

Challenges Facing Women Entrepreneurs in the Construction Industry in Tanzania

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Abstract: The purpose of this paper is to provide insights on the challenges women face when they attempt to establish and develop business in the construction industry in Tanzania. To attain this objective a case study research strategy was employed in which six cases of women entrepreneurs in the construction industry were explored. Data were collected through a combination of methods, including in-depth interviews with a range of participants such as women entrepreneurs in the construction industry (WECI), their managers, clients and regulatory agencies. Document analysis and observations were also used to obtain data. The findings show that, unlike women in the traditionally female-dominated industries, WECI face a number of challenges such as: managerial, technical, financial, socio-cultural and gender. In terms of policy, the findings provide some information on how socio-cultural environment pose different types of challenges to WECI for guiding them to formulate effective policies and improve the business environment. In addition, the education system needs to be reformed with the view to attract more females in technical education in order to increase the emergence of WECI.

Key words: construction; women; entrepreneurship; challenges; Tanzania

JEL codes: M

1. Introduction

The entrepreneurial potential of women to contribute to wealth creation and employment by starting and developing their own businesses has not been fully realized because of the systemic challenges that face them (Lincoln, 2010; Nchimbi & Chijoriga, 2009; Rosa, 2013). Globally, women entrepreneurs have had limited representation in the construction industry which limits their contribution to economic development (Wangle, 2009; Verwey, 2005; Hakala, 2008; Worrall et al., 2008). The under-representation of women entrepreneurs in the construction industry (WECI) has been caused by various factors, such as the background women come from and choice of business (Gupta et al, 2012). Women's choice of business activities is determined by their reproductive roles and abilities in terms of education, entrepreneurial capacity, business and technical skills (Lincoln, 2010). Gender roles can be found in the activities of daily life in which individuals are engaged and they restrict women from moving freely as well as limit them to expand their networks in entrepreneurial ventures (Sospeter, 2014). These roles are constructed through social norms and shared rules that guide individual's behavior in specific

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situation (Fakhiri et al., 2012). In the course of performing these roles, social norms cause under representation and marginalization of women.

Women are marginalized due to social and cultural structures. The social structures and cultural systems that reinforce the continued subordination and marginalization of women have a major impact on their perception of success (Ericson & Luther-Rune, 2012; Nchimbi & Chijoriga, 2009). Partly as a result of social and cultural systems, women are limited to educational, socialization and financial resources which are very important for business start-ups and development. Although, women comprise 51.4% of the Tanzanian population (URT, 2012), the social and cultural factors have made them so less able than men to participate in primary sectors such as the construction industry. Consequently their participation in salient sectors such as education, employment, decision-making positions and business is lower than that of men (Utouh, 2011; URT, 2012). The ratio between male and female is still imbalanced (URT, 2009). Needless to say, the number of females who take science and technical studies in higher learning institutions is low. This partly explains the under-representation of females in decision-making positions and businesses which require high levels of professional and technical education such as the construction industry (Mascarenhas, 2007).

Previous studies and models inform this study on how individuals enter entrepreneurship and the challenges they face. Studies focusing on women have consisted of a large percentage of women entrepreneurs in traditionally women dominated businesses, where women are over-represented, and most of the studies are on entrepreneurs in developed nations. The knowledge is inadequate in the developing countries context due to cultural differences and business environment settings. Even though WECI are entrepreneurs, they are a special category in the so-called NTIs for women which require high levels of professional and technical education. Furthermore, women are a homogeneous group, they differ in many ways which make inadequate knowledge on an understanding of their entrepreneurial behaviour in the construction industry around the world and specifically in Africa (Kapp & Hunter, 2008). Due to the presence of patriarchal pressures in Africa, the existing knowledge, variables or experience cannot be used as generic factors to understand the forces and challenges that confront women in the construction industry in Tanzania. Therefore, there is a need to understand specific issues about WECI.

Although literature reviewed identified a number of issues hindering women path to start and develop their business, it is not possible to use the available set of variables as generic factors that face women in the process when starting and developing businesses in the construction industry. This is because some researches have focused on women in developed countries. Other studies were criticized for being biased towards male entrepreneurs' experience and made male entrepreneurs the standard against which women's experience as entrepreneurs has been judged (GEM, 2012; Lincoln, 2010; Wangle, 2009). It is also important to note that, women entrepreneurs are sensitive in their local environment. Therefore the current research fills this empirical gap by focusing on the challenges facing *WECI* when they start and develop businesses in Tanzania. The next section of the paper is literature and research methodology before embarking on presentation of findings and discussion. Last section is the conclusion and policy implications.

2. Literature Review

This section presents barriers women entrepreneurs' face when starting a business. The literature indicates that, it is primarily the barriers which lead to the low participation rate of women in the construction industry.

These barriers are entrepreneurial, capital, macro-economic and institutional, factors affecting women's business choice and the socio-cultural barriers as discussed below.

2.1 Entrepreneurial Barriers

According to Verwey (2005), the barriers that women entrepreneurs experience are defined as entrepreneurial access barriers, entrepreneurial survival barriers and the poverty trap. Verwey (2005) identifies barriers facing women entrepreneurs as traditionally male-dominated environments, lack of financial resources and the lack of basic life skills. On the other hand Rosenburch et al. (2009) and Hakala (2008) summarized the barriers and suggested that the entrepreneurial challenges fall into three categories: the first one is human capital, the second is strategic choice, and the third is structural barriers. According to Hakala (2008), the barriers/challenges facing women in NTIs are the lack of technical knowledge, the lack of confidence and the ability to make strategic choices to improve their financial position.

2.2 Capital as a Barrier

Lack of capital is one of the barriers preventing women from starting their own business in greater numbers (Rosa, 2013). Access to capital markets has been regarded as among the most important resources denied to women. Women are disadvantaged in capital markets due to less experience and equity in business, out-dated gender role beliefs and the women themselves believing that they will receive differential treatment when applying for finance (Verwey, 2005; Nchimbi & Chijoriga, 2009; ILO, 2003). Furthermore, financial institutions require middle management experience, start-up experience and a technical background, whilst women have had limited access to higher levels of education and training in general as well as to mentors (Verwey, 2005; Fakhiri et al., 2012).

The identification and removal of such barriers is key to furthering entrepreneurship and to stimulating the economy in all sectors. These barriers exist in each country on the African continent (Pines & Schwartz, 2008). Obviously, the extent and severity of these problems vary by gender or type of entrepreneur, sector, nation and region. For example, it is reported that entrepreneurs in emerging nations face more formidable challenges than their counterparts in industrialized and developed nations, and that women face greater challenges in most areas than men (Utouh, 2011; Hakala, 2008; ILO, 2007). WEWI face more challenges than women entrepreneurs in the service, retail or hospitality sectors. These barriers hinder women from realizing and utilizing to the fullest their entrepreneurial potential and force them to work in jobs where their talents cannot be used to the fullest.

2.3 Macro-economic, Institutional and Regulatory Environment as Barriers

As regards the three most important factors, namely the macro-economic, institutional and regulatory environment, much needs to be done to create an enabling environment for entrepreneurs, especially for women who are more sensitive to the impact of these factors. Researchers insist on the importance and success of incubators to overcome some if not most of these barriers that are within the domain of local government and these incubators could be extended to remote areas. It is common practice for women to produce marriage certificates when signing contracts to confirm ownership of property. The media often portray women in domestic roles or as sex object (Verwey, 2005). It is therefore essential that women begin to insist on defining themselves, instead of being defined by men (Lowrey, 2006; Gupta et al., 2012). Because of the "gender gap" in tertiary enrolments in sub-Saharan Africa, women are worse off educationally (Kikwasi, 2005; Verwey, 2005). In the course of advocating for women's economic empowerment we also have to deal with men's perceptions that a woman's economic independence means that she is growing away from him.

According to African tradition, it is expected that a successful women will help others. It is therefore difficult

for them to grow their own businesses by ploughing profits back into them. The primary problem is that women suffer oppression and discriminatory burdens in all walks of life (Kikwasi, 2005). These burdens must be identified before they can be removed. The majority of women continue to be denied their economic citizenship leave alone jobs in male-dominated sectors. They find themselves up against a multitude of barriers when they want to enter a mainstream economic activity (Lincoln, 2010).

2.4 Factors Affecting Women's Business Choice

According to Hakala (2008), the barriers/challenges facing women in the NTIs are the lack of technical knowledge and the lack of confidence and the ability to make strategic choices to improve their financial position. The study undertaken by (ILO, 2003) indicates that women entrepreneurs lack exposure and socialization, which restrict their ability to look for new business opportunities especially in the high growth industries. Mostly are likely to operate in groups from home and often lack business support for them as entrepreneurs (ILO, 2003, Wangle, 2009). As a result, women are over-represented in some sectors (i.e., women-related industries) and under-represented in others (NTIs). Entrepreneurs experience these challenges in different sectors and at different stages of their evolution from infancy to maturity (Dainty et al., 2007; Worrall et al., 2008). These are the challenges/barriers women face when entering a women-related industry, but we need to know about those women who have made a strategic choice and are developing business ventures in the construction industry.

2.5 Socio-cultural Norms and Beliefs as Barriers

Women are still faced with Socio-cultural norms and beliefs that continued to produce patriarchal societies that reinforce the continued subordination and marginalization of many women entrepreneurs as portrayed by feminist theories (Nchimbi, 2003; Gupta et al., 2012). Partly as a result of this, women have limited access to financial resources which contribute to the specific challenges of starting and running a business by women entrepreneurs (Nchimbi, 2003; Gupta et al., 2012; Ericson & Luther-Rune, 2012). Sospeter (2014) states that due to societal practices which are based on cultural beliefs, customs and religion which discriminate them, women are not free to take up any business niche. They are regarded as minors in the eyes of the law and the wives are restricted to contract, inherit or own property and to litigate is not fully recognized. Instead their male counterparts are considered as guardians and heads of the households. Those who venture into the construction industry are seen as interfering in men's work. These barriers are summarized in Figure 1 below.

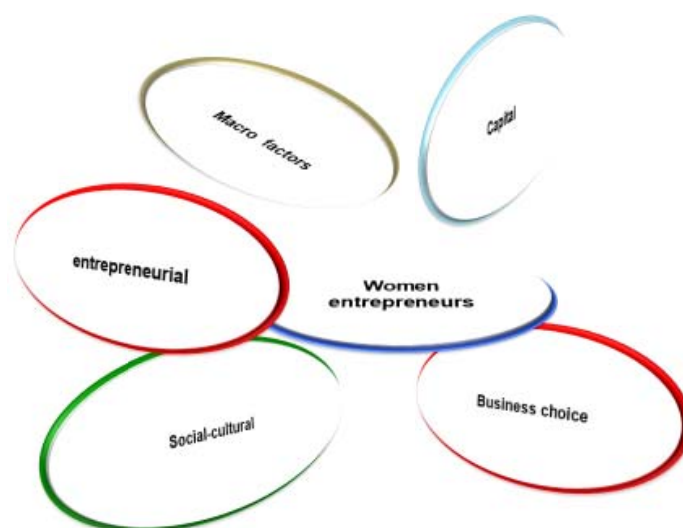


Figure 1 Barriers Facing Women Entrepreneurs

Therefore, since there is a wealth of practices and theoretical work on entrepreneurship and promotion around the globe, this study focuses on understanding the challenges women face when they start and develop business ventures in the non-traditional industry, with the evidence of patriarchal pressures on them in a developing country in Africa. It is important to understand these factors in order to increase not only utilization of women's human capital and living standards but also the implementation of less costly and effective policies (Rusenbusch et al., 2009; Gupta et al., 2012). In addition, there are general barriers/challenges that WECI face in the context of a developed country, but there might be different or additional barriers, depending on the environment, in a developing country. Most of the above-mentioned extrinsic barriers are facing women or hindering them from venturing into their traditional industry. However, *the intrinsic barriers/challenges WECI face when developing a new venture are not well known*. All these barriers affect women entrepreneurs at each stage of establishing and developing their business.

3. Research Methodology

The case study research method was used in this research as it provided the possibility of gaining insights into the experiences of WECI (Yin, 2009). Six cases of WECI were conducted. The use of multiple cases allowed the key themes from recurring concepts, relationships and explanations to be tested in several different situations. Information about WECI was obtained from the CRB data base to establish the number and profile of the targeted firms before embarking on the case study. Dar es Salaam was selected because of the large concentration of WECI: 59 out of 153 WECI are in Dar es Salaam (CRB, 2015). Secondly, apart from the works available, there are more opportunities for expansion of construction activities than in other cities. Thirdly, it was convenient and cost effective to do repeated interviews in Dar es Salaam. This is to say, it was possible for the researcher to follow projects developments through repeated social interactions with WECI, which in turn facilitated direct observation.

The firms whose owners were women (major shareholders) were treated as a potential target for case studies. The criteria set were that the firms must be registered, be owned by a woman or she makes key decisions, have more than 31/2 years' experience as per GEM (2012) and ILO (2003) criteria, have undertaken more than 2 projects of not less than TAS 200 million in value and also have upgraded/grown from one class to another (i.e., from a lower to a higher class). Interested respondents were selected and interviewed. WECI who expressed their perceptions, experiences and opinions on the challenges that face women entrepreneurs in the construction industry were purposively selected. The cases chosen appeared to qualify based on the initial interviews and the criteria set. The interviews were conducted first with WECI and then key informants in the same firm, such as project managers, engineers and other staff members involved in the business were interviewed. The interviews were extended to outside the firm's key informants, including representatives of the CRB, and consultants, contractors and major clients who had worked with WECI. In addition, the use of multiple sources of evidence in case studies allowed the researcher to address a broad range of historical and behavioural issues exhibited by the WECI.

Data was analyzed by organizing the data into categories on the basis of the themes and concepts, after which the relationship between the concepts was then analyzed and finally linked in a sequence (Creswell, 2009). In the process, raw data was categorized into conceptual categories to generate themes and concepts. Thus, data coding had two concurrent activities, namely mechanically reducing data into manageable chunks and analytically

categorizing the data. The tools of analysis explained above were applied within the case and across the case analyses. Within-case analysis is when the analytical tools focus on the phenomenon in one case. Across-case analysis is when the analytical tools target comparisons of phenomenon between two or more cases. In within-case analysis detailed case studies are written up of the represented cases. Thematic case analysis followed and formed the basis for the analysis. Across-case analysis was undertaken as a means of extending external validity or transferability by looking at multiple actors in multiple settings. This was seen as further enabling generalizability (Denzin & Lincoln, 1994; Yin, 2009). The key themes, relationships and explanations were tested in several different cases. Each case was then seen as a replication of the questions under study. Multiple cases also assisted in the identification of themes, relationships and explanations that apply in some settings but not in others (Creswell, 2009). In searching for patterns, the results were compared with patterns predicted from theory or the literature. The themes from the interviews were used to form common patterns to answer the research question.

4. Research Findings, Discussion and Analysis

4.1 Cases Presentations

This section provides a presentation of each of the six cases participants and the current status of their enterprises. The focal data are presented in a composite table for each case. The presentations are considered by the researcher to be fundamental themes.

Table 1 Common Barriers/Challenges facing Women as Depicted in the Cases

Cases	Barriers faced by WEICI in the entrepreneurial process
Egra	Start-up capital, capital for re-investing in construction, merely being a woman, project location, company demands and family life, management of many projects, and theft of materials on site.
Bestina	Capital for re-investing in construction, unsupportive husband, project locality, negative perception of women's capabilities, lack of technical education, work, family and business, inflation, theft on site, winning projects, competition and corruption.
Vannessa	Getting projects in construction, delayed payments, society's negative perception of women, favouritism and discrimination, unrealistic tender figure, stiff competition, corruption, business and family, inflation, theft on site.
Naomi	Negative perception of women's capabilities, Age, capital for re-investing in construction, merely being a woman, managing multiple projects, inflation and theft of materials on site, lack of technical education, delay in payment
Marlize	Late payment, unsupportive husband, gender stereotyping, negative perception of women, project location, theft on site, lack of technical education and industrial experience, discrimination, balancing business and family life, and getting projects.
Sezia	Competition, family and business as a single parent, fake materials, inflation, death of husband made clients to withdrew from giving them projects, theft of materials on site, lack of technical education, getting projects, societal perception of women's capabilities.

As depicted from Table 1 the common barriers/challenges are: getting projects, project location, managing multiple projects, negative perception on women capabilities and balancing life with the company demand. The commonality of these challenges emanates from the nature of industry activities. These challenges have been grouped into managerial, financial, technical and gender. Moreover, the socio-cultural environment poses challenges to WEICI.

4.2 Discussion

There were variations between WEICI in top registration classes and those in lower classes in terms of searching for opportunities and pursuing opportunities and project management. For those who qualified as

contractors, construction was often the only business they would consider despite the hardships encountered in the form of financial, physical and emotional aspects.

(1) Financial Challenges

Financial issues is one of challenges facing WECI; such as lack of access to commercial credit and financial institutions that prevents women from starting and developing businesses. The finding is consistent with the literature that indicated that financial constraints were notably worse for those in NTIs (Aylward, 2007; Fakhiri et al., 2012). This is true because financial institutions did not easily lend money to women as few of them owned assets. Banks sometimes demanded the husband's signature for using property as collateral even when the woman was the owner of the property in question. According to Lowrey's study, this is a clear sign of the hierarchical litigation principle in the gender system where the man was seen as higher in the hierarchy (Lowrey, 2006; Ericson & Luther-Rune, 2012). Despite these financial constraints, the case study findings indicated that finance for starting up an enterprise was considered less of an issue and a minor barrier to women starting a business in the construction industry than during its development. This is because they obtained start up capital from their family, friends and own savings. On the other hand, working capital and re-investment capital for developing their business ventures was mentioned more by women. Generally, all the WECI studied agreed in essence that it was harder for women than men to secure a bank loan.

The study found that payment delays were another challenge to most WECI. This challenge was well documented in the reviewed literature in that it led to time overruns as well as poor quality (Kikwasi, 2009; Sospeter, 2009; Pines & Schwartz, 2008). The researcher observed that delays in being paid were notably not only while the work was in progress but also when it was completed. Similarly, these delays were the result of various other factors, such as the nature of the clients, the terms and conditions of the contract, and consultants. Likewise, payments were sometimes delayed due to being invested in fixed accounts so that they can extract profits before paying their contractors, which was not a good habit in the construction industry.

(2) Managerial Challenges

Management capabilities were critical and were experienced as barriers by most WECI as business owners in the industry, though at different levels of intensity. However, managing projects without possessing a technical background was indeed a challenge faced by many WECI in the construction industry. WECI who had received a technical education or experience of the industry encountered less challenges in the entrepreneurial process than those who had not. This study revealed that when WECI businesses grew, they had a hard time not only managing their firms but also operating the whole project, including procuring and storing building materials, plant and equipment on site. Corruption was associated with big projects and so it was a major limiting factor. It was evident that big projects had good returns and so they needed well-established management capability and in most cases they involved a high level of corruption (Rwelamila, 2009).

Location of projects and managing more projects were another challenges for WECI. Depending on where the project was located and the nature of the activities required them to work far from home, with inflexible time and long working hours. WECI needed enough time for the company, family as well as society. As a result some WECI failed to engage in projects outside their region of residence, especially those who had young children to attend to. Due to this challenge some WECI did not work far from their regions of residence, which again limited their growth. Historically, women were neither meant to work outside their home nor engage in culturally unacceptable activities such as construction.

Striking a balance between work and family was considered a challenge by women who start and develop businesses in the construction industry. These case study findings are consistent with the reviewed studies as shown in the Table 2 below, which found out that, through self-employment, women were able to combine family life with their careers (Gupta et al., 2012; Utouh, 2011; Nchimbi & Chijoriga, 2009). The researcher was of the opinion that, when WECI grew their businesses, they succeeded in accumulating a lot of wealth. As a result they had to purchase in bulk and store their materials in warehouses and so people took advantage of their growth to cheat or become untrustworthy and that is how most WECI lost control of their enterprises in terms of their safety and security. This was what tempted most employees to strike deals and be involved in stealing at various construction sites.

(3) Technical and Accessing Projects Challenges

Among other general barriers that WECI face as learnt from the cases studied was the lack of enabling measures when it comes to accessing business opportunities as indicated in Table 1. The lack of a technical education by those who had not received one was another challenge as the society did not understand them when they decided to start a business. This affected women even when they needed to secure projects. Obtaining projects and societal negative perception on women's capabilities were among challenges faced WECI due to cultural values (Sospeter, 2014; Gupta et al., 2012). WECI were discriminated against and went through different types of categorization. These types are gender and social categorizations. For example, social categorization of "us and them" had an impact on obtaining projects. Sometimes WECI were not given or considered for projects by the tendering committee because of the gender categorization of "men and women" which questioned women's capabilities. As a result, these types of categorization impacted WECI negatively in the business development process. Although men are also affected, women are more affected when they start and develop businesses. This is because factors relating to the negative perception on women's capabilities of venturing into the construction industry do not usually affect men. The "categorization mentality", which introduces bias because of the differences in values and norms and which is aimed at separating men and women has been added to the existing literature.

Identifying opportunities and winning projects in the construction industry were other challenges that face WECI. Although winning projects is a problem for both men and women due to the competition, it is more challenging for women because of their limited time which arises from multiple roles, that is, household, reproductive and community. Adding business only multiplied the roles and made it even harder. For WECI to persist and develop their business they needed a high level of socialization and good networks, which are restrained by social and cultural factors. These findings are consistent with the existing literature, which indicates that networking helps to generate a business, especially in a competitive male-dominated industry (Lincoln, 2010; Wangle, 2009; UNIDO, 2013). The finding of this research supports the knowledge that women's business networks are important for increasing their level of support. Their restricted and homogenous networks made it harder for them to obtain information and resources outside their immediate network and to win projects.

(4) Social-Cultural and Gender Challenges

The study's findings indicated that, although most WECI managed to start and develop their business to some extent, cultural and societal factors still restricted their freedom to excel in the construction industry. According to African culture and beliefs women are not encouraged to stray from socially accepted roles. These factors

consider women as a wife, mother and should do activities which are compatible with social roles and culturally acceptable, within her reach which limit them expand their immediate network. Partly due to this fact, women are not appreciated and that can work as entrepreneurs. This was evident in a case when a male associate passed away; it was as if he went down with their clients, who then withdrew their support. This study also cited husband as a constraint towards starting and developing a business in the construction industry. Unlike WECEI who married supportive husbands and therefore seek support from them, those in a less favourable context and who married unsupportive husbands were in most cases not allowed to socialize freely and this affected the possibility of them creating and expanding their networks. This implies that husband may either provide a supportive role or a constraint in the “spousal relations”. For this case, unsupportive husband was a challenge. Linking to the developing countries, the contribution is on cultural issues whereby the role of husbands in providing support to WECEI is necessary because there are still wide disparities in terms of access to resources between men and women as compared to developed countries where equality is higher than in Tanzania and therefore women don’t usually need much support from their husbands/spouses.

Cultural and social values impacted women as they restrain them from moving freely, and owning property. On the other hand, legally they are allowed to do so and make decisions on their own, and these restrictions definitely hampered starting and developing businesses and also limited growth (Nchimbi & Chijoriga 2009; Lowrey, 2006). It was further confirmed that discouraging husbands and society’s negative attitude to women’s capabilities further aggravated some WECEI and that the social context was in some ways unfavourable for women entrepreneurs (Sospeter, 2014). It was important to consider, as Nchimbi and Chijoriga (2009) point out, that not all women experienced the same degree of unequal treatment. These factors mean that society regards the industry as men’s domain where women do not belong despite the fact that they contribute to household finances as well as the economic development of the nation. The Author is of the view that, negative attitudes to and perceptions of WECEI capabilities were a great challenge, which can affect the desire, confidence and motivation of WECEI to develop a venture.

4.3 Analysis of the Intrinsic Barriers/Challenges

The above discussion dwells on matching the common barriers/challenges found in the cases in order to develop a better understanding of the business environment of women in the Tanzanian construction industry. It was found that, WECEI were required to do a lot of planning, organizing, leading, co-coordinating and controlling in relation to all the factors involved in creating the final product or service. At all these stages they faces challenges. Therefore, it was very challenging for WECEI to effectively delegate, especially those without technical knowledge, because subordinates in most cases tended to take advantage of them by cheating in terms of the quality of the work at construction sites and the storage of materials after they had been procured. The findings are consistent with previous researches which suggest that, entrepreneurs had to operate in accordance with the cost constraints, quality requirements, stock control and logistics, in order to make their new venture viable (Rwelamila, 2009; Hakala, 2008; Rosa, 2013). The following Figure 2 highlights/summarizes challenges WECEI face and how they compound the effect of each other when starting and developing businesses in the construction industry.

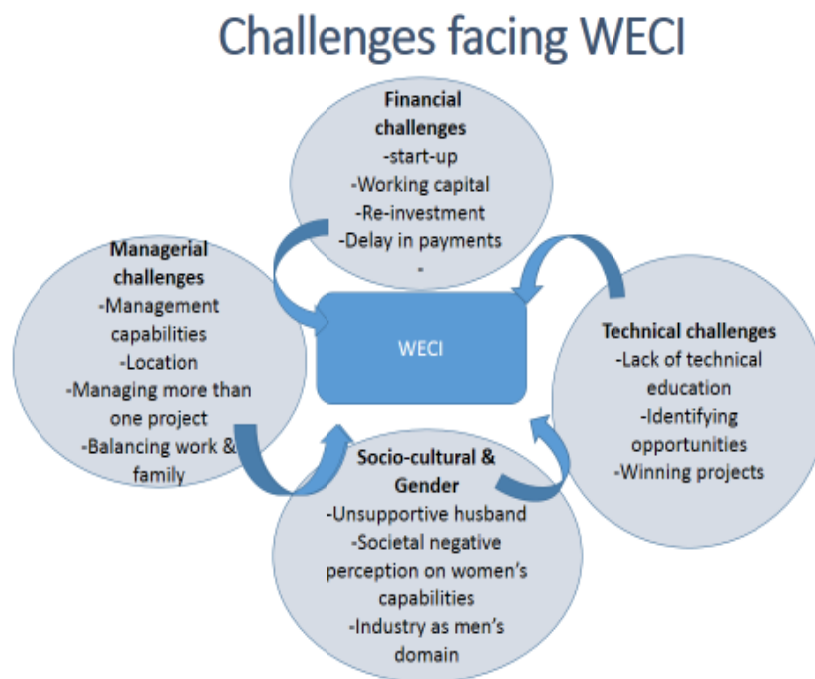


Figure 2 Challenges Facing WECI

5. Conclusion and Implication

Being WECI presented serious challenges that range from financial, managerial, technical to gender. Each of these challenges compounded the effect of the others to start and develop business ventures in the construction industry. For example, the effect of not obtaining projects is higher when compounded by societal negative perception on women's capabilities and they become profound due to cultural values. WECI were discriminated against and went through different types of categorization. These types are gender and social categorizations. For example, social categorization of "us and them" had an impact on obtaining projects. Sometimes WECI were not given or considered for projects by the tendering committee because of the gender categorization of "men and women" which questioned women's capabilities. As a result, these types of categorization impacted WECI negatively in the business development process. Although men are also affected, women are more affected when they start and develop businesses. This is because factors relating to the negative perception on women's capabilities of venturing into the construction industry do not usually affect men. The "categorization mentality", which introduces bias because of the differences in values and norms and which is aimed at separating men and women has been added to the literature.

Locating opportunities and winning projects in the construction industry were other challenges that face WECI. Although winning projects is a problem for both men and women due to the competition, it is more challenging for women because of their limited time which arises from multiple roles, that is, household, reproductive and community. Adding business only multiplied the roles. It was also noted that unsupportive husband was another challenge which made it even harder. For WECI to persist and develop their business they needed a high level of socialization and good networks, which are restrained by social and cultural factors. It should be noted that women's business networks are important for increasing their level of support. Their

restricted and homogenous networks made it harder for them to obtain information and resources outside their immediate network and to win projects.

Women should consider entering into joint ventures with other contractors to enhance their capacity, especially in the early stages of their business ventures. They should be supported by both the private sector and government institutions to realize that they have certain characteristics that could give them a competitive advantage, which would effectively build their capacity, instead of depending on external support, even in terms of activities which are under their control. More importantly, they should aim to undertake technical training/courses to acquire the necessary construction skills. Furthermore, the government needs to take a lead in promoting an entrepreneurial, risk-taking spirit as well as providing support structures for these emerging women entrepreneurs.

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