Sustainability of Indigenous Women's Economic, Leadership, and Empowerment Groups in Tanzania

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ABSTRACT

This research describes the sustainability of indigenous Maasai women's groups focused on entrepreneurship, leadership, and economic empowerment in Tanzania. This thesis assesses the successes and challenges of indigenous women groups in Morogoro and Manyara regions to understand what motivated indigenous women to start these groups for entrepreneurship and what future goals they have for their groups. This thesis sets out to explore and analyze the nature of the Maasai cultural background's impact on female entrepreneurship in a collective setting (involving women from diverse clans).

The study includes indigenous women groups from different villages in Morogoro and Manyara regions supported by the Parakuyo Pastoralist Indigenous Community Development Organization (PAICODEO). Data analyzed in this report were collected from focus groups of pastoral Maasai women in eight Maasai settlements [villages]: Melela, Sokoine, Mang'ahe, Makuture, Parakuyo, Dakawa, Babati, and Twatwatwa. Through research methods comprising focus group discussions, interviews, and participant observation, the findings revealed a correlation between indigenous women groups and improving their entrepreneurship skills and other kinds of positive transformation. The study found that challenges indigenous women experience include: climate change, the complexity of managing their time and family roles with entrepreneurship activities, the reliability of infrastructure, and societal views that they are not able to do something without having males to guide them. This study was performed through qualitative interviews. The sampling technique is based on purposive sampling to select respondents who are members of indigenous women's groups. The study aimed to answer questions such as: Why do indigenous women engage themselves in entrepreneurship addition activities, and how does this influence their livelihood outcomes? How were these indigenous groups formed? What are the

benefits of being a member of indigenous women's groups, and what are the impacts of indigenous women's entrepreneurship on gender relations in the household?

An overall conclusion in this study is that indigenous women's entrepreneurship groups contribute positively to the improvement of household, leadership, and economic independence. They are empowered through asset accumulation, sending their children to school and complementing their traditional indigenous economic activity, pastoralism. Indigenous women's entrepreneurship groups have also caused conflict within their households [*boma*], caused by male domination and men feeling threatened. I, therefore, argue that: (1) To secure the sustainability of indigenous women's entrepreneurship, provision of notice to the relevant authorities, administration, and sectoral agencies on the business of their groups can offer them needed support and guidance; (2) Decisions dealing with climate change mitigation strategies that are facing indigenous women groups should also involve pastoralist women whose entrepreneurship depends or indirectly on climate-sensitive resources; (3) There should be provision of information to the women's groups about relevant fees, levies, regulations, compliance standards and contract points in the district and municipality; (4) More training and education should be offered on professional management skills and about different ways to pursue business ideas that are accessible at the local level and linked to other business start-up registries.

Keywords: *Indigenous, Tanzania, Maasai culture and tradition, Entrepreneurship*

Chapter 1: Introduction

This chapter will provide an overview of the research problem's background and the study's aim. The purpose of the chapter is to obtain the reader's interest and encourage further reading of the thesis.

In 2009 after finishing high school, I was not selected to advance to higher education. My late brother Jacob suggested that I should start a small business in my home village Melela, Morogoro, Tanzania, while considering other options. I sold my two cows and opened a small business in the village. In my village, people were surprised to see a young male adult Maasai open a retail business instead of the traditional business of buying and selling cows in Maasai society. I sold soft drinks and small quantities of store goods in my shop. I showed movies as the only person in the village with a television, an 18-inch TV. I bought a pool table, and customers bought tokens to play it, charged phones (because most people in the village own mobile phones but have no access to power), and sold chips (french fries). After two years, I could start building my mom a house.

I use this example to introduce the social context of entrepreneurship at the village level in Melela today. The purchase of store goods and the establishment of small business enterprises ranging from individuals, groups, and livestock to trade store projects are all embedded in social, cultural, and kinship networks that influence all facets of the operations of these businesses. The reality is that these businesses cannot be understood independently of their social and cultural environments. These businesses are influenced by social, cultural, and kinship networks because everyone has a reason behind their decision to pursue entrepreneurship activity.

In recent years, the theoretical and underlying assumption of works on entrepreneurship is that entrepreneurs seek to create opportunities through the creation of jobs and expansion of

economic activity that offer social security and a path towards sustainability, leadership, and economic empowerment (Ottenyo, Harris, & Askew, 2020; Nziku, & Henry, 2020). Influencing and motivating self-employment among Tanzanian citizens has been among the most economical policy priorities within the country because the government can only afford to employ a fraction of the existing labour force (ILO, 2017; Isaga, 2018; Nziku, 2014, 2018; Olomi, 2001, 2009; Stevenson & St-Onge, 2005).

The United Republic of Tanzania is also trying to implement a poverty reduction strategy by giving appropriate support to the small and medium-sized enterprises (SMEs) sectors with some priorities and initiatives tailored for women (Fike, 2017; Makombe, 2006; Nziku & Henry, 2020). The growing participation level of women, youth, and private sectors in the national economy is vital to achieving the objective. Currently, in Tanzania, more women than men are becoming involved in entrepreneurship activities as compared to other Sub-Saharan African countries (Elder & Kone, 2014; Naegels et al., 2018). The World Bank Group, in 2009, stated that women contribute heavily to economic growth but are disadvantaged according to social indicators, which include gender equality and education. Women are confronted with unequal access to resources and face gender-based discrimination in society. Gwartney et al. 2020, noted that economic freedom is the ability of individuals or groups to make their own decisions, which is the key to economic and social progress. In this sense, the indigenous women groups studied here are making adjustments to gender discrepancies in economic freedom — taking into consideration the fact that, in many Maasai ethnic groups, women are not legally accorded the same level of economic freedom as men (Fike, 2017; Nziku, 2014).

In the discrete field of scholarship, indigenous women's entrepreneurship continues to grow in academic and political appeal. The role of entrepreneurship in economic development has

been widely recognized worldwide, and empirical research shows that entrepreneurial activities have significantly enhanced economic development (Isaga, 2019; Kariv, 2013). It often extends ideas about innovation to include notions of cultural heritage with a notable increase in the volume of research studies and reports that either focus exclusively on indigenous women entrepreneurs or explore entrepreneurship from a gender perspective (Nziku & Henry, 2020; Otenyo, Harris, & Askew, 2020; Henry, Orser, Coleman, Foss, & Welter, 2017; GEM, 2017).

Indigenous sustainability, leadership, and economic empowerment tend to be thought of as a newly articulated solution to challenges of environmental resources and issues of social and economic injustice (Fratkin & Mearns, 2003; McCabe, 2003; Ngoitiko, 2008; Impink & Gaynor, 2010; Chineme et al., 2022). Issues influencing indigenous sustainability, leadership, and economic empowerment are concepts that emphasize meeting "the needs of the present without compromising the ability of future generations to meet their own needs" — a discourse of sustainable development that has emerged among scholars and practitioners (Impink & Gaynor, 2010; Mehari & Ryano, 2016). Often, the principle of sustainable development is applied from outside as a means to promote social and economic change in the Global South world, which implies the notions of sustainability are new when in reality, many traditional systems are founded on similar principles and have been operating for many years to improve human well-being, while not undermining the natural resources base on which future generations will have to depend (Courtney, 2016; Impink & Gaynor, 2010). Indigenous women groups decided to pursue entrepreneurship through things they have done for generations, like bead-making work, milk production, and keeping cows, and use that to develop their families and society through things such as access to food, water, healthcare, education for their kids, creating employment through their skills, and fulfilling their dreams for being economically independent.

This paper draws from indigenous Maasai women's group experiences in entrepreneurship, leadership, and economic empowerment in Tanzania to learn what sustainability, leadership, and economic empowerment have meant for these pastoralist groups, and what needs to be conveyed in the future. Pastoralists are people-communities whose livelihood depends mainly on raising domesticated animals—cattle, goats, sheep, and donkeys—for milk, meat, and transport. Indigenous Maasai in Morogoro and Manyara regions in Tanzania are among the nomadic groups of East Africa for whom cattle symbolize wealth. Culture and tradition permit Maasai women to decide and use milk in the household but not the cows, primarily in this community, received as dowries (Coast, 2002). The Maasai community is changing as the world is changing: women are accessing education and running businesses, which this research will focus on.

Pastoralist communities throughout the world are facing more pressure on their way of life than ever before from population growth, international conservation organizations, large-scale agribusiness, infrastructure projects, extractive industries, game parks, urban areas, and encroachment by farming communities as the majority populations are favored by their governments in pastoralists' territories (Indigenous Africa, 2023; Laltaika & Askew, 2021); Bluwstein, Lund, Askew, Stein, Noe, Odgaard, & Engström, 2018; Abbink, Askew, Dori, Fratkin, Gabbert, Galaty, & Turton, 2014; Fratkin & Mearns, 2003; Börjeson et al., 2008). In Tanzania, pastoralists have been vulnerable to reduced access to land for their grazing lifestyle because of farms and national parks, and when neoliberal reforms in the 1980s increased the appropriation of land deemed 'unused,' 'underused,' or just valuable for investment purposes (Goldman, Davis, & Little, 2016; Shiva, 1999; Wily, 2012). The indigenous Maasai women of Eastern Africa have retained much of their culture and traditions in the face of colonialism and increasing international and external pressures (Börjeson et al., 2008; Kotowicz, 2013). For centuries the Maasai have lived

under a clan-based communal system in different areas in Tanzania and Kenya. However, Maasai have embraced private ownership of their land resources as the world changes. The change mainly affects their semi-nomadic lifestyle, which has historically focused on the movement of their livestock as the seasons change. Their expansive territories are now owned and divided into group ranches and schemes. The new land management system restricts their movement because previously, boundaries were ignored during dry seasons, allowing livestock owners to roam through the land in search of pasture and water (Ndemo, 2005; Holland, 1996).

The sustainability of the indigenous economy is centered on training and knowledge transfer, which come from experiential learning that also allows indigenous people to adapt to changes over time (Bates, Chiba, Kube, & Nakashima, 2009; Briggs, 2005; Aikaeli & Mkenda, 2019). Sustainability became the watch word for development in the 1990s precisely because it is a multifaceted concept, having different meanings for different players in the international development arena, but generally referring to the ability of a people to preserve and defend their way of life (Fratkin & Mearns, 2003; McCabe, 2003). At one level, sustainability is very simple. It is whether or not something continues to work over time. Increasing women's participation in the formal economy has long been considered a valuable means to enhance women's social and economic status by both development theorists and women in rural communities. For indigenous Maasai women, this would mean that their entrepreneurship, leadership, and economic empowerment continue to be there, available for the groups, growing for the benefit of the group, and designed to help promote the development of indigenous Maasai women groups by facilitating their access to social services, income, education to their children, health and economic empowerment (Ngoitiko 2008; Rockenbauch & Sakdapolrak, 2017); Woodhouse & McCabe, 2018).

According to the World Bank, empowerment refers to "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes" (World Bank, 2011: 1; Ondicho, 2022). Women's empowerment is a multifaceted process involving individual and collective awareness, beliefs, and behavior embedded in the social structure of a cultural context which acquires and uses resources genetically to reach achievements that were previously denied to them (Kabeer, 1999a, 2001b; Huis, Hansen, Otten, & Lensink, 2017a; 2019b). In the 1960s, the discussion surrounding empowerment discourse addressed practical and strategic women's needs, given the historical injustices surrounding their exclusion from the development arena at all levels. In the 1970s through the 1990s, the discourse went a notch higher to focus on strategic women's needs with a view of increasing women's participation in the decision-making process at the household and community levels, as well as in all structures of public and private governance (Lensink, 2017a; 2019b).

Low-income people, especially indigenous Maasai female entrepreneurs, need help starting businesses with well-established value chains by selling their products to which they have added value. This called for a critical need to study groups of women in eight Maasai settlements [villages]: Melela, Sokoine, Mang'ahe, Makuture, Parakuyo, Dakawa, Babati, and Twatwatwa. They put behind what are traditionally believed to be Maasai women's roles, such as taking care of the children and doing all the household work, which is unpaid. These indigenous women engage in different things like farming, owning their cows, chickens, lambs, goats, and entrepreneurship activities at the local Maasai market. The study aimed to answer questions like: Why do indigenous women engage themselves in opening up new businesses and additional activities, and how does this influence their livelihood outcomes? How were these women's groups

formed? What are the benefits of being a part of indigenous women's groups, and what are the impacts of indigenous women's entrepreneurship on gender relations in the household?

Furthermore, the study explored how the building of entrepreneurship in these groups has been transformed over time and how the women started milk value addition as a strategy to cope with economic empowerment. In most Global South countries, entrepreneurship is becoming central to the economic development of the household and the urban and regional economy in regard to selling milk to nearby villages and districts and transporting it to the city (Galvin et al., 2002). The feminization of pastoralists and women's roles in feeding the family and tradition of local informal markets are substantial. Most of the time, their contribution to the urban and regional economy is mainly unreported and underreported. In many circumstances, indigenous Maasai women's groups are sources of funds for some organizations or targets of government and donors funded projects as a way to integrate them into mainstream economics rather than as essential performers in their own right (Homewood et al., 2009; McCabe 2003; McCabe, Leslie, & Deluca, 2010; McCabe, Perkin, & Schofield, 1992).

Such policies and emphasis ignore that women participate and are well integrated into the commodity economy. Indigenous Maasai women's economic activities have increased significantly in the last few decades because males migrated to the urban environment (Zanzibar mainly) and the lack of formal employment opportunities for indigenous men and women in the rural areas because of their history, culture, and tradition. Entrepreneurship is identified as an essential element for economic development in all kinds of societies and also for the reduction of poverty. With a longer perspective in mind, the only thing that can generate economic growth, reduce poverty, and create employment opportunities in the private sector, are community initiatives like indigenous Maasai women's groups. Still, these private groups need help

functioning correctly in an impoverished business environment because they lack access to finance, business plan, and support system, poor education opportunities, poor access to information and advice, barriers to technology, and limited access to basic infrastructure, services, and training courses before starting their business ideas.

Countries like Tanzania face many challenges that make it harder for groups like indigenous Maasai women to sustain themselves. This is perpetuated by the economic pressures the continent has experienced during the past decades. Increasingly the entrepreneurial potential of women has changed the rural economies in many parts of the world (May & Ole Ikayo, 2007; May & McCabe, 2004). McPeak, & Little, and Ross (2011) argue that in many African countries like Tanzania, statistics constantly underestimate the economic role of women. Still, their contributions are so significant that it would be unfair to minimize them. With the increased number of indigenous Maasai women in rural and urban contexts overtly active in producing, trading, and processing goods while providing at the same time employment for themselves and others, their once conventional role in society has begun to change.

While many indigenous Maasai women are occupied with creating small businesses in the rural and urban areas, government policies in villages, districts, and municipalities increasingly incentivize women to become independent entrepreneurs, but women still face severe constraints. Infrastructure, climate change, and lack of access to capital in the form of loans, training, and services limit the participation of women as independent entrepreneurs in the economy. Therefore, most indigenous Maasai women lack employment opportunities because they need to be educated enough to occupy professional jobs, so they depend on starting their businesses in villages and urban areas instead. Women constitute the majority of the population in Africa. Still, in the entrepreneurial sector of rural Africa, their number is minimal compared to other rural women in

different continents like Asia (Homewood, Kristjanson, & Trench, 2009; McPeak, & Little, and Ross, 2011).

1.1 Background Information

It is widely acknowledged that entrepreneurship is essential for economic growth, productivity, innovation, and employment, and many countries have made entrepreneurship explicit policy. Entrepreneurial activities are crucial in organizational and economic development, performance, and wealth creation (Adebayo et al., 2011). Many policymakers and governments aim to increase the number of entrepreneurs in their countries and aid their development. But providing this support takes longer since entrepreneurs are not homogenous even within a nation. They often appear in different guises depending on the country in which they are located (Adebayo et al., 2011; GEM, 2019).

Individuals decide to engage in entrepreneurship because of different motivations. Generally, there is a distinction between positive factors that 'pull' and negative situational factors that 'push' people into entrepreneurship (Kennedy et al., 2003); Verheula et al., 2010). The negative example of 'pull' motivations are the need for achievement, the desire to be independent and social development. The 'push' motivations may arise from unemployment, family pressure, and general dissatisfaction with the present situation (Verheula et al., 2010; Kennedy et al., 2003).

According to the World Bank (2009), entrepreneurship has several benefits; it creates an opportunity for a person to contribute to the household and society. It is a catalyst for economic change and growth from the initial level of the family and constitutes a change in the structure of business and society. As a result, entrepreneurship encourages innovation and creativity. It develops new products and services for the market to fulfill human needs. It also stimulates

investment interest in the new ventures being created. Even though entrepreneurship has advantages and disadvantages, it is not free of problems in Global South countries. For the past three decades, a need to rectify gender inequalities and bring women into the mainstream of development has been a primary policy concern of the United Nations bodies and many governments and NGOs (UN, 2011). It is acknowledged that women constitute the ability, creative solutions, and concern for social cohesiveness that can help bring about economic and social transformation. It is a fact that the resource ownership pattern in Tanzania, as is the case for other African countries, is gendered to the disadvantage of women, which subsequently leads to poverty (UN, 2011). It has now been widely accepted that alleviating poverty in Africa and Tanzania is through engagement in entrepreneurship activities.

Over the past twenty years, Tanzania has constantly been embarking on a long process of political, economic, and social reforms to improve the business environment, promote economic growth and reduce poverty in the country. As Tanzania transformed into a middle-income country, the economy's structure has mostly stayed the same (Zerd et al., 2020). The country's economic hardship has been attributed to many factors, including the underdeveloped private sector, which accounts for many people, especially in rural areas. According to the Tanzania Chamber of Commerce, Industry, and Agriculture (TCCIA) state that, more than 95% of businesses in Tanzania are small enterprises, and SMEs contribute about ⅓ of the country's Gross Domestic Product (GDP) and are responsible for generating up to 40% of total employment. The Tanzania Development Vision (TDV, 2025) indicates that about 54.3% of Tanzania's small, medium, and micro enterprises (MSMEs) are women-led businesses and fall under the informal sector. But due to several reasons, the newly formed companies failed to operate on profits and eventually closed down or continued working without a good return on investments constrained by growth and

expansion. Studies on small and medium enterprises, all of which were undertaken in Tanzania, have identified the factors limiting the success of small and medium-sized businesses, among them being corruption, lack of education, and training, government policy, and women's lack of access to and control over resources that lead to low participation in meaningful entrepreneurial activities (Mfaume, & Leonard, 2003; Stevenson, & Onge, 2005).

1.2. Entrepreneurship in Maasailand: Tradition and Change

The concept of entrepreneurship is not relatively new among the Maasai. The scholarship on Maasai entrepreneurship is couched in a resource-based perspective which attributes entrepreneurship to the existence of specific community resources like knowledge, organizational capacities, networks, and natural assets like water and land (Ottenyo, Harris, & Askew, 2020). Maasai have progressively lost land and lack capital. Their entrepreneurialism has created few opportunities for income generation, and if they tried to engage in small-scale activities, most lack the necessary training and education to be successful entrepreneurs (Ottenyo, Harris, & Askew, 2020; Ndemo, & Wanjiku Maina, 2007). As Holland (1996) concluded, "One of the reasons why so few of the local Maasai tend to enter ventures such as the logical retail business is because of the enormous difficulties involved in running such enterprises surrounded by a network of immediate family, extended family, relatives, and friends." It is complicated for Maasai to run an enterprise in their home areas, because it is hard to refuse lending and collect it once given. For example, if a person decides to start up a new veterinary pharmacy people might ask to borrow medicine on promising to pay back the next local market and that for the business is hard to be collected once given (Holland, 1996: 202; May & Ole Ikayo, 2007: 208). The traditional Maasai economy revolves around livestock, and for centuries, enterprise to Maasai was the use of livestock

to barter for other goods (clothing, beads, and more recently, grain owing to changes in their diet) between themselves and other communities; livestock is the center of social, political, and economic life (Ndemo, 2005). For centuries, Maasai have herded and traced cows, goats, and sheep in dryland and areas mostly unsuitable to other uses (May & Ole Ikayo, 2007). Recurrent themes were reflected in this view, voiced by an elderly woman during a group discussion in Sokoine, Morogoro:

> "The Maasai, as an ethnic group from generation to generation, are cattle people. When other groups accepted new ways (changes), we kept moving from one place to another. Moving around made us unable to access education, and now we're making sure that our kids (boys and girls) attend school because we have been caring for the cows, household, and culture, which has occupied our lives. But now we have decided to stand up to something we do by milking cows and turn it into income to build our homes and not depend on our husbands".

A Maasai prayer in ceremonial tradition that elders use *Meishoo iyiook enkai inkishu ongera* ("May the creator give us cattle and children") demonstrates livestock's importance to the Maasai economy. Note that cattle come first before the children. Cattle are the most valuable of all Maasai livestock (Ndagala, 1992; Ndemo, 2005). Maasai are commonly portrayed as exceedingly dependent on livestock for their livelihoods. In Maasai, livestock is an essential part of the pastoral economy. Livestock is an integral part of pastoral economies and social lives. However, most pastoralists are diversifying their livelihoods to pursue non-livestock-based income-generating activities in both rural and urban areas to supplement their income in ways that allow them to continue to herd livestock but also bring cash into the household (Smith, 2015; Hodgson, 2011; Homewood, Kristjanson, & Trench, 2009; McPeak, Little, & Ross, 2011). For

indigenous women in Morogoro and Manyara regions, the income-generating strategies receiving the most attention in the literature include dairy cows, buying and selling milk, beaded pieces of jewelry, and taking loans to finance their entrepreneurship. This work is valuable for drawing attention to the variation that occurs in livelihood diversification and its increasing importance to indigenous women in Maasai society as reflected in this view, as voiced by a woman during a group discussion in Morogoro:

> "For me being in this group doesn't only mean making money, but the way it has retained my status as an older woman in the community, and that is what I value more."

1.3 Indigenous Women in Tanzania

In the Global South, women's experiences are inextricably linked to systemic inequalities of global power. De-colonial feminist scholars note the importance of considering the intersections among gender, economic exploitation, and other social hierarchies in the context of increasing global capitalism when attempting to understand the marginalization of women (Grabe & Else-Quest, 2012; Lugones, 2010; Mohanty, 2003). In particular, work in several Global South states has emphasized the need to examine how gender relations are shaped by local and transnational processes such as colonialism and neocolonialism (Hodgson, 1999a). In most cases, rights and liabilities in Tanzania are theoretically equal for men and women. However, practically there are several differences depending on gender. A patriarchal system permeates Tanzania's society and influences the actions of the inhabitants. This traditional order in society antagonizes the legal reforms which are supposed to improve women's situation. In education, primary school enrollment is the same for girls and boys, but boys are still more likely to continue to the secondary level. At the same time, the Maasai community makes it harder for girls to be given the same

opportunity as boys to attend primary and secondary levels (Maasai Remix documentary film, a Gris-Gris Films production, 2019). Many girls never complete seven years of education, preventing the increase in women's status. The level of education for women can result in difficulties in obtaining employment. The difficulty increases since they compete with men for employment opportunities (Idabaga & Nchimbi, 2002).

The gender gap in women's educational access results in decreased possibilities for female involvement in the formal labor market and at managerial levels within enterprises. Women's lack of education and labor experiences produces differences in professional abilities and incapacity to manage their businesses compared to men (Rutashobya & Spring, 2009). In Maasai communities of Tanzania, all formal decision-making occurs in meetings referred to by Maa language as *enkiguena* (Goldman & Military, 2014). Although an *enkiguena* does not fit a Western model of democratic representation and structure, it is central to Maasai governing and is considered a formal institution for communication and decision-making in which all community members can participate equally (Goldman & Milliary, 2014).

Decisions made at an *enkiguena* are often held under the shade of a large tree or inside an empty church, classroom, or village office. Regardless of the location, there is an attempt to sit in a circle so that when someone is interested in speaking, they can stand in the middle of the circle and address the entire group (Goldman & Military, 2014). However, despite that, in theory, all community members may participate equally, traditionally, women only attend these meetings and don't speak even though issues are discussed with the entire community.

Moreover, although everyone at an *enkiguena* has the freedom to speak and to be listened to, the Maasai notion of respect and fear associated with social norms governing behavior can inhibit some from speaking (Hodgson, 2011). The process of autonomy and interdependence

previously enjoyed by Maasai men and women in the late 1800s was replaced by the unequal relationship of economic dependence and political control; men began to consider Maasai women as “property” (Hodgson, 1999a, 1999b). The deterioration of women’s rights has progressed into a phenomenon whereby Maasai women are not only viewed and referred to as children by men but are required to show respect to men by acting and speaking as if they were children when addressing men of their age or older (Hodgson, 1999c). Caring for cows has contributed to this because some Maasai believed if they have cows, they can marry many women as cows allow them to do that. In some ways, girls are not given the same equal opportunities as boys because it's believed that the girl will be married to another family, and you just lost all the cows used to educate that girl. Some believe girls will get pregnant, which will be a shame to the family, so she should marry.

In addition to these processes relegating women to domestic concerns in the home, their supposed child-like qualities also have been used by men to justify the sociopolitical exclusion of women by curtailing their ability to operate in the entrepreneurship, leadership, and political world (Hodgson, 1999a). Gender struggles over power and property in the context of globalization continue in Maasailand today, even though there are some changes in Maasai communities. Indigenous women in the Maasai community are expected to handle household duties, milking cows, fetching water, children, elder care, food preparations, and earning an income. These numerous roles to fulfill create difficulties for indigenous women in Tanzania to engage in promising businesses and are factors that decrease female entrepreneurs’ possibilities to expand their businesses. The reasons indigenous women in the Maasai community in Tanzania start their entrepreneurship work varies among push and pull factors. The push factors can be identified when the purpose of the actions is to get away from a poor living situation. Pull factors are to be seen

when the underlying reason for the action is the goal and striving for something desirable. Examples could be a lack of income or childcare and household chores issues. Indigenous women groups believed that if they had property they own, they could become eligible to take credit loans from an ordinary bank. They are dependent on their skills of making pieces of jewelry, selling and buying milk, and owning their cows for their support. In rural areas nowadays, microfinance may also be an optional solution for some groups, but this only applies to some. The fact remains that indigenous women lack education and ownership resources like medium modern houses that can be used for getting a loan; their cows are believed to die anytime because climate change affects indigenous women negatively in their struggle for survival, supporting their families, or fulfill their hope for a successful life and expanding enterprise, which demands a vast social network that these indigenous women groups tend to lack.

1.4 Formulation of a Research Problem

Demographic factors that affect indigenous women groups are the burden that comes with being a woman in the Maasai community, especially the complexity of managing their time and family roles with entrepreneurship activities, and also the outside factors, which include climate change, the reliability of infrastructure, and societal views that they are not able to do something without having males to guide them. The gender gap between indigenous women's and men's groups in the entrepreneurial area is due to the nature of Maasai society with men performing entrepreneurial activities, being self-employed and eliciting more trust than women in the community. Studies have also elucidated entrepreneurship in the region, focusing on female entrepreneurs. However, I identified a gap in the research regarding the indigenous women's groups of entrepreneurs in Tanzania. There need to be more studies about indigenous female

entrepreneurship in the country, especially Maasai women's groups. Areas like Morogoro, which has a large Maasai settlement, still face a lack of entrepreneurship studies among Maasai.

1.5 Objective and Research Questions

This study aims to create a deeper understanding concerning the cultural background's impact on indigenous women's entrepreneurship in Maasai societies (involving women from diverse clans). I hope that the results of this research will result in possibilities to construct theories applicable to indigenous women's communities.

- Why do indigenous women engage themselves in entrepreneurship activities, and how does this influence their livelihood outcomes?
- How were these indigenous groups formed?
- What are the benefits of being a part of indigenous women groups, and what are the impacts of indigenous women's entrepreneurship on gender relations in the household?

1.6 Delimitations of the Study

In June and July 2022, the research was conducted through a field study in two regions, Manyara and Morogoro, in Tanzania. Data analyzed in this report were collected from focus groups of pastoral Maasai women in eight Maasai settlements [villages]: Melela, Sokoine, Mang'ahe, Makuture, Parakuyo, Dakawa, Babati, and Twatwatwa. These are groups that are managed with PAICODEO. This analysis presents how these groups sustain indigenous women's economic, leadership, and community empowerment.

1.7 Motivation for the Topic

As a young boy, the author grew up witnessing his mother participating in and trying out different types of small businesses apart from doing her normal daily activities in the Maasai community. This business always ended up closing down or operating without a good return on its investment at different stages of its growth. When I was a primary and secondary school student, my mom (Amina Madukuli) gave me all the needed support to finish my education well. I am always very inspired by these groups in my community, and they play an essential role from individuals to the group. The author never had a chance to find answers to these questions, but this thesis project provided the opportunity to conduct such significant research. This research will provide insights into issues that arise from work done so far, as well as other contributions and challenges facing indigenous Maasai women in Morogoro and Manyara, and will help by advocating for more capacity building, education, and training in business management, planning, and product development. To clearly understand the situation for indigenous women, reflecting on the historical background of their traditions and existing debates is essential. On the one hand, some indigenous women would like to remain "typically traditional" and have been resistant to cultural changes, being satisfied with their positions/roles (Aikaeli & Mkenda, 2019; Hodgson, 2014; Håkansson, Widgren, Börjeson, 2008; Hodgson, 2005). On the other hand, there is the notion that Maasai women have struggled to liberate themselves from gender inequality in their society for a long time (Hodgson, 2011; Talle, 1990; Hodgson, 2005). This movement has been supported by non-governmental organizations like Parakuyo Pastoralist Indigenous Community Development Organization (PAICODEO) and Maasai Women's Development Organization (MWEDO) in Tanzania. In addition to the gendered debates on rights and roles. The Maasai

community has struggled for recognition, resources, land, and rights in their countries of Tanzania and Kenya (Bluwstein, Lund, Askew, Stein, Noe, Odgaard, & Engström, 2018; Abbink, Askew, Dori, Fratkin, Gabbert, Galaty, & Turton, 2014; Kantai, 2007). Gledhill (2004) and Harvey (2005) noted that the contemporary political movement and economic demands associated with the neoliberal restructuring of states and economy (as propagated by the World Bank International Monetary Fund and other multinational corporations) had induced such struggle (Aikaeli & Mkenda, 2019). Empirical evidence suggests that people are very open to new ideas and change provided they make economic sense and are culturally acceptable (Briggs, 2005), and this research will contribute towards that concept of introducing new ideas.

Chapter Two: A Literature Review

2.1. Indigeneity, Indigenous Women, and Indigenous Women Entrepreneurship

The cultural values of indigenous people are often incompatible with the basic assumptions of mainstream theories, which may be based on a different set of cultural values (Dana, (2015). The sustainability of the indigenous economy is centered on training and knowledge transfer, which come from experiential learning that also allows indigenous people to adapt to changes over time (Bates, Chiba, Kube, & Nakashima, 2009; Briggs, 2005; Aikaeli & Mkenda, 2019). It is imperative to know that indigenous knowledge transfer is not homogenous across societies as it depends on several factors, both demographic and non-demographic, such as age, gender, type of occupation, tradition, and political influence (Aikaeli & Mkenda, 2019). This research is centered on contemporary improvement and recognition of indigenous women's entrepreneurship in employment creation, particularly for women in rural areas in Morogoro and Manyara regions where formal Western education, knowledge, and skills still have not penetrated.

Entrepreneurship is power, whether indigenous or not. Indigenous entrepreneurship has a role in development processes as a part of social capital for production and livelihood. While the world is advancing in science and technology, adopting new means and approaches in societies takes place gradually (Aikaeli & Mkenda, 2019). In communities like Maasai, identity is relatively conserved, and the change process is gradual (Kotowicz, 2013; Aikaeli & Mkenda, 2019). Dana and Light (2011) noted that entrepreneurship among Sámi is different in form and substance from the commonly accepted mainstream model; Light and Dana (2013) showed the same for indigenous people in Alaska. This implies that when a person from an indigenous group starts a business, it may be difficult for people from different cultures to fully understand the causal variables and rationale behind their attitude towards entrepreneurship (Dana, 2015). Ndemo (2007)

reported that if the Maasai people in Kenya had a choice, they would retain their traditional economic system instead of integrating themselves with the rest of Kenya in a market economy.

The psychological construct of motivation is vital in entrepreneurship research. This construct is conceptualized with the factors that motivate individuals to start and sustain business activities. The literature regarding this phenomenon confirms that the motivation to start a business is the result of different factors, including economic and non-economic factors, such as the desire for achievement and independence, personal development, improved social status, and recognition in the community (Isaga, 2019). These factors are generally divided into two categories: "pull" and "push" factors. Pull factors that motivated entrepreneurs to start a business include autonomy, independence, social status, and greater personal control, and on the other hand, push factors include job desertification, insufficient salary, and necessity (Isaga, N. (2019; Kirkwood, 2009). Pearson and Daff (2014) point out that the scarcity of official statistics on this population makes it challenging to conduct a specific analysis describing their education, socio-demographic profiles, and professional entrepreneurial and non-entrepreneurial experiences. According to Pearson and Daff (2014), barriers can also be related to resources, such as economic resources, transportation, and culture, including the community's practices and values related to the gendered social division of labor.

Indigenous female entrepreneurship literature has been analyzed through the lenses of gender-equality achievement, indigenous women empowerment, and business capacity building (Croce, 2020). In some indigenous communities, which are primarily male-dominated cultures, studies highlight that the involvement of indigenous women in entrepreneurial activities presents them with opportunities to achieve gender equality, better well-being, and personal and economic empowerment (Croce, 2020; Moyle & Dollard, 2008). Croce (2020) and Wood and Davidson

(2011), in their study of Australian Indigenous women, concluded that push factors—for example, the willingness to help members of the community escape poverty or to give children the same opportunities afforded to their non-indigenous counterparts—are more important for indigenous women than pull factors, which are based on individual accomplishment and financial access. Helping family members is also a motivating factor among the Maasai community, as noted among Melanue women, indigenous Malaysian women who sell sago-based food products (Taibi, Ahmad Ishak, & Tuah, 2018).

Witbooi and Ukpere (2011), in their study about indigenous women in Africa, highlighted the double discrimination that indigenous women face with regard to accessing financial resources compared to male entrepreneurs. Some conceptions of entrepreneurship, such as internationalization, entrepreneurial creativity, and innovation, have not been analyzed in this young indigenous women entrepreneurship literature (Witbooi & Ukpere, 2011; Croce, 2020; Lituchy, Reavley, Lvina,& Abraira,2006). A prominent characteristic that emerges in indigenous female entrepreneurship is the attention that indigenous women entrepreneurs pay to the social well-being of their indigenous community members, and formal, informal, or traditional indigenous women are knowledgeable about their indigenous community (Croce, 2020; Lituchy, Reavley, Lvina,& Abraira,2006; Witbooi, & Ukpere,2011).

There is no single accepted definition of indigenous, and discussions regarding indigenous people, culture, rights, practices, and philosophies remain contentious (Petrovic & Mitchell, (Eds.). 2018; Chinemeet al., 2022). In terms of definition, some criteria are consistent, such as self-identification, self-regulation with its own traditions, descent from pre-colonization inhabitants, and a socioeconomic contract from the surrounding society (UN, 2023). A United Nations-

recognized and frequently cited definition of Indigenous people has been provided specifically in relation to the problem of discrimination against Indigenous populations (UN, 2023);

> Indigenous communities, peoples and nations are those which, having a historical continuity with pre-invasion and pre-colonial societies that developed on their territories, consider themselves distinct from other sectors of the societies now prevailing on those territories, or parts of them. They form, at present non-dominant sectors of society and are determined to preserve, develop, and transmit to future generations their ancestral territories and their ethnic identity, as the basis of their continued existence as people, in accordance with their own cultural patterns, social institutions, and legal system. (UN, 2023)

This paper will adopt the UN definition of "indigenous" as it is comprehensive and provides relevant criteria for this research. Importantly, the definition incorporates the earlier stated criteria of self-identification, self-regulation, descent from pre-colonization inhabitants, and socio-economic contrast (Petrovic & Mitchell, (Eds.). 2018; Chinemeet al., 2022).

The theoretical conceptualization of contemporary indigenous rights in Africa emerged around the early 1990s (Ndahinda, 2011). An examination of the subsequent activism for recognizing and protecting indigenous rights in Africa shows that these constitute the central ideas upon which the movement was created (Ndahinda, 2011). In Tanzania, indigenous Maasai populations are mainly found in northern districts like Monduli, Simanjiro, Kiteto, and Ngorogoro, as well as in other parts of the country like Morogoro, Iringa, Tanga and Mbeya regions. The social organization of Maasai society is very complex, just like the Maasai identity itself. In a study dedicated explicitly to the Maasai, it has been asserted that: "Pastoralists solved the manifold problems of maintaining sufficient stock and access to grazing and water in a semi-arid

environment to ensure their own survival by coming together in small, mobile herding units while at the same time maintaining wide-ranging links throughout the society, based on age-sets that united all the men of a given age in a single comprehensive institution" (Spear & Waller (Eds.) 1993).

Indigenous Maasai people are generally divided into Iloshon or sections whose names and numbers are not uniform in studies dedicated thereon. The Maasai Association refers to sixteen sections: Ildamat, ilpurko, Ilkeekonyokie, Iloitai, Ilkaputiei, Ilkankere, Isiria, Ilmoitanik, Iloitokitoki, Ilarusa, Ilmatatapo, Ilwuasinkishu, Kore, Parakuyo and Ilkisonko, also known as Isikirari in Tanzania (Spear, & Waller, 1993). Historically, Maasai lived in small settlements (emanyata) set up by the moran (the warrior age set) to protect the locality (Hodgson, 2000). Indigenous female entrepreneurs are members of indigenous African female institutions. Chinemeet al., 2022, noted that indigenous female entrepreneurship is described as a business model grounded in culture while providing economic and environmental benefits. It echoes cooperation, community, and unity (Chinemeet al., 2022).

Sustainability; The Indigenous enterprise is often environmentally sustainable (Dana, (2015). Joks (2007) noted that Sámi reindeer herders utilized all parts of the slaughtered reindeer in an environmentally sustainable manner. Indigenous women are utilizing their skills in sustainable ways.

2.2. Entrepreneurship Theory

According to Global Entrepreneurship Monitor (GEM) studies, entrepreneurs lead to economic growth by entering and expanding existing markets, thereby increasing competition and economic efficiency. The other side is creating entirely new markets by offering innovative products, which present profit opportunities to others, further spurring economic growth. Kuratko (2011) noted that entrepreneurship firms make two indispensable contributions to the market economies. First, they are an integral part of the renewal process that pervades and defines market economies. Entrepreneurship plays a crucial role in the innovations that lead to technological change and productivity growth. Second, entrepreneurship firms are the essential mechanism by which millions enter the economic mainstream. Entrepreneurship firms enable millions of people, including indigenous women, minorities, and immigrants, to access the pursuit of economic success.

Entrepreneurship definitions point out that it is a dynamic process of vision, change, and creation, entailing ability to recognize an opportunity that requires an application of energy and passion towards creating and implementing new ideas and creative solutions (Kuratko, 2011; 2009b). The characteristics of seeking opportunities, taking risks beyond security, and having the tenacity to push an idea through to reality combine into a unique perspective that characterize entrepreneurs, and it must be understood from three essential perspectives: theory, process, and practice (Kuratko, 2011). Scholarship on indigenous entrepreneurship often extends ideas about innovation to include notions of cultural heritage (and the cultural capital inherent in heritage) that is deployed in ways that create revenue and provide the necessities of life that are often not provided by nation states (Otenyo, Harris, & Askew, 2020; Dana, 2007). Scholarship on indigenous Maasai is couched in resource-based perspectives, which attribute entrepreneurship to the existence of specific community resources. Such resources include knowledge, organizational

capacities, networks, and natural assets like water and land (Otenyo, Harris, & Askew, 2020) and women's entrepreneurship can be defined as women gaining economic independence while also creating job possibilities for others through operations of entrepreneurship (Sector & Ebisi,2022).

The field of entrepreneurship is not based on just one theory; instead, it is a combination of several additional parallel theories that run in parallel. The first theory comes from organization studies and is more focused on questions and variables, functional form, and model specification, and the second comes from anthropology and related disciplines as well as from philosophers of social science and is focused on what has often been called "cultural relativism" (Baker, & Welter, 2020). This might undermine the legitimacy of the entrepreneurship research field since distinguishing it from other fields becomes problematic (Gustafsson, 2004). Defining entrepreneurship and the entrepreneur is often a problem for studies about entrepreneurial activities since there are no universal definitions.

Nevertheless, a definition is essential for studies considering the subject and boundaries of the work, and difficulties are inherent because the definitions transform over time (Hellsing & Olsson, 2010; Morris, 2007). One development that can be outsourced is identifying different kinds of entrepreneurial activity. Former definitions have been more general in contrast to the current ones, which are more specific, for example, female entrepreneurship, minority entrepreneurship, and entrepreneurship based on technology (Hellsing & Olsson, 2010).

To delimitate this study, indigenous women's entrepreneurship will be the investigated subject. The terms entrepreneur, entrepreneurial theories, and entrepreneurship models are all created in the Western world. This has led to problems in solving African entrepreneurship and economic development issues, mainly because of socio-cultural differences between Global North and Global South Countries. The definition adopted by the Tanzanian government for all the

entrepreneurs in the country, which has stayed the same since 2002, is that; small businesses are collectively defined under the nomenclature SMEs (Micro, Small, and Medium enterprises), which are sometimes referred as (MSMEs). This is illustrated in Table 1. The SMEs are known to play a significant role in social and economic development, which is the case also in Tanzania, In Tanzania, SMEs contribute significantly to employment creation, income generation, and stimulation of growth in both urban and rural areas, in turn contributing to the development of the country as a w whole economically socially and even politically. According to the Tanzania Chamber of Commerce, Industry, and Agriculture (TCCIA), more than 95% of businesses in Tanzania are small enterprises, and SMEs contribute about ⅓ of the country's Gross Domestic Product (GDP) and are responsible for generating up to 40% of total employment. The Tanzania Development Vision (TDV, 2025) indicates that about 54.3% of Tanzania's small, medium, and micro enterprises (MSMEs) are women-led businesses and fall under the informal sector.

Table 1: MSME definitions in Tanzania

Category	**Number of employees**	**Capital Investment in Machinery (Tshs)**
Micro-enterprise	1-4 employees	Up to 5 million
Small enterprise	5-49 employees	5-200 million
Medium enterprise	50-99 employees	200-800 million
Large enterprise	100 and above employees	Over 800 million

Source: *United Republic of Tanzania (URT) Policy (2002)* Note: There have been no changes in the recent years.

Penrose (2009) pointed out that small firms' changes in character encouraged several types of research to be done on the changes in a firm associated with growth. This is how the stage

models came to life. The stage models suggest that a small firm moves from one stage to another in pursuit of growth. Small firms move from stage 1 Inception through to stage 5 Maturity (Table 2).

Table 2: Management Role and Style in the Five Stages of Small Business Growth

Stage	**Top Management role**	**Management style**	**Organization structure**
Inception	Direct supervision	Entrepreneurial, Individualistic	Unstructured
Survival	Supervised, Supervision	Entrepreneurial, Administrative	Simple
Growth	Delegation/Co-ordination	Entrepreneurial, co-ordinate	Functional, centralized
Expansion	Decentralization	Professional, Administrative	Functional, decentralized
Maturity	Decentralization	watchdog	Decentralized functional/product

Source: Scott and Bruce (1987)

There are several other studies that have explained the phenomena of small business growth as a life cycle stage through which small firms pass. Indigenous women's group focused on entrepreneurship fall into this category because the government of Tanzania and the Ministry of Industry and Trade in Tanzania categorize all small businesses in the country under the nomenclature micro, small and medium enterprises (SMEs) or micro, small, and medium enterprise (MSMEs). However, the stage models' credibility, relevance, and value remain under strict scrutiny on whether or not to still be used as a base point for explaining small business growth. This is partly because the models describe rather than predict. It is also because most firms make no clear transition; if they do, the transition is only one of the three dimensions.

Many Global South countries, like Tanzania, have many restrictive laws that constrain their citizen's actions concerning entrepreneurship and the running of an enterprise because issues like the provision of information to businesses on relevant fees, levies, regulations, corruption, compliance standards, and contact points at the district level where most of these businesses exist still are not well organized. Other problems hindering new enterprises include the lack of resources like finance and credit, which affects the possibilities for new entrepreneurs to start their businesses and for existing entrepreneurs to expand current ones. Yet another obstacle is the poor infrastructure in Tanzania which present an obstacle for some businesses to function lucratively. Complex bureaucratic systems and difficulty understanding legal issues are other barriers to constructing a business enterprise in the country. These issues are consistent with what has been described in the literature, which has shown that entrepreneurship in Global South countries suffers from arguments about the lack of access to market and capital, two main obstacles to business growth and success (Nkonoki, 2010; Hellsing & Olsson, 2010). Minor entrepreneurs experience difficulties when starting up their businesses and being reliant on the social network means that an entrepreneur needs value, ideas, capital, motivation, information, markets, bureaucratic goodwill, and trust to succeed as an entrepreneur, and that can be provided from a social network (Nkonoki, 2010; Hellsing & Olsson, 2010).

> "Access to finance. Most of our groups own nothing like the land that can help us get loans at the district level or municipal office." Interview with Naletisho group

2.3. Cultural Theory

Culture can be defined as "patterns of values, ideas, and other symbolic-meaningful systems as factors in the shaping of human behavior" and "the collective programming of the mind

which distinguishes the members of one human group from another and includes system and values" (Hellsing & Olsson, 2010; Hofstede et al., 2004). Culture can be analyzed in different levels of societies, for example, indigenous, professional, national, organizational, branch, or culture defined by a civilization (Hellsing & Olsson, 2010). Hofstede 2004 noted four cultural indices which affect entrepreneurship. The indices are; 'power distance,' 'uncertainty avoidance,' 'masculinity,' and 'individualism.' Shane found in 1992 that countries with high individualism and small power distance are more likely to be entrepreneurial (Hellsing & Olsson, 2010).

Indigenous women's groups can be described as a collectivistic culture with low individualism because most of these groups are from diverse clans, including *Laizer, Irmolelian, Ilkerngishu (Irkipiko), Ilaitayok, Irmarumai (Siria) Irmooge, Irmoserenge*. These Maasai women come from different clans, bomas (settlements), to form one group. The culture also affects how the members react to entrepreneurial activities and problems occurring. In Tanzania, there is a strong cultural impact; values, attitudes, and beliefs sprung from the Maasai culture, which is rich and varying because of the large number of different clans which are included in one group (Hellsing & Olsson, 2010; Kim, 2008). Therefore, this thesis will study indigenous women's groups' entrepreneurship behavior in Tanzania with the culture's impact in mind.

2.4 Gender Theory and Household Labor

Gender is used to recognize and understand actions and ideas that shape people's social sex. The research field of gender and household labor focuses on the relationship between the sexes and ideas concerning female versus male behavior (Coltrane, 2010). Theoretical insights

into the operation of social systems regulating gender and producing gender inequality come from various academic disciplines, including sociology, psychology, economics, political science, anthropology, history, philosophy, women's studies, and family studies; ideally, social theories should describe how the systemic organization of politics, economic, families, marriages, neighborhoods, community, and culture shapes relations between and among men and women (Coltrane, 2010).

Since this research will focus on indigenous women's entrepreneurship groups' , it is essential to consider the gender aspects that might affect the results. Gender is a term that symbolizes the social and cultural construction of the different views between men and women in a particular group. In Tanzania, differences according to gender are found in all parts of the society concerning, for example, education, labor, income, domestic power, and religious and cultural aspects (Maasai Remix, 2023). Studies have shown that when women receive a higher income, they administer money in a way that is more useful for the family, such as for food or education for the children. In patriarchal societies like Maasai, the male is the head of the family, meaning that financial decisions are most likely biased. Regarding entrepreneurship, indigenous women's groups tend to be more limited than men. These women have a dominating part of their social network linked to their family and home, which is a barrier to entrepreneurship activities (Coltrane, 2010; Hellsing & Olsson, 2010; Kim, 2008; Naser et al., 2009).

Chapter Three: The Research Setting

This chapter will provide information about the research setting—basic facts and statistics about Tanzania: historical overview, politics, and the economic situation. This information can be necessary to understand the conclusion and statements in the research.

3.1 General Facts about Tanzania

The United Republic of Tanzania (URT) was formed on 26th April 1964 as a union of two sovereign states, the then Republic of Tanganyika and People's Republic of Zanzibar. This union was formed following the revolution in Zanzibar in January of the same year. The country is situated in the eastern part of Africa at 290º and 410º East and latitude 10º and 120º South, occupying a total area of 945,087 square kilometers (364,900 square miles) (URT, 2023; (Campbell & Stein, 2019; TSMP II 2022/2023). Tanganyika achieved its independence from a British trusteeship in 1961 under the leadership of a nationalist party called the Tanganyika African National Union (TANU) and the Zanzibar Revolution occurred less than a month after Zanzibar gained its independence from Britain (Campbell & Stein, 2019). Julias Nyerere, the first leader of this party, was also the president of Tanzania while the vice president was Sheikh Abeid Karume (Campbell & Stein, 2019).

Tanzania shares borders with eight countries: Kenya and Uganda to the north; Rwanda, Burundi, Democratic Republic of Congo, and Zambia to the west; Malawi and Mozambique to the south and the Indian Ocean to the East. Tanzania Zanzibar, which comprises Unguja and Pemba Islands, with an area of 2,654 square kilometers (1,024 square miles), is situated in the Indian Ocean about 30 kilometers east of Tanzania's Mainland. 2 Most of Tanzania lies 200 meters above

sea level with the Kibo Peak on Mount Kilimanjaro at 5,895 meters being the highest point in Africa.

Tanzania is divided into thirty-one regions, twenty-six regions in Tanzania Mainland, and five in Tanzania Zanzibar (URT, 2023; TSMP II 2022/2023). There are 196 councils, of which 185 are in Tanzania Mainland, and 11 are in Tanzania Zanzibar. The population is projected at 64.7 million in 2023. Kiswahili is the national language, with English as a second language. The average life expectancy is 66.41 years (66 years for males and 69 years for females). Tanzania is predominantly an agricultural economy, with agriculture being the source of livelihood for over 60 percent of the population. For both Mainland Tanzania and Zanzibar, the economy has been growing at an impressive rate of 7 percent per annum on average over the last ten years according to the government (URT, 2021). For 2022, the World Bank estimates that GDP growth was 4.6%, marginally higher than the 4.3% growth in 2021 (URT, 2023; TSMP II 2022/2023).

Nevertheless, the country's economic recovery in 2022 remains broad-based, with most sectors rebounding to pre-COVID activity levels. In Zanzibar, the services sector is the most significant contributor to the Gross Domestic Product (GDP), driven mainly by tourism, whereby in 2018, this sector made up 51 percent of the GDP. The nominal GDP per capita was estimated at USD 1,157 for Tanzania Mainland and USD 1,033 for Zanzibar in 2020. The Tanzanian Shilling (TZS) is the official currency (2023 exchange rate is around US$1: 2,300).

Furthermore, there are three central religious beliefs represented in Tanzania: Christianity, Islam, and traditional African beliefs. Tanzania is home to several renowned tourist ‘cultural tourism’ attractions, including Africa’s and the world’s highest freestanding snow-capped mountain, Mount Kilimanjaro, and the biggest lake in Africa, Lake Victoria, can be witnessed astride the Equator. World-famous wildlife enriches the Serengeti National Park and Ngorongoro

Crater, and the highly visited islands of Zanzibar Stone Town and Pemba are listed among the UNESCO World Heritage Sites (URT, 2023; TSMP II 2022/2023). Tanzania also boasts a variety of wildlife, with over twenty national parks and over thirty game reserves around the country. In addition, the country has abundant natural resources, which includes tanzanite, diamonds, gold, coal, natural gas, and a wide variety of gemstones. The democratization of Tanzania has been more peaceful compared with most African countries. In contrast to many other African states on the continent, Tanzania has managed to build a unified nation even though there are more than 120+ different ethnic groups within its borders.

(Map from African-safari-journal.com, (2023-04-01)

3.2 Politics

The political system of Tanzania has been influenced by socialism, which has affected the whole society (Hellsing & Olsson, 2010; Mbamba, 2003). Socialism was the central political system that provided much of everything that would help TANU 'imagine' and 'legitimize' the new nation since its founding in 1964 (Askew, 2002; Pitcher & Askew, 2006) creating a socialist state. In the years immediately following independence, the Tanganyika African National Union (TANU) government declared TANU's support of Ujamaa, policies of socialism and self-reliance (Kessler et al., 2006). The policy decisions made in accordance with the declaration set Tanzania on a unique historical path, moving it toward domestic peace even as its neighbors moved towards factionalism and internal warfare (Breuning et al., 2021). The goal of Ujamaa (socialism) was placed a notch above other countries' declarations of African socialism. Since the Arusha Declaration of 1967, these goals have been presented as the official policy of the state as it nationalized various private interests, including all banks, several food processing, manufacturing, and trading firms, some of the tea and sisal plantations, import-export wholesaling forms, and commercial buildings (Campbell & Stein, 2019). According to the Arusha Declaration, the most crucial initiative associated with Ujamaa was establishing Ujamaa villages throughout the country (Kessler, 2006). This declaration, along with calls for education and self-reliance, laid the foundation basis for a Tanzanian type of socialism with collective villages and the nationalization of foreign banks, insurance, and industrial concern (Campbell & Stein, 2019)

Most of Tanzania's population had previously lived in scattered areas near their small agricultural places. Those who are herders lived close to where they could find pasture and water for their animals, making it nearly impossible to provide them with social services or participate in different activities in the country like politics, health, schools, and other resources which were

available in that time (Nwankwo et al., 2016). The Arusha Declaration sought to help people to live together with harmony, dignity, and respect, insisting that every citizen was an integral part of the nation and had the right to take an equal part in the government at the local, regional, and national levels (Larson et al., 2008).

TANU provided this policy to guide them to build a socialist state and to be self-reliant. The many principles laid down in the TANU constitution were as follows: (a) Absence of exploitation that means a socialist state is one in which all people are workers and in which neither Capitalism nor Feudalism exists; (b) Major means of production to be under the control of peasants and workers means all the products are under the control and ownership of peasants and the workers themselves through their government and their cooperatives; (c) Democracy; (d) Socialism as an ideology. Moreover, the government declared a war against poverty and oppression in the country, a struggle aimed at moving the people of Tanzania from a state of poverty to a state of prosperity (Larson et al., 2008).

Ujamaa is a policy that provided much of everything that would help TANU guide and build the socialist state. This ended after the global economic downturn in caused collapse and cannot be blamed solely on Ujamaa policies. However, the existence of oil shocks in the 1970s strained the economy, Tanzania suffered from the same structural weaknesses as other African states heavily reliant on export crops. In 1972, the East African community hurt Tanzania's hopes for regional trade cooperation due to tension between Nyerere, Uganda's Idi Amin, and Kenya's Jomo Kenyatta. Businesses and organizations which had been nationalized were now restricted for privatization (Mbamba, 2003). Before 1977 Tanzania was officially a one-party democracy with two ruling parties, TANU on the mainland and the ASP in Zanzibar. These two parties were merged in 1977 to create a single unit, the Chama Cha Mapinduzi (CCM). Tanzania was a one-

party state until 1992, and the first democratic multiparty election was introduced in 1995. CCM is the longest ruling party in Sub-Saharan Africa (Paget, 2017).

The emergency of solid opposition in Tanzania is a political milestone and a symbolic blow to the ruling party. In 2017, however, there are few signs that the 2015 contest was part of a process of "democratization by elections," and while 2015 was indeed a turning point, Tanzania since then has grown not more democratic, but less so (Paget, 2017). Another concern for Tanzania's government is low social and political trust among the inhabitants. The reality for many Tanzanians is that ordinary life is difficult since they experience a lack of personal security and resources to make an honest living for themselves and their families. Fear of authoritarianism is also a common factor that affects their lives negatively (Hyden & Mmuya, 2008; Hellsing & Olsson, 2010). Since the beginning of 2015, a sharp authoritarian turn by CCM has constricted the freedoms of speech, the press, and assembly and the space available for opposition parties to operate. Tanzania's government has become intolerant of public dissent, frequently responding to criticism with arrests, license revocations, and state harassment (Paget, 2017; Whitehead, 2012).

3.3 Economy

Africa has a long and disturbing history of experience with outside powers that come to exploit the continent for its natural and human resources in furtherance of its economic and development objectives (Anyu et al., 2008). Africa has been characterized by poor economic growth since the colonial era, although they possess a wealth of natural resources, for example, oil, gas, mineral, gemstone, and forest. Following two decades of sustained growth, Tanzania reached an important milestone in July 2020, when it formally graduated from the low-income country (LIC) to lower-middle-income country (LMIC) status (World Bank, 2021; TDV, 2025).

In July 2020, Tanzania was declared to have attained a lower-middle-income country by the World Bank. Tanzania achieved a gross national income per capita equivalent of $1,080, above the World Bank threshold of $1,036, based on the 2019 GNI per capita. Two other countries, Benin ($1,250) and Nepal ($1,090), joined Tanzania in moving from low-income countries to lower-middle-income countries in July 2020 (World Bank, 2021; Turuka, 2022). There are several reasons for updating the categories, including changes in macroeconomic factors that can influence gross national income, such as economic growth, inflation, exchange rates, and population growth. In categorizing economies' well-being, the World Bank has adopted a universally recognized income measurement system of gross national income. On this basis, the World Bank has assigned countries' economies into four income categories: Low income, lower-middle income, upper-middle income, and high-income (Table 3).

Table 3: World Bank Classification by Gross National Income/Capital as on July 2019 and July 2020 (US$)

Category	**July 2019**	**July 2020**
Low income	<1,026	<1,036
Lower -Middle-Income	1,026 - 3,995	1,036 - 4,045
Upper-Middle Income	3,996 - 12,375	4,046 - 12,535
Higher Income	>12,375	>12,535

Source: *World Bank, 2020*

The middle-income country status is one of the aspirations of the Tanzania Development Vision (TDV, 2025; Turuka, 2022; Kharas & Kohli, 2011). The realization that economic growth alone did not necessarily reduce poverty led the country to higher acceptance of the private sector business and the development of entrepreneurial activities in the sector (Hellsing & Olsson, 2010;

Turuka, 2022). Tanzania Development Vision 2025 was inaugurated in 1999 and aimed at undertaking a socio-economic transformation of the country's economy and people. TDV 2025 was launched following unimpressive macroeconomic policy reforms in the 1980s and 1990s that required Tanzania to embrace privatization, a free market economy, and deregulation.

Launching the TDV 2025 was necessary for supporting future economic growth through many strategies, and among them is to "promote and support investments that enhance inclusive growth," which can not only promote and accelerate economic growth to sustain the lower-middle income status but also take the country to an upper-middle-income country status (TDV 2025). Labor-intensive value-addition activities in agriculture and agribusiness value chains, light manufacturing, and non-farm activities will promote inclusive growth. Supporting the development of a secure middle class in the economy is bound to create better linkages with low-income groups apart from income distribution and ultimately alleviate poverty (TDV 2025; Turuka, 2022; World Bank, 2021).

The middle class has been instrumental in establishing SMEs and job creation, which can immensely contribute to the eight million jobs target of FYDP III. Similarly, supporting SMEs on all fronts, including finance, will go a long way in creating jobs and addressing poverty. The Third Five-Year Development Plan (FYDP III) to be implemented during 2021/22-2025/26 focuses on realizing competitiveness and industrialization for human development (TDV 2025; Turuka, 2022; World Bank, 2021).

Today's Tanzanian economy relies on budget support from several international governments, which will contribute resources to the country's budget directly and contribute greater responsibility for their development agenda. To improve further economic growth and reform needs, regulations foster conditions for entrepreneurship and the development of the private

sector. The literature on foreign assistance to Global South countries, mainly based on cross-national comparative studies, offers a mixed picture. Some scholars argue that foreign direct investment correlates positively with democratization in Global South countries under specific circumstances (Goldsmith, 2001; Dunning, 2004; Brown, 2005; Finkel et al., 2008; Wright, 2009; Findley et al., 2010). However, other scholars argue that there is little evidence to claim that governance aid generally promotes democracy (Kapfer et al., 2007), and some even say that support conditionally decreases the likelihood of democratic transition (Bermeo, 2010a; Bräutigam & Knack, 2004; Kalyvits & Vlachaki, 2009; Knack, 2004). Mesquita et al., 2003, argue that it bolsters authoritarian rulers, and others see it as operating like any other influx of resources, such as oil, increasing rent-seeking behavior and hence working against democratization (Djankove et al., 2008; Morrison, 2009).

Foreign aid may serve the same purpose as valuable natural resources that free governments to be accountable to their citizens (Hoffman & Gibson, 2005). Recent research has raised questions about new donors, like China and Saudi Arabia, whose aid may counteract the democratizing influence of traditional donors, and FDI outward has increased rapidly since it acceded to the World Trade Organization (WTO) in 2001. Announcements of the Chinese "go global" policy in 2001 and the Chinese government's global engagements strategy, the Chinese initiative in Africa's oil sector, in tandem with Chinese involvement more generally, has grown from residual levels to a significant presence with essential consequences for African politics and the continent's relations with the rest of the world (De Oliveira, 2005; Yang, 2022; Zhang, 2022). Despite its initial level of engagement with African States, Chinese FDI has experienced criticism from within and outside the African States. Chinese investment has been blamed for exploiting

natural resources (Shin, 2016; Zhang, 2022; Yang, 2022;) and deteriorating labor conditions and environmental standards (Jauch & Sakaria, 2009; Akorsu & Cooke, 2011).

Chinese goals are to bring economic growth objectives and foreign policy together, guiding trade and investment decisions in African states along with "no strings attached" financial and technical assistance; in fact, this criticism is not unique to Chinese FDI: from the global north, economies has long been the target of similar criticism (Adisu, Sharkey, & Okoroafo, 2010; Claassen, Loots, & Bezuidenhout, 2011; Morgan & Zheng, 2019). The government works actively towards attracting foreign investors through Tanzania Investment Center, which has been awarded a prize for Africa's best investment promotion agency. Present obstacles working against the good investment climate are poor infrastructure, inefficient education of the workforce, and corruption.

3.4 Entrepreneurship in Tanzania

To understand entrepreneurship in Tanzania, it is essential to understand the historical views of the phenomenon. The country's historical background has shaped Tanzania's socio-political and economic development (Nziku, 2014). Before colonization, there were entrepreneurial activities in the country. Products were made with the consumer's interest in mind. The gender differences were at this time significant in the labor area. The work assigned to men gave them more mobility, whereas the women's work was connected with activities at home. The history spans three categories: the pre-colonial period, the colonial period and the era of independence (post-colonial period). Tanzania's pre-colonial period was characterized by hereditary chiefdoms, kingdoms, and empires whose rulers had supreme power. The country had local and international trades with some cottage industries, like woodwork, weaving, and blacksmithery (Rweyemamu, 1979). The local rulers controlled all the activities. During this time,

any entrepreneurial or individual who became socially and economically powerful was perceived as a threat to the ruler and eliminated (Rweyemamu, 1979).

Throughout the colonial period, the policy was adopted to keep the country as a producer of raw materials for European industries while depending on manufacturing goods from colonial countries (Rweyemamu, 1979; Askew, 2006). The policy was deliberately set to limit the participation of indigenous Tanzanians in any business activities. Due to these intentional policies done by European powers in the involvement of business, this resulted in most of the manufacturing, importing and exporting, insurance, and banking activities being operated almost exclusively by Europeans, with a few Asians who were mainly employed as clerks (Dabić et al., 2022).

Tanzanians' participation in business activities was highly restricted, with only very small firms like tiny shops locally termed as 'dukawala' (Dabić et al., 2022). Except for the few Tanzanian chiefs' offspring who got the chance to attend colonial schools for elementary education, which enabled them to undertake clerical duties and some other level of duties in public sectors, no other African was allowed to attend the colonial schools for formal education (Rweyemamu, 1979; Dabić et al., 2022). During this time, colonial rulers introduced commercial agricultural products, such as tea and coffee, integrating with the local communities and encouraging the local population to participate in the production of cash crops and exposing them to new opportunities; however, this caused land shortages in the future that forced them to start looking at non-traditional ways to pursue a livelihood and success (Dabić et al., 2022; Rweyemamu, 1979).

During the independence period, local communities were marginalized in their own country due to the turning of the economy into an international market (Dabić et al., 2022).

Rweyemamu, 1979, noted that in 1961, the year of independence, Tanzania had about 34,581 Tanzanians who held retail trading licenses. Tanzania's economic and social marginalization was part of a deliberate colonial policy to disempower most indigenous populations and rule them easier. This situation made Tanzanians believe they were being treated inferior to other races and that all their African values were considered backward (Rweyemamu, 1979). Women were more marginalized than men during this period due to the solid patriarchal order. Women were also more marginalized in education since fewer schools existed for girls, and the subjects taught reproduced traditional gender roles (Hellsing & Olsson, 2010).

Chapter Four: Mode of Procedure

This study used both primary and secondary 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. Multiple methods used gave the researcher an opportunity to collect the same information from multiple groups, and secondary sources were obtained from the literature.

4.1 Method Approach

This study was performed through qualitative interviews. The questions were not based on a strict survey form but more depth-seeking interview questiones and flexibility to follow the priorities of indigenous women. Qualitative interviews are sometimes described as unstructured or non-standard (Kvale, 1994; Kvale & Brinkmann, 2009). A qualitative interview with research purposes can describe the subject's lived world. The meaning is also to value what the interviewee really is saying and to put this into an understanding of their life context. Focus is directed on words instead of numbers and statistics (Kvale, 1994; Kvale & Brinkmann, 2009). The strength of the qualitative interview lies within the conception of the interviews as everyday situations and the appearance of a normal conversation. This results in an interview where we, as researchers, have less control over the respondents, and they are allowed to influence the direction of the conversation (Holme, Solvang, & Nilsson, 1997). The type of qualitative research interview that was implemented in this study is the semi-structured interview. The specific types of interviews engender a more flexible approach session. This evolving interview is conducted in the dialogue

between a researcher and a respondent and depends on the interaction between Indigenous women groups (Kvale, 1994; Kvale & Brinkmann, 2009). To ensure that all of the participant's answers are heard and noted, I used a speech dictation device to record the interviews. This was voluntary, and if any of the participants would not want the session to be recorded, that wish was respected.

4.2 Participant Observation

This involves a close interaction between the group members being studied and building rapport (Atkinson, 2007; Hammersley, 2007). It entails living within the community under study and recording the obtained information and observations in a descriptive format that depends on the researcher's interpretations (Kumar & Wallace,2016, May). In this study, the method was used to understand the behavior of the respondents regarding their groups in their settlement. The researcher participated in meetings, training, milk collection, and bead-making work.

4.3 Sampling

The sampling phase of the research is crucial for the results. The sampling technique is based on purposive sampling with the aim of having respondents who are aware of what was going on. In this study, I am not attempting to find conclusive answers for a whole population but rather to emphasize some women's personal views and thoughts and distinct focus on quality rather than quantity in the sample of interviewees. To be able to present a result and reach the aim of the study the amount of interviews has been nine indigenous women's groups.

4.4 Secondary Sources

Secondary data sources consist of sources of data and other information collected by others and archived in some form about Indigenous Women groups. These sources include government reports, books, archived data sets and information services, and journal reviews.

Chapter Five: Presentation of Results and Analysis

This chapter will present the results of the study to offer a good overview of the indigenous women's groups in Morogoro and Manyara regions in Tanzania.

5.1 Background of Indigenous Women's Groups

My visits to these groups were always in the afternoon because they are pastoralist communities, and my initial visits to meet with all the groups are always done the day they have their meetings. PAICODEO supports these groups by providing the training which resulted from the capacity building and needs gaps identified by the indigenous women's gfroups at the beginning of the group formation. Indigenous Women Groups highlighted, among other things, that they are supported by PAICODEO, including but not limited to training on entrepreneurship skills if they decide to pursue a business idea. Each group should not exceed a group of twenty-five women. Other topics are women's rights related to land and conflict resolution, and climate change. PAICODEO staff would visit and guide them, training different representatives of women group so that they can share their ideas from other groups out the region, and some of these women in return trained other women within their respective settlement (Maasai villages). My discussions with indigenous women's groups revealed that the women had big dreams and ambitions and wanted to make a difference in their lives and families. Indigenous women's groups have decided that this would only be possible if they worked collectively in a group and not individually.

Indigenous women's groups believe that success is better achievable with a small number, and they didn't consider any clans' backgrounds, but it was an open group for women who are coming from diverse clans, which are *Laizer, Irmolelian, Ilkerngishu (Irkipiko), Ilaitayok, Irmarumai (Siria) Irmooge, Irmoserenge*. In this sense, they did not and still do not allow any

men to join the group because most men always want to control/dominate and take leading roles, whereas their main idea for creating the group is to empower and lead themselves without the help of male roles.

Kikundi cha Namelok (Namelok - Sweet, great expectation Group), 2022

The groups started when each member agreed to contribute an amount of 10,000 Tsh weekly or monthly depending on the groups' rule as start-up capital, and some groups decided to buy and sell milk, calves, poultry, dairy cows, and bead making works as the source of income for their groups. Indigenous women's groups understood that female ownership of their own cows or properties is possible and easier through voluntary groups than individually and safer from their husbands. Indigenous women's groups provide freedom, their own leadership, independent of male control, to buy their own cattle, produce beadwork (which they have done for generations), and work on sustaining their small-scale businesses. Most of these groups I met had prior

experiences working as groups and failed because the men in their settlements borrowed their cows, but they never paid them back, regardless of their efforts. Others faced similar challenges of capital, limited access to the market, and limited access to water.

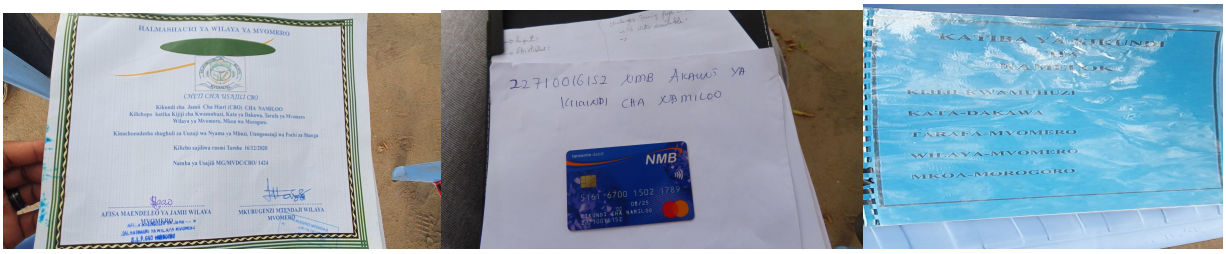
Table 4: Formation of Indigenous Women Groups

Name of Group	English Name	Village	District	No. of Members	Year est.	How formed
Kikundi cha Newang'ani	Group of Bright Light	Sokoine	Mvomero	22	2016	Paicodeo visit to the village
Kikundi cha Naletisho	Group of Great Expectations	Dakawa	Mvomero	26	2017	Our kids and church meetings
Kikundi cha Naselian	Group of Strong Hope	Mang'ahe	Mvomero	21	2017	From women in the village
Kikundi cha Enyora	Group of Love	Manyara	Babati	26	2018	Vikoba at the village
Kikundi cha Namelok	Group of Great Expectations	Makuture	Kilosa	33	2018	From women in the village
Kikundi cha Newang'ani	Group of Bright Light	Twatwatwa	Kilosa	24	2018	Our kids and church meetings
Kikundi cha Nalepo	Prosperity Group	Morogoro Town	Morogoro Municipality	14	2018	Paicodeo visit to the village
Kikundi cha Nalepo	Prosperity Group	Parakuyo	Kilosa	25	2019	Paicodeo visit to the village
Kikundi cha Naisula	Winners' Group	Melela	Mvomero	18	2020	Paicodeo visit to the village

Source: Interviews, 2022

One of the main strategic plans that these groups are doing so that they wouldn't face setbacks again, as what happened to the Namelok, Naisula, and Newang'ani groups, is after receiving the PAICODEO training, each group would have to create the *Katiba* (Group Constitution) which provides roles of each member in the group, responsibilities of their chosen leaders and members in the group, sources of their income, member attributes, rights of each group member, history of the group and membership limit. The group constitution is a detailed plan on how the group works and how often groups meet and gives the group a sense that they will know

what they are doing. It also provides a plan for the group for choosing their leaders and change if someone misuses the role given. Each group has a part to be recognized as a community-based organization (CBO) and each group will have a Group Constitution, Open Bank Account, and be registered as CBO. These were the new ways that these groups mentioned during group discussions compared with the previous work that failed due to lack of Group Constitutions that could have guided them and provided each leader and individual roles and responsibilities in the groups. The photos below show a sample of a group's constitution, registration certificate, and bank account, which is written in Swahili, the national language used in the country.



The photos below show the types of equipment received from Heifer International and Care International with help from PAICODEO.

All members democratically governed indigenous women's groups, and each has a constitution that portrays the roles and positions of the group's leaders and the resources of each group accordingly.

PAICODEO currently oversees the indigenous women's groups, but some groups have received training and technical aspects for their equipment and donated resources, like refrigerators

and other tools necessary for them to start milk processing. Most of the women in the groups are livestock keepers with an average of 2 cows and 15 calves in some groups, and others are looking to the same ways because it is one of the things they are familiar with.

Table 5: Indigenous Women Groups Activities

Name of Group	English Name	Village	# Cows	# Calves	Milk Production and/or Marketing	Milk Sold per Week (Liters)	Beadwork	Emergency Support
Kikundi cha Newang'ani	Group of Bright Light	Sokoine	2		Y	400	Y	Y
Kikundi cha Naselian	Group of Strong Hope	Mang'ahe	0		Y	40	N	N
Kikundi cha Newang'ani	Group of Bright Light	Twatwatwa		12	Y	10	Y	N
Kikundi cha Naletisho	Group of Great Expectations	Makuture	2		Y	15	Y	N
Kikundi cha Naletisho	Group of Great Expectations	Dakawa	0		N	0	N	N
Kikundi cha Nalepo	Prosperity Group	Parakuyo	0		Y	35	Y	N
Kikundi cha Nalepo	Prosperity Group	Morogoro Town	0		Y	30	Y	N
Kikundi cha Naisula	Winners' Group	Melela	1	15	Y	0	Y	N
Kikundi cha Enyora	Group of Love	Manyara	0		Y	45	N	N

Source: Interviews, 2022

5.2 Diverse Uses of Their Groups

The motivation for entering into entrepreneurship was quite similar for all of the respondents. I identify pull factors in all of the women groups' stories concerning why they started entrepreneurship activities apart from their normal activities at their settlement. These include: fulfilling their dreams, being financially independent, and empowering themselves defined, I shared earlier, as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes" (World Bank, 2011: 1; Ondicho,

2022). Another stated objective is to cater to multiple needs and responsibilities, such as taking care of their children-paying schools' fees, medical expenses, and other minor emergencies without depending on their husbands or waiting for approval from male figures in their lives. Women's empowerment is a multifaceted process involving individual and collective awareness, beliefs, and behavior embedded in the social structure of a cultural context which acquires and uses resources genetically to reach achievements that were previously denied to them (Kabeer, 1999a, 2001b; Huis, Hansen, Otten, & Lensink, 2017a; 2019b)

5.3 Successes and Barriers

Indigenous women's groups' success is based on a number of activities the group is doing, and in my research only one group was doing well while other groups were still struggling with different stages of development. But indigenous women's groups are viewing their efforts favorably in compared to doing nothing. The Newang'an group in Sokoine was the one that did well compared to other groups interviewed. This group was able to establish their own station as the main point for their product. They are reaching a higher number of customers in milk selling and they shared that they have done different things prior to the activities they are doing now.

> "Getting something to do as a woman is an actual success, Not only depending on our husband for things like buying sugar for tea, soap, clean water to use in the household, and other needs for ourselves is the biggest success. Getting knowledge on how to do this business instead of staying at home".

Left: Newang'an Sokoine Station and Right: Naisula group 15 Calves. Group Success.

I shared in my introduction that as a young boy, I grew up witnessing my mom participating in and trying out different types of small-scale businesses apart from doing her normal daily activities in the Maasai community. This business always ended up shutting down or operating without a good return on its investment at different stages of its growth, and some of the reasons for this involve the shared ideas that these women groups are doing now compared to their previous experiences. As a primary and secondary school student, I saw my mom (Amina Madukuli) give me all the needed support to finish my education well. I am always very inspired by these groups in my community, and they play an essential role from individual to the group. At a young age, I did not have shoes, but after my mom participated in a small business like this, she was able to buy my young brothers, my sisters, and me some school supplies such as shoes, exercise books, school contributions, snacks at school, and fixing my bike, which after school we would use to fetch water for home use.

Some other groups I spoke to, apart from depending on milk and beadwork to support themselves financially, were also involved in renting farms as a group for pursuing farming activities. This was because most of these women could not own land individually, but as

registered groups could own and do farming business. Indigenous women's groups as explained in their constitution, refer to the actor's capacity to process social experiences 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 each group member to act and make decisions without being influenced by anyone. The main factor for entering the business is empowerment and economic decision-making. They have decided to do something to improve their families' situations and surrounding extended families in their settlements. Some groups have mentioned that their groups are the source of their employment. This was in line with what I expected based on the literature and other research I read in advance (Ottenyo, Harris, & Askew, 2020; Nziku & Henry, 2020; ILO, 2017; Isaga, 2018; Nziku, 2014, 2018; Olomi, 2001, 2009; Stevenson & St-Onge, 2005; Ndemo, 2005; Smith, 2015; Hodgson, 2011; Homewood, Kristjanson, & Trench, 2009; McPeak, Little, & Ross, 2011; Laltaika, & Askew, 2021; Bluwstein, Lund, Askew, Stein, Noe, Odgaard, & Engström,2018; Abbink, Askew, Dori, Fratkin, Gabbert, Galaty, & Turton, 2014; Fratkin & Mearns, 2003; Börjeson et al., 2008). In summation barriers include: access to finance, and adequate support systems, poor access to information and advice, low low development of indigenous women entrepreneurs, and limited access to basic infrastructure and services.

Conclusion and Proposal to Continue Research

In this last chapter, I will present my study conclusion, followed by suggestions for further research. These conclusions and suggestions emerged from the research questions and the aim of the study.

6.1 Aim of the Study and Research Questions

This study aims to create a deeper understanding concerning the cultural background's impact on indigenous women groups' entrepreneurship in Maasai societies (involving women from diverse clans). I hope this research's outcome will create possibilities to construct theories applicable to indigenous women's communities.

- Why do indigenous women engage themselves in entrepreneurship addition activities, and how does this influence their livelihood outcomes?
- How were these indigenous groups formed?
- What are the benefits of being a part of indigenous women groups, and what are the impacts of indigenous women's entrepreneurship on gender relations in the household?

6.2 Conclusions and Recommendations

In addressing the overall aim and objectives of the research, this study has provided an analysis of indigenous women's groups in Maasai settlements, benefits accrued at the household level, and how these have enhanced access to education for their children. This research has discussed the findings and gained deep insights that permit the researcher to make the following proposal conclusions. The primary motivation for indigenous women to undertake group entrepreneurship activity was a desire to diversify and fulfill their dreams, be financially

independent, empower themselves, and cater to multiple needs and responsibilities such as taking care of their children-paying schools' fees, medical expenses, and other minor emergencies without depending on their husbands or waiting for approval from male figures in their lives. It was seen as crucial for these women to gain economic independence. Entrepreneurship is, therefore, a very important pursuit for indigenous women. A small community firm like indigenous women's groups needs to get proper guidance and support for their particular business to grow.

Seek first adequate knowledge of a business before rushing into doing any kind of business idea they have. Small business owners can do this by enrolling in training programs and courses on business administration conducted by various educational institutions in their respective regions, like Mzumbe, Sokoine, and non-government organizations like Heifer, PAICODEO, and Care International. Attend training programs on small business management subsidized by the government and run by organizations like the Small Industries Development Organization (SIDO), the Board of International Trade (BIT), and the Tanzania Chamber of Commerce, Industry, and Agriculture (TCCIA). These organizations offer a number of things to support small and medium enterprises in Tanzania, including training, technology development, extension services, marketing and information, and financial services. Training, especially for indigenous women doing work that suits them and their personalities, will motivate and strengthen their small businesses to run successfully while equipping them with adequate business knowledge. This will eliminate the problem of lack of education and training, especially for these groups, lack of background and experience, improper record keeping, and low capacity to produce business plans.

It is important to these groups to have or seek education about credit providers like banks and other financial institutions to improve the issue of access to finance because some of the respondents were positive about getting or considering loans to increase their business equity, but

some of the ideas they have still face challenges and it is important to know both sides of taking a loan and also ensure transparency, efficiency, and effectiveness of their activities. Overall, the indigenous women's groups have a positive experience from being entrepreneurs in their country; the women do not express that they feel any disadvantages according to their gender. The problems these women have faced are foremost related to access to capital and information.

The government, as it is, plays a significant role in promoting the growth of small and medium enterprises, making a major reform on small and medium enterprises policy which will guide and provide a suitable environment for all small-scale businesses. The government should provide a framework that first promotes products produced by local people, which will help encourage small-scale businesses. This can be through special credit available to all groups, not only to those in power, and these packages will help very much with capital, as among the issues most of the respondents explained. Establish a business registry system accessible at the local level and links to other registries involved in the business start-up. This should include providing information to businesses on relevant fees, levies, regulations, compliance standards, and contact points at the district level where most of these businesses exist. The government should invest in research and development to get what can be done to improve small and medium enterprises, and that should go with the comparison with other sectors like agriculture, climate change adaptation or by coming up with new ideas and this, in general, will help in improving the challenges faced by small and medium enterprises in the country. Provide classes starting from primary school to higher institutions and develop the parastatal organizations which will oversee activities of small and medium businesses in the rural areas especially provide financial assistance, information, advising, and conduct visits and courses to registered community-based organizations. Improve transport and availability of electricity in all parts of the country. The government should ensure

that all public institutions should provide training courses special for small-scale businesses and have a larger sample of research for credible solutions to be drawn and that significant problems are identified and solutions to them are worked out not only for the benefit of small firms, but also for the Tanzanian community and the government as a whole.

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