

GENDER AND DEVELOPMENT RESEARCH CLUSTER

**AGDER UNIVERSITY COLLEGE
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**Differences in Familism and Economic Decisions
Between Female and Male Entrepreneurs:
The Case of Fish Traders in
Dar es Salaam, Tanzania**

By

Joseph A. Kimeme

Research Report No. 44

December, 2005

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Many studies attempting to explain income differences between self employed men and women in developing countries have focused attention on differences in the two sexes to access critical resources such as credit, education, time and networks, factors which are external to the subject. Little, however, have been done in terms of factors ingrained in the subject's belief system. Although this study is exploratory and views familism as a cultural factor embedded in a person's belief system it assesses the influence of familism on economic decisions made by men and women fish traders.

The study finds that while the level of familism is equally high for men as it is for women, it leads to involvement in longer term expensive projects among men and shorter term ones among married women. The study suggests that effective interventions aimed at promoting African entrepreneurs should take the entrepreneur's accepted obligations to the extended family into account.

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African Entrepreneurship and Women

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1. INTRODUCTION

An increasing number of studies on economic differences between men and women, have concluded that the “living earned is not equal for men and women” (Robertson, 1998: 109). The most frequently given reason for this difference is the differential access to critical resources between the two sexes. The most critical resources being cited include credit, education, time and networks (Robertson, 1998; Horn, 1998; Hyuba and Turibo-Habwe, 2000). It is also posited that due to lack of resources fewer women than men are in business and that therefore most of those involved do not perform as well as their male counterparts.

Common to these observations however, is a focus on factors external to the entrepreneur, which imply that when resources are equally accessed by male and female entrepreneurs, their businesses performance would not differ significantly. Yet it would seem plausible that certain biological differences between men and women such as child bearing and breastfeeding tend to define different non-biological roles between men and women such as child rearing.

Being uniquely attached to the biological survival of human life, especially just before and immediately after its birth in the world, women, and particularly African women assume the responsibility of being the primary feeders and protectors of infant human life. This way society is easily drawn into assigning a child rearing status upon women even where men could be equally competent or even better qualified for the task. Consequently, and since infant human life is the least mobile, domestic confining status is easily assigned to women. To the extent that social statuses are built on the backs of reproductive-biological differences between people, the issue then becomes a gender issue. (<http://www.geocities.com/WestHollywood/Stonewall/5745/defn.html>, 2002).

What happens when child bearing do not happen in a woman's life or when children grow up? Do women perceive their gender roles as similar to those of men? Can this perception (as a gender dimension) be applied to members of the extended family so prevalent in Africa? Whatever the extent, does such perceptual differences, if any, account for differences in economic decisions made by men from those made by women? Or perhaps, can it be said that entrepreneurial decisions are perceived in a gender-neutral manner?

This study therefore set out to investigate possible differences in family bonds (familism) between male and female fish traders and possible influences these have on the type of economic decisions made by the traders.

2. FAMILISM AND WOMEN ENTREPRENEURS

As a concept, familism is understood to be the perceived strength of family bonds and the sense of loyalty to family (Luna and Young Mi, 1972). It denotes a commitment that supercedes attention to individual contributions and rewards and, implies strong values for 'exclusiveness' of the kin structure. Characteristically, familism divides society into insiders and outsiders, sacrifices the needs of an individual for those of the insider group and sacrifices present fulfillment for future reward. Additionally, it believes that family assets and resources belong to the in-group and should be used for the good of the whole group. It unconditionally supports other family members and believes in the need to perpetuate the family.

Familism is regarded as a characteristic of all families in all cultures, the difference only appears in terms of the strength with which it is expressed on a continuum ranging from very strong to very weak (Luna and Young Mi, 1996). This universality is a testimony to its importance. It has been argued that, on the average, 75% of companies in developed market economies are family controlled and accounts for about half of employment as well as GDP activity (Harvey, 1994 in Poutziouris, et al, 1997).

Being the oldest institution on earth, a family, is understandably the basic life supporting unit responsible not only for life creation but for its protection and development as well. Thus, at the economic level, empirical evidence is mounting to show that, most business startups obtain their initial capital from family members (Hyuba and Turibo-Habwe, 2000)

It has been found that, even in economies that provide free public services people of diverse ethnic groups turn to families for their first source of support (Luna and Young Mi, 1996). Yet the existence of public services, be it elderly care or other forms of social security, is recognition to the fact that dependence on one's family is limited. Among the reasons for this limitation could be the incompetence of a family head, physical and other forms of incapacitation as well as the literal death of a key family member. In most African countries, where even basic public services are normally lacking, the mitigation for insecurities falls not only on the nucleus family but on the extended family as well.

Thus, familism may be seen as a source of start-up capital and a buffer in case of economic hardship or failure. The key question is what role does familism play after business startup? Does familism contribute to business failure or business success?

Literature on this matter is scanty, inconclusive and divided. Edward (1997), writing about the Confusion ethics, states that every family member of that belief is obliged to generate revenue for the family and to obtain only a portion of it, with the rest belonging to the family as a whole. This creates a pool of resources for reinvestment into the family firm in a way that is necessary for business growth.

On the other hand, familism is accused of having a number of economic drawbacks such as nepotism, lack of incentive for hardwork among family members, incompetence of family members and the tendency to have more mouths to feed than hands to work with.

Empirical evidence on familism as a gender dimension is scanty, but some studies have already suggested that, indeed women are household bound in their entrepreneurial endeavours. For example, Sorensen (1997), found that of the different maize trading categories of Iganga maize traders in Uganda, none had as many women as the "Kadongo Kamu" (one bag) category. It is ironic that even in this category women could not dominate but were as many as were men. Sorensen offers for explanation that women concentrate in this category not only because the category requires small startup capital and needs no skills or equipment but also because the category is strongly linked to the household. Women can trade at that level without leaving their homes and without ever risking their families to go hungry because they trade in foodstuff. Sorensen's study, however, does not tell whether male maize traders were less familistic than their female counterparts.

Robertson (1998), studied market trading in Nairobi with a gender perspective. She found out that there was a tendency for divorced and the landless women to be more involved into full-time, urban-residence trading. This suggest that there exists gender division of labour which assigns to women responsibilities which tie them to domestic matters for the most part of their time. Robertson states that such activities include child rearing, cooking, laundry, weeding and other farming tasks. Yet her study too does not tell whether these urban women traders are less family oriented than their male counterparts or their rural female counterparts and does not tell whether that has any influence upon their choice of business options.

2.1 Research Objectives

The general objective of this study was to investigate the influence of familism on economic choice. Specifically, the study desired to investigate the relationship

with which gender had with familism and familism had with decisions to grow the business.

2.2 Justification

A study on familism as a gender dimension seemed justified because, although both familism and gender have been studied before, they have not been linked together as related concepts, which can help in the analysis of entrepreneurship. The present study therefore contributes towards filling this knowledge gap.

The choice of fish trading as a sector of focus was also justified as argued shortly. At the core of familism is the issue of survival. Insecurity creates the need for public insurance and financing systems and where this cannot be relied upon, familism becomes an important alternative. Familism gives most entrepreneurs startup capital and a hedge against economic hardships and failure.

The best place to study familism therefore must be where many incidences of insecurity are taking place. Trade happens to be just such a sector. Trade is a business sector in which there is stiff competition because of easy entry. In order to make some profit, transaction costs must be kept low. This puts pressure on traders to transact simply on the basis of trust. Yet, trust is not common in Africa (Sorensen, 1997) and especially among people whose basic needs of food and shelter are hardly met (Maslow, 1943). Thus, trade was taken as good ground on which insecurity should be frequently encountered and therefore the entrepreneurs' resolve and disposition to familism should be easily studied.

3. METHODOLOGY

In order to avoid the dominance of preconceived ideas and conceptions, it was necessary to incorporate the actors' approach in our observations. The actors' perceptions of reality translate into their actions (Trulsson, 1999; Kristiansen and Mbwambo, 1999) and had therefore to be studied. This called for a case study approach which allows for effective examination of contemporary events in their "context" (Yin, 1994:13), which is what Seur (1992:138) calls the "personal and shared life-worlds". The approach provides "valuable insight" (Nichols, 1991:13) and detail into the social context of the survey results.

Data were collected in Dar es Salaam through interviews by the help of an interview guide. However, observation was always in use to triangulate the results obtained.

To obtain a comparative advantage, both men and women entrepreneurs were interviewed. In the process seven respondents were interviewed including four women and three men but only four (two male and two female) fairly different cases are reported to avoid monotony.

Open-ended questions were used to explore the trader's demographic and social economic information, attitudes and roles performed for the extended family. The type of economic choices made were investigated, inter alia, in terms of importance attributed to savings, investment, consumption, diversification and whatever else was deemed important by respondents.

On the average, the in-depth interviews took a total of two hours, which were occasionally split in two or three separate visits. Names, locations and rough profiles of potential respondents were discovered using snowballing techniques. Subsequently, a decision was made to interview those who appeared to have the potential to provide rich data.

Data collection and data analysis were greatly interwoven. Ideas from one case were rolled over and compared with the next and other cases in consonant with the explanation-building technique so as to contribute to theory building (Yin 1994).

4. Presentation of Case Study Results

4.1 General Personal Attributes

The four reported cases include two male and two female entrepreneurs. Their ages range from 26 to 56 years. Except case 1 whose education ended at the primary level, the other three completed between 11/12 years (Forms IV) and 13 years (Forms VI) education as shown in Table 1.

Table 1: Background Characteristics for Interviewed Traders

Case number and Trader name	Sex	Location	Age	Fish Traded	Education In years
Case 1: Jaraj	M	Dar	26	Table	7
Case 2: Gordon	M	"-	33	Table	13
Case 3: Neema	F	"-	32	Table	11
Case 4: Joyline	F	"-	56	Table	12

Notes: -u = unknown
-Source: in-depth interviews

4.2 Narrative Accounts of Fish Traders

Case 1: Jaraj

Mr Jaraj is aged 26 and single at the time of interview and has been in fish trading for about six years. He is a junior partner to his “brother” in running a retail shop for table fish supplied from Mwanza. Their shop is located along a narrow street between Shekilango road and Ubungo bus stand area in a moderately populated residential neighbourhood.

In a typical week he sells about 400 kilos for about Tshs. 600,000/=. When all costs have been deducted (the magnitude of which he did not like to reveal), he gets a share of between 30 and 40 percent.

Although he was not married, Mr. Jaraj had a fiancée. He stated that he would love to get married even on the very day of interview to stay free from the AIDS scare. His only problem was the lack of a steady income with which he could carry out the necessary preparations for marriage.

When asked to elaborate the nature of these preparations, his answer revealed that he was primarily concerned about raising a family and was already being influenced by this concern in his decisions. He explained that marriage can quickly result in the birth of children. This would not be proper if he did not have a home of his own. Jaraj put it this way, “Living in a rented house is very inconvenient for a family man. Most landlords in Dar es Salaam are very troublesome and I don’t want to inconvenience my family because of conflicts with landlords.” Thus, Jaraj stated that his self imposed precondition for marriage is to build at least two bedrooms and a sitting room before getting married.

His major constraint for building such a “small” house was the lack of money. He was seriously considering to break partnership with his “brother” who in real terms is his nephew and older than him. He thought that independence from his “brother” would earn him a better and consistent pay. He was only sticking with him for a while because he had not raised enough capital to break away from a person he ought to respect for bringing him to Dar es Salaam and teaching him business.

Originally, Jaraj is from Tanga and a member of the Zigua tribe. He is the second born in a family of four brothers and a sister, their first born. Both his parents are peasants. His education could not go beyond primary school and after completing standard seven in 1995 he tried some agriculture and poultry but could not achieve any reasonable progress. Therefore, when in 1996, his “brother”, then living in Dar

es Salaam, went to Tanga to invite him into this “partnership”, he at once agreed and has since been fish trading.

Mr Jaraj was revisited two weeks later, to obtain information on the whereabouts of other informants. He was found busy, following up on a friend who promised to lend him a big sum of money. They had agreed to meet at a bar, where they hoped to conclude the deal. Jaraj stated his plan as to borrow 200,000/= from his friend and establish a trading business of his own. He was confident that he would repay the money with interest within two months and would still have enough capital to continue his own business.

When asked as to the premise, he indicated that the current fish trading premise had only been leased and the lease agreement had just expired. He hoped that with a good amount of cash, he could lure the landlord into leasing the premise to him rather than to his “brother”. He argued that this was ‘fair game’ because he was the one doing all the dirty job but the bulk of the income went to his “brother”. Looking at me, Jaraj said, “I know I can repay the money within two months and still remain with enough money to run the business, does your organisation lend out money? Please borrow me money and I will repay you promptly.” To this request, I declined.

Case 2: Gordon

Mr. Gordon is the owner of three fish shops in Dar es salaam one of which is located at Ubungo-Shekilango area being operated by Mr. Jaraj. I met him while visiting Mr. Jaraj at the Ubungo-Shekilango shop on a revisit. On this day there were some power supply problems at the shop due to delays in the payment of power bills. Gordon was concerned that the fish might get spoiled, so he came to inspect its condition and fortunately found it still good.

Mr. Gordon is of a Kurya tribe and grew up in and around Musoma, a regional town on the eastern shores of Lake Victoria. At the time of interview, he was 33 years old with a maximum education of form six, he had been in the fish trading business for the past 15 years. He was married to one wife and had one child. His household however, had four more people, including a brother’s son, a sister’s son as well as a houseboy and a housegirl so that seven people were living under one roof.

Gordon voiced a number of discontents for the manner in which fish trading was now turning out to be. Kenyan’s had invaded Tanzania’s fishing waters with greater purchasing power so that getting fish from his regular suppliers in Musoma

was increasingly becoming expensive and being transacted on cash basis. "In the past" he said, fishermen sold fish to cyclists at the beach on credit. In turn, these carried fish into Musoma town where it was again sold to deep freezer owners on credit who then "sent them to me in Dar es Salaam by buses and on credit. I would then, and after sales, be the first person to remit cash back into the chain which would offset all debts upstream to the fisherman."

Gordon laid part of the blame on erratic supply of electricity in Dar es Salaam which occasionally leads to fish spoilage or failure of deep freezing equipment. Either way, economic losses become unavoidable. When this kind of economic failures happen fish traders find it difficult to honour their financial obligations to their suppliers and distrust develops in the chain making things more difficult for everyone.

Gordon also complained that, the Dar es Salaam market was increasingly being flooded with fish due to an increase in the number of marine water fish suppliers. Due to lower transport costs, marine water fish was cheaper than his product and compelled him to settle for much lower profit margins than before in order to stay somewhat competitive.

Asked as to whether most women fared better in the table fish retailing business than he did, he emphatically said "no". He offered four reasons for this. First, that women lacked commitment for this business because they enter into it with only minor objectives. "Women do not take as their responsibility to build a house for their families, and so they take fish trading as a pastime activity while their husbands are working somewhere else. Whatever income they earn is therefore used to buy food, cosmetics, dresses and other personal items."

Gordon, also suggested that because this business requires close and personal supervision it often requires the owner to be personally involved in the physical aspects of the job such as hauling and offloading when receiving fish and descaling, trimming and sizing activities when selling it. These activities need strong physique and result in strong odours, skin scratches and so on. Most women are averse to these effects and would hire people to do them making the entire activity more costly for them.

Thirdly, there are not as many women in this business as there are men. This means woman-to-woman business connections are fewer than man to man ones. In most cases, therefore, more women than men would have to cross same sex lines to buy and sell, something which may be difficult to realise.

Fourthly, most women have very small operating capital and since it is getting more and more difficult to operate on trust, they must continue to depend on their small operating capital to run their businesses.

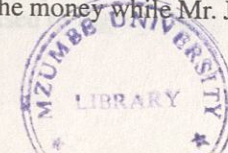
Prior to opening the Ubungo shop, Mr. Gordon did an interesting scouting of the area. He noticed that, the area had many National Housing units, which to him meant that most of their occupants had been employees originating out of Dar es Salaam in the upcountry. In turn, this meant to him that, these residents of upcountry origin were accustomed to freshwater fish of the type he was selling. He also figured that since the house rents in the area were much higher than those in places like Manzese area where there are many people but are mostly jobless and poor, the purchasing power of people in the Ubungo area must also be much higher. Therefore, and finding that there was no fish shop in the area yet, he went ahead and started the business.

Indeed the business turned out to be very profitable, and desiring to protect it against unforeseeable events, he set aside what he called "caution money". In the list of possible events against which this money is meant to guard, are included, fish spoilage due to the erratic power supply so prevalent in the area and the emergence of competitors in the neighbourhood. "When new competitors emerge in the area," he explained, "I am ready to sell fish at a minimum profit and thereby eliminate them from the business, ... they don't know my plan."

Gordon viewed his household as a liability rather than an asset, at least in the short run. He explained that it was only him and his houseboy who performed income-generating activities and that the other five people were "pure consumers".

As to why then he had to put up with all these peoples in his home, he stated "my sister is dead and my brother is poor and since I have some financial ability, I have to pay for the education of their children and the houseboy and housegirl adds to my family's convenience." Gordon explained further that, when his father died, he was only in standard I, and his eldest brother paid for his primary education and another elder brother for his secondary education. Gordon concluded, "If I were not fairly educated, I would probably be as poor as my eldest brother. I, therefore, feel obliged to educate his son. If better educated than myself, the boy could be of more help to our relatives than I am."

Although Mr. Gordon stated that daily sales revenue nowadays gets as low as 10,000, at the close of the day, Mr. Gordon received 24,000/= from Mr. Jaraj as sales for that particular day by physically counting the money while Mr. Jaraj watched.



This amount works-out to a revenue of Tshs. 624,000/= per month, as the shop operates six days a week. If his other two fish shops fetch similar amounts, then he obtains a revenue of at least Tshs. 1.8 million per month.

Interestingly, Mr. Gordon has avoided involvement in a housing construction project so far, apparently because he has put both children in private schools (which are relatively more expensive) and because he accumulates more capital to safeguard and strengthen his business. He indicated however, that housing construction will soon assume a higher priority and will become second only to capital accumulation for business expansion.

Case 3: Neema

Ms. Neema was in her early thirties at the time of the interview. She had a secondary education (Form IV) and was married. Neema did not see any reason why women entrepreneurs should perform poorly than men. She thought, however, that cheating in trade is a drawback to all traders. Neema entered into business in the year 2000 following an advice from her brother in law, who was also an experienced fish trader.

She was advised further to link up with another brother in law, an experienced fish trader also based in Mwanza but who wanted a retail outlet in Dar es Salaam. The agreement was that, Neema would send money to Mwanza through a bank account, and the man in Mwanza would then buy fish and send it back to her via public transportation unaccompanied. With this arrangement, Neema made a profit of Tshs. 500/= per kilo of fish.

As the cycles of exchange continued between Mwanza and Dar es Salaam, the supplier began to cheat on weight and quality of fish. He often supplied poor quality fish and on average there was a weight loss of about five kilogrammes per trip. When she calculated the accumulated loss in January 2002, she realised that she had lost more than Tshs. 300,000/= this way. She immediately terminated the trading arrangement and decided to buy from a prominent lady-fish-trader in the neighbourhoods of her business location along Mandela road. Her profit per kilo had then dropped to Tshs. 200/=.

Consequently, Neema developed an attitude of distrust against other fish traders. She said, "In all business matters, I have since lost faith in everyone else except my husband, and the worst thing I will ever do is to enter into business partnerships with relatives. It has since been too difficult to overcome this loss and improve my

business. I had desired to introduce some variety in the fish I sell, but in the absence of capital, I can not."

Neema states her priority in the use of income generated as first settling her obligatory expenses (licences, rent, electric bills, security guard and equipment maintenance) then spending the remaining amount on personal care. She adds, "you must know that I am a woman, and that women have special needs of their own. When the financial position of the business improves, I would like to open more fish shops and maybe then I will be able to help my husband with children education and house construction."

Case 4: Joyline.

Ms. 'Joyline', a Pare by tribe was aged 56 years at the time of interview. Her primary education ended in 1963 when she completed standard eight. Subsequently, she underwent a-four-year training as a nurse and completed the course in 1967. She has since been working as a nurse in government hospitals and at the time of interview she was working as a senior nurse at a maternity hospital in Dar es Salaam. Currently, she operates three fish trading shops in the city but only one, located in the Kinondoni area, appears to perform satisfactorily.

Joyline entered into fish business in 1984 upon her husband's insistence to use a newly acquired deep freezer for selling fish instead of selling cold drinks which she had envisaged. Her husband was a fisheries expert working for the government and while on a nine months study trip to the UK decided to purchase the freezer. Additional startup resources were typical of similar businesses such as a weighting scale, a table, and a machete. She said "actual cash was not so essential in those days because all we needed was to find a supplier who could trust us."

The decision to start some kind of business was necessitated by the fact that both Joyline and her husband were government employees earning very small salaries. "Hardships forced us into business" was her conclusion.

Their first strategy was to locate their fish shop near a beef shop. They found such a place at the Mwenge market area. Their first supplier Mr. Magari, was found for them by a neighbour who worked at the Dar es salaam airport. This neighbour knew a Mwanza airport employee who wished to supply fish in Dar es salaam subject to finding a fish retailer in the city and thus the link was thereby made.

Joyline lost her husband in 1994. Eversince, Joyline became the only income earner for her household which is now comprised of eight people, including five

children, a house-girl, a grandson and herself. Her eldest son, the sixth of children is no longer living with her. She described him as a 'school drop out', a 'street man with an unsettled mind', a 'thief of even my own money' and an 'irresponsible father' of her eleven year old grandson. She took charge of the grandson because her son dumped him and she decided to put him in school.

One of her daughters separated from her husband, is also living with Joyline. She intends to house her for as long as it takes to resolve the marital problem.

Joyline contrasted her family roles to that of her deceased husband this way, "before my husband died, my role was to provide domestic attention to the family while my husband operated the business. I am now responsible for everything although my priority is to educate my children." Another priority he has is to accumulate enough money to start a parallel project so that she can feel more economically secure. Although she tried to start a poultry project once before and later a cattle project but failed, she is determined to keep on trying.

Joyline revealed that she had no one to "share business information with" because there is no trustworthy person available. Two of her daughters are trustworthy but are currently attending college. She perceives the boys as "all thieves and unworthy of sharing financial information with them." She admitted, however, that she used them for manual jobs which require strong physique such as hauling and getting fish consignments from the wholesaler's fish shop. Consequently, none of her relatives can run this business in her absence but only one of her employees described as 'trustworthy' can.

Joyline have had a number of experiences arising from a breach of trust. Recollecting some such cases, she says, "my shop keepers have stolen sales revenue countless times particularly after the death of my husband." One of the more resent examples, concern Mr. 'Ali' who was shopkeeping at Joyline's Riverside shop. His regular duties included the purchase of fish at wholesale prices from Ms 'Beatrice' about one kilometer away.

In the course of time, Joyline realised that Ali was not performing as expected and she decided to terminate his services. The handing over was smooth and all transactions were accounted for with no unpaid debts. After Ali left, Beatrice showed up to claim Tshs 150,000/= saying that Ali had taken a consignment that was worth the amount while working for her.

Joyline narrated that when she finally met Ali, he agreed to have taken the consignment but explained that the consignment was for another woman who had just started a fish trading business but had to travel soon after on a trip to bury her close relative. The woman never returned from this trip. When, however, Joyline met Ali on another occasion Ali had changed his mind and insisted that the fish was actually Joyline's and therefore the debt as well. It appeared to Joyline, therefore, that, between the two meetings, "Beatrice and Ali met again and conspired to impute the debt on me", she said.

In another recollection Joyline states, "some of my workers have even been running their own fish trading businesses alongside mine, using my license, equipment and premise. They do this to take advantage of my absence from the shop premises as I am a full time nurse at the hospital. One of them has now opened three fish shops already. I think also that they do this because I lack a strong male figure behind, such as a husband or a responsible son."

On the other hand, Joyline have had positive experiences of trust also. For 14 years, (1984 to 1998) their sole supplier was Mr. Magari, the Mwanza based airport worker. During this time their business thrived. As explained earlier, the first contact with this man was made indirectly through another airport worker who happened to be their neighbour. Subsequent contacts were direct but only made through the telephone. Fish shipments received at the airport on credit and money was sent back to Mr. Magari after sale through banks or known pilots.

Joyline recollects again that "The only time Mr. Magari came to Dar during the life of my husband was when my husband was terminally ill. He came to wish him fast recovery and was the only time they ever met face to face. The second time Magari came to Dar was 40 days after the death of my husband when Magari and his wife came to give us their condolences. This was the only time I ever met both of them face to face. Such people are extremely rare nowadays."

In the subsequent years, Joyline stopped working with Mr. Magari because as she put it "my children are thieves and I can't trust them to handle people like Magari properly."

Joyline's overriding position on trust, however, is that trustworthy people are very rare nowadays and that, therefore, she can't trust anyone else now on business matters.

Joyline owns three fish shops but only one is doing fairly well now. The other two are on the verge of collapsing. She sold about 1000 kgs per week in year 2002, a drop of about 200 kilos per week from the previous year. In the longer past, she used to sell up to five or six times more that amount per week. In the past three years, the difference between selling price and purchase price had narrowed from Tshs. 450 per kilo to about 300/= now.”

4.3 Synthesis and Discussion

Jaraj’s desire to raise a family has impressed upon him the need to own a personal home. In addition and in turn, this has implied to him that he must have a better and steady income. He has identified sole business proprietorship as the solution and views the present arrangement as a decoy for true partnership. He is desperate for funding so that he can break away from his “brother” as soon as possible. It seems clear, that once his own business gets established, his priority income spending item will be house construction followed by other items necessary for his getting married.

Although his present level of familism is not clearly defined, he appears to have a pronounced level of it for his future family of which he is aggressively strategizing.

Gordon feels the obligations to keep and educate two members of his extended family. This is in return for similar favours he enjoyed from his brothers during his own childhood. He does not expect to be repaid by the two children but he hopes they will be helpful to other members of their extended family. Although profitability in fish trade seems to have dropped lately due to heightened competition for fish supply on Lake Victoria, Gordon’s business seems to be performing quite well compared to others in the category. Among possible reasons are, tact used in location selection, close supervision and personal involvement in the business. He also avoids or delays housing construction projects in order to grow his present business while fulfilling his family obligations comfortably.

Neema views business transactions based on trust as detrimental, and that it is more so if it involves relatives as business partners. Breach of trust has caused her serious financial losses from which it is difficult to recover. Apart from paying for the business bills, her priority in spending is personal care. Perhaps her husband is capable of handling other, more basic needs of food and shelter. Indeed, her husband owned a stationery store just around a street corner from where her fish shop was located. Her level of familism was not very pronounced.

Joyline appears to perform not only parental roles but ‘patronage’ roles for her immediate family (children) and extended family (grand children) and comes to their rescue whenever they are in trouble, no matter their age. In this regard she is similar to Gordon and other male entrepreneurs but different from the other case of a female trader, Neema, who appeared to pay more attention to her personal needs. Joyline clearly feels financially insecure. She attempts to diversify and holds on to a monthly paid job. This, however, has the effect of denying her time for regular visitations to her business sites, which would enhance their effective supervision while she cannot delegate it to her untrustworthy son. Although Joyline has a daughter living in her house after separating from her husband, she does not seem to involve her into her businesses for, apparently no clear reason other than being female.

Table 1 gives a summary of what appears to be the common threads to the cases in relation to gender, familism and economic decisions.

Table 2: Gender, Familism and Economic Decision

Entrepreneur	Gender	Degree of Familism	Economic Decision
Jaraj	M	Pronounced for his future family	Aggressive, strategic & growth oriented
Gordon	M	Strong towards present	family Aggressive, strategic & growth oriented
Neema	F	Not pronounced	Subsistence oriented
Joyline	F	Strong towards present	family Subsistence oriented

It is apparent from Table 1 that the level of familism in both men and women is not very different. They both seem to offer maximum support to members of their families who are in dire need. The difference, however, seems to lie in their perceived roles and ability to succeed. While men seemed to think more strategically and believed they could significantly improve their future economic conditions, women appeared to aim for breakeven, subsistence achievements. At different times, both Neema and Joyline viewed their economic roles to be supportive to their husbands. The loss of a husband by Joyline and lack of business interest by her son appears to be totally frustrating to her. Even though she has daughters, she does not see them as serious candidates for taking over the business and running it successfully.

Neema's clear and spontaneous reference to herself as a woman and therefore mindful of personal looks suggests the direction in which a substantial amount of business proceeds is likely to go. She has relegated the responsibility for major income generating activities to her husband.

The kind of role abdication and segregation observed in some or the other of the four cases is not biological but gender. There is no biological limitation for Neema to aim high and become the major income generator for her family, likewise no such limitation for Joyline or her daughters to grow their business aggressively. It is evident however that the two women shy away from what their social constructs suggest to them to be men's domain of activities. On the other hand the two men in the cases (Jaraj and Gordon) do not seem to suffer from this limitation. They seem to expect to be breadwinners for their families and are aggressively pursuing this role. Again this expectation is not biological but socially constructed and therefore a gender issue.

It is proposed therefore that, since these differences are socially constructed (a form of long term education), they can largely be redressed through education (or re-education) as well. The re-education need not be long-term because these are adults, having accumulated experience and a developed mind. In this context, seminars involving peer group educators can greatly facilitate the re-education process. It is also proposed that training programmes should not be limited to the main actors in the business but be extended to their key advisors and supporters. The case of Joyline clearly suggests that if her children were taken on board, the business could probably be better performing than it currently does. There is therefore a need to consider for each business enterprise, the involvement of key stakeholders (e.g. two or three family members) in entrepreneurship development training programmes. This will ensure that the advice and practical support the entrepreneurs get from close associates is most relevant.

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