

The Effects of Socio-Cultural Factors on the Performance of Women Small and Medium Enterprises in Tanzania

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Abstract

Globally, Small and Medium Enterprises (SMEs) play a great role in employment creation, income generation and economic growth. However, in Tanzania women SMEs are faced with a number of factors including socio-cultural factors (SCFs) which hinder their entrepreneurial development. This paper assesses the effects of SCFs on the performance of women SMEs. The study was conducted in Dodoma urban and Chamwino districts in Dodoma region employing cross-sectional and case study research designs in which 80 women SMEs were surveyed using questionnaires. Data were analyzed using descriptive statistics and binary logistic model. Findings show that women immobility, poor support from society members and ethnicity affect negatively the performance of women SMEs. Conversely, family roles, level of education and role models were important factors in nurturing the performance of women SMEs. The study generally concludes that SCFs have negative effect on the performance of women SMEs. This implies that, women SMEs stressed under such SCFs cannot perform outstandingly. We recommend that the government should formulate policies that encourage women participation in entrepreneurial activities.

Key Words: Women SMEs, Socio-Cultural Factors, Performance, Tanzania

1. Introduction

Over the past years, it has become increasingly apparent that, Small and Medium Enterprises (SMEs) indeed contribute to employment and economic development (Wube, 2010). However, the empirical evidence shows that, a significant numbers of these enterprises were owned by men (ILO, 2006) and it was not common to see women owned businesses worldwide especially in the developing countries Tanzania is unexceptional (ILO, 2006; Wube, 2010). Recently, there has been an increase in female-owned businesses across the world (Tundui, 2012). For instance, female owned enterprises in the United States, has increased from 5.4 million to 7.7 million for a period ranging between 1997 and 2006, employing more than 7.16 million people (Tundui, 2012). Despite the increase in the number of female-owned enterprises and their increasing impact on the economy, most female-owned businesses have been concentrated in micro and small enterprises and this is true especially in developing countries (Herrington and Maas, 2006).

Moreover, in Africa most female owned SMEs are confronted with the challenges of nurturing their businesses and promoting the tradition of innovation and entrepreneurship (OCED, 2009; Wube, 2010). This could be associated with recent actual business environment which is entangled with force of complex socio-cultural, economic and technological factors creating intricate challenges for owners of SMEs in Africa (Tesfayohannes, 2012; Felicia *et al.*, 2013). This has led women to make tradeoff between tradition and the kind of business activities to undertake. For instance, most of women in Tanzania tends to undertake business activities that are in harmony with their traditional roles which happen to be least profitable (UDEC, 2002; Tundui, 2012).

In addition, Felicia *et al.* (2013) specified that, social and cultural values and beliefs regarding entrepreneurship have an important influence on motivational antecedents of entrepreneurial intention and business performance. This may have significant effects on their self-confidence; achievement-motivation and even their willingness to take risk, qualities that are closely linked to success in business (Rutashobya, 1995). Similarly, empirical evidence shows that, the performance of women owned SMEs in Tanzania is different from that of their counterpart male (Rutashobya, 1995; Tundui, 2012, MIT, 2012). This reveals that women as owner of SME are embedded in a socio-cultural and individual aspect of culture a state which need inquires of knowledge.

Some studies have been conducted on the relationship between women entrepreneurs and socio-cultural factors. Example Nchimbi (2002) and Nawaz (2009) found that, women entrepreneurs are constrained by normative factors including social dishonor or digress of women especially in rural areas. Likewise, Tundui (2012)

investigates gender and small businesses involving 310 owner-managers in Tanzania. She found that, women are unlikely to aim high as compared to men due to different socialization experiences. However, most of these studies have concentrated on establishing on how socio-cultural factors affect women entrepreneurial behavior. To what extent women- owned business performance can be explained by different types of socio-cultural factors is not quantitatively exploited in-depth. Therefore, the aim of this paper was to assess the effects of socio-cultural factors on the performance of women SMEs in Tanzania. Findings revealed that, socio-cultural factors affect negatively the performance of women SMEs. This implies that, women SMEs stressed under such SCFs cannot perform outstandingly. We recommend that the government should formulate policies that encourage women participation in entrepreneurial activities.

2. Theoretical Background

2.1 The Socio-Cultural Environment

According to Wetherly (2011) and Felicia *et al.* (2013), socio-cultural environment is described as an environment which consisting of everything that is not contained within the economy or political system. It is a social-cultural system which is made up of collection of activities and relationships through which people engage in their personal and private lives which include population features, age, ethnicity, religion, values, attitude, lifestyles and associates (Wetherly, 2011). These environmentally relevant patterns of behaviour lead to the creation of different cultural values in different societies, some of which influence the decision to create new businesses. Therefore, culture, as distinct from political, social, technological or economic contexts, has relevance for economic behaviour and business performance (Shapero & Sokol, 1982; Shane, 1993).

2.2 Values

Values refer to cultural conceptions about what are desirable goals or ends and what are appropriate standards for judging actions. They constitute standards by which people evaluate goals and actions (Rokeach, 1974). Also, values refer to convictions about what is right and wrong (Robbins and Coulter, 2007). There is a widespread agreement in the literature regarding five features of the conceptual definition of values: A value is a (1) belief (2) pertaining to desirable and states or modes of conduct, that (3) transcends specific situations, (4) guides selection or evaluation of behavior, people, and events, and (5) is ordered by importance relative to other values to form a system of value priorities (Schwartz and Bilsky, 1990).

2.3 Attitude

Attitudes are evaluative statements either favorable or unfavorable concerning objects, people or events. They reflect how an individual feels about something (Robbins and Coulter, 2007). Also, attitude refers to person's enduring favorable or unfavorable cognitive evaluation, emotional feelings, and action tendencies towards some objective or idea (Kottler, 2008).

2.4 Religion

Religion is one of the commonly mentioned determinate of the moral values that buttress moral principles. The major world religions teaches that an omniscient God observe human actions and hold people accountable for their actions (Emerson *et al.*, 2010). Max Weber (1905) in his work 'the protestant Ethic and the spirit of capitalism' identified the interconnection between religion and the marketplace. Weber proposed that a relationship exist between certain religious teachings and economic behaviour. The belief was that God desired profitability to prove stewardess and that the person who fulfils a calling does not waste time and resources (Koch, 1993). In similar vein, religion is an emotional attachment, a powerful emotive relationship to things (Kirkpatrick, 2005).

2.5 Performance

Performance refers to the overall activities and operations performed by women entrepreneurs in SMEs in strengthening their enterprises (Wube, 2010). In measuring business performance, a number of variables (indicators) can be used including sales revenues, number of employees, assets level, and gross sales turnover, use of business income, size of the business, targets and goals of the entrepreneurs (Kessy, 2009; Rutashobya, 1998). In this study number of employees was selected as an indicator for measuring the women business performance in the two districts (Dodoma urban and Chamwino).

2.6 Elements of Social Factors

Major agents of socialization (social factors) are family, the peers, the school and the media, reference groups, roles and statuses (Gamba, 2003; Phil, 2010). Reference groups are groups that serve as direct or indirect points of comparison or reference in the forming of person's attitudes or behaviour (Gamba, 2003). For example, some people admire business people, musicians, politicians models, and so on. In most cases reference groups contain

our heroes and women for instance will tend to enter into entrepreneurship when they see their referents. Also family constitutes the most influential primary reference group that shape an individual's behavior (Gamba, 2003). Families shape many of an individual's basic values and attitudes including views and religion, politics, education and one's attitudes towards material possession and thrift. Also, families can instill certain values and beliefs into their children, and until they become adults, these continue to influence their decision processes (Gamba, 2003; Tundui, 2012). Moreover, as the culture is learned behavior, formal and informal education plays an important role transforming cultural values from one generation to another. Thus, education system assists to foster support and encourage those interested in knowing what it is like to run a business (Alwis and Senathiraja, 2003). Therefore, cultural factors and networks available to entrepreneurs can influence not only the choice of activity to be undertaken but also performance of that activity.

2.7 The Expectancy Theory

The expectancy theory (Vroom 1964) points out that the propensity to act in a certain way is contingent on the expectation that the act will be followed by certain outcome and the relation between that outcome and the goals of the individual. This theory suggests that the owner-manager would engage in growth-seeking behaviour if (1) growth is consistent with his/personal goals, (2) s/he believes growth-seeking behaviour will lead to growth and (3) s/he believes in her/his ability to yield growth. Mathematically, the propensity to engage in growth-oriented behavior is the weighted sum of expected outcomes of growth. The relevance of this theory to the current study is that the firms owned by women SMEs in Tanzania will grow if their goals are favoured with the socio-cultural environment in which they operate.

2.8 The Theory of Planned Behavior (TPB)

The TPB was proposed by Ajzen (1991) which describes that the intention to create a firm is influenced by different beliefs grouped in three categories. The first one is personal attitudes toward the enterprise-creation behaviour which refers to whether people have a positive or negative perception about this behaviour. The second is subjective norms which consist of the perceived social pressure to carry out or not entrepreneurial behaviours including parental role modeling, parental support and opinions of important others. The third one is perceived control (self-efficacy or ability to perform the behavior of interest). This implies that, a high sense of self-efficacy will indicate a higher probability to take the decision to start an entrepreneurial process. Generally, the theory gives emphasis on the role of intention, which is assumed to capture the motivational factors that influence behaviour. Intentions are indications of how hard people are willing to try, and how much of an effort they are planning to exert to perform the behaviour (Ajzen, 1991). Therefore the intention of women owner-managers SMEs in Tanzania to aim higher performances on their business will be determined by society, or individual beliefs and attitudes toward business growth aspiration.

2.9 Classical Motivation Theory

According to Maslow (1954), an individual's level of motivation to achieve goals will slacken as the goals are achieved. Maslow's hierarchy of needs theory posits physiological and safety needs are lower-needs which are mainly satisfied extrinsically (money being one way of satisfying them), while esteem and self-actualization needs are considered higher-order needs that are satisfied intrinsically. This theory would suggest that an owner-manager's survival and security needs will have to be substantially met before status or self-actualization needs are activated. When applied to firm growth, the theory would suggest that growth motivation will depend on the survival, security, status or self-actualization. The relevance of this theory to the current study is that the motivation of women SMEs in Tanzania to undertake entrepreneurial ventures will be the function of goals achieved. This motivation will depend on security of their business funds, status and support given by the society.

3. Methodology

3.1 Description of Study area

The population of study was the women Small and Medium Enterprises (SMEs) from the two districts (Dodoma urban and Chamwino) in Dodoma region in Tanzania in year 2013. The cross-sectional research design and case study was used for gathering data. In carrying out the cross-sectional study, a qualitative research survey was applied for the purpose of surveying opinions of the effects of socio-cultural factors on women. This is because qualitative survey produces a detailed data on the phenomenon being investigated as they are derived directly from people involved or stakeholders (Patton, 2002). Moreover, qualitative research or survey is the best method for examining intangible or non-quantifiable factors such as culture, norms, religion, status, which are not easily captured by other methods (Pope, 2000; Denzin, 2000; Nkwi, 2001). However, because of the heterogeneity nature of women SMEs in the two districts i.e. Chamwino (rural) and Dodoma (urban) environment, the proportionate stratified probabilistic sampling technique was used to draw 80 women SMEs spread across key

business enterprises such as farming/poultry, trade and food catering(restaurants) in Dodoma urban and Chamwino districts. Of the total sample size 50 and 30 women owner-managers from Dodoma urban and Chamwino districts respectively were proportionally selected. The face to face interview was conducted using semi-structured questionnaires. Additionally, four case studies were employed for the small number of selected women owner-managers to collect in-depth information such as entrepreneur’s history, challenges and motivation to start business.

3.2 Data Analysis

Data collected from questionnaire were analyzed using the Statistical Package for Social Sciences (SPSS) software because it is friendly user and widely accessible (Lugumiliza, 2012). Both descriptive and empirical analyses were used to present the findings of this study. Descriptive analysis aimed at showing the overview picture on the respondent demographic in relation with socio-cultural factor for women SMEs. Findings were descriptively presented in Tables, frequency and means. On the other hand, in analyzing the data from case studies, the context analysis approach was used in which at first we try to understand respondents’ views interpret them and put in writing (Tundui, 2012) and then we matched the explanations and observations with the literature and empirical findings from other studies.

Given that most of our data on socio- cultural factors were qualitative, the reduced factor multivariate analysis was conducted to analyses their effects quantitatively which allowed us to categories socio-cultural factors into family roles, ethnicity, education and attitude basing on their loading factors values. Then, we used a Binary Logistic Regression Model (BLRM) to analyze the relationship between socio-cultural factors and women SMEs performance. This was due to fact that, most of our data were in binary, categorical and continuous form. The BLRM does use multiple regressions to analyze variance of dependent variable by several fixed independent variables (Felicia *et al.*, (2013). Moreover, the BLRM employs the principle of linear combinations where association among several variables is considered and yields unbiased and efficient estimates of beta coefficients, which is not possible with the use of ordinary least square regression analysis (Fabowale *et al.*, 1995; Tundui, 2012). Even though, business performance can be measured using various indicators such as sales revenues, number of employees, gross sales turnover, and size of the business, targets and goals of the entrepreneurs (Kessy, 2009). But in this study business performance was measured by the increase in number of employees for the period ranging between 2010 and 2013. The dependent variable was transformed into a dummy (1= for employees more than zero which indicate good performance and 0 = for employee less or equal to zero implies poor performance).

Empirically the Logistic Regression Model is expressed in the equation below;

$$L_i = \ln \left(\frac{P^i}{1-P^i} \right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon_i \dots \dots \dots (1)$$

Where;

L_i = Women business performance measured by change in number of employee

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$, = coefficients measuring the probability likelihood of change in business performance.

X_1 = Family Roles, X_2 = Women immobility, X_3 = Education level of women owner-manager, X_4 = Ethnic origin SMEs owner-manager, X_5 = Attitude of husbands on women business and ε is disturbance error term.

4. Presentation of Findings

This section presents the findings both in descriptive and empirically form. Before presenting the empirical findings, we start with descriptive results to gain the over views of demographic characteristics features of women entrepreneurs.

4.1 SMEs owner -Manager’ Age

Table 1 presents age of respondents in which the findings show that majority (95%) of women SMEs managers had the age ranging between 20- 49 years. This implies that, between the age of 20-49 women face a lot of family responsibilities as most of them have families and dependants to take care of them. As the result, in order to meet day to day family living expenses, women have to find other sources of incomes including starting businesses. On the other hand, only 2.5% respondents had the age below 20 and 2.5% respondents had the age of 50 and above. These groups of age (below 20 and 50 and above) indicates that, women at this age have fewer family responsibilities as most of those of the age below 20 are unmarried and those with the age of 50 and

above have few dependants as most of their children live independently. These findings are consistent with other previous studies conducted in Tanzania which show that most of the small business owners were younger than 40 years (ILO, 2003; Tundui, 2012).

Table 1: SMEs Women owner Manager' Age

Age	Frequency	Percent
Below 20 years	2	2.5
20-29 years	28	35.0
30-39 years	37	46.3
40-49 years	11	13.7
Above 50 years	2	2.5
Total	80	100.0

4.2 Women owner- Manager SMEs Marital Status

Findings from Table 2, show that 71.3% of respondents are married meaning that married women have a lot of family responsibilities to fulfill which necessitate them to seek for extra income in order to suffice day to day family living requirements. These findings are consistent with those in previous studies conducted in Tanzania such as a study by Tundui (2012) which indicate that, 68.7% of respondents were married, 23.2% were single, 5.2% were widowed and only 2.9% were divorced. Also, a study of Nchimbi (2002) reveals the similar results of 68.9% of respondents were married while 28.6% were unmarried.

Table 2: Women SMEs' Marital Status Now

Marital status	Frequency	Percent
Married	57	71.3
Single	10	12.5
Widowed	7	8.8
Divorced	6	7.5
Total	80	100.0

4.3 Number of Children of Women SMEs Manager

Our findings show that majority (70.8%) of respondents had two to four children, 13.8% had one child and 7.5% had five children, only 8.8% had no child. The implication of these findings is that, women SMEs owner managers with children (one to four children) over represented those with no children and with more than four children due to the fact that those with children have more family responsibilities than those with no children. However, we expected that those with more than four children could over represent other but the findings have shown the opposite. This can be explained in the context of family planning as of now most of families prefer to have a small number of children than it was in the previous years.

Table 3: Number of Children of Women SMEs Manger

Number of children	Frequency	Percent
0	7	8.8
1	11	13.8
2	17	21.3
3	18	22.5
4	21	26.3
5	6	7.5
Total	80	100.0

4.4 Level of Education of Women SMEs owner-Manger

Findings from Table 4 show that, the majority (50%) of respondents had primary education while 27.5% had secondary education. On the other hand 3.8% of respondents had never attended any formal education. The implications of these findings indicate that, it is very difficult for women SMEs to perform well in their business due to low level of education. These findings are consistent with the findings in the study by Tundui (2012) which reveal that 44.6% of the female owner-managers had only primary education while 31.5% had secondary education. On the other hand, a small number of respondents had College/University education. That is, only 1.3% had certificate, 6.3% had diploma, 10% had degree and 1.3% had postgraduate education.

Table 4: Level of Education of Women SMEs

Education level	Frequency	Percent
None	3	3.8
Primary school	40	50.0
Secondary school	22	27.5
Certificate	1	1.3
Diploma	5	6.3
Degree	8	10.0
Post graduate	1	1.3
Total	80	100.0

4.5 Business Training Received by Women-owner Managers

Findings from the descriptive analysis show that, 72 (90%) of respondents had not received any business training before they started their businesses. Only 8 (10%) of respondents had received business training before they started their businesses (Table 5). This shows that business skills and knowledge among women owner managers is limited as revealed in little number of them who obtained business training.

Table 5: Women SMEs Received Training before Started Businesses

Received training	Frequency	Percent
Yes	8	10.0
No	72	90.0
Total	80	100.0

On the other hand, data in Table 6 indicate that only 16.3% of respondents had received business training after they had started their businesses where the majority (83.8%) of respondents said they had never received any business training after they started their businesses.

Table 6: Women SMEs Received Training after Starting their Businesses

Received training	Frequency	Percent
Yes	13	16.3
No	67	83.8
Total	80	100.0

4.6 Number of Employees at the Beginning of the Businesses

As we discussed in the methodology section, business performance in this study is measured in terms of increase in number of employees. We investigated the number of employees when the businesses started (2010) and the time of this study (2013). The findings from Table 7 show that, 76.3% of respondents had one employee when they started their businesses while 20% of respondents had two employees. Also the findings indicate that, only few SMEs had employed three employees (2.5%) and four employees (1.3%). None of SMEs had employed above five employees at the time they started their businesses.

Table 7: Number of Employees when Women SMEs Started Businesses

Number of employees	Frequency	Percent
1	61	76.3
2	16	20.0
3	2	2.5
4	1	1.3
Total	80	100.0

4.7 Number of Employees Employed by Women SMEs at the Time of Study

Table 8 presents the number of employees employed by women SMEs in 2013. The findings show that, 62.5% of respondents still have employed one employee and 21.2% of respondents employ two employees. On the other hand, 10.0% of respondents employed three employees while 1.3% and 2.5% of respondents employ four and five employees respectively. Only 2.5% of respondents employ above five employees.

Table 8: Number of Employees Employed by Women SMEs in 2013

Number of employees	Frequency	Percent
1	50	62.5
2	17	21.2
3	8	10.0
4	1	1.3
5	2	2.5
Above 5	2	2.5
Total	80	100.0

4.8 Family Roles Contradicting Business Activities

The study also wanted to know on the existence of family roles which contradict with the business roles. The results show that, 76 (95%) of the respondents agreed that there are family roles which contradict with women business roles and only 24 (5%) disagreed. The major common family roles mentioned by 55 (69%) of respondents (Table 9) include; reproduction, children rearing and taking care of the family. This has led women to close early their business and go home to attend family matters, then they fail to concentrate in serving customers and other business related activities.

Table 9: Family Roles Conflicting Women Business Activities

Family Role	Frequency	Percent
Reproduction	22	27.5
Children rearing and taking care of the family	33	41.2
Cooking and washing	17	21.2
Receiving guests/visitors	8	10.0
Total	80	100.0

Also we asked women owner- managers if they are free to move from one geographical area to another in doing their businesses. About 50 (63%) said that they were not free to move from one area to another, only 30 (37%) agreed to be free. Moreover, when they were asked to give reasons for their immobility, 49 (61.3%) mentioned restriction from their husbands and family roles as major reasons for their immobility (Table 10). This indicates that women will not be in a better position to exploit business opportunities available in other locations.

Table 10: Reasons for Immobility in Business Women owner -managers

Reasons for immobility	Frequency	Percent
spouse restriction	23	28.8
family roles	26	32.5
Others	31	38.7
Total	80	100.0

4.9 Attitude and Support from the Society

On the case of how poor attitude and support from husband affects business performances, 64.9% of owner-managers agreed that poor attitude and support of husbands affects negatively the performance of women SMEs. Conversely, only 19.3% of respondents disagreed with statement that poor attitude and support of husbands affect negatively the women business performance. Moreover, Table 11 show that 70% of respondents agreed that rigid traditions (norms, customs, values and beliefs) like lack of property ownership, poor involvement in decision making, men maintaining economic dominance at the family affects negatively the performance of women SMEs and only 16.3% of respondents disagreed with the statement.

Table 11: Effect of Rigid Traditions on the Performance of Women SMEs

Effects of rigid traditions	Frequency	Percent
Strongly agree	38	47.5
Agree	18	22.5
Neutral	11	13.8
Disagree	10	12.5
Strongly disagree	3	3.8
Total	80	100.0

4.10 Empirical Results

The empirical analysis is based on logistic regression analysis of socio-cultural factors against women business performance. Prior to the model estimation, we conducted a multivariate analysis (reduced factors analysis) on independent variables so as to ensure that only necessary factors are included in the model. Therefore, independent variables were grouped into family roles, education, immobility, ethnicity and attitude of the society basing on their loading factor of contribution to effects on dependent variables. To measure business performance the change in number of employees was used which is estimated as the difference between employees at the time of this study (2013) and the beginning of business (2010). Given that most of data we had in this study were binary, the dependent variable was transformed into a dummy (1= Employees more than zero which indicate good performance and 0 = employee less or equal to zero implies poor performance). Then logistic analysis was performed on all selected socio-cultural factors and dependent variable (increase in number of employee for the period of 4 year of business life time).

Results from the regression analysis (Table 12) show that, women immobility, ethnicity origin and attitude of husband toward women business activities have negative effects on business performance. However, attitude of husband and poor support from the society has shown more negative effects (-0.53, $p < 0.04$) on the business performance compared to ethnicity and women immobility. In contrast different from our expectations, family roles and education have shown a positive effect to business performance (with coefficients of 0.203 and 0.426 respectively). This has to do with econometric problem and also can be explained by the combination of owner managers from different ethnic group and geographical location i.e. urban and rural.

Table 12: Regression output for Number of Employees and Predictors

Socio-Cultural Factors	B(SE)	Sig.
Family Roles	.203 (.20)	.316
Women Immobility	-.098 (.187)	.601
Education	.426 (.440)	.332
Ethnicity	-.266 (.165)	.107
Attitude of Husband	-.531 (.261)	.042
Constant	.513 (.260)	.610
KMO (R^2)		.53
Chi-Square (χ^2)		230.34

5. Discussion of the Findings

In this section we started by presenting the discussion on descriptive findings and then the empirical findings from logistic model by relating with other studies and supported by case studies.

5.1 Effect of Poor husband Attitude toward the Performance of women SMEs

Among the main socio-cultural factors applied in measuring the performance of women owned business in the binary logistic model includes; poor attitude and support from husband, women immobility, family roles and education. Results have revealed that, poor attitude and support from husband has significant negative effects on the performance of women owned businesses. This is implied with the negative coefficient in model estimation results (Table 12) which shows that, the probability of women business to grow and perform well in their businesses will decline by 53% of its performance potentials due to poor husband support for women business activities. Therefore, this confirms that both moral and financial support from husbands and society by women owner managers are very important in motivating and accelerating their business growth potentials or the need for achieving more business growth and performance.

These findings were consistent with what we expected but also consistent with the theories used in this study (Expectancy and Motivation theories). The expectancy theory says that an owner-manager would engage in growth-seeking behavior if her goals are favored with the socio-cultural environment in which she operates. Moreover, Maslow (1954) through his theory of motivation suggests that an individual's level of motivation to achieve goals will slacken as the goals are achieved. This will depend on the survival, security, status or self-actualization of an individual in the given social class. The situation of poor support from husbands also was justified in the case study of ZOO who said that *"To be sincere, my husband does not give me any support in my business rather than frustrating me including prohibiting me to carry on my business particularly at the moment when my children were still young. I think this poor support from my husband was due to fear of losing his power and control in the family if I could get more money than him"*.

These findings also supports the finding of CEBSSP(2005) which found that, women-owned SMEs are generally smaller and experience high family influence and featured of narrow product lines. In addition, Kariuki (1985); Seidman and Anang (1992) argue that, male Kenyans are known to be inherently biased against women, and thus give marginal attention to women's needs. This situation has led women to adopt different strategies of handling the problems in their business. This was revealed true in the case of ZK who said *"I have no any option rather than being tolerant and hiding everything related to my business, my business has retarded due to poor support from my husband"*.

5.2 Effects of Contradicting Family Roles on Business Performance

Contrary to what was intended, findings from regression (Table 12) shows that, family roles and education have positive relationship with the performance of women owned business. The contrary results could be due to the fact that, the study has involved women from different locations and ethnic groups from urban and rural areas in Chamwino and Dodoma urban. This has neutralized the negative effects of family roles on women business performance. Nevertheless, the positive coefficient of education confirm the finding of Tundui (2012) who argued that, the knowledge and skills obtained by a member from the family and from the social environment is essential in shaping her aspirations to develop more in business.

This finding was contrary with the findings of Njera and Njoka (2001) who reported that women family roles have a negative effect on business performance. And contrary to findings from EM case study how said, *Sometimes family roles have been contradicting with my business responsibilities; particularly reproduction and children rearing as the result I was forced to employ a house maid so as to help me to fulfill family roles*. This was supported by ZK who said, *"My husband stopped me from doing business, instead, he wanted me to take care of the family. It pained me so much since I started doing a business in order to get extra income since my salary was very meager to suffice the family living expenses"*.

5.3 Effects of women Immobility on Women SMEs Performance

Women immobility in the business activities has shown a negative (-0.12) effects on business performance. This implies that, the probability of women to achieve high business performance by securing business opportunities through moving to different markets will be reduce by 12% due to husband restrictions on women mobility. Also, findings from descriptive analysis (Table 10) have revealed that the majority of women SMEs were not free to move from one point to another for business purposes. The most critical reason cited by women SMEs managers for such immobility is family roles which include husbands' restriction and traditions. Moreover, results from Table 12 indicate that, the presence of husband and traditional constrains on women owner-managers will reduce their contribution on business performance and growth by 10%.

The findings of this study also concur with that of Kessy (2009) and Tundui (2012) studies in Dar es Salaam, Arusha, Morogoro, Mwanza, Dodoma and Mbeya. Their findings show that, female owned SMEs demonstrated a slightly lower level of growth in terms of sales revenue and number of employee compared to male-owned enterprises. The difference in performance was explained by women being risk averse and marginalized group which are not groomed for starting and running business rather than caring children and families. This was also supported by results from the descriptive analysis which showed that 50 (63%) of women own- managers interviewed said they were not free to move from one area to another and only 37% said they were free. Also these findings were justified in case study of ZK regarding reasons for women SMEs' immobility she said that *"It real pained me very much particularly when my husband denied me a permission to travel for business purposes. This caused me to lose my social capital in business and failure to exploit some business opportunities which were emerging"*.

5.4 Effects of Ethnicity on Women SMEs Performance

The findings of this study have shown that the ethnic group of origin is significantly negatively related to business performance. Table 12 indicates that, ethnic background and the presence of role models to which the women owner manager belongs could affect their business performance. This was confirmed by women who belong to the Chagga ethnic group which were able to learn skills and knowledge from their families which helped them to perform well in their businesses. This implies that, women entrepreneur from unmotivated and poorly supported ethnic group, her business growth aspirations in terms of self employed and sales will be reduced by 27%. These findings also support Bourdieu's (1986) argument that a person's aspirations depend on the cultural capital previously invested by the family. This reveals that women SMEs owner- managers are embedded in a socio-cultural and individual aspect of ethnic group (Dorfman & Howell, 1988).

In contrast, we also find that, business owned by women from Chagga ethnic group were performing well compared to other ethnic groups such as Nyakusa, Gogo and Sukuma in the study area. This was confirmed in ZK case study who said, *"I am proud of being a Chagga by ethnic origin as we Chagga are very serious with business and that is why my mother has been encouraging me to continue with business. My business would have performed wonderful if not a lot of inconveniences from my spouse"*. In addition, ZK said *"I learned business skills from my parents; my parents inspired me greatly to do business since both of them were in business"*. This arguments further were supported by the case of EM who said, *"My ethnic origin (Rangi) is very aggressive in business as there many successful Rangi people in business. Most of my friends are from this ethnic group and their businesses are performing well. In addition to this, my husband belongs to the ethnic group (the Chagga) whose people are very aggressive in business. That is why my husband and I are in business and our businesses are doing well"*.

6. Conclusion and Recommendations

In this study we used both descriptive and quantitative analysis in capturing the general overview and specific relationship between socio-cultural factors and women SMEs performance in Tanzania. Binary logistic regression model was used to estimate empirically the effect of socio-cultural factors on women business performance. Our findings indicate that there is a poor performance of women SMEs caused by, immobility of women SMEs for business purposes, poor attitude and support from the society members including husbands. Generally, immobility of women SMEs, ethnicity and poor attitude and support from husbands have shown and negative effects on women SMEs performance. Also the findings reveal that education and role model are important factors in influencing the performance of women SMEs as the majority of women who are in business now had their parents/relatives business owners who inspired them particularly at early stages of development in their lives. Findings further signify that, the nature of most of women SMEs in the study area are informal, high risk business and poorly managed and tied to socio-cultural factors such as tradition, attitudes and religion as typified by women owners' managers, values and personality. Therefore future studies in this area must take into account the importance of socio-cultural realities basing on business geographical location (rural and urban) as they affect the perception, orientation and value proposition of SME owners and the business in general.

The study recommends the following things to policy makers, government, private sectors and the public at large. Since most of socio-cultural involved in this study have been found to be stumbling block for women SMEs' performance, we recommend that education should be provided to both women and men and the society at large in order to enable the society appreciate the contribution of women SMEs at the family and the nation at large. In this view therefore, husbands will be in a position to allow their wives to travel from one geographical location to another for business purposes. This will give women SMEs ample time to fulfill business responsibilities and secure more business opportunities.

To act upon these findings, we recommend that policy makers and government to promote the importance of entrepreneurship or self-employment in the higher learning institutions in Tanzania. Also they should undertake campaign which discourages anti-entrepreneurial culture among society members including husbands' attitudes which affect the performance of women SMEs. In addition, SME policy of 2003 should be refined to include a section that is specifically for motivating women business activities in an equal opportunity with men.

Regarding the difference in business performance between male and female, it is important that government policies and strategies should motivate society members to enable women to function effectively as mothers, wives, and managers too of their businesses so as to achieve high level of business performance. In this regard, there should be a need to design business development policies and supportive measures that have a gender based emphases. Therefore, women graduates should be encouraged to enter into the business field and not to depend only on formal employment opportunities. This will encourage other women in the informal sectors to start and manage more businesses for national development.

On the level of education and training for women SMEs, we recommend that more efforts should be done by the government, NGOs and other private sectors in order to ensure that women SMEs receive adequate business training. Moreover, higher learning institutions should give more weight to entrepreneurship subject so as to widen the base of entrepreneurial spirit and education among women over the country.

Since the quantitative results has shown a mixture of findings, we recommend further study on socio-cultural effects on women SMEs which will categories women SMEs basing on location, level of income, regions and education. Also it may involve more regions rather than only one region. This will enable studies to reduce the tradeoff effect from two different groups of different location such as urban and rural as we did in this study.

Finally, we recommend that women SMEs should operate in economic groups such as “*vikundi vya akina mama*”, VICOBA, SACCOs and others so as to create favorable conditions for them to share business idea and access loans. A good example is drawn from women SMEs from Chamwino district (Buigiri village) who enjoyed interest-free loans from Vodacom Tanzania simply because they operate in groups. It is the role of the government both central and local government through cooperative officers to provide education to women SMEs so as to help them formulate such groups.

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