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**WOMEN ENTREPRENEURSHIP IN TANZANIA: A CASE STUDY OF DAIRY  
PRODUCTION AND MARKETING IN BABATI**

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**DECLARATION**

I, **DOTO BALELE MGASA** declare that, this thesis paper on women entrepreneurship in Tanzania: A case study of dairy production and marketing in Babati is my own original work and it has never been submitted for a similar degree at any other University.

.....

**DOTO BALELE MGASA**

**Date: ...../...../2014**

## **DEDICATION**

This work is dedicated to my family, especially my beloved husband Samuel and my son Isack, who really missed my company for a long time and whose care and untold support with encouragement pushed me to accomplish my studies.

## **ABSTRACT**

*This thesis looks at women entrepreneurship in Babati District, Tanzania. Women entrepreneurship is not a new phenomenon but in most cases the entrepreneurship of women is not documented and in the situation that it is documented it is often underreported. While it is usually ignored women entrepreneurship has characterized many households from time immemorial. This thesis set out to explore and understand the nature of women entrepreneurship of the Mshikamano women group in Babati. In this regard it should be noted that this study is not a gender analysis but an understanding of how and why women use the capabilities, resources and networks at their disposal to create a living and beyond. The study also explored how the Mshikamano women group came about and the transformations it has gone through to date. The study aimed to answer questions like; why do women engage themselves in milk value addition activities and how does this influence their livelihood outcomes? How was the group or network formed? What are the benefits from being part of Babati Dairies and how are the benefits distributed within the network? What are the interrelationship/group dynamics? What is the impact of women entrepreneurship on gender relationships in the household? Qualitative methodologies were used during data collection. The result from this study show that, women entrepreneurship in Babati is contributing positively into the improvement of households, through asset accumulation, sending children to school but also complementing the traditional economic activity which is agriculture. Women are economically independent and empowered. Women entrepreneurship has also caused some conflict within the households which is caused by men feeling threatened.*

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## **ABBREVIATIONS**

FIDE	Friends in Development
SNV	Netherland Development organization
NGOs	Non-Governmental Organizations
URT	United Republic of Tanzania
LME	Liquid Milk Equivalent
FAO	Food and Agriculture Organization of the United Nations
GDP	Gross Domestic Products
TDB	Tanzania Dairy Board
RLDC	Rural Livelihood Development Company
ASDP	Agricultural Sector Development Programme

## **CHAPTER ONE: INTRODUCTION**

This chapter provides the introduction and background to the study and sets the stage for the general objective and specific objectives of the research. It also presents the problem statement, research questions and the methodology used for the study

This thesis looks at women entrepreneurship in Babati District, Tanzania. Women entrepreneurship is not a new phenomenon but in most cases the entrepreneurship of women is not documented and in the situation that it is documented it is often underreported. While it is usually ignored women entrepreneurship has characterized many households from time immemorial. This thesis set out to explore and understand the nature of women entrepreneurship of the Mshikamano women group in Babati. In this regard it should be noted that this study is not a gender analysis but an understanding of how and why women use the capabilities, resources and networks at their disposal to create a living and beyond. The study also explored how the Mshikamano women group came about and the transformations it has gone through to date.

Poor people and especially women entrepreneurs, have difficulties entering well established value chains through selling of products to which they have added value (Lie et al, 2012). This called for an important need to study a group of women in Babati district who managed to set up a milk value addition business as an alternative source of livelihood. They put behind what traditionally believed to be women's roles such as cooking, taking care of the children and do all the other household work, which are unpaid activities. The purpose of this research was to explore why and how these women managed to establish themselves as entrepreneurs? The study specifically analyzed the women entrepreneur's capacities and how they managed to access and accumulate assets. Furthermore the study explored how the building of entrepreneurship in Babati has transformed over time, and how the women started milk value addition as a strategy to cope with poverty.

In most developing countries entrepreneurship, particularly those of women, is becoming central to the economic development of the household and the urban and regional economy. The feminization of agriculture and women's roles in feeding the family and trading on local informal markets are substantial and significant. Their contribution to the economy is largely unreported and underreported. In many circumstances women are the target of government and donor funded projects as a way to integrate them into mainstream economies rather than as important performers in their own right (Swantz 1995). Such policies and emphasis ignores



that women participate in and are well integrated in the commodity economy. In developing countries especially in Africa women's economic activities have even increased significantly the last few decades, because of male migration to the urban environment and lack of formal employment opportunities for men and women in the rural areas. Women's activities are often informal and usually remain small scale. This is perpetuated by the economic pressures the continent has experienced during the past decades (Ibid: 55). Women entrepreneurs have developed in large numbers across the globe over the last decades, and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world (Islam 2009). Swantz (1995) argue that in many African countries, Tanzania being on the list statistics constantly underestimate the economic role of women, but their contributions are so significant that it would be unfair to underestimate them. With the increased number of women in both rural and urban contexts overtly active in producing raw materials, trading and processing them while providing at the same time employment for themselves and others their once conventional role in the society begins to change.

While many women are occupied with creating small businesses in the rural and urban areas, government's policies are increasingly providing incentives for women to become independent entrepreneurs but women still face serious constraints. Lack of access to capital in the form of loans, land, and services limits the participation of women as independent entrepreneurs in the economy. Most women therefore end up unemployed because most of them are not well educated to occupy professional jobs. Women constitute the majority of the total population in Africa but in the entrepreneurial sector of rural Africa their number is very limited in comparison to other rural women in other continents like Asia. In Bangladesh women have proved themselves in the business world. But the larger masses of African rural women are still facing major problems in terms of funding, training, support services and technological orientation. (Ibid)

### **STUDYING ENTREPRENEURS**

Entrepreneurs are individuals who pursue opportunities irrespective of existing resources but not all individuals who want to start businesses are capable of doing so and are not necessarily able to run a business successfully (Amine and Staub 2009). Every person strives to earn a living but what differentiate an entrepreneur from ordinary people is that they produce to earn a living but also to re-invest. Ahl (2006) describe entrepreneurs as being attached to innovation, change, risk taking, opportunity recognition, driving force and who leads to economic growth. He further argues that entrepreneurs are constructed as positive people who

lead to improvement. They fit well into the grand narrative of modernity in which development not only implies change but also implies progress (Ahl 2006) . Entrepreneurs shift economic resources out of an area of lower into an area of higher productivity and greater yield.They create value and they are innovators who drive the process of capitalism. Entrepreneurs are the change agents in economies who move the economy forward by serving new markets or creating new ways of doing things. In general, much of the literature suggests that the primary function of an entrepreneur is starting a new profit-seeking business ventures (Sullivan Mort, Weerawardena et al. 2003).

The role of women especially entrepreneurs has been redefined as a new engine for growth and the rising stars who will bring economic development in the developing countries. Different stakeholders have pointed them as untapped sources of economic development and growth (Minniti and Naudé, 2010). The world economic forum even named women entrepreneurs as “the way forward” at the annual meeting in 2012 (WEF, 2012). Other development practitioners denote women entrepreneurs as ‘the new women’s movement’. Forbes in Vossenber (2013: 3) went further to say that “forget aid and focus on foreign investment in women entrepreneurs as key drivers for growth and development”. The growing percentage of women entrepreneurs in developing countries has taped all the attention of the academicians and development practitioners. Donors, international public institutions, national and local governments, NGOs, private companies, charities and business associations have initiated programs or policies to promote and develop women’s entrepreneurship. Such programs include women capacity building and entrepreneurial skills, strengthening women networks, providing finance and training which can enable women to start up their own businesses.

The study of entrepreneurship has been growing rapidly and it t is now highly visible as an accepted research field across the world. (Ahl 2006). In order to understand entrepreneurship, many social researchers suggest that there is a need of moving away from considering the entrepreneurs in isolation. Any understanding of entrepreneur’s should look at the entrepreneurs as agents of change embedded in but not necessarily constrained by a social, cultural, economic and political structures (Jack and Anderson 2002) . Entrepreneurs are shaped by society and the structures that exist within communities and they qualify as change agents within these same communities. In other words they shape society that they dwell in. This leads to the realization that entrepreneurship is not merely an economic process but draws from the social context which shapes and forms entrepreneurial outcomes. This inevitably implies that entrepreneurs cannot be treated as an isolated economic agent (ibid).

Entrepreneurs are embedded in the already existing social structure. Embeddedness is a process of becoming part of the structure and this structure stimulates or hinders entrepreneurial outcomes. The process means more than simply developing social networks, although it is through these that social endorsement and acceptance occurs. The embedding process goes deeper to involve understanding the nature of the structure enacting or reenacting this structure, which refers to the environment that forges new ties while maintaining both the link and the structure (Jack and Anderson 2002). This process helps the entrepreneurs to realize opportunities that are appropriate and contextualized to the local situation needs.

To understand the nature of entrepreneurs and their experiences in Africa, it is necessary to start by understanding the socio-economic context in which they live and work. (Dyer and Handler 1994). Large numbers of the population in developing countries especially sub-Saharan African are unemployed, their poverty level is high and more than 50% of the population depend on subsistence agriculture. Many studies in developing countries show that the motives for female and male entrepreneurs to venture into business are the result of necessity rather than of elective decisions to go into business. Drawing from this most poor people opt to start diversifying their primary income source which is agriculture in order to sustain their family needs (Amine and Staub 2009).

### **THEORETICAL FRAMEWORK**

The study was inspired, and makes use of certain elements of the more recent livelihood studies. Entrepreneurship may be understood and explored as an aspect of livelihood construction. This analytical focus embarks on an analysis of how and in what ways milk value addition unfolds as a livelihood strategy and impacts positively on the livelihoods of the entrepreneurs in Babati area. A livelihoods strategy is understood by Chambers and Conway (1992) as a combination of activities that individuals choose to undertake in order to make a living. This includes productive activities, investment strategies and reproductive choices. Above all, as I will argue based on field work among women entrepreneurs in Babati, connecting the activities and resources in a coherent way is key to development and success of women's entrepreneurship. Constructing a livelihood implies that people have agency and as Bebbington (1999) and Long (2003) denote agency is knowledgeability and capability that social actors possess. It attributes to the individual the capacity to process social experiences and to formulate ways of coping with life even under the extreme form of cohesion.

Entrepreneurs are considered to be actors that actively and innovatively build or access resources or assets and combine these in a coherent manner. Reviewing the studies on

entrepreneurship indicated that there is no single type of entrepreneurship; classically livelihood studies emphasize capitals or assets (Ellis, 2000; Scoones, 2009) which are actively used, accessed and transformed by actors to make a living. In the writing of Chambers and Conway (1992) livelihoods constitute access to and control over available assets and resources. These livelihood capitals include human capital such as productive or marketable skills, financial assets such as savings or cash, social capital which include relatives and other networks, physical capital which comprise of agricultural assets and natural capital that include land resources. The Individual's choice of engaging in a productive activity depends on their stock of assets and endowments that individuals are entitle to its goods and services through its own production or exchange. Long (1997) makes the point that livelihood best expresses the idea of individuals or groups striving to make a living, attempting to meet their various consumption and economic necessities, coping with uncertainties, responding to new opportunities, and choosing between different value positions.

Many authors such as Carney 1998; Ellis 2000; Conway and Chambers 1992 emphasize the role of capitals in the process of generating development. The very notion of capital has been critiqued by some authors as capital denotes simply commoditization only ignoring the non-commoditized nature of many resources or assets that people including the poor try to access and use to make a living (Hebinck 2007). Capitals also ignores the dimension of agency which is the capacity of an individual to be active innovative and creative in establishing the key that are critical for their livelihoods and how to access, use and combine them actively. (Hebinck 2007) therefore prefers resources (or assets) rather than capital or capitals per se.

Bebbington (1999) argues that assets are not simply the capitals that people use in building livelihoods but it is these assets that provide them with the capability to be and to act. The emphasis on assets serves to attribute agency to those that (re)generate assets, configure and (re)connect them in such a way that they build entrepreneurship, build skills and networks that enable them to operate in a competitive and economically viable local diary value addition A range of studies have shown that social networks are key assets of actors in their attempt to build and run a business irrespective of being formal or informal collectively or individually.

Livelihoods are dynamic as many studies have shown. The composition of resources which is key to any livelihood that is made or has become available to actors through struggle or policy initiatives like those in Babati is subject to rapid change. According to Murray (2001)when conducting a livelihood research it is worthy to apply the two approaches which look around the given moment in time and tracking change over time . In this study the two ways were employed to see how the people in Babati are currently managing and continue to add value

to milk for selling as an alternative livelihood. On the other hand the trends of the milk production sector were analyzed to get a general overview as to how it has developed over time. This focus also guided the researcher to determine what characterizes the life of the women in the study and how they managed to step into milk value addition. In this context the researcher found the livelihoods framework very useful and appropriate because it particularly helps to weigh the livelihoods status of the women group in Babati and it gives space dwell deeper into their situation through assessing different assets they own and have access to and how they implement such a livelihood strategy as milk value addition.

An important aspect in in the construction of entrepreneurship is creating or building networks. This refers to the practice of expanding the number of one's social contacts by making connections through individuals, groups for instance small rural communities and neighborhood. Networking opens up entrepreneurial possibilities as it provides access to useful and reliable information (Stuart and Sorenson 2005). In addition to this an equally important aspect for the study of entrepreneurship in the cases of Babati Dairies is that it emerges in the dairy sector and more specifically in and through value adding. It is also important to consider that value adding requires capital investments thus accessing credit is significantly important. Next to women themselves, the role played by NGOs, the state and other stakeholders should be considered critical to explore as they provide the material environment for the Mshikamano women.

The data collected show two patterns; networks are forged and grow over time which implies that methodologically entrepreneurship should be placed in a time frame. A second key component in the formation of Babati Dairy is collective entrepreneurship in which the roles of individuals are not equally significant. Without certain prominent individuals the Babati women Dairy would not have been what it is today. This means that when assigning agency to the Mshikamano women group one needs to recognize that agency is not equally spread and/or enacted. A number of questions therefore emerge as important to raise and answer in order to appreciate and document the experiences of these women. Such questions worthy pursuing include; what are the direct and indirect impacts of milk value addition initiative in the community? Who is benefitting from it and to what extent are the benefits exclusionary? do benefits trickle down through all layers of society? ,what are the possible negative/positive results of women being involved in income generating activities on the nature of local livelihoods and the environment they live in? And is milk value addition indeed a good alternative livelihood strategy and is this 'new' livelihood form sustainable in the long term?

## **PROBLEM STATEMENT**

Entrepreneurship generally revolves around resources especially how these are connected and through what networks. Exercising agency is a key feature of entrepreneurship; however such agency is often not attributed to women and their entrepreneurial activities. Furthermore their entrepreneurship is not well recognized and if recognized it is underreported. In most policies women are not treated as independent actors but in need of being integrated or incorporated into projects and programs.

## **GENERAL OBJECTIVE AND RESEARCH QUESTIONS**

This study aimed to gain a better understanding of the processes involved in milk value adding initiatives. It sought to investigate the networks and forms of entrepreneurs emerging from this initiative and explore the possible role women entrepreneurs play on poverty reduction within the household in Babati district, Tanzania.

### **General Research questions**

- How and why did women entrepreneurship evolve in the dairy sector in Babati? What is the nature of that form of entrepreneurship?

### ***Specific Research Questions***

- Why do women engage in milk value addition activities and how does this influence their livelihood outcomes?
- How was the group network formed?
- What benefits do these women derive from being part of Babati Dairies and how are the benefits distributed within the network?
- What are the interrelationships/group dynamics within the group
- What is the impact of women entrepreneurship on social relationships in the household?

## **RESEARCH METHODOLOGY**

This part describes the study area, the methodological design and the methods used during data collection. The first part gives an overview of the research design adopted in the study which is a case study. The second part embarks on describing the study area location, the population studied and a short history of the group. This is followed by the methods used for data collection and it should be noted that multiple data collection methods were used. The chapter concludes by discussing ethical issues and measures taken to address them.

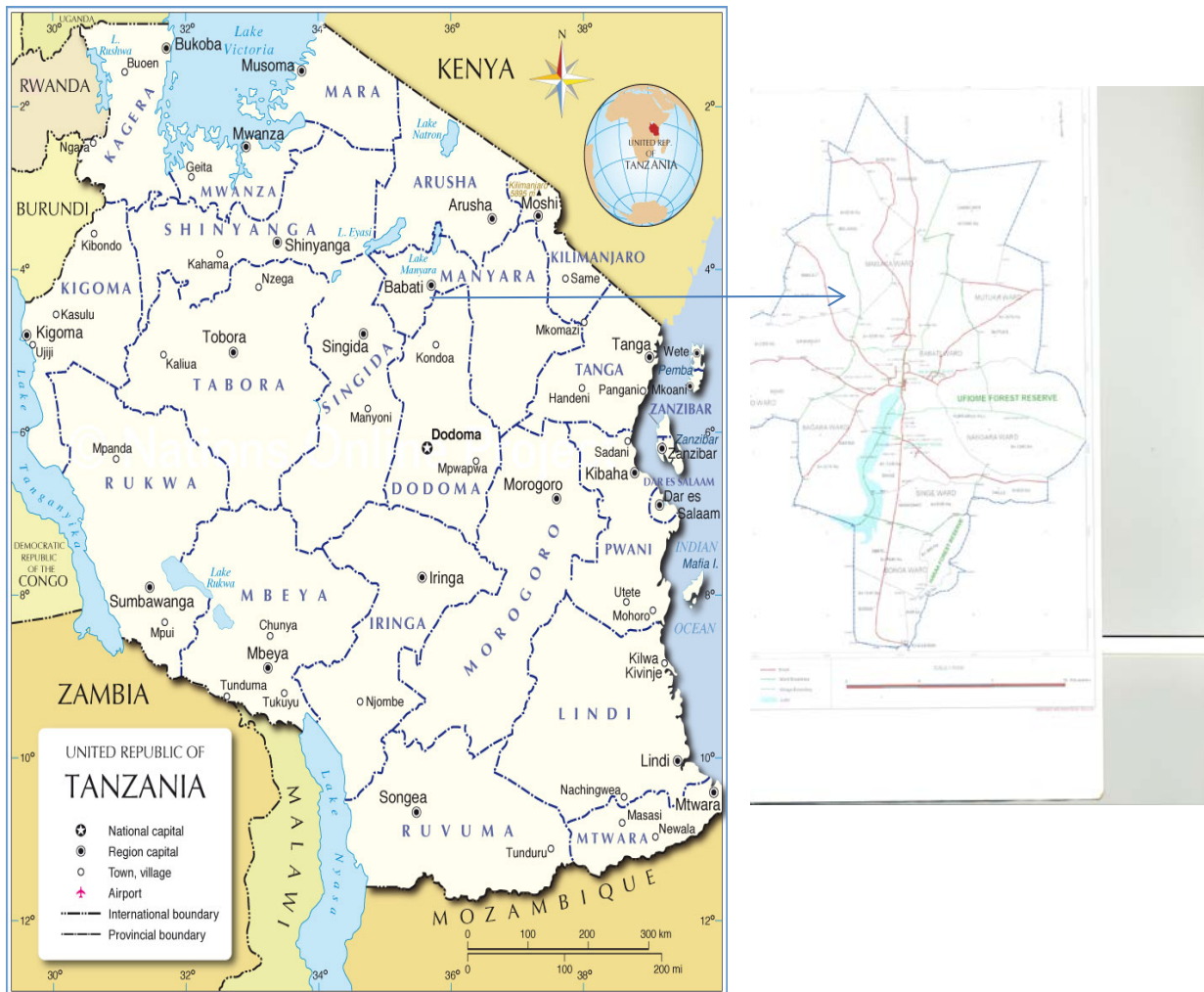
## **RESEARCH DESIGN**

Every research has a design whether implicitly or explicitly. Yin (2003:19) calls it a plan that guides the researcher in a process of collecting, analyzing and interpreting data". This study adopted a case study design which it aimed to understand the influence of milk value addition on the livelihoods of the women involved. Kumar (2011) described a case study as a design used in research in order to understand a situation. It ignores the use of random samples and purposefully selects a case that will provide information for the case studied (ibid).

## **DEFINITION OF RESEARCH BOUNDARY/STUDY AREA**

The study was conducted in Babati District under the Manyara region of which is located in the North East of Tanzania. The district covers an area of 6,069 square kilometers., A large proportion (640 sqkm) is covered by water bodies of lake Babati, Lake Burunge and Lake Manyara, The district is bordered to the north by Arusha region, to the south east by Simanjiro district, to the South by Dodoma region, to the south west by Hanang district, and to the north west by Mbulu district. Agriculture is the main economic activity in the area followed by livestock production. The main subsistence crops grown in the area include maize, pigeon peas, beans, bananas and sunflower which is commonly used for cooking oil extraction and supplement to livestock feeds. On the other hand the livestock kept in the area include cattle goats, pigs' chickens and sheep

Figure 1: Maps of Tanzania, Babati (Source: Nations Online, 2014)



## UNIT OF ANALYSIS

Since the research a case study by design with the aim of understanding the implication of women entrepreneurs on livelihood, the study used Mshikamano women group as the case to be studied. The unity of analysis was the stakeholder's in this case fifteen members were selected. This consisted of four husbands of some group members, Cooperative officers from Babati district council and Field officers from FIDE (Friends in Development).



*Table 1: List of respondents from Mshikamano women group*

<b>Participants</b>	<b>Age</b>	<b>Marital status</b>	<b>Position in the group</b>
1	56	Married	Chairperson
2	40	Married	Accountants
3	38	Married	Secretary
4	40	widow	Member
5	46	Married	Member
6	49	Married	Member
7	39	Married	Member
8	37	Married	Member
9	39	Married	Member
10	40	Married	Member
11	42	Divorced	Member
12	53	Widow	Member
13	36	Married	Member
14	41	Married	Member
15	57	widow	Member

## **METHODS OF DATA COLLECTION**

This study used both secondary and primary data, and due to the nature of the study multiple methods of data collection were used. In social science a good research practice involves triangulation of methods in which researchers use multiple methods of data collection and data sources to enhance the validity of research findings (Mathison 1988). In this study the researcher used multiple methods of data collection, in order to validate the information obtained. The multiple methods used gave the researcher an opportunity to collect same information from multiple sources. For this case the researcher used five different qualitative data collection methods in which secondary data were obtained from literature. On the other hand primary data were collected through in-depth interviews, observation and by documenting life histories of the participants.

## **IN-DEPTH INTERVIEWS**

In-depth interview were an important data collection methods used in this study. The flexibility of semi structured interviews to allow interactions between the researcher and the

respondent is very critical in qualitative study (Axinn and Pearce, 2006). It allows researchers to give the interviewee enough time to develop their own accounts of the issues important to them (Green and Thorogood, 2009). Kumar (2005:122) calls this flexibility “complete freedom in content and structure”. This allow the researcher to ask questions in a different way by using different wording but also it allows probing to understand the underlying meanings. The researcher identified the informants, got access and got enough time to establish rapport with interviewees. Social and cultural settings were considered to overcome discomfort and ensure the neutrality of interviewees. Prior to interviews the researcher developed a semi structured interview guide.’ The interview guide consisted of a brief introduction of the researcher and the topic to be researched. Questions that the researcher wanted to ask were formulated. During the interviews the researcher took notes on every important issue that were mentioned by the respondents. In order to limit the chance of losing information and enhancing accuracy in interpretation voice recorder was used whenever granted permission by the respondent

### **LIFE HISTORIES**

Life histories are defined by Watson (2009:127-128) as ‘the way a person conceptualizes the stream of experience that constitutes his life as he/she knows it, in accordance with the demands and expectations he/she and others impose on the act of relating that life’. They involve a combination of exploration and questioning within the context of a dialogue with the informant (Thompson1981). In this study 15 life histories Mshikamano women group members were documented establish the life trends and experiences before and after they joined the Mshikamano women group. These life histories helped the researcher to understand the background of respondents and their life situations before and after they started adding value to milk as an alternative livelihood. They were also useful into understanding the whole process in which the milk production evolved. This method brings the researcher and the story teller very close and narrows down the distance between them while bringing the researcher into the same emotional experience with the respondent in the process

### **PARTICIPANT OBSERVATION**

This involves a close interaction with the members of the group being studied and Hammersley and Atkinson (2007) call this building rapport. It entails living within the community under study and recording the obtained information in a descriptive format which depends on the researcher’s personal interpretations (Kumar, 2011). In this study the method was used to understand the behavior of the respondents regarding the dairy sector in Babati.

The researcher participated in several milk collection, processing and distribution sessions. Observations were used to complement the information obtained from other data collection methods by linking their verbal, actions and attitude towards the whole process. Furthermore under this technique field visits were made to assess housing, welfare of the children, assets and how the group market their dairy products. In many cases this method was combined with discussions with the group members on the merits and demerit of various activities undertaken in order to assess their understanding.

### **SECONDARY SOURCE**

Secondary data sources consist of sources of data and other information collected by others and archived in some form. These sources include government reports, archived data sets, and information services as well as the traditional books and journals found in libraries in addition to the internet. Secondary information offers relatively quick and inexpensive answers to many questions and is almost always the point of departure for primary research (Gall, Gall & Borg, 1999). According to Yin (2003) documentary sources are useful for making inferences about events and circumstances. For instance data on the demographic characteristics and other inventories about the community were obtained from secondary data sources. The data were reviewed by the researcher and used as a benchmark of the study; this assisted the researcher in understand what has already been done and what needs to be done concerning the topic.

### **DATA PROCESSING AND ANALYSIS**

Filed notes and voice clips were taken both in English and Swahili whereas the field notes were transcribed into word document. The data then was analyzed using thematic content analysis (Hammersley and Atkinson 2007). This refers to subjective interpretation of the content of text data through systematic classification and identifying themes or patterns. It is one of the commonly used methods in social science. The analysis of the data involved words, concepts, literary devices, and/or non-verbal cues which also includes content, discourse, and narrative and conversation analysis (O'Leary Z 2004). The use of thematic content analysis aided in analyzing the content of the data to categorize the recurrent or common themes. Transcription of interviews and coding was used to identify themes and concepts during analysis. Coding and themes were developed based on the set objectives and inferences made around issues that were identified during the research.

## **ETHICAL CONSIDERATIONS**

A number of measures were taken into account as far as the issue of ethics in field research is concerned. All the required permits from the district council and ward level were obtained. Ethical consideration is an important factor to be incorporated when doing research and in this research four principles as highlighted by Beauchamp and Jim Childress in Green and Thorogood (2009:64). The four guiding principles include *autonomy* which entails respecting the rights of an individual, *beneficence* which means doing good to others, *non-maleficence* meaning not doing harm to others and *justice* particularly distributive justice or equity. The authors however believe that ethical principles are not absolute but are shaped by wider cultural values that vary across time and place (ibid). It is the responsibility of the researchers to try to act in a ways that are ethically appropriate, taking due account of her or his objective standards, the situation in which the research is being carried out and the values and welfares of the participants. In other words researchers are indebted to make judgments on what is and not appropriate in particular cases, and they should be prepared to justify with valid argument when challenged (Hammersley and Atkinson 2007)

During the field work several ethical consideration were taken into account for instance *informed consent* which implies that “a person should not be forced or persuaded or induced into the research against their will but that their participation should be based on voluntarism and on the full understanding of the implication of participation” (Green and Thorogood, 2009: 68- 69).All the participants were well informed of the research, its objectives how the data would be handled. Since the interviewed people were involved in the subject matter I considered the possibility that all the participants would feel socially indebted to participate. To make this viable I insisted on the possibility of a person to withdraw from the research if not comfortable and that their decision would be respected. Another ethical consideration that was taken into account was *anonymity and confidentiality* for all respondents and information provided. In this case the researcher assigned assumed names to respondents particularly those whose their life history were documented. I wrote my field notes in an anonymous manner. I also asked for consent prior to using any recording devices. I also assured the respondents that the data will not be used for anything outside the research purposes.

This Chapter gave an overview of women entrepreneurship, its theoretical underpinnings and how entrepreneurship should be studied. It also gave a foundation to the problem statement as well as the objectives that guide this study. The data collection methods used and the ethical issues observed were also discussed

## **CHAPTER TWO: TANZANIA, MANYARA REGION AND BABATI DAIRY SECTOR**

This chapter gives an overview of Tanzania as a country; it highlights the status of dairy sector in the country, Manyara region as well as of Babati town council the country is a unitary state and comprises of the territory formerly known as Tanganyika which is now Tanzania mainland and Zanzibar which is made up of the two islands Unguja and Pemba. Tanganyika gained its independence in 1961 and united with Zanzibar in 1964 to form Tanzania. The country is located in Eastern Africa between longitude 29° and 41° to the East and latitude 1° and 12° to the south. The country covers a land area of 945,203km<sup>2</sup> in land and water included. It borders the Indian Ocean on the east, and land borders with eight countries namely Uganda, Kenya to the north side and, Rwanda, Burundi, and Democratic republic of Congo to the west. To the south it borders Zambia, Malawi and Mozambique. The country is divided into 30 regions administratively of which twenty five are in the mainland and five in Zanzibar (URT 2013). Dodoma is the official capital city of Tanzania and this is where the Tanzanian parliament is situated. Dar es Salaam remains the home of government ministries and major institution including all diplomatic missions.

The current population of Tanzania is about 44.9 million people according to the national census of 2012. It has a population growth rate of 2.7, and the population density is 51 persons per square kilometer but this varies among regions (ibid). The majority of the population which amounts to 77% lives in rural areas. Farming is their main source of livelihood (URT 2006). Tanzania has about 120 ethnic groups on the mainland and the official language is Kiswahili which is seconded by English. English is the language of instruction in higher institutions and secondary schools. The economy of the country relies much on Agriculture which employs the 80% of the population and it counts nearly half of the gross domestic products (GDP). This is followed by mining and tourism (URT 2011a). The United Republic of Tanzania has two tier government systems which are central and local governments. The local government was established in the Union Constitution of 1977 and in the national laws. In Article 145(1) of the constitution recognition is given to local governments and it states that “there shall be established local government authorities in each region, district, urban area and village in the United Republic, which shall be of the type and designation prescribed by law to be enacted by Parliament or by the House of Representatives” (URT 1977). In article 146(1) it is stated that “the purpose of having local government authorities is to transfer authority to the people. Local government authorities shall have the right and power to participate and to

involve the people in the planning and implementation of development programmes within their respective areas and generally throughout the country” (URT 1977). The local governments are classified into Municipal, Cities and town councils or rural authorities.

### **DAIRY SECTOR IN TANZANIA**

The dairy industry in Tanzania is still small scale but in a transition stage. Currently the development strategies in the country aim to improve and modernize the sector through efforts to commercialize and making it competitive. At the moment production of milk is mainly from local/indigenous cattle followed by improved dairy cattle and goats which have gained popularity lately. The milk is mainly consumed in its raw state the country is consumed in raw state .and the. In the 4.9 million households about 36% depend on livestock as sources of livelihood. The country has 18.5 million cattle being the third country in Africa after Ethiopia and Sudan. There are 13.1 million goats being the fifth in Africa and 3.6 million sheep. The livestock sector in Tanzania contributed about 30% of the agricultural GDP in 2006 of which 30% is from dairy. Cattle are the main source of milk production with a produce 850 000 tons per year.it is followed by dairy goats which produce 105,000 tons per year (FAO 2009, Njombe & Msanga 2009). The livestock sector in Tanzania has an important contribution to the food supply in the country, food security and the livelihoods of the smallholder farmers by providing both food, income to households and employment to the farmers (Njombe & Msanga 2009).

Estimations indicate that 70% of the total milk production in the country comes from small holder dairy farmers with cattle being the most dominant source of milk. There is a significant difference between local cattle and local goats in milk production compared to exotic breeds. Since there is high variation of weather in the country and exotic breeds depend on the availability of feeds. During the rainy season it is more likely for cattle to produce more milk than in the dry seasons. The production of milk has doubled in Tanzania from 710000 in 2000 to 1,426,000 liters in 2007 (MMA 2008). This shows a promising future for dairy sub sector in the country and for 2013 the milk production was more than 2millions liters (TDB 2014). The increase in milk production is perhaps not due to increased productivity per cow but a result of increase in herd size per household. There are many challenges behind the low productivity of milk encountered in the country at some instances such as animal diseases, inadequate animal nutrition and lack of support services from the government. The milk that is produced in the country is mainly consumed at the production points and significant amount is left for the calves. Small quantities of milk reach the commercial market and this is

mainly caused by the remoteness and poor infrastructure which pose a challenge to the marketing of milk in the country (Njombe & Msanga 2009, RLDC 2010). Most of the smallholder dairy farms are small in size with one to five cows per household under zero grazing and these thrive in diverse climatic conditions. The system is mostly integrated with perennial crops like banana and coffee or annual crops. The National Livestock Policy is also geared towards encouraging the development of a commercially oriented, efficient and internationally competitive dairy industry. The role of the Government according to this policy is to accelerate the reform process and continue maintaining a favorable macroeconomic policy environment that is conducive for private sector participation in the livestock industry. The move to enhance competitiveness of the dairy industry is also in line with Agricultural Sector Development Programme (ASDP) that aims at creating an enabling and conducive environment for improving the productivity and profitability of the agricultural sector. Despite the potential benefits of the dairy industry in Tanzania commercial dairy activities are still in their infancy stage.

#### **DAIRY PROCESSING IN TANZANIA**

Dairy processing in the country is still in its early stages, processing is mainly undertaken by smallholder farmers and medium scale with the capacity ranging from 500 to 30,000litres per day. National wise the processing capacity is about 410,500liters per day and the utilization capacity is about 30%. The low capacity utilization is mostly caused by insufficient fresh milk production due to seasonality of milk production which is caused by inadequate feeding, milk producers are commonly allocated in very remote areas, with poor infrastructure cause difficulties in milk collection (Kurwijila2010). The commonly known milk by-products produced in Tanzania are cheese, yoghurt, ghee and butter, pasteurized milk and fermented milk. The government recently made some efforts to promote the diary sector through exemptions of import duties on milk packaging materials, equipment used in the collections, transporting and processing of the milk products. Additionally all the local government authorities have been sensitizing farmers to form farmer producer groups, associations and cooperatives societies in facilitating the collection of milk, handling and processing (ibid).

The national per capita consumption of milk is 41 liters per annum which is low compared with the FAO recommended level of 200 liters. Only a small proportion (10%) of marketable surplus milk reaches urban markets and processing plants annually. There is a narrow product range which is concentrated on liquid and fermented milk while the demand for processed milk products particularly in urban areas is far from being satisfied. The demand-supply gap

of processed dairy products is therefore filled by imports of about 15-20 million liters of Liquid Milk Equivalent (LME) per annum with a value of US \$5 million and imports are increasing at a rate of 9% annually (ibid).

### **DAIRY SECTOR IN MANYARA**

Manyara Region was formed from the former Arusha region in 2002. The formation of this new region was announced in the Official Gazette No. 367 on 27th July 2002. The Regional headquarters is located in Babati town which is 167 kilometers from Arusha, 157 kilometers from Singida and 248 kilometers from Dodoma (Manyara Regional Office).

In terms of livestock keeping, Manyara region is the 4th in ranking after Shinyanga, Mwanza and Tabora for having large number of cattle in the country. The numbers of livestock in the region include 1,439,947 cattle and 934,547 goats. The dairy sector in the region is commonly traditional and most livestock specifically cattle were inherited from parents and relatives. The number of livestock is twice larger compared to the available grazing land therefore during the dry season there is scarcity of both feeds and water. Processing in the area is still very limited with only two plants in the area one in Mbulu district and another in Babati. The distribution in the local area is shown in the table below:

*Table 2.1 source Regional Commissioner's Office Manyara Region, 2012*

DISTRICT	Cattle breed		Goat breed	
	Indigenous	Exotic	Indigenous	Exotic
Babati rural	142,982	3,268	65,621	3,851
Babati Town	18,530	4,457	20,721	356
Hanang	248,689	22,184	184,904	2,783
Kiteto	315,131	594	226,099	1,524
Mbulu	355,102	1,666	205,233	45
Simanjiro	326,528	469	222,594	816
<b>Total</b>	<b>1,406,962</b>	<b>32,638</b>	<b>925,172</b>	<b>9,375</b>

The most practiced livestock production system is traditional having communal land grazing system. The number of livestock is twice larger compared to the grazing land. Therefore, during dry season there is scarcity of both water and feed.



*Figure 2: Communal grazing area in Babati*



### **DAIRY SECTOR IN BABATI**

In babati just like other districts in the country the dairy sector is still small scale with the average of 5-7 cows per household. Most people in the region own cattle through inheriting from the parents. The total number of cattle in the whole district is 22,453 and improved cattle are not widely common in the area. The available total number of improved cattle is 3395. In terms of dairy goats the district has 27018 local goats while the improved dairy goats are only 3163 in the whole district. The capacity of milk production is also very low especially for the local cattle. In a day e very cow produces 7liters while the improved breeds produce up to 20 liters which is also still low compared to the actual liters an exotic breed supposed to produce. The bulk of the milk produced in the region originates from traditional and improved cattle. The milk is mostly consumed at household level with very little reaching external markets. The number of cows is seemingly to decreasing every year compared to ten years back. t This is caused by increased droughts due to climate change because most of farmers depend on rain to get stock feed. Below is a table showing the distribution of cows in the district per ward.

*Table 2.2 Numbers of cattle and goats in Babati. Source Babati district office 2014*

WARD	CATTLE		GOATS	
	LOCAL	IMPROVED	LOCAL	IMPROVED
HALA	1451	1448	2662	2092
BAGARA	3750	224	3935	118
BONGA	2215	560	1815	533
MAISAKA	3627	55	5093	5
MUTUKA	3027	5	4305	39
NANGARA	2093	693	2809	197
SIGINO	4620	193	5028	144
SINGE	1670	217	1371	35
<b>TOTAL BABATI TOWN</b>	<b>22453</b>	<b>3395</b>	<b>27018</b>	<b>3163</b>

Data from the district council shows that formal milk processing has declined. There is only one milk processor plant in the area owned by Mshikamano women group. This has been servicing the district from 2011 as the sole milk processor group.

This chapter gave a description of the status of the dairy sector in Tanzania. It discussed how the sector has evolved over time, the milk processing status and the efforts that have been made by the government regarding the sector. The chapter also provides a picture of the dairy sector in the Manyara region as well as Babati district. It highlighted the livestock system practices in the region and the districts and sets a stage towards understanding the Mshikamano women group dairy initiative.

### **CHAPTER THREE: INDIVIDUAL AND COLLECTIVE AGENCY**

This chapter gives a background to the formation of Mshikamano women group and highlight the diverse uses of agency within the Mshikamano women group. There are significant cases of women who have other businesses besides the group business. The chapter therefore shows how these emerging entrepreneurs became motivated to venture into other businesses outside the group yet they still belong to the group. It also explains how the participation of the group members in group activities differs from one another.

#### **Background of Mshikamano women group**

It was early in the morning when I visited Mrara area where the Mshikamano women group is located. The first household I visited belongs to Salome a 50 years old widow and she is the Mshikamano women group chair person. She was married to a Babati municipality official who died in 2009 and left her with three children. The children are all grown up and the youngest is in advanced secondary school while the other two are married and working. At her household she lives with her youngest son and two grandchildren. Her house is made of burned bricks and iron roof. I noticed tractor outside which seemed as it has not been used for a long time and in addition to this she owns a number pigs, chickens and cattle. She has a male house help who takes care of the cattle. In her sitting room there are couches, an old Hitachi television set and a radio. I observed that the household looked well because of the kind of assets I noticed. When we started conversing about how the Mshikamano women group started, Salome first went to her room to take her book in which she stores all the information about the group and she began to give me the history of the group.

Mshikamano women's group started informally as a self-help group in 2001. The process of group building was done through self-selection. They didn't consider any tribal backgrounds but it was an open group for female. In this sense they did not and still do not accommodate any man to join the group for the reason that most men always want to control and take leading roles. The group started with a primary purpose of helping one other during funerals and weddings. The initiative was stimulated by the chairperson whom I have described above and she initiated the formation of the group by asking fellow women to join. It started with only eight members but later increased thirty women. Other people have been asking to join the group but the group believes that success is better achievable with a small number. They already consider the group too big because controlling and managing thirty people is challenging since not all members play their expected roles in the group. The chair person has been acting as a catalyst since the group started and all members look up to her. She pro-

actively participates and has much devotion to all group activities as a leader and a founder. She can be considered as elite within the group because she is more knowledgeable on various networks and is always aware of most opportunities that arise at the municipality. The group started by contributing an amount of 50,000tsh per member as starting capital and bought some cooking equipment to use during weddings and funerals. They never thought of saving and reinvesting the money they got for asset accumulation at that time as they produced and divided the money for consumption. In 2003 they received training from Babati District following the call of the government to initiate farmers to team up in groups to make it easy when there is any intervention targeting groups' not individual farmers. This was in line with the national development policy on the promotion of farmers' producer groups as central for Intervention. In addition, in the same year they received training from the municipality on the importance of registering groups formally. This later motivated them to register the group and it was registered as a cooperative society with 30 members. They never processed milk in the initial stages but sought for hotels in the area that would buy fresh milk in bulk. Through this they moved from a mere producer group to a marketing group and they managed to secure markets in nearby hotels and other places. In 2011 an NGO known as SNV came with a project for strengthening the value chain of agricultural products by adding value, which targeted to work with already existing farmer producer groups in the area. The project was funded by SNV but got implemented by a local NGO known as FIDE. The group embraced this opportunity and got registered with the purpose of milk value addition. SNV funded their trip to Tanga fresh factory for training on milk processing, packaging, making cheese, gee and other milk by-product. They then facilitated the purchasing of the equipment for packaging, a cooler machine and other equipment's necessary for them to start a milk processing factory. The group contributed 10% of the total cost as a sign of commitment.

*Figure 3: photo of some equipment donated to the group by SNV*



The group is democratically governed by all members and it has a constitution which portrays the roles and positions of the group leaders and the resources of the group accordingly. The cooperative is currently overseen by Friends in Development (FIDE), SNV and Babati District Council especially the department of cooperative. The District Council department of cooperatives offers training supervises the financial issues, resource allocation and where

needed the mentioned organizations participate in recruitment of staff for the cooperative especially in the technical aspects. Most of the women in the group are livestock keepers with an average of five traditional cows each. The key role of this cooperative is to produce and process milk and its byproducts to supply the local existing markets. Since their milk is not enough to sustain the factory and the market they outsource from the other milk producing groups and farmers from the nearby villages. There is a supportive tool for the milk producer groups from the villages and they buy milk on contract. There is a link between the cooperative as milk processors and the milk producer groups from the villages. This shows the role of farmers unions as networks and how they create a sustainable market for their mutual benefit within their locality. Through the existence of Mshikamano Dairy Cooperative employment opportunities were created as processors, milk transporters, milk sellers and marketing officers were recruited. The initiative has impacted positively on the household income of non-members as well.

The group processes milk into yoghurt, ghee, cheese and also sells packed fresh milk. They sell every packet of milk at a price of 500 Tanzania shillings as retail price and 400tsh as wholesale price. Part of the profits is shared among members after every six months but as members they have the privilege of selling their own household produced fresh milk to the group and as such this is a guaranteed market for them. The group has an account and the secretary, the chairperson and the treasurer are de facto signatories to it.

### **Diverse uses of agency**

Agency as explained in the first chapter refers to the actor's capacity to process social experience and to devise ways of coping with life even under the most extreme forms of coercion. It also refers to knowledge and the capability of an individual to act and make choices to act without being forced (Long 2003). In this study agency was noted on two levels which are individual and collective. Individual agency and capacity is shown through women who have started their own individual businesses or maximizing on selling milk at a higher price independent of the group. These women identified opportunities and went an extra mile to venture into other businesses related to milk value addition besides being part of the group. On the other hand collective agency happens when people act together on a common goal and have a sense of togetherness. This is exercised through group cooperation in the milk value addition initiative. In addition to this it is through group efforts that the Mshikamano initiative started. The group members mobilized and encouraged each other to explore milk value addition. Every human being have agency that capacitate them to decide what to do or not

but the extent to which one can use agency differ even within a group of homogenous women with more or less the same economic statuses and educational background.

Entrepreneurship in many developing countries especially in Africa is a result of necessity rather than an elective decision to get into business (Amine and Staub 2009). The women in the study started milk value addition as a livelihood strategy to support agricultural activities. Agriculture is considered as the most common source of income and subsistence in many poor households in Babati. Due to variation in climate agriculture is not doing well and people are therefore obliged to diversify their sources of livelihood. In the Mshikamano case there are push and pull factors that drove women into businesses. These diverge significantly with what used to happen in the area 15 years back. Historically in Africa women were relegated to cooking, fetching water, and taking care of children while the income earning work was reserved for men (ibid). However this has now been configured as shown by the Mshikamano women initiative.

Among the Mshikamano women in Babati, milk value addition is an important coping strategy considering that rain fed agriculture is being affected by current incidences of limited rainfall. People are no longer getting enough harvests to sustain them for the whole year. This has meant that people have to diversify their sources of livelihood. The women did not start the milk marketing as a mere chose but out of need and necessity. Ellis (2000) sees this process as a push factor to income diversification. The need to be self-reliant and status were other reasons mentioned to have forced women to venture into this business. The business thus has a multi-purpose of overcoming poverty and hunger situations, improving self-dependence and status among the women. It emerged that most of the money from the business is used for buying food and meeting other household needs.

### ***Case studies***

Sato is a 40 year old married woman with four children. In her household she stays with her husband, her four children and two other children who belong to the husband's late sister. They live in a grass roofed house with three rooms; they own three cattle, 5 goats, scotch cart, five chairs, one bicycle and a few chickens. Subsistence agriculture is their key livelihood but due to recent changes in climate agriculture is not giving them enough to sustain the household. Her husband is unemployed and this makes it difficult for him to provide for his family, consequently Sato has thus become the main provider for the family. When I asked her what motivated her to join the group she told me that "*I don't get enough harvest to take*

*me through the whole year. I can't stay at home watching my kids die with starvation. I have to do something and that is why when this group started we thought that having a safety net only is not enough we needed to do something that is long-term. That is also the time we heard FIDE were registering groups and we decided to visit. At this moment when I get my money I buy maize at least I support my husband who doesn't have any job apart from agriculture which is not doing well these days. The money enables me to cover almost all our household expenses"*

*"During the dry season I do nothing that generate income but at least during the rainy season if am not working in the farm I can go and do some casual work to have extra income. For me milk value addition is another way of keeping me busy but also having a constant flow of money throughout the year which has improved my economic outlook".*

In addition, milk value addition as a livelihood strategy helps some women to send their children to school. The women indicated that if they did not have such a business they could have failed to send their kids to school.

*"If it wasn't for this business my kids could have stopped school. Since my husband died there is no other extra income that I get. I depend on agriculture which is not paying at all these days and I was not capable of raising money to pay my children's school fees. At least now that I have a dependable source of income I save the money yearly in the group bank account and the money helps me to pay school fees. This business is really helping though I only struggle for food some days, at the end of the year I am assured that I have money for my kids to go to school; I have no one to help me even relatives."*

Social networks contribute much to rural community economic development, empowers people, build their confidence and give them a sense of commitment to taking charge of their own lives (Mubangizi 2003). This is evident through a number of women in the group who make some extra effort to venture into other business apart from milk value addition. This was stimulated by them being in the group where information sharing is rapid and open and the group members often motivate and encourage each other during meetings. They often encourage each other to start other businesses such as poultry, pig rearing and small shops at home called "vibanda" in the local language. These small businesses supplement what they earn through milk value addition and they use the same networks that they obtained through the dairy milk initiative to sell their other products from these businesses. I talked to some women and this is what they said;



*“In our group almost everyone has another business apart from this common business that we do. During meetings we always tell each other and share the success that one has achieved. It has stimulated many women to start other small business.”*

*“At first I was not business oriented. I did this as a way to conform because most women are in groups these days. I was attracted with the social dimension in the group, helping each other during funeral and weddings. With time I saw that most of the women were venturing into other businesses such as poultry, pig rearing but also opening small shops in their back yard to sell basic household needs and they were becoming successful. I became motivated and decided to start poultry. I have more than hundred chickens at the moment and I sell them to the hotel using the same network that we established through Mshikamano women”*

*“Being in this group has changed me a lot. I now spend most of my time thinking of ways to improve my business. I am the chairperson in the group and I need to be an example to the members so that they also learn from me as their leader.”*

When I began this study i thought that people who work collectively may have the same ability on using their agency but this changed after talking to the Mshikamano women group members. In the group most of them have almost equal wealth status and education level but there are significant differences on each and every member when it comes to employing their own agency not only depending on collective ideas all the time. It was evident that other members use agency more than others due to the fact that within the group other members only exploit what the group can offer without having individual initiatives on improving their livelihoods while others take advantage of the group networks and information to establish other small businesses.

I came across various cases within the group which proved that some members have more agency than others. The group agreed to sell a packet of milk at 400tsh which is the wholesale price but if a member sells at 500tsh this means 100tsh belong to her. This initiative has made some women in the group to use this opportunity as a business in itself. It is something that gives one profit without investing any financial capital but not many members have grabbed the opportunity. This shows that even within homogenous groups still there is diversity in using agency.

I visited the house of a lady whose name is Khadija. She is 38 years old, married and has five children. She owns an iron roofed house, five cattle and very few local chickens. As she welcomed me into her house I noticed a bucket full of milk-like packets and I asked her what do you do with the milk at your house? Kadijah said that, *“It is not milk, it is yoghurt and every day I take more than 100 packets of yoghurt to the different shops I supply to in town. I also supply to some hotels and to the women who cook food on the street locally known as “mama lishe”. I can sell up to 300 hundred packets but that depends on the day. This is a business that I do not need any financial capital for; the capital I use is my own energy. I really thank this initiative because it has helped me to have income that I could not make if I was not a member of this group”*

*“Not all members of the group take milk every day and sell to get 100tsh. It needs commitment because sometimes clients are not able to take all the milk. If you take the milk the group never allows us to return it to the group selling center. So others are afraid of taking that risk, but I don’t care taking the milk and walk around selling and if my clients don’t finish all of it I go door to door ...”*

*Figure; 6 showing milk ready to be distributed by a member of the group*



The above photo shows packets of milk that a member of the Mshikamano women group packed getting ready to go and sell around. She supplies all of it to her customers every day. She does not have any transport to ferry the milk so she carries the bucket on her head while walking around to deliver the milk to her customers. The woman is so motivated and very happy with what she does. She proudly told the researcher that *“in this world where can you get a business that doesn’t need any capital only your energy?”*

On the other hand there some women using the capital that they get from milk value addition initiative to venture into other business. One woman had this to say;

*“When I got my money at one point I bought a freezer. I sell cold water and local ice cream and I get profit that I can’t complain of. I am the only one with a fridge in this neighborhood, I realized people want cold water and we have lots of children around who love ice-cream. I decided to take advantage of that. Sometimes I run out of stock so I am planning to buy a larger freezer. The business doesn’t have any competitors around so I want to maximize on that”*

*Figure: 7 showing local ice cream that a member of Mshikamano women group sell.*



On the other hand there some other women who are venturing into poultry and pig rearing and opening small shops traditionally known as “Kibanda” where yet others only depend on the group business. Within the group women also differ in the way they participate even in collective activities, some participate more than but demand the same share when money is shared. The chairperson complained about some member’s participation and I observed during my visit to the factory that not all members come during their supervision session. I talked to the woman I always found at the factory and she said *“in this group there some members who rarely participate in group supervision activities because they always have excuses to tell the group but at the day of dividing the money every one is present. There is no extra income which we get for us who participate more often than others it is just a matter of volunteering for the sake of the group”*. This shows how a group can be diverse even when some factors may be considered homogeneous.

This chapter highlighted the different ways in which women employ their agency. It showed the differences that exist in the group even in participating in collective activities. Other women are more active while others less active in the group activities but at the same time they demand equal shares. The chapter showed how women in the group have been shaped or influenced to start other businesses apart from the milk value addition initiative. It also described the way other women are actively venturing into other business and looking for other available opportunities in line with the milk value addition business using the same networks that were established by the group. They exploit the advantage of them being in groups to get different ideas from the fellow group members and networks.

## CHAPTER FOUR: COLLECTIVE LIVELIHOOD IMPROVEMENTS

This chapter explains the importance of how the relationships that are built within the group mean people involved and affected. It also discusses how Status, networks, connections, access and collateral that they gain using the collectiveness and social capital have a direct impact in their livelihood status. The chapter will also analyze the household assets accumulated through milk value addition initiative.

Groups initiatives never work unless there are good incentives and individuals are convinced they will benefit personally (Lyon 2003). What keep the members of Mshikamano women together in the group is the commonness, networks and social capital that they gain by the virtue of being part of a group. The togetherness that they share provides them with what Ellis (2000) called “non-economic attributes of survival.” They value the networks that they have made and how access to certain opportunities is obtained through the group. Also there collectiveness has boosted some member’s status quo in the community. One group member I talked to told me that *“Since my husband died no one valued me in this community. I was left alone and no one invited me to their daughters or son’s wedding. At the shops no one trusted me to borrow me even salt. My husband was the sole provider for the family and most people used to see me as a burden to them. It wasn’t easy for me to accept the situation at all. In 2003 I joined Mshikamano women group and they became my family. Since we started selling milk everyone in the community values me. I can now go and borrow something at the shops and people give me. For me being in this group doesn’t only mean making money but the way it has retained my status in the community and that is what I value more”*.

This gives a clear understanding on how rural people especially the poor use groups and networks among them as social capital. On the other hand other members of the group see this opportunity as something that has made them more recognizable and get easy access to a number of things that were not accessible before. Group enables them to access things that were not easy to access without being part of. They use the group as a marketing strategy, a safety net and a networking arena. The respondents interviewed said that being in a group have helped them to be recognized at a region level. They can now get loans from banks as a group, share the money among them and assist each other to pay back, the social relationships that mediate people’s access to different assets and income streams is what keeps the bond in the group.

Another group member I visited told me that *“these days I am able to get quick loan in the neighborhood even at microfinance. As a group we take loans to help us to get startup capital for venturing into other businesses. Even a poor woman like me nowadays by using the group as collateral i get loans from financial institutions. Back in the days who could accept to borrow me money? Being in this group have made a lot of things possible for most of the members”*

Another member called Milka told the researcher that *“these days I don’t worry any more. I know I have my group members and they are there at any time when I need them. We help each other during weddings and funerals. For me living knowing that I have people who will never abandon me when I need them is what matters, money comes and go but the bond that have been built with my group members is beyond words. Helping each other is the primary objective and it is bound by the group constitution”*

This explains well of what Anderson & Jack 2002 called “networks that blend business and social concerns”. In this group the members are bound to help each other in social activities apart from their work together as entrepreneurs. This is very beneficial especially for the poor people who value social security issues more than anything else.

Some members use the networks that they secured through the group as a marketing strategy. They are now trusted and get some tenders to supply things. Others even sell some clothes in the offices of their customers since the Mshikamano group is well known. In addition to this they can approach any official and get help easily they call this a livelihood mechanism that facilitate to access services in a quick way.

*“Since we started value addition business with my fellow members things have changed, we get a lot of visitors. Unlike before when no one knew me at important offices and used to be treated as an ordinary citizen these days most people know me. Wherever I go people assist me as different person and they take me seriously. I am not an ordinary woman like those who have nothing to do and busy drinking “gongo” the local bee rand that is why many people from the government offices come to visit us a lot.....”*

As a result of the milk value addition initiative some job opportunities have been created such as milk distribution, processing and sales. Since the milk is collected from the different places in the surrounding villages to sustain the capacity of the processing plant, some male youths have been employed to take milk from the village to where the Mshikamano plant is located. Women got employed to supervise the boiling of the milk, I talked to one woman who is



responsible for boiling the milk and she had this to say *“I got this job just because it didn’t need formal education as you see me and my daughter have never gone to school. No office can hire us but here we are using our domestic skills to set the fire and boil the milk. We are very grateful to Mshikamano women for employing us because it is really helping”*. There are other one woman got employed to sell the milk at the Mshikamano women shop. This shows that the entrepreneurship benefits have trickled down to people who are not members of the Mshikamano group.

*Figure 4: Milk distributor employed by Mshikamano women group*



The milk value addition initiative has also seen members improving household asset ownership. Most members acknowledged that they bought assets as a result of milk value addition. Such assets include freezers, chairs; some have built iron roof houses which is a shift from grass roofed houses. This shows that women involvement in milk value addition initiative have improved their asset ownership status. I talked to some women and they were confidently showing me the assets accumulated through the group initiative and this is what they said *“Through this business I have managed to buy iron roofing sheets and built a new house. I used to live in a grass roofed house but now am enjoying. Next month we will be dividing our money again and I am planning to add some more rooms. I have the bricks already only the additional iron roof and the timber need to be bought”*

*Figure 5: asset accumulated as the result of milk value addition initiative*



Another woman said that *“From this business I bought a small fridge and chairs that I use in my house. Without this business I don’t think I could have bought them and the fridge is now helping me to stock some ice cream and sell to some schools.”*

*“I added one bed in the house as the kids used to sleep on the floor. The money I get from the milk value addition is used to add some assets in my household. I now have nice pots as well that I bought with the money I got from the group. I have a bicycle which was also bought with this money”.*

The initiative has rendered many women self-reliant it has added onto household food security for some members use the money mostly for food and household consumption. Milk value addition has substituted agriculture and bridged the hunger trap that was highly inevitable. The self-esteem of most women has also increased because of being part of the group and the income that comes with it.

In general the dairy marketing project has improved many household livelihoods due to the fact that the money which is obtained from the business it is used for household necessities. Most of the money that comes from the initiative is used for food, sending children to school, accumulating household assets and venturing into other businesses. This clearly shows that money earned by women is more likely to be used for the benefit of the whole household. The credit worthiness of the Mshikamano women has also been improved through the milk



value addition initiative and in other words it can be argued that they are now economically independent and empowered. Most of them are the ones who are making decisions on how the money is used in their households and they are managing things financially on their own without asking assistance from their husbands.

The chapter has given a description on the collective livelihood improvements gained from the milk value addition initiative and how the group networks have opened doors to access various social benefits. It explained the ways in which the initiative have trickled down to the community by creating and giving employment other people who are not members of the group. The fact that the group has also created a milk market for the local livestock keepers around has also been discussed. It also showed how other women's statuses have been boosted as a result of them being in the group. In addition to that the chapter described how some women within the group managed to accumulate several assets as a result of the milk value addition initiative.

## CHAPTER FIVE: SOCIAL RELATIONSHIPS

In many developing countries women find it difficult to start up a business even when they manage to stand and run their own businesses successfully they encounter a lot of difficulties ranging from family to community. No matter where women live, they experience similar types of role complexity, and this applies especially when a woman is combining the roles of a working wife and mother (Amine and Staub 2009).

In Babati most of the women in the group revealed that being in the group have brought a lot of advantages such as networks building, income generation, status improvement and asset accumulation. On the contrary there are six significant cases, in which the women do not fully enjoy these benefits.

Mariam is a 39 year old married woman who has five children and her husband is not formally employed. He practices agriculture for subsistence and he is a seasonal carpenter. They stay in an iron roofed house built of burnt bricks. They own a few chairs, a small radio a bicycle, a number of cattle and chickens. She lives with her husband, children and the husband mother. I talked to Mariam about her experience regarding household relations since she started the business and this is what she said

*“Since I started this business there is no peace in my house my husband has been misbehaving. If he asks me for something and I disagree he starts complaining endlessly. He starts questioning me if that is what i am learning from my so called group and points out that until he forbids me from participating that is when I will learn not to disagree with him. Every disagreement that we have in the household now is blamed on my participation in the group”*

Another woman said *“My husband used to support me at the beginning but since I started getting some money of my own I don’t ask him money any more especially for small needs like salt in the kitchen tomato, onions and other small needs he always say I get money from men, he always demand me to give all the money so that he can be the one in control I don’t want that because it there was a time he used to have other woman whom she get all the money and me and my children suffered, my husband never provided me with anything I struggled by myself with my kids, I don’t want that to happen anymore that why I can’t give him the money I get from the group as he will spend with his other women.”*

*“Since I started this business my husband was against it but I wanted it to help him but also to be self-independent, my husband always complain if we ate late he complains and blame me because of the Mshikamano women group he always say you don’t do anything productive*

*to that group rather than just teaching each other on how not to be respectful to your husbands, this have made me avoid any disagreement with him as allowing that is making him to starts blaming Mshikamano women group.”*

The milk value addition on the other hand has caused a shift on gender responsibilities. Some women are now the main providers of their households. Most of the money gained from the business is used to tackle household needs. Men’s burdens as breadwinners have been reduced by women. Most women interviewed said that they have become the main providers of the family and this has impacted negatively on wife-husband relations. Some husbands feel threatened to the extent that some have withdrawn from their duties as major family providers. In other instances men are commanding their wives to contribute to the household income partly or completely because they now work and get money. At times the same men actually ask for money from their wives and they misuse it drinking local brews.

*“At first my husband never took this business as a seriously, but he used to support me and encourage me to participate. Since he discovered that we get money and i buy things for the household he changed. If I ask him for some money to buy things in the house he always asks me about my money that I get from the milk business. If I say I don’t have the start complains and say that why do I kept going to the group if I can’t afford to provide food in the house.*

*“My husband changed since our business started he always question what I use the money for? He sometimes takes the money by force especially the days that we get our money. I don’t tell him any more when we are dividing our money but he always make sure that he knows when we are getting the money from the group and he takes it.*

*My husband just changed since I started this business he withdrew from providing for the family. If I ask him for money he asks me, where do you put your money you get from the group? Use that since you claim to be business woman. If you can’t afford buying small things why do you still go to that stupid group of yours? I decided not to ask for money any more I am doing things on my own and we eat what is available and if he wishes to give us money we accept but to avoid conflict I don’t ask any money from him anymore”*

These cases show that the road to success for women is very bumpy. Women may put all the effort to help their families but husbands fail to support them. The community also don’t take treat them nicely, some call them names such as “men in women clothes” and other go to the

extremes and label them as prostitutes because they spend much time working out of their homes.

Women wear so many hats on their heads, they are mothers, house keepers and all the burden of home activities is their responsibility. Those women who become successful entrepreneurs do so at the heavy price of their perceived femininity. Most women at Mshikamano women group said that they struggle to make sure they balance household chores and the business at the same time. To overcome the demand of both work and family is very challenging.

Although they are doing a lot to make sure that their families become successful through venturing into business, their dual burden of work and household responsibilities is quite strenuous. Women do a lot of chores in the home aside from what they are doing for their business. Their contribution to the family income is significantly large but still all that effort has to compete with what is believed to be women's roles in the community such as cooking, taking care of the kids and fetching water. There is much conflicting time for them to attend to business work and do house chores. One may assume that the growing number of women entrepreneurs and their significant contribution to the family income may lead to more sharing of household tasks with husbands and children. This is not what is happening for some members of the group though it is likely for them to receive help from their daughters than their husbands and sons. This is what feminists would call "handing over gender responsibility" from mother to daughter and from father to son.

*"I go to sell milk daily to make sure I get money to buy some small things in the house, as a woman I can't ask for everything from my husband. I try as much to make sure I also accomplish my roles at the house and make sure there is cooked food at the house, water and firewood. I have never seen my husband even trying to help me with fetching water I do everything, business and my normal household roles. My daughter helps me sometimes when they are not at school but still she is not old enough to manage everything. It is difficult for me to handle everything but I try as much as I can"*

*"Most people in our neighborhood call us names, some say we are men, we don't take care of our family as we are busy with business and others relate us with being unfaithful to our husbands. One day we quarreled with my husband and he started accusing me with being unfaithful and he was saying people are talking that you women who claim to be business women you are all unfaithful and am starting to believe them"*

I interviewed some men to see if what women are claiming have some truth I was also much interested know what men have to say about on women who are self-sufficient, do they take it positive or negative way? And why do they think women should not do business and why do they associate it with unfaithfulness? This is what the men interviewed had to say;

*“My wife changed since she started earning money for herself, she doesn’t respect me anymore. What she knows is just going to her group members meeting every now and then. She doesn’t respect me anymore; it is as if two men are living in the same house. I told her if she will not change am going to forbid her to do any business. Kids come back from school and there is no one to prepare food for them. What she now knows more is selling milk and taking care of her chickens. When she goes to her meeting she always comes back home late and people are talking. I think she is having an affair with another man and for that reason I can’t allow her to bring shame in my family.”*

Other men said; *I don’t see what she is doing to be productive. She just wants somewhere to waste time at. She is always away from home did I marry her or she married me? Their business is just nonsense they just teach each other not to respect their husbands. One day I beat her because she came home late and my children didn’t have anything to eat who does she expect to cook for them, me? She has to do businesses at home not going to that factory every day and we don’t see anything productive from that. I have forbidden her from going but she still insists that she goes. I am just observing her behavior if she continues I will marry another woman who will respect me as a man of the house”*

The participation of women in the milk value addition initiative has seen some families disintegrating. This is due to the fact that since women now have money, access and connections some men are not happy with it. I met a group member whose husband forced her to withdraw from the group only because his husband wasn’t happy with her spending time with other women at the milk production place. The woman said;

*“I am now living at my parent’s place my husband chased me away; he is filling for divorce as I refused to withdraw from the group. One day he came to the group meeting and embarrassed me telling me to quit. I am not ready to quit because he does not provide much for me and my kid. I am the major provider in the family because he is always using his money for beer. At first he used to take my money by force and go on a drinking spree. These days I have an account so most of the time I don’t stay with money at home and that is what angered him the most”*

Weakening family bonds were also noted in the study between family members this is due to the fact that women are traditionally expected to be in the home taking care of children and husbands but the Mshikamano women now work outside the family confines. They spend much of their time at the milk factory and to their other which have reduced the amount of time they spend with their children and husbands. .

*“These days I see myself so occupied with my business, if am not at the milk factory I am attending my other business. I have a shop and poultry so most of the time I am busy and my day ends without noticing. This have reduced the interaction I used to have with my kids, and my husband sometimes complains”*

Conclusively the chapter showed how women entrepreneurship has changed household relationships among the women who are involved in milk value addition initiative. Even though there are these disintegrations in most of the households it does not mean that the positive contribution of the Mshikamano women is not visible but because of cultural reasons society chose to consider it insignificant. The society despises this entrepreneurship and independence by women yet entrepreneurship by men is not frowned upon. This shows that the male-female dichotomies are still embedded in Babati district.

## **CHAPTER SIX CONCLUSION**

The Mshikamano women group milk value addition initiative evolved from a network that was established initially as a non-economic social safety net. The group was initially formed out of the need to assist each other during social events such as funerals and weddings and just to share company and ideas. In its analysis of women entrepreneurship in Babati district the study concludes that the transformation of the Mshikamano women group from social to economic dairy activity was motivated by the need to diversify and complement livelihoods, to be independent and self-sufficient. Women entrepreneurship in Babati is thus a survival mechanism than a mere need to get into business. The group processes milk into yoghurt, ghee, cheese and also sells packed fresh milk which is all marketed locally. In the midst of climate variability most women saw milk value addition as a complementary alternative or a fall back to the insufficiency of agricultural produce. In addition to this the Mshikamano women consider milk value addition as something that has given them economic independence and consequently self-sufficiency. Most of the women interviewed mentioned that they are tired of living in the shadows of men and they want to work for themselves and become more visible in the society. This is due to the fact that in Tanzania women are still viewed and equated to children who need to be taken care of by their male counterparts and this ignores the fact that if women are empowered and allowed to do what is perceived to be men's roles they can bring changes in the society. The successfulness of the milk value addition has impacted positively on the household livelihood of the Mshikamano women. While some women use the money to provide food and education for their families others indicated that they were acquiring better household assets.

The study attributed agency to the Mshikamano women group because they manage to mobilize and organize themselves into a milk processing factory. In this regard agency is the capability by these women to identify resources, opportunities, maximize and manoeuvre their way into entrepreneurship and the dairy sector to be specific. In most cases agency is assumed as an individual attribute but this study recognized another different aspect of agency. Not only is agency attributable to individuals but can be attributed to a group of people working together for a common goal and in this study such agency is termed collective agency. However in as much as agency may be collective it is important to note that the participation level of individual members is not uniform. Respondents indicated that some members are always taking prominent roles in group activities while others do not fully participate. Such group differences may cause conflict but in this study because the group is bound by a

constitution, it does not matter how much an individual participate when the time to divide money comes everyone gets an equal share. On the contrary individual agency is mainly shown through the chairperson who took it upon herself to pursue the group formation and a significant number of women who have managed to set up other small businesses beside the group business. In addition the way the money is used differ from household to household, some are buying food, some are paying school fees for their children and some are acquiring assets. This shows the diversity of agency even among people who may be having the same characteristics and belonging to the same social group.

The study also posits that networks among entrepreneurs not only serve their limited intended economic purpose but provide easy access to other benefits. The group does not only get monetary benefits from this organized network but they now have a readily available pool of reliable information, other entrepreneurial opportunities and access to potential contacts that are critical to extend their business.

There is a different perception towards male entrepreneurship and female entrepreneurship. Female entrepreneurship significantly contributes to the household poverty reduction and livelihood improvement yet the society doesn't see them as equal players. Their contributions are not equally valued with those of men. Women entrepreneurs in Babati are associated with bad behaviors such as disrespect, not able to play the traditionally believed women's role in the households and prostitution. These show that no matter what women do, men and society usually do not appreciate them and they consider them insignificant to the economy. Babati is a patriarchal society, men are expected to provide for the family and do all the paid jobs while women are expected to remain at home and take care of the kids, cook and do all the unpaid jobs at home. When women try to step up and venture into paid jobs like businesses the society still doesn't give them support even though what they contribute to the society is significantly visible. Women carry many things on their heads, at the same time they are mothers, wives and still participate in income generating activities in the household. It would be unfair for their contribution not to be equally reported and this thesis sought to bring out the various voices of the overlooked initiatives of women in Africa

The complexity of time and family still hold back women from fully participating in major entrepreneurship initiatives. Women are often torn between family and work and in some instances if they decide to engage in money generating activities they perform below their expectations because they still have family obligations to fulfil. Taking gender roles into



perspective as noted in the study female children are more likely to assist their mothers in the home unlike the male children or the husbands. This shows that gender stereotypes are still entrenched in societies even in the face of women empowerment. There is a need for further research on the topic on women entrepreneurs coping strategies to combine business with family in general and specifically, on how to engage husbands and other family members in supporting women entrepreneurs in Tanzania.

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