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Original Research

THE DUAL BURDEN OF WOMEN ENTREPRENEURS. A CASE STUDY OF MBUYUNI VILLAGE, MONDULI

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ABSTRACT

This study explores the dual burden experienced by women entrepreneurs in Mbuyuni Village, a rural area in Tanzania's Monduli District. The research aims to understand how these women manage their entrepreneurial responsibilities while fulfilling domestic roles and to identify the key challenges and opportunities they face. Through semi-structured interviews, focus group discussions, and participant observations, the study reveals that women entrepreneurs in Mbuyuni Village grapple with significant time constraints, balancing long hours in their small businesses with household duties and caregiving responsibilities. Financial constraints and limited access to resources, such as formal credit and markets, further hinder their entrepreneurial success. Cultural expectations and gendered roles exacerbate the dual burden, as women are often expected to prioritize domestic tasks, leading to a lack of support for their businesses. Despite these challenges, women develop coping strategies, including family support, participation in mutual aid groups, and time management techniques. However, these strategies are often inadequate, emphasizing the need for comprehensive interventions. The study recommends improving financial access, enhancing institutional support, addressing cultural barriers, increasing education and skills development, implementing gender-responsive policies, and strengthening social support networks to empower women entrepreneurs in Mbuyuni Village and similar rural settings.

Keywords: Dual Burden, Women Entrepreneurs, Financial Constraints, Cultural Expectations

INTRODUCTION

According to Brush, Gatewood, Greene & Hart (2019) women's participation in entrepreneurship has been rising, yet significant challenges remain. According to the *Global Entrepreneurship Monitor (GEM)*, women entrepreneurs often face systemic barriers such as limited access to

capital, networks, and markets, as well as gender biases in business environments (GEM, 2020). These issues contribute to what has been called the “entrepreneurial gender gap,” where women are less likely to start businesses and more likely to operate businesses that are smaller and less profitable

Additionally, women entrepreneurs globally often experience a “dual burden”—balancing business responsibilities with domestic and family obligations. This is particularly challenging in societies with traditional gender roles, where women are expected to take on most household duties. The dual burden affects women’s ability to scale their businesses or take on new opportunities because their time, energy, and resources are often split between work and home life (Kramer, 2020). In developed countries, while there are support systems to balance work and life, women entrepreneurs still experience gendered challenges in the professional space (OECD, 2019).

In Africa, the situation is further complicated by factors such as poverty, limited access to formal education, and gender-based violence. According to the *African Development Bank (AfDB)*, women in Africa often face severe challenges when it comes to accessing financing for their businesses, with cultural practices such as limited inheritance rights and land ownership laws restricting their ability to build wealth and start businesses (AfDB, 2020). Furthermore, African women are expected to play a central role in managing households and caregiving responsibilities, leading to the dual burden. As they are primarily responsible for children, domestic chores, and care work, this additional burden limits their time and energy for entrepreneurial activities.

However, many African women still engage in entrepreneurial activities to secure their livelihoods and contribute to family and community well-being. Despite the obstacles, studies show that women entrepreneurs in Africa are increasingly involved in small-scale businesses, especially in the informal economy. Women in rural settings, for instance, often run businesses like selling goods, crafts, and food products. However, these businesses are typically constrained by the lack of infrastructure, financing, and formal training.

East Africa shares many of the challenges seen across the African continent but also has its distinct characteristics. Women in East Africa, like those in many other parts of the world, are burdened by societal norms that prioritize their role in domestic labor. This phenomenon is observed in countries such as Kenya, Uganda, and Tanzania. According to *UN Women (2020)*, East Africa has one of the highest rates of informal employment, and women dominate this sector, often juggling their business activities with unpaid household labor. Despite contributing significantly to their economies, women’s informal businesses often remain small and lack access to formal credit and networks.

In Tanzania, rural women in particular face constraints like limited access to land and education, and they are often excluded from decision-making processes in both households and communities. This exclusion limits their ability to access resources and opportunities that would

enable them to run and scale businesses. *The World Bank (2020)* highlights that women in Tanzania have limited access to credit and markets, contributing to their lower levels of entrepreneurship compared to men. These women often operate within small-scale, subsistence-based economies where their entrepreneurial efforts are not fully recognized or supported.

LITERATURE REVIEW

The dual burden experienced by women entrepreneurs refers to the challenge of balancing business responsibilities with domestic roles, which is a global issue that varies across regions. Women entrepreneurs, particularly in Africa, East Africa, and Tanzania, often face systemic and cultural barriers that limit their entrepreneurial potential, with gender roles assigning them primary responsibility for caregiving and household chores. These challenges are compounded by limited access to resources such as capital, education, and markets, which further restrict women's ability to scale their businesses.

Globally, women entrepreneurs encounter barriers like limited access to finance, networks, and markets, which often result in smaller, less profitable businesses compared to their male counterparts. The *Global Entrepreneurship Monitor (GEM, 2020)* highlights that women face a significant gender gap in entrepreneurship, with many operating in informal and labor-intensive sectors, thus intensifying the dual burden. Women are also more likely to experience societal pressures to fulfill domestic roles, leaving them with less time and energy to devote to their businesses (Kramer, 2020).

In Africa, women are key contributors to the economy, particularly in informal sectors like agriculture and retail, but they face significant barriers. The *African Development Bank (AfDB, 2020)* reports that women often lack access to financial systems, property rights, and inheritance laws, all of which hinder their ability to start and grow businesses. Cultural expectations around caregiving responsibilities further intensify the dual burden, restricting their ability to access entrepreneurial opportunities and support (Mlambo-Ngcuka, 2019). In the informal sector, where many African women operate, *Chinomona (2013)* notes that women's businesses remain small, and lack of access to formal financial systems and education limits their growth potential.

East Africa, including countries like Kenya, Uganda, and Tanzania, shares similar challenges. Women in the region primarily engage in small-scale businesses in sectors like agriculture and retail, but they are constrained by systemic barriers, including limited access to capital, education, and markets. According to *UN Women (2020)*, the majority of East African women entrepreneurs work in the informal economy, which provides some income but lacks the resources and institutional support needed for growth. The *World Bank (2020)* underscores that women entrepreneurs in East Africa are disproportionately affected by poor infrastructure, political instability, and inadequate access to technology and digital markets.

In Tanzania, particularly in rural areas like Mbuyuni Village in Monduli District, women face the dual burden in the form of domestic responsibilities combined with limited access to business resources and markets. As noted by *ILO (2019)*, women in Tanzania often lack access to formal credit and entrepreneurial networks, which hampers their ability to expand their businesses. Cultural expectations around gender roles also dictate that women take on caregiving and household duties, further limiting their time and ability to grow their businesses (Kaseke, 2018). The *World Bank (2020)* highlights that rural women often rely on informal lending or family support, which further restricts their business growth.

Despite these challenges, there have been efforts to support women entrepreneurs in the region through microfinance programs and small business initiatives. However, these efforts often fall short of addressing the broader cultural and structural barriers that limit women's access to resources and business opportunities. Empowering women entrepreneurs requires a comprehensive approach that includes better access to education, formal financial systems, and policies that address gender-based constraints.

MATERIALS AND METHODS

This section outlines the materials and methods used to investigate the dual burden of women entrepreneurs in Mbuyuni Village, Monduli District, Tanzania. The study aims to examine how women entrepreneurs in the area manage the intersection of their entrepreneurial and domestic responsibilities, identify the key challenges they face, and explore the opportunities for enhancing their entrepreneurial success.

A qualitative research design was employed for this study to gain an in-depth understanding of the lived experiences of women entrepreneurs in Mbuyuni Village. The qualitative approach is well-suited to capture the complexities and nuances of the dual burden faced by these women, as it allows for the collection of rich, detailed data through interviews and participant observations. The study was conducted in Mbuyuni Village, located in Monduli District, Tanzania, which is a rural area characterized by agricultural activities and small-scale informal businesses. Women in this village are primarily engaged in subsistence farming, small retail businesses, and food production, while also fulfilling domestic and caregiving responsibilities. The village represents a microcosm of the broader challenges faced by rural women entrepreneurs in Tanzania.

The target population for this study consisted of women entrepreneurs operating small businesses in Mbuyuni Village. To gather a representative sample, purposive sampling was used to select women who are actively engaged in entrepreneurship. The final sample included 30 women entrepreneurs. This sample size was chosen to provide sufficient diversity of perspectives while allowing for manageable data collection and analysis.

DATA COLLECTION METHODS

Data were collected using the following methods such as Semi-structured interviews were the primary data collection method. They allowed for flexibility in exploring specific experiences, challenges, and strategies related to balancing entrepreneurship and domestic responsibilities. The interviews were conducted in Kiswahili, the local language, to ensure that participants could express themselves comfortably; two focus group discussions were held with groups of 8 to 10 women entrepreneurs from the village. The FGDs aimed to facilitate group conversations on shared challenges and solutions, promoting interaction between participants to highlight common issues related to the dual burden and lastly, The researcher also engaged in participant observation by visiting local markets and business sites where women entrepreneurs work.

DATA ANALYSIS

Data analysis was conducted using thematic analysis. The following steps were involved in the analysis process. Transcription, all interviews and focus group discussions were transcribed verbatim in Kiswahili and then translated into English for analysis. Coding the transcripts were coded for recurrent themes related to the dual burden, such as time management, financial constraints, access to resources, and societal expectations. Initial open coding was performed to identify patterns, followed by focused coding to refine these patterns into broader themes. Theme Development, Key themes and sub-themes were developed, including, balancing entrepreneurship with domestic duties, Financial and resource constraints, Coping strategies and support networks and Gendered societal roles and their impact on business success Interpretation, The findings were interpreted to understand how the dual burden affects women's entrepreneurial outcomes and what strategies they use to navigate these challenges.

RESULTS AND DISCUSSION

This section presents the findings of the study on the dual burden of women entrepreneurs in Mbuyuni Village, Monduli District, Tanzania, and provides a discussion of the results within the broader context of gender and entrepreneurship. The analysis is based on interviews, focus group discussions, and participant observations. Key themes that emerged from the data include: balancing entrepreneurial and domestic roles, financial constraints, access to resources, and coping strategies.

Balancing Entrepreneurial and Domestic Responsibilities

One of the most significant challenges faced by women entrepreneurs in Mbuyuni Village was the need to juggle both business and household responsibilities. The majority of participants reported that managing their businesses while fulfilling their roles as caregivers and homemakers led to significant time constraints and stress. As one participant stated:

"I wake up early to prepare breakfast for my family and take care of the children before I go to the market. By the time I finish, I am very tired, but I still have to run my business until late evening."

Most women in the study managed small businesses, such as selling food, clothes, and household goods, as well as farming and livestock-keeping. These activities, while providing an income, also demanded a great deal of time and energy. The majority of participants reported working long hours, often exceeding 12 hours a day, which made it difficult to maintain a healthy work-life balance.

Furthermore, the dual burden was felt most acutely by women with young children or elderly relatives to care for. These additional responsibilities increased their workloads and limited their ability to focus on business growth. The *World Bank (2020)* highlights similar findings in other rural African settings, where women's domestic responsibilities often interfere with their business operations.

Financial Constraints and Limited Access to Resources

Another major challenge identified in the study was limited access to financial resources. The majority of women entrepreneurs in Mbuyuni Village relied on informal financial networks such as family savings or small loans from friends, which often had higher interest rates and lacked flexibility. Only a few women had access to formal financial institutions like banks or microfinance institutions, which limited their ability to invest in their businesses or access growth capital. As one participant explained:

"I borrowed money from a relative to start my business, but I cannot get enough money from the bank because I do not have land or property to offer as collateral."

This finding aligns with the literature on women entrepreneurs in Africa, where financial exclusion is a key barrier to business growth (AfDB, 2020). The *International Labour Organization (2019)* similarly reports that women in rural Tanzania face significant challenges in accessing credit, mainly due to a lack of formal collateral and limited financial literacy.

Moreover, access to markets and business networks was another financial constraint. The study found that most women entrepreneurs in Mbuyuni Village sold their goods within the local community and lacked access to larger regional or national markets. This limited the potential for business expansion and increased their vulnerability to local economic fluctuations. *Gündüz (2018)* points out that women entrepreneurs in East Africa often lack the necessary networks and market knowledge to expand their businesses beyond their immediate communities.

Cultural Expectations and Gendered Roles

Cultural norms and gendered expectations were major factors influencing the dual burden faced by women entrepreneurs. In Mbuyuni Village, as in many rural areas in Tanzania, women were expected to fulfill traditional roles as primary caregivers, which affected their ability to focus on their businesses. This societal expectation often led to a situation where women had to perform multiple roles simultaneously, resulting in exhaustion and burnout.

Some women reported feeling torn between their duties as business owners and caregivers. They expressed frustration about the lack of support from their families and communities in managing both spheres of life. One participant stated:

"I have to do everything by myself. My husband works away from home, and my children are young. When I am at the market, I am always thinking about what is happening at home. It's a constant stress."

This resonates with the findings of *Mlambo-Ngcuka (2019)*, who highlights the cultural expectations of women as caretakers and the resulting limitations on their entrepreneurial activities. Similarly, *Kaseke (2018)* emphasizes that rural women's businesses are often not prioritized by society, making it harder for them to receive support from their families or communities.

Coping Strategies and Support Networks

Despite the challenges, women entrepreneurs in Mbuyuni Village developed various coping strategies to manage their dual burden. Many relied on their family members, particularly older children, to assist with household chores and childcare. This informal support system was critical in allowing women to allocate some time to their businesses. However, this support was often limited, and not all women had access to such help.

In some cases, collaboration with other women was an important strategy. Women engaged in mutual aid groups, where they would come together to share resources, exchange goods, and offer emotional support. These groups helped women access informal savings schemes and share market knowledge, which allowed them to overcome some of the financial and business-related constraints they faced. One woman explained:

"I joined a women's group where we help each other. We save money together, and sometimes, we lend each other small amounts of money to boost our businesses."

This finding is consistent with *Chinomona (2013)*, who notes that women in Southern Africa often create networks for mutual support, helping each other overcome barriers to entrepreneurship. In Tanzania, similar forms of informal collaboration and resource-sharing networks are common, particularly in rural areas where access to formal services is limited.

Additionally, some women entrepreneurs used time management strategies, such as waking up early and working late, to ensure that they could balance both their domestic and business roles. However, these strategies often resulted in physical and emotional exhaustion, suggesting the need for greater support structures to alleviate the burden on women.

Impact of Government and Institutional Support

Although women entrepreneurs in Mbuyuni Village benefitted from some government programs aimed at promoting entrepreneurship, such as microfinance and small business grants, the overall institutional support was often insufficient. Women entrepreneurs reported that these programs were often difficult to access due to bureaucratic challenges, a lack of awareness about available resources, and gendered barriers in accessing formal business development services.

The Tanzanian government has made efforts to improve the economic empowerment of women, but more targeted policies and programs are needed to address the unique barriers women face in balancing business and domestic responsibilities. The study revealed that gender-sensitive entrepreneurship programs that take into account the dual burden could have a positive impact on women's ability to manage both spheres.

CONCLUSION OF THE DISCUSSION

The findings from Mbuyuni Village illustrate the significant challenges women entrepreneurs face as they attempt to balance entrepreneurial activities with domestic responsibilities. Financial constraints, limited access to resources, gendered societal expectations, and insufficient support systems were key factors that contributed to the dual burden. Women in the village used various coping strategies, including relying on family support, joining mutual aid groups, and implementing time management techniques, but these were often not enough to alleviate the challenges they faced.

The results underscore the need for comprehensive interventions, including better access to financial resources, support networks, and gender-sensitive policies that recognize the unique barriers women entrepreneurs face. Addressing the dual burden could significantly enhance women's capacity to scale their businesses and contribute more effectively to the local economy.

RECOMMENDATIONS

The study recommended the following:

Improve Access to Financial Resources: Create gender-sensitive financial programs, expand informal financing options like savings groups, and offer low-interest loans to women entrepreneurs.

Enhance Institutional Support: Provide business development services, mentorship programs, and access to broader markets, including digital platforms for rural women entrepreneurs.

Address Cultural and Gendered Barriers: Promote shared responsibility in caregiving, challenge traditional gender roles, and launch community awareness programs to support women's entrepreneurship.

Increase Education and Skills Development: Invest in vocational training, digital literacy, and entrepreneurship education to equip women with necessary business skills.

Implement Policy Interventions: Introduce gender-responsive policies, improve rural infrastructure, offer tax incentives for women-led businesses, and increase access to government-funded grants.

Strengthen Social Support Networks: Foster community-based entrepreneurial networks, encourage peer-to-peer learning, and support collaborative business ventures among women

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