

Women Empowerment Through Business Member Organizations

WOMEN EMPOWERMENT THROUGH BUSINESS MEMBER ORGANIZATIONS:

TANZANIA'S LANDSCAPE

THIS BRIEF AIMS TO ENHANCE THE CAPACITY OF BUSINESS MEMBERS' ORGANIZATIONS (BMOs) IN ASSISTING FEMALE ENTREPRENEURS/BUSINESS WOMEN. IT PROVIDES AN OVERVIEW OF TANZANIA'S BUSINESS ECOSYSTEM AND OUTLINES CONCRETE RECOMMENDATIONS TO BMOs¹.

THE ISSUE OF FEMALE ENTREPRENEURSHIP IS ACKNOWLEDGED IN TANZANIAN PUBLIC AGENDA, BUT POLICIES LACK PRACTICAL IMPLEMENTATION AS FAR AS WOMEN ARE CONCERNED. PATRIARCHAL CULTURE, WOMEN'S LACK OF PERSONAL AND BUSINESS SKILLS AND LACK OF INFORMATION WITH REGARDS TO AVAILABLE SERVICES, ALL CONTRIBUTE TO A CHALLENGING BUSINESS SCENARIO FOR WOMEN IN THE COUNTRY.

OVERVIEW: THE BUSINESS ECOSYSTEM FOR WOMEN

Entrepreneurs are "*people who translate ideas into action*", being small and micro enterprises (SMEs) their breeding ground². In Tanzania, small, micro and medium enterprises (SMMEs)³

have a major contribution to employment and Gross Domestic Product (GDP): it employs 5.2 million people and it is responsible for 27% of GDP. SMMEs also play a role in reducing poverty and urban-rural migration.

Entrepreneurship is on the rise: the number of SMMEs has increased 58% over the past decade. 97% of the segment are micro enterprises. Informality is rampant as only 4% of SMMEs are registered at the Business Registration and Licensing Agency (BRELA). Most SMMEs deal with wholesale and retail trading.

Tanzanian female entrepreneurs play an expressive role in the SMME sector. Women-owned enterprises account for 54% of all SMMEs and 60% of all micro enterprises. The need to support themselves and the family and supplement their income are amongst the reasons why many women engage in entrepreneurship.

Impressively, 99% of women-owned enterprises are micro. Even though women are starting businesses at a greater rate than men, their enterprises are feeble. Overall, they operate in informality and face more difficulty to grow. The vast majority of business women has had another business prior to the current one. Data show that up to 83% of female entrepreneurs are sole proprietors.

¹ This brief is a summary of a previous study conducted by the ILO-Mori, Neema (2014). Women's entrepreneurship development in Tanzania: insights and recommendations. International Labour Office. Geneva. 2014

http://www.ilo.org/global/docs/WCMS_360426/lang-en/index.htm

² Mwobobia, Fridah H (2012). Empowering of Small-Micro and Medium Enterprises (SMMEs): A Case of Botswana. Business and Management Research. Vol. 1, n° 4. 2012. <http://www.sciedu.ca/journal/index.php/bmr/article/view/2034/1075>

³ Size of enterprises can be defined according to the number of employees and capital: micro- 4 people or capital up to Tshs.5.0 million; Small- 5-49 people or capital

of Tshs. 5-200 million; medium- 50-99 people or capital of Tshs.200-800million. Source: MIT 2003 in Mori 2014, cit.

While entry barriers might be low to female entrepreneurs, subsequent profit is difficult to be attained. Women are concentrated in sectors marked by low prices and intense competitiveness: trade, food vending, tailoring, batik making, beauty salons, decoration, local brewing, catering, pottery, food processing and charcoal selling.

Traditional reproductive roles and unequal power relations are also key contributing factors to women's challenging business scenario. Women are discouraged by their families to engage in entrepreneurship. *"Many women are put down by men in Tanzania and that affects women from all classes"*, says Lilian Machera from the Association of Tanzania Employers (ATE)⁴.

Legal and regulatory system

The government has recognised and promoted women's rights. The Constitution states that Tanzania is a nation of equal and free individuals who are entitled to justice, fraternity and concord. In this regard, governmental agencies are obliged to put into place policies and programmes that ensure, among other things, that all citizens, men and women, are given equal opportunities.

Women are entitled to acquire land on their own and also have the right to mortgage loan for getting bank loans and credit. Land ownership also safeguards the matrimonial property for women and children.

However, customary law in Tanzanian society does not recognize women's equal rights to acquire, hold, use and deal with land. In practice, women have limited rights to property which could be pledged as collateral for loans. Many women, even when not required by law, seek their husbands' permission to start their businesses.

In this sense, the government and NGOs are raising awareness with regards to women's rights to land, property, and inheritance

through mass media campaigns. However, changing traditional practices and attitudes is a gradual process. Most of awareness raising activities is restricted to urban areas.

The "Employment and Labour Relation Act" (2004) ensures equality between men and women at the labour market, with express reference to the promotion of equal pay and opportunities and elimination of discrimination in any employment policy or practice.

The "Business Activities Registration Act" (2007) lists procedures to be followed when registering a business. It can take at least five days and it requires the applicant to submit various documents and licenses. Registration costs range between Tshs. 50,000 and Tshs. 300,000, an amount that many female entrepreneurs cannot afford. Besides, they find no particular support at this stage.

Policy framework

Tanzania relies on several programmes and initiatives to promote economic and social development and support SMMEs. Gender is mainstreamed to some degree, which indicates that the issue of female entrepreneurship is acknowledged in the public agenda.

The "Trade Policy" (2003) aims to raise efficiency, widen linkages in domestic production and build a diversified competitive export sector in order to stimulate growth and development in Tanzania. The policy mentions the need to *"support inclusion of women in trade development processes through more egalitarian access to productive assets, particularly titled land, infrastructure, finance, education and skills"*.

Micro-finance is a matter of public concern linked to poverty alleviation and economic growth. Under the auspices of the Ministry of Finances, with support from the financial network, the Tanzanian government develops the "National Micro-Finance Policy" (2000)⁵. The Policy calls for special efforts to make

⁴ Ms Machera was interviewed for this brief in October 28th 2015.

⁵ <http://www.gdrc.org/icm/country/tanzania-mf-policy.pdf>

financial services accessible to both women and men. The Policy has inspired the inception of women's productive groups such as the "Savings and Credit Cooperative Societies" (SACCOs).

Despite the fact that the majority of women run micro businesses, they for the most part do not access micro-lending schemes.

The "National Land Policy" (1997) promotes a secure land tenure system to encourage optimal use of land and to facilitate broad-based socio-economic development. The Policy states that women are entitled to acquire land on their own right through purchase and allocations. This Policy calls for special efforts to enable rural women to contribute effectively to agricultural production.

Gender is not absent from the "National Development Vision 2025", which offers an economic and social development vision for the country. Similar concern is present at the "National Strategy for Growth and Reduction of Poverty" (NSGRP or MKUKUTA in Kiswahili), which recognises a persisting discrepancy in the gender income gap.

In summary, despite female entrepreneurship being recognised as a priority in sectorial policy frameworks, for the most part, policies fall short of concrete plans of action with regards to women. Moreover, there is no information available with respect to policies' impact on women.

The Ministry of Industry and Trade (MIT) puts into place a specific policy for SME sector, "Small and Medium Enterprise Development Policy"⁶, having recognised the importance of the sector for employment creation and income generation.

The framework acknowledges the importance of women in the sector and gender discrimination as an obstacle. As such, the Policy determines the development of specific initiatives to promote female entrepreneurship: "Government will ensure

that gender mainstreaming is enhanced in all initiatives pertaining to SME development". With this regard, in 2004, the ILO helped MIT to develop an action plan for mainstreaming gender in implementing the policy.

Key Actors

There is no lead agency for the topic of female entrepreneurship within the government. But a number of ministerial bodies is implementing activities to support female entrepreneurs, with special reference to MIT. They constitute Tanzanian's business development services (BDS)⁷. However, there has been little coordination and synergies between existing initiatives.

The Ministry of Community Development, Gender and Children (MCDGC) develops the "Policy on Women in Development"⁸ in order to foster collective governmental efforts to promote the development of women in all walks of life in Tanzania. However, MCDGC still does not have sufficient capacity and resources to mainstream gender issues into other ministries and governmental agencies.

Although enhancing women's economic development is considered in the Policy, entrepreneurship is not mentioned in particular. Nevertheless, MCDGC has been supporting female entrepreneurs with the provision of information with regards to legal issues and opportunities on education, business and marketing.

Furthermore, in 2008, it promoted the inception of the Tanzania Women's Bank, a public financial institution. The Bank aims to empower women, offering them personal

⁷ Business development services (BDS) refer to "a range of services used by entrepreneurs to help them operate efficiently and grow their businesses". They can be governmental, private (for profit businesses) and non-governmental in the form of a member organization or association. Source: International Labour Organization & Development Cooperation Ireland (2009). Women's entrepreneurship development. Capacity Building Guide. 2009. http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116179.pdf

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<http://www.tzonline.org/pdf/policyonwomenindevelopm ent.pdf>

⁶ <http://www.sido.go.tz/images/smepolicy.pdf>

banking, business banking and facilitating their access to loans. The majority of borrowers come from SMME sector.

The Small Industries Development Organization (SIDO), a parastatal within Ministry of Trade, Industry and Marketing, provides SMEs with tailor made services. It is the agency responsible for the SME Policy (above). It offers capacity building to SMMEs and access to finance services.

SIDO puts into place a programme geared to women, "Women Entrepreneurship Development Programme" (SIDO-WED). This desk has the objective of mainstreaming gender issues into SME policy, strategies, plans and all projects relating to SMMEs.

SIDO-WED also implements activities within the sector of food processing with the aim to promote productive employment and gender equality in the sector. Current activities carried out by the programme include:

- Food processing and entrepreneurship's boosting .
- Capacity building, including training of trainers.
- Consultancy for the food industry.
- Provision of information on food industry and markets.
- Open days and trade fairs for SMMEs.
- Sourcing and sale of food processing equipment.
- Facilities for food processing and testing.
- Networking and advocacy.

To date, the programme has managed to train thousands of women, support the creation of more than a thousand jobs, support women's businesses and add value to women's enterprises.

The "National Economic Empowerment Council" (NEEC), within the Prime Minister's office, offers support to SMMEs in different sectors. That is, business training, coaching and mentoring. It also supports SMMEs in attending local, national and international trade fairs. NEEC manages a governmental financial scheme, JK Funds, initiated in 2006. It liaises with CRDB bank to offer financial

services to SMMEs who are members of SACCOs. As women comprise 60% of SACCO's members, they answer for the majority of beneficiaries.

In a nutshell, existing public BDS typically serve a very small number of SMMEs, usually formalised ones that are located in urban areas. As a result, many women entrepreneurs do not get access BDS services: estimations show that women make up 20-30% of beneficiaries. On women' side, the vast majority is unaware of current BDS providers. *"To date, many women are only made aware of available services through word of mouth",* illustrates Ms Machera⁹.

Since 2010, the non-profit Tanzania Gatsby Trust (TGT) has been implementing the project "Tanzania Virtual Business Incubator" (MKUBWA in Kiswahili), with funding from the World Bank. MKUBWA is an innovative business development programme, specially designed to respond to the needs of women entrepreneurs. To date, it has formalised many women-owned businesses, trained more than a thousand women and supported hundreds of them with specialised business development services (coaching, mentoring, market facilitation, technical classes, product/development design and financial services linkage). The current phase (March 2013 –April 2016) focuses on online mentoring for women entrepreneurs who have participated in the previous phase and it also aims to train 500 new female entrepreneurs.

Besides the Women's Bank, several bank institutions offer financial support to women. Micro-finance institutions (MFIs) are noteworthy in this regard. For example, Brac, Finca and Pride have a large female customer base. The "Village Community Banks" (VICOABs) are also a common means by which women entrepreneurs raise finance. 90% of its members are women.

Despite all these initiatives, most women entrepreneurs still do not have access to financial services.

⁹ Machera 2015, *cit.*

Another non-public institution that offers services for female entrepreneurs is the University of Dar es Salaam's Entrepreneurship Centre (UDEC). The Centre promotes the development of entrepreneurial capacity in Tanzania. UDEC designed a low-level certificate course in entrepreneurship based on women's needs. It provides online coaching and business plan development support to women. Given that most female entrepreneurs have difficulty to access computers and internet, it can be depicted that UDEC's course is limited to a small proportion of female entrepreneurs.

WOMEN ENTREPRENEURS' ACCESS TO SERVICES

Tanzanian women face multiple obstacles to start and grow their businesses. Many women have an untapped potential for entrepreneurship. They are impeded by a lack of capacities, skills and resources. They face gender discrimination due to customary law, patriarchal attitudes. Hence, efforts to enhance Tanzanian female entrepreneurs should address their particular needs and demands, namely:

Culture that fosters gender equality: Tanzanian women have to divide their time and energy between their traditional family and community roles and their businesses. Some cultural and religious values prevent women from socialising and hence broadening their networks, which could be useful for their businesses. Patriarchy for the most part severely restricts women's agency in society.

Enforcement of national laws: Despite existing non-discriminatory national laws, there is little awareness by women of their rights. Customary law for the most part is followed. Such law debilitates women's position in society though. Amongst other things, it limits women's rights to property, which could be pledged as collateral for loans.

Transparent and accountable institutions: Corruption from officials is rife in Tanzania. Women are generally more vulnerable as they can be easily harassed and threatened due

to irregularities in their businesses. Most women are unaware of their rights and do not know who to go to for help when such problems occur. BMOs should enhance partnerships with public BDS in order to promote spaces of social control. This is crucial to enhance public accountability with respect to impact of policies on women.

Increased access to business services: Overall, Tanzanian female entrepreneurs have limited access to appropriate and affordable facilities and services, as well as technical and management training and marketing facilitation initiatives. These problems arise from the limited capacity of existing institutions to reach out to women. Besides, *"most services are located in urban areas"*, complements Ms. Machera¹⁰.

Support to business growth: Families might support women at start-up stage, but later hamper the growth and formalisation of their businesses due to fear that they might increase their power within the household. Another challenge is getting customers for their products and an affordable premise. Quite common is the lack of advice and mentoring at this particular stage.

Promotion of women's business skills: Women are not necessarily profit-oriented, as many engage in entrepreneurship for income generation. It may occur that they fail to develop creative business concepts, market products beyond their neighbourhoods, keep records or properly cost and price what they are selling. *"Lack of personal and business skills is amongst the greatest challenges to female entrepreneurship in Tanzania"*, states Ms. Machera¹¹.

Friendlier laws and regulations affecting SMMEs: Generally designed for larger businesses, micro enterprises (mostly owned by women) have greater difficulty to comply with regulations. Women lack information of thereof and struggle with related costs.

¹⁰ Machera 2015, *cit.*

¹¹ *Ibidem.*

Access to financing: Financing has been reported as a major constraint faced by female entrepreneurs when starting and growing their businesses. Banks require high collateral that women cannot afford and interests are also too high. The majority of women rely on their own financial resources to start a business. Factors as husbands' refusal to support them, financial illiteracy and businesses' informality also undermine women's access to financing.

Access to markets and technology: Most female entrepreneurs have limited access to modern technology, they mainly use mobiles. Few women benefit from trade fairs, export events and linkages with supply chains. With regard to the latter, exception should be made to *Mbogamboga* Project with women farmers¹².

Promotion of labour inclusion: Tanzanian women lag behind in the labour market despite existing non-discriminatory labour framework. They are subjected to pay discrimination, unequal access to paid jobs and higher unemployment. They are overrepresented amongst informal workers and in low-paid jobs.

Besides the array of public and non-profit BDS providers that assist female entrepreneurs, Tanzania relies on a number of business member organizations (BMO)¹³, some of which comprised of female entrepreneurs only.

The *Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA)* represents a big fraction of private entrepreneurs, sector associations and individual entrepreneurs. 35% of its members are business women, presence

hindered by the need to have formal business. There are few women in the top management of TCCIA.

The *Confederation of Tanzania Industries (CTI)* focuses on policy advocacy, training and support to individual members. Traditionally, its membership consists of large industrial enterprises. With the recently established SMMEs department, CTI aims to foster membership from the respective sector. However, only 5% of members are women, mainly stemmed from the food processing and beverage production sectors.

The *Tanzania Private Sector Foundation (TPSF)* is a national private sector's organization for all business associations, SMMEs member associations included. Few women-based associations are members of TPSF. However, women are becoming increasingly represented in specific sectorial associations also members of TPSF.

The *Association of Tanzanian Employers (ATE)*¹⁴ is the most representative employers' organization in Tanzania. It is a consultative advisory organization on employment and labour matters. ATE has been networking with female entrepreneurs and provides a number of trainings to grow their productivity skills. In addition, in partnership with the Confederation of Norwegian Enterprise (NHO), it implements a project to enhance women's capacity to become corporate executive leaders and board members. ATE intends to develop a networking forum for women to provide them with trainings and mentorship programmes.

In addition to these chamber/confederation organizations, there are also many member-based associations specifically for women, namely:

Tanzania Women Chamber of Commerce (TWCC): It is an umbrella organization comprised of business women's associations, companies and individuals. The aim is to advocate, lobby and network to boost

¹² The *Mbogamboga Project* links women farmers and large tourist hotels in Zanzibar. It encourages hotels to support the growing industry of agricultural supplies to benefit rural smallholders. Source: Mori 2014, *cit.*

¹³ Business member organizations (BMO) are non-profit, voluntary and member based organizations of entrepreneurs, which come together to pursue common interests and strengthen their capacity to have a voice. Source: International Labour Organization & Development Cooperation Ireland (2009). Women's entrepreneurship development. Capacity Building Guide. 2009. http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116179.pdf

¹⁴ <http://ate.or.tz/site/>

women's businesses and prosperity of female entrepreneurs. The chamber is supported by TCCIA and it works closely with SIDO-WED and other women's networks.

Federation of Association of Women Entrepreneurs (FAWETA): It aims to create awareness of concerns and issues of women in business; encourage women to set up enterprises or expand existing ones; link members and regional trade organizations and increase women's participation in decision-making processes. The Federation is among the initiators of the Tanzanian Women's Bank.

Tanzania Food Processors Association (TAFOPA): It brings together small-scale women food processors spread out over regions, most of them trained by SIDO-WED. Services include advocacy, provision of packaging materials and exhibitions.

Tanzania Women Miners Association (TAWOMA): It aims to lobby for women in mining at national, regional and international levels. TAWOMA supports women miners in organizing and accessing financial, technical and marketing services.

Women Fund Tanzania (WFT): It provides marginalized women with grants and capacity building. Grants are made available with support from women's movement, women's organizations, women's groups and individual women.

Association of Women Entrepreneurs Programme (AWEP): It is a network of female entrepreneurs with representation in many African countries. It targets African female entrepreneurs to promote growth of their business and increase regional trade and with US markets.

Tanzania Women Entrepreneurs Network & Development Exposition (TWENDE): It provides opportunities for companies to network and showcase their products and services in exhibitions.

Some conclusions can be drawn with regards to these female BMOs in general. Usually, their

membership is low as well as their capacity and organizational structure. Sustainability is an issue as several BMOs rely on time bounded donor-driven projects. Many have partnerships with key public BDS (such as SIDO and Women's Bank).

BMOs that are members of a confederation (e.g. TCCIA) have limited representation (one vote), which undermines their ability to advocate for the interests of female entrepreneurs. When they do access strategic spaces, most women do not speak out in general meetings when many men are present.

This lack of representation at the level of confederation organizations in turn hampers female entrepreneurs' advocacy at governmental structures and policy making processes (where confederation's organizations are represented). At the end, very few female entrepreneurs take part in governmental committees and task forces.

In a nutshell, BMOs can improve their service delivery. It is imperative that existing BMOs incorporate women's demands into its initiatives in order to optimise their services and thus foster female entrepreneurship. BMOs need to improve their systems to connect women with existing services from other BDS. Initiatives that tackle work and life balance, customary law, governance, ICT, marketing and business regulations can be enhanced.

IMPROVING BMO'S ASSISTANCE TO WOMEN IN BUSINESS

In order to boost their effectivity in fostering an enabling business environment to women, it is recommended that Tanzanian BMOs do the following:

1. Work and life balance promotion: Identify amongst female members family/domestic constraints to their entrepreneurial activity, such as responsibility for children/elders and sick members. Map out existing community, health and childcare services. Enhance solidarity networks. Develop

partnerships with private sector to sponsor childcare services (construction of crèches/aftercare facilities) (Confederation organizations in particular can step in and facilitate liaison with private companies). Map out occasional cases of domestic violence and refer to appropriate services.

2. Legal and policy literacy: Raise the awareness with regards to laws and women's rights, targeting both women and men, especially in rural areas. Highlight female-male stereotypes, gender discrimination and women's right to own property and other assets.

Gather and regularly update relevant information on policies and programmes on SMMEs and female entrepreneurship. Disseminate this information to female entrepreneurs. *"It is important to develop an appropriate communication with these women, in a format and language that is accessible to them, making use of dynamic tools such as video clips"*, ponders Ms Machera¹⁵.

3. Promotion of membership: Market and disseminate BMOs' services amongst female entrepreneurs to encourage membership. Provide information on the networking options available and programmes that they can benefit from to increase their skills and competencies to successfully run their business.

4. Unified platform: Outline a common agenda for boosting female entrepreneurship in the country that can be discussed with concerned actors (public BDS). Associations need to have a secretariat to make their voice heard as one, this being another major challenge.

5. Promotion of formalisation: Raise the awareness of female entrepreneurs on the need to register their businesses, including inherent costs and benefits through BRELA and

existing networks of BDS, financial providers and business associations.

6. Geographical expansion of services: Develop efforts to make BMOs' services available to female entrepreneurs in all parts of the country, *"with special attention to rural female entrepreneurs"*, highlights Ms Machera¹⁶. In rural areas, the promotion of semi-autonomous networking cells and the use of relevant technologies to facilitate networking is crucial to broaden association coverage into remote locations.

7. Marketing facilitation: Promote linkages between female entrepreneurs and large domestic and international enterprises to increase women's access to markets and supply chains. The linkage done by TAWOMA is a good example that could be replicated by other associations. Linkage and supply chain programmes should target sectors in which female entrepreneurs are highly present. Include female entrepreneurs in capacity building programmes to support them as suppliers (including the TIC Business Linkages Programme).

Advocate for their constituency of market-linkages. Foster partnership with NEE. Orient female entrepreneurs with respect to market niches with greater potential for growth. Support women-owned micro-enterprises to become competitive suppliers to larger enterprises (domestic and international), for example hotel chains.

8. Promotion of ICT use: Provide capacity building and support to female entrepreneurs to integrate modern technologies in their businesses as to increase productivity and time efficiency. Use broad-based media to share information.

9. Enhancement of women's participation in strategic fora and representation: List strategic fora with regards to female entrepreneurship. Confederation organizations should support the participation

¹⁵ Machera 2015, cit.

¹⁶ Ibidem.

of BMOs in thereof. BMOs should support female entrepreneurs to express their views and participate in discussions, regardless of men's presence in these associations.

10. Training needs assessment: Consider language and format appropriate for female entrepreneurs. Bear in mind diversity amongst women and their particular needs: *"women from high, middle and low class have different needs. It is also important to encompass life skills: boost women's self-awareness, confidence and motivation"*, adds Ms. Machera¹⁷. Consider different needs of each phase of the business cycle. Foresee women's constraints, such as lack of family support, time of the training, place etc, and encompass strategies to address them.

11. Capacity building and services to improve skills and grow their businesses: BMOs should extend their service provision (or partner accordingly) to include marketing, customer-care, sales and post-training support (mentoring, coaching, networking, ICT facilities and other workshops).

12. Enhancement of financial services: Develop programmes alongside management skills training for women to help them to address financial needs and take calculated risks so they can grow their businesses past the micro size in the future. Enhance partnerships with Tanzania Women's Bank, SACCOs, MFIs, VICOBA's and MKUBWA initiative with the aim to increase women's access to financial services.

CONCLUSIONS AND RECOMMENDATIONS

Female entrepreneurs are important to the Tanzanian economy. There are many available initiatives, policies and programmes to support them. However, overall, the business environment for female entrepreneurship is challenging in the country.

For instance, despite existing loan guarantee programmes, female entrepreneurs still do not enjoy equal access to financial services. Very little is provided to rural women. Most financing providers do not consider women as a specific target group.

Another noteworthy obstacle is the limited awareness and capacity of women to make use of service provisions.

The policy framework is gender-sensitive, although it falls short of practical implementation as far as women are concerned. Laws are non-discriminatory between men and women and cover important areas of life. However, they are overridden by customary law. At the end, many women are prevented from getting a good education, being employed, owning property and even registering their businesses. Customary law poses a serious impediment to their entrepreneurial activity.

Female entrepreneur's representation in decision making structures is curtailed by their lack of representation at chamber organizations and at governmental SMME's strategic spaces.

Moreover, few Tanzanian BDS providers specifically target women. Most of them have a limited product offer, mainly training in business management and marketing/trade facilitation.

BMOs play a major role in public-private dialogues in order to create an enabling business environment for women. Tanzanian female BMOs provide a valuable assistance to female entrepreneurs, although many female entrepreneurs do not access their services. Their associations have low membership, fragile structure and limited resources. Their services are circumscribed to some areas-training, counselling, business planning, legal, accounting and auditing.

Besides, these organizations lack coordination and a common advocacy agenda to voice female entrepreneurs' needs and deal with business practices or laws and regulations.

¹⁷ Ibidem.

Despite this daunting environment, there are avenues for BMO's institutional strengthening and thus enhancement of their capacity to assist female entrepreneurs.

It is imperative that BMOs increase membership and expand their services to rural areas. The development of a unified platform and the coordination of efforts is crucial. It strengthens BMO capacity to negotiate with key governmental and private sectors and enhance their power to make themselves heard. Ultimately, it fosters their capacity to advocate for female entrepreneurs.

Work and life balance is a key area, nevertheless traditionally neglected. BMOs can do more in this front, enhancing community ties of solidarity and seeking partnerships to sponsor childcare facilities.

Efforts to facilitate marketing and ICT use should be fostered, as little has been done with this regard.

A thorough training needs assessment is necessary, encompassing women in their diversity (that is differences across classes) and different stages throughout business cycle. This is a key element to enhance the portfolio of trainings available. Capacity building on financial literacy should be properly addressed.

Partnerships with key public and non-profit BDS are necessary to boost women's access to financial services and scale up existing ones.

Last but not least, BMOs can enhance awareness-raising activities, not only amongst women but also in society as a whole, with regards to women's rights and services available to them.

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Women Empowerment Through Business Member Organization Series.

International Training Centre of the ILO, 2015.

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Produced by the International Training Centre of the ILO and the Dutch Employers Cooperation Programme in 2015.

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