023; Gordo et al., 2022) and the UK (Gardiner et al., 2024; Kibler et al., 2025), where later-life entrepreneurship is often seen as a voluntary, post-retirement lifestyle choice supported social protection systems like pensions and benefits. HCDT (Gupta et al., 2022; Hofstede, 2001; Karami et al., 2024) helps explain this divergence. In high power-distance, collectivist societies such as Tanzania, Cameroon, Uganda, (Chachage and Arnolds, 2024; Ning et al., 2024; Nsibirano et al., 2020; Rutagumirwa et al., 2020), India and Pakistan (Banu et al., 2021; Muhammad et al., 2023), and Chile, Brazil (Ruiz-Martínez et al., 2021), older women are often expected to remain productive and to support extended kin networks, making economic withdrawal both socially and financially untenable.

In this study, women described entrepreneurship as something they must continue not just to earn income but to maintain emotional stability and identity. These experiences are echoed in research from other emerging economies such as Morocco (Naguib, 2022), Chile and Brazil (Ruiz-Martínez et al., 2021), Nigeria, Ghana, and South Africa (Ojong et al., 2021; Chachage and Arnolds, 2024). Although many women entered entrepreneurship out of necessity, participants such as Mama P (58), Mama K (59), and Mama B (52) spoke of business as something they continued to pursue because it gave them a sense of fulfilment, structure, and dignity. These findings align with research showing that women in the Global South often start businesses for survival but gradually redefine their work as a space of self-expression, confidence, and autonomy (Anderson and Ojediran, 2021; Manishimwe et al., 2023; Naguib, 2022). This ongoing motivation is well explained by SDT (Ryan and Deci, 2023; Gagné and Deci, 2005), which emphasises that autonomy, competence, and relatedness are key to sustaining internal engagement. Studies applying SDT in similar contexts support this interpretation. For example, Bilal et al. (2021) found that entrepreneurial leadership fosters proactive behaviour when women feel capable and autonomous. Similarly, Manrai et al. (2021) and Hailemariam et al. (2017) reported that motivation deepens when women are trusted to make decisions, even in low-resource environments such as India and Ethiopia.

Furthermore, participants in this study also highlighted the cognitive and social stimulation that entrepreneurship continues to provide. For instance, Mama A (56) said, *"I don't want to go crazy just sitting home. With my business, I'm always on the move, so solving problems, meeting customers, going to suppliers, and bringing everything together is something that gives me purpose; it energises me."* Likewise, Mama P (58, Mama Lishe) similarly pointed to the energy of market life as something that kept her active and mentally alert. These experiences support findings by Zhu et al. (2021), who found that older entrepreneurs in India, Turkey, and China

reported high life satisfaction due to the ongoing mental and social demands of business. While in high-income contexts (e.g., UK, Australia, etc.,)this is often framed as a form of post-retirement enrichment (Kibler et al., 2024; Maritz et al., 2021; Meliou and Mallet, 2021), in settings like Tanzania (Isangula, 2022; Mwaikokesya, 2022), Pakistan (Amin and Saeed, 2024), and Uganda (Atwine and Asabahebwa, 2025; Nsibirano et al., 2020), continued engagement in business is linked to survival, structural and policy negligence and social legitimacy. Importantly, the sense of purpose women described is not only personal but deeply embedded in social and cultural expectations. In collectivist cultures, as described by Hofstede (2001), older adults are expected to remain actively involved in family life (Spitzer and Mabeyo, 2014). This makes passive retirement appear inappropriate or even shameful (Rutagumirwa and Bailey, 2018). In Tanzania (Mwaikokesya, 2022) and Uganda (Atwine and Asabahebwa, 2025), for example, policy documents also frame care for older people as a responsibility shared by families and communities. As reflected in participants' accounts, entrepreneurship becomes a legitimate and respected way to remain engaged and to fulfil one's role as a dependable contributor to both household and society.

For some participants, continued engagement in business was also framed as a strategy for physical and emotional survival. Mama N (61) stated, *"I need this business so my body can fight to live longer,"* while Mama A said, *"If you stay home, you get sick."* These views reveal how business is understood not only as a source of income, but also as a lifeline. This is consistent with findings from Nigeria (Ekoh et al., 2021) and India (Aggarwal and Tyagi, 2022) where older women turn to entrepreneurship to maintain their health and independence in contexts with limited state support. These motivations differ from those in high-income settings such as Finland (Ahl et al., 2023) and Germany (Fritsch et al., 2023), where continued entrepreneurial activity in later life is often associated with comfort, security, and lifestyle. In countries like Tanzania, however, business ownership continues to serve as a proactive health and coping strategy. Hofstede's (2001) dimension of high uncertainty avoidance offers insight into why older women choose to remain engaged in entrepreneurship. In unpredictable socio-economic environments (e.g., Tanzania and Senegal, and Taiwan) business provides structure, routine, and a degree of control (Ojong et al., 2021). This reinforces the argument that later-life entrepreneurship in developing contexts should not be viewed simply as economic participation, rather, it is a complex and ongoing strategy for navigating structural vulnerability, shaped by personal agency, policy neglect and social obligation (Atwine and Asabahebwa, 2025).

In conclusion, the continued engagement of mature women in entrepreneurship in Dar es Salaam is not simply a matter of earning income. It is a strategic response to ageing, one that supports mental, physical, and social well-being in the absence of formal systems of care. As Mama K (59) explained, *"Doing this business helps my mental and physical health,"* Mama A (56) said, *"I don't want to go crazy just sitting home," and* Mama N (61) *added, "I need this business so my body can fight to live longer."* These voices reflect how business provides structure, movement, and meaning in later life. In contrast, later-life entrepreneurship in Western contexts is often framed as a lifestyle choice, pursued after retirement and supported by pensions, healthcare, and welfare (Fritsch et al., 2023; Gordo et al., 2022; Kibler et al., 2024). The key difference is that Western entrepreneurs typically operate with the option to retire (Kibler et al., 2024) while Tanzanian women (Mwaikokesya, 2022; Rutagumirwa et al., 2020) and others (Cameroon, Zimbabwe, Morocco, Brazil, India, Srilanka, etc.,) do not have that choice (Aggarwal and Tyagi, 2022; Amin and Saeed, 2024; Atwine and Asabahebwa, 2025; Dzingirai and Ndofirepi, 2024; Naguib, 2022; Ruiz-Martínez et al., 2021). For them, entrepreneurship is both a necessity and a survival strategy. Yet, what this study shows is that even within those constraints, women still derive emotional fulfilment, internal motivation, and a sense of purpose. Entrepreneurship becomes not only a means to cope, but also a source of dignity and agency.

Although prior studies (Anderson and Ojediran, 2021; Ojong et al., 2020; Panda, 2018) acknowledge that entrepreneurship is often a necessity in low-income settings, few have critically examined why older women continue to engage in business in later life or how entrepreneurship helps them navigate the ageing process in contexts with limited institutional support (Aggarwal and Tyagi, 2022; Atwine and Asabahebwa, 2025; Dzingirai and Ndofirepi, 2024; Nsibirano et al., 2020). This study addresses that gap by offering a more nuanced understanding of later-life entrepreneurship in the Global South. It shows how continued business ownership enables women to build resilience not only financially, but also physically, mentally, emotionally, and socially.

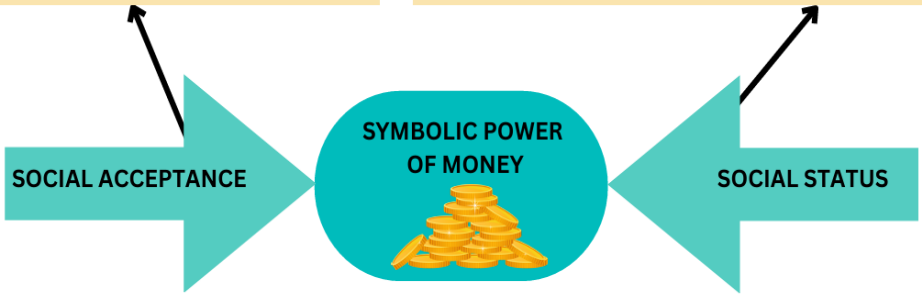
6.6.2 Entrepreneurship as a Means of Enhancing Social Status

The preceding sections have illuminated the societal constraints historically imposed on mature women, particularly regarding their access to education and economic resources. Considering these challenges, MWEs articulated that engaging in entrepreneurial activities has allowed them to assert their independence and recalibrate their societal roles. As they transition into active participants within the economic sphere, MWEs report a notable increase in respect and

recognition, signifying a profound shift in their perceived status among family members and within their broader communities. Consequently, this section will explore the motivations underlying the "E-SSENCE" of entrepreneurship in later life as a strategic means of enhancing social status. The voice of MWEs below describes this:

"People only value you if you have something, so putting in the work you achieve that" **(Mama P, 58, Mama Lishe)**
"After I started making money people started wanting to be associated with me" **(Mama E, 51, Mama Lishe)**
"Finally people started to recognising my efforts and see that I am doing good" **(Mama M, 50, Grocery Vendor)**
"In my family and village now everyone respects me when they get problems they call me to resolve" **(Mama R, 57, Mama Lishe)**

"After my husband passed away, I faced immense struggles. I lost my status in the community, as people viewed me as insignificant without him. I was excluded from gatherings and treated as a burden by his family. They took everything from me and left me with nothing but my children. Even the local shops where I used to borrow refused to lend me anything. It was a tough time, but I decided to take action. I borrowed money from my parents and started selling vegetables in the market. As I began to make money, people's attitudes changed. Even my late husband's family started to respect me and treat my children better. This business has not only provided financial support but also helped me regain my place in the community and feel valued." **(Mama C, 50, Grocery Vendor)**



Source: *Interview Scripts*

The experiences of the women in this study demonstrate how entrepreneurship operates not merely as a source of income, but as a deeply symbolic pathway to reclaiming social status and acceptance. Mama C (50, Grocery Vendor) illustrates this transformation vividly: *"I lost my status in the community, as people viewed me as insignificant without [my husband]."* Following the death of her husband, she experienced marginalisation and diminished social standing. This reflects how widowhood in Tanzanian society (Mwaikokesya, 2022; Rutagumirwa and Bailey, 2022; Twikirizer and Spitzer, 2019), and in similar contexts such as Pakistan, Colombia, and Ghana, is often accompanied by a loss of visibility and respect (Alam et al., 2024; Suárez-Baquero et al., 2021; Ude and Njoku, 2017; van de Walle, 2013; Vera-sanso, 2023). However, Mama C (50) recounts a shift in perception after launching her business: "*As I began to make money, people's attitudes changed. Even my late husband's family started to respect me."* Her testimony aligns with findings by Gutierrez-Broncano et al. (2024) and Ogosi et al. (2025) in Nigeria, where women entrepreneurs overcame patriarchal stigma through visible economic contribution. As a result, they became respected figures and

community role models. Researchers (Andriamahery and Qamruzzaman, 2022; Ge et al., 2022; Lima et al., 2024; Nsibirano et al., 2020) in other contexts (Bangaldesh, Pakistan, Brazil, Uganda etc.,) observed that participation in micro- and small enterprises improved women's social standing by giving them access to economic resources and networks. This closely mirrors Mama C's experience of transitioning from social exclusion to acceptance. These dynamics can be further understood through HCDT, particularly the dimension of collectivism (Hofstede, 2001; Liñán et al., 2022). This is relevant in Tanzania and in the Global South, where social identity is defined through relationships and community participation (Anderson and Ojediran, 2021; Banu et al., 2021; Bugaje et al., 2023; Chachage and Arnolds, 2024; Ojediran and Anderson, 2020). In such settings, financial contribution through entrepreneurship does not only support the household. It also visibly repositions a woman within the social structure.

This reclaiming of social influence is echoed in the narratives of Mama R (57, Mama Lishe), Mama P (58, Mama Lishe), Mama E (51, Mama Lishe), and Mama M (50, Mama Lishe). These women show how entrepreneurship enables mature women to gain respect, influence, and social reintegration. For instance, Mama R explains, *"In my family and village now everyone respects me; when they get problems, they call me to resolve [them]."* Her story shows how business ownership supports not only financial independence but also civic leadership and community trust. This resonates with findings by Nsibirano et al. (2020) in Uganda, where MWEs were seen as community advisors and decision-makers after gaining economic empowerment. Lindström et al. (2022) found that older women entrepreneurs in Finland used their businesses to sustain a sense of self-integrity and purpose. However, while Finnish women often focused on individual fulfilment (Lindström et al., 2022), Mama R's experience demonstrates how social validation and recognition by others remain central in Tanzania society (Rutagumirwa et al., 2020). This reflects differences in national cultures. In Finland, high individualism and low power distance encourage self-directed achievement (Ahl et al., 2023; Lindström et al., 2022). In contrast, Tanzanian society values collectivism and higher power distance, where success must be acknowledged by others to be meaningful (Chachage and Arnolds, 2024).

The link between financial contribution and social acceptance is also strongly present in the accounts of Mama P (58) and Mama E (51). Mama P (58) states, *"People only value you if you have something, so by putting in the work, you achieve that."* Similarly, *Mama E (51) observes, "After I started making money, people started wanting to be associated with me."* These accounts show how money is not only a means of survival, but a tool for re-establishing one's

worth and visibility. This is consistent with Kapinga and Montero (2017), Nziku and Henry (2021) and Chachage and Arnolds (2024), who found that in Tanzanian culture, financial success commands respect. Comparable findings are reported in Pakistan, where Ge et al. (2025) noted that women's financial contributions increased their role in household decision-making. In Bangladesh, Andriamahery and Qamruzzaman (2022) found that income earned through entrepreneurship gave women more authority in both family and community settings. In Peru, Castillo et al. (2025) highlighted the role of economic conditions in shaping women's cultural status and autonomy. In Brazil, Lima et al. (2024) found that even necessity-driven entrepreneurship gave women a sense of independence and social acknowledgement. These findings support the classic work of Simmel (1978), who argued that money changes how people are perceived and interacted with.

The power of entrepreneurship to transform how mature women are socially perceived is clearly illustrated in Mama M's (50, Mama Lishe) account: "*Finally, people started to recognise my efforts and see that I am doing good."* Her story highlights that respect in this context is not automatically granted. Instead, it must be consistently earned through visible hard work, financial responsibility, and personal transformation over time. This aligns with findings from Brazil, where Suárez-Baquero et al. (2024) found that older entrepreneurs gained legitimacy through both formal and informal forms of recognition. However, while the Brazilian context revealed that a lack of institutional support limited how far women could progress socially, Mama M's experience suggests that in Tanzania, social recognition can be achieved through continuous and visible participation in community life, even without formal backing (Suárez-Baquero et al., 2024). Hofstede's (2001) power distance dimension helps to explain this further. In Tanzanian society, as supported by Chachage and Arnolds (2024) and Spitzer and Mabeyo (2014), respect and authority tend to be based on what a person demonstrates through their contributions, rather than status being inherited or institutionally bestowed. Through entrepreneurship, women like Mama M are able to move upward in status and gain legitimacy within social hierarchies that might otherwise exclude them. However, this outcome is not universal. In Zimbabwe, Dzingirai and Ndofirepi (2024) showed that women often face ongoing structural barriers that prevent entrepreneurship from resulting in meaningful social advancement. Similar constraints were noted by Wang et al. (2020) in China, where gendered family roles and institutional systems continue to limit women's ability to convert economic participation into higher social standing.

The findings also revealed that although the women in this study operated low-tech, face-to-face businesses, they still achieved visible shifts in how they were socially perceived. In contrast to studies in India and Sri Lanka, where digital entrepreneurship elevated women's public recognition (Malkani and Sitlani, 2025; De Silva et al., 2025), participants like Mama E (51, Mama Lishe) gained respect through consistent, in-person presence in their communities. Her comment *"After I started making money, people started wanting to be associated with me"* illustrates how local relationships and economic contribution led to greater social acceptance. This challenges the idea, common in digital entrepreneurship literature, that technology is a necessary tool for visibility and validation (Dy et al., 2016; Wing-Fai, 2019). DDT (van Dijk, 2005; Vassilakopoulou and Hustad, 2023) helps explain this difference. While access to digital tools may enable recognition in some settings, in collectivist societies like Tanzania (Ndoya and Asongu, 2024), legitimacy is conferred through relational networks and tangible contributions, not online presence. These women did not need digital platforms to raise their social status. Their financial reliability and physical visibility served as the basis for new respect from family and community. In doing so, their experiences reframe assumptions that digital visibility is the main route to social recognition as argued by Dy et al. (2016).

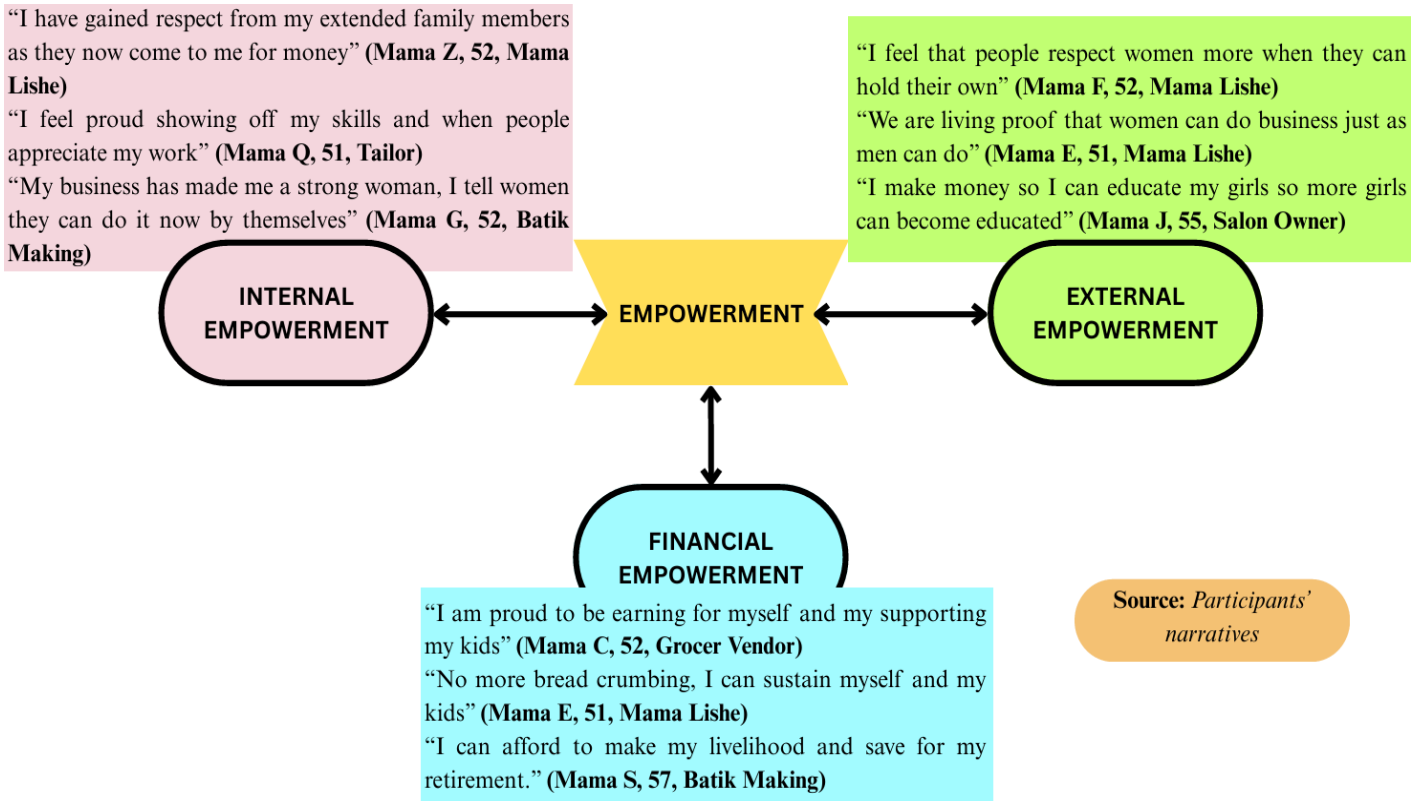
Taken together, these findings challenge dominant women's entrepreneurship literature (Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Ogundana et al., 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023) that tends to focus on the financial and structural challenges women face in entrepreneurship by highlighting a critical but underexplored contribution: the intangible, symbolic gains of social status that emerge through sustained entrepreneurial activity. For the mature Tanzanian women in this research, business ownership was not only a way to gain social respect, but also to preserve and defend that status over time. These women continued running their businesses because they had seen firsthand how entrepreneurship earned them dignity, visibility, and influence in their communities. This contrasts with narratives from OECD countries such as Finland, Germany, the UK, and Canada, where entrepreneurship is often associated with individual growth, identity, and fulfilment (Amorós et al., 2024; Lindström et al., 2022; Gordo et al., 2022). In collectivist contexts such as Tanzania, Bangladesh, Sri Lanka, India, and Pakistan (Banu et al., 2021; Hofstede, 2001; Kapinga and Montero, 2017; Muhammad et al., 2023; Ndoya and Asongu, 2024), success is not simply personal. It must be demonstrated and validated through social relationships and contribution to others.

This study also contributes to the growing literature on mature entrepreneurship (Grosu et al., 2023; Kibler et al., 2024; Maritz et al., 2021; Meliou and Mallet, 2021; Murmann et al., 2023; Ratten, 2019) by deepening the understanding of its intangible outcomes. While scholars (Gray and Smith, 2020; Holmquist and Sundin, 2021; Kibler et al., 2024) have explored the non-economic benefits of later-life entrepreneurship, including enhanced well-being, social interaction, and a renewed sense of purpose, much of this research is grounded in Western contexts (UK, Sweden, France and Germany) where identity and fulfilment are framed as internal and individually defined. In contrast, the women in this study construct identity through external validation, respect, and reintegration into the community. This perspective adds nuance to current academic debates (Holmquist and Sundin, 2021; Kibler et al., 2024; Meliou and Mallet, 2021; Murmann et al., 2023; Ratten, 2019; Stirzaker and Sitko, 2019) on how older entrepreneurs experience value in their work. It shifts the focus from individual self-actualisation to social positioning and status maintenance, showing that in non-Western contexts, intangible outcomes are relational and shaped by how others perceive and treat the entrepreneur.

Overall, this study fills a vital gap by showing that necessity-driven entrepreneurship, when situated in a relational culture (Hofstede et al., 2010), can yield powerful non-material outcomes that are often invisible to traditional metrics. It challenges the binary framing of opportunity versus necessity by showing that, in contexts like Tanzania, necessity can itself be a pathway to symbolic capital and social reintegration. These study findings advance the global conversation on women's entrepreneurship (Anderson and Ojediran, 2021; Corrêa et al., 2021; Ogundana et al., 2021; Ojong et al., 2021; Wedajo et al., 2023) by demonstrating that continued business participation is not just economic. It is a form of social survival, a strategy for maintaining dignity, and a means of being seen.

6.6.3 Entrepreneurship as a Pathway to Empowerment

The dialogues of the participants offer profound insights into the motivations that drive individuals to pursue entrepreneurship in later life, framing it as a significant source of empowerment. This empowerment emerges from a complex interplay of internal, financial, and external factors, as illustrated below:



The above accounts reveal that older women in Dar-es-Salaam remain engaged in entrepreneurship due to the internal empowerment it fosters. Participants described feelings of pride, independence, and personal growth that emerged through their business activities. For example, Mama Z (52) shared, *"I have gained respect from my extended family members as they now come to me for money,"* indicating how her economic contributions redefined her personal value. Likewise, Mama Q (51) stated, *"I feel proud showing off my skills and when people appreciate my work."* These expressions mirror findings in India where Chakraborty and Biswal (2021) observed that women entrepreneurs developed confidence and a sense of control over their lives. In South Africa, Bobek et al. (2023) found that entrepreneurial engagement among older women was directly tied to their sense of purpose, particularly in contexts lacking formal retirement support. In Sri Lanka, De Silva et al. (2021) also documented how women's self-esteem increased through skill mastery. Similar findings have been reported in Peru (Cáceres et al., 2025), Bahrain (Alsaad et al., 2023), Zimbabwe (Woyo et al., 2024), the UAE (Hermayen et al., 2022), and Latin America (Acevedo-Duque et al., 2021).

While these findings affirm that internal empowerment is a key motivator, there are also contrasts in how it is nurtured. In more institutionalised contexts such as the UK, Germay

(Murmann et al., 2023), Spain, Sweden, and France (Perez-Encinas et al., 2021), Australia (Maritz et al., 2021), etc., internal empowerment is often supported through structured mentorship, business incubators, and community support groups. In contrast, participants in this study developed internal empowerment informally through perseverance, self-learning, and the practical act of running a business daily. These findings contribute to the literature on women's entrepreneurship Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Ogundana et al., 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023) and mature entrepreneurship (Ahmad et al., 2014; Grosu et al., 2023; Nsibirano et al., 2020; Ratten, 2019; Stypinska, 2017; Weber and Schaper, 2004) by illustrating how older women in Tanzania experience internal empowerment not through formal institutional support but by cultivating inner resilience and self-worth from the ground up.

Participants also described how entrepreneurship enhances their external empowerment by increasing their respect and visibility in the community. Mama F (52) remarked, *"I feel that people respect women more when they can hold their own,"* while Mama E (51) shared, "*We are living proof that women can do business just as men can do."* These statements illustrate how social recognition and legitimacy act as strong motivators for continued entrepreneurial engagement. This supports HCDT, which suggests that in collectivist societies, empowerment is reinforced through community recognition (Hofstede, 2001; Hofstede et al., 2010). Similar observations have been made in Nigeria, where Ogbari et al. (2024) found that entrepreneurship enhanced women's social authority. In Saudi Arabia, Al-Mamary (2023) reported that business activity allowed women to reposition themselves within rigid gender hierarchies. In the UAE, Hermayen et al. (2022) linked women's empowerment to both family endorsement and broader social visibility. Related findings were also noted in Palestine (Barghouthi et al., 2024), Morocco (Jabbouri et al., 2024), and North Africa (Libya, Tunisia, Morocco, etc.,) more broadly (Berguiga and Adair, 2024).

However, there are contradictions to note. In North African and South Asian contexts, particularly in Muslim-majority countries such as Morocco (Berguiga and Adair, 2024; Jabbouri et al., 2024), the UAE (Hermayen et al., 2022), and Pakistan (Noor et al., 2021; Roomi et al., 2018), religious norms often restrict women's mobility, financial autonomy, and access to credit. For instance, Islamic finance principles can limit access to interest-based loans, while cultural prescriptions around modesty and gender separation may restrict networking and public engagement (Berguiga and Adair, 2024; Chakraborty and Biswal, 2021). While

entrepreneurship in these settings may offer forms of empowerment, it is often framed within boundaries that do not openly challenge patriarchal norms. In contrast, the findings from this study show that older women in Tanzania gain external empowerment through self-defined visibility, informal influence, and community respect. Though patriarchal expectations also persist in Tanzania (Ngoyo et al., 2023), Uganda (Atwine and Asabahebwa, 2025), Kenya (Woldesenbet Beta et al., 2024), and Nigeria (Ogbari et al., 2024) where domestic subservience and gender hierarchy are culturally embedded older women seem to navigate these structures more freely. Their age often affords them an elevated status. As Khan (1989) found in her study of the Garifuna in the Caribbean, older women who are no longer seen in reproductive terms often gain more social authority and respect. Similarly, many respondents in this study described how their advanced age allowed them to operate businesses without the same level of gender scrutiny faced by younger women. Comparable patterns of elevated social status among older women entrepreneurs have also been reported in Latin America (Acevedo-Duque et al., 2021), Zimbabwe (Woyo et al., 2024), and India (Andriani et al., 2022). These findings add to the literature on women's empowerment in collectivist societies (Hofstede et al., 2010) by showing how age intersects with gender and social expectations to shift women's roles and visibility within their communities (Crenshaw, 1989).

A third and deeply interwoven reason older women remain in entrepreneurship is financial empowerment. Mama C (52) described her pride in *"earning for myself and supporting my kids,"* while Mama E (51) reflected, *"No more bread crumbling. I can sustain myself and my kids."* Mama S (67) added, "*I can afford to make my livelihood and save for my retirement."* These examples point to the foundational role of income generation, financial control, and long-term planning in sustaining entrepreneurial motivation. Similar findings were observed in Tanzania by Veiga et al. (2025), who showed that mentoring programmes enhanced women's financial decision-making, and by Ngoyo et al. (2023), who noted that access to small-scale funding improved saving habits of Tanzanian women entrepreneurs. In North Africa, Berguiga and Adair (2024) found that women faced structural discrimination in funding access but developed their own informal financing strategies. In Morocco, Jabbouri et al. (2024) observed that collective ventures enabled financial cooperation among women. Other studies confirmed similar trends in India (Andriani et al., 2022), Peru (Cáceres et al., 2025), and Bahrain (Alsaad et al., 2023).

Nonetheless, financial empowerment differs in important ways across contexts. In the UAE, for instance, Islamic banking frameworks may limit access to certain financial instruments, and

women's financial decisions may still be mediated by male relatives (Hermayen et al., 2022). In contrast, the findings from this study show that women achieve financial empowerment independently, managing earnings, savings, and expenditures without systemic support. However, there are limitations. Despite their independence, many women reported prioritising household obligations and children's education, meaning that their financial gains are often redistributed rather than retained or reinvested to further grow their ventures. This challenges simplistic notions of empowerment as individual accumulation (Ojong et al., 2021). These findings contribute to the literature (Ogundana et al., 2021; Rahman et al., 2022) on gendered financial empowerment by showing that older women in Tanzania and other emerging economies (Nigeria, Uganda, Morrocco, India, Peru, etc) use financial empowerment relationally to uplift others and invest in the next generation rather than solely for individual mobility or capital growth like in high-income countries like UK, Sweden (Holmquist and Sundin, 2021; Mouraviev and Avramenko, 2020).

In sum, this study offers critical insight into why older women in Tanzania remain engaged in entrepreneurship. Their involvement is not driven solely by economic survival but by the internal pride they develop, the social visibility they earn, and the financial security they build for their families and futures. While global literature (Acevedo-Duque et al., 2021; Alsaad et al., 2023; Cáceres et al., 2025; Hermayen et al., 2022; Woyo et al., 2024) affirms the link between entrepreneurship and women's empowerment the findings in this study adds additional nuance on women's entrepreneurship and empowerment in collectivist contexts by showing how age, cultural positioning, and informal agency shape the ways older women in Tanzania construct internal, external and financial empowerment on their own terms.

6.6.4 Entrepreneurship as an Instrument for Networking

This section delves into the role of entrepreneurship as a powerful vehicle for networking, particularly in later life. Participants in the study echoed this sentiment, emphasising that engaging in entrepreneurship not only fosters social activity but also combats feelings of isolation, social exclusion, and depressive symptoms. By embarking on entrepreneurial ventures, individuals create opportunities to connect with fellow business owners and clients, enriching their social networks. **Image 4** highlights the vital link between entrepreneurship and social engagement:

Image 4: Beyond Business: How Entrepreneurship Creates Social Spaces for Connection and Community



Mama V, 54, Grocery Vendor

"As I age, I find myself questioning things and feeling lonely, especially if I'm just sitting at home. This can lead to mental issues and depression. My business provides me with a space to be socially active. Interacting with customers and sharing stories with others in the market makes me feel good and distracts me from my problems. Plus, as women, we enjoy a bit of gossip, so staying connected with what's happening in others' lives brings me satisfaction. Why stay home and miss out on all this?"

Image Captured During Participant Observations in December 8th, 2022, at 17:25
LOCATION: Temeeke District, Dar-es-Salaam

Mama R, 57, Mama Lishe

"My children are all grown up now, the last one just finished university last year and he has moved out and is working now so I'm all alone in the house. My children and grandkids come to visit me once in a while, so it does get lonely in the house, and you start hearing yourself thinking too loud which is not good for your mental well-being. This business is now my new baby…haha…When I come to my business place I'm surrounded by people, everyone is talking and laughing with each other, and it makes me happy so I don't feel alone."

Note: Mama R did not consent to photographs

SOURCE: *FIELDWORK*

The excerpts and **Image 4** reveal how for Mama R (57, Mama Lishe) and Mama V (54) entrepreneurship is not only a means of earning an income but also a vital social lifeline that helps reduce loneliness and the loss of identity often associated with the empty nest stage of life (McKay, 2001; Tomlinson and Colgan, 2014). Mama R refers to her business as her *"new baby"*, reflecting how entrepreneurial activity can replace the caregiving role that was once central to her identity. She explains, *"When I come to my business place, I'm surrounded by people, everyone is talking and laughing with each other, and it makes me happy, so I don't feel alone."* This sense of the market as a surrogate family aligns with research from various contexts. Similar patterns are found among Dar-es-Salaam Street vendors (Malefakis, 2019; Mramba, 2022), Indian traders in the Manek Chow market in Gujarat (P. et al., 2019), Akha sellers in Bangkok (Adelaar, 2015), and street vendors in Dilla Town, Ethiopia (Anja and Zhang, 2023). Comparable findings emerge from Indonesia, where Minangkabau women traders and those in Deli Serdang Regency rely on close community ties (Irwan et al., 2022; Pangestika et al., 2021), and from Ghana, where street food vendors in Accra maintain strong interpersonal connections (Tuffour et al., 2022).

Furthermore relationship-based systems are a form of street survival in the Global South. In the Philippines, *suki* relationships between vendors and regular buyers combine business exchange with long-term social trust (Pugoy et al., 2025). In the Caribbean, street vendors in Trinidad and Tobago also use community-based systems to connect their livelihoods with bonding social capital that improves well-being (Collins and Gahman, 2024). Across these settings, markets are not simply spaces for economic exchange but function as everyday social infrastructure, linking livelihoods with mutual aid, trust, and cultural belonging. In these contexts, street vendors draw on bonding, bridging, and linking forms of social capital (Szreter and Woolcock, 2004) to meet a range of needs, including securing trading spaces, accessing food and accommodation, growing their businesses, managing savings, socialising, and sustaining supportive relationships. As Mama V explains, market interaction*s "make me feel good and distract me from my problems"*, a sentiment that reflects the emotional and mental health benefits of market-based entrepreneurship. This pattern is consistent with findings from Tanzania (Malefakis, 2019; Mramba, 2022), India (P. et al., 2019), Ethiopia (Anja and Zhang, 2023), Thailand (Adelaar, 2015), Indonesia (Irwan et al., 2022), and Ghana (Tuffour et al., 2022) which show that in collectivist cultures (Hofstede, 2001; Hofstede et al., 2010), self-employment often provides both social belonging and emotional support.

These findings connect strongly to SCT (Putnam, 2000), which contradicts mainstream entrepreneurship literature (Clifton et al., 2020; Kibler et al., 2015; Maritz et al., 2021; Meliou and Mallet, 2021) which sees networking as a planned activity, such as going to trade fairs, formal events, or using online platforms to make contacts. In contrast, women in Dar-es-Salaam's markets, like those in many other Global South contexts, build and maintain networks through daily interaction. They do not have to go networking because they are already part of a living network. **Image 4** from the fieldwork captures this embeddedness. It shows Mama V (54) sitting close together with fellow vendors under a shared umbrella and engaged in conversation. Their physical closeness reflects their social closeness. The same kind of trust-based interaction is described in Dar-es-Salaam (Malefakis, 2019; Mramba, 2022), Ghana (Tuffour et al., 2022), India (P. et al., 2019), Thailand (Adelaar, 2015), Indonesia (Irwan et al., 2022; Pangestika et al., 2019), Ethiopia (Anja and Zhang, 2023), and Trinidadian street vendors (Collins and Gahman, 2024). In these contexts, markets provide identity, emotional support, and a strong sense of belonging.

This reflects bonding social capital (Putnam, 2000), where trust, reciprocity, and mutual support are built over time through shared spaces and experiences, rather than the bridging

social capital seen in formal business networking. These networks offer tangible benefits, such as pooled savings through *vikoba* and other self-help groups (Mahato et al., 2023; Mhando and Mhando, 2022; Ragunath et al., 2023), and intangible benefits, such as resilience and care (Anja and Zhang, 2023). They are not transactional (Meliou and Mallet, 2021) but based on shared life and identity, as seen in Ghana (Tuffour et al., 2022), India (P. et al., 2019), Thailand (Adelaar, 2015), and Indonesia (Irwan et al., 2022; Pangestika et al., 2019). However, African markets are not always cooperative, for instance, Igudia et al. (2022) in Lagos, Kiaka et al. (2021) in Harare and Kisuyu, Lyatuu (2025) in Dar-es-Salaam bus stands, and Kanyatila et al. (2025) in other Tanzanian settings describe competition, mistrust, and exclusion. These behaviours reduce the social capital that supports women in Temeke and in other places like Ghana (Tuffour et al., 2022), India (P. et al., 2019), Ethiopia (Anja and Zhang, 2023), and Indonesia (Irwan et al., 2022). This shows that African markets are diverse and shaped by local conditions, histories, and power structures.

HCT (Becker, 1964) also helps explain these findings. While HCT usually focuses on formal education, skills, and experience as drivers of productivity, here social embeddedness itself acts as a form of capital. For mature women entrepreneurs, long-standing relationships, reputation, and collective problem-solving skills developed over years in the market support both resilience and business survival. These "soft" forms of capital often make up for limited formal education or training. This pattern is also visible in Ghana (Tuffour et al., 2022), Ethiopia (Anja and Zhang, 2023), India (P. et al., 2019), Indonesia (Irwan et al., 2022; Pangestika et al., 2019), and Thailand (Adelaar, 2015), where similar market-based human capital is rooted in local culture and cannot easily be transferred to other environments. Similarly, well-being and ageing literature adds another perspective. Studies on active ageing for the UNSDGs (Arora and Mishra, 2019; Axelrad and Tur-Sinai, 2019; Dzingirai and Ndofirepi, 2024; Nerini et al., 2024; Ratten, 2019; Shevelkova et al., 2023; Vera-Sanso, 2023) stress that participation, purpose, and mental activity are essential for quality of life later in life. The stories of Mama R and Mama V show how market-based entrepreneurship maintains social interaction, stimulates the mind, and gives a sense of purpose. These are all protective factors against loneliness and mental decline. Similar findings appear in Tanzania (Malefakis, 2019; Mramba, 2022), Ethiopia (Anja and Zhang, 2023), Indonesia (Irwan et al., 2022), and Ghana (Tuffour et al., 2022). In these settings, ageing is seen as a time to stay active in both economic and social life (Nsibirano et al., 2020).

The above findings contrast with Western entrepreneurship literature (Gordo et al., 2022; Kautonen et al., 2017; Meliou and Mallett, 2021; Stypinska, 2017). In high-income countries, business networking often happens in organised settings such as breakfasts, chamber of commerce events, co-working spaces, or through online platforms like LinkedIn (Gordo et al., 2022; Maritz, et al., 2021; Sundström et al., 2021). Networking is usually based on bridging social capital, which connects people from different backgrounds for strategic reasons rather than keeping strong, close ties (Sundström et al., 2021). Women in home-based or online businesses often have few opportunities for casual social interaction, which means they miss the emotional benefits that come from face-to-face daily contact (Dy et al., 2016). MLM schemes, although promoted as community-focused, often turn relationships into competitive sales channels (Walsh, 2022; Wrenn and Waller, 2021). In Temeke, by contrast, markets are lived communities where business and life are fully connected as the findings show.

Overall, the findings support the concept of everyday entrepreneurship (Welter et al., 2016) by illustrating how entrepreneurial activity is deeply embedded in the daily routines, relationships, and social environments of mature women in Dar es Salaam's informal markets. In doing so, the study responds to calls for more heterogeneous understandings of entrepreneurial experiences by showing how business ownership unfolds outside formal, high-growth, or innovation-driven contexts, and within culturally specific, socially embedded settings. Overall, the findings extend the mature women's entrepreneurship literature (Aggarwal and Tyagi, 2022; Dzingirai and Ndofirepi, 2024; Garcia-Lorenzo et al., 2020; Gray and Smith, 2020; Kibler et al., 2024; Maritz et al., 2021; Mouraviev and Avramenko, 2020; Squire, 2020; Stirzaker et al., 2022) in three main ways. First, they move beyond explanations rooted solely in structural limitations such as the absence of formal employment, lifelong job security, pensions, or social protection, to show how, for participants such as Mama R (57, Mama Lishe) and Mama V (54, grocery vendor), market-based entrepreneurship sustains well-being and supports active ageing (Gray and Smith, 2020; Stirzaker et al., 2022; Vera-Sanso, 2023). In Dar es Salaam's informal markets, this is achieved through strong, enduring networks built on bonding, bridging, and linking social capital that provide daily companionship, emotional support, and access to resources, helping to prevent social isolation (Nsibirano et al., 2020).

Second, by integrating SCT and HCT (Arshed et al., 2021; Becker, 1964; Putnam, 2000), the findings show that social embeddedness itself functions as a productive form of capital for mature women, challenging dominant views (Murmann et al., 2023) that entrepreneurial success depends mainly on formal education, digital capability, and finance. This also

challenges prevailing perspectives in entrepreneurship literature (Gordo et al., 2022; Maritz et al., 2021; Sundström et al., 2021) that see networking as a planned, event-based activity, demonstrating instead that in collectivist cultures it is personal, relational, and integrated into everyday market interactions. Third, the study adds nuance to portrayals of African market women by contrasting supportive, solidarity-based environments such as Temeke with competitive markets (Igudia et al., 2022; Kiaka et al., 2021), highlighting the diversity and complexity of trading spaces. This perspective positions market-based entrepreneurship not only as an economic activity but also as a culturally grounded form of social infrastructure, with important implications for ageing, urban planning, and women's participation (Aggarwal and Tyagi, 2022; Dzingirai and Ndofirepi, 2024; Nsibirano et al., 2020; Vera-Sanso, 2023).

6.6.5 Entrepreneurship as a Resource for Supporting (Grand)Children

The analysis of the findings reveals that the motivations driving MWEs to pursue entrepreneurship later in life are deeply rooted in their desire to support their children and grandchildren. This theme highlights the significance of these motivations as a vital resource, not only for personal fulfilment but also for fostering family well-being and intergenerational support. **Image 5** provides context to this:

Image 5: An Example of Intergenerational Support: How Mama L (55) Uses Entrepreneurship to Foster Family Stability

Mama M, 50, Grocery Vendor

"This business is helping support my children for their future. I have two kids finishing university, and I want to make sure they get a very good education and secure their future with good-paying jobs so they don't have to be here in the heat like me."

Mama E, 51, Mama Lishe

"I want my children to have the chance to dream big and achieve those dreams. Education is the key that unlocks doors to a brighter future, where they can pursue passions and secure stable jobs so they can be able to support themselves and my grandchildren."

These participants did not consent to photographs



Image Captured During Participant Observations in December 17th/2022 @ 15:46
LOCATION: Kinondoni District, Dar-es Salaam

Mama L, 55, Grocery Vendor

"Since my son passed away, I've taken on the role of primary caretaker for my grandchild because her mother is quite irresponsible. I'm putting in a lot of effort to ensure she is supported; it's what my son would have wanted. I love my granddaughter dearly, and caring for her brings me joy. However, this also disrupts my business operations. I have to drop her off and pick her up from school, and she stays with me until I finish my work. Consequently, my focus is constantly split between attending to my clients and supervising her, especially since she's young and, as you know, children can be quite mischievous."

Source: *Participant Narratives*

The experiences of Mama M (50, grocery vendor), Mama E (51, Mama Lishe), and Mama L (55, grocery vendor) reveal that for many mature women in Dar es Salaam, entrepreneurship cannot be separated from caregiving responsibilities. Their businesses operate within family systems, serving the dual purpose of generating income and sustaining intergenerational stability. Mama M links her entrepreneurial work directly to her children's futures, explaining, *"This business is helping support my children for their future. I have two kids finishing university, and I want to make sure they get a very good education and secure their future with good-paying jobs, so they do not have to be here in the heat like me."* This motivation reflects findings from Tanzania (Isaga, 2019; Kitole and Genda, 2024; Nziku et al., 2022; Semkunde et al. 2021; Tundui and Tundui, 2024), India (Jaim, 2021; Sahu et al., 2021), Egypt (Elkafrawi and Refai, 2022), Pakistan (Muhammad et al., 2021), Ghana and Ivory Coast (Atarah et al., 2023), and Peru and Chile (Cáceres et al., 2025; Vásquez-Pauca et al., 2022), where women's entrepreneurial engagement is strongly connected to supporting children's education. Mama M's account also reflects an awareness of the structural limitations her children may face without such support, including the absence of job security, pensions, and social protection. These are well documented issues facing the youths of contemporary Tanzania (Mpojota et al., 2025), Thus, her market stall functions both as a livelihood and as a strategic investment aimed

at breaking cycles of intergenerational poverty. This mirrors findings from Tanzania (Kitole and Genda, 2024; Nziku et al., 2022), Ghana and Ivory Coast (Atarah et al., 2023), Pakistan (Muhammad et al., 2021), and Peru and Chile (Cáceres et al., 2025), which show that women often use entrepreneurial income to shield the next generation from economic hardships.

Mama E (51) extends this perspective by framing education as "*the key that unlocks doors to a brighter future."* For her, entrepreneurship serves as a bridge between immediate economic realities and aspirational futures for her children and grandchildren. This orientation toward both present needs and long-term transformation is consistent with studies in Tanzania (Ngalesoni et al., 2025; Nziku et al., 2022), Thailand (Hongthai and Jongudomkarn, 2021), India (Jaim, 2021), Egypt (Elkafrawi and Refai, 2022), and Ghana and Ivory Coast (Atarah et al., 2023), which show that women traders often position themselves as agents of generational change. In these contexts, entrepreneurship is not simply a survival strategy but a deliberate vehicle for expanding opportunities across generations.

Mama L (55) presents a distinct case in which entrepreneurship is intertwined with grandparenting responsibilities that arose after the death of her son. She explains, "*Since my son passed away, I have taken on the role of primary caretaker for my grandchild… it is what my son would have wanted."* Her grocery business provides both the flexibility and the financial means to step into this parental role, ensuring her granddaughter's well-being and education. However, this role also entails trade-offs. Field observations, captured in Image 5, show her returning to the market with her granddaughter after collecting her from school, reflecting the constant movement between caregiving and business. This shifting between roles symbolises the sacrifice involved, as time and energy spent on one inevitably limits the other. Motherhood in this sense has a dual meaning: it is a source of motivation to sustain her business and provide for her granddaughter, but it is also a persistent burden that requires ongoing personal compromise. Mama L's experience reflects the double burden grandmothers face which has been well-documented in Pakistan, Tanzania, and the UK (Rahat et al., 2023; Rutagumirwa and Bailey, 2022; Tracy et al., 2021). Comparable findings from Thailand (Hongthai and Jongudomkarn, 2021), Spain (Mansilla-Domínguez et al., 2024), and Pakistan (Rahat et al., 2023) show that older people, particularly those over 55, often combine breadwinning and caregiving. Chatterjee et al. (2022) further note that in several emerging economies, including Myanmar, Zimbabwe, Bangladesh, Ghana, Kenya, and Nigeria, grandmothers are increasingly becoming the primary breadwinners and carers in their households.

Viewed through an intersectional lens (Crenshaw, 1989), these accounts illustrate how gender, age, class, and family status intersect to shape entrepreneurial experience. In a collectivist, low-social-protection context, entrepreneurship for these women is not merely a pathway to personal economic autonomy but a continuation of life-long caregiving (Chatterjee et al., 2022; Rutagumirwa and Bailey, 2022). Life Course Theory (Elder, 1974; 1994; Alwin, 2012) reinforces this understanding by showing how earlier life events, such as early motherhood, widowhood, or the loss of a child, create trajectories in which work and care are intertwined rather than sequential. This stands in contrast to many Western empty nest narratives, where later life can be a time for self-reinvention (Aydin et al., 2019; McKay, 2001; Stirzaker and Sitko, 2019; Tomlison and Colgan, 2014). Nonetheless, research from Spain (Mansilla-Domínguez et al., 2024) and the UK (Tracy et al., 2021) indicates that grandmothers in high-income countries can also maintain significant caregiving roles, although often with greater institutional support than in Tanzania (Nziku and Henry, 2021).

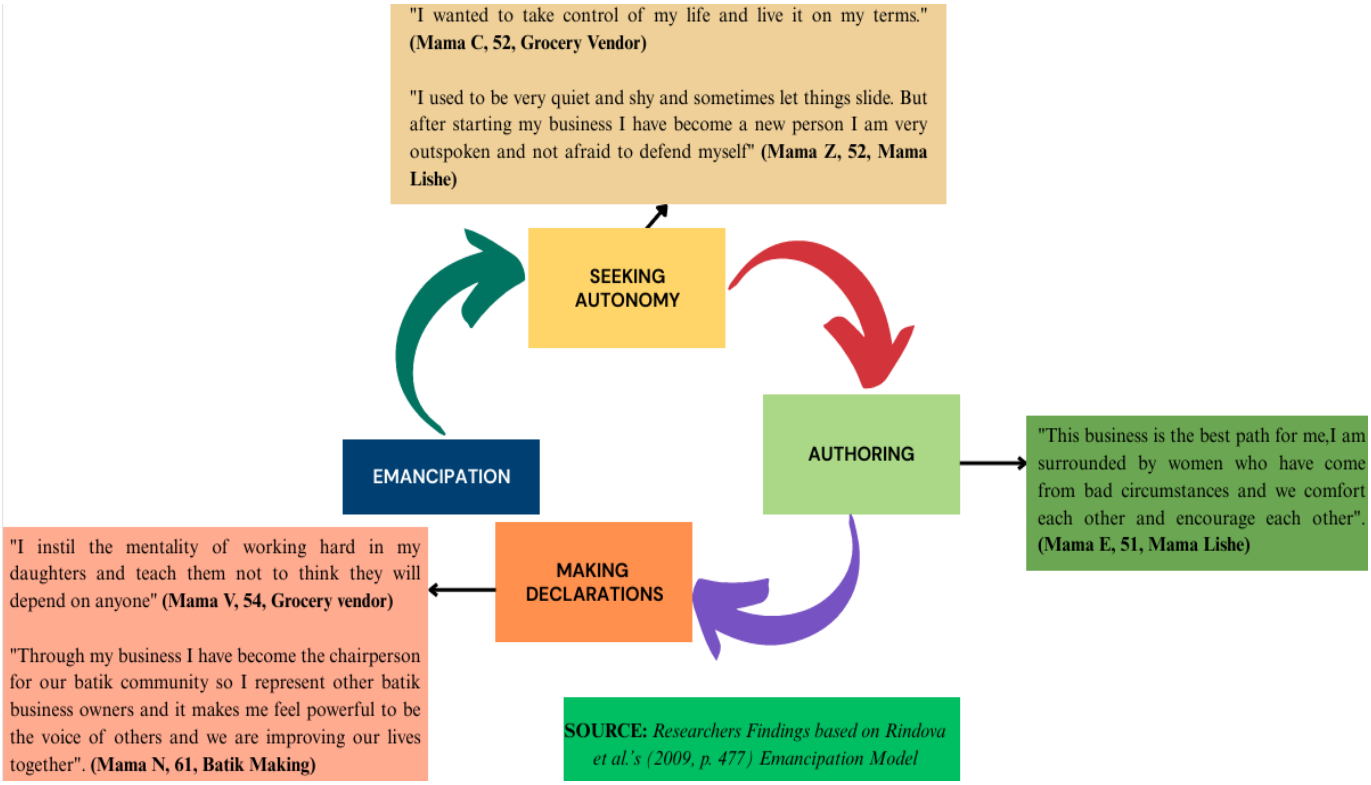
Feminist perspectives (Ahl, 2006; Aydin et al., 2019; Cardella et al., 2020; Jennings and Brush, 2013) stress that these patterns are not solely the result of individual choices but are shaped by systemic gender inequalities that undervalue care work and limit women's access to secure employment. Consistent with Brush et al.'s (2009) and Ogundana et al.'s (2021) gender-aware framework, the findings reaffirm that women's entrepreneurship is embedded in household and community contexts. Motherhood and grandmotherhood are not roles that cease when women enter business; rather, they actively influence business decisions, priorities, and constraints (Chatterjee et al., 2022). This reflects the "double burden" identified in Tanzania (Ngalesoni et al., 2025) and India (Jaim, 2021), in which women manage a business while simultaneously performing unpaid care that remains largely invisible in conventional entrepreneurship metrics, yet profoundly shapes outcomes (Chatterjee et al., 2022; Jennings and Brush, 2013; Ogundana et al., 2021). HCDT (Hofstede, 2001) further explains that in high collectivist and high uncertainty-avoidance cultures, mature women's roles as custodians of family well-being are culturally reinforced, making it both expected and socially validated that they will direct resources toward children and grandchildren (Chatterjee et al., 2022; Hongthai and Jongudomkarn, 2021; Jaim, 2021; Rahat et al., 2023).

Overall, this study shows that older women's entrepreneurship cannot be understood as a homogeneous category (Aydin et al., 2019; Cardella et al., 2020; Meliou and Mallet, 2021). When examined in depth, caregiving emerges not as a stage that women eventually exit, but as a life-long commitment that is integrated into economic activity (Hongthai and Jongudomkarn,

2021). In emerging economies with minimal social protection, women work throughout the life course, with no discussion of retirement and little separation between earning and caring (Chatterjee et al., 2022; Rahat et al., 2023; Rutagumirwa and Bailey, 2022). The sense of responsibility they express for children, grandchildren, and other dependants is both a personal value and a culturally reinforced expectation. By foregrounding the intersection of later-life entrepreneurship and life-long caregiving, this study extends existing literature in women's entrepreneurship (Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; De Vita et al., 2013; Goyal and Yadav, 2014) by offering a life course and intersectional analysis of mature women's experiences in a low-social-protection, collectivist context. It contributes to a significant gap in the global entrepreneurship literature (Ogundana et al., 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023), which has largely focused on early- or mid-life women entrepreneurs overlooking the experiences of older working women. As such, this study contributes to the limited body of knowledge on older women's engagement in entrepreneurship and extends the literature on mature women entrepreneurs (Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014) by offering insights from an emerging economy perspective.

6.6.6 Entrepreneurship as Emancipation

Rindova et al. (2009, p. 477) offer a compelling framework for understanding how entrepreneurship serves as a pathway to personal emancipation. They identify three key dimensions through which entrepreneurs experience this transformative process: seeking autonomy, authoring their narratives, and making declarations about their identities and intentions. The narratives shared by the participants vividly illustrate these forms of emancipation, aligning with the framework proposed by Rindova et al. (2009, p. 477). The respondents' account below shows how entrepreneurship not only empowers individuals but also allows them to redefine their lives and assert their agency in meaningful ways:



The accounts of Mama C (52, Grocery Vendor), Mama Z (52, Mama Lishe), Mama E (51, Mama Lishe), Mama V (54, Grocery Vendor), and Mama N (61, Batik Making) illustrate how mature women in this study engage in entrepreneurship as a pathway towards emancipation. Their experiences align with Rindova et al.'s (2009, p. 477) emancipation model, which conceptualises emancipation as a cyclical process involving seeking autonomy, authoring, making declarations, and ultimately achieving forms of freedom from constraints. This understanding resonates with feminist perspectives (Ahl, 2006; Foss et al., 2018; Jennings and Brush, 2013) that see emancipation not only as individual empowerment but as a process shaped by structural inequalities and collective action.

Seeking autonomy emerges in the narratives of Mama C (52) and Mama Z (52), both of whom describe a transformation from passivity to self-determination. Mama C states, *"I wanted to take control of my life and live it on my terms,"* while Mama Z explains, *"I used to be very quiet and shy and sometimes let things slide. But after starting my business I have become a new person… I am very outspoken and not afraid to defend myself."* These accounts reflect a desire to escape dependency and gain greater control over one's circumstances, consistent with findings from Tanzania (Maliva et al., 2023; Tundui and Tundui, 2024), South Africa (Irene et al., 2021), India (Roy et al., 2022; Trivedi and Petkova, 2021), Ghana and Ivory Coast (Atarah et al., 2023), Tunisia (Benali and Villeseche, 2023), Chile and Peru (Pergeleva and

Mandakovic, 2024), Hong Kong (Shang, 2024), and UAE (Matroushi et al., 2021). However, studies across these contexts show that while autonomy is sought, it is not absolute. For example, Roy et al. (2022) and Benali and Villeseche (2023) note that women's increased confidence and independence can be undermined by continued reliance on male relatives for capital or approval in business decisions. This is reflected in the findings, where participants still described situations in which they depended on family for start-up funds or needed household approval before making major business decisions. Shang (2024) and Irene et al. (2021) add that gendered expectations around household responsibilities often persist even after women establish themselves as entrepreneurs, a pattern also evident in the accounts here, where women explained that they must balance business activities with cooking, childcare, and other unpaid domestic work.

Authoring is reflected in Mama E's account of redefining her social reality through solidarity with other women entrepreneurs. She explains*, "This business is the best path for me, I am surrounded by women who have come from bad circumstances, and we comfort each other and encourage each other."* Her statement shows how entrepreneurial spaces can become sites of identity reconstruction, where women co-create supportive networks that counter isolation and build resilience. Similar patterns have been documented in Ghana and Ivory Coast (Atarah et al., 2023) and Tanzania (Rutagumirwa and Bailey, 2022), where collective authoring provides emotional, informational, and sometimes financial support, even though such networks may remain resource constrained. In Chile and Peru, Pergeleva and Mandakovic (2024) observe that while these peer-based networks can enhance solidarity, they often fail to connect women with more formalised support systems that could enable significant business growth. This is comparable to the present findings, in which women described drawing strength from other traders in the market but acknowledged that such support did not translate into improved access to finance or formal training opportunities. Likewise, Matroushi et al. (2021) in the UAE and Benali and Villeseche (2023) in Tunisia show that such networks can reinforce women's confidence but still operate within gendered structures that restrict expansion beyond socially accepted sectors. This mirrors the experiences reported here, where participants' ventures were concentrated in traditionally female-dominated sectors such as food vending, batik production, and grocery trading. Irene et al. (2021) further caution that without broader changes to societal perceptions of women's roles, these identity shifts can be fragile and reversible, which aligns with the accounts of women who felt their achievements could be undermined if family obligations intensified.

Making declarations appears in the way participants use their entrepreneurial positions to challenge dependency norms and assert new values. Mama V notes, *"I instil the mentality of working hard in my daughters and teach them not to think they will depend on anyone,"* while Mama N reflects, *"Through my business I have become the chairperson for our batik community… I represent other batik business owners and… we are improving our lives together."* These public assertions position women as role models within their households and leaders within their professional communities, aligning with Brush et al.'s (2009) gender-aware framework that situates women's entrepreneurship within household and community contexts. Yet, the transformative potential of such declarations may be limited if leadership remains confined to small-scale or informal sectors without policy recognition or institutional support. Benali and Villeseche (2023) in Tunisia and Shang (2024) in Hong Kong find that women leaders in informal or community sectors may be celebrated locally but have little influence in formal political or economic arenas. This echoes the experiences documented here, where leadership roles, such as chairing a batik cooperative, brought status within the immediate community but did not lead to wider market access or political engagement. Trivedi and Petkova (2021) in India and Pergeleva and Mandakovic (2024) in Chile and Peru similarly note that while declarations can shift mindsets within immediate circles, they rarely dismantle the structural market barriers that constrain women's ability to scale their enterprises. This is consistent with participants' reflections that despite inspiring other women, they continued to face high competition, limited credit access, and bureaucratic obstacles. Matroushi et al. (2021) further highlight that in the UAE, such declarations are sometimes tolerated only when they align with prevailing cultural expectations of women's appropriate economic roles, a point mirrored in these findings where certain entrepreneurial activities were considered more socially acceptable than others.

Emancipation, as the culmination of this process, is experienced in ways that extend beyond personal gain to include the empowerment of others. Participants describe changes in confidence, the ability to influence family members, and the capacity to advocate for their communities. This aligns with Al-Dajani and Marlow's (2013) finding that women's emancipation through entrepreneurship is often relational and intergenerational. In the Tanzanian context, emancipation is not a singular endpoint but an ongoing negotiation of freedom within persistent structural constraints. Gains are partial, domain-specific, and shaped by the intersection of gender, age, class, and cultural norms, with parallels observed in Myanmar, Zimbabwe, Bangladesh, Ghana, Kenya, and Nigeria (Chatterjee et al., 2022) where

grandmothers and older women similarly combine breadwinning with community leadership. Comparative research from Roy et al. (2022) and Pergeleva and Mandakovic (2024) shows that while entrepreneurship can bring women increased control over household finances and greater social recognition, it does not necessarily lead to the dismantling of deeply rooted gendered divisions of labour. This limitation is supported by the findings here, where women, even those holding leadership positions, continued to carry most of the household responsibilities. Benali and Villeseche (2023) in Tunisia, Matroushi et al. (2021) in the UAE, and Irene et al. (2021) in South Africa demonstrate that older women's entrepreneurial gains often remain conditional on meeting family expectations, balancing traditional caregiving roles, or maintaining approval from community gatekeepers. This resonates strongly with the present accounts, where women spoke of making strategic compromises to maintain family harmony or avoid community backlash. Shang (2024) adds that without robust institutional support, such emancipation remains vulnerable to economic shocks, health crises, or shifts in household power dynamics, a vulnerability reflected here where illness, fluctuating market conditions, and family disputes could threaten both business continuity and personal autonomy.

By situating these experiences within Rindova et al.'s (2009) model, this study demonstrates that entrepreneurship can be a vehicle for mature women's emancipation, but the process is iterative and context dependent. It shows that in Tanzania's low-social-protection environment, emancipation is often pursued collectively, with women framing their entrepreneurial success in terms of benefits to children, peers, and communities as much as to themselves. In doing so, the study contributes to the limited body of knowledge on older women's engagement in entrepreneurship and extends the literature on mature women entrepreneurs (Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014) from an emerging economy perspective. It addresses a significant gap in the global women's entrepreneurship literature (Anderson and Ojediran, 2021; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Rashid and Ratten, 2020; Wejado et al., 2023), which has largely focused on younger or mid-life women in high-income contexts, by showing that for mature women in Tanzania, emancipation is inseparable from collective well-being, intergenerational responsibility, and incremental shifts in gender norms.

6.6.7 Discussion Four: Linking Participants Accounts of E-SSENCE to Contemporary Research Agenda

The findings from this study offer a critical rethinking of later-life entrepreneurship in contexts marked by limited institutional support, gendered socio-cultural expectations, and structural constraints. While the women in this study may have initially entered business because of financial necessity or barriers such as limited education, unemployment, or lack of social protection, their continued engagement is driven by more complex motivations. These are captured through the E-SSENCE framework, which reveals how entrepreneurship becomes a Spirited Endeavour, a way to enhance Social Status, a source of Empowerment, a space for Networking, a mechanism for (Grand)Child Support, and a pathway to Emancipation. These dimensions present entrepreneurship not simply as an income-generating activity but as a relational, emotional, and culturally embedded practice. By offering this integrated framework, the study challenges simplistic binary classifications such as necessity versus opportunity and instead shows how older women reframe entrepreneurship as a sustained response to ageing, identity, and interdependence. The findings support, extend, and fill gaps in existing literature on women's entrepreneurship, active ageing, and informal economies in the Global South.

Entrepreneurship as a spirited endeavour reflects how business serves as a source of purpose, energy, and mental stimulation for MWEs. Participants such as Mama P (58), Mama K (59), and Mama A (56) described how daily entrepreneurial routines kept them physically active and emotionally grounded. Their experiences support the core principles of SDT (Ryan and Deci, 2023; Gagné and Deci, 2005), where continued motivation stems from perceived autonomy, competence, and connectedness. These findings align with studies from India, Pakistan, and Uganda (Aggarwal and Tyagi, 2022; Amin and Saeed, 2024; Nsibirano et al., 2020), which show that entrepreneurship provides older women with a sense of meaning and youthfulness. However, this study extends those findings by embedding them within the Tanzanian context, where formal retirement options are limited (Isangula, 2022; Mwaikokesya, 2022), and ageing is often framed as a collective responsibility (Spitzer and Mabeyo, 2014). Unlike Western contexts such as the UK or Germany (Fritsch et al., 2023; Kibler et al., 2024), where later-life entrepreneurship is often pursued as a lifestyle choice, MWEs in Tanzania reframe entrepreneurship as an essential aspect of health maintenance, identity preservation, and cultural relevance. This fills a significant gap in the literature by illustrating how older women in low-protection settings transform necessity into agency through internal motivation and structured daily engagement.

The theme of social Status highlights how entrepreneurship allows older women to regain visibility and respect in their families and communities. Mama C (50) and Mama R (57) described how starting a business shifted how others treated them, particularly following widowhood. These experiences echo studies from Pakistan, Ghana, and Colombia (Alam et al., 2024; Ude and Njoku, 2017; Suárez-Baquero et al., 2021), where women reported that financial independence transformed their societal position. In Tanzania, this process is reinforced by HCDT (Hofstede, 2001), particularly the dimension of collectivism, where social identity is constructed relationally through contribution to others. This study supports existing research (Nsibirano et al., 2020; Chachage and Arnolds, 2024) but extends it by demonstrating that the restoration of social status does not rely on formal business registration, digital visibility, or large-scale income. Instead, consistent participation and informal credibility are sufficient for women like Mama M (50) and Mama E (51) to be regarded as community advisors and role models. These findings challenge assumptions in digital entrepreneurship literature, particularly DDT (van Dijk, 2005), which often presents digital tools as the main route to social legitimacy (Dy et al., 2016; Wing-Fai, 2019). In Tanzania, visibility is achieved through physical presence, daily consistency, and relational networks. This fills an important conceptual gap by showing that offline entrepreneurship in collectivist cultures can offer symbolic capital and social reintegration just as effectively as online visibility in individualistic settings.

Entrepreneurship as a source of empowerment emerged as another key factor sustaining women's participation. Mama Z (52), Mama Q (51), and Mama F (52) expressed how business gave them pride, self-confidence, and independence. These experiences resonate with research from India, South Africa, and Sri Lanka (Chakraborty and Biswal, 2021; Bobek et al., 2023; De Silva et al., 2021), where older women gain emotional empowerment through business engagement. However, this study goes further by showing that such empowerment was developed without access to institutional training, mentorship, or formal networks. Instead, women relied on practical experience and self-driven learning. Using SDT, the findings reinforce that feelings of competence and control are not tied to scale or formality but to the experience of self-reliance. Through HCDT, the study also shows how empowerment is validated socially. Participants reported increased respect not only from clients but also from family members, which mirrors findings from the UAE, Morocco, and Nigeria (Hermayen et al., 2022; Jabbouri et al., 2024; Ogbari et al., 2024). This study extends empowerment literature by foregrounding age as an enabling factor. Unlike younger women who may face heightened

gender surveillance, the respondents here described age as a shield that allowed them greater freedom of movement and decision-making. This fills a neglected space in existing literature, which tends to focus either on younger entrepreneurs or on formal metrics of empowerment such as business growth or credit access.

The role of networking in sustaining entrepreneurship is another key contribution of this study. Participants like Mama R (57) and Mama V (54) described their businesses as emotional safe spaces and sources of companionship. These findings are strongly supported by SCT (Putnam, 2000), where bonding and bridging social capital provide resilience and well-being. This study supports prior work in Ethiopia, Indonesia, Ghana, and India (Anja and Zhang, 2023; Irwan et al., 2022; Tuffour et al., 2022; P. et al., 2019), where market spaces double as informal social institutions. However, it extends this literature by showing how social embeddedness itself functions as a form of human capital for women with limited education or formal work experience. Using HCT (Becker, 1964), the study reframes these networks as productive assets that support business survival and emotional well-being. This contrasts sharply with dominant entrepreneurship literature from high-income countries (Maritz et al., 2021; Sundström et al., 2021), where networking is often portrayed as a strategic, event-driven activity. In Tanzania, the market itself is the network. The study fills a conceptual void by linking everyday entrepreneurship (Welter et al., 2016) with ageing, showing how mature women embed economic activity within social routines that support mental health, trust, and resource sharing.

The theme of (grand)child support reveals how caregiving and entrepreneurship are deeply intertwined. Mama M (50), Mama E (51), and Mama L (55) all described how business enabled them to provide for their children and grandchildren. These findings support research from Egypt, Ghana, and Peru (Elkafrawi and Refai, 2022; Atarah et al., 2023; Cáceres et al., 2025), where women entrepreneurs' direct income toward family stability and education. Life Course Theory (Elder, 1994) helps explain these choices, showing how past life events such as early motherhood or widowhood continue to shape present responsibilities. This study extends these insights by showing how later-life caregiving is not a residual burden but an active driver of business continuity. Feminist perspectives (Brush et al., 2009; Jennings and Brush, 2013) are used here to interpret entrepreneurship not as individual autonomy but as relational agency, shaped by cultural obligations and structural neglect. This study fills a notable gap by showing that in contexts like Tanzania, caregiving persists into older age with little institutional relief, and business becomes the only mechanism for fulfilling both economic and caregiving duties. The findings further demonstrate that financial empowerment is not measured by individual

accumulation but by the ability to redistribute resources in line with social expectations and family needs, as also seen in Zimbabwe, Pakistan, and India (Rahat et al., 2023; Jaim, 2021; Roy et al., 2022).

Finally, the study shows that entrepreneurship functions as a form of emancipation, allowing women to reconstruct their narratives and redefine their roles. Mama C (52), Mama E (51), and Mama N (61) described how business enabled them to shift from dependency to leadership, from silence to public voice. These experiences align with Rindova et al.'s (2009) model of emancipation, which includes seeking autonomy, authoring identity, and making public declarations of intent. These findings support similar observations from South Africa, Tunisia, and Chile (Irene et al., 2021; Benali and Villeseche, 2023; Pergeleva and Mandakovic, 2024) but extend them by showing that emancipation in the Tanzanian context is not only personal but communal. Women expressed pride not just in their own transformation but in mentoring others and holding informal leadership roles. The study fills a critical gap by showing that older women's entrepreneurship in low-income settings is not simply a means of survival. It is a political and relational act that gradually reconfigures gendered power dynamics. However, it also highlights the limits of this emancipation, which remains vulnerable to market shocks, health issues, and shifting household expectations. This duality reinforces the need for gender-aware frameworks that acknowledge both the potential and the precarity of women's entrepreneurial gains in informal economies.

Together, the E-SSENCE themes offer a multidimensional explanation of why MWEs in Dar es Salaam remain in business despite limited education, formal employment, or social protection. This study supports existing research showing that women often enter entrepreneurship out of economic necessity (Anderson and Ojediran, 2021; Corrêa et al., 2021; Ojong et al., 2021). However, it challenges the dominant narratives (Aggarwal and Tyagi, 2022; Dzingirai and Ndofirepi, 2024; Nsibirano et al., 2020) that later-life entrepreneurship in emerging contexts (e.g., India, Tanzania, Uganda, Zimbabwe, Bangladesh) is driven only by survival. By showing how sustained participation is linked to emotional fulfilment, social recognition, and caregiving, it disrupts the binary framing of necessity versus opportunity (Orhan and Scott, 2001)

This study also fills a key gap by focusing on older women in Africa, a group largely absent in the research of MWEs in the Global South (Meliou and Mallett, 2021; Ratten, 2019). It introduces a context-specific framework, E-SSENCE, and integrates SDT, HCDT, SCT, HCT,

and Life Course Theory to explain how informal, relational, and cultural factors shape entrepreneurial persistence. Unlike growth-focused or Western-centric models (Maritz et al., 2021; Sundström et al., 2021), this framework captures the lived experiences of older women in informal economies. In doing so, it challenges methodological biases in global entrepreneurship studies that overlook small-scale, offline, and socially embedded business practices, especially in collectivist societies (Dy et al., 2016; Wing-Fai, 2019).

6.6.8 E-SSENCE Factors: Implication on Practice and Policy

The findings show that for MWEs in Dar es Salaam, entrepreneurship is not simply a means of earning but a spirited endeavour that sustains mental health, purpose, and vitality in later life. This has direct implications for policy and practice. Governments should formally recognise informal entrepreneurship as a form of active ageing and wellbeing, particularly in contexts where state retirement structures are weak or absent (Mwaikokesya, 2022; Nsibirano et al., 2020; Ryan and Deci, 2023). Rather than assuming economic withdrawal, policy frameworks should support women who wish to remain economically and socially engaged. Micro-pension schemes, accessible healthcare, and investment in market infrastructure are essential in this regard (Atwine and Asabahebwa, 2025; Spitzer and Mabeyo, 2014). Practice-based interventions must also move beyond rigid, growth-focused models. Training and support should be embedded in local routines and delivered in culturally appropriate ways, recognising that many women draw motivation from informal learning, physical mobility, and emotional engagement (Aggarwal and Tyagi, 2022; Gagné and Deci, 2005; Manrai et al., 2021). Indicators of success should reflect wellbeing, autonomy, and continued contribution rather than business scale or digital adoption (Zhu et al., 2021; Ojong et al., 2021).

At the same time, the findings show that entrepreneurship enables older women to restore or elevate their social status, particularly after widowhood, divorce, or marginalisation. Participants described gaining new respect and legitimacy in their families and communities, reinforcing research from Ghana, Pakistan, and Colombia that links financial contribution to social reintegration (Alam et al., 2024; Ude and Njoku, 2017; Suárez-Baquero et al., 2021). Empowerment, for these women, is not only internal but externally validated through relational networks, reputation, and caregiving roles (Hofstede, 2001; Hermayen et al., 2022; Jabbouri et al., 2024). Policies should therefore value entrepreneurship not just for its economic benefits but as a pathway to civic engagement and social cohesion. Visibility campaigns, storytelling, and public recognition of older businesswomen can reposition them as role models and community leaders (Rutagumirwa et al., 2020; Lima et al., 2024). For researchers, this study

challenges dominant models that overlook age, emotion, and social roles. The E-SSENCE framework provides a practical tool for capturing the full spectrum of motivations that sustain entrepreneurship beyond necessity. It fills a gap in women's entrepreneurship literature by focusing on older, informal entrepreneurs in a collectivist context where relational outcomes carry more weight than profit margins (Meliou and Mallett, 2021; Ratten, 2019; Dy et al., 2016; Wing-Fai, 2019).

6.7 Conclusion

This chapter has examined the different pathways through which mature women in Dar es Salaam enter and continue in entrepreneurship. For many, the journey began with constrained life circumstances shaped by early marriage, limited education, and motherhood, which curtailed formal employment opportunities. Later, life events such as widowhood, separation, and divorce became key triggers that pushed them into business, often out of financial necessity. These stages and turning points were captured through the MMM and WSD factors, showing how women's motivations are not fixed; they evolve in response to their life stages, responsibilities, and shifting household dynamics.

To better understand these motivations, the study identified three broad types of entrepreneurs: reactive, hybrid, and passionate. While reactive entrepreneurs began out of urgency or hardship, hybrid entrepreneurs gradually discovered purpose and possibility through business ownership. Passionate entrepreneurs, though fewer, started with clear goals and a strong belief in their abilities. This typology shows that entrepreneurship among mature women is neither uniform nor static. It is deeply shaped by life experience and social position. The chapter also explored what keeps women in business. The E-SSENCE framework reveals that entrepreneurship offers more than income; it brings a sense of pride, belonging, freedom, and purpose. For many, it becomes a way to regain control over their lives, to provide for their families, and to gain respect in their communities. Persistence is therefore not just about profit but about meaning, identity, and survival. These motivations are often built on a blend of FIT factors.

These findings are underpinned by several theoretical perspectives. SDT helps explain how internal motivations such as autonomy, competence, and relatedness sustain long-term engagement. TPB is evident in how personal attitudes, social expectations, and perceptions of control influenced business entry and continuation. RBV highlights how women mobilised available resources, however limited, to create viable businesses. HCT is reflected in the way

informal learning, practical skills, and life experience compensated for formal educational gaps. HCDT also helps contextualise the emphasis on collectivist values, family duty, and respectability that shaped decisions around entrepreneurship and continued engagement.

The findings build on and extend earlier research from Tanzania and the wider Sub-Saharan African context by showing how motivations are shaped over time by life-course experiences. They also reflect studies across South Asia and Latin America that highlight the emotional, relational, and cultural dimensions of entrepreneurship in contexts of limited support. However, the chapter moves beyond existing literature by offering an integrated typology and motivation framework that reflects mature women's lived realities more closely, resisting the rigid separation between necessity and opportunity. Altogether, these findings reveal that later-life entrepreneurship is not simply an economic strategy. It is a personal and social response to exclusion, transition, and survival. The next chapter continues this discussion by examining how institutions, both formal and informal, including family networks and cultural expectations, either support or constrain these women's efforts and outcomes.

CHAPTER SEVEN

FINDINGS TWO: HOW MATURE WOMEN ENTREPRENEURS IN DAR ES SALAAM NAVIGATE INSTITUTIONAL BARRIERS AND ENABLERS

"Institutions are the rules of the game in a society, or more formally, are the humanly devised constraints that shape human interaction. They structure incentives in human exchange, whether political, social, or economic." (North, 1990, p.3)

7.0 Chapter Overview

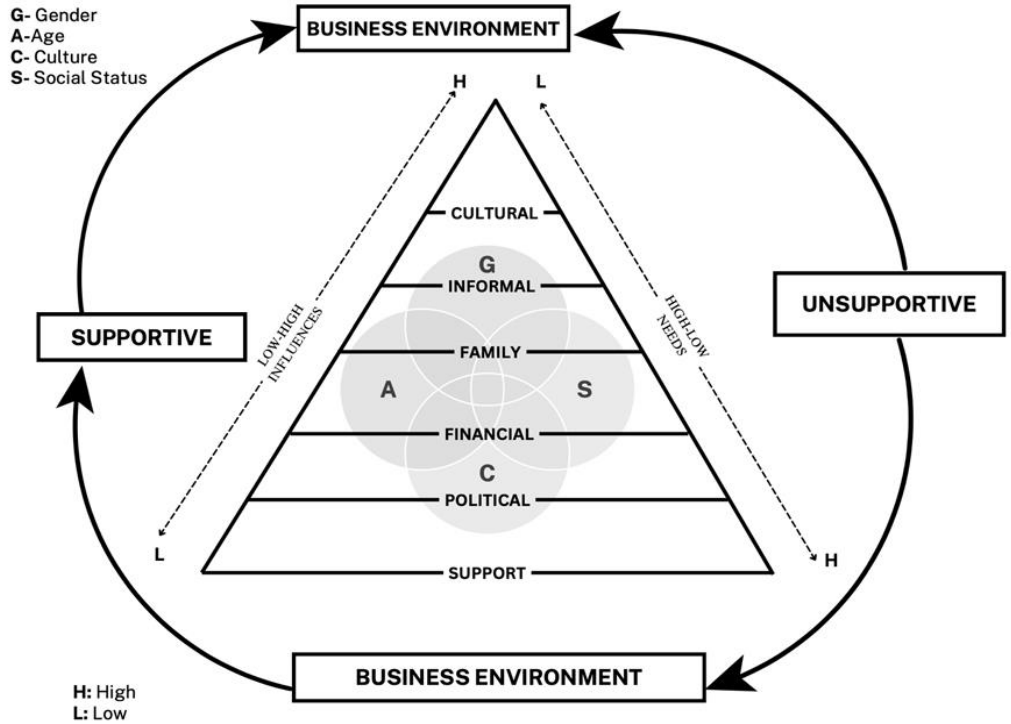
This chapter examines how institutions shape the entrepreneurial experiences of MWEs in Dar es Salaam. It considers how different types of institutions act as both enablers and constraints, and how women respond by developing their own strategies to survive and sustain their businesses. This chapter is divided into six main sections.

Section 7.2 explores the role of support institutions (SIs), focusing on the limited awareness, scepticism, and misalignment of training programmes. Section 7.3 looks at political institutions (PIs), including the health insurance system, corruption, and policing practices. Section 7.4 examines financial institutions (FIs), where lending criteria, age bias, and mistrust create barriers to women's access to credit. Section 7.5 turns to informal institutions, highlighting how community norms and practices both support and endanger women in business. Section 7.6 discusses family institutions (FAIs), with attention to the roles of children and extended kin in shaping women's enterprises. Section 7.7 outlines the strategies MWEs use to navigate these institutional environments, such as community-based finance and family support. The chapter concludes in Section 7.8 by linking the findings to broader theories and literature, while also signalling their implications for research, policy, and practice that are developed in the following chapter.

7.1 Introducing the Hierarchy of Institutional Influences and Institutional Needs

This section dissects the Hierarchy of Institutional Influences and Institutional Needs framework. This framework was developed from the findings of how mature women entrepreneurs in this study navigate the various institutions. This framework is illustrated in **Figure 28.**

Figure 28: Hierarchy of Institutional Influences and Institutional Needs



SOURCE: *Conceptualised by Researcher based on the Findings*

Figure 28 presents the hierarchy of institutional influences and institutional needs in MWEs' business environment. Institutional influences are defined as the factors that shape the experiences of participants within the entrepreneurial ecosystem (North, 1990). These factors are arranged in a hierarchal manner within the pyramid in the diagram, ranging from lower influences on higher influences (as depicted by the arrow on the left-hand side). These include (in ascending order) support institutions (SIs), political institutions (PIs), financial institutions (FIs), family institutions (FAIs), informal institutions (IIs) and cultural institutions (CIs). 261 SIs are defined as the organisations responsible for assisting the business development of women entrepreneurs in Tanzania, such as business training, financial support, networking and

mentorship programmes. These ranked lower in the hierarchy because most of the participants expressed unfamiliarity with these organisations and, as such, had little effect on their entrepreneurial experiences. SIs were followed by PIs, which are described in this study as the institutions that influence the regulatory framework and policies that either support or restrict entrepreneurial operations within the country. PIs were ranked the second lowest because many participants portrayed a designated attitude towards the policies of these institutions, implying the ineffectiveness of these institutions in addressing their challenges. Furthermore, the majority of the participants operate in unregulated markets as such, the influence of the PIs is limited (Eijdenberg, 2016). The FIs were positioned above the PIs because the respondents had a degree of awareness of the impact of these institutions, especially for their business operations, but ranked the third lowest because most of the women did not interact with these institutions. FIs here imply organisations that provide financial services and resources to entrepreneurs, such as banks, investment and micro-finance corporations. The FAIs within the framework represent the intimate circles of the MWEs, such as spouses, children, and extended family relatives. These institutions ranked the third highest because their influences on the MWEs' experiences are interwoven with both personal and business lives. Family members can significantly support and simultaneously inhibit the business operations of the MWEs, as will be explained later. The second highest influences are IIs, IIs are the unregulated markets that operate within their own cultural, financial and social boundaries outside legal frameworks (Eijdenberg, 2016). Most of the businesses operated by the MWEs were unregulated. The highest influence on the experiences of the participants remains to be the CIs. In culminating Chapters 6 and 7, the broader cultural norms, gendered social attitudes and behaviours towards women continue to impact MWE's social acceptance and legitimacy of the entrepreneurial endeavours. Likewise, the central node in Figure 28 represents the intersectional identities expressed as G.A.C.S (Gender, Age, Culture and Social Status), which entails that the entrepreneurial experiences of the participants are dependent on each of these identities. The outer loop illuminates the cyclical movement of the institutions, creating either a supportive or unsupportive business environments for the MWEs. The diagram also shows the hierarchy of institutional needs. Here, institutional needs are defined as the specific requirements that MWEs in Dar es Salaam need to thrive within the business environment. These are ranked from highest to lowest (indicated by the right-hand side arrow). These ranking signals that MWEs' business support must begin from the lowest-ranking influences to the highest-ranking institutions (discussed later in this chapter). Overall, the framework facilitates a holistic understanding of the different levels of institutional influences on the experiences of MWEs in

Dar es Salaam. The next sections will analyse and discuss these experiences from the lowest ranking (SIs) to the highest (CIs).

7.2 Support Institutions (SIs)

The lowest influence on the entrepreneurial experiences of the participants in this study was support institutions (SIs) because most of the respondents expressed that they were unfamiliar with these organisations. This was reflected in some of the participant statements:

> **(Mama M, Grocery Vendor, 50)**
> "I had no idea there were organisations specifically aimed at helping women in business."
>
> **(Mama P, 58, Mama Lishe)**
> "Mmm! Sijasikia kabisa" (I have not heard at all) about any organisations like that."
>
> **(Mama F, 52, Mama Lishe)**
> "I never knew there are resources like this, and I am hearing this from you."

The extracts from participants highlight a significant lack of awareness about policies, organisations, and resources aimed at supporting women entrepreneurs. Statements such as *"I had no idea there were organisations specifically aimed at helping women in business"* (Mama M, 50, Grocery Vendor) and *"I never knew there are resources like this, and I am hearing this from you"* (Mama F, 52, Mama Lishe) underscore a glaring information gap. This suggests that while institutional support mechanisms may exist on paper, they are either poorly communicated or fail to reach mature women entrepreneurs operating at the margins. The repeated surprise among participants also reflects a structural disconnect between support institutions and informal entrepreneurs. For instance, Mama P's (58, Mama Lishe) response, *"Mmm! Sijasikia kabisa" (I have not heard at all)*, points not only to a lack of awareness but to the systemic failure of outreach and inclusion strategies. Other academics (Mbaye and Benjamin, 2018; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023) focusing on informal entrepreneurship in emerging countries have similarly emphasised the exclusion of women in informal sectors. Therefore, Medina and Schneider (2019) argue that MWEs, particularly those in informal economies, often lack the social and economic capital to actively seek out these resources, leaving them further marginalised.

These findings align with studies across different global contexts. In South Africa, Ghana, and Morocco, Mfazi and Elliott (2022), Krawczyk et al. (2023), and Berguiga and Adair (2021)

demonstrate how female entrepreneurs in informal markets are frequently bypassed by formal support systems that prioritise elite networks. In India, Bangladesh, and Pakistan, Ejaz et al. (2023), Sobhan and Hassan (2023), and Saleem et al. (2024) found that women often discover institutional programmes by chance rather than through proactive dissemination. Similarly, in Latin America (Mexico, Peru, Chile), Jabbouri et al. (2024) observed that even women involved in structured cooperatives were unaware of national empowerment initiatives due to fragmented communication and limited outreach. Evidence from high-income countries reflects parallel patterns. Dy et al. (2016) reported that older women in the UK struggled to access digital entrepreneurship support, while Clayton (2023) highlighted that some founders in the US often lacked knowledge of available funding or mentoring schemes. The accounts of Mama M (50), Mama P (47), and Mama F (52), together with these comparative studies, point to a broader global pattern where institutional support is either misaligned with the lived realities of marginalised entrepreneurs or inaccessible due to socio-economic and infrastructural barriers. Thus, the findings reveal that the issue is not women's reluctance to engage but a failure in design and delivery that leaves them out of receiving entrepreneurial support.

7.2.1 Scepticism about SIs

A striking finding emerged from Mama M (50), Mama P (58) and Mama F (52) when they were probed further about whether they would access these programmes now that they are aware of them. The MWEs exhibited noticeable apprehension to engage with these initiatives. They raised the following concerns:

(Mama M, Grocery Vendor, 50)

"It is a good thing, but I don't think I have the time to go there and take training and then come back and do my business."

(Mama P, 58, Mama Lishe)

"Does anybody really care for our businesses? Do they understand the challenges we face to really support us?"

(Mama F, 52, Mama Lishe)

"The resources will be very good for my business, but I don't know how to read and write. Will they be able to assist me in training? Some of these institutions like to use words we don't understand."

The excerpts provided reveal significant challenges faced by Mama M (50, Grocery Vendor), Mama F (52, Mama Lishe), and Mama P (58, Mama Lishe) in accessing institutional support and resources. These challenges can be categorised into three key themes: time constraints, lack of understanding of their realities, and educational barriers. Firstly, time constraints emerge as a significant issue, as illustrated by Mama M's (50) comment: *"I don't think I have the time to go there and take training and then come back and do my business."* This highlights the struggle many mature women entrepreneurs face in balancing business operations, household responsibilities, and the potential time demands of accessing support systems. This observation aligns with findings by Sisay et al. (2025) in Ethiopia, who noted that many BDS (business development services) programmes are structured without accommodating the time realities of informal women traders, and by Mullally et al. (2022) in Nepal, who found that hybrid training models were more successful because they allowed flexible participation among women balancing caregiving and work. Similarly, Mozumdar et al. (2022) observed in Bangladesh that rigid, one-size-fits-all training schemes tend to exclude older and time-constrained entrepreneurs. These concerns are echoed in high-income countries as well, where Gray and Smith (2020) in the UK and Taylor et al. (2024) in New Zealand identified time poverty as a key obstacle preventing older or caregiving women from engaging with entrepreneurial training and state support services.

Secondly, there is a perceived disconnect between institutions and the lived experiences of these women. Mama P's (58) question, *"Does anybody really care for our businesses? Do they understand the challenges we face to really support us?"* reflects scepticism about institutional awareness of their struggles. This perception suggests that existing programmes may be designed without sufficient consultation or understanding of the specific constraints faced by mature women entrepreneurs, particularly those in informal sectors like Mama Lishe. Similar findings emerged from South Africa, where Omotosho et al. (2024) highlighted how fragmented institutional efforts fail to resonate with informal women entrepreneurs. Acevedo-Duque et al. (2021), studying female entrepreneurs in Latin America, reported that support programmes often appear out of touch with community realities, reducing their impact and legitimacy. Even in high-income contexts such as Australia (Maritz et al., 2021), Finland (Kautonen, 2008), and the USA (Halvorsen and Chen, 2019), scholars have pointed to a persistent misalignment between institutional policy frameworks and the nuanced needs of older or non-traditional entrepreneurs. These parallels across contexts reinforce the idea that lack of institutional fit is a widespread issue.

Finally, educational barriers exacerbate the accessibility issue, as illustrated by Mama F's (52) statement: *"I don't know how to read and write. Will they be able to assist me in training? Some of these institutions like to use words we don't understand."* This highlights the exclusionary nature of institutional resources that assume a certain level of literacy and familiarity with technical language. Mullay et al. (2022) studying Nepalese women entrepreneurs, found that training content was often inaccessible to older or less formally educated participants. Borham et al. (2024) made similar observations in Egypt, arguing that informal women traders were frequently excluded from support schemes due to the dual burden of formal institutional expectations and socio-cultural limitations. Even in high-income contexts, Harrison et al. (2020) found that institutional language and complex bureaucracy often alienated less-educated women entrepreneurs, while Gordo et al. (2022) in Germany and Perez-Encinas et al. (2021) in Spain, Sweden, and France revealed that digital and bureaucratic barriers continue to prevent older women from accessing available support schemes. In summary, these narratives underscore the need for institutions to design more inclusive, accessible, and context-sensitive support systems that recognise time scarcity, cultural disconnection, and educational marginalisation as serious barriers to participation.

7.2.2 Lack of Industry-specific Training and Inclusive-Based Support Programmes

Within the sample study, only two participants, Mama G (52) and Mama R (57), were familiar with the support initiatives offered by SIs and had engaged with these initiatives before. However, just like Mama M (50), F (52) and P (58), Mama G (52) and Mama R's (57) experiences substantiated the claims about the ineffectiveness of these SIs. Mama G and Mama R narrate their experiences:

(Mama G, Batik Making, 52)

"I know SIDO. I have gone to their training in Dodoma, but for me, it did not help at all; I found that they were focused on teaching general business knowledge and not specific issues in the batik industry."

(Mama R, 57, Mama Lishe)

"Yes, I have done some training on food processing before, but the training feels like it's not for someone like me but much younger women because we stand for a long time and it is usually overcrowded; my knees hurt."

The excerpts provided reveal critical challenges faced by MWEs regarding the relevance, accessibility, and design of training programmes. These challenges highlight systemic gaps in institutional support and underscore the need for targeted interventions. Firstly, the lack of industry-specific training limits the effectiveness of available programmes such as SIDO. Mama G (52) states, *"I have gone to their training in Dodoma, but for me, it did not help at all, I found that they were focused on teaching general business knowledge and not specific issues in the batik industry."* This reflects a disconnect between training content in SIDO and the unique needs of women working in specific sectors such as batik making. These findings resonate with the work of Chipman and Silver (2016), who assessed the SIDO program in Dar es Salaam and discovered that the training offered was quite generic and primarily focused on the food sector, which clarifies Mama G's (52) sense of disconnect with the training content. Similarly, Nziku and Henry (2021) observed that the generic business knowledge provided had limited relevance for Tanzanian SMEs, leaving participants without practical solutions to address the sector-specific challenges they face. Likewise, studies in Ghana, Senegal and Nigeria (Krawczyk, et al., 2023; Mbaye and Benjamin, 2018; Hajara and Sule, 2025) confirm that training programmes in the informal sector often fail to offer contextualised learning, focusing instead on formalised, generic modules. Similarly, evidence from Morocco (Jabbouri et al., 2022) and Uganda (Nsibirano et al., 2020) highlights how the exclusion of grassroots women entrepreneurs from programme design has led to ineffective institutional interventions. Similarly, research from developed nations such as Germany, Spain, Sweden, and France (Perez-Encinas et al., 2021), along with studies from the UK (Gray and Smith, 2020) and Australia (Maritz et al., 2021), suggests that entrepreneurial support programs frequently fail to incorporate sector-specific and localised content that is co-designed for their intended beneficiaries.

Secondly, training programmes often fail to consider the physical and contextual realities of MWEs. Mama R (57) highlights this by saying, "*The training feels it's not for someone like me but much younger women because we stand for a long time and it is usually overcrowded, my knees hurt."* This statement underscores the exclusionary nature of programmes that do not account for the physical limitations of older women. Overcrowding, long-standing hours, and unsuitable training environments create discomfort and discourage participation, particularly among MWEs who face age-related challenges (Kibler et al., 2024). In the USA, Halvorsen and Chen (2019) report that entrepreneurship training often overlooks age-related accessibility needs, while in Finland, Kautonen (2008) argues that older entrepreneurs require different

learning conditions to effectively participate. In Tanzania, Nziku and Henry (2021) similarly show that most training frameworks lack flexibility in scheduling, physical set-up, and delivery, failing to accommodate older women in informal trades. These accounts collectively point to a systemic issue: training programmes are often designed without adequate consideration of the diverse needs of participants. MWEs, in particular, require training that is sector-specific, practical, and delivered in a way that respects their physical capacities and lived realities as highlighted by Mama G (52) and Mama R (57).

7.2.3 Insights from Support Institutions Gatekeepers

To gather a holistic understanding of the SIs' influences on MWEs' entrepreneurial experiences, this study gathered insights from institutional representatives from four support organisations through structured interview questions as shown in **Appendix 10**. These insights revealed some of the challenges that these SIs face, which limits the scope of the outreach of the support initiatives as expressed by various participants in the preceding sections. The following sections will delineate these findings in detail.

7.2.3.1 Lack of Funding

Institutional agents from TAWIDO (Tanzania Women Initiative for Development Organisation), SIDO (Small Industries Development Organisation), MKUKUTA (Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania, Swahili for National Strategy for Growth and Reduction of Poverty) and VIBINDO (Vijana wa Biashara Ndogo Ndogo, Swahili for, Association of Small-Scale Business Youth) expressed finance as the number one challenge constraining the effectiveness of the entrepreneurial support programmes in Tanzania. This is expressed by some of SI's representatives:

(Mrs. V, SIDO Representative)

"We have a lot of small business owners and few spaces to offer support and training to all of them, and our major problem is funding. If we had more funds, we could employ a lot of staff and be able to train and reach a larger audience."

(Ms. P, VIBINDO Representative)

"We are running our organisation on a limited budget, so everything is limited, from pieces of machinery to employees. If we were to admit a lot of SMEs to our programs, then we would be overwhelmed."

(Mrs. C, MKUKUTA Representative)

"Our organisation depends very much on funding, and since the pandemic, we haven't been able to raise enough capital to expand our services. So right now we take on only a few members."

(Mr. T, TAWIDO Representative)

"Our organisation relies on funding from foreign donors, and that is not enough to say we will reach all Tanzanian businesses. Right now, we are doing what we can and afford."

The above testimonies from institutional representatives in Tanzania highlight how resource scarcity severely undermines the ability of support institutions to deliver effective programmes. Mrs V from SIDO explained, *"Our major problem is funding. If we had more funds, we could employ a lot of staff and be able to train and reach a larger audience,"* while Ms P from VIBINDO observed, *"We are running our organisation on a limited budget, so everything is limited from pieces of machinery to employees."* Similarly, Mrs C from MKUKUTA described how the pandemic left them unable to raise capital, forcing them to limit their membership. These accounts illustrate the structural fragility of Tanzanian institutions, where financial shortages directly curtail outreach, staffing, and the design of industry-specific support.

Comparable findings have been reported across SSA. A comparative analysis of South Africa, Angola, Mozambique, and Madagascar found that national experts consistently ranked lack of access to finance as the most severe constraint on entrepreneurial ecosystems (Herrington and Coduras, 2019). Likewise, Galperin and Melyoki (2018) and Nziku and Henry (2021) observed that in Tanzania, policies for women entrepreneurs remain underfunded, limiting programme delivery and leaving institutional promises unrealised. Additionally, Krawczyk et al. (2023) highlighted that constrained institutional budgets limit the capabilities of support agencies in Ghana leading many to reduce cohort sizes or temporarily suspend programmes.

Similar challenges are evident in the MENA region. Jarrar (2022) reported that 46% of Jordanian social entrepreneurship support organisations identified funding shortfalls as their

greatest challenge, with nearly half operating in an unsustainable financial position. In Southeast Asia, Suzuki and Igei (2019) found that Thai entrepreneurship training initiatives for women were constrained by resource shortages that limited accessibility. In South Asia, , Sharma and Rana (2021), and Ellikkal and Rajamohan (2023) showed that chronic underfunding in government-sponsored training schemes created significant bottlenecks, particularly in geographically remote regions of Bangladesh and India.

Evidence from Latin America further reinforces the perspectives of Tanzanian support institutions. Alecchi (2020) highlights that women entrepreneurs in Mexico, Brazil, and Chile consistently cite financing barriers as the most enduring obstacle to growth. Torres-Marín et al. (2024) demonstrate that in Argentina, Brazil, Chile, Colombia, and Mexico, improvements in ecosystem funding strongly correlate with senior entrepreneurship activity. Padilla-Angulo et al. (2023) noted that insufficient funding compels incubators in Peru to concentrate exclusively on formal, urban-based businesses, effectively excluding participants from the informal sector. In Mexico, resource limitations similarly hinder programme rollouts and training cycles, reducing continuity and eroding trust among small entrepreneurs. These findings collectively highlight that the capacity of institutional financing influences both the reach and the effectiveness of support initiatives.

Even in high-income countries, institutional funding disparities persist. Fotopoulos and Storey (2019) reported that the Wales Entrepreneurship Action Plan (WEAP) failed due to funding shortages and inadequate resource allocation, creating a significant gap in support for Welsh entrepreneurs. Likewise, Dvouletý et al. (2020), reviewing support institutions across 28 EU countries such as Germany, Italy, and Hungary, found that while grants reached some entrepreneurs, the majority were excluded due to limited availability, stringent eligibility criteria, lack of awareness about programmes, and insufficient assistance with the application process.

Building on the perspectives of SIDO, VIBINDO, and MKUKUTA, the account from Mr T (TAWIDO) highlights another critical dimension of institutional fragility: donor dependency. Unlike the other SIs, whose challenges centred mainly on limited budgets and the impact of the pandemic, Mr T emphasised that TAWIDO's operations are sustained almost entirely by foreign donors. This reliance, while enabling some level of programme delivery, creates instability when donor agendas shift and severely restricts the organisation's ability to expand outreach to all Tanzanian businesses. By acknowledging that their current funding *"is not*

enough to reach all Tanzanian businesses," Mr T also pointed to the exclusionary consequences of donor-driven models. Limited and externally directed funding means that institutional outreach is restricted, leaving many women entrepreneurs unaware of, or unable to access, available support. This observation resonates with earlier accounts from MWEs in this study who expressed surprise at learning about resources for the first time, underscoring how resource constraints translate into exclusion at the grassroots level.

Mr T's testimony further conveys a sense of survivalism in how TAWIDO operates. His statement that they are "doing what we can and afford" shows that instead of functioning as proactive drivers of entrepreneurship support, the organisation is confined to reactive strategies shaped by scarce budgets. Resource ceilings dictate both the scope and quality of their interventions, limiting their ability to design inclusive, sector-specific, or scalable programmes. These findings are consistent with wider African evidence. Ajide and Tolulope (2022), analysing nineteen African countries including Tanzania, Nigeria, South Africa, Uganda, Morocco, and Senegal, found that foreign aid has a negative impact on entrepreneurship unless mediated by strong institutional quality and remittance flows. Comparable challenges have also been identified in South Asia. Baser and Hasnath (2022), in their evaluation of NGOs in Bangladesh, note that declining donor funds and increasing government restrictions have weakened NGOs' capacity to deliver microcredit, nonformal education, and grassroots advocacy. They argue that greater commitment and diversification through social enterprises are needed to sustain their role. Rao et al. (2023) similarly found that in South and South-East Asia (e.g. Bangladesh, India, Pakistan, Sri Lanka, Thailand, Malaysia, Indonesia, Philippines), foreign aid is negatively associated with both FDI and economic growth, while FDI has a positive effect. Their study concludes that unless aid is paired with institutional quality and private investment, it undermines long-term progress.

At the same time, other evidence suggests that foreign aid can contribute positively under the right conditions. Das and Sethi (2020), analysing India and Sri Lanka, found that while in India growth was largely driven by FDI and remittances, in Sri Lanka foreign aid alongside remittances played a constructive role in supporting economic growth. This perspective highlights that the effectiveness of aid depends heavily on institutional quality and absorptive capacity. In Tanzania, as Mr T's testimony shows, donor reliance leads to fragility and exclusion. By contrast, Sri Lanka's more positive outcomes suggest that when domestic systems are stronger, aid can complement rather than undermine entrepreneurial support (Das and Sethi, 2020). In addition, Baskaran et al. (2019) emphasise that NGOs and support

organisations across Asia are beginning to move away from traditional donor-funded models towards social enterprise approaches, working in tandem with business incubators and academia. They argue that this shift reduces vulnerability to donor cycles, fosters innovation, and creates sustainable revenue streams that better serve vulnerable groups. This global trend reinforces Mr T's concerns: without structural change, donor dependence will continue to limit the scope and sustainability of institutions like TAWIDO.

In conclusion, the perspectives of SIs in this study, Mrs V (SIDO), Ms P (VIBINDO), Mrs C (MKUKUTA), and Mr T (TAWIDO), confirm that persistent funding shortages, pandemic pressures, and reliance on donors severely limit their ability to support MWEs. These findings align with wider evidence from SSA, MENA, South Asia, and LAC, where institutional underfunding continues to restrict outreach and inclusivity (Alecchi, 2020; Herrington and Coduras, 2019; Jarrar, 2022; Nziku and Henry, 2021; Torres-Marín et al., 2024).

7.2.3.2 Curriculum Design Gaps

Apart from financial limitations, Ms A from TAWIDO and Mrs V from SIDO share similar shortcomings with the curriculum designs of the support programmes in their organisations. They articulate that:

> **(Ms A, Incubator trainer, TAWIDO)**
>
> "You know, when you are training someone, there are multiple levels to it. There are the basics, then you move to intermediate, and then there is the advanced level, and for all these levels, you need time, which will take up a lot of manpower and also financial resources, which we do not have."
>
> **(Mrs. V, SIDO Representative)**
>
> "Our training programs are flawed in the sense that though we have scheduled n number of days, say for basics, we find that the majority of our time is spent on the basic level training, and by then time is up, and we have to move to a different batch of students."

The accounts from Ms A (TAWIDO) and Mrs V (SIDO) reinforce the challenges faced by SIs in supporting MWEs in Tanzania. These difficulties stem from resource limitations, structural inefficiencies, and programme design flaws that prevent institutions from offering comprehensive and impactful support. Ms A (TAWIDO) highlighted the multi-tiered nature of training programmes, noting, *"When you are training someone, there are multiple levels to it... you need time, which will take up a lot of human power and also financial resources which we*

do not have." This shows that although entrepreneurial training requires structured, progressive learning, institutions lack the funds, staff, and time to deliver it effectively. Earlier findings echo this: Mama G (52) criticised training for being too generic and sector-blind. Limited resources mean institutions prioritise basic-level training while neglecting advanced, tailored content, leaving MWEs ill-equipped for industry-specific challenges. Similar outcomes have been reported in South Africa (Ebewo et al., 2025), Uganda (Nanyanzi et al., 2024a), and Ghana (Ackah et al., 2024), where women-focused programmes improved basic skills but failed to provide sector-specific knowledge. In Bangladesh and Pakistan, training is likewise underfunded and generic, reducing its effectiveness for women entrepreneurs (Emon and Nipa, 2024; Maqbool et al., 2021; Rizvi et al., 2023).

Mrs V (SIDO) further stressed programme inefficiencies, remarking, *"Our training programmes are flawed... the majority of our time is spent on the basic level training, and by then time is up."* This highlights how limited resources constrain training scope and depth. Overcrowded, physically demanding sessions, as noted by Mama R (57, Mama Lishe), add to the exclusion of mature women requiring additional support. In Tanzania, poorly structured programmes not adapted to women's realities have been widely reported (Chipman and Silver, 2016; Kikula, 2018; Nziku and Henry, 2021). Comparable patterns appear elsewhere: in Bangladesh, women's entrepreneurship programmes often lack gender-sensitive and sector-specific design (Emon and Nipa, 2024). In Jordan, studies show that while outreach has expanded, SESOs frequently lack the capacity to design advanced and inclusive training (Alawamleh et al., 2023; Jarrar, 2022). In Pakistan, training typically remains limited to basic business skills, leaving women ill-prepared for sectoral challenges (Rizvi et al., 2023). In Peru, incubators constrained by budget focus mainly on formal, urban businesses, excluding disadvantaged or rural women (Barron, 2020).

In conclusion, the lack of support for MWEs in Tanzania stems from systemic funding shortages, capacity constraints, and generic programme design. As a result, SIs struggle to balance introductory training with the delivery of advanced, sector-specific support. Similar patterns are evident in South Africa, Uganda, Ghana, Tanzania, Bangladesh, Pakistan, Jordan, and Peru, showing that curriculum gaps are a widespread problem that disproportionately excludes women entrepreneurs (Alawamleh et al., 2023; Barron, 2020; Ebewo et al., 2025; Emon and Nipa, 2024; Kikula, 2018; Maqbool et al., 2021; Nanyanzi et al., 2024a; Rizvi et al., 2023).

7.2.4 Discussion One: Linking the Findings from Support Institutions (SIs) with Broader Literature

The findings show that MWEs in Dar es Salaam are marginalised from SIs not because of reluctance but due to systemic shortcomings in outreach, programme design, and resource allocation. Participants' lack of awareness of SIs reflects structural exclusion rather than individual failure, echoing patterns across informal economies where policies exist on paper but fail to reach grassroots actors (Mbaye and Benjamin, 2018; Medina and Schneider, 2019; Quiros-Romero et al., 2021; Simba and Tajeddin, 2023). Similar dynamics are reported in South Africa, Ghana, and Morocco (Krawczyk et al., 2023; Berguiga and Adair, 2021; Mfazi and Elliott, 2022), South Asia (Kumar and Das, 2019), and Morocco (Jabbouri et., 2024). Even in high-income settings, older and minority women remain underserved, with gaps in digital support in the UK (Harrison et al., 2020) and limited awareness of funding in the US (Coleman et al., 2019). Intersectionality (Crenshaw, 1989; Anthias, 2013) explains how age, gender, informality, and limited education combine to create layered disadvantage, while SCT (Putnam, 2000) highlights how exclusion from institutional networks deprives women of bridging social capital.

Scepticism voiced by participants further illustrates a lack of institutional fit. Women questioned whether programmes "really care" about their businesses, reflecting global critiques that institutional narratives fail to align with grassroots realities (Acevedo-Duque et al., 2021; Omotosho, 2024). From an RBV perspective (Barney, 1991), institutions overlook the strategic resources MWEs already possess such as experiential knowledge, customer trust, and embedded networks. HCT (Becker, 1964) highlights how their human capital is undervalued when training assumes literacy or formal business norms. Time poverty was also a critical barrier, as seen in Ethiopia (Sisay et al., 2025), Nepal (Mullally et al., 2022), Bangladesh (Karim et al., 2022), and New Zealand (Taylor et al., 2024), where rigid schemes excluded older or caregiving women. These findings align with wider evidence that institutional frameworks across both the Global South and North are frequently misaligned with the lived experiences of older women entrepreneurs (Halvorsen and Chen, 2019; Kautonen, 2008; Maritz et al., 2021).

Training design further reinforced exclusion. As Mama G and Mama R experienced, programmes like SIDO offered generic content and unsuitable physical environments. These accounts resonate with Tanzanian critiques of SIDO and SME training (Chipman and Silver, 2016; Kikula, 2018; Nziku and Henry, 2021) and comparable studies from Ghana, Senegal,

and Nigeria (Krawczyk et al., 2023; Hajara and Sule, 2025; Mbaye and Benjamin, 2018), Morocco (Jabbouri et al., 2024), and Uganda (Nsibirano et al., 2020). Across Europe, Australia, and the US, similar curriculum gaps persist (Gray and Smith, 2020; Halvorsen and Chen, 2019; Maritz et al., 2021; Perez-Encinas et al., 2021), showing that MWEs' concerns about age, physical strain, and irrelevance are part of a global pattern.

Insights from institutional representatives confirm that underfunding, donor dependency, and curriculum inefficiencies are major structural constraints. Tanzanian SIs such as SIDO, TAWIDO, MKUKUTA, and VIBINDO face resource shortages that curtail outreach and inclusivity, mirroring evidence from SSA (Krawczyk et al., 2023; Herrington and Coduras, 2019; Nziku and Henry, 2021), MENA (Jarrar, 2022), South Asia (Ellikkal and Rajamohan, 2023; Sharma and Rana, 2021), and Latin America (Alecchi, 2020; Torres-Marín et al., 2024; Padilla-Angulo et al., 2023). Donor reliance, as Mr T from TAWIDO described, reflects fragile and externally driven models also observed in Bangladesh (Baser and Hasnath, 2022), South and South-East Asia (Rao et al., 2023), and SSA (Ajide and Tolulope, 2022). While some contexts, such as Sri Lanka, demonstrate that aid can play a constructive role (Das and Sethi, 2020), most evidence reinforces that overdependence creates volatility and exclusion. Calls for hybrid models such as social enterprise approaches integrated with academia and incubators are growing globally (Baskaran et al., 2019), underscoring the need for systemic change.

This study makes three significant contributions. First, it is one of the very few research studies (Aggarwal and Tyagi, 2022; Ahmad et al., 2014; Carrim, 2018; Dzingirai and Ndofirepi, 2024; Nasurdin et al., 2012; Nsibirano et al., 2020) to focus specifically on MWEs in the Global South, filling a major empirical gap in a literature that has historically centred younger women or entrepreneurs in the Global North. Second, it shows clearly that age is a decisive factor in institutional exclusion, with women themselves highlighting time poverty, physical strain, and literacy barriers, all of which point to the urgent need for age-sensitive policies in entrepreneurship support. Third, it demonstrates that the Tanzanian experience diverges from Western contexts (Biron and St-Jean, 2023; Fritsch et al., 2023; Garcia-Lorenzo et al., 2020; Gray and Smith, 2020; Holmquist and Sundin, 2021; Kibler et al., 2024; Maritz et al., 2021; Mouraviev and Avramenko, 2020; Murmann et al., 2023; Perez-Encinas et al., 2021; Squire, 2020; Stirzaker et al., 2022; Zhu et al., 2021), where institutional support may be imperfect but is at least visible, structured, and digitally disseminated. In Dar es Salaam, exclusion occurs at the most basic level: women remain unaware of the very existence of support or find it irrelevant when encountered. By documenting this invisibility and misalignment, this study

challenges the assumption that institutional frameworks are universally accessible and reveals how in low-protection settings MWEs sustain businesses despite, rather than because of, institutional support. This reframing establishes MWEs not as passive recipients of aid but as active economic actors whose resilience exposes the systemic shortcomings of institutional ecosystems.

7.3 Political Institutions (PIs)

The second lowest ranking in the framework was the political institutions (PIs). This ranking depicts the perceived disconnect between the PIs and the entrepreneurial requirements of MWEs. Participants voiced that PIs often lack a tangible presence in their entrepreneurial journeys, offering limited direct support and engagement. The themes that arose from this will be explored in the subsequent sections.

7.3.1 The NHIF System

The National Health Insurance Fund (NHIF) is a government-led organisation responsible for the health insurance of Tanzanian citizens. However, participants report failures in the NHIF system that interfere with their business operations. These include age-related discrimination and affordability issues, and these limitations will be explored further.

7.3.1.1 Insurance Age Inequities

The older participants in the sample study expressed health issues that sometimes interfere with their business. These issues are exacerbated by the exclusionary practices of NHIF towards older citizens in the country, resulting in financial strains between maintaining health and operating their businesses. The testimonies from Mama N (61), Mama S (67), and Mama H (63) expound on this:

(Mama N, 61, Batik Making)

"The NHIF does not cover us, but we are the ones who need the insurance the most because our age comes with many body defects. They ask us to pay a premium if we want to be covered because of our age."

(Mama S, 67, Batik Making)

"I took the NHIF package, but when I went to the hospital for chronic back pain, they simply told me the treatment doesn't cover your age group. And when I went to their offices, they refused to refund and said I can use for other issues which I do not have, my money is all wasted."

(Mama H, 63, Batik Making)

"I don't have insurance because they say you are 60, so you have to pay more. Why should I be forced to pay so much because of my age?"

The accounts from Mama N (61), Mama S (67), and Mama H (63) highlight systemic inequities within the NHIF, where older participants face heightened financial burdens and exclusion despite greater health needs. Mama N (61) pointed out the paradox of being asked to pay higher premiums *"because of age"* even though older individuals require health coverage the most. Similarly, Mama H (63) questioned why she should be forced to pay significantly more once she turned 60, reflecting a structural policy bias that penalises ageing rather than offering support. Mama S's (67) experience deepened this concern, as she paid for an NHIF package but was denied treatment for chronic back pain, told that her age group was not covered, and refused a refund. Her frustration that her contributions were wasted underscores issues of accountability and fairness within the scheme. Notably, such challenges were not echoed by younger participants in the mature age category, suggesting that health inequities intensify as individuals approach or surpass the age of 60.

Comparable findings across regions support these testimonies. In Tanzania, studies reveal that elderly members (over 60) often report dissatisfaction with NHIF, citing limited benefit packages, restricted services, and poor responsiveness from the system, despite recognising the scheme's potential to improve access (Amani et al., 2021; Amani et al., 2023). Evidence also shows that a majority of elderly members in Kinondoni perceived no improvement in overall wellbeing through NHIF enrolment, while uninsured informal workers in Dar es Salaam remained highly vulnerable due to very low coverage rates (Mwinuka et al., 2022; Naibu and Maliganya, 2024). Structural analysis highlights that voluntary schemes, fragmented benefit packages, and unaffordable premiums undermine participation, with scholars (Kilonzo et al., 2023; Mori, 2023) questioning the feasibility of mandatory health insurance for informal-sector workers without state subsidies. These Tanzanian findings strongly align with the experiences of Mama N (61), S (67), and H (63), where insurance schemes intended to provide protection often result in exclusion and financial frustration.

Other evidence from SSA reinforces these challenges. In Kenya, NHIF premiums are widely unaffordable for informal workers, with many households spending more than 5 per cent of their income on contributions and still facing high out-of-pocket expenses (Maritim et al., 2023). Barriers to participation also include irregular earnings, penalties for late payments, and poor service quality, which undermine retention and discourage enrolment (Indimuli et al., 2023). Qualitative evidence (Maritim et al., 2023; Indimuli et al., 2023) further shows that even insured patients often face uncovered services, additional costs, and discriminatory treatment

when accessing health facilities. These structural flaws align closely with Mama S's (67) complaint that her NHIF coverage was ineffective when she sought treatment for back pain.

South Asian evidence mirrors these challenges. Analysis of India's longitudinal ageing study indicates that older informal workers face poorer health outcomes than their formal-sector counterparts (Chowdhury et al., 2023). Health service utilisation is also significantly lower among informal older workers, even when they suffer chronic illnesses or depression, suggesting that financial and systemic barriers prevent access (Chowdhury and Singh, 2024). Perceptions of age-based discrimination among older adults in India are widespread, particularly among those in disadvantaged socio-economic groups or still engaged in work (Maurya et al., 2022). These findings reinforce Mama H's (63) feeling of being penalised simply because of her age, highlighting how ageism within health systems exacerbates financial vulnerability.

Studies from LAC also demonstrate that older adults often face heightened exposure to catastrophic health expenditures and systemic neglect. In Mexico, catastrophic and impoverishing health spending rose sharply during policy reforms and the COVID-19 pandemic, disproportionately affecting uninsured and older households (Serván-Mori et al., 2023). In Peru, informal payments remain a common practice in health facilities, undermining the principle of financial protection and forcing patients to pay for services that should be covered (Espinoza-Pajuelo et al., 2024). Older adults in extreme poverty also face multiple barriers to accessing needed care, compounding health risks (Flores-Flores et al., 2018). Brazil-based studies highlight ageist practices within health services across the region, showing how older patients are subject to discriminatory attitudes and under-treatment (de Araújo et al., 2023). Together, these findings resonate with Tanzanian MWEs' frustrations with NHIF, reflecting how age and vulnerability combine to erode both access and trust in insurance systems.

In the MENA region, inequities in coverage and financial protection are equally evident. In Iran, the prevalence of catastrophic health expenditures has remained persistently high, with reforms failing to shield households effectively (Ahmadi et al., 2021; Mousavi et al., 2023). Moroccan studies (Bouzaidi and Ragbi, 2024; Cheikh et al., 2019) highlight reimbursement disparities between insurance funds and persistent inequities undermining universal health coverage targets. Furthermore evidence (Aly et al., 2021; Hammad et al., 2025) from Egypt show that insurance coverage does not guarantee access for older adults, as financial costs,

administrative complexity, limited age-sensitive service organisation, and regional and socio-economic disparities continue to restrict care utilisation, leaving insured older people facing exclusion, unmet health needs, and feelings of neglect despite greater health requirements. Research from Jordan further indicates that health professionals (nurses) often exhibit ageist attitudes, which negatively shape the treatment older adults receive (Rababa et al., 2020). These findings collectively underscore how exclusionary practices towards older citizens are not confined to Tanzania but represent a broader structural challenge across regions.

Taken together, the evidence from Tanzania, SSA, South Asia, LAC, and MENA illustrate how health systems marginalise older informal workers through high premiums, limited coverage, and systemic discrimination. For older entrepreneurs, this translates into constant financial strain: business capital is diverted to medical costs, operations are disrupted by ill health, and opportunities for growth are lost. Rather than acting as a safety net, exclusionary insurance structures intensify vulnerability, leaving enterprises less resilient and less sustainable.

7.3.1.2 NHIF Affordability Concerns

Apart from ageism in NHIF coverages, the younger MWEs (Mama W, 50 and Mama D, 54) in the sample raised affordability issues. These issues are expressed below:

(Mama W, 50, Mama Lishe)

"The NHIF packages do not think about the family, it is very expensive, and my income is irregular which means I can't afford it. They say the package only covers you, but I have five dependents if I were to purchase the NHIF for all five that would cost my business a fortune I cannot afford, I think they should come up with Family packages."

(Mama D, 54, Retail Clothing)

"I don't know when our government will make services quicker, I was very sick last year, and I thought okay I will get the NHIF card to help with the expenses but it took six months to get the card by then my condition got so bad and I had to pay extra money for treatment. I was out of business for almost a year, it is very bad."

The experiences of Mama W (50, Mama Lishe) and Mama D (54, Retail Clothing) highlight critical affordability and accessibility issues within the NHIF system, particularly for those in the younger segment of the mature age category. These findings contrast with the previous accounts from older participants, where age-specific inequities were a primary concern. Mama W expresses frustration over the cost of NHIF packages, which do not account for family needs.

Her irregular income and multiple dependents make purchasing individual plans unaffordable, leaving her without coverage. She suggests the introduction of family packages to make NHIF more inclusive and accessible for low-income households. This highlights how the system disproportionately burdens those with limited financial resources, particularly women entrepreneurs balancing family and business responsibilities. Similar affordability barriers are reported across South Asia, where studies from India and Bangladesh show that informal workers and low-income households face high out-of-pocket payments, catastrophic health expenditures, and unmet health needs, particularly when incomes are irregular and coverage is fragmented (Chowdhury and Singh, 2024; Rahman et al., 2025; Sheikh et al., 2022). Comparable findings in Ghana further demonstrate that affordability is a major barrier for informal workers' enrolment into national schemes, reflecting the same financial exclusion faced by Mama W (Fenny, 2017; Fenny et al., 2016).

Similarly, Mama D describes the inefficiencies within NHIF, recounting a delay of six months in receiving her insurance card. This delay exacerbated her health condition, forcing her to pay out-of-pocket expenses and resulting in significant financial and business losses. Her experience underscores the systemic inefficiencies within NHIF service delivery, where delays in processing coverage can undermine its intended benefits, particularly for individual's dependent on daily income for survival. Such systemic failures are mirrored globally. In Indonesia, weaknesses in administrative capacity meant that over half of households attempting to register for insurance failed to do so, showing how inefficiency can entirely negate the protective role of insurance (Banerjee et al., 2021). In Bangladesh and Nepal, insurance schemes continue to suffer from weak enforcement, delayed access, and limited risk pooling, resulting in financial vulnerability for households (Khatri et al., 2025; Rahman et al., 2025). Latin American evidence similarly highlights the risks of delays and inadequate coverage, with households in Mexico experiencing catastrophic expenditure under policy transitions and COVID-19 (Serván-Mori et al., 2023), and in Peru, informal payments undermining financial protection and delaying treatment even when coverage is formally in place (Espinoza-Pajuelo et al., 2024). In the MENA region, studies confirm that catastrophic health expenditure persists in Iran despite reforms (Mousavi et al., 2023), while Morocco and Egypt reveal inequities and delays in accessing new UHC schemes (Bouzaidi and Ragbi, 2024; Hammad et al., 2025). These findings underscore that inefficiencies, affordability barriers, and systemic delays are not unique to Tanzania but reflect a global challenge of extending meaningful insurance protection to informal-sector workers and their families.

In contrast to the older participants (Mama S, 67) whose challenges centred on higher premiums and lack of age-appropriate coverage, younger participants in the mature age category focus on affordability, accessibility, and systemic inefficiencies. For sole proprietors like Mama W (50) and Mama D (54), these shortcomings translate into direct business risks: health shocks mean diverting capital to treatment, losing trading days, or even closing their enterprises for long periods. Instead of providing protection that enables women to keep their businesses running, NHIF barriers deepen financial strain and undermine enterprise sustainability.

7.3.1.3 NHIF Accessibility Challenges

Apart from ageism and affordability issues, accessibility challenges were raised by Mama Lishes (Mama F, 52 and Mama R, 57), these are presented in **Image 6:**

Image 6: The Cost of Survival: Occupational Health Risks and NHIF Exclusions for MWEs

Extract	NHIF Challenge	Contribution to Theme
"I have eyesight problems due to years of cooking with charcoal but when I went to get the diagnosis, they were saying it's not included in the package, and I have to pay extra. [...] They don't refund that money which I could have used for my business." (Mama F, 52, Mama Lishe)	Limited Coverage and Lack of Refunds	Highlights the exclusion of certain health conditions (e.g., eyesight issues) from NHIF coverage, which forces out-of-pocket expenses. Lack of refund further burdens limited business resources.
"I had kidney issues, and they were claiming that my insurance doesn't include treatment for kidney problems and that I should pay extra. With my small income where would I get extra money to be wasting like this on something I have already paid for?" (Mama R, 57, Mama Lishe)	Limited Coverage and Financial Burden of Extra Costs	Illustrates the financial strain caused by NHIF's exclusion of necessary treatments (e.g., kidney problems). Paying extra for excluded treatments is unaffordable and diverts money from sustaining the business.

SOURCE: *Participants Extracts from Interviews, And Images from fieldwork observations*

Image from fieldwork showing Mama F's charcoal use in meal preparations for her businesss







Images Captured at in Mama F's (52) Kitchen Area at Ubungo District at 13:53, 28/08/22

The images show Mama Fs usage of charcoal, which has been associated with health risks due to prolonged exposure to charcoal smoke. This is a common practice among low-income women entrepreneurs in Tanzania who rely on traditional cooking methods. The use of charcoal stoves is linked to respiratory issues, eye problems, and other long-term health effects due to exposure to indoor air pollution (Mfaume & Komba, 2022). Mama F's extract directly mentions her eyesight problems from years of cooking with charcoal, illustrating a clear example of these adverse health effects.

The extracts highlight how NHIF fails to cover occupational and chronic conditions that are central to the lived realities of women entrepreneurs. Mama F (52) described her eyesight problems caused by prolonged exposure to charcoal smoke while cooking for her business. Despite needing diagnosis and treatment, she was told her condition was not covered under NHIF and had to pay out of pocket. She explained, *"They don't refund that money which I could have used for my business."* This illustrates how exclusions drain scarce resources and divert money away from sustaining microenterprises. Studies from Tanzania confirm that female food vendors face significant health risks from charcoal smoke exposure, yet most lack insurance or receive benefits that do not match their occupational needs (Fløytrup et al., 2022; Mushi and Millanzi, 2019). Similar exclusionary patterns are seen in Togo and Burkina Faso, where uninsured or underinsured households are pushed into catastrophic health expenditure, undermining their economic stability (Atake and Amendah, 2018).

Mama R's account further reflects this pattern. She recalled, *"I had kidney issues, and they were claiming that my insurance doesn't include treatment for kidney problems and that I should pay extra. With my small income where would I get extra money…?"* Her testimony underscores the gap between paying into insurance and receiving effective protection. In Nepal, low enrolment and weak pooling mechanisms in health insurance schemes have left informal workers exposed to uncovered costs and financial shocks (Khatri et al., 2025). In Bangladesh, Sheikh et al. (2022) reveal high levels of catastrophic health expenditure and reliance on distress financing among low-income groups when essential treatments are excluded.

In Peru, informal payments within public health systems remain common, leaving patients to cover the costs of excluded services despite being insured (Espinoza-Pajuelo et al., 2024). In Mexico, catastrophic and impoverishing expenditures surged during health system reforms and the COVID-19 pandemic, disproportionately affecting households relying on informal incomes (Serván-Mori et al., 2023). These findings mirror Mama R's (57) frustration of having to pay "extra money" for treatment despite already being enrolled in NHIF. Research from Iran shows that catastrophic health expenditure persisted after reforms, particularly for low-income households managing chronic conditions (Mousavi et al., 2023). In Morocco, inequities in reimbursement rules have disadvantaged vulnerable groups within the insurance system (Bouzaidi and Ragbi, 2024), while in Egypt, the early phases of universal health insurance left many patients unable to access timely or relevant care (Hammad et al., 2025).

Altogether, the testimonies from Mama F (52) and Mama R (57) show how limited coverage and lack of refunds within NHIF exacerbate women's financial strain by excluding conditions directly linked to their work. For sole proprietors who rely on daily income, this means health shocks quickly translate into lost business capital, interrupted operations, and increased risk of closure. The regional evidence confirms that this is not an isolated Tanzanian issue but part of a broader pattern where health insurance schemes in countries such as Togo, Burkina Faso, Nepal, Bangladesh, Peru, Mexico, Iran, Morocco, and Egypt neglect occupational and chronic conditions, undermining both health security and enterprise sustainability for women entrepreneurs.

7.3.2 Confronting Systemic Corruption and Urban Policing

This theme included participants' narratives concerning bribes as well as spatial challenges faced in urban landscapes. These will be discussed in the following sections.

7.3.2.1 Rushwa (Bribe)

Extorsion from officials through Rushwa (bribes) was a consistent theme mentioned in conversations with the respondents. Conversations with Mama G (52), L (55), E (51) and M (50) revealed the following:

(Mama G, 52, Batik Making)

"It is the rushwa (bribe) that is my big problem with the government. They don't check their officers; we are always getting harassed to put money in their pockets. It is uonevu (bullying)."

(Mama L, 55, Grocery vendor)

"Last month I had to delay my granddaughter's school fees because I was out of pocket with being asked to pay for this fee, that fee, to avoid being fined...they are handicapping us."

(Mama E, 51, Mama Lishe)

"I am telling you now, even last week, I had an official come here looking for issues with my business. He threatened to keep my Machinga ID, so I just gave in and gave him some change to make him go away."

(Mama M, 50, Grocery Vendor)

"We suffer at the hands of those who are supposed to be on our side. They just come demanding money and will threaten you if you don't give them."

The extracts highlight the pervasive issue of *rushwa* (bribery) and its detrimental effects on MWEs, as they navigate systemic harassment and financial strain caused by corrupt officials. The participants' words expose how bribery creates significant barriers to sustaining their businesses and livelihoods. Mama G (52) expresses frustration, stating, *"It is the rushwa (bribe)…we are always getting harassed to put money in their pockets,"* which reflects the persistent exploitation MWEs face. Her use of *uonevu (bullying)* highlights how this harassment not only drains their financial resources but also creates an environment of intimidation and fear. This form of corruption leaves MWEs powerless and compels them to comply with demands to avoid further victimisation. Similar dynamics are reported among street vendors in Kenya, where police and local officials routinely extract small bribes to allow trading and avoid confiscation of goods, turning bribery into a daily cost of doing business (Dragsted-Mutengwa, 2018).

Similarly, Mama E (51) recounts a personal encounter, explaining how an official *"threatened to keep my Machinga ID"* unless she paid a bribe. Her decision to *"give in"* underscores the coercive nature of bribery, where women are forced to prioritise compliance over their rights, diverting limited income toward corrupt demands. This reveals how bribery systematically undermines their ability to operate their businesses freely and transparently. Evidence from India confirms this pattern, where women micro-entrepreneurs report paying bribes to navigate inspections and licensing requirements, diverting business capital to illicit fees instead of reinvestment (Devlina and Sahu, 2023).

Mama L (55) highlights the financial burden caused by bribery, sharing how she had to *"delay my granddaughter's school fees to avoid fines and fees imposed unjustly."* The word *"handicapping"* signifies how bribery and associated costs hinder not only their businesses but also their family responsibilities, creating a ripple effect of financial insecurity. Similar findings are noted in Bangladesh, where women entrepreneurs describe corruption and bribe demands from local authorities as barriers that force them to delay household spending and limit enterprise growth (Islam et al., 2019). Likewise, Mama M (50) generalises the experience, stating, *"We suffer at the hands of those who are supposed to be on our side."* Her words reflect a sense of betrayal and disillusionment, as government officials, who should be supporting small entrepreneurs, instead exploit them for personal gain. These accounts align with evidence from Peru, where municipal inspections in Lima's Gamarra market have been described as *"legalized extortion"* that forces women vendors to make informal payments to continue trading (Ginocchio, 2022). Comparable evidence from Morocco shows that bribery and

bureaucratic corruption disproportionately hinder women entrepreneurs, discouraging formalisation and constraining small enterprise sustainability (Suárez-Ortega and García-Cabrera, 2022).

Placing these experiences within the Tanzanian context, Galperin et al. (2020) and Tesfaye et al. (2021) show that women entrepreneurs often adopt compliance as a pragmatic strategy to survive in corrupt environments, recognising that refusal risks loss of permits, goods, or contracts. The typology developed by Komba et al. (2024, p. 3115) further supports this interpretation: while some entrepreneurs act as *"absolute resisters* or *relative resisters"*, the respondents in this study fall into the *"compliant"* category. Like the compliant entrepreneurs in Komba's findings, who saw corruption as a "cost of business" and paid bribes to avoid disruption, Mama G (52), L (55), E (51), and M (50) complied with demands to sustain daily operations, even at the expense of household needs.

Additionally, viewed through the RBV lens (Barney, 1991; Khattar and Agarwal, 2023), bribery drains MWEs of critical financial and relational resources by diverting business capital to corrupt officials instead of reinvestment or expansion. This undermines the scarce, valuable resources that underpin their competitiveness. From a HCT (Baral et al., 2023; Becker, 1964) perspective, harassment and repeated demands reduce the returns on women's entrepreneurial knowledge, negotiation skills and trading experience, as these capacities are redirected to navigating corruption rather than growing their enterprises. Together, RBV and HCT explain why compliance with bribery erodes both the strategic resources and human capital of MWEs, leaving them with diminished ability to sustain viable businesses (Mashenene and Kumburu, 2020).

In summary, bribery (*rushwa*) emerges as a recurring barrier for MWEs, forcing them to divert scarce financial resources to corrupt officials instead of investing in businesses or families. The words *"harassed," "threatened,"* and *"handicapping"* capture the oppressive nature of this corruption, which perpetuates a cycle of financial insecurity and powerlessness for MWEs in the markets of Dar es Salaam. Their compliance with bribery demands reflects a wider regional pattern documented by Tesfaye et al. (2021) and Komba et al. (2025), where compliance, rather than resistance, becomes the dominant survival strategy for women entrepreneurs operating in corrupt systems.

7.3.2.2 Urban Policing: Relocation of MWEs Businesses

The findings in this study reveal that physical location is a crucial factor for small traders in Tanzania, particularly for MWEs who rely on visibility and foot traffic for business stability. However, urban policing has forced MWEs, especially those in the Batik Industry to relocate from the streets to less visible areas. This is observed in **Image 7** below:

Image 7: From Streets to Silence: How Market Relocation Hurts MWEs in the Batik Industry in Ilala District

Extracts

"I don't know why they chose to relocate us here; business is very slow. They were saying that this would be the official market for small traders like us, but it is always empty. We are very dependent on our existing customers and them bringing us new customers we rarely get new customers" (Mama H, 63), Batik Making

"We go weeks without selling because people do not see us if we were on the roadsides, it's easy to call customers and show them your products" (Mama N, 61)

Image from fieldwork showing the new location of MWEs selling Batik



The building shown is known as the Machinga Complex, located in Ilala District. In Tanzanian street slang, "Machinga" refers to small traders. The second floor, indicated by the arrow, is a designated area specifically allocated for Batik sellers.

The Machinga Complex has inadvertently isolated Batik sellers like Mama H by placing them on the second floor, away from high-traffic areas and street-level visibility. This layout reduces their exposure to walk-in customers, which is critical for small traders who rely on passing foot traffic and visibility to attract new buyers. Mama H's statement that "business is very slow" and that the market is "always empty" underscores how physical location impacts her ability to reach potential customers, making it challenging to sustain her business.



Images Captured Inside and outside of Machinga Complex building Market in Ilala District at 14/09/22

During the visit to this market, it was observed that the batik sellers had only few customer base and usually these were people that these sellers had long-term contact with. Studies in Tanzania have documented similar challenges for traders in the Machinga Complex. According to Nyamsenda and Baruti (2022), traders placed in higher levels of structured markets experience significant drops in customer traffic due to poor visibility and accessibility, as most customers prefer shopping at street level where they can view products more easily. Additionally, research by Kibuga and Kimambo (2021) found that relocating small traders to designated complexes or upper levels often isolates them from their regular customer base, resulting in reduced income and unstable sales. These findings illustrate how the physical placement within such complexes inadvertently isolates traders and limits their market reach, highlighting the need for urban planning policies that prioritize accessible, visible spaces for small traders like those selling Batik.

SOURCE: *Interviews with Mama H and Mama S And Images from fieldwork observations*

The Tanzanian findings in **Image 7** demonstrate how urban policing through forced relocation disrupts women's businesses by removing them from visible, street-level trading spaces. MWEs such as Mama H and Mama N emphasised that business was "always empty" inside the Machinga Complex, where relocation to upper floors stripped them of access to walk-in customers and familiar social networks. These observations resonate with Tanzanian studies

(George et al. 2023; Mramba and Mhondo, 2020; Nyirenda and Msoka, 2019; Steiler and Nyirenda, 2021) that show relocation policies often undermine traders' livelihoods by reducing foot traffic and weakening established market ties.

Comparable evidence from Nigeria highlights the extent to which policing and eviction destabilise women entrepreneurs' businesses. In Lagos, street traders encounter task force officials who routinely demand bribes and confiscate goods, directly draining working capital and discouraging reinvestment (Adisa et al., 2023). In Abuja, research shows how urban authorities criminalise vending by demolishing stalls and evicting sellers, framing street work as incompatible with modern city visions (Adama, 2020). Lenshie et al. (2023) further demonstrate how policing during COVID-19 exacerbated the fragility of informal livelihoods, with women traders bearing a disproportionate burden as restrictions cut off daily income. Together these Nigerian studies mirror Tanzanian experiences by showing how relocation and harassment limit entrepreneurs' ability to sustain their businesses.

In South Asia, similar vulnerabilities emerge. In Delhi, Sekhani et al. (2019) describe how relocation to formalised vending zones isolates traders from spontaneous customers and entrenches their invisibility in urban planning. Likewise, Gehlot et al. (2023) highlight that street vendors in Delhi face constant insecurity from policing and municipal enforcement, which erodes their economic stability. Mittal et al. (2021) likewise find that women vendors in Delhi's neighbourhood markets struggle with poor infrastructure and harassment, leading to unstable earnings. In Bangladesh, Roy et al. (2021) and Rahman (2019) both underlines how street vendors remain highly vulnerable, with limited institutional support and frequent disruptions from policing practices that undermine their livelihoods.

Beyond South Asia, evidence from South-East Asia reinforces these patterns. In Manila, Recio (2022) shows that government interventions often co-opt or control vendors under the guise of order, resulting in marginalisation from profitable vending areas. Romero et al. (2024) further documents how police officers in Manila not only demand informal payments but, in some cases, exploit women vendors, aggravating both financial and social insecurities. In Hanoi, Thai et al. (2021) illustrate how COVID-19 restrictions curtailed vendors' ability to trade, forcing them into precarious coping strategies that drained business resources.

Evidence from Latin America also confirms that relocation and policing consistently weaken entrepreneurial resilience. In Bogotá, Bernal-Torres et al. (2020) describe how street vendors are stigmatised and marginalised by city authorities, eroding their legitimacy as economic

actors. Duque and Moreno (2022) highlight the gendered dimensions of this exclusion, showing how women vendors struggle to reconcile entrepreneurship with restrictive policies. Pelaez-Higuera et al. (2023) find that relocation in Colombia reduces opportunities for empowerment by fragmenting vendor communities. In Peru, Coletto et al. (2021) show how vendors in Lima were further stigmatised during COVID-19, treated as public order threats rather than essential providers, undermining both their income and survival.

Finally, in the MENA region, urban policing similarly constrains street entrepreneurship. In Egypt, Elsayed et al. (2022) document how vendors face prosecutions and surveillance that limit their ability to operate openly, while Mansour (2025) finds that restrictive information environments further disempower them. In Morocco, Ngoasong and Jafari (2021) reveal that relocation and policing practices in urban tourist centres limit women's entrepreneurial growth by disconnecting them from vital customer bases. Parallel evidence from Ethiopia, where Birhanu and Bisset (2024) analyse women vendors in Dire Dawa, shows that harassment and inadequate urban policy compound women's precarity in informal trade.

Viewed through RBV (Agrawal et al., 2024; Barney, 1991; Beamish and Chakravarty, 2021; Ferreira and Ferreira, 2024), relocation strips MWEs of critical entrepreneurial resources such as prime locations, customer visibility, and embedded social networks that constitute their competitive advantage. From a HCT (Baral et al., 2023; Becker, 1964; Khattar and Agarwal, 2023) perspective, policing reduces the returns on women's experiential knowledge, trading skills, and negotiation capacities by forcing them into environments where these abilities cannot be fully utilised. Together, RBV and HCT highlight that urban interventions not only displace traders geographically but also erode the strategic resources and human capital that underpin women's enterprises (Baral et al., 2023; Ferreira and Ferreira, 2024).

From an entrepreneurial perspective, the consequences are profound. Relocation reduces daily income, diverts scarce working capital to bribes or compliance, and interrupts customer relationships that sustain repeat business (George et al. 2023). Women operating as sole proprietors face the greatest risks, as even short disruptions directly translate into lost sales, inability to cover household needs, and missed reinvestment opportunities (Romero et al., 2024). Thus, The Tanzanian experiences of Mama H (63) and Mama N (61) therefore reflect a global pattern: urban policing not only restricts vending spaces but also undermines the survival and sustainability of women-run enterprises.

7.3.3 Political Gatekeepers Perspectives on Urban Policing

Some political officials responded to the claims raised by MWEs regarding urban policing in informal markets, as expressed below. These extracts provide insight into how political authorities justify actions taken against informal traders, revealing the tension between maintaining public order, enforcing legality, and supporting livelihoods, while also exposing the disconnect between policy intent and its real-world impact:

President Samia Suluhu Hassan

"We have given [the machinga] freedom to do business so that they can get their daily bread, but we have observed laxity to the extent that they are everywhere and block shop owners. As it is shop owners are now using the 'Machinga' to operate their businesses so that they could earn their living profitably as informal traders who do not pay tax. This denies the Government revenue because Machinga do not pay tax but the shop owners are required to pay tax."

(Mr E, District Authority, Ubungo Municipal)

"I will explain myself like this: say there is a thief terrorising everyone, but you find that he steals because of his poor circumstances. Must we let him go because he is poor or punish him because he has taken that which is not his? You see, rules are created to maintain order in society, so there is only right or wrong; both cannot equally be correct… As authorities, we only have two sides: is it legal or illegal?

(Mr K, District Authority, Kinondoni Municipal)

"They make the places dirty by throwing all their waste on the roads without cleaning, which creates a nuisance for everybody else. We have repeated ourselves to them multiple times, but they do not listen, so we need to take the necessary actions, and part of that is demolitions to send a message that if you break the laws, you will suffer the consequences."

(Mr N, District Authority, Temeke Municipal)

"We are seen as the bad guys, but are we doing something wrong? Last year we had a case where one of the drivers crashed into a trader's business on the roads. Now, while we can say it was reckless driving, under the law, the trader was in the wrong because he wasn't supposed to be conducting his business there in the first place, so our acts might be perceived as injustices, but we do this to avoid accidents like this where the victim himself is in the wrong."

Some political officials responded to the claims raised by MWEs regarding urban policing in informal markets, as expressed below. These extracts provide insight into how political authorities justify actions taken against informal traders, revealing the tension between maintaining public order, enforcing legality, and supporting livelihoods, while also exposing the disconnect between policy intent and its real-world impact.

President Samia Suluhu Hassan acknowledges the economic role of *Machinga* (informal traders) in earning their "daily bread," yet criticises their widespread presence for *"denying the Government revenue"* due to their informal tax status. This reflects a long-standing state concern in Tanzania, where authorities perceive informality as undermining structured tax systems (Lyons et al., 2014; Mramba, 2025). While informal trade sustains vulnerable populations, it is positioned as a fiscal threat that justifies regulation and formalisation. Likewise, George et al. (2023) show that the Wamachinga ID initiative, framed as inclusion, was interpreted by officials as a control mechanism rather than support, highlighting the gap between policy discourse and vendor realities. From an RBV (Barney, 1991) lens, such framings signal how political actors view informal vendors as failing to generate state-valued resources, while ignoring the fact that vendors' prime locations, customer trust and market knowledge are in themselves valuable assets (Khabbaz and Kuran, 2024).

Likewise, Mr E, from Ubungo District Authority, frames urban policing as a binary of *"legal or illegal,"* likening informal trade to theft. This rigid interpretation mirrors the coercive frameworks described by Steiler (2023), where Tanzanian labour institutions regulate informality through punitive measures rather than dialogue. Furthermore, Nyirenda and Msoka (2019) argue that fragmented urban governance in Dar es Salaam reinforces exclusion, as relocations to the Machinga Complex ignored systemic vendor needs such as street visibility and foot traffic. Here, the HCT (Becker, 1964) perspective clarifies how political framings strip away the returns from MWEs' accumulated skills, negotiation abilities and trading experience, because these cannot thrive in hostile or hidden market environments (Arshed et al., 2021).

Mr K of Kinondoni Municipal justifies punitive action by pointing to waste and nuisance, using demolitions as deterrence. Such reasoning reflects what Mramba (2022, p. 296) terms the *"exclusion domains"* of Tanzanian street vending, where vendors are punished rather than supported. Additionally, Steiler and Nyirenda (2021) found that relocations disrupted social and trading networks, with vendors marginalised by poor market layouts. Comparable enforcement logics are evident elsewhere in SSA. For example, in Accra, Ghana, beautification campaigns displaced vendors under the guise of cleanliness and modernisation (Spire and Choplin, 2018), while in Nigeria, officials justified evictions in Lagos and Abuja as necessary for urban order and safety (Adama, 2020; Adisa et al., 2023; Lenshie et al., 2023). In each instance, the RBV logic illustrates how access to visible trading spaces is an intangible yet vital resource that is diminished by authorities (Mhando and Mhando, 2022). Meanwhile, the HCT

emphasises how women's entrepreneurial skills become less effective in environments characterized by harassment and uncertainty (Mashenene and Kumburu, 2020).

Similarly, Mr N of Temeke Municipal defends policing as a safety measure, citing accidents caused by roadside vending. While he expresses that enforcement *"may be perceived as injustices,"* his framing reflects what Mramba (2025) identifies as governance logic that privileges state control and revenue over social inclusion. Likewise**,** Mramba and Mhondo (2020) argue that relocation policies in Tanzania neglected trader welfare, while Steiler (2021) shows that officials justified harsh enforcement on grounds of public safety despite the loss of livelihoods. When interpreted through HCT, such justifications reveal how women's long-cultivated trading experience yields reduced returns under coercive enforcement (Mramba, 2025), while RBV shows that critical resources such as social networks and foot traffic are stripped away by relocation (Duque, 2022; Ngoasong and Jafari, 2021)

Furthermore, comparable perspectives are evident globally. In South-East Asia, authorities in Manila have long framed vendors as disruptors to urban order. Recio (2022) and Dovey et al. (2022) show how municipal governments justified evictions as essential to reclaim public space, while Romero et al. (2024) highlight how police officers in Manila even demanded bribes and sexual favours from vendors under the guise of enforcement. In China, state actors in Guangzhou employed spatial strategies of governmentality to "formalise" vending, privileging aesthetics and spatial control over livelihood protection (Huang et al., 2019). In India, Sharma (2024) finds that political narratives ignored structural drivers such as gendered exclusion, instead framing informality as a legal or moral failure. In Latin America, Colombian authorities invoked law and order logics: Porras-Santanilla and Fleischer (2023) demonstrate how Bogotá's officials used legal mechanisms like *tutela* to regulate vendors, while Falla and Valencia (2019) show how access to public space was contingent on municipal permission rather than rights. Additionally, cross-regional reviews confirm these patterns. For example, Peimani and Kamalipour (2022) argue that state actors across the Global South often see vendors as damaging to urban modernity, while van Eck and Rath (2024) highlights how political rhetoric stigmatises vendors as morally deficient, legitimising exclusionary policing.

Overall, the extracts and comparative evidence reveal a consistent pattern: political gatekeepers justify policing and relocation through discourses of legality, sanitation, safety, and revenue collection. Furthermore, these perspectives frame interventions as necessary for order and governance, but they overlook the systemic inequities faced by MWEs. From an RBV

perspective, political discourses strip women traders of strategic resources such as location, visibility and customer trust, while through HCT they diminish the returns on human capital embodied in women's entrepreneurial skills and experience. The result is a hostile regulatory environment that sustains vulnerability rather than enabling inclusion (Mramba, 2025), reinforcing the disjuncture between political authority and entrepreneurial survival.

7.3.4 Discussion Two: Connecting the Findings on Political Institutions (PIs) to Broader Literature

The findings show that PIs shape MWEs' entrepreneurial lives through three interlocking mechanisms: health security, integrity of street-level governance, and regulation of trading space. First, NHIF practices produce age-graded exclusion that raises out-of-pocket health costs and interrupts trading, especially after age 60. Tanzanian evidence on limited benefit packages, unaffordable premiums, and weak responsiveness aligns closely with participants' accounts (Amani et al., 2021; Amani et al., 2023; Mwinuka et al., 2022; Naibu and Maliganya, 2024). Structural analyses questioning the feasibility of mandatory insurance for informal workers without subsidy reinforce these concerns (Kilonzo et al., 2023; Mori, 2023). Comparable patterns of affordability barriers, uncovered services, and ageist practice appear across SSA, South Asia, LAC, and MENA, demonstrating that exclusion of older informal workers is a wider policy failure rather than an isolated Tanzanian anomaly (Ahmadi et al., 2021; Amani et al., 2023; Atake and Amendah, 2018; Bouzaidi and Ragbi, 2024; Chowdhury et al., 2023; Chowdhury and Singh, 2024; Espinoza-Pajuelo et al., 2024; Fløytrup et al., 2022; Hammad et al., 2025; Khatri et al., 2025; Maritim et al., 2023; Mousavi et al., 2023; Serván-Mori et al., 2023; Sheikh et al., 2022; de Araújo et al., 2023). A life-course lens clarifies why these deficits weigh heavily on MWEs: long histories of precarious work and caregiving increase health needs just as formal protection remains thinnest (Elder, 1994; Spitzer and Mabeyo, 2014). Intersectionality further explains how age, gender, informality, and low educational attainment combine to intensify risk (Anthias, 2013; Crenshaw, 1989).

Second, everyday integrity failures through rushwa operate as a shadow tax on microenterprise. Participants' decisions to comply in order to avoid confiscation, sanction, or prolonged disruption mirror findings from East Africa, South Asia, and Latin America, where petty corruption is routinised in street-level regulation and inspection (Devlina and Sahu, 2023; Dragsted-Mutengwa, 2018; Galperin et al., 2020; Ginocchio, 2022; Islam et al., 2019; Suárez-Ortega et al., 2022; Tesfaye et al., 2021). From the RBV framework, bribery drains scarce strategic resources such as working capital and customer goodwill that underpin competitive

advantage in low-margin markets (Barney, 1991; Khattar and Agarwal, 2023). HCT shows how the returns to women's hard-won experiential skills are depressed when effort is redirected to navigating harassment rather than serving customers and improving products (Baral et al., 2023; Becker, 1964; Mashenene and Kumburu, 2020). The typology of compliant versus resisting entrepreneurs observed elsewhere in Tanzania fits participants' pragmatism; compliance functions as a survival strategy, not a signal of passivity (Komba et al., 2024).

Third, urban policing and relocation policies reconfigure the fundamental resource on which petty trade depends: visible, high-footfall space. Tanzanian studies document how moves to upper floors or enclosed complexes sever traders from walk-in customers and embedded social ties, producing immediate revenue loss and long-term erosion of networks (George et al., 2023; Mramba and Mhondo, 2020; Nyirenda and Msoka, 2019; Steiler and Nyirenda, 2021). This pattern recurs across Nigeria, South Asia, South-East Asia, LAC, and MENA, where enforcement framed as cleanliness, order, or safety results in displacement from profitable pitches and the weakening of vendor communities (Adama, 2020; Adisa et al., 2023; Bernal-Torres et al., 2020; Birhanu and Bisset, 2024; Coletto and Jaber, 2021; Duque, 2022; Elsayed et al., 2022; Gehlot et al., 2023; Lenshie et al., 2023; Mittal et al., 2021; Ngoasong and Jafari, 2021; Pelaez-Higuera et al., 2023; Rahman, 2019; Recio, 2022; Romero et al., 2024; Roy et al., 2021; Sekhani et al., 2019; Thai et al., 2021). In RBV terms, location and face-to-face trust are core, inimitable assets for MWEs; relocation strips these resources and downgrades advantage. HCT clarifies the loss of return on accumulated market knowledge and negotiation skill when women are pushed into sites where those capacities cannot be leveraged.

Political gatekeepers' rationales in this study echo well-documented state narratives across the Global South: informality is framed as a revenue leak, legality is defined in narrow terms, and enforcement is justified by sanitation or safety (Lyons et al., 2014; Mramba, 2022; Nyirenda and Msoka, 2019; Spire and Choplin, 2018; Steiler, 2021; Steiler, 2023). Comparative work shows similar discourses in Manila, Guangzhou, Delhi, Bogotá, and elsewhere, where aesthetic modernity and order are prioritised over livelihood protection (Dovey et al., 2022; Falla and Valencia, 2019; Huang et al., 2019; Peimani and Kamalipour, 2022; Porras-Santanilla and Fleischer, 2023; Recio, 2013; Sharma, 2024; Van Eck, 2024). The Tanzanian data add specificity by showing how these narratives collide with ageing bodies, caregiving roles, and the spatial economies of women-dominated trades.

Overall, this study makes four main contributions. First, it provides one of the few detailed accounts of how political institutions affect the entrepreneurial experiences of mature women in SSA, going beyond general studies of informality to show how women themselves emphasise the role of age. Second, it highlights that age is central to these experiences, as women describe time poverty, physical strain, and health needs that intensify their vulnerability in interactions with political systems. Third, it demonstrates clear differences from Western literature, where institutional support is usually visible and predictable, whereas in Dar es Salaam barriers arise at a more basic level through invisibility of provision, punitive regulation, and exclusionary health coverage. Fourth, it contributes theoretically by showing how political practices drain both the resources that sustain women's businesses and the value of their accumulated skills. In doing so, the study shifts attention from individual shortcomings to the structural ways political institutions undermine or enable entrepreneurial survival.

7.4 Financial Institutions (FIs)

This section delves into crucial aspects of financial behaviour and decision-making, shedding light on diverse perspectives and challenges of MWEs' experiences with Dar es Salaam FI's. Within the hierarchy framework, compared to SIs and PIs, FIs had the most influential impact on MWEs. This impact will be delineated in the sections below:

7.4.1 Age-Driven Borrowing Fears

For the oldest participants in this study, age was a concern when it came to accessing financial support from FIs. These fears are expressed below:

Mama N, 61, Batik making

"I am still working at this my age, and I feel like if I go now asking for loans, I am just taking on extra problems that my life cannot afford."

Mama S, 67, Batik Making

"I've lived through many seasons. My batik business has been my life's work, and I've always managed to keep it afloat, no matter the tides. Now, at 67, a loan, at my age? It feels like gambling with time I don't have to lose. What if something goes wrong? What if I can't repay it? I've always been proud of sustaining my art with what little I had, never owing anyone. Debt is a heavy burden, one I don't want to carry into my twilight years."

The quotes reveal a deep reluctance among older participants to engage with financial institutions for loans due to age-related concerns, such as fear of repayment failure, emotional strain, and a desire to maintain self-sufficiency. For example, Mama N (61) highlights the

immediate practical anxiety of taking on debt at her age. Her statement, *"taking on extra problems that my life cannot afford,"* reflects how older women entrepreneurs view borrowing as an additional burden that could destabilise their already precarious financial situation. This sentiment is mirrored in Tanzanian studies, where women-owned firms often avoid applying for formal loans and rely instead on informal arrangements because of perceived risks and institutional barriers (Naegels et al., 2018; Tegambwage and Kasoga, 2022). Likewise, Kato (2023) and Simatele and Kabange (2022) shows how informal traders in East Africa (Tanzania, Uganda, Kenya, etc.,) and South Africa self-finance rather than approach FIs, reflecting similar caution around debt exposure. From an RBV perspective (Barney, 1991), this behaviour can be seen as a way of protecting intangible resources such as independence, trust, and reputation, which have been built over decades and cannot easily be replaced if lost.

Mama S (67) expands on this perspective by linking age-driven borrowing fears to a sense of pride and legacy. She views loans as *"gambling with time I don't have to lose,"* a metaphor that underscores the limited payback horizon older participants feel they face. From the perspective of life-cycle and opportunity cost theories, older adults perceive loans as riskier because there is insufficient time to recoup investment returns (Gordo et al., 2022). Her fear of *"what if something goes wrong?"* aligns with behavioural research on debt aversion, which shows that people experience borrowing as an emotional burden, especially in later life (Prelec and Loewenstein, 1998). The statement, *"Debt is a heavy burden, one I don't want to carry into my twilight years,"* reinforces a strong desire for financial independence and refusal to leave unresolved liabilities. This resonates with socioemotional selectivity theory (Carstensen, 1992; Carstensen and Reynolds, 2022), which suggests that as time horizons shorten, older adults prioritise certainty and emotional well-being over risky opportunities. Similarly, from a HCT (Becker, 1964) perspective, participants accumulated knowledge and skills in batik making still hold value, but the shortened time horizon for returns makes debt appear incompatible with their stage of life.

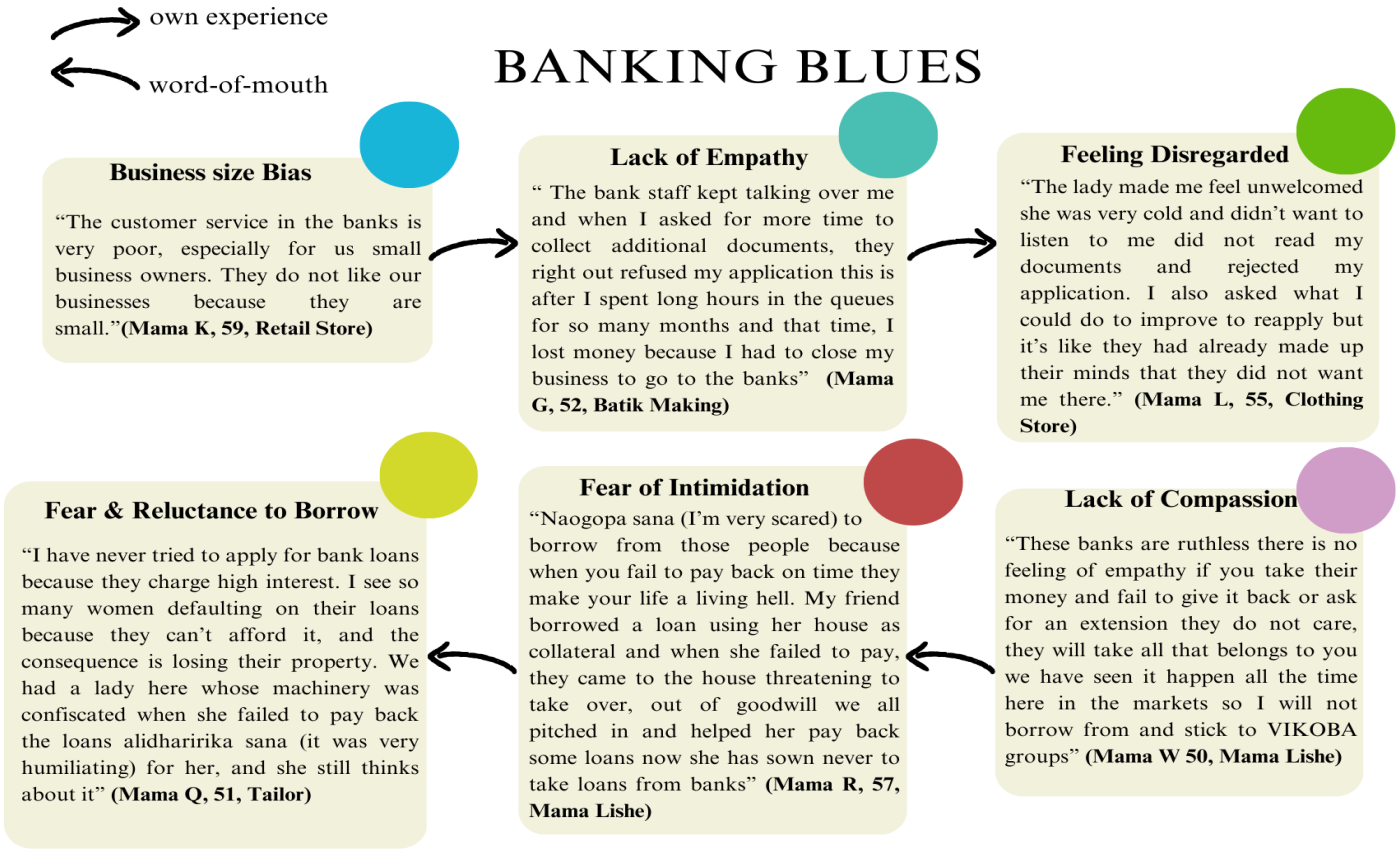
These findings suggest that older women entrepreneurs' reluctance to seek loans is influenced not only by practical concerns, such as repayment risks, but also by emotional and cultural factors. Similar patterns emerge in other contexts. In Ghana, women micro-entrepreneurs explicitly report fear of default and social penalties as reasons for avoiding bank credit (Ackah et al., 2024). In Bangladesh, microcredit has been shown to heighten stress and worry, discouraging further borrowing, particularly among women (Bhuiyan and Ivlevs, 2019). Additionally, van Thiel et al. (2024) demonstrate in Peru and Brazil that fear of debt strongly

predicts lower take-up of credit among sole traders, while Machado et al. (2024) highlight the prevalence of over-indebtedness concerns in Brazil, reinforcing rational debt avoidance. In the MENA region, women micro-entrepreneurs also self-ration credit, perceiving loans as more burdensome than beneficial (Al-Shami et al., 2021; Berguiga and Adair, 2024).

These findings suggest that MWEs' reluctance to seek loans is shaped by more than repayment risks. A life-course perspective highlights how disadvantages accumulate over time, restricting later-life financial choices and amplifying anxiety around debt (Elder, 1994; (Sun and Houle, 2018). Intersectionality further shows how gender, age, and socio-economic status combine to intensify this caution (Anthias, 2013; Crenshaw, 1989), leaving older women doubly vulnerable in contexts where institutional support is limited (Rutagumirwa and Bailey, 2022; Vera-Sanso, 2023). Cross-regional evidence (Ackah et al., 2024; Al-Shami et al., 2021; Berguiga and Adair, 2024; Bhuiyan et al., 2019; Machado et al., 2024; van Thiel et al., 2024) from Ghana, Bangladesh, Brazil, Peru, and the MENA region confirms that fear of default, stress linked to microcredit, and concerns over over-indebtedness are common among women entrepreneur. Placed within life-course and intersectional frames, Mama N's (61) and Mama S's (67) experiences reveal layered disadvantage: earlier structural exclusions, shortened repayment horizons, and cultural expectations converge to produce financial anxiety (Spitzer and Mabeyo, 2014; Vera-Sanso, 2023). Thus, the findings reveal that for older women, rejecting debt is not simply cautionary but a deliberate strategy to preserve dignity, independence, and stability at a stage of life where both security and legacy matter most.

7.4.2 Banking Blues

The participant narratives revealed the hesitancy to seek external financial support from FIs because of banking blues. MWEs' banking blues experiences with FIs, specifically banks, reveal a common theme of poor customer service and challenges in accessing financial services. These narratives come from both MWEs' experiences as well as word-of-mouth (WOM) from their social circles, as shown below:



Source: Researchers' findings from interviews (2022–2023)

A key issue is business size bias. Mama K (59) explained, "They do not like our businesses because they are small." In Tanzania, women entrepreneurs frequently report discouragement from applying for loans due to collateral requirements, high interest rates, and perceived institutional bias (Tundui and Tundui, 2020). Studies (Maliva et al., 2024; Lugalla et al., 2023) of Tanzanian tourism entrepreneurs confirm that women's access to finance remains uneven, often dependent on family or informal networks (Maliva et al., 2024). Evidence on loan fungibility further shows that credit is frequently redirected to urgent household needs, leaving women cautious about future borrowing (Kato, 2023). HCT (Becker, 1964) help to explain this caution: although women have invested in skills and knowledge, banks undervalue such intangible assets, privileging physical collateral instead. This undervaluation intersects with gender and age, as older women are viewed as riskier borrowers despite decades of experience,

producing an enduring structural disadvantage. Comparable findings from Ghana show that women micro-entrepreneurs avoid bank credit for fear of high interest and default penalties (Ackah et al., 2024), while rural Nigerian women micro-preneurs rely on informal savings groups due to exclusion from formal credit (Oranu et al., 2020). The participants narratives further expressed a lack of empathy from bank staff compounds these challenges. For instance, Mama G (52) recounted, "The bank staff kept talking over me… they refused my application after I spent long hours in queues." Tanzanian research documents similar frustration as women lose valuable business time in bureaucratic bank processes (Teixeira and Sharifu, 2017). Here, a life-course lens (Dy et al., 2024; Elder, 1994) highlights how repeated experiences of disregard accumulate across entrepreneurial journeys, creating long-term scepticism that shapes later decisions. In Ghana and Uganda, women also describe dismissive treatment that discourages reapplication (Ackah et al., 2024; Nanyanzi et al., 2024a). Comparable evidence from the Philippines shows how female borrowers perceive microfinance officers as unsupportive, discouraging repeat borrowing (Tan-awon et al., 2025). In Indonesia, women MSMEs report that low financial literacy interacts with rigid bank processes to constrain access (Suryani et al., 2024). In Vietnam, female-owned SMEs face tighter constraints than men and depend heavily on personal networks (Bui and Long, 2021; Pham and Talavera, 2017). Intersectionality (Ahl, 2006; Anthias, 2013; Crenshaw, 1989) clarifies how these layers of disadvantage combine: gendered stereotypes, limited assets, and later-life age profiles intersect to intensify barriers to finance.

Feelings of disregard also erode confidence in formal finance. Mama L (55) explained, "*The lady made me feel unwelcomed… it's like they had already made up their minds."* Such interpersonal exclusion aligns with Tanzanian evidence showing that women's needs are often disregarded in financial negotiations (Lindvert et al., 2018). From an RBV standpoint (Barney et al., 2021; Cooper et al., 2023; Pereira and Bamel, 2021), these experiences show how women protect relational resources such as trust, independence, and community reputation by avoiding institutions that make them feel disrespected. Similar exclusionary dynamics appear in Peru and Brazil, where small traders report reluctance to borrow due to banks' disregard for their realities and the risks of over-indebtedness (Machado et al., 2024; van Thiel et al., 2024).

Fear of intimidation further discourages engagement. Mama R (57) recalled how her friend's home was threatened with repossession after loan default. Tanzanian women have similarly reported humiliation and stigma when collateral is seized (Lindvert et al., 2018). In Brazil, over-indebtedness is widespread with legal reforms introduced to address the consumer credit

crisis (de Souza et al., 2025). Likewise, across the MENA region, econometric studies identify both demand- and supply-side hurdles that limit women's access to finance (Berguiga and Adair, 2023). In Yemen, microcredit may improve incomes but fails to alter patriarchal controls, leaving women cautious about further debt (Alaghbari et al., 2021). Life-course insights again help explain this caution: women who have witnessed or personally endured asset loss earlier in their lives internalise those experiences, shaping an enduring reluctance to risk family property in later years.

Fear and reluctance to borrow were also reinforced by humiliation and peer experiences. Mama Q (51) explained, *"I have never tried to apply for bank loans because they charge high interest… it was humiliating for her."* Tanzanian women frequently divert credit to pressing household needs, reinforcing reluctance to re-borrow (Kato, 2023). In Bangladesh, large-sample studies reveal that microcredit heightens stress and reduces life satisfaction, discouraging future borrowing (Bhuiyan and Ivlevs, 2019). In rural Pakistan, patriarchal control over financial decisions constrains the empowerment potential of microfinance (Altaf et al., 2024). These examples demonstrate how structural exclusion converges with psychological burdens, illustrating the socio-emotional trade-offs women make in deciding whether to borrow.

In conclusion, the banking blues highlight how structural and emotional barriers directly shape women entrepreneurs' engagement with formal finance. Rather than simply being excluded, many deliberately avoid banks, resulting in low demand for external finance. Earlier women;s entrepreneurship literature (De vita et al., 2013; Ghosh et al., 2017; Panda, 2018) emphasised gender discrimination in access to finance but this study's findings show that women often choose not to demand credit because of fears of humiliation, asset loss, and lack of empathy. Regional evidence across SSA, LAC, South Asia, MENA, and South-East Asia confirm that reluctance is not only supply-driven but also rooted in demand-side perceptions of risk (Altaf et al. 2024, Berguiga and Adair, 2024; Leitch et al., 2018; Lindvert et al., 2015). For entrepreneurship, this means that finance gaps cannot be resolved by expanding credit supply alone, the demand for finance by women themselves matters as well as argued by critic scholars (Leitch et al., 2018; Lindvert et al., 2015; Nziku and Henry, 2021). Also, human capital investments by women remain undervalued, their relational resources are protected through avoidance of hostile institutions, and life-course experiences of exclusion reinforce scepticism to demand for finance over time (Mashenene and Kumburu, 2020). Intersectional disadvantages magnify this reluctance, as gender, age, and socio-economic status combine to

constrain borrowing (Simatele and Kabange, 2022). The muted demand for external finance therefore represents a critical pause on enterprise growth which pushes women to sustain businesses within informal ecosystems like VIKOBA, which offer safety and dignity but limit opportunities for scale and formalisation as will be explored later within this chapter.

7.4.3 Financial Gatekeepers' Perspectives

To provide a comprehensive review, this study gathered the statements from the representatives at CRDB Bank, NMB Bank, and NBC Bank to provide a multifaceted perspective on the challenges and criteria associated with loan approvals in the context of small business financing. Their statements highlight issues on business viability and the applicants' understanding of their banking business models.

7.4.3.1 Business Viability of Applicants

In banking and finance, the delicate balance between supporting entrepreneurs and managing risk is a constant challenge for FIs. The extracts, as shown below from various bank representatives, shed light on this intricate dynamic, revealing the complexities that arise when potential borrowers seek funding for their ventures:

Mrs F, Loan Department, CRDB Bank

"People think we are running a charity, but we are also doing business. Many people simply do not qualify for the loans they ask for. We had a lady who wanted to open a clothing store, and when we asked for basic information like why does she want to do this business and where does she see it going, she could not answer us, so we rejected her. How can we help her if she doesn't know what she wants?"

Mr H, Loan Department, NMB Bank

"As banks, we have limited resources and unlimited borrowers, so borrowers must understand that they need to put their best self forward to secure funds because others are competing for the same financial resources. Some business owners have a good business model, especially women entrepreneurs, but they do not have collateral we can leverage the loan against, so they are rejected. Some have both and we accept them because they meet the loan criteria."

Mr L, NBC Bank

"We try to cater to all businesses because we understand the difficulties, especially when it comes to producing official financial statements, but some business owners have a bad relationship with money. Some cannot even tell us verbally what they made in the last three months, which to us indicates poor planning and financial management, so we reject them by default."

Mrs F from CRDB Bank underscores the importance of business clarity and direction in securing loans. She states, *"People think we are running a charity, but we are also doing*

business... How can we help her if she doesn't know what she wants?" This quote reflects a perception that MWEs lack clear business plans or strategic visions. While the bank frames this as a failure on the part of borrowers, it overlooks the systemic challenges MWEs face, such as limited education on business planning, restricted access to resources, and informal business structures. Studies from Ghana confirm that loan officers rely heavily on hard and soft "signals," such as the ability to articulate a vision, separation of business and personal finances, and data completeness when making decisions (Gyimah et al., 2022; Umuerri et al., 2024). Similar patterns are reported in Egypt, where credit managers prioritise management reports and disclosure quality in loan approvals (Metwally et al., 2021). Evidence from Bolivia also shows how officers' approval conditions vary by borrower traits, reflecting discretion around perceived business clarity (Martínez et al., 2019)

Mr H from NMB Bank highlights the role of competition and collateral in loan approvals, stating, *"Some business owners have a good business model, but they do not have collateral… so they are rejected."* This perspective reflects a rigid financial system that prioritises collateral as security, disadvantaging MWEs who often lack substantial assets to pledge. Many MWEs operate in informal sectors with minimal resources, which makes meeting collateral requirements particularly challenging. Manara and Pani (2023) reveal how Tanzanian banks heavily depend on titled property as loan collateral but gaps in property rights and titling reforms constrain many borrowers. Similarly, in Nigeria, SMEs are rationed out of credit because of stringent collateral standards (Saheed and Ijaiya, 2024). Similar dynamics appear across SSA, where collateral requirements and lender methodologies systematically restrict women-owned SMEs (Simba et al., 2023).

Another perspective on business viability is offered by Mr L from NBC Bank, who notes that some applicants *"cannot even tell us verbally what they made in the last three months… so we reject them by default."* This reflects a wider perception (Leitch et al., 2018; Lindvert et al., 2015, 2018; Simba et al., 2023) that small business owners lack the financial literacy and record-keeping required for loan approval, a challenge intensified for MWEs operating in informal markets with irregular income and limited tools for financial tracking. International evidence (e.g. India, Egypt, Philippines, Ecuador, Cameroon, etc.) shows that such assessments rest not only on financial information but also on officer discretion shaped by gender and social context. In India, riot-exposed Hindu managers lent less to Muslim clients despite lower default rates, illustrating how personal backgrounds influence judgement (Fisman et al., 2020). Similar patterns appear elsewhere. Officers in the Philippines rely heavily on the credibility of audited

statements (Prieto and Mandigma, 2024), while Indonesian Islamic banks base decisions on risk appetite, information asymmetry and perceived managerial capacity (Saifurrahman and Kassim, 2023). Egyptian credit managers emphasise disclosure quality, and digitalisation reforms have recalibrated institutional approaches to risk and inclusion (Metwally et al., 2021; Metawa et al., 2023).

Gender and relational dynamics further shape outcomes. Evidence from Ecuador shows that female loan officers achieve stronger repayment across all client types, with effects persisting when borrowers previously worked with a woman, suggesting that relational approaches strengthen trust and repayment discipline (Otiti et al., 2021). Findings from Cameroon complicate this pattern, as male officers perform better during periods of heightened risk, indicating that officer behaviour reflects organisational norms and operating pressures (Tchuigoua, 2022). A multi-country study similarly shows that gender pairings between borrower and officer influence loan size, credit availability and repayment management (Blanco-Oliver et al., 2024).

Taken together, these studies show that financial literacy is only one aspect of loan assessment. Officer discretion is shaped by social experience, institutional expectations and relational cues, which means that MWEs who struggle to articulate financial information are judged not only on documentation but on perceived credibility. This reinforces the barriers highlighted by Mr L and shows how systemic and interpersonal factors intersect to restrict MWEs' access to formal finance.

When linked to previous findings, these perspectives further explain why MWEs feel alienated and discouraged from engaging with formal banking systems. Earlier accounts highlighted fears of intimidation, humiliation, and high interest rates as key deterrents to borrowing (see section 7.4.2). Loan officials' insistence on collateral, financial clarity, and management skills reflects a disconnect between their expectations and the realities faced by MWEs. These systemic barriers push women entrepreneurs toward informal alternatives, such as VIKOBA groups, which offer more flexible, supportive, and accessible financial solutions (Mwingizi et al., 2024). In summary, while financial representatives view their lending practices as necessary for managing risk and ensuring repayment, their rigid requirements exclude MWEs who operate in informal and resource-limited contexts. The emphasis on collateral, business planning, and financial literacy fails to account for the systemic challenges faced by MWEs, reinforcing their exclusion from formal financial systems.

7.4.3.2 Borrower Behaviours

Expanding from the previous section, the representatives from FIs further revealed borrower behaviours that make them create complex rules in accessing finance. The statements from the officials provide additional context:

Mrs F, Loan Department, CRDB Bank

"We are not discriminating; we have seen again and again that some clients do not use the business loans for their intended purposes, and because of people like that misusing funds, we have to be very strict on who we give credit to.**"**

Mr H, Loan Department, NMB Bank

"I am personally very guarded with small businesses because most are very flaky; they don't understand financial obligations. As bankers, we are here to serve the customers, but they must also fulfil their obligations. Some take business loans to fund personal obligations, and, in the end, everybody loses."

Mr L, NBC Bank

"I remember a case last year where we granted this woman a business loan of about Tzs 20 million, but later we found out that she did not use the money for her business but rather spent it on medical reasons and other personal issues, so we had to snatch her collateral."

Mr L from NBC Bank recounted a case in which a woman diverted a Tzs 20 million loan to medical and personal expenses, rather than business investment, leading to collateral repossession. This underscores how urgent household shocks often force women entrepreneurs to channel business credit into non-business needs. Similar findings are evident in Bangladesh, where health shocks and medical emergencies significantly disrupt loan repayment (Hossain et al., 2019) and where medical treatment loans have been shown to reduce out-of-pocket costs but create tension with business-related obligations (Islam et al., 2024). Such cases illustrate the overlapping financial domains in which MWEs operate, where business and household needs cannot easily be separated.

Mrs F from CRDB Bank noted that repeated misuse of funds has made banks *"very strict on who we give credit to."* This reflects a reactive approach to risk management, where collateral is strictly enforced, even when misuse arises from systemic vulnerabilities. Evidence from Tanzania shows how land titles are transformed into collateral to secure loans, embedding institutional practices that intensify borrower risk when repayment falters (Manara and Pani, 2023). In Zimbabwe, research further demonstrates that predictors of delinquency often include

diversion of loan funds to immediate consumption, reinforcing institutional perceptions of irresponsibility (Chamboko and Guvuriro, 2022).

Mr H from NMB Bank described small businesses as *"flaky,"* suggesting that many borrowers lack financial literacy and an understanding of obligations. This sentiment is reflected in studies across contexts. In Ghana, Ofori and Kashiwagi (2022) found that a significant share of microfinance clients diverted loans to household consumption, limiting their business impact. In Kenya, digital loan users often juggle multiple debts and sell assets to repay, reinforcing the precariousness of household–business financing strategies (Kim and Duvendack, 2024). Comparable evidence from Indonesia shows that households face structural financial vulnerability, leaving them susceptible to loan diversion under income shocks (Noerhidajati et al., 2021).

Beyond SSA and Asia, similar dynamics are observed in Latin America. In Bolivia, Garcia et al. (2022) demonstrated that microcredit without strong technical support frequently results in weak business outcomes, while in Peru and Mexico, credit often supports household welfare rather than strictly business investment (Maehara et al., 2024; van Gameren et al., 2024). These patterns underline the blurred boundaries between entrepreneurial and household finances, which FIs often interpret as misuse. Within MENA, research has shown that access to finance for women remains constrained by strict collateral demands and gender biases in credit assessments. Berguiga and Adair (2021) found that women across Egypt, Morocco, and Tunisia faced significant barriers in securing loans, while Naguib (2022) highlighted that Moroccan women entrepreneurs identified finance as the most pressing barrier to sustaining ventures. This reflects the mistrust conveyed in Mr H's description of borrowers as financially unreliable.

The evidence presented through both banker testimonies and the wider literature (Berguiga and Adair, 2021; Garcia et al., 2022; Maehara et al., 2024; Naguib, 2022; van Gameren et al., 2024) illustrates a fundamental mismatch between the priorities of financial institutions and the realities of women entrepreneurs. Banks focus on safeguarding repayment through strict collateral enforcement and restrictive credit screening, while MWEs navigate precarious conditions where household shocks, unstable incomes, and health expenses frequently intersect with business needs (Hossain et al., 2019; Islam et al., 2024). In these circumstances, the diversion of funds is better understood as a coping strategy rather than as financial irresponsibility (Kim and Duvendack, 2024; Ofori and Kashiwagi, 2022). Institutional responses such as repossession of collateral, rigid loan criteria, and assumptions of borrower

unreliability do little to address the structural vulnerabilities that shape these behaviours (Chamboko and Guvuriro, 2022; Manara and Pani, 2023; Noerhidajati et al., 2021). Instead of reducing exclusion, such practices deepen the barriers MWEs face in accessing formal finance and push many towards informal arrangements that are more flexible and responsive to the overlap of personal and business obligations.

7.4.4 Discussion Three: Linking Findings on Financial Institutions with Entrepreneurial Discourses

The findings show that FIs have the most direct influence on the entrepreneurial journeys of MWEs in Dar es Salaam. Participants' narratives highlight three interconnected barriers: fear of debt in later life, negative banking experiences, and rigid lending criteria that fail to account for the realities of informal women traders. Together these issues reveal that financial exclusion is not simply the result of lack of demand but is produced through the interaction of emotional, cultural, and institutional factors.

Older participants described borrowing as a heavy burden that could destabilise their businesses and households. Fear of repayment, stress, and shortened time horizons were central themes. These accounts echo Tanzanian studies where women-owned firms avoid bank loans due to risk perceptions and reliance on informal arrangements (Naegels et al., 2018; Tegambwage and Kasoga, 2022). Similar reluctance has been observed among informal traders in East Africa and South Africa (Kato, 2023; Simatele and Kabange, 2022) and in Ghana, Bangladesh, and Brazil where women report fear of default and over-indebtedness (Ackah et al., 2024; Bhuiyan and Ivlevs, 2019; Machado et al., 2024). A life-course perspective explains why these fears intensify in later life: older women see limited time to recover from financial losses and prioritise stability over risk (Elder, 1994). Socioemotional selectivity theory further suggests that with advancing age women place higher value on certainty and emotional wellbeing than on expansion (Carstensen, 1992; Carstensen and Reynolds, 2022). Intersectionality adds another layer by showing how gender, age, and socio-economic status combine to produce deep caution in borrowing (Crenshaw, 1989; Anthias, 2013).

The findings also highlight frustration with banks themselves. Participants described discouragement, lack of empathy, and humiliation during loan application processes. Tanzanian research confirms that women lose valuable business time in bureaucratic queues and are often dismissed by bank staff (Lindvert et al., 2018). Comparable evidence from Uganda, Ghana, and the Philippines shows that women interpret negative encounters with financial officers as

signals to withdraw from formal borrowing (Ackah et al., 2024; Nanyanzi et al., 2024a; Tanawon et al., 2025). From an HCT perspective (Becker, 1964), this reveals how women's accumulated skills and knowledge are undervalued by institutions that privilege collateral and financial literacy over lived entrepreneurial experience. RBV (Barney, 1991) clarifies how women instead protect relational resources such as trust and reputation by staying within informal systems like VIKOBA. Life-course insights show how repeated experiences of exclusion accumulate over time, shaping long-term scepticism towards banks (Dy et al., 2024).

Loan officers' perspectives confirm that collateral, formal records, and clear business plans remain the dominant criteria for approval. While these requirements are framed as risk management, they exclude MWEs who operate in informal sectors with few assets to pledge. Similar dynamics are documented across SSA, where collateral requirements and rigid procedures systematically ration out women-led SMEs (Saheed and Ijaiya, 2024; Simba et al., 2023). Global research also shows how officer discretion, social bias, and institutional culture compound these barriers (Blanco-Oliver et al., 2024; Otiti et al., 2021; Fisman et al., 2020; Prieto and Mandigma, 2024; Saifurrahman and Kassim, 2023). From a theoretical perspective, this reinforces how institutional frameworks diminish both the strategic resources and human capital of older women entrepreneurs, placing them at a disadvantage compared with younger or male counterparts.

This study makes three key contributions. First, it is among the first to examine how financial institutions are experienced by mature women entrepreneurs in Tanzania, a group largely absent from both regional and global literature. Second, it shows that age itself is central to borrowing decisions: participants describe fear of debt, physical and emotional strain, and shortened repayment horizons, pointing to the urgent need to recognise age as a factor in financial inclusion. Third, it demonstrates how experiences in Dar es Salaam diverge from Western contexts, where women may face barriers of bias or collateral but rarely complete invisibility or dismissal. In Tanzania, mature women are not only excluded by formal criteria but also actively discouraged through everyday interactions that devalue their skills and identities. By documenting these dynamics, the study shifts explanation away from individual caution towards institutional cultures that perpetuate exclusion. This reframing positions MWEs as rational actors making deliberate choices to preserve dignity and stability, rather than as passive non-participants in finance.

7.5 Informal Institutions (IIs)

A significant finding from the fieldwork was the predominant nature of business conducted by the MWEs, largely located in informal spaces. Hence, after CIs, IIs exerted the most influence on the experiences of MWEs in Dar es Salaam. Prior research (Companion, 2010; Fonchingong, 2005; Khan, 1987; Nsibirano et al., 2020) indicates a notable prevalence of older women in informal vending, particularly on the streets. This aligns with the current study, where most participants engage in grocery vending or operate as Mama Lishes (informal food vendors). Consequently, this section discusses how IIs influence the entrepreneurial experiences of MWEs in Dar es Salaam, Tanzania.

7.5.1 Challenges Encountered in Informal Institution

Despite the benefits that MWEs derive from the informal economy, the experiences of Mama W, Mama E, and Mama L illustrate a pervasive culture of male dominance within informal markets, where harassment and gender-based violence undermine women's economic potential and autonomy. Such accounts echo wider research showing that harassment is a persistent feature of women's engagement in informal spaces, contributing to insecurity and reduced opportunities (Fileborn and O'Neill, 2021; Rosenbaum et al., 2020). While the informal sector offers flexibility, autonomy, and opportunities for income generation, it also exposes women to vulnerabilities such as harassment, abuse, and lack of institutional support (Namuggala and Oosterom, 2023; Pallangyo, 2021). The experiences of the participants voice that:

(Mama W, 50, Mama Lishe)

"Most of my customers are men, and you have some men that don't have respect for women at all. I remember this incident where one man slapped me and pushed me to the wall because I refused to serve him food. You see, he already owed me money, and he was refusing to pay, so he resorted to violence.... No, I didn't make a complaint with the police because they don't take these things seriously; it is men there, so they will support men. The pain for me was the humiliation I can never forget..."

(Mama E, 51, Mama Lishe)

"Our male peers also harass the women; you will find they will make advances to women and spew bad words if a female customer refuses to buy from them or rejects their advances. We have told them to stop this behaviour, but they don't listen; in the end, it is us who are losing business."

(Mama L, 55, Grocery Vendor)

"The men's behavior in the market is trouble for our businesses. They are always harassing women. Also, because it is a crowded area, you see them touching and pinching women's behinds, which makes the women uncomfortable. They also make sexual remarks, call names and sometimes harass and stalk the women to the point it chases away potential customers... the men are acting like the space is just theirs and they can do whatever they want."

Despite the benefits that MWEs derive from the informal economy, the experiences of Mama W (50), Mama E (51), and Mama L (55) illustrate a pervasive culture of male dominance within informal markets, where harassment and gender-based violence undermine women's economic potential and autonomy. Such accounts echo wider research showing that harassment is a persistent feature of women's engagement in informal spaces, contributing to insecurity and reduced opportunities (Fileborn and O'Neill, 2021; Rosenbaum et al., 2020). While the informal sector offers flexibility, autonomy, and opportunities for income generation, it also exposes women to vulnerabilities such as harassment, abuse, and lack of institutional support (Namuggala and Oosterom, 2023; Pallangyo, 2021).

Mama W (50, Mama Lishe) shares a harrowing experience where a male customer resorted to violence because she refused to serve him food when he owed her money. She explains, *"he slapped me and pushed me to the wall… the pain for me was the humiliation I can never forget."* Her decision not to report the incident to the police reveals a deeper systemic issue: the lack of trust in authorities to take such matters seriously. She explains, *"It is men there, so they will support men,"* highlighting how institutional bias prevents women from seeking justice. Similar dynamics are observed in Zimbabwe where women vendors report both state and customer harassment, with little access to effective protection (Dziva et al., 2023; Mlambo, 2021). Research from Morocco and Egypt also reveals how gendered public spaces expose women to everyday violence, where institutional responses remain weak (Chafai, 2021; Nasser and Hassan, 2022).

Mama E (51, Mama Lishe) describes how male peers harass women customers by making advances and *"spewing bad words"* when their approaches are rejected. She notes, *"We have told them to stop this behaviour, but they don't listen,"* reflecting the lack of accountability and respect for women in informal workspaces. This resonates with findings from Kampala, where social and gender norms hinder women's ability to challenge harassment (Namuggala and Oosterom, 2023), and from Dar es Salaam, where abusive language and harassment of women street vendors are recurrent features of market life (Steiler, 2021; Tumaini and Munishi, 2023). Studies from Kenya and Uganda further show that structural barriers faced by food vendors intersect with harassment, limiting women's ability to sustain livelihoods (Gitau et al., 2025; Kariuki and Racaud, 2024).

Mama L (55, Grocery Vendor) expands on this issue, describing the market as a space where *"men's behaviour is trouble for our businesses."* She recounts instances of physical

harassment, such as *"touching and pinching women's behinds,"* coupled with sexual remarks and stalking. These actions not only make women uncomfortable but also alienate potential customers. Comparable accounts are found across South Asia and South-East Asia, where women traders and migrants describe harassment, surveillance, and safety risks as constant features of informal work (Hidayati et al., 2020; Sifullah et al., 2023; Turner et al., 2020; Yusuf, 2020). In Latin America, women street vendors in Colombia and Brazil have reported similar challenges, with harassment reducing their capacity to participate fully in public marketplaces (Alves and Souza, 2024; Nogueira and Shin, 2022; Peláez-Higuera et al., 2023; Pineda Duque and Moreno, 2022).

For women like Mama W (50), Mama E (51), and Mama L (55), the informal sector is not only a space of work but also the main means of sustaining their households. Their accounts illustrate how harassment and violence directly disrupt entrepreneurial activities, threatening the viability of their businesses. Addressing these issues requires systemic interventions, including improved market governance, the enforcement of protections, and the creation of safer, more inclusive environments for women entrepreneurs (Pallangyo, 2021; Tumaini and Munishi, 2023). The informal sector is particularly important because it provides many women with their primary source of livelihood, especially when formal employment opportunities are limited by age, education, and structural exclusion. For MWEs whose life-course trajectories have constrained access to formal employment, informal trade offers a critical avenue for income generation and entrepreneurial engagement (Mramba and Mhando, 2020; Steiler, 2021). However, the persistent harassment, violence, and lack of institutional support described here threaten not only their safety but also the sustainability of their businesses (Dziva et al., 2023; Mlambo, 2022). These conditions undermine women's ability to operate confidently, expand their ventures, and build entrepreneurial resilience (Nasser and Hassan, 2022; Sifullah et al., 2023). Unless the informal economy is made safer and more equitable, its potential to act as a springboard for women's entrepreneurship will remain compromised, leaving many trapped in precarious cycles of vulnerability rather than empowered through enterprise (Duque and Moreno, 2022).

7.5.2 Discussion Four: Placing the Findings from the Informal Institutions with Previous Studies

The findings show that informal markets in Dar es Salaam function as both a space of opportunity and a site of vulnerability for MWEs. On the one hand, they provide accessible platforms for daily survival and enterprise entry; on the other, they expose women to

harassment, insecurity, and exclusion that directly undermine their entrepreneurial confidence and sustainability. Participants described being subjected to verbal and physical intimidation, arbitrary treatment by market authorities, and gendered harassment in public spaces. These experiences reflect how informal institutions, although critical for survival, are deeply embedded with structural inequalities that limit women's ability to operate freely.

Comparable evidence across Sub-Saharan Africa confirms this duality. Studies in Ghana, Nigeria, and Uganda show that women traders often face routine harassment from municipal officials, security personnel, and male counterparts, which reduces their trading confidence and deters long-term business planning (Mbaye and Benjamin, 2018; Krawczyk et al., 2023). Evidence from South Africa similarly illustrates how violence and insecurity in informal trading areas erode entrepreneurial resilience (Mbatha and Koskimaki, 2023). In South and South-East Asia, researchers highlight that women in markets across India, Bangladesh, and Nepal face harassment and exclusionary practices that compromise their safety and earnings (Baral et al., 2023; Emon and Nipa, 2024; Kumar and Das, 2019). In Latin America, women vendors in Mexico, Peru, and Brazil report pervasive insecurity, with gender-based violence and corruption at markets recognised as barriers to sustainable livelihoods (Acevedo-Duque et al., 2021). North African evidence adds weight, as Moroccan and Egyptian women entrepreneurs describe routine intimidation in public trading spaces (Berguiga and Adair, 2023; Borham et al., 2024). Taken together, these comparisons suggest that informal markets replicate gendered hierarchies that place women entrepreneurs, particularly those in later life, in persistently vulnerable positions.

SCT (Coleman, 1988; Putnam, 2000) helps explain how harassment and insecurity in informal markets erode trust and limit the formation of bridging ties, restricting MWEs' ability to expand networks and access resources. This reinforces comparative evidence from Ghana where women traders' dependence on fragile trust-based systems heightened vulnerability to exploitation (Krawczyk et al., 2023). From the lens of the RBV theory (Barney, 1991), harassment and displacement undermine critical intangible and tangible resources such as location stability, customer loyalty, and reputation. Studies from India and Pakistan have similarly shown that such institutional fragility depletes women's resource base and reduces competitiveness (Kumar and Das, 2019; Rizvi et al., 2023). HCT framework (Becker, 1964) further clarifies how repeated insecurity diminishes the value of skills accumulated over the life course, since trading disruptions and financial shocks prevent women from leveraging their knowledge fully. This aligns with findings from Latin America where women entrepreneurs

reported that instability in market spaces reduced returns on training and experience (Torres-Marín et al., 2024). Finally, Life-course Theory (Elder, 1994; Heinz and Marshall, 2003) underscores how disadvantages accumulate over time, particularly for older women whose prolonged exposure to unsafe and exclusionary informal markets compounds physical strain and economic insecurity. Evidence from Tanzania (Fløytrup et al., 2022) and South Africa (Mbatha and Koskimaki, 2023) demonstrates that older women face compounded risks due to occupational health burdens and lack of institutional protection.

This study makes three main contributions. First, it challenges the dominant portrayal of informal markets as inherently empowering by documenting how these spaces can also be hostile and exclusionary, especially for older women. Second, it shows that insecurity erodes the very resources that sustain enterprises, demonstrating how informal institutions actively undermine rather than simply neglect entrepreneurial potential. Third, it adds an age-sensitive perspective to the literature, highlighting that mature women in Tanzania face compounded risks where gendered harassment intersects with declining physical strength and fewer options for recovery. By doing so, the study expands current understanding of informal markets beyond questions of access, showing how structural vulnerabilities embedded within them shape the sustainability of women's entrepreneurial journeys.

7.6 Family Institutions (FAIs)

Family Institutions ranked as the third-highest institutional influences on the business environment of MWEs in this study. This section explores the reasons for this ranking.

7.6.1 Children as Barriers of MWEs' Enterprising

Children can act as significant barriers to the entrepreneurial pursuits of MWEs by discouraging them from continuing with business activity, imposing age-related expectations, or rejecting succession. These pressures highlight the intergenerational tensions that limit women's ability to sustain and grow their enterprises. The respondents highlight below:

Mama N, 61, Batik Making

"My children are advising me to stop working, saying I am too old to be hustling, but if I stop working, who will take care of me…?"

Mama G, 52, Batik Making

"It would be nice to have my children come and work in this business so I can also rest, but my children do not want to inherit my business saying it is for the kizazi cha zamani (old generation)."

Mama N (61) explained that her children told her she was *"too old to be hustling."* While expressed as concern, this advice points to a tension in how age is understood. Rather than accepting retirement, these women sought to redefine ageing by continuing their entrepreneurial activities, resisting social expectations to withdraw from work. Life-course research highlights that ageing does not diminish entrepreneurial motivation, but family members often impose restrictive expectations on older women's roles (Hoogendoorn et al., 2022; Jayawarna et al., 2011). Tanzanian evidence further shows that older women vendors face compounded vulnerability where age and marital status reduce their legitimacy in market spaces (Liani et al., 2023; Rutagumirwa and Bailey, 2022; Steiler, 2021). In Uganda, Nsibirano et al. (2020) reported a case where a woman was told by her children to retire and stay at home, echoing the discouragement voiced by Mama N.

Mama G (52) presented a different form of constraint, lamenting that her children dismissed her *batik* venture as *"kizazi cha zamani (old generation)."* Their refusal to engage in the business undermines prospects for succession and continuity. Similar dynamics have been reported in Uganda, where younger family members have shown little interest in maintaining businesses started by women (Monteith and Camfield, 2019). In Mexico, daughters have hesitated to lead family firms due to entrenched gender norms (Durán-Encalada et al., 2021), while in Colombia, children have distanced themselves from informal enterprises because of stigma (Duque and Moreno, 2022). In Morocco, family expectations and household pressures have undermined women's authority in business (Naguib, 2022).

The findings in this study are unique, given the limited investigation of mature women's entrepreneurship in emerging economies. However, they connect to a wider body of research that shows children and family members constraining entrepreneurship in different ways. In South Asia, caste, class, and family norms restrict women's opportunities and reinforce generational exclusions (Khattar and Agarwal, 2023; Qureshi et al., 2023; Tripathi and Mishra, 2024). In Pakistan, family duties and limited support reduce women's ability to manage small and medium enterprises (Khan et al., 2021). In South-East Asia, women entrepreneurs in Indonesia and the Philippines report significant challenges in balancing motherhood with business activity (Kumar et al., 2023; Lobo et al., 2023). In North Africa and the Middle East, research covering Egypt, Morocco, Lebanon, Jordan, the United Arab Emirates, and Saudi Arabia shows that family support is often ambivalent, providing resources in some respects but also limiting women's independence (Welsh et al., 2021).

Taken together, these findings demonstrate that children can constrain women's entrepreneurship in multiple ways: discouraging older mothers to retire, rejecting succession, or reinforcing caregiving burdens. Intersectionality helps explain how overlapping identities such as age, gender, class, and marital status intensify these constraints, while life-course theory shows how such pressures shift over time (Hoogendoorn et al., 2022; Jayawarna et al., 2011). Although the accounts of Mama N (61) and Mama G (52) are distinctive in highlighting discouragement and devaluation from children, the wider women's entrepreneurship literature (Duque and Moreno, 2022; Durán-Encalada et al., 2021; Monteith and Camfield, 2019; Naguib, 2022; Rutagumirwa and Bailey, 2022) that children sometimes function as barriers within the entrepreneurial journeys of mature women, with consequences that erode both the resilience and continuity of their businesses."

7.6.2 Interference from Extended Family Members

Family relationships play a decisive role in shaping the entrepreneurial journeys of mature women. Extended kin often act as both supporters and gatekeepers, with their approval or disapproval influencing women's capacity to start, sustain, or expand a business. In some cases, families may discourage entrepreneurship by reinforcing cultural expectations that prioritise marriage and caregiving, while in other cases, financial contributions from women's businesses transform resistance into encouragement. The following extracts from Mama E (51, Mama Lishe) and Mama B (52, Salon Owner) illustrate these contrasting dynamics within Tanzanian households:

Mama E, 51, Mama Lishe

"At first, my family was very against me doing business, and they were advising me to remarry again at one point. I stopped talking to them, but now they see the money I get, and I am able to support and send money to them. They have become very supportive and encouraging."

Mr B, 52, Salon Owner

"My husband's family do not know I am doing business because if they do, they will talk very badly. To keep the peace, we have not told them. Sometimes when they visit, I do not open my business and will stay home so they do not find this out."

The extracts highlight the complex role that family members play in enabling or constraining MWEs. While families can become a source of encouragement and support, cultural and societal expectations often serve as significant barriers to women's entrepreneurial activities.

Mama E (51) described her family's initial opposition to her business, stating that they advised her to remarry rather than trade. This reflects the persistence of traditional gender norms which prioritise domestic and marital roles over women's pursuit of economic independence. Comparable findings from Cameroon show that women often experience resistance until their financial contributions visibly improve household welfare, at which point family attitudes become more supportive (Ning et al., 2024). Similarly, research in Ghana demonstrates that women gain legitimacy in family businesses once their entrepreneurial actions align with shifting economic opportunities (Boateng, 2021). This shift mirrors Mama E's experience, where remittances and financial support eventually converted hostility into encouragement, underscoring the transactional nature of family approval.

In contrast, Mama B (52) concealed her business activities from her husband's family to avoid criticism. The need to hide her entrepreneurial role illustrates the persistence of restrictive cultural norms, where women remain expected to conform to domestic scripts. This resonates strongly with studies from Pakistan, where women report in-laws openly blocking or disparaging their entrepreneurial efforts (Karim et al., 2022). In Nepal, women also described managing reputational risks by balancing household duties with hidden entrepreneurial work (Xheneti et al., 2019). Research in Tanzania adds weight to this dynamic, showing how family pressures continue to shape women's risk-taking, particularly in tourism and hospitality sectors (Lugalla et al., 2023; Maliva et al., 2024). These parallels highlight how concealment and negotiation remain strategies through which MWEs sustain their ventures while preserving fragile family harmony.

The wider literature reinforces these dual dynamics across regions. In Nigeria and Uganda, studies show that patriarchal family structures and extended kin can both facilitate access to resources and constrain autonomy, depending on compliance with gendered expectations (Onoshakpor et al., 2024; Vieitez-Cerdeño, 2023). In Ethiopia, household role expectations have been shown to directly shape entrepreneurial performance, limiting women's capacity to prioritise their enterprises (Ayinaddis, 2023). In Morocco and Egypt, women entrepreneurs continue to encounter scepticism from families and in-laws, with approval often contingent on demonstrating alignment with cultural values or fulfilling caregiving duties (Naguib, 2022; Borham et al., 2023). In Jordan, family attitudes remain a critical determinant of women's business success, underscoring the entrenched role of kinship in shaping entrepreneurial outcomes (Zakzouk et al., 2023). Beyond Africa and MENA, research in Mexico highlights how family businesses reproduce gendered invisibility, making it harder for women to gain

leadership legitimacy (Durán-Encalada et al., 2021), while regional overviews in Latin America confirm that family role prescriptions are among the most enduring constraints for women entrepreneurs (Alecchi, 2020).

Across settings, these studies confirm that extended families are rarely neutral actors in women's entrepreneurship. Instead, they often function as gatekeepers whose approval is negotiated through financial contribution, social conformity, or concealment. Mama E's story reflects the possibility of shifting family dynamics once entrepreneurial income benefits the household, whereas Mama B's narrative illustrates the enduring pressure to keep entrepreneurial activities invisible. Both cases capture the wider tension between tradition and economic independence, showing how MWEs across diverse contexts must continuously negotiate their roles within families to sustain their businesses.

7.6.3 Discussion Five: Establishing FAIs in Broader Discourses

FAIs emerged as the third most influential force shaping the entrepreneurial experiences of MWEs in this study. Unlike formal and political institutions, families operate within the intimate sphere of women's lives, shaping decisions around continuity, legitimacy, and daily operations. The findings show that families act not as neutral backdrops but as active institutions whose approval or resistance decisively shapes enterprise outcomes. Two themes stand out: the discouragement and devaluation women face from their children, and the interference and conditional support from extended kin.

Children as barriers played a visible role in limiting the sustainability of women's businesses. Respondents like Mama N (61) described being told they were *"too old to be hustling,"* while Mama G (52) lamented her children's dismissal of her batik enterprise as *"kizazi cha zamani (old generation)."* These findings connect with research in Uganda, where Nsibirano et al. (2020) found children advising their mothers to retire, and Monteith and Camfield (2019) documented younger family members' reluctance to continue women's businesses. Comparable evidence in Mexico and Colombia also highlights generational disengagement from women's firms due to gendered stigma (Duque, 2022; Durán-Encalada et al., 2021), while in Morocco, children's lack of recognition of women's authority undermines succession prospects (Naguib, 2022). In South Asia, caste, class, and family norms act as entrenched barriers to women's entrepreneurial legitimacy (Khattar and Agarwal, 2023; Qureshi et al., 2022; Tripathi and Mishra, 2024), and in Pakistan, caregiving duties reduce women's ability to manage enterprises (Khan et al., 2021). Across South-East Asia, women report difficulties

balancing motherhood with enterprise (Kumar et al., 2023; Lobo et al., 2023). Together, these studies confirm that children's discouragement, generational rejection, and caregiving burdens function as institutional constraints. Life-course theory helps explain this dynamic, as age and parental status reshape expectations of women's roles (Jayawarna et al., 2011; Hoogendoorn et al., 2024), while intersectionality highlights how age, gender, class, and marital status compound these exclusions (Liani et al., 2023; Rutagumirwa and Bailey, 2022; Steiler, 2021). From a resource perspective, the erosion of succession undermines both the RBV (Barney, 1991) and HCT (Becker, 1964), as skills, legitimacy, and tacit knowledge accumulated over decades are devalued or abandoned by the next generation.

Extended family interference was equally decisive. Some respondents described opposition framed around marriage and respectability, while others concealed their ventures from in-laws to avoid criticism. Mama E (51) recalled her family advising her to remarry instead of trading, while Mama B (52) deliberately hid her salon business to preserve peace. These findings echo evidence from Cameroon, where women face initial resistance until their financial contributions shift family attitudes (Ning et al., 2024), and Ghana, where legitimacy within family businesses arises once women's enterprises visibly improve household welfare (Boateng, 2021). In Tanzania, similar dynamics were reported in hospitality and tourism, where concealment was used to balance family reputation and enterprise survival (Maliva et al., 2024; Lugalla et al., 2023). Cross-regional studies reinforce this pattern: women in Pakistan navigate explicit disapproval from in-laws (Karim et al., 2023), while Nepalese entrepreneurs manage reputational risk by combining business with domestic obligations (Xheneti et al., 2019). In Nigeria and Uganda, patriarchal family structures alternately facilitate and constrain women's agency (Onoshakpor et al., 2024; Vieitez-Cerdeño, 2023), and in Ethiopia, household expectations curtail entrepreneurial performance (Ayinaddis, 2023). Comparable dynamics are visible in MENA, where women in Morocco and Egypt often gain legitimacy only after aligning businesses with cultural roles (Borham et al., 2023; Naguib, 2022), while in Jordan, family attitudes remain a key determinant of entrepreneurial success (Zakzouk et al., 2023). Latin American evidence also highlights how family businesses reproduce invisibility and restrict women's leadership (Alecchi, 2020; Durán-Encalada et al., 2021). These findings resonate with SCT (Putnam, 2000; Coleman, 1988), where kinship ties act as gatekeepers of legitimacy, and with RBV and HCT, as family support can release or withhold resources critical for women's businesses (Arshed et al., 2021). Yet the conditional and transactional nature of

family approval highlights that such resources are precariously mediated by cultural conformity.

In sum, this study illustrates that FAIs in Tanzania exert a decisive influence on the entrepreneurial lives of mature women. By discouraging continuity, devaluing accumulated skills, or imposing conditional approval, families undermine resilience and limit the intergenerational sustainability of enterprises. This study contributes in three main ways. First, it highlights that children and extended kin, often overlooked in entrepreneurship research, operate as institutional forces that can constrain MWEs rather than simply acting as supporters. Second, it shows that age and intergenerational pressures are central to understanding entrepreneurship in SSA, where expectations to retire, conceal activities, or redirect efforts weigh heavily on older women. Third, it diverges from much of the Western literature (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014), where family is more often presented as a source of encouragement or treated as a neutral backdrop. In individualistic cultures, as described by Hofstede (2001), entrepreneurship is framed largely as a personal or household decision, whereas in collectivist contexts such as Tanzania, FAIs act as active gatekeepers whose approval or disapproval directly shapes entrepreneurial survival. These insights extend Life-course and intersectional perspectives in entrepreneurship studies and confirm the need to treat family as a core institutional actor shaping women's enterprises in emerging contexts.

7.7 Strategies used by MWEs to navigate institutions

Much of the existing literature on women entrepreneurs (Anderson and Ojediran, 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Jennings and Brush, 2013; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018; Yadav and Unni, 2016), including research on MWEs (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014), has centred on the challenges they face in establishing and sustaining businesses. However, critical scholars in the field of entrepreneurship (Ahl, 2006; Ahl and Marlow, 2012; Cardella et al., 2020; Henry et al., 2015; Ojong et al., 2021; Stevenson, 1990; Welter et al., 2016) have called for research that highlights the strategies women adopt rather than focusing solely on the barriers they encounter. Responding to this call, this section discusses the strategies adopted by

MWEs in Dar es Salaam from the fieldwork interviews, showing how they actively navigate institutions and sustain their enterprises.

7.7.1 Financial Empowerment via Informal Finance Systems

This section examines the informal credit systems utilised by MWEs in Dar es Salaam, revealing how cumbersome banking procedures drive reliance on alternatives like 'Mali Kauli' and 'VIKOBA'. It underscores the critical role of community networks in fostering economic resilience and explores the interplay of gender, age, and entrepreneurship in accessing informal finance in Tanzania.

7.7.1.1 Mali Kauli (Credit Note)

Access to finance remains one of the most pressing challenges for MWEs (see section 7.4), with formal FI's often viewed as inaccessible, bureaucratic, and time-consuming. In response, many women rely on informal arrangements such as *mali kauli* (credit notes), which operate through personal trust and community-based networks. These arrangements provide quicker access to working capital, allow goods to be obtained on credit, and enable women to maintain business continuity despite fluctuating sales. The following extracts from Mama R (57), Mama P (58), and Mama M (50) illustrate how *mali kauli* functions as a practical and trusted financial mechanism that supports their daily entrepreneurial activities:

(Mama R, 57, Mama Lishe)

"When you go to the banks, the procedures are very lengthy, and you have to stand in line only to be told to fill out forms and wait for longer hours, which takes your time away while you need to be running your business. With mali kauli it is convenient; the suppliers have more trust in us than those bank people do. When you find a good supplier, you approach and build a relationship with them, and they give you stock the same day without delays."

(Mama P, 58, Mama Lishe)

"Most of us here use mali kauli (credit note) for quick cash. It works for us because we know each other very well."

(Mama M, 50, Grocery Vendor)

"Sometimes you are not selling and the vegetables are rotting, but you also need fresh goods; otherwise, customers will not buy so you need to get mali kauli."

For many MWEs in Tanzania, informal financial practices are not simply fallback options but deliberate strategies for sustaining enterprises. Mama R (57, Mama Lishe) explained that *"the procedures are very lengthy, and you have to stand in line only to be told to fill out forms,"*

which led her to rely on *mali kauli*. This reflects long-standing evidence from Tanzania, where *mali kauli* has been shown to underpin street trading in Mwanza and Dar es Salaam by embedding trust and reciprocity in supplier–vendor relationships (Asselberg, 2016; Brühwiler, 2014; Mhando and Mhando, 2022; Mramba et al., 2016; Ogawa, 2005). Kirumirah and Munishi (2021) further highlight how *mali kauli* continues to provide viable alternatives to exploitative loans, while Joshi and Mudliar (2025) show how such trust-based practices are now even being replicated in digital platforms like WhatsApp. Within HCDT, this reflects a collectivist orientation, where group ties and cultural norms replace impersonal systems (Chachage and Arnolds, 2024; Hofstede, 2001; Ning et al., 2024). From an RBV lens (Barney, 1991; Barney, 2001; Barney et al., 2021; Pereira and Bamel, 2021), *mali kauli* operates as an intangible resource (trust, goodwill, and reputation), that sustains women's market competitiveness in contexts where banks impose rigid hierarchies. Similar practices appear in Kenya, where Chamas provide reputational collateral that strengthens bargaining power in credit access (Omukiti and Ondiba, 2025).

Mama P (58, Mama Lishe) described how *mali kauli "works for us because we know each other very well,"* emphasising the use of social familiarity as financial capital. This resonates with Nigerian evidence where group liability and staggered repayments underpin women's access to microfinance (Ukanwa et al., 2022). Such practices also demonstrate HCT's focus on how women acquire repayment discipline and financial literacy through lived experience, strengthening their entrepreneurial competence (Becker, 1964; Gohar et al., 2022; Mashenene and Kumburu, 2020). Across SSA, community financing has been recognised as a deliberate strategy for business continuity, enabling women to expand or maintain enterprises through flexible liquidity (Simba et al., 2023; Simba et al., 2024).

Mama M (50, Grocery Vendor) stressed the urgency of maintaining fresh stock: *"you also need fresh goods otherwise customers will not buy so you need to get mali kauli."* Her account illustrates how rapid, small-scale credit ensures market survival in sectors prone to perishability. This is consistent with RBV (Barney, 1991; Barney, 2001; Barney et al., 2021; Pereira and Bamel, 2021), which highlights timely supplier trust as a unique capability, and with intersectionality, which captures how overlapping factors of gender, age, and socio-economic status shape dependence on such mechanisms (Crenshaw, 1989). Comparable strategies are visible in India, where self-help groups (SHGs) enable urgent access to rotating savings (Pandhare et al., 2024), and in Bangladesh, where women use digital finance to sustain competitive activities (Alom et al., 2025).

Similar practices are evident elsewhere. In the Philippines, women strategically cycle microcredit to meet household and enterprise demands (Parmananad, 2021). In Indonesia, women entrepreneurs use *arisan* (ROSCAs: Rotating Savings and Credit Associations), supplier credit, and kin guarantees as livelihood strategies (Hendratmi et al., 2022; Kharisma et al., 2020). Globally, ROSCAs have been recognised as reputation-based systems of collateral that embed finance within social relations (Zambrano et al., 2023). These practices show how women transform informality into deliberate entrepreneurial strategies embedded in trust.

Family legitimacy and networks also serve as financial strategies. While Tanzanian respondents relied on suppliers, women in Morocco mobilise family guarantees and incremental loans (Rhazrouz et al., 2024), while in Jordan, alumni and professional ties act as bridges to finance (Alakaleek and Cooper, 2017). These cases show how collectivist orientations described in HCDT (Hofstede, 2001) facilitate access through kinship legitimacy. In Peru, combining microfinance with training strengthened women's outcomes, reinforcing HCT's point that investment in skills enhances productive use of resources (Valdivia, 2015).

Although digitalisation is increasingly central, adoption remains uneven. Evidence from Bangladesh and Tanzania shows how mobile finance has opened opportunities for women (Alom et al., 2025; Nzilano and Magoti, 2025). In Tanzania specifically, digital tools have been tested to complement traditional *mali kauli* systems (Joshi and Mudliar, 2025; Mramba et al., 2016). Yet MWEs in this study had not embraced these platforms, reflecting both TAM, which holds that adoption requires perceived usefulness and ease of use (Davis, 1989), and DDT, which emphasises how gaps in access, skills, and age intersect to limit uptake (van Dijk, 2005). For mature women, familiar, trust-based arrangements offered more certainty than unfamiliar digital systems, underscoring how age and technology intersect in shaping entrepreneurial practice.

Across these regions, the voices of Mama R, Mama P, and Mama M show how MWEs actively use *mali kauli* as a strategy. Their practices reveal how women embed finance in cultural norms (HCDT), mobilise relational resources (RBV), build skills through practice (HCT), and navigate overlapping disadvantages (intersectionality). At the same time, their limited digital adoption highlights the explanatory power of TAM and DDT. Rather than being passive victims of exclusion, these women actively craft financial strategies that secure liquidity, sustain supply chains, and build credibility in environments where formal systems remain poorly aligned with their lived realities.

7.7.1.2 From Community Banks to Purses: VICOBA to VIKOBA

The participant narratives reveal a significant financial shift, moving from formal VICOBA (Village Community Banks) to more informal and personalised approaches that women often describe as VIKOBA (purses). This transition, as explained by the MWEs, arises from the challenges they encountered in formal group structures, which frequently undermined their business operations. Rather than accepting these limitations, women adopted strategies that allowed them to reconfigure collective finance around trust, familiarity, and harmony. The accounts from Mama G (52, Batik Making) and Mama M (50, Grocery Vendor) will illustrate how MWEs actively negotiate and reshape institutional arrangements, demonstrating strategic agency in adapting financial systems to suit their entrepreneurial realities:

(Mama G, 52, Batik Making)

"We have situations where people are using money for personal use. It was a nightmare working with them, so I said enough is enough; the group we formed ourselves is much better; we respect each other and work in harmony."

(Mama M, 50, Grocery Vendor)

"Eh! The VIKOBA I joined was very troublesome. They just keep you in random groups with people you don't agree with. We had some members who were late in payments, some who would not come to meetings, and some who would just drop out without notice."

Mama G (52) explained that in her previous group *"people are using money for personal use… so I said enough is enough, the group we formed ourselves is much better, we respect each other and work in harmony."* Similarly, Mama M (50) described her VICOBA as *"very troublesome,"* pointing to random groupings, late payments, absenteeism, and members who would *"drop out without notice."* Their reflections resonate strongly with Tanzanian studies (Jollystar and Lyimo, 2023; Kirumirah and Munishi, 2021; Lindvert et al., 2015; Magali, 2022; Mwingizi et al., 2024) which consistently show that while VICOBA can improve women's savings, income, food security, and children's education, they are also plagued by trust issues, poor member commitment, and misuse of funds. These findings confirm that women respond to institutional weaknesses by forming self-selected groups that prioritise trust and harmony. From a RBV perspective (Barney, 1991), such strategies convert trust and social cohesion into critical resources, while HCT (Becker, 1964) highlights the skills of financial discipline and collective organisation that women acquire in the process.

Beyond Tanzania, evidence across SSA demonstrates similar dynamics. In Ghana, participation in Village Savings and Loan Associations (VSLAs) improved livelihoods by providing liquidity for farming households (Asitik et al., 2025). In South Africa, stokvel participation offered lump-sum access but often exposed women entrepreneurs to defaults and mismanagement, leading to significant losses (Maziriri et al., 2024). These findings mirror Mama M's frustrations with VICOBA and reinforce the idea that women strategically exit or reshape groups when collective reliability breaks down. A systematic review of savings groups across SSA further shows that ROSCAs and Accumulating Savings and Credit Associations (ASCAs) promote not only financial resilience but also food security, health, and social transformation ((Niyonsaba et al., 2022), supporting Mama G's emphasis on respect and harmony as part of financial practice.

Comparative evidence from other regions highlights the global nature of these strategies. In South Asia, SHGs in India provide both credit and empowerment, enabling women to build capital and strengthen social bonds (Pandhare et al., 2024; Yadav, 2021). In Bangladesh, digital finance linked to group savings supported women's entrepreneurship and poverty reduction (Alom et al., 2025). In South-East Asia, Indonesian women use *arisan* (a local form of ROSCA) alongside kinship-based guarantees to sustain their livelihoods (Hendratmi et al., 2022; Kharisma et al., 2020). A global scoping review of ROSCAs confirms that these systems function as reputation-based collateral that embed finance within cultural trust networks (Zambrano et al., 2023). In LAC, Mexican women rely on *tandas* to manage liquidity while reinforcing cultural traditions of reciprocity (Quiñones and Grier-Reed, 2023). Caribbean women's use of Susu, Partner, Sol, and Boxhand has been described as "quiet resistance," where ROSCAs serve as tools of dignity and autonomy against exclusion from formal finance (Hossein, 2022). In MENA, Moroccan women depend on family guarantees to access credit (Naguib, 2022), while Jordanian women mobilise alumni and professional networks as financial bridges (Alakaleek and Cooper, 2017). These examples align with HCDT, particularly its insight that collectivist orientations shape women's reliance on networks and trust rather than impersonal systems (Hofstede, 2001).

Digitalisation adds another layer to these strategies. In Tanzania, digitalised savings groups improved record-keeping and repayment (Mramba et al., 2016; Nzilano and Magoti, 2025), and even WhatsApp groups replicated informal savings practices (Joshi and Mudliar, 2025). Yet mature women in this study preferred personalised VIKOBA, underscoring the TAM claim that adoption depends on perceived usefulness and ease of use (Davis, 1989) and the DDT

assertion that exclusion intersects with age, education, and confidence (van Dijk, 2005). The contrast between digital adoption among younger Tanzanian entrepreneurs and the persistence of traditional groups among MWEs highlights how strategies are shaped by generational and cultural contexts.

In sum, the accounts of Mama G (52) and Mama M (50) demonstrate that MWEs are not passive recipients of flawed institutions but skilful agents who reshape them. By transforming formal VICOBAs into trusted VIKOBAs, they mobilise cultural norms (HCDT), relational resources (RBV), financial skills (HCT), and life-course positioning (intersectionality) to maintain viable enterprises. Their strategies resonate across SSA, South Asia, South-East Asia, LAC, the Caribbean, and MENA, showing that women entrepreneurs globally rely on group savings, but always adapt them in ways that reflect cultural, social, and generational realities.

7.7.2 Children as Enablers of MWEs' Enterprising

The fieldwork shows that children are not only dependents but also important enablers of women's enterprises, providing motivation, digital assistance, and practical support that strengthen women's ability to sustain their ventures. These intergenerational contributions reflect the embeddedness of entrepreneurship within family life and demonstrate how household resources are mobilised to secure business continuity. Participants shared below:

Mama M, 50, Grocery Vendor

"My children call me Hodari (courageous)… They are always saying, "Mama, you can do it, and you inspire us." It gives me strength during the bad days."

Mama Q, 51, Tailoring

"My daughter showed me how to use Mpesa. I am also learning WhatsApp to share my designs with clients. It is a bit tricky… but I am getting there."

Mama K, 59, Retail Store

"My son is always worrying about me. He has taken it upon himself to pick me up and drop me here… I don't struggle with public transport anymore."

Mama M (50, Grocery Vendor) described how her children constantly encourage her, saying, *"Mama, you can do it, and you inspire us," even calling her Hodari (courageous)*. Such emotional support sustained her through difficult periods, reflecting the motivational role of children as active stakeholders in the business. Tanzanian studies confirm this dynamic, with Lugalla and Jacobs (2024) showing that family role models help to motivate children into

entrepreneurial roles and Tundui and Tundui (2021) finding that family labour and resources enhance women's business performance. Comparable evidence from Pakistan highlights children as institutional enablers who reinforce women's confidence and determination (Yunis et al., 2019), while in Morocco, Rharzouz et al. (2024) emphasise the importance of family encouragement in women's entrepreneurial success.

For others, children enable entrepreneurship by bridging digital gaps. Mama Q (51, Tailoring) explained that her daughter taught her to use Mpesa and helped her learn WhatsApp so she could share designs with clients: *"It is a bit tricky… but I am getting there."* This example demonstrates how younger family members facilitate mature women's digital inclusion. In South Africa, Keating et al. (2022) similarly show that children's digital skills extend women's access to mobile platforms, while Oteng et al. (2024) found that older entrepreneurs in Ghana rely on younger kin for digital literacy. These findings illustrate the TAM perspective (Jou et al., 2023; Kamdjoug et al., 2020), where perceived ease of use and usefulness are enhanced by intergenerational mediation, but they also reflect the DDT lens (Myovella et al., 2021; Ndoya and Asongu, 2024), as MWEs often remain dependent on others for technological adoption.

Children also provide instrumental and logistical support, reducing barriers that would otherwise constrain women's ability to operate businesses. Mama K (59, Retail Store) noted that her son ensures she no longer struggles with transport, saying: *"He has taken it upon himself to pick me up and drop me here."* Such contributions highlight the resource-based strategies families employ, where children's labour and time substitute for external costs. This mirrors Tundui and Tundui's (2018) findings that children's involvement in women's microcredit-supported enterprises contributed directly to profitability. International parallels are found in India, where children support SHGs enterprises by handling payments and social media sales (Pandhare et al., 2024), and in Ecuador, where mumpreneurship situates children's practical contributions at the centre of entrepreneurial activity (Chávez Rivera et al., 2021).

These examples show that children influence not only the day-to-day running of businesses but also the pace and scale of entrepreneurial growth. Isaga (2019) observed that Tanzanian women often delay expansion until their children are older, while Langevang et al. (2018) describe how juggling kids, husband, and business represents a deliberate response to institutional complexities. Such strategies reflect HCT (Arshed et al., 2021; Marvel et al., 2016), as women's accumulation of entrepreneurial knowledge and experience is mediated by caregiving

responsibilities, and also demonstrate intersectionality, where gender, age, and parental status intersect to shape enterprise decisions.

Across contexts, from Jordan (Attaallah, 2025) and Morocco (Rharzouz et al., 2024) to Indonesia (Hendratmi et al., 2022; Kharisma et al., 2020) and the Caribbean (Hossein, 2022), children emerge as central actors in sustaining women's entrepreneurship. For MWEs in Tanzania, the voices of Mama M (50), Mama Q (51), and Mama K (59) demonstrate that children function as encouragers, digital mediators, and practical supporters. This supports the RBV (Barney et al., 2021; Cooper et al., 2023) by showing how household members represent a form of human capital strategically mobilised for enterprise survival. At the same time, the evidence reinforces HCDT (Muhammad et al., 2023; Ning et al., 2024; Tillmar et al., 2021), as collectivist norms frame children's contributions as natural extensions of family responsibility rather than exceptional acts.

Overall, children emerged as crucial enablers of MWE's businesses through encouragement, digital mediation, and practical support. For MWEs in Tanzania, as seen with Mama M (50), Mama Q (51), and Mama K (59), this involvement sustains motivation, bridges technological gaps, and reduces everyday constraints such as transport or labour shortages. When compared with evidence from other regions, these findings confirm that children's contributions are not incidental but integral to women's entrepreneurial strategies, reinforcing the centrality of family in shaping enterprise outcomes.

7.7.3 Reliance on Spousal Support

The findings also highlight the dual role that spouses play in enabling and constraining MWEs, particularly in balancing business responsibilities with traditional gender roles. Spouses can act as vital enablers by offering financial, emotional, and material support, yet entrenched cultural expectations often restrict women's autonomy and time in business as described by Mama J(55) and Mama F (52):

Mama J, 55, Salon Owner

"My husband is always asking if I need anything with the business just last month, he bought this hood drier for me as the previous one failed, he is always supporting me financially and encouraging me."

Mr F, 52, Mama Lishe

"My husband allows me to do business, but I have to be home in the evenings to cook and care for him, but sometimes I would like some more time in the business, especially during weekends because it's very busy till late hours. I can't put a dada (household) there because it is bad luck, a wife must care for her husband."

Mama J (55, Salon Owner) described her husband as a consistent source of financial and moral backing: *"My husband is always asking if I need anything with the business, just last month he bought this hood drier for me as the previous one failed. He is always supporting me financially and encouraging me."* Such examples demonstrate how spousal contributions can strengthen enterprise capacity, aligning with Tanzanian evidence that married women often draw on their husbands for capital and legitimacy, which improves business performance (Tundui and Tundui, 2021; Tundui and Tundui, 2024). Similar findings from Uganda show that spouse support positively influences women's innovative behaviour and entrepreneurial effectiveness (Nanyanzi et al., 2024b). In South Africa, spousal support is strongly associated with improved performance of female technology entrepreneurs (Neneh and Welsh, 2022). These findings confirm the RBV theory (Barney, 1991; Beamish and Chakravarty, 2021), as spousal resources expand women's access to finance and tools, while also reinforcing the HCT perspective (Arshed et al., 2021), since emotional encouragement sustains confidence and persistence.

In contrast, Mama F (52, Mama Lishe) explained the constraints tied to her husband's expectations: *"My husband allows me to do business, but I have to be home in the evenings to cook and care for him. Sometimes I would like some more time in the business, especially during weekends because it's very busy till late hours."* Her account underscores how permission to operate a business is conditional on meeting domestic obligations, reflecting patriarchal norms where women's enterprise is tolerated but not fully supported. Studies from Tanzania show that husbands' consent remains critical to women's participation in business, and domestic duties reduce the time available for enterprise growth (Bhojani et al., 2024; Isaga, 2019). This resonates with findings from Morocco, where spousal influence can provide legitimacy yet simultaneously constrain women's mobility (Rharzouz et al., 2024). In India, women entrepreneurs describe similar pressures, where high levels of spousal support can

boost confidence, but gendered expectations around cooking, caregiving, and late hours limit business expansion (Kiruthika and Geetha, 2022; Sehgal and Khandelwal, 2020).

Cross-regional studies further illustrate this duality. In Bangladesh, spousal support is essential for balancing family roles, yet entrepreneurship can heighten domestic conflict or even marital violence when women's income challenges traditional hierarchies (Sarkar et al., 2023; Uddin, 2021). In Nigeria, institutional expectations around household obligations also condition how women deploy microfinance resources (Ukanwa et al., 2022). In the Philippines, spousal influence is evident in how women balance microcredit participation with marital and caregiving roles (Paramanand, 2021). These examples highlight how HCDT provides insight, as collectivist, masculine and patriarchal cultural frameworks (Bajwa et al, 2023; Tillmar et al., 2021) shape the degree to which husbands' authority and support define women's entrepreneurial options.

Overall, the findings confirm that spousal support operates as both an enabling and constraining force. While husbands may provide essential finance, equipment, and emotional encouragement, as in Mama J's case, women like Mama F demonstrate how domestic responsibilities and cultural expectations simultaneously curtail entrepreneurial freedom. For MWEs in Tanzania, reliance on spousal support is thus not a straightforward benefit but a negotiated arrangement, reflecting broader patterns observed across SSA, South Asia, MENA, and beyond.

7.7.4 Discussion Six: Situating MWEs' Strategies within Broader Literature

The findings show that MWEs in Dar es Salaam are not passive in the face of institutional shortcomings but instead adopt resourceful strategies to sustain their enterprises. This focus on agency contrasts with much of the women's entrepreneurship literature (Anderson and Ojediran, 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Jennings and Brush, 2013; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018; Yadav and Unni, 2016, which has tended to emphasise barriers rather than strategies (Ahl, 2006; Welter et al., 2016). By foregrounding the practices of mature women, this study adds to the growing body of scholarship of MWEs to recognise older women as institutional navigators rather than passive victims (Ahl, 2006).

One key set of strategies centres on community-based finance. MWEs rely on mali kauli (supplier credit), VICOBAs/VIKOBAs, and broader ROSCAs systems, which enable access to working capital, continuity of supply, and flexibility in repayment. These arrangements align

with RBV by highlighting the value of trust and reputation as strategic resources, with HCT through the acquisition of financial literacy and repayment discipline, and with SCT by embedding finance within social networks. Comparative evidence confirms the universality of these strategies: *arisan* in Indonesia (Hendratmi et al., 2022), *tandas* in Mexico (Quiñones and Grier-Reed, 2023), *Susu* in the Caribbean (Hossein, 2022), and SHGs in India (Pandhare et al., 2024). These findings also speak to TAM and DDT, as MWEs remain cautious about digitalised systems, favouring personalised, trust-based finance over technologies they perceive as less accessible.

A second set of strategies involves mobilising family resources. Children contribute as encouragers, digital mediators, and practical supporters, consistent with RBV and HCT in showing how household members are transformed into entrepreneurial capital. This also reflects SDT and TPB, where children's support sustains motivation and strengthens intentions to continue. Comparable cases are reported across SSA, South Asia, and MENA, where intergenerational involvement enables women's continued participation despite age and technological barriers (Keating et al., 2022; Yunis et al., 2019). Spousal support emerges as another strategy, offering finance, equipment, and emotional encouragement, though often negotiated against cultural expectations that simultaneously constrain autonomy. This duality resonates with evidence from SSA (Tundui and Tundui, 2021), South Asia (Sehgal and Khandelwal, 2020), and MENA (Rharzouz et al., 2024), showing that family strategies are both enabling and conditional.

Finally, MWEs' strategies demonstrate adaptation and institutional reshaping. By transforming formal VICOBAs into personalised VIKOBAs or concealing activities from disapproving relatives, women actively reconfigure institutions to fit their needs. These practices illustrate SCT's emphasis on agency and HCDT's insights into how collectivist norms shape household decision-making. Intersectionality and life-course perspectives further explain how age, gender, and socio-economic status intersect to make these strategies both necessary and distinctive.

In sum, the strategies of Tanzanian MWEs illustrate a powerful and under-acknowledged form of institutional navigation. By relying on ROSCAs, VICOBAs/VIKOBAs, mali kauli, and family-based supports, these women mobilise collective trust, intergenerational ties, and embedded networks to secure resilience in environments where formal institutions fail to align with their realities. Far from being marginal adaptations, these strategies mirror globally

recognised practices such as *arisan* in Indonesia (Hendratmi et al., 2022), *tandas* in Mexico (Quiñones and Grier-Reed, 2023), *Susu* in the Caribbean (Hossein, 2022), and SHGs in India (Pandhare et al., 2024), confirming that women's reliance on community and kinship systems is not a sign of backwardness but a sophisticated, contextually rooted response to institutional gaps. This study therefore contributes by centring mature women in SSA, challenging Western individualised portrayals of entrepreneurship, and advancing theory by showing how RBV, HCT, SCT, SDT, TPB, TAM, DDT, and HCDT collectively capture the ways women convert relational and social resources into entrepreneurial survival and growth.

7.8 Conclusion

This chapter has examined how multiple institutions shape the entrepreneurial experiences of MWEs in Dar es Salaam. It has shown that institutions operate both as enablers and constraints, influencing women's capacity to sustain and grow their businesses. Support institutions were found to be poorly communicated and misaligned with women's needs, political institutions were marked by exclusionary health systems and governance failures, and financial institutions constrained women through rigid lending practices and age-related discrimination. Informal institutions emerged as both opportunity spaces and sites of harassment and insecurity, while family institutions revealed the dual role of children and kin as barriers and conditional supporters. Finally, the strategies section highlighted MWEs' agency in mobilising community finance systems such as ROSCAs, VICOBAs/VIKOBAs, and mali kauli, as well as family-based supports, to navigate institutional shortcomings.

The analysis across these domains demonstrates that MWEs are embedded within a complex institutional environment where formal and informal rules intersect with cultural expectations and intergenerational pressures. These findings contribute to wider scholarship by extending theories such as RBV, HCT, SCT, SDT, TPB, TAM, DDT, HCDT, and Life-course Theory into the study of mature women in SSA. They also highlight how collectivist contexts diverge from individualistic Western settings, where institutions are often assumed to function as neutral or supportive backdrops rather than as active gatekeepers of entrepreneurial survival. In sum, Chapter Seven has provided an integrated account of how institutions both constrain and enable MWEs, and how women exercise resilience and creativity to navigate these forces. These findings also carry clear implications for research, policy, and practice, which are developed further in the next chapter.

CHAPTER EIGHT

CONCLUSION

"Research is Creating New Knowledge"—Neil Armstrong

8.0 Chapter Overview

This chapter brings together the main findings of the thesis and situates them within the wider research questions, objectives, and contributions. It begins by summarising Chapter Six, which analysed the motivations that drive MWEs into entrepreneurship, structured around the MMM, WSD, FIT, and E-SSENCE factors. These themes revealed how life-course experiences and cultural norms shaped entrepreneurial entry and persistence, and informed the typology of reactive, passionate, and hybrid entrepreneurs. The chapter then revisits Chapter Seven, which examined how support, political, financial, informal, and family institutions both constrained and enabled women's enterprises, while also highlighting the adaptive strategies women employed to negotiate these institutional environments.

The chapter goes on to present an integrated conceptual framework that consolidates motivations, institutional barriers, coping strategies, and policy needs into a single model. This is followed by a return to the research questions and objectives, showing how they were addressed through qualitative analysis. The study's contributions are then outlined across contextual, theoretical, conceptual, methodological, and practical dimensions, demonstrating how the thesis advances scholarship and practice on MWEs. Policy and practice implications are also discussed, with specific attention to the typology of entrepreneurs, institutional contexts, and the alignment of findings with the SDGs. The chapter concludes by reflecting on the limitations of the study, identifying avenues for future research, and noting how the COVID-19 pandemic shaped both the research process and the experiences of participants.

8.1 Summary of Findings

The findings of this study were organised into two chapters: Chapter Six and Chapter Seven. Chapter Six concentrated on understanding the motivations that drive MWEs to engage in entrepreneurial activities, while Chapter Seven explored how MWEs in Tanzania navigate various institutions, whether these act as constraints or enablers. The analysis drew on several theoretical perspectives, including life-course theory (Elder, 1994), intersectionality (Crenshaw, 1989), SDT (Deci and Ryan, 1985), TPB (Ajzen, 1991), RBV (Barney, 1991), HCT (Becker, 1964), HCDT (Hofstede, 1980), DDT (Van Dijk, 2005) and TAM (Davis, 1989). The following sections will summarise the findings.

8.1.1 Findings from Chapter Six

Chapter Six revealed that the entrepreneurial motivations of mature women in Dar es Salaam are rooted in life-course experiences that shaped both opportunities and constraints. The analysis demonstrated that early socialisation, later disruptions, and agentic choices collectively influence how women enter and sustain business activity. These pathways are not only Tanzanian but also resonate with wider patterns across the Global South. Four themes emerged in chapter six, namely MMM factors, WSD factors, FIT factors and E-SSENCE factors.

The first finding in Chapter Six was MMM factors (menarche, marriage, and motherhood), which emerged not as isolated milestones but as deeply embedded socio-cultural processes that shaped the gendered trajectories of mature women entrepreneurs in Tanzania. As respondents described, rites such as *Unyago* marked the beginning of socialisation into obedience, domestic responsibility, and limited life options, consistent with comparable initiation practices across SSA, South and East Asia, and LAC ((David and Pandya, 2025, p. f469; Ganguly and Satpati, 2021, p. 26; Jayatilleke et al., 2019; Joshi, 2022, p. 121; Kamboni and Silongwa, 2024, p. 179; Moyo and Matanda, 2020, p. 38; Perianes and Ndaferankhande, 2020, p. 428; Yeboah et al., 2014, p. 296). These stages had profound economic consequences by determining access to education, delaying workforce participation, and narrowing career opportunities (Hodgson, 1999; Hodgson and McCurdy, 2001; Hollander, 1979; Khatun, 1979; Khan, 1989; Norton et al., 1994; Odaga and Heneveld, 1995; Rice and Wilber, 1979; Singh and Samara, 1996; Were, 1985).

The second findings showed that WSD triggers (widowhood, separation, and divorce) were transformative life events that disrupted long-standing roles and dependencies, compelling

women to enter entrepreneurship as a survival strategy. For widows such as Mama R, Mama C, and Mama W, the death of a spouse led to loss of income, dispossession by in-laws, and social stigma, echoing Tanzanian research on women's exclusion from property and inheritance (Malima, 2013; Mbilinyi, 2016; Rutagumirwa and Bailey, 2022) and parallel findings from South Asia, SSA, and LAC (Alam et al., 2024; Chatterjee et al., 2022; Dube, 2023; Ganguly, 2020; Kamunyu and Makena, 2020; Suárez-Baquero et al., 2021; Ude and Njoku, 2017; van de Walle, 2013). Divorce and separation also pushed women like Mama M, Mama E, and Mama G into entrepreneurship after they lost financial and social support, a pattern consistent with evidence from Nigeria, Kenya, Ethiopia, South Asia, and Latin America (Alvarado and Vilchez, 2015; Beriso, 2021; Ikram and Usman, 2022; Khan and Hamid, 2020; Lazarus et al., 2017; Mutahi and Akech, 2025; Qamar and Faizan, 2021). These findings highlight that WSD triggers acted as critical turning points that forced women into necessity-based ventures, reflecting structural vulnerability rather than opportunity.

The third theme was FIT factors, which captured how financial necessity, intrinsic passion, and talent shaped entrepreneurial entry and practice among MWEs in Dar es Salaam. For many respondents, exclusion from pensions and formal employment histories created pressing financial gaps that could only be filled through informal business activities, making survival the initial driver of entrepreneurial intention (Mwaikokesya, 2022; Spitzer, 2017; Twikirize and Spitzer, 2019). At the same time, intrinsic motivation was evident in women who framed their ventures as purposeful, relational, and empowering. Mama C and Mama E described pride in supporting children and extended families, illustrating how caregiving obligations evolved into sources of meaning and autonomy, aligning with SDT's concepts of competence, autonomy, and relatedness (Deci and Ryan, 1985; Ryan and Deci, 2023). Similarly, Mama Q and Mama J transformed long-standing talents in sewing and hairstyling into entrepreneurial paths, reflecting what SDT terms identified or integrated motivation, and resonating with Wut et al.'s (2021) study of passion-driven but constrained women entrepreneurs in China.

Opportunity recognition and strategic adaptation also surfaced strongly in FIT factors. Respondents like Mama D and Mama L adjusted to market demands by diversifying products, signalling growing perceived behavioural control in line with TPB (Ajzen, 1991). Their ability to convert social observations into business initiatives demonstrates entrepreneurial agency even in informal, resource-limited settings, consistent with findings from India and China (Alam et al., 2024; Shastri et al., 2019; Wut et al., 2021) and challenging assumptions that mature women in the Global South are passive or risk-averse (Isaga, 2019; Panda, 2018).

Taken together, the FIT factors illustrate that while necessity was a powerful push, many MWEs also pursued business through passion, talent, and adaptive strategies, revealing layered and dynamic motivations. Based on the three themes (MMM factors, WSD triggers, and FIT factors) this study developed a typology of MWEs in Dar es Salaam, identifying reactive, passionate, and hybrid entrepreneurs. Reactive entrepreneurs were those who entered business primarily for survival after crises or exclusion. Passionate entrepreneurs were those who pursued ventures driven by personal ambition, talent, or passion. Hybrid entrepreneurs combined elements of both, starting from necessity but gradually building purpose-driven and growth-oriented businesses.

Lastly, the fourth theme was E-SSENCE factors, which captured how MWEs in Dar es Salaam sustained entrepreneurship not only as a means of survival but as a multidimensional practice that provided purpose, identity, and social recognition. The framework shows that entrepreneurship is a spirited endeavour that keeps women active and mentally engaged, a means of restoring social status in families and communities, a source of empowerment through autonomy and confidence, a space for Networking and companionship, a mechanism for (grand)child support, and a pathway to emancipation from dependency and marginalisation. These findings illustrate that mature women's entrepreneurship is not reducible to necessity; rather, it is relational, emotional, and culturally embedded (Aggarwal and Tyagi, 2022; Amin and Saeed, 2024; Nsibirano et al., 2020; Ryan and Deci, 2023; Spitzer and Mabeyo, 2014).

Participant accounts highlighted how daily routines gave energy and dignity (Mama P, Mama K, Mama A), supporting arguments that later-life entrepreneurship sustains health and purpose in contexts where retirement structures are weak (Fritsch et al., 2023; Isangula, 2022; Kibler et al., 2024; Mwaikokesya, 2022).Restored visibility and respect after widowhood or divorce (Mama C, Mama R, Mama M, Mama E) echo findings from Ghana, Pakistan, and Colombia, where women's financial contributions improved their societal position (Alam et al., 2024; Ude and Njoku, 2017; Suárez-Baquero et al., 2021), and align with HCDT's collectivist dimension where identity is relational (Hofstede, 2001). Empowerment was nurtured through self-reliance and social validation (Mama Z, Mama Q, and Mama F), supporting studies from India, South Africa, Sri Lanka, and the UAE (Chakraborty and Biswal, 2021; Bobek et al., 2023; De Silva et al., 2021; Hermayen et al., 2022) while extending the literature by foregrounding age as an enabling factor (Jabbouri and Truong, 2024; Ogbari et al., 2024).

Networks were central, as marketplaces doubled as sites of social support and informal institutions (Mama R, Mama V), consistent with SCT and HCT perspectives (Putnam, 2000; Becker, 1964) and studies from Ethiopia, Indonesia, Ghana, and India (Anja and Zhang, 2023; Irwan et al., 2022; Tuffour et al., 2022; P. et al., 2019). Caregiving remained a persistent driver of business activity, with women supporting children and grandchildren (Mama M, Mama E, and Mama L), reflecting findings from Egypt, Ghana, Peru, Zimbabwe, Pakistan, and India (Elkafrawi and Refai, 2022; Atarah et al., 2023; Cáceres et al., 2025; Rahat et al., 2023; Jaim, 2021; Roy et al., 2022). Emancipation was achieved through redefining roles, gaining voice, and mentoring others (Mama C, Mama E, and Mama N), aligning with Rindova et al.'s (2009) model and studies from South Africa, Tunisia, and Chile (Irene et al., 2021; Benali and Villeseche, 2023; Pergeleva and Mandakovic, 2024).

In sum, the E-SSENCE framework challenges binary distinctions of necessity versus opportunity and demonstrates how older women reframe entrepreneurship as an ongoing response to ageing, identity, and interdependence. By recognising these six sustaining dimensions, the study contributes to contextualised scholarship on later-life entrepreneurship in the Global South and critiques Western-centric models that emphasise lifestyle or growth-focused motivations (Maritz et al., 2021; Sundström et al., 2021; Dy et al., 2016; Wing-Fai, 2019; Meliou and Mallett, 2021; Ratten, 2019).

8.1.2 Findings from Chapter Seven

Chapter Seven examined how various institutions shape the entrepreneurial experiences of MWEs in Dar es Salaam. It showed how Support Institutions (SIs), Political Institutions (PIs), Financial Institutions (FIs), Informal Institutions (IIs), and Family Institutions (FAIs) acted as both enablers and constraints, and how women developed strategies of adaptation, negotiation, and informal networking to sustain their enterprises. Gatekeeper perspectives from SIs, PIs, and FIs added further insight into policy practice.

The findings revealed that exclusion from SIs stemmed from systemic shortcomings in outreach, programme design, and resource allocation rather than reluctance on the part of MWEs. Lack of awareness reflected structural exclusion, consistent with evidence across Ghana, Morocco, South Africa, South Asia, and Latin America (Krawczyk et al., 2023; Berguiga and Adair, 2023; Jabbouri and Truong, 2023; Karim et al., 2022; Kumar and Das, 2019; Mbaye and Benjamin, 2018; Medina and Schneider, 2019; Simba and Tajeddin, 2023). Training designs often ignored literacy gaps, caregiving responsibilities, and time poverty

(Mullally et al., 2022; Sisay, 2025; Taylor et al., 2024), while underfunding and donor dependency further constrained impact (Alecchi, 2020; Herrington and Coduras, 2019; Jarrar, 2022; Padilla-Angulo et al., 2023; Sharma and Rana, 2021).

PIs shaped entrepreneurship through health coverage, integrity of governance, and regulation of trading space. NHIF practices produced age-graded exclusion and high out-of-pocket costs (Amani et al., 2021; Amani et al., 2023; Mwinukaa et al., 2022; Naibu and Maliganya, 2024), a pattern also found across Kenya, South Asia, LAC, and MENA (Ahmadi et al., 2021; Maritim et al., 2023; Chowdhury et al., 2023; Espinoza-Pajuelo et al., 2024). Petty corruption functioned as a shadow tax, draining scarce resources (Devlina, 2023; Galperin et al., 2020; Ginocchio, 2022). Relocation policies disrupted high-footfall spaces, undermining women's core assets of trust, reputation, and market knowledge (Adama, 2020; Adisa et al., 2023; George et al., 2023; Nyirenda and Msoka, 2019; Pelaez-Higuera et al., 2023).

FIs had the most direct influence. Older women avoided formal loans due to fears of debt, shortened repayment horizons, and emotional strain (Ackah et al., 2024; Bhuiyan et al., 2019; Kato, 2023; Machado et al., 2024; Naegels et al., 2018; Simatele, 2022; Tegambwage and Kasoga, 2022). Negative experiences with banks—humiliation, delays, and dismissal—intensified scepticism (Kasoga, 2022; Kessy, 2023; Nanyanzi et al., 2024a). Loan officers' emphasis on collateral and formal plans systematically excluded informal women traders, a pattern confirmed across SSA, MENA, and beyond (Blanco-Oliver et al., 2024; Otiti et al., 2021; Fisman et al., 2020; Prieto and Mandigma, 2024; Saheed and Ijaiya, 2024; Simba et al., 2023).

IIs offered opportunity but also vulnerability. Markets provided accessible entry points yet exposed women to harassment, insecurity, and arbitrary regulation, echoing findings from SSA, South Asia, Latin America, and North Africa (Krawczyk et al., 2023; Berguiga and Adair, 2023; Jabbouri and Truong, 2022; Kumar and Das, 2019; Mbaye and Benjamin, 2018). Insecurity undermined trust (Putnam, 2000), depleted key resources like location and reputation (Barney, 1991), and compounded disadvantages over the life course (Elder, 1994).

FAIs emerged as decisive institutions. Children discouraged continuity, urging women to retire or dismissing their ventures as outdated (Duque, 2022; Monteith and Camfield, 2019; Naguib, 2022; Nsibirano et al., 2020). Extended kin imposed conditional approval or interference, leading some women to conceal businesses (Boateng, 2021; Borham et al., 2023; Karim et al.,

2023). Family attitudes determined legitimacy, releasing or withholding critical resources (Barney, 1991; Becker, 1964; Putnam, 2000).

Finally, MWEs demonstrated resilience through strategies that leveraged informal finance and family resources. Community-based systems such as mali kauli, VICOBAs/VIKOBAs, and ROSCAs provided working capital and flexibility, comparable to arisan in Indonesia, tandas in Mexico, susu in the Caribbean, and SHGs in India (Hendratmi et al., 2022; Hossein, 2022; Pandhare et al., 2024; Quiñones and Grier-Reed, 2023). Family members acted as encouragers, digital mediators, and financial supporters, though often within cultural limits (Keating et al., 2022; Rharzouz et al., 2024; Sehgal and Khandelwal, 2020; Tundui and Tundui, 2021). Women also adapted institutions by reshaping rules or concealing activities. In sum, Chapter Seven shows that MWEs operate within institutional landscapes that often marginalise them, yet they respond with creativity and resourcefulness. Their strategies highlight agency and resilience, challenging portrayals of older women entrepreneurs as passive and underscoring the need to view them as active navigators of institutional environments.

8.1.3 An Overarching Framework of Mature Women's Entrepreneurship

One of the gaps highlighted in Chapter Two was the absence of conceptual frameworks that capture the entrepreneurial experiences of mature women in emerging economies (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014). Much of the existing research (Anderson and Ojediran, 2021; Botha 2020; Cho et al., 2020; Corrêa et al., 2021; Fauzi et al., 2023; Kuada, 2023; Mozumdar et al., 2020; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Omotosho et al. 2024; Ruiz-Martínez et al., 2021; Shaikh et al., 2020; Wejado et al., 2023) has focused on general women's entrepreneurship, overlooking how age, gender, cultural expectations, and institutional dynamics intersect in later life. Scholars (Ahl, 2006; Ahl and Marlow, 2012; Cardella et al., 2020; Henry et al., 2015) have therefore called for frameworks that can explain these experiences more holistically and contextually. Responding to this gap, this study develops an integrated conceptual framework that consolidates the findings presented in Chapters Six and Seven. **Figure 29** illustrates how motivations, institutional challenges, coping strategies, and policy needs are interlinked in the entrepreneurial journeys of mature women in Dar es Salaam.

Figure 29: An Integrative Framework of MWEs' Motivations, Challenges, Strategies, and Policy Implications

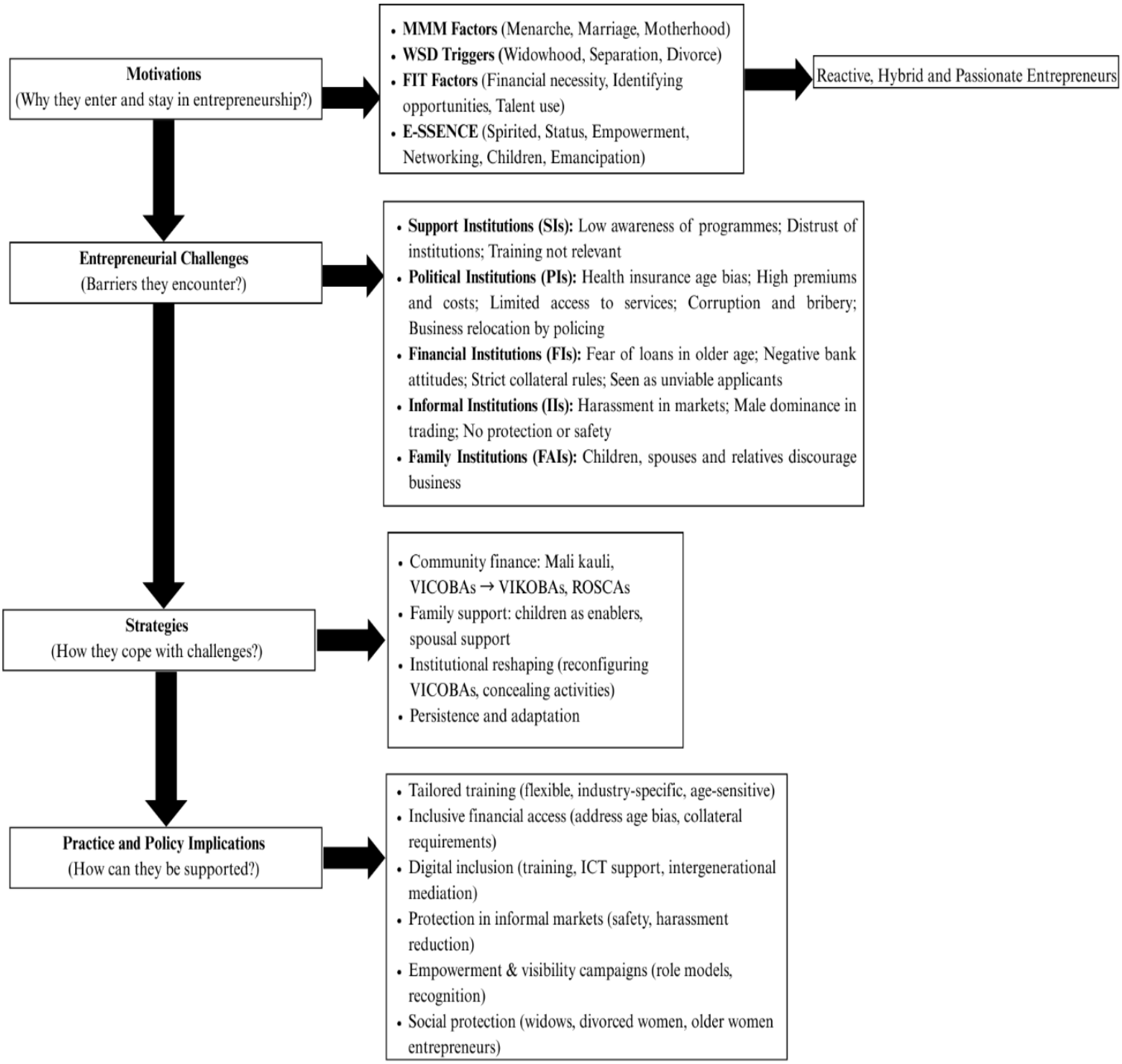


Figure 29 illustrates how the entrepreneurial journeys of mature women in Dar es Salaam are shaped by interconnected motivations, institutional challenges, coping strategies, and policy needs. Motivations emerge from life-course dynamics, including MMM factors (menarche, marriage, motherhood) that often-restricted education and career options, WSD triggers

(widowhood, separation, divorce) that prompted reactive entrepreneurship, and FIT factors (financial necessity, opportunity recognition, talent use) that supported livelihood sustainability. These are reinforced by the E-SSENCE motivations of spirited drive, status, empowerment, networking, child support, and emancipation. Together, these elements underpin the typology of reactive, hybrid, and passionate entrepreneurs identified in this study.

At the same time, mature women confront layered institutional barriers across support, political, financial, informal, and family institutions. Limited awareness of support programmes, exclusionary training, health insurance inequities, corruption, relocation by urban policing, age-driven borrowing fears, market harassment, and intergenerational discouragement represent key constraints. In response, women adopt adaptive strategies such as community finance through mali kauli, VICOBAs/VIKOBAs, and ROSCAs; reliance on children and spouses for financial and emotional support; and institutional reshaping to fit their needs.

This framework signals important practice and policy implications, including the need for tailored and age-sensitive training, inclusive financial services, digital access and intergenerational mediation, safer informal markets, empowerment and visibility campaigns, and social protection for vulnerable groups such as widows and older women. Importantly, this integrated conceptual framework contributes to the women's entrepreneurship literature in general, and mature women's entrepreneurship in particular. It also offers a transferable lens that can be used in other emerging economy contexts to better understand the experiences and institutional navigation of MWEs.

8.2 Answering the Research Questions and Objectives

In Chapter One of this thesis, the study proposed three research questions and five research objectives, as shown below. This section will highlight how the research questions were answered and the research objectives met.

1.4.1 Research Questions

1. How do the intersecting social positions of gender, age and culture influence the entrepreneurial pathways of mature women entrepreneurs in Dar es Salaam, Tanzania?
2. How do various institutions influence the entrepreneurial experiences of mature female entrepreneurs in Dar es Salaam, Tanzania?
3. How can academia, international discourses and national ageing policy support the development and empowerment of mature women entrepreneurs within Tanzania?

1.4.2 Research Objectives

I. To evaluate the interaction of gender, age, and culture and their effect on the lived entrepreneurial experiences of mature women entrepreneurs in the Tanzanian setting using intersectionality and life-course theory.

II. To identify mature women entrepreneurs' perception of challenges affecting everyday entrepreneurial episodes and the strategies they have employed to overcome these challenges.

III. To understand how mature women entrepreneurs navigate the various institutions and how these impact their entrepreneurial experiences.

IV. To develop conceptual frameworks that represent the lived experiences of mature women entrepreneurs in Dar es Salaam, Tanzania.

V. To use the conceptual framework practically to provide recommendations to mature women entrepreneurs from both an academic and practical perspective to supplement the strategies they already use and inform policymakers to tailor support programmes based on the typology of mature women's entrepreneurial needs.

RQ1: How do the intersecting social positions of gender, age and culture influence the entrepreneurial pathways of MWEs in Dar es Salaam, Tanzania?

This was addressed in Chapter Six, where the analysis of MMM factors (menarche, marriage, motherhood) revealed how early gendered expectations curtailed education and career opportunities, embedding long-term structural disadvantages. Later-life WSD triggers (widowhood, separation, divorce) further illustrated how age, gender and cultural norms interact to push women into business. These insights met **RO I**, by evaluating how gender, age and culture intersect, and **RO II** by capturing the women's own perceptions of challenges and their adaptive responses.

RQ2: How do various institutions influence the entrepreneurial experiences of mature female entrepreneurs in Dar es Salaam, Tanzania

Chapter Seven directly addressed this question by examining how SIs, PIs, FIs, IIs and FAIs shape entrepreneurial outcomes. Findings showed systemic exclusion from SIs, political barriers through health security and corruption, rigid financial lending criteria, vulnerabilities in informal markets, and family dynamics that both constrain and support women. This responded to **RO II and III** by showing how MWEs navigate institutions and how these affect their enterprises.

RQ3: How can academia, international discourses and national ageing policy support the development and empowerment of MWEs within Tanzania?
This was addressed through the frameworks developed across both findings chapters. The typology of reactive, hybrid and passionate MWEs, together with the E-SSENCE framework, provide tools for academia to better theorise mature women's entrepreneurship. Cross-regional comparisons showed how international discourses often overlook Global South contexts, while the Tanzanian case highlights the policy gap around ageing and entrepreneurship. These findings fulfilled **RO IV** by developing conceptual frameworks grounded in lived realities, and **RO V** by offering practical and policy recommendations to supplement existing strategies and inform tailored support programmes.

8.3 Research Contributions

This study made contributions to the existing literature in five key areas: Contextual, Theoretical, Methodological, Conceptual, and Practical. The following sections will elaborate on each of these contributions.

8.3.1 Contextual Contribution

This study makes significant contextual contributions by addressing three critical gaps identified in the literature review (Chapters Two and Three) concerning mature entrepreneurship. Firstly, existing scholarship on mature entrepreneurship predominantly focuses on Western countries (Biron and St-Jean, 2023; Fritsch et al., 2023; Garcia-Lorenzo et al., 2020; Gray and Smith, 2020; Holmquist and Sundin, 2021; Kibler et al., 2024; Maritz et al., 2021; Mouraviev and Avramenko, 2020; Murmann et al., 2023; Perez-Encinas et al., 2021; Squire, 2020; Stirzaker et al., 2022). This Western-centric perspective restricts the applicability of findings to non-Western contexts and leaves a geographical gap in knowledge. By situating the research in Dar es Salaam, Tanzania, this study directly addressed this gap. It demonstrates how Tanzania's distinctive socio-economic and cultural environment influences later-life entrepreneurship, generating insights that diverge from Western assumptions and thereby extending the geographical reach of mature entrepreneurship scholarship. The study also shows how formative experiences such as menarche, marriage, and motherhood (MMM), and later-life transitions like widowhood, separation, and divorce (WSD), are not only cultural milestones but enduring constraints that limit education, career, and financial independence. These experiences often forced women into self-employment without the security of pensions, careers, or formal savings, a stark contrast to Western contexts where mature entrepreneurship

commonly follows corporate careers or lifestyle choices. The findings align more closely with Global South evidence from SSA, South Asia, South-East Asia, and LAC, where early marriage, caregiving obligations, and widowhood often precipitate necessity-driven entry into entrepreneurship, reinforced by weak institutional safety nets.

Secondly, there is a notable absence of research specifically focusing on MWEs, both in Western and non-Western contexts. While some studies in Western settings (e.g., Aydin et al., 2019; Kean et al., 1993; Khan, 1987; Logan, 2014; McKay, 2001; Meliou et al., 2018; Meliou and Mallet, 2021; Tomlinson) and limited work in non-Western countries (e.g., Nsibirano et al., 2020) provide partial insights, the experiences of MWEs remain under-researched. This study filled this gap by placing MWEs at the centre of analysis. It illuminated how the intersecting influences of age, gender, and culture shape their entrepreneurial journeys, thereby advancing understanding of a demographic and geographical group largely absent in the literature. By introducing conceptual frameworks such as MMM, WSD, FIT (financial necessity, identifying opportunities and inherent talent), and E-SSENCE (entrepreneurship as Spirited endeavour, social status, empowerment, networking, (grand)child support, and Emancipation), the study contextualises women's motivations in ways absent from existing research. These frameworks also underpin the typology of MWEs as reactive, passionate, and hybrid entrepreneurs, reflecting not only survival responses but also ambition, skill, and the pursuit of dignity in later life. In doing so, the study captures the layered social, cultural, and emotional dimensions of entrepreneurship, offering a more holistic picture of older women's agency than current literature provides. The typology is particularly important because it demonstrates that MWEs are not a homogenous group but instead represent three distinct entrepreneurial types shaped by structural exclusion, necessity, and evolving aspirations.

Thirdly, within Sub-Saharan Africa, scholarship on older populations has mainly concentrated on health and retirement rather than entrepreneurship. Only a handful of studies, such as those in South Africa (Carrim, 2018), Uganda (Nsibirano et al., 2020), and Zimbabwe (Dzingirai and Ndofirepi, 2024), have addressed this subject, while research in other regions such as India, Japan, Pakistan, Malaysia, Israel, China, and Turkey (e.g., Ahmad et al., 2014; Aggarwal and Tyagi, 2022; Gimmon et al., 2018; Zhu et al., 2021) remains limited in regional scope. This study directly addressed this regional gap by examining how gender, age, culture, and institutional forces intersect to shape the entrepreneurial experiences of MWEs in Tanzania. It highlights, for example, how support, political, financial, informal, and family Institutions often act more as barriers than enablers, compelling women to rely on informal networks such

as VIKOBA and family negotiations to sustain businesses. In doing so, it enriches the discourse on mature entrepreneurship in the Global South with nuanced, empirically grounded insights. Moreover, by comparing Tanzanian findings with other Global South contexts such as SSA, MENA, South Asia, South-East Asia, and LAC, the study contributes to a more diverse and inclusive global body of knowledge, showing how structural exclusion, reactive entrepreneurship, and family obligations cut across these regions but manifest differently depending on cultural and institutional settings.

8.3.2 Theoretical Contributions

- **Intersectionality Theory:** This thesis advanced intersectionality by situating MWEs at the intersection of age, gender, culture, and socio-economic position (Crenshaw, 1989; Anthias, 2008; McCall, 2005; Yuval-Davis, 2006). Existing studies (Anderson and Ojediran, 2021; Cho et al., 2020; Corrêa et al., 2021; De Vita et al., 2013; Goyal and Yadav, 2014; Ogundana et al., 2021; Ojong et al., 2021; Panda, 2018; Rashid and Ratten, 2020; Yadav and Unni, 2016; Wedajo et al., 2023) on women's entrepreneurship often homogenise women's experiences, overlooking how multiple identities combine to shape opportunities and constraints. By employing an intersectionality approach, the study effectively addressed the critiques from various scholars (Ahl, 2006; Ahl and Marlow, 2012; Cardella et al., 2020; Foss et al., 2018; Henry et al., 2015; Welter, 2011; Welter et al., 2016) to emphasise the varied experiences of women entrepreneurs in emerging economies, moving away from the notion of viewing them as a homogeneous group.

  This research compellingly addresses such critiques by demonstrating that older women in Tanzania face significant disadvantages, not only due to gender but also because of age, early-life experiences, entrenched socio-cultural norms, lack of educational opportunities, institutional neglect, and pervasive poverty. By highlighting these intersecting factors, the study underscores the urgent need for targeted interventions to support this marginalised group. Therefore, the study extended intersectionality theory by providing empirical evidence that intersectional identities are not static markers of disadvantage but dynamic forces that both constrain and, at times, enable entrepreneurial agency. In doing so, it offers a critical and context-specific contribution that broadens the scope of intersectionality and positions MWEs as central actors in rethinking entrepreneurship research in emerging economies.

- **Life-Course Theory:** Life-course theory (Elder, 1974; 1994) was applied to show how MWEs' entrepreneurial pathways were profoundly shaped by cumulative life experiences. Early marriage, limited schooling, and widowhood emerged as turning points that influenced later-life business entry (Brush et al., 2009; Jennings and Brush, 2013; Spitzer and Mabeyo, 2014). Findings confirmed that later-life caregiving remained a driver of entrepreneurship rather than a residual burden, highlighting the temporal dynamics of women's roles across generations (Elkafrawi and Refai, 2022; Atarah et al., 2023; Cáceres et al., 2025). This contribution extends life-course theory by demonstrating that older women's entrepreneurial behaviour is embedded in relational obligations, with business acting as the only mechanism to sustain family responsibilities in contexts of weak institutional support (Mwaikokesya, 2022; Isangula, 2022; Rahat et al., 2023; Roy et al., 2022).
- **SDT:** The study advanced SDT (Deci and Ryan, 1985) by showing that entrepreneurship for older women in Tanzania was sustained not only by necessity but also by intrinsic fulfilment. MWEs described business as a spirited endeavour that maintained autonomy, competence, and relatedness, affirming SDT's three psychological needs (Ryan and Deci, 2023; Gagné and Deci, 2005; Aggarwal and Tyagi, 2022; Amin and Saeed, 2024). The E-SSENCE framework demonstrated that MWEs derived empowerment, social status, and purpose through their ventures (Nsibirano et al., 2020; Kibler et al., 2024; Fritsch et al., 2025). By embedding SDT in a collectivist and resource-constrained setting, the thesis extended the theory to show that autonomy is relational rather than individual, as women balanced self-motivation with obligations to kin and community (Spitzer and Mabeyo, 2014; Manrai et al., 2021).
- **TPB:** TPB (Ajzen, 1991) was used to interpret MWEs' entrepreneurial intentions. The study found that attitudes toward entrepreneurship were shaped by necessity and opportunity simultaneously, while subjective norms such as family duty and community expectations reinforced women's entry into business (Virani et al., 2022; Baral et al., 2023; Kumar and Das, 2019; Sarwar et al., 2021). Perceived behavioural control was constrained by limited access to finance yet enhanced by children's support and community trust networks (Kautonen et al., 2015; Karim et al., 2022; Woldesenbet Beta et al., 2024; Mfazi and Elliott, 2022). The findings extended TPB by showing that cultural norms and intergenerational obligations are powerful determinants of intention

and behaviour, expanding the model beyond rational choice assumptions (Lortie and Castogiovanni, 2015; Gohar et al., 2022).

- **RBV:** The thesis enriched RBV (Barney, 1991) by showing that MWEs relied heavily on intangible resources such as social trust, reputation, and family labour to sustain businesses. Unlike dominant RBV perspectives (Dy et al., 2016; Ojong et al., 2021; Welter et al., 2016) that prioritise financial or technological assets, this study demonstrated that skills in cooking, tailoring, or trading, together with embedded market relationships, were pivotal resources. Institutional corruption and forced relocations depleted resources, reducing competitive advantage (Scott and Hussain, 2019; Nsibirano et al., 2020). Conversely, community-based finance mechanisms such as ROSCAs and VIKOBAs became critical sources of resource mobilisation (Rutagumirwa et al., 2020; Lima et al., 2024). This contribution expands RBV to highlight informal and non-financial resources as core to entrepreneurial resilience in developing economies.
- **HCT:** HCT (Becker, 1964) was extended through the finding that MWEs' human capital was largely acquired outside formal education. Women leveraged experiential learning, informal apprenticeships, and knowledge passed through kinship networks (Bajwa et al., 2023; Paramanand, 2021; Sarkar et al., 2023; Uddin, 2021; Ukanwa et al., 2022). The study also showed that children often acted as digital mediators, enabling mothers to access information, which reframes intergenerational support as a form of human capital (Hermayen et al., 2022; Jabbouri and Truong, 2024). Findings from this study and previous literature (Ahmadi et al., 2021; Mousavi et al., 2023; ; Al Shabasy et al., 2022; Maritim et al., 2023; Bouzaidi et al., 2024; Chowdhury et al., 2023; Chowdhury and Singh, 2024; Espinoza-Pajuelo et al., 2024; Hammad et al., 2025; Indimuli et al., 2023; Maurya et al., 2022; Rababa et al., 2020; Serván-Mori et al., 2023) across the global south revelealed that institutional constraints eroded human capital, as harassment and relocation undermined the returns from acquired skills . By broadening the scope of HCT to include social and familial forms of knowledge, the thesis contributes a culturally situated redefinition of entrepreneurial capital.
- **TAM:** The application of TAM (Davis, 1989) revealed that MWEs' digital adoption was minimal due to low perceived usefulness and ease of use. Women favoured face-to-face transactions and informal credit over digital platforms (Myovella et al., 2021; Ndoya and Asongu, 2024). Findings showed that fear of online fraud, lack of tailored

training, and generational gaps reinforced technology avoidance (Oteng et al., 2024). However, where children mediated, adoption improved slightly, confirming TAM's assumptions (Kumar et al., 2023; Peiris, 2024). The contribution lies in demonstrating that TAM is still valid but needs cultural and age-sensitive adaptations to explain digital exclusion among older entrepreneurs.

- **DDT:** DDT (van Dijk, 2005) was extended by showing that MWEs experienced deep exclusion from digital tools due to intersecting factors of infrastructural challenges (lack of electricity, lack of smartphones) age, gender, language, lack of formal education and poverty. Unlike younger entrepreneurs, older women lacked digital literacy and depended on family for access, reinforcing intergenerational inequalities (Rutagumirwa et al., 2020; Lima et al., 2024). Institutional neglect exacerbated the divide, as training did not target older groups (Nsibirano et al., 2020; Meliou and Mallet, 2021). This study contributed to DDT by illustrating how generational and gendered inequalities create structural barriers to digital inclusion for MWEs, extending the theory to emphasise the compounded exclusions of older women in informal economies.
- **Institutional Theory:** Finally, this study contributed to institutional theory (North, 1990; Scott, 2008) by showing how MWEs in Dar es Salaam navigate a layered environment shaped by financial, political, support, informal, family, and cultural institutions. Formal systems such as banks, health insurance schemes, and municipal authorities often excluded women through age and gender bias, rigid collateral requirements, and limited protection, while support institutions were poorly communicated and rarely reached informal traders. Informal institutions, including VICOBAs, VIKOBA, and mali kauli, provided vital resources yet also exposed women to harassment and mismanagement, and family and cultural expectations alternated between enabling and constraining business activity. By situating these dynamics within Scott's (1995; 2008) regulative, normative, and cultural-cognitive pillars, the study demonstrates that institutions are active gatekeepers rather than neutral backdrops. Importantly, MWEs exercised agency by reshaping systems to their advantage, such as adapting formal finance groups into personalised networks. This extends Institutional Theory by conceptualising entrepreneurship in resource-constrained contexts as a process of institutional navigation, where structure and agency intersect in everyday practice.

8.3.3 Conceptual Contributions

This study makes key conceptual contributions by developing context-specific frameworks that explain the entrepreneurial experiences of MWEs in Dar es Salaam. Chapter Six introduced the Motivational Pathways Framework for MWEs in Dar es Salaam (Figure 27). This framework was built around four grounded constructs: the MMM factors (Menarche, Marriage, Motherhood), which revealed how early gendered roles constrained formal education and career options; the WSD triggers (Widowhood, Separation, Divorce), which acted as life-course turning points prompting entry into entrepreneurship; the FIT factors (Financial necessity, Identifying opportunities, Talent), which reflected agentic strategies and resilience; and the E-SSENCE framework (Entrepreneurship as Spirited, Status, Empowerment, Networking, Child support, Emancipation), which explained why women persist in business. Alongside these, a typology of reactive, hybrid, and passionate entrepreneurs was presented, demonstrating that motivations evolve across the life course and are not fixed.

Chapter Seven presented the Hierarchy of Institutional Influences and Needs (Figure 28), a framework mapping the institutional environment in which MWEs operate. It illustrated how support institutions, political structures, financial institutions, informal institutions, and family institutions both enable and constrain entrepreneurship. By positioning these institutions hierarchically, the framework highlighted how systemic exclusion, cultural norms, and resource gaps intersect to shape entrepreneurial practice in later life. Chapter Eight synthesised these insights into the Integrated Conceptual Framework (Figure 29), which brings together motivations, institutional barriers, coping strategies, and policy needs into one overarching model. This framework demonstrates how life-course factors, gendered exclusions, and institutional structures converge, while also showing the adaptive strategies that MWEs employ and the policy domains that require attention.

Together, these conceptual models extend the current literature on women's entrepreneurship (Anderson and Ojediran, 2021; Botha 2020; Cho et al., 2020; Corrêa et al., 2021; Fauzi et al., 2023; Kuada, 2023; Mozumdar et al., 2020; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Omotosho et al. 2024; Ruiz-Martínez et al., 2021; Shaikh et al., 2020; Wejado et al., 2023 and mature women's entrepreneurship (Aydin et al., 2019; Ester and Roman, 2017; Knörr, 2011; Logan, 2014; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2020; Römer-Paakkanen and Takanen-Körperich, 2022; Stirzaker and Sitko, 2019; Terjesen, 2005; Tomlinson and Colgan, 2014) by providing context-specific frameworks that capture the interplay of life-course transitions, gendered socialisation,

institutional dynamics, and adaptive strategies in emerging economies. Unlike existing studies (Anderson and Ojediran, 2021; Botha 2020; Cho et al., 2020; Corrêa et al., 2021; Fauzi et al., 2023; Kuada, 2023; Mozumdar et al., 2020; Ogundana et al., 2021; Ojediran and Anderson, 2020; Ojong et al., 2021; Omotosho et al. 2024; Ruiz-Martínez et al., 2021; Shaikh et al., 2020; Wejado et al., 2023) that often homogenise women's experiences or reduce them to necessity and opportunity binaries, the motivational pathways framework, the hierarchy of institutional influences and needs, and the integrated conceptual framework demonstrate how motivations evolve across time, how institutions constrain or enable, and how women respond through hybrid strategies that blend resilience and agency. These models not only deepen theoretical understanding but also offer practical insights for designing policies and interventions attuned to the realities of MWEs in the Global South

8.3.4 Methodological Contributions

Stevenson (1990, pp. 442–443) identified three critical research problems in investigating women's entrepreneurship that fail to capture the diversity of entrepreneurial experiences. Firstly, she argued that the reliance on survey questionnaires restricts the ability to explore the complexities of female entrepreneurial portfolios. This approach often imposes an archetype of the female entrepreneur, derived from male-centric constructs, which fails to reflect women's realities. Secondly, Stevenson (1990, p. 442) criticised the use of scale, dichotomous, or rank-order questions to assess motivations, characteristics, and socio-psychological factors. She argued that such methods limit the understanding of diverse reasons for business initiation, perpetuating the flawed necessity-opportunity dichotomy (Ahl, 2006). Lastly, quantitative approaches, while useful for generalisability, were seen as creating a stereotypical view of women entrepreneurs, ignoring critical factors such as life-course influences, privileges, and disadvantages (Welter et al., 2016). Responding to these critiques, Stevenson (1990, p. 443) and other scholars (Ahl, 2006; Ahl and Marlow, 2012; Henry et al., 2015; Ojong et al., 2021) advocated for qualitative methods to explore women's entrepreneurial experiences more authentically. They suggested that interviewing women and allowing them to narrate their stories provides deeper insights into the relationships and contexts shaping their entrepreneurial journeys. Aligning with this call, this study contributed to the literature by employing qualitative, in-depth interviews to capture the lived experiences of MWEs across their life-course. These narratives offered rich, nuanced insights into the unique challenges and opportunities mature women entrepreneurs encountered, shedding light on the socio-cultural, institutional, and personal factors influencing their entrepreneurial trajectories. By adopting

this approach, the study addressed gaps in the literature by grounding its findings in the participants lived realities, as advocated by Glaser and Strauss (1974). This methodology provided a deeper, contextually relevant understanding of the intersectional dynamics shaping women's entrepreneurship, ensuring that the findings were reflective of real-world experiences rather than constrained by abstract theoretical constructs or stereotypical assumptions.

8.4 Policy and Practical Contribution and Implications

Based on the findings, the following policy and practical implications are proposed. These draw from the lived experiences of entrepreneurs in this study as well as previous evidence from the Global South and the ways in which different institutions acted as both enablers and barriers. The study implications also acknowledge that most of the women in this study were sole proprietors, operating their businesses on their own, and therefore found it difficult to leave their stalls to attend training. For example, Mama N (61, batik making) remarked, the advantages of training were not always evident given the time and income lost when leaving the stall, while Mama M (50, grocery vendor) admitted she had no prior knowledge that support institutions even existed. This underscores the need for interventions that are industry-specific, practically embedded, digitally supported, and directly accessible at trading sites.

At a broader level, policy must first acknowledge MWEs as a distinct and important group within society. In Tanzania, the National Ageing Policy (2003), which has not been updated since 2003, requires urgent revision. Its current framing focuses largely on care and family responsibility for older persons, overlooking the economic agency of older women who sustain themselves and their families through entrepreneurship in the informal economy. Recognition within national policy is a necessary first step, as without explicit acknowledgement, MWEs remain invisible in strategic planning. Policy reform should ensure that social protection schemes extend to informal entrepreneurs, incorporating pensions, healthcare access, inheritance enforcement, education initiatives, and digital inclusion. For women with limited educational backgrounds, adult education should be prioritised, with tailored literacy, numeracy, and digital training. Delivery needs to be flexible and accessible within markets, supported by oral, visual, and translation-based approaches so that even women who cannot read or write can engage in business training, recordkeeping, and market transactions. Policy and practical implications are discussed below

8.4.1 Policy and Practical Implications based on the types of entrepreneurs

- **Reactive entrepreneurs** in this study were women who entered business out of necessity, often following widowhood, separation, or financial crisis. For them, entrepreneurship was not a planned career choice but a survival mechanism in response to dispossession or the need to support dependants. Their vulnerability was heightened by low education, limited assets, and lack of prior business exposure. Because of this, they need strong safety nets such as micro-pensions, emergency grants, and accessible healthcare to protect them from further shocks. Adult education is also crucial for this group, with flexible literacy and numeracy programmes that can be attended without leaving stalls. Basic digital awareness, including oral and pictorial modules, would help reactive entrepreneurs record expenses, make mobile payments, and access simple financial services, thereby stabilising their businesses.
- **Hybrid entrepreneurs** were those who entered business reactively but gradually developed strategy, diversification, and growth aspirations. Their dual positioning meant that they straddled both necessity and ambition, seeking to strengthen livelihoods while also pursuing opportunity. Because of this, they require policies that enable diversification, such as access to shared equipment, affordable storage, and seasonal finance. Adult education for hybrids should emphasise financial literacy and digital tools, helping them move from daily cash-based survival to more organised management. Training in mobile banking, digital recordkeeping, and simple e-commerce platforms would build confidence in scaling and formal engagement. Their transitional character makes them especially suited to sector-specific clinics delivered in markets, ensuring that support speaks directly to the industries they operate in, such as tailoring, food vending, or retail trading.
- **Passionate entrepreneurs** represented women who pursued business proactively, motivated by ambition, creativity, and independence. Unlike reactive or hybrid types, they did not enter entrepreneurship because of crisis but because they identified personal or market opportunities. Their persistence and vision require enabling policies such as simplified informal-plus tiers of permits, which recognise sustained entrepreneurship without imposing excessive formalisation burdens. They would also benefit from recognition campaigns that highlight older women as leaders and innovators within their markets. For passionate entrepreneurs, training should focus on branding, digital marketing, and customer engagement. Digital skills could empower

them to use social media platforms to expand their reach, while adult education programmes in financial literacy would help consolidate their independence. These women demonstrate that age does not limit ambition, but they need visibility and supportive infrastructure to thrive.

8.4.2 Policy and Practice Implications based on Institutions

- **Support institutions (SIs)** were designed to provide training, capacity building, and access to resources, yet for MWEs in this study they were the least visible. Many respondents, such as Mama M, stated that they had no knowledge of these organisations, while others explained that generic training was not worth leaving their businesses unattended. This invisibility and lack of relevance undermine the potential of SIs. Policies should therefore ensure that support institutions acknowledge the specific needs of older women entrepreneurs by redesigning training to be sector-specific, flexible, and delivered at market sites. In practice, mobile training teams can provide short, industry-focused modules during trading hours, using oral and visual methods that accommodate women with limited literacy.
- **Political institutions (PIs)** influence MWEs through policies, laws, and municipal governance. The findings revealed that political systems often constrained rather than enabled women, whether through inequitable access to health insurance, petty corruption in licensing, or heavy-handed policing of traders in urban spaces. These barriers are especially acute for older women who cannot easily relocate or navigate complex bureaucracies. Policies should reform systems such as the NHIF by removing age-based disadvantages and providing group enrolments for market traders. Stronger anti-corruption measures, including transparent permit fees and receipts, are also necessary. In practice, political institutions should support recreational and health centres near markets, offering health checks, counselling, and spaces for older women to gather, thereby linking wellbeing to sustained entrepreneurship.
- **Financial institutions (FIs)** play a decisive role in determining who gains access to credit and under what conditions. For MWEs, fears of indebtedness, rigid collateral demands, and age-based discrimination limited their ability to access finance. Loan officers often questioned the viability of older women's businesses, creating additional barriers. Because of this, financial institutions must broaden their criteria to include VIKOBA records, supplier credit, and other informal forms of collateral. Policies should also encourage repayment cycles that align with trade patterns rather than formal

monthly structures. In practice, financial services should be taken to the markets through bank officers who speak Kiswahili and provide simplified forms, making borrowing more accessible to older women.

- **Informal institutions (IIs)**, such as VIKOBA, ROSCAs, and market associations, played a dual role. On one hand, they offered solidarity, access to small loans, and emotional support. On the other hand, they were also sites of exploitation, gossip, and insecurity. For MWEs, these networks were indispensable, yet also risky. Policies should formally recognise and integrate these groups into wider development strategies, enabling them to access co-funding for infrastructure improvements such as lighting, sanitation, and storage. In practice, these groups could be strengthened through the introduction of simple bookkeeping tools that use visual templates, making financial management more transparent without excluding women who have low literacy.
- **Family institutions (FAIs)** were central in both enabling and constraining entrepreneurship. Spouses could provide financial and emotional support, but entrenched gender norms often curtailed women's autonomy. Children sometimes became barriers, discouraging mothers from continuing in business or pressuring them to retire. At the same time, family labour was essential in sustaining the day-to-day running of many enterprises. Because of this, policy needs to encourage family-inclusive enterprise planning, ensuring that the economic value of women's contributions is recognised within households. In practice, local ward offices or market associations could facilitate family dialogue sessions where spouses and children learn about the benefits of women's businesses and agree on shared responsibilities. This would reduce household conflict, support succession planning, and safeguard continuity of enterprises during illness or old age.

8.4.3 Policy and Practice Implications for SDGs

The SDGs are designed as a universal framework but tend to treat women as a homogeneous group (Shevelkova et al., 2023; Vera-Sanso, 2023). This generalisation overlooks the intersection of age, gender, education, and informality that shapes the realities of MWEs. The findings of this study suggest that the SDGs need to be reframed in ways that explicitly recognise the contributions and vulnerabilities of older women in emerging economies. This study recommends the following practical and policy implications:

- **SDG 1: No Poverty** should explicitly acknowledge older women's heightened risk of poverty following widowhood, dispossession, or lack of pension coverage. The framing should extend beyond household poverty to include later-life entry into entrepreneurship as a survival strategy.
- **SDG 3: Good Health and Wellbeing** should expand its focus beyond maternal health to cover chronic illness, occupational health, and wellbeing in later life. For MWEs, this includes framing health as integral to sustaining entrepreneurship, recognising the dual burden of ageing and economic responsibility.
- **SDG 4: Quality Education** should explicitly integrate lifelong learning and adult education into its targets. The framing needs to move beyond formal schooling to encompass literacy, numeracy, digital training, and accessible learning methods for older entrepreneurs, many of whom have low educational backgrounds.
- **SDG 5: Gender Equality** should be reframed to capture age-based gender inequality, ensuring that older women are recognised as economic actors rather than dependents. Equality measures should highlight inheritance rights, protection from dispossession, and visibility of older entrepreneurs as part of women's empowerment.
- **SDG 8: Decent Work and Economic Growth** should include informal sector entrepreneurship within its framing of "decent work." For MWEs, this means acknowledging small-scale and survivalist enterprises as legitimate forms of work that sustain livelihoods, rather than focusing narrowly on formal wage employment or youth start-ups.
- **SDG 9: Industry, Innovation and Infrastructure** should reflect the micro-scale infrastructure needs of older entrepreneurs, such as safe market stalls, storage facilities, and affordable transport. Framing innovation should also encompass context-appropriate technologies that older women can access, rather than assuming digital adoption by default.
- **SDG 10: Reduced Inequalities** should explicitly incorporate age and informality as categories of inequality. The current framing prioritises gender, income, and disability but does not address how older women in the informal economy are excluded from finance, social protection, and training opportunities.
- **SDG 11: Sustainable Cities and Communities** should highlight informal markets as critical community spaces, framing them as legitimate sites of urban development

rather than temporary or obstructive. For MWEs, this means embedding age- and gender-sensitive design into urban planning.

- **SDG 16: Peace, Justice and Strong Institutions** should extend its scope to micro-governance, recognising that corruption and exclusion at the municipal level directly affect older women traders. The framing should make visible the justice needs of informal entrepreneurs.
- **SDG 17: Partnerships for the Goals** should frame local, community-based financial groups such as ROSCAs and VIKOBA as legitimate partners in development. Including grassroots organisations within the global partnership agenda would ensure that the voices and realities of MWEs are represented.

8.5 Research Limitations and Recommendation for Future Research

This study, while offering rich insights into the entrepreneurial experiences of MWEs in Dar es Salaam, is not without limitations. These do not diminish its contributions but instead highlight avenues for further exploration.

- First, the research was geographically limited to Dar es Salaam. Although this city is a major commercial hub, its conditions may not reflect the realities of MWEs in rural or other urban settings in Tanzania. Future studies could extend the geographical scope to include rural areas or conduct comparative analyses across different regions and countries to capture variations in institutional environments and cultural dynamics.
- Second, recruitment relied heavily on face-to-face and snowball sampling. This approach was necessary given the low digital literacy and mistrust of formal institutions among participants, but it may have excluded the most marginalised or isolated women, limiting the diversity of voices captured. Future studies should experiment with more inclusive recruitment strategies, potentially combining grassroots methods with adapted digital tools to broaden reach.
- Third, education and literacy levels posed challenges during informed consent and interviews, requiring translation, simplification, and extended clarification. While this ensured participation, there remains the risk that nuanced meanings may have been lost in translation. Future research should consider co-developing tools such as illustrated consent guides, audio-based materials, or participatory methods that accommodate low-literacy respondents.

- Fourth, the study identified three entrepreneur types (reactive, hybrid, and passionate) based on participants' experiences. While these categories provide useful analytical insights, they emerged from a relatively small, context-specific sample. Future research could test the applicability of these types in other contexts and explore whether additional categories emerge in different settings or with larger samples.
- Fifth, while four main strategies were identified as shaping MWEs' resilience and adaptation, the study may not have captured the full breadth of strategies available. Longitudinal studies that follow entrepreneurs over time could uncover further strategies and show how these evolve in response to shifting life stages, markets, and institutional changes.
- Sixth, the study faced notable challenges in using ICT-based recruitment due to low digital literacy, limited internet access, and reliance on oral communication. This limitation points to an important direction for future work. Scholars could explore context-sensitive digital interventions, such as mobile applications, audio-visual training platforms, or community-based digital hubs tailored to older women. Further research could also investigate MWEs who are already digitally active to understand how they adopt and sustain ICT in business. Comparative studies between users and non-users could highlight effective pathways for digital inclusion, offering lessons on how to bridge the digital divide for older entrepreneurs.

- Another limitation concerned institutional access. Efforts to engage gatekeepers such as NGOs, women's associations, and government agencies were often unsuccessful, with many proving unresponsive or requiring bureaucratic steps that delayed the research process. As a result, interviews had to be carefully structured and adapted to secure access directly from marketplaces and community referrals. This limited the range of institutional perspectives captured in the study. Future research could address this by planning ahead for formal access, building relationships with key gatekeepers early, and securing the necessary permits and endorsements in advance. Such preparation would facilitate a more balanced inclusion of both institutional and grassroots voices, strengthening the validity and scope of findings.
- Finally, as a qualitative study, the findings are not intended to be statistically generalisable but rather to provide depth and contextual understanding. Future research could conduct a mixed-method approach which combines qualitative insights with

larger-scale quantitative studies to triangulate findings, measure prevalence, and test causal relationships across broader populations.

8.7 Reflections on the Research Process

An important aspect of this study is acknowledging how the wider context shaped the research journey itself. The onset of the COVID-19 pandemic created significant disruptions that influenced both access and methodology. Lockdowns, mobility restrictions, and heightened health risks meant that initial plans for participant recruitment through digital and institutional channels proved unworkable. Many MWEs had limited access to digital tools, and face-to-face interactions with institutional gatekeepers were curtailed. As a result, recruitment relied more heavily on trust-based, in-person approaches such as referrals and market visits. This adaptation, while challenging, ultimately enriched the study by allowing deeper engagement and stronger rapport with respondents.

The pandemic also underscored the very vulnerabilities highlighted in this thesis. MWEs, already operating in fragile informal economies, faced compounded risks as market closures, supply chain disruptions, and reduced consumer demand threatened their livelihoods. At the same time, their resilience was visible in the ways they diversified, relied on community finance networks, and drew on family support to sustain their ventures. Thus, COVID-19 not only affected the logistics of conducting this research but also illuminated the precarity and adaptability of the study's participants. Reflecting on this period, the experience reinforced the importance of designing flexible, context-sensitive research strategies that can withstand unexpected disruptions while still prioritising ethical engagement and data quality.

8.8 Conclusion

This chapter has drawn together the findings and arguments of the thesis to show how the entrepreneurial experiences of MWEs in Dar es Salaam are shaped by the intersection of gender, age, and culture within a layered institutional environment. It has demonstrated that MWEs' motivations are complex, spanning survival, passion, and hybrid strategies, and that their agency is expressed through resilience, adaptation, and negotiation rather than passivity. The study has also shown that while institutions often marginalise older women, they also create spaces in which women exercise creativity and resourcefulness.

By developing context-specific conceptual frameworks and an integrated model, this research has provided new ways to theorise mature women's entrepreneurship, extending established theories and advancing debates on intersectionality, life-course, and institutional perspectives.

It has highlighted the importance of acknowledging older women as economic actors and reframing policy to address their realities. The chapter has also identified limitations and outlined future research pathways, ensuring that the findings can serve as a foundation for continued scholarly and practical engagement.

In conclusion, this thesis not only fills critical gaps in the literature but also provides a voice for an under-represented group whose entrepreneurial efforts sustain livelihoods, families, and communities. The contributions made here offer a transferable framework for understanding MWEs in other emerging contexts, while also calling for renewed attention to ageing, gender, and entrepreneurship in global academic and policy discourses.

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APPENDICES

9.1 APPENDIX ONE: INSTITUTIONS BRIEF PROFILE

VIBINDO (VIWANDA NA BIASHARA DEVELOPMENT ORGANIZATION



Headquarters: Dar es Salaam, Tanzania.

Main Roles:

- Advocates for the formalization and development of small-scale businesses and the informal sector.
- Provides training and support to entrepreneurs to enhance business skills and operations.
- Engages with government bodies to improve policies affecting small businesses.

Number of Members:

Specific membership numbers are not publicly disclosed. However, VIBINDO represents a significant portion of Tanzania's informal sector operators.

Relevance to this Study:
VIBINDO is highly relevant to this study, which explores the entrepreneurial experiences of mature women in the informal economy. The organization's advocacy for policy reforms, training programs, and support for informal businesses aligns with the challenges and needs identified by the study participants. VIBINDO's role in addressing systemic barriers, such as taxation and regulatory challenges, provides critical insights into the institutional environment that shapes the experiences of mature women entrepreneurs.
During the research process, one VIBINDO representative expressed a willingness to participate and responded to specific questions about the organization's initiatives and their impact on women entrepreneurs. The participant highlighted funding constraints and the reliance on platforms like TPSF to advocate for policy changes, offering valuable perspectives on the challenges faced by informal entrepreneurs and the role of intermediary organizations in supporting their growth. This engagement enriched the study by providing institutional context and aligning it with the lived experiences of the study's participants.

Translation:

"VIBINDO started a long time ago, in 1995, before TPSF, but we are grateful that with the advent of TPSF, we have been able to bring our challenges, especially tax-related issues, to the government and have them resolved promptly.
We firmly believe that TPSF is a great bridge between the government and businesspeople."

Gaston Kikuwi

CEO OF VIBINDO

Notes: TPSF stands for Tanzania Private Sector Foundation

The Tanzania Private Sector Foundation (TPSF) serves as the apex body for private sector associations and corporate entities in Tanzania, advocating for a conducive business environment and facilitating public-private dialogue. Established in 1998, TPSF represents a broad spectrum of businesses, including informal sector groups like VIBINDO Society.
TPSF's Support to VIBINDO:

1. Advocacy and Policy Influence: Through TPSF's platform, VIBINDO has effectively communicated challenges faced by informal businesses, particularly regarding taxation and regulatory issues, leading to timely government interventions.
2. Public-Private Dialogue Facilitation: TPSF provides a structured forum for VIBINDO to engage directly with government officials, ensuring that the concerns of small-scale and informal entrepreneurs are considered in policy-making processes.
3. Capacity Building and Networking: By being part of TPSF, VIBINDO benefits from capacity-building initiatives and networking opportunities, enhancing its ability to advocate for its members and navigate the business environment.

2. TAWIDO

TAWIDO

TANZANIA WOMEN IN DEVELOPMENT ORGANIZATION

TAWIDO



PROFILE

Headquarters: Dar es Salaam, Tanzania.

Main Roles:

- Empowers women through capacity-building programs and advocacy.
- Promotes women's participation in economic activities and decision-making processes.
- Provides support services for women's health, education, and entrepreneurship.
- Number of Members: Exact membership numbers are not publicly available; TAWIDO works with various women's groups and communities nationwide.

Tanzania Women Initiatives for Development Organization (TAWIDO) is a non-governmental Organization led and established by women in 2011 registered in 2013 and obtained its compliance registration certificate under NGO Act of 2002. TAWIDO is operating in 10 regions namely Kagera, Tanga, Mtwara, Coast, Dar es Salaam, Morogoro, Mwanza, Dodoma, Shinyanga and Iringa regions. TAWIDO use international commitments such as a Sustainable Development Goals (SDGs) as a measure of competence and performance for improved standards of living for the communities they work for Tanzania

Vision: An inclusive society respecting the rights of women in Tanzania.

Mission: A Non Governmental Organization exists to advocate for the rights and emancipation of Tanzania women to access social, economic and political available opportunities.

SOURCE: http://www.tawidotz.org 9

3. MKUKUTA

NOVEMBER 2024

MKAKATI WA KUKUZA UCHUMI NA KUPUNGUZA UMASKINI TANZANIA

MKUKUTA

SOURCE: https://www.international.gc.ca/development-developpement/assets/pdfs/countries-pays/NATIONAL-STRATEGY-FOR-GROWTH-AND-REDUCTION-OF-POVERTY-TANZANIA.PDF



UNITED REPUBLIC OF TANZANIA

NATIONAL STRATEGY FOR GROWTH AND REDUCTION OF POVERTY II
NSGRP II

NATIONAL STRATEGY FOR GROWTH AND REDUCTION OF POVERTY

Principles of MKUKUTA II

The principles guiding MKUKUTA II are:

1. National ownership (the people, GOT, CSOs, Private Sector, etc);
2. Political commitment, leadership, and enhanced accountability;
3. Commitment to stabilize macroeconomic variables and accelerate core reforms implementation; whereby the role of the private sector in pro-poor economic growth is emphasized and given a central role;
4. Macro-micro linkages;
5. Sector strategies, linkages and collaboration;
6. Local partnerships and people's participation and community engagement;
7. Harmonized assistance;
8. Sustainable human development and equity;
9. Sharper and focused prioritization;

BRIEF PROFILE

- **Overview:** MKUKUTA is a government-driven initiative aimed at reducing poverty through economic growth and social equity. It supports entrepreneurial activities as part of its broader strategy to improve livelihoods in Tanzania.
- **Key Roles:**
- Provides policy frameworks that promote entrepreneurship.
- Encourages the participation of marginalized groups in economic activities.
- Collaborates with various stakeholders to implement poverty reduction strategies.
- Challenges: Experiences reliance on foreign donor funding, leading to inconsistencies in project implementation.

4. SIDO

SIDO

NOVEMBER 2023

Small Industries Development Organization





MARKET ANALYSIS

- **Overview:** SIDO is a Tanzanian government agency established to support small-scale industries. It plays a pivotal role in fostering industrial development and entrepreneurship.
- **Key Roles:**
  - Offers technical and vocational training for small-scale entrepreneurs.
  - Provides access to affordable machinery and technology.
  - Facilitates funding and loan opportunities for startups.
- **Challenges:** Funding limitations hinder its ability to expand services and provide advanced training.
- **Number of Members:** SIDO serves a broad clientele of SMEs across Tanzania; specific membership figures are not specified.

VISION AND MISSION

Vision

To be a leading institution in promoting the development of SMEs for sustainable industrialization in Tanzania.

Mission

To create, promote and sustain innovative entrepreneurial base by providing SMEs with relevant capacity development services to enhance their contribution in industrial development.

SOURCE: https://www.sido.go.tz/en

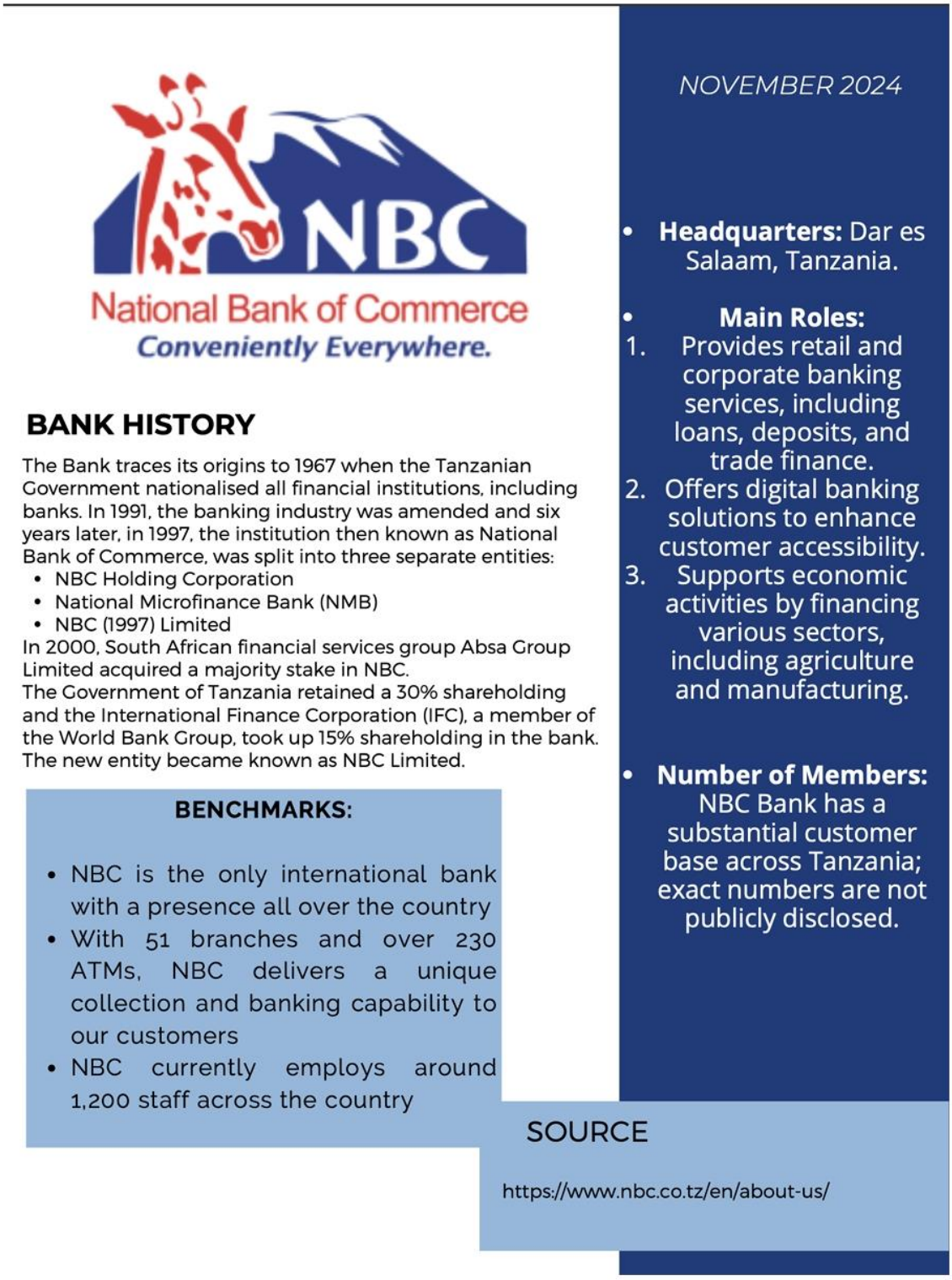
5. CRDB BANK


CRDB BANK
Cooperative and Rural Development Bank
OVERVIEW
• Headquarters: Dar es Salaam, Tanzania.
• Main Roles:
• Offers comprehensive banking services, including retail, corporate, and investment banking.
• Provides loans, savings, and financial advisory services to individuals and businesses.
• Supports economic development through financing SMEs and large enterprises.
• Number of Members: As of 2022, CRDB Bank had over 3.3 million customers.
Biashara Account (Business Account)
Features
Open to sole proprietors, partnerships, companies and associations
Available in local (TZS) and foreign currencies (USD, GBP)
Eligible for ATM cards and an array of payment card solutions
Sharia-compliant options available through Al Barakah Banking
ABOUT CRDB
CRB Bank Plc. Is a fully fledged commercial bank established in 1996. The bank was listed on the Dares Salaam Stock Exchange (DSE) in June 2009.
For several years now, CRDB bank has achieved great financial and operational success and has become an important partner in the provision of financial services in the East African region. This success is due to our commitment to improve our offerings, which has made us a trustworthy partner in the East African region.
We currently operate two subsidiaries, CRDB Bank Burundi (S.A) and CRDB Insurance Brokers Limited. We are the largest bank in Tanzania with a robust network comprising of approximately 254 branches, 558 ATMs,6000+ Point of Sales (POS) and more than 20,000 agents.
We provide a wide range of financial services to individuals, Small and Medium Enterprises (SMEs), and corporations. We were the first in Tanzania to establish an innovative mobile banking solution - Simbanking - which has continued to transform the way our customers interact with financial services. Our bank also offers internet banking services.
CRDB BANK
The bank that listens
https://crdbbank.co.tz/en/about-us/group
0800008000
info@crdbbank.co.tz
CRDB Bank Head Office
Ali Hassan Mwinyi Road P.O Box 268 Dar es Salaam, Tanzania

6. NMB BANK


NOVEMBER 2023
NMB BANK
National Microfinance Bank
OVERVIEW
NMB
Close to you
Headquarters: Dar es Salaam, Tanzania.
Main Roles
• Provides a range of financial services, including personal banking, business banking, and micro-finance.
• Focuses on financial inclusion by offering services to underserved populations.
• Facilitates economic growth through lending to individuals, SMEs, and agribusinesses.
ABOUT
NMB Bank is one of the largest commercial banks in Tanzania, providing banking services to individuals, small to medium sized corporate clients, government services, large businesses and agriculture lending.
NMB Bank was established under the National Microfinance Bank Limited Incorporation Act of 1997, following the break-up of the old National Bank of Commerce, by an Act of Parliament. Three new entities were created at the time, namely: (a) NBC Holdings Limited (b) National Bank of Commerce (1997) Limited and (c) National Microfinance Bank Limited
SOURCE:
https://www.nmbbank.co.tz

7. NBC BANK


NBC
National Bank of Commerce
Conveniently Everywhere.
BANK HISTORY
The Bank traces its origins to 1967 when the Tanzanian Government nationalised all financial institutions, including banks. In 1991, the banking industry was amended and six years later, in 1997, the institution then known as National Bank of Commerce, was split into three separate entities:
• NBC Holding Corporation
• National Microfinance Bank (NMB)
• NBC (1997) Limited
In 2000, South African financial services group Absa Group Limited acquired a majority stake in NBC.
The Government of Tanzania retained a 30% shareholding and the International Finance Corporation (IFC), a member of the World Bank Group, took up 15% shareholding in the bank. The new entity became known as NBC Limited.
BENCHMARKS:
• NBC is the only international bank with a presence all over the country
• With 51 branches and over 230 ATMs, NBC delivers a unique collection and banking capability to our customers
• NBC currently employs around 1,200 staff across the country
NOVEMBER 2024
• Headquarters: Dar es Salaam, Tanzania.
• Main Roles:
1. Provides retail and corporate banking services, including loans, deposits, and trade finance.
2. Offers digital banking solutions to enhance customer accessibility.
3. Supports economic activities by financing various sectors, including agriculture and manufacturing.
• Number of Members: NBC Bank has a substantial customer base across Tanzania; exact numbers are not publicly disclosed.
SOURCE
https://www.nbc.co.tz/en/about-us/

9.2 APPENDIX TWO: PARTICIPANT OBSERVATION SHEET AND FINDINGS

1. Mama Lishes (Food Vendors)

PARTICIPANT OBSERVATION SHEET

For Mama Lishes (Food Vendors)

From July 20th- September 27th

Observation Info

Name of Observer: Jenifer Mhoja Nkwabi
Locations: Ubungo, Ilala, Temeke, Kinondoni and Kigamboni
Observation Duration: 1 day for each District, also during interviews with individual participants

Partcipants

Industry: Mama Lishes (Food Vendors)

Participants Names: Mama F (52); Mama R (57); Mama W (50), Mama E (51), Mama Z (52), Mama P (58)

Key Observations

General Market Dynamics

- The market becomes particularly busy by 10:00 AM, with congestion so intense that vehicles are unable to pass through.
- Mama Lishes are busiest in the early mornings (4:00 AM - 8:00 AM) preparing breakfast (early customers are typically, office workers, students, construction workers) and again during lunchtime (12:00 PM - 2:00 PM), serving meals to a rush of customers. Activity slows significantly after lunchtime.

Operational Challenges

- Some Mama Lishes were observed running out of ingredients during peak hours, especially at lunchtime. This led to missed sales opportunities as customers turned to competitors who were better prepared.
- Only Mama F and Mama R maintained records of their transactions. The absence of record-keeping among others may hinder financial tracking and growth.

Environmental Concerns:

- The heavy use of charcoal for cooking created noticeable air pollution, impacting both vendors and customers in close proximity.
- Improper waste disposal was observed, with many vendors throwing food scraps and packaging directly onto the ground, contributing to environmental degradation within the market.

Behavioral and Business Practices

Preparation Levels:

- Well-prepared vendors, such as Mama F and Mama R, appeared to attract more consistent customers due to their inventory management and ability to meet demand.
- Lack of planning by some vendors led to customer dissatisfaction and increased competition during peak hours.

Key Observations

Behavioral and Business Practices

Record-Keeping:

- The lack of transaction records among most Mama Lishes limits their ability to monitor profit margins, track expenses, and plan for future business needs.

Customer Engagement:

- Vendors who interacted proactively with customers, even when busy, seemed to maintain loyalty despite challenges like ingredient shortages.

Environmental Challenges

- **Air Quality:**
  - Charcoal use contributes to significant indoor and outdoor air pollution, with potential health implications for vendors and customers alike.
- **Waste Management:**
  - The market's lack of proper waste disposal systems exacerbates pollution, creating unhygienic conditions that may deter customers and lead to health concerns.

Reflections

Opportunities for Improvement:

- Encouraging vendors to adopt basic record-keeping practices could improve business management and planning.
- Introducing community-led waste management solutions and exploring cleaner cooking alternatives could enhance the market environment.

Potential Questions for Interviews:

- What strategies do vendors use to estimate ingredient quantities for peak hours?
- How do vendors perceive the environmental challenges they face, and what solutions might they suggest?

2. Grocery Vendors

PARTICIPANT OBSERVATION SHEET

For Grocery Vendors

From July 20th- September 27th

Observation Info

Name of Observer: Jenifer Mhoja Nkwabi
Locations: Ubungo, Temeke, Kinondoni and Kigamboni
Observation Duration: 1 day for each District, also during interviews with individual participants

Partcipants

Industry: Grocery Vendors

Participants Names: Mama F (52); Mama R (57); Mama W (50), Mama E (51), Mama Z (52), Mama P (58)

Key Observations

Market Dynamics

Activity Levels: Grocery vendors were generally busy throughout the day, catering to a steady flow of customers. Unlike Mama Lishes, their peak hours were not as distinct, as customers shopped at various times.

Competition and Proximity:

- High Competition: Grocery vendors operated in close proximity, leading to intense competition. Vendors often employed tactics to attract customers, such as slightly lowering prices or offering better deals on bulk purchases.
- Standout Vendor: Mama L (55) consistently attracted more customers due to her charismatic and approachable demeanour. Her ability to build strong relationships with her customers resulted in loyalty that helped her stand out despite the competition.

Critical Observations

Pricing Strategies:

- Some vendors reduced prices marginally during slower periods to outcompete their neighbors, especially for high-demand items like vegetables and fruits.

Customer Engagement:

- Mama L's success was attributed to her friendly interactions, remembering customers' preferences, and making the shopping experience pleasant. Her ability to maintain loyal customers suggests that personal rapport can be as impactful as pricing in competitive markets.

Reflections

Competitive Advantage: The observations highlight the importance of customer service in building and maintaining loyalty, especially in crowded markets where products are similar.

Potential Questions for Interviews:

- How do vendors decide on pricing strategies in such a competitive environment?
- What other methods do vendors use to attract and retain customers besides lowering prices?

Key Observations

Opportunities for Improvement

Training on customer relationship management could benefit Grocery vendors, helping them build loyalty and differentiate themselves in a highly competitive space.

3. Batik Makers

PARTICIPANT OBSERVATION SHEET

For Batik Makers

From July 20th- September 27th 2022

Observation Info

Name of Observer: Jenifer Mhoja Nkwabi
Locations: Ilala
Observation Duration: 1 day for each District, also during interviews with individual participants

Partcipants

Industry: Batik Making

Participants Names: Mama G (52); Mama N (61); Mama S (67), Mama H (63)

Key Observations

Operating Hours and Activity Levels

- **Opening Hours:** Batik makers typically opened their businesses at 9:00 AM.
- **Low Activity Levels:** The businesses were generally quiet throughout the day, with minimal foot traffic observed. They relied solely on walk-in customers for sales.

Market Dynamics

High Competition

- Vendors were located in close proximity, often within the same building, which created a highly competitive environment.
- The similarity in batik patterns offered by different vendors reduced product differentiation, making it challenging for individual sellers to stand out.
- Proximity allowed vendors to overhear each other's interactions, potentially exacerbating competitive tensions.

Customer Demographics

- Most customers observed were over the age of 35, suggesting that younger demographics may not be a significant market for batik products.

Promotional and Visibility Challenges

Lack of Marketing Strategies

- No promotional strategies, such as advertisements, social media presence, or special offers, were observed. This reliance on walk-in customers likely limits the vendors' ability to expand their market reach.

Poor Visibility

- The vendors operated from a building with no external signage to indicate that batik businesses were located inside. This lack of visibility likely reduces foot traffic and awareness among potential customers.

Key Observations

Reflections

Potential for Improvement

- Introducing unique designs and patterns could help differentiate products and reduce direct competition.
- Collaborative efforts to create signage or branding for the building could enhance visibility and attract more customers.

Insights for Interviews:

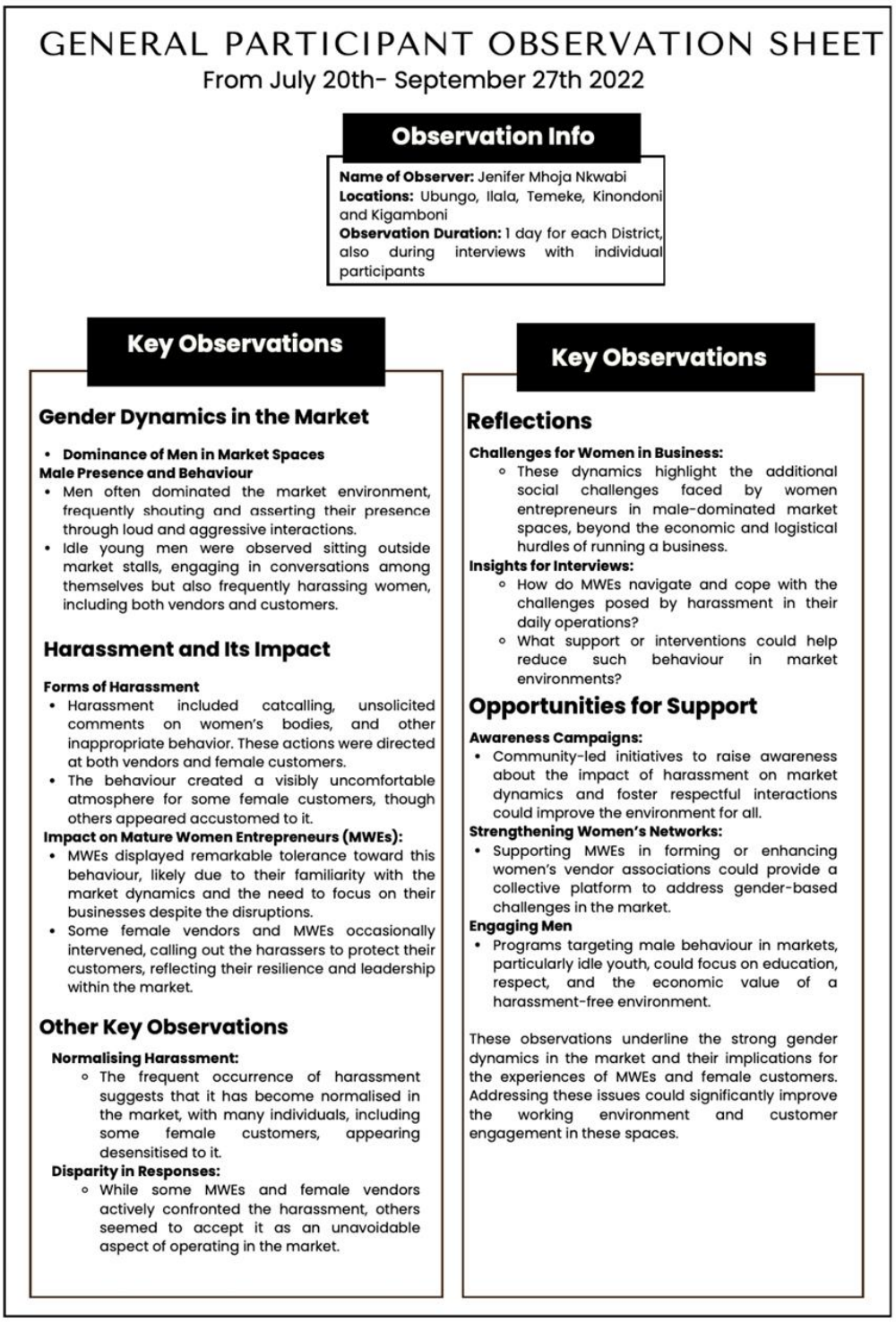
- What challenges do vendors face in diversifying their designs or attracting younger customers?
- How do they perceive the impact of their location on sales and visibility?

Opportunities for Support

1. **Design Innovation:**
   - Training programs on batik design innovation could help vendors create distinctive patterns and products that cater to varying customer preferences.
2. **Collaborative Marketing:**
   - Vendors could pool resources to create joint promotional strategies, such as signage, flyers, or social media campaigns, to attract more customers.
3. **Market Diversification:**
   - Exploring strategies to appeal to younger demographics, such as modernized designs or collaborations with fashion influencers, could expand their customer base.

These observations emphasise the need for differentiation, improved visibility, and strategic marketing to enhance the success of batik makers in such a competitive and low-traffic environment.

4. General Observations



GENERAL PARTICIPANT OBSERVATION SHEET

From July 20th- September 27th 2022

Observation Info

Name of Observer: Jenifer Mhoja Nkwabi
Locations: Ubungo, Ilala, Temeke, Kinondoni and Kigamboni
Observation Duration: 1 day for each District, also during interviews with individual participants

Key Observations

Gender Dynamics in the Market

- **Dominance of Men in Market Spaces**

Male Presence and Behaviour

- Men often dominated the market environment, frequently shouting and asserting their presence through loud and aggressive interactions.
- Idle young men were observed sitting outside market stalls, engaging in conversations among themselves but also frequently harassing women, including both vendors and customers.

Harassment and Its Impact

Forms of Harassment

- Harassment included catcalling, unsolicited comments on women's bodies, and other inappropriate behavior. These actions were directed at both vendors and female customers.
- The behaviour created a visibly uncomfortable atmosphere for some female customers, though others appeared accustomed to it.

Impact on Mature Women Entrepreneurs (MWEs):

- MWEs displayed remarkable tolerance toward this behaviour, likely due to their familiarity with the market dynamics and the need to focus on their businesses despite the disruptions.
- Some female vendors and MWEs occasionally intervened, calling out the harassers to protect their customers, reflecting their resilience and leadership within the market.

Other Key Observations

Normalising Harassment:

- The frequent occurrence of harassment suggests that it has become normalised in the market, with many individuals, including some female customers, appearing desensitised to it.

Disparity in Responses:

- While some MWEs and female vendors actively confronted the harassment, others seemed to accept it as an unavoidable aspect of operating in the market.

Key Observations

Reflections

Challenges for Women in Business:

- These dynamics highlight the additional social challenges faced by women entrepreneurs in male-dominated market spaces, beyond the economic and logistical hurdles of running a business.

Insights for Interviews:

- How do MWEs navigate and cope with the challenges posed by harassment in their daily operations?
- What support or interventions could help reduce such behaviour in market environments?

Opportunities for Support

Awareness Campaigns:

- Community-led initiatives to raise awareness about the impact of harassment on market dynamics and foster respectful interactions could improve the environment for all.

Strengthening Women's Networks:

- Supporting MWEs in forming or enhancing women's vendor associations could provide a collective platform to address gender-based challenges in the market.

Engaging Men

- Programs targeting male behaviour in markets, particularly idle youth, could focus on education, respect, and the economic value of a harassment-free environment.

These observations underline the strong gender dynamics in the market and their implications for the experiences of MWEs and female customers. Addressing these issues could significantly improve the working environment and customer engagement in these spaces.

5. Digital and Technology Observations

PARTICIPANT OBSERVATION SHEET

Digital and Technology Use

Observation Info

Name of Observer: Jenifer Mhoja Nkwabi
Locations: Ubungo, Ilala, Temeke, Kinondoni and Kigamboni
Observation Duration: 1 day for each District, also during interviews with individual participants

Key Observations

Digital Payment and Communication

- **Limited Use of M-Pesa:** Only a few participants utilized M-Pesa, primarily to receive payments and orders from customers. This reflects a basic level of digital integration in their business operations, mainly focused on financial transactions.
- **Notable Digital Presence:** Among the participants, Mama J, a salon owner, stood out as the only one actively using Instagram to post pictures of hairstyles, showcasing her services to a broader audience beyond walk-in customers.

Promotional Strategies

- **Lack of Promotions:** None of the participants engaged in active promotional strategies, either online or offline. Most relied solely on walk-in customers and word-of-mouth referrals to sustain their businesses.
- **Missed Opportunities:** The absence of marketing initiatives, such as social media campaigns, discount offers, or loyalty programs, indicates untapped potential to increase customer reach and engagement.

Digital Awareness Gap

While M-Pesa usage highlights some level of digital adoption, the limited application of other tools, such as social media and e-commerce platforms, underscores a lack of digital literacy or resources among most participants.

Reliance on Traditional Methods:

Most participants depend on conventional customer acquisition methods, which may limit their ability to grow and compete in increasingly digital marketplaces.

Key Observations

Reflections

Potential for Growth: Training and support in digital marketing and payment systems could help participants expand their customer base and streamline operations.

Opportunities for Improvement

- **Capacity Building:** Initiatives to enhance participants' digital literacy, such as workshops on social media marketing and digital payment systems, could significantly improve their market competitiveness.
- **Targeted Support:** Providing access to affordable technology or promotional platforms could encourage participants to explore and implement new business strategies.

This highlights the critical need to integrate digital solutions and promotional strategies into the participants' businesses to enhance their reach and profitability.

9.3 APPENDIX THREE: INTERVIEW GUIDE (ENGLISH)

An intersection of gender, culture, and age on the lived experiences of mature women entrepreneurs in Tanzania

A. GENDER CONSTRUCTS

1. What do you think about the position of women in Tanzanian society?
   • What about the position of mature women?
2. In your opinion, is the status of women respected in our Tanzanian society?
   • What about the status of mature women?
3. In our country's economy, do you think there is a chance for mature women to start and develop a business?
4. In your opinion, do you think there are equal opportunities for men and women in business?
5. Can you tell me if you have ever experienced gender bias or gender discrimination in your life including in your business?
   • If yes, can you describe the instance to me. How did you cope when you were treated differently?

B. AGE CONSTRUCTS

1. How would you personally define "ageing"?
   • At what age is a person considered old?
2. Does ageing affect men and women differently?
3. Do you understand ageism? What would you describe as ageism?
4. Have you been treated differently because of your age?
   • If yes, can you describe the instance to me? How did you cope when you were treated differently?
   • Have you seen someone else being treated differently because of their age? (Do you think those incidents were unusual or commonplace? Why?)
5. Who do you think is more likely to experience ageism? (The young, the old, men or women) Why?

C. CULTURAL CONSTRUCTS

1. What do community members here think about women who run businesses?
2. Do your tribal beliefs allow a woman to do business? Do you know any other tribe that restricts women's businesses?
3. What types of businesses does society think is okay for women to run? Do you think there is a job that belongs to men and women?
4. Are there certain types of businesses that are difficult for women to run, or would be considered inappropriate?
   - What makes them seem inappropriate?
   - What do you think are the reasons?
5. Do women have equal control over family assets, such as land and housing? If not, why? And if so, do you think that is because of the law?
6. Do women in your community own property? If so, how does that ownership generally come about? Through family inheritance or by direct purchase? Or both?
7. Do you or other women you know own land or any other property together with their husbands or another family member?
8. If a woman is married and something were to happen to her husband, will she be able to inherit the family property?
9. **D. BUSINESS CONSTRUCTS**

I. Pathways to Entrepreneurship

a) How did you start your business?

b) What was the source of the idea?

c) What was the source of the initial investment capital?

II. Access to Finance

a) Did you face any challenges in accessing finance when starting your business?

b) How do you normally access finance for your business?

c) Have you ever used microfinance institutions, savings groups, or banks for loans? Please describe your experiences.

III. Decision Making

a) How do you make business decisions on topics such as inputs, labour, prices, and credit?

b) Who do you seek advice from? Husband? Family members? Counsellors? Others?

c) Can you independently sign contracts to buy inputs and/or sell products and services that your business produces? If not, who needs to co-sign?

IV. Competition

a) How much do women compete for the same customers in business, especially in your sector?

• What are you doing to gain an edge over the competition?

• What are they doing to gain an edge?

b) To what extent do women who run businesses in these communities cooperate with each other?

• What kind of collaboration do you see happening? Please provide examples.

• Do you personally know and interact with other women business owners or other businesses in your area/community?

V. Freedom of Movement and Transportation

a) Do you need to travel for your business?

b) Can you find safe and affordable transportation?

c) Is it socially acceptable for you to travel alone outside of your home?

d) Is it safe for you to travel alone outside of your home?

VI. Technology

In recent years, technological advances have allowed businesses to be more efficient and improve their access to information, new financial services, and new customers. I would like to better understand if and how you have been able to use technology for your business.

a) Can you access and use technology such as a cell phone, smartphone, computer, Internet, etc.?

• If yes, how do you use it for business?

• If not, why?

E. Women's Associations Business

a) Are there any women's associations in your community?

• Are you a member of any of the associations you know?

• If so, which one?

• If so, why did you join?

F. Government

Laws and regulations can significantly affect the ease of doing business in a country. Laws may favour men and disenfranchise women, or they may be gender neutral but still result in gender inequality in practice. I would like to explore how laws and regulations affect your business.

a) In general, do you think the law protects you in your home and in your business?

• If yes, provide examples of support.

• If not, explain why

9.4 APPENDIX FOUR: INTERVIEW GUIDE (SWAHILI)

MWONGOZO WA MAHOJIANO

Madhumuni:

Kuchunguza jinsi jinsia, tamaduni, na umri vinavyoathiri maisha na uzoefu wa wanawake wajasiriamali waliokomaa nchini Tanzania.

A. MASUALA YA JINSIA

1. Una maoni gani kuhusu nafasi ya wanawake katika jamii ya Kitanzania?
   • Vipi kuhusu nafasi ya wanawake waliokomaa?
2. Kwa maoni yako, hadhi ya wanawake inaheshimiwa katika jamii ya Kitanzania?
   • Vipi kuhusu hadhi ya wanawake waliokomaa?
3. Katika uchumi wa nchi yetu, unafikiri kuna nafasi kwa wanawake waliokomaa kuanzisha na kukuza biashara?
4. Kwa mtazamo wako, unadhani kuna fursa sawa kwa wanaume na wanawake katika biashara?
5. Je, umewahi kukumbana na ubaguzi wa kijinsia au dhuluma ya kijinsia katika maisha yako ikiwemo biashara?
   • Kama ndio, eleza mfano huo. Uliwezaje kukabiliana na hali hiyo?

B. MASUALA YA UMRI

1. Kwa mtazamo wako binafsi, "kuzeeka" ni nini?
   • Ni umri gani mtu huchukuliwa kuwa mzee?
2. Je, kuzeeka kunaathiri wanaume na wanawake kwa namna tofauti?
3. Je, unaelewa maana ya ubaguzi wa umri (ageism)? Unaweza kueleza nini kuhusu dhana hiyo?
4. Je, umewahi kutendewa tofauti kwa sababu ya umri wako?
   • Kama ndio, eleza mfano huo. Uliwezaje kukabiliana na hali hiyo?
   • Je, umewahi kuona mtu mwingine akitendewa tofauti kwa sababu ya umri wake? Unafikiri matukio hayo ni ya kawaida au si ya kawaida? Kwa nini?
5. Unadhani ni nani ana uwezekano mkubwa wa kukutana na ubaguzi wa umri? (Vijana, wazee, wanaume au wanawake?) Kwa nini?

6. Sasa tukiongelea umri, unaona kuanzisha biashara ni jambo la kuvutia zaidi ukiwa na umri wa miaka hamsini, na baadaye ukiwa na umri wa kati ya miaka hamsini na sitini, au sitini na sabini na kuendelea – je, unaona kuna tofauti katika mitazamo?

7. Je, umewahi kuhisi kwamba umri wako umekuzuia kwa namna yoyote katika biashara?
   • Kama ndio, vipi? Toa mifano.

C. MASUALA YA UTAMADUNI

1. Wajumbe wa jamii hapa wana maoni gani kuhusu wanawake wanaoendesha biashara?

2. Je, mila au kabila lako linaruhusu mwanamke kufanya biashara? Unajua kabila jingine linalokataza wanawake kufanya biashara?

3. Ni aina gani za biashara jamii inakubali wanawake wafanye? Je, unaona kuna kazi zinazostahili wanaume pekee au wanawake pekee?

4. Je, kuna biashara fulani ambazo ni ngumu kwa wanawake kuendesha, au zinaonekana si sahihi kwao?
   • Nini kinafanya zionekane hazifai?
   • Kwa maoni yako sababu ni zipi?

5. Je, wanawake wana usawa katika udhibiti wa mali za familia, kama ardhi na nyumba? Kama hapana, kwa nini? Na kama ndio, unafikiri ni kwa sababu ya sheria?

6. Je, wanawake katika jamii yako wanamiliki mali? Kama ndio, umiliki huo unapatikana vipi? Kupitia urithi wa kifamilia au kwa ununuzi wa moja kwa moja? Au vyote viwili?

7. Je, wewe au wanawake wengine unaowajua mnamiliki ardhi au mali nyingine kwa pamoja na waume zenu au wanafamilia wengine?

8. Ikiwa mwanamke ameolewa na jambo fulani likimfika mume wake, je, ataweza kurithi mali ya familia?

9. **D. MASUALA YA BIASHARA**

I. **Njia za Kuingia Katika Ujasiriamali**

a) Ni kwa nini ulianza biashara hii?

b) Je, ulikuwa na uzoefu au ujuzi wowote kabla ya kuanza biashara?

II. **Upatikanaji wa Rasilimali na Mitaji**

a) Ulipataje mtaji wa kuanzisha biashara yako?

b) Je, una upatikanaji wa mikopo au huduma za kifedha?

III. **Uamuzi wa Biashara**

a) Unaamua vipi masuala ya biashara kama vile vifaa, wafanyakazi, bei na mikopo?

b) Unatafuta ushauri kutoka kwa nani? Mume? Wanafamilia? Washauri? Wengine?

c) Je, unaweza kusaini mikataba ya kibiashara peke yako? Kama sivyo, nani anatakiwa kusaini pamoja nawe?

IV. **Ushindani**

a) Wanawake wanashindana kwa kiasi gani kupata wateja katika biashara hasa sekta yako?

• Wewe mwenyewe unafanya nini kushinda ushindani?

• Wengine wanafanya nini kushinda ushindani?

b) Kwa kiwango gani wanawake wafanyabiashara wanashirikiana kati yao?

• Aina gani ya ushirikiano unaona? Toa mifano.

• Je, unawajua na kushirikiana na wanawake wengine wafanyabiashara katika jamii yako?

V. **Uhuru wa Kusafiri na Usafiri**

a) Je, unahitaji kusafiri kwa ajili ya biashara yako?

b) Je, unaweza kupata usafiri salama na nafuu?

c) Je, jamii inakubali mwanamke kusafiri peke yake nje ya nyumba yake?

d) Je, ni salama kwa mwanamke kusafiri peke yake nje ya nyumba yake?

VI. **Teknolojia**

a) Je, unaweza kupata na kutumia teknolojia kama vile simu, kompyuta, intaneti n.k.?

• Kama ndio, unaizitumiaje kwa biashara?

• Kama sivyo, kwa nini?

VII. **Vyama vya Wanawake Wafanyabiashara**

a) Je, kuna vyama vya wanawake katika jamii yako?

• Je, wewe ni mwanachama wa chama chochote?

• Kama ndio, ni kipi?

• Kwa nini uliamua kujiunga?

VIII. **Serikali**

a) Kwa ujumla, unadhani sheria inakulinda nyumbani kwako na katika biashara yako?

• Kama ndio, toa mifano.

• Kama sivyo, eleza kwa nini.

E. MASWALI YA KUHITIMISHA

1. Je, uliweza kukuza biashara yako katika kipindi cha miaka mitatu iliyopita? Ikiwa unataka kukuza biashara yako zaidi, lakini hujaweza, unadhani ni kwa nini?
2. Una maoni gani kwa serikali, yaani, ni jinsi gani wanaweza kusaidia sekta ya biashara yako?
3. Ni ushauri gani ungependa kuwapa wanawake wenzako?
4. Ni ushauri gani ungependa kuwapa vijana?
5. Je, una maoni ya ziada unayopenda kuongeza? Au una maswali ungependa kuniuliza?

9.5 APPENDIX FIVE: PARTICIPANT INFORMATION SHEET (ENGLISH)

Title: *An Intersection of Gender, Age, and Cultural Ideologies on the Lived Experiences of Mature Women Entrepreneurs in Dar es Salaam, Tanzania*

You are cordially invited to participate in this doctoral research study on "Mature Women Entrepreneurs" conducted by **Jenifer Mhoja Nkwabi**, a DBA student at the University of Wales Trinity Saint David, London Campus, under the supervision of **Dr Amandeep Takhar** and **Dr Gregory Cowan**.

1. What is the purpose of the study?

This doctoral thesis seeks to examine how the interaction of gender, age, and cultural ideologies influences the entrepreneurial experiences of mature women entrepreneurs in Tanzania. Research (Leavens et al., 2019; Rutagumirwa and Bailey, 2017; 2022) indicates that mature women in Tanzania are more vulnerable to poverty, violence, social and economic exclusion than mature men and young women, owing to disadvantages throughout their lives, including:

- Lower educational levels
- Limited access to resources
- Limited participation in the formal sector
- Poor access to equal opportunities in economic development
- Continued reliance on women to provide unpaid care

The study seeks to listen to your voices as mature women entrepreneurs (aged 50+) in Dar es Salaam. It focuses on how your social positions (as mature women belonging to certain tribes with varying gendered beliefs) influence your motivations for starting a business, the challenges you face, coping strategies, and your recommendations for institutions, government, and women's organisations

2. Why have I been chosen?

You have been selected as you are a mature woman entrepreneur in Dar es Salaam who meets the criteria of the study.

3. Do I have to take part?

Participation is entirely voluntary. You may withdraw at any stage without giving a reason.

4. What will happen if I take part?

If you agree, you will participate in an interview lasting 1–2 hours. The interview will be conducted in Swahili (or English if preferred), audio-recorded, and notes will be taken.

5. Are there any risks or benefits?

There are no expected risks beyond everyday life. While there may be no direct benefits, your contributions will help inform policy and practice to improve support for women entrepreneurs.

6. Will my participation be kept confidential?

Yes. Your responses will be anonymised. Any identifying information will be replaced with a code or pseudonym, and only the researcher and supervisors will have access. A summary of findings will be shared with participants before wider dissemination.

7. Who should I contact for further information or ethical concerns?

You may ask questions now or later if you have any. If you desire to submit questions at a later date, please contact me through the following mediums:

Researcher: Jenifer Mhoja Nkwabi

- Phone:
- Email:

Furthermore, this research has been evaluated and approved by the Ethics committee at the University of Wales Trinity Saint David, London Campus. The committee's responsibility is to ensure the safety of study participants. If you have any concerns regarding the conduct of this research project, you can contact the UWTSD Ethics Committee through their Email: pgresearch@uwtsd.ac.uk.

9.6 APPENDIX SIX: Fomu ya Taarifa kwa Washiriki

Kichwa: Makutano ya itikadi za jinsia, umri na kitamaduni juu ya uzoefu wa maisha wa Mama wajasiriamali wanoishi jijini Dar es Salaam, Tanzania

(Unaalikwa kwa moyo mkunjufu kushiriki katika utafiti huu wa udaktari kuhusu wamama wajasiriamali unaofanywa na Jenifer Mhoja Nkwabi, mwanafunzi wa Udaktari wa Biashara katika chuo cha Wales Trinity Saint David, Uingereza)

1. Madhumuni ya utafiti huu ni nini haswa?
Tasnifu hii ya udaktari inalenga kuchunguza jinsi mwingiliano wa jinsia, umri, na itikadi za kitamaduni huathiri tajriba ya wamama wajasiriamali nchini Tanzania. Utafiti (Leavens et al., 2019; Rutagumirwa na Bailey, 2017; 2022) unaonyesha kuwa wamama (kuanzia miaka 50 na kuendelea) nchini Tanzania wako katika hatari zaidi ya umaskini, unyanyasaji, kutengwa kijamii na kiuchumi kuliko wababa wa miaka yao na wanawake vijana. Sababu ni matatizo mbalimbali yaliyowakumba katika maisha yao, ikiwa ni pamoja na viwango vya chini vya elimu, upatikanaji mdogo wa rasilimali, ushiriki mdogo katika sekta rasmi, fursa duni za maendeleo ya kiuchumi na utegemezi wa wanawake kutoa huduma bila malipo.
Utafiti huu unataka kusikiliza sauti zenu kama wamama wajasiriamali kuhusu suala hili kwa kuuliza kuhusu uzoefu wenu wa ujasiriamali kama wanawake wenye umri wa zaidi ya miaka 50 jijini Dar es Salaam. Lengo ni kuelewa nafasi zenu kijamii (kama wanawake wa umri wa kati na wazee mkitoka makabila yenye mitazamo tofauti kuhusu jinsia), motisha zenu za kuanza biashara, changamoto mnakumbana nazo, mikakati ya kukabiliana nayo, na mapendekezo kutoka kwenu kwa taasisi, serikali na mashirika yasiyo ya kiserikali.

2. Kwa nini nimechaguliwa?
Umelichaguliwa kwa sababu wewe ni mama mjasiriamali mwenye umri wa zaidi ya miaka 50 na unaishi jijini Dar es Salaam.

3. Je, ni lazima nishiriki?
Kushiriki kwako ni hiari kabisa. Ukiamua kutoshiriki hakutakuwa na madhara yoyote. Ukiamua kushiriki, unaweza kujiondoa wakati wowote bila kutoa sababu yoyote.

4. Itakuwaje nikishiriki?
Utafiti utahusisha mahojiano ya ana kwa ana. Mahojiano yatadumu kati ya saa 1.5 hadi masaa 5 kutegemea muda wako. Mazungumzo yatarekodiwa kwa sauti ili kukusanya maelezo kwa usahihi zaidi.

5. Je, kuna madhara yoyote kutokana na kushiriki?
Hakutakuwa na madhara makubwa. Hata hivyo, baadhi ya maswali yanaweza kuwa nyeti (mfano kuhusu kifo cha mwenzi, talaka, matatizo ya kifedha au unyanyasaji). Una uhuru wa kukataa kujibu maswali yoyote usiyoyapenda.

6. Itakuwaje usiri wangu utahakikishwa?
Habari zako zote zitabaki za siri. Majina hayatatajwa; badala yake namba au jina bandia litatumika. Taarifa zitahifadhiwa kwa usalama na zitafikiwa na mtafiti na wasimamizi wake pekee.

7. Je, matokeo ya utafiti yatafanyiwa nini?
Kila mshiriki atapokea muhtasari wa matokeo kabla ya kuchapishwa. Baada ya hapo, matokeo yatashirikiwa pia na taasisi zingine kama serikali na mashirika yasiyo ya kiserikali.

8. Je, niwasiliane na nani kwa maelezo zaidi au masuala ya kimaadili?
Unaweza kuuliza maswali sasa au baadae. Kwa maswali ya baadaye, wasiliana na:

- **Jina:** Jenifer Mhoja Nkwabi
- **Simu:**
- **Barua pepe:**

Utafiti huu umeidhinishwa na **Kamati ya Maadili ya Chuo Kikuu cha Wales Trinity Saint David, Kampasi ya London**. Kamati hii inalinda usalama wa washiriki. Kwa masuala ya kimaadili, unaweza pia kuwasiliana kupitia: **pgresearch@uwtsd.ac.uk**

9.7 APPENDIX SEVEN: Informed Consent Form: English

Consent Form (Literate Participants)

Research Title: An intersection of gender, age, and cultural ideologies on the lived experiences of mature women entrepreneurs

Name of the Researcher: Jenifer Mhoja Nkwabi

I confirm that I have read and understand the participant information sheet for the above study and have had the opportunity to ask questions.

I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason.

I allow the researcher to take notes during the interview.

I consent to the interview being audio-recorded for analysis purposes.

I understand that:

- **All the information will be held in strict confidence and my privacy is ensured**
- **The data collected will be utilized for the researcher's doctoral thesis and scholarly publications.**
- **The researcher and the University of Wales Trinity Saint David will jointly own the research's conclusive results.**

1. I agree/ do not agree to take part in this research

Name of Participant	Date	Signature
Name of the Researcher	Date	Signature

Consent Form (Illiterate participants)

For the participant

The participant information sheet and the consent form have been read to me. I have had the opportunity to ask questions regarding the forms, and all my queries have been satisfactorily answered. I willingly agree to participate in this study.

Name of Participant	Date	Signature

For the Witness

I have witnessed the accurate reading of the consent form to the potential participant, and the individual has had the opportunity to ask questions. I confirm that the individual has given consent freely.

Name of Witness	Date	Signature

For the Researcher

I have accurately read out the information sheet and consent form to the potential participant and the best of my ability, made sure that the participant understands that the following will be done:

The participant is allowed to withdraw from the interview at any time without reason.

The researcher will take notes of participant accounts and will audio record the interview.

Participant accounts will be published but will remain anonymous.

Name of Researcher	Date	Signature

9.8 APPENDIX EIGHT: Informed Consent Form: Swahili

Fomu ya Idhini

Kichwa cha Utafiti: <u>Makutano ya jinsia, umri, na itikadi za kitamaduni juu ya uzoefu wa</u> <u>maisha wa wamama wajasiriamali</u>

Jina la Mtafiti: Jenifer Mhoja Nkwabi

Ninathibitisha kwamba nimesoma na kuelewa karatasi ya maelezo ya mshiriki ya utafiti ulio hapo juu na nimepata fursa ya kuuliza maswali.

Ninaelewa kuwa ushiriki wangu ni wa hiari na kwamba niko huru kujiondoa wakati wowote, bila kutoa sababu yoyote.

Ninamruhusu mtafiti kuchukua maelezo wakati wa mahojiano.

Ninakubali mahojiano yarekodiwe kwa madhumuni ya uchanganuzi.

Ninaelewa kwamba:

• Taarifa zote zitawekwa kwa siri na faragha yangu itahakikishwa

• Maoni yaliyokusanywa yatatumika kwa tasnifu ya udaktari ya mtafiti na machapisho ya kitaaluma.

• Mtafiti na Chuo Kikuu cha Wales Trinity Saint David watamiliki kwa pamoja matokeo madhubuti ya utafiti.

Nakubali/sikubali kushiriki katika utafiti huu

_____	_____	_____
Jina La Mshiriki	Tarehe	Sahihi
_____	_____	_____
Jina la Mtafiti	Tarehe	Sahihi

Fomu ya Idhini

Kwa mshiriki

Taarifa za mshiriki na fomu ya idhini zimesomwa kwangu. Nimepata fursa ya kuuliza maswali kuhusu fomu hizo, na maswali yangu yote yamejibiwa kwa njia ya kuridhisha. Ninakubali kwa hiari kushiriki katika utafiti huu.

_____	_____	_____
Jina La Mshiriki	Tarehe	Sahihi

Kwa Shahidi

Nimeshuhudia usomaji sahihi wa fomu ya idhini kwa mshiriki anayetarajiwa, na mtu huyo amepata fursa ya kuuliza maswali. Ninathibitisha kuwa mtu huyo ametoa kibali kwa uhuru.

_____	_____	_____
Jina La Shahidi	Tarehe	Sahihi

Kwa Mtafiti

Nimesoma kwa usahihi karatasi ya taarifa na fomu ya idhini kwa mshiriki anayetarajiwa, na kwa kadiri ya uwezo wangu nimehakikisha kuwa mshiriki anaelewa kuwa yafuatayo yatafanyika:

Mshiriki anaruhusiwa kujiondoa kwenye usaili wakati wowote bila sababu

Mtafiti atachukua maelezo ya hesabu za washiriki na atarekodi mahojiano kwa sauti

Taarifa walizotoa washiriki zitachapishwa lakini zitasalia bila majina

_____	_____	_____
Jina la Mtafiti	Tarehe	Sahihi

9.9 APPENDIX NINE: LIST OF CONTACTED ORGANISATIONS

LIST OF SUPPORT ORGANISATIONS CONTACTED BY RESEARCHER Only the first four responded	
NAME	PURPOSE
SIDO (Small Industries Development Organization)	Provides support for small-scale industries, including women entrepreneurs.
TAWIDO (Tanzania Women Initiatives for Development Organization)	Focuses on empowering women through development initiatives.
MKUKUTA (National Strategy for Growth and Reduction of Poverty)	Works on poverty reduction and supports women entrepreneurs.
VIBINDO (Jumuia ya Vikundi vya Wenye Viwanda na Biashara Ndogondogo)	Assists informal sector entrepreneurs, including women, with training and advocacy.
Women Empowerment and Entrepreneurship Development Organization (WEEDO)	Supports young women towards self-reliance.
Women Fund Tanzania Trust (WFT)	Provides grants and support to local women-led initiatives
Tanzania Women Empowerment Network (TAWEN)	Focuses on empowering women through entrepreneurship and advocacy.
Equality for Growth (EfG)	Helps women achieve economic empowerment.
Tanzania Support for Women Rights (TASUWORI)	Upholds the rights of girls and women in business.
Tanzania Gender Networking Programme (TGNP)	Promotes gender equality and women's empowerment.
Tanzania Women Lawyers Association (TAWLA)	Offers legal assistance and advocacy for women.
Her Initiative	Focuses on financial resilience among adolescent girls and young women.
Tanzania Women Chamber of Commerce (TWCC)	Helps women achieve economic empowerment.
Coalition for Women Human Rights Defenders Tanzania (CWHRDs Tz)	Participates in civil society initiatives supporting women's rights.
Tanzania Media Women's Association (TAMWA)	Advocates for women's rights through media.
Women's Legal Aid Centre (WLAC)	Provides legal aid to women.
Women and Youth Empowerment Organization (WAYEO)	Highlights human rights issues of women and youth.
New Hope for Girls Organization	Assists marginalised women and girls towards empowerment.
HelpAge International Tanzania	Supports older women and men with a focus on rights, social protection, and economic empowerment.
Pastoral Women's Council (PWC)	Advocates for Maasai women's rights and entrepreneurship.

Lists of Banks Contacted (only the first three responded)

CRDB (Cooperative and Rural Development Bank): One of Tanzania's leading banks, providing a range of financial services.

NMB (National Microfinance Bank): A prominent financial institution offering banking solutions tailored to individuals, businesses, and rural communities.

NBC (National Bank of Commerce): A major Tanzanian bank focused on corporate, retail, and investment banking services.

EXIM Bank: A private Tanzanian bank offering commercial banking services and supporting economic growth.

Standard Chartered Bank: An international bank operating in Tanzania, providing innovative financial solutions for businesses and individuals.

DTB (Diamond Trust Bank): A regional bank offering banking services across East Africa, including Tanzania.

KCB Bank (Kenya Commercial Bank): A leading East African bank with a significant presence in Tanzania.

Azania Bank: A Tanzanian bank focused on providing customized financial solutions to individuals and businesses.

ABSA Group (formerly Barclays Africa Group): A multinational financial services group offering banking and financial products in Tanzania.

Citibank: A global bank offering corporate and investment banking services in Tanzania.

9.10 APPENDIX TEN: Structured Interview Questions (English and Swahili)

I. Financial Institutions

Financial Institutions

Structured Questions (English and Swahili)

1. **Financing Challenges:** What are the primary obstacles your bank encounters when financing micro and small businesses owned by women entrepreneurs?

2. **Loan Requirements:** Can you specify the criteria your bank uses to approve loan applications for women entrepreneurs, including any specific conditions related to age, collateral, or business registration?

3. **Financial Education:** Does your institution offer financial literacy or business management training for women entrepreneurs? If so, what is the scope and delivery mechanism of these programs?

4. **Product Design:** Do you have financial products specifically designed for women entrepreneurs? If yes, what features make them distinct, and how are they marketed?

5. **Unregistered Businesses:** How does your institution accommodate women entrepreneurs operating informal or unregistered businesses?

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1. **Changamoto za Ufadhili:** Ni vikwazo gani vikuu benki yako inakutana navyo katika kufadhili biashara ndogo na za kati zinazomilikiwa na wanawake wajasiriamali?

2. **Mahitaji ya Mikopo:** Je, unaweza kueleza vigezo ambavyo benki yako hutumia kuidhinisha maombi ya mikopo kwa wanawake wajasiriamali, ikiwa ni pamoja na masharti maalum kama umri, dhamana, au usajili wa biashara?

3. **Elimu ya Kifedha:** Je, taasisi yako inatoa mafunzo ya usimamizi wa fedha au biashara kwa wanawake wajasiriamali? Ikiwa ndio, mafunzo hayo yanahusisha nini na hutolewa vipi?

4. **Ubunifu wa Bidhaa:** Je, mna bidhaa za kifedha zilizotengenezwa mahsusi kwa ajili ya wanawake wajasiriamali? Ikiwa ndio, ni sifa gani zinawafanya kuwa wa kipekee, na zinatangazwa vipi?

5. **Biashara Zisizosajiliwa:** Benki yako inawezaje kuwahudumia wanawake wajasiriamali wanaoendesha biashara zisizosajiliwa rasmi?

II. Support Institutions

Support Institutions

Structured Questions (English and Swahili)

1. **Program Outreach:** What methods does your organization use to identify and reach women entrepreneurs in urban and rural settings?

2. **Skill Development:** What are the most critical skills gaps observed in women entrepreneurs, and how does your organization address them through training or mentorship programs?

3. **Access to Finance:** Does your organization collaborate with financial institutions to facilitate women's access to finance? If so, what has been the outcome of these collaborations?

4. **Technology Integration:** Do you use technology (e.g., social media, e-learning platforms) to deliver training or communicate with women entrepreneurs? If not, what barriers prevent its use?

5. **Market Access:** What specific programs or initiatives does your organization provide to help women entrepreneurs expand their market reach, including through e-commerce platforms or trade missions?

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1. **Ufikiaji wa Programu:** Shirika lako linatumia njia gani kuwafikia wanawake wajasiriamali katika maeneo ya mijini na vijijini?

2. **Maendeleo ya Ujuzi:** Ni mapungufu gani ya kimsingi ya ujuzi yaliyoonekana kwa wanawake wajasiriamali, na shirika lako linashughulikiaje mapungufu hayo kupitia mafunzo au mipango ya ushauri?

3. **Ufikiaji wa Fedha:** Je, shirika lako lina ushirikiano na taasisi za kifedha kusaidia wanawake kupata huduma za kifedha? Ikiwa ndio, matokeo ya ushirikiano huo ni yapi?

4. **Matumizi ya Teknolojia:** Je, mnatumia teknolojia (mfano, mitandao ya kijamii, majukwaa ya masomo ya mtandaoni) kutoa mafunzo au kuwasiliana na wanawake wajasiriamali? Ikiwa hapana, ni changamoto gani zinazuia matumizi hayo?

5. **Ufikiaji wa Masoko:** Je, shirika lako lina programu au mipango maalum inayosaidia wanawake wajasiriamali kupanua masoko yao, ikiwemo kupitia majukwaa ya biashara mtandaoni au safari za kibiashara?

III. Political Institutions

Political Institutions

Structured Questions (English and Swahili)

1. **Policy Support:** What policies are currently in place to support women entrepreneurs in your jurisdiction, and how effectively are they implemented?

2. **Regulatory Barriers:** Are there any business-related legal or regulatory practices you believe disproportionately hinder women entrepreneurs? What reforms would you suggest?

3. **Public Procurement:** Are there initiatives or programs in place to assist women entrepreneurs in accessing government procurement opportunities? If so, how do they work?

4. **Collaboration Opportunities:** How does your institution collaborate with NGOs or private sector entities to design or implement programs for women entrepreneurs?

5. **Technology Use:** Do you employ technology to streamline processes, communicate with entrepreneurs, or implement policies that benefit women in business?

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1. **Sera za Msaada:** Je, ni sera gani zilizopo sasa za kusaidia wanawake wajasiriamali katika eneo lako, na zinatekelezwa kwa ufanisi kiasi gani?

2. **Vikwazo vya Kisheria:** Je, kuna sheria au taratibu zozote zinazohusiana na biashara unazoamini zinawakwamisha zaidi wanawake wajasiriamali? Ungependekeza mabadiliko gani?

3. **Ununuzi wa Serikali:** Je, kuna mipango au juhudi zozote za kusaidia wanawake wajasiriamali kupata fursa za ununuzi wa serikali? Ikiwa ndio, zinafanyaje kazi?

4. **Fursa za Ushirikiano:** Taasisi yako inashirikianaje na mashirika yasiyo ya kiserikali au sekta binafsi kubuni au kutekeleza programu za kusaidia wanawake wajasiriamali?

5. **Matumizi ya Teknolojia:** Je, mnatumia teknolojia kurahisisha michakato, kuwasiliana na wajasiriamali, au kutekeleza sera zinazowanufaisha wanawake katika biashara?

9.11 APPENDIX ELEVEN: CONFIDENTIALITY AGREEMENT FOR TRANSLATOR

CONFIDENTIALITY AGREEMENT FOR TRANSLATOR

Research Title: An Intersection of Gender, Age, and Cultural Ideologies on the Lived Experiences of Mature Women Entrepreneurs

This Confidentiality Agreement is made on this ___ day of _____, 20, by and between:
Researcher Name: _____
Institution: _____
Translator Name: _____
Purpose of Agreement:
This agreement is to ensure that all information shared during the research process, including but not limited to participant interviews, observations, transcriptions, and translations, remains strictly confidential and is used solely for the purposes of the research study outlined above.

1. Translator's Obligations

As a translator for the above-mentioned research study, I agree to the following:

1. To maintain strict confidentiality regarding all data and information accessed, including participant identities, audio recordings, written transcripts, and any other materials related to the study.
2. To not disclose or discuss any research-related information with anyone other than the researcher, unless explicitly authorised in writing by the researcher.
3. To securely handle and store all research materials provided, ensuring no unauthorised access.
4. To return or delete all research-related materials (e.g., recordings, transcriptions) upon completion of the translation tasks or at the researcher's request.
5. To comply with all ethical standards as outlined by the researcher and the governing institution.

2. Participant Protection

I understand that participants have entrusted the researcher with their personal stories and sensitive information. Therefore:

- I will ensure that all translations respect the privacy, dignity, and anonymity of the participants.
- I will not share any identifying details of participants, directly or indirectly.

3. Acknowledgement of Ethical Responsibilities
I acknowledge that the participants' data and information are to be used only for the purposes of this study. I understand that any unauthorised disclosure or misuse of this information could harm the participants and breach ethical research standards.

4. Legal and Ethical Accountability
I understand that failure to comply with this agreement may result in legal and/or institutional consequences, including termination of my role in the research project.

5. Duration of Agreement
This confidentiality agreement will remain in effect indefinitely, even after the completion of the research project.

Translator Declaration:

I, _____, have read and understood the terms of this confidentiality agreement. I agree to abide by these terms and ensure the privacy and confidentiality of all research-related information.

Signature of Translator: _____

Date: _____

Researcher Declaration:

I, _____, confirm that the above-mentioned translator has been informed of their confidentiality obligations and agrees to these terms.

Signature of Researcher: _____

Date: _____