### Full Length Research

# The Impact of Domestic Violence on Small-Scale Women Entrepreneurship: A case of Mafinga Town Council, Tanzania

### Jimson Joseph Chumbula

Department of Economics and Social Studies, Ardhi University, P.O. Box 35176, Dar Es Salaam, Tanzania.

Email: jimson.chumbula@aru.ac.tz/chumbulajimson@yahoo.com 0755555411, 0655555412

### Accepted 3rd March, 2021.

Domestic violence is a social problem that, although well recognized, is still associated with uncertainty and taboos. Many women, in their intimate relationships or immediate social environment, experience psychological and physical violence, which becomes a serious health problem for them. This study from which this paper is based was conducted in Iringa region at Mafinga town Council, Tanzania, with the aim to examine the impact of domestic violence on small scale women entrepreneurship prosperity. Specifically the study aimed at identifying forms, contributing factors, effects of domestic violence to entrepreneurship prosperity and finally exploring copying strategies employed by small scale women entrepreneurs against the situation. Data collection was carried out through Individual survey, semi-structured interviews with key informants and focus groups discussions. A binary logistic regression was used to determine the factors affecting entrepreneurship prosperity. The results show that two independent variables: household poverty and excessive male dominance were significant at p < 0.008 and p < 0.000, respectively. The findings indicate that household poverty and the more women become powerless in decision making on various matters at households, the higher the negative effect on entrepreneurship prosperity. The paper concludes that domestic violence has been an obstacle affecting business environment for small-scale women entrepreneurs at Mafinga town. Generally the business performance to women experiencing domestic violence was poor. It is recommended that, in order to ensure prosperity of women entrepreneurs, community engaging strategies should be employed to create awareness about the issue.

**Keywords:** Domestic violence, entrepreneurship, entrepreneurship prosperity

### 1. INTRODUCTION

Majority of women in developing countries like Tanzania are languishing in impoverishment. They own about 1% of the world's wealth and a few are employed in the formal sector (Bajpai, 2014). To overcome this challenge. women entrepreneurs are increasing worldwide. At a global level, women entrepreneurs comprise 8.9%, and this is projected to increase in the near future (Rao et al., 2013). In developing countries, a remarkable increase of women entrepreneurs comprises nearly half of human resources (Gichuki et al., 2014). Women entrepreneurs appear to be key facilitators of micro-economic development, and women

entrepreneurship, in general, is increasingly recognized as an important sector though untapped source of innovation and economic growth, employment 2013; Odebrecht, 2013; Paoloni and (Mahadea, Lombardi, 2017). In addition, women entrepreneurs are a cornerstone for national economy prosperity. To this effect, some countries' policies are in fact closely connected to innovation policies emphasizing on women entrepreneurship (Jagero and Kushoka, Johnstone and Lionais, 2004)., This kind of motivation is also happening in developing countries including Tanzania where women relative to men are increasingly

showing an interest of being entrepreneurs (Sweida and Reichard, 2013). For instance, a representative survey by Kazimoto, (2013) indicates that 57% of the women in Arumeru District in Tanzania have developed interest of being entrepreneurs, mainly because of advocacy on women empowerment programmes and policies promoted by the government and non-governmental development actors.

Domestic violence is considered one of the most common forms of gender-related violence, and various studies estimate that between 10% and 35% of women experience domestic violence at some point in their lives (Flury, 2010). Women and children are often in great danger in the place where they should be safest: within their families. For many, 'home' is where they face a regime of terror and violence at the hands of somebody close to them, somebody they should be able to trust. Those victimized suffer physically and psychologically. They are unable to make their own decisions, voice their own opinions or protect themselves and their children for fear of further repercussions. Their human rights are denied and their lives are stolen from them by the everpresent threat of violence (UNICEF, 2000). This study adopt the definition of Domestic violence as proposed by UNICEF (2000), the term includes violence perpetrated by intimate partners and other family members, and manifested through: Physical abuse such as slapping, beating, arm twisting, stabbing, strangling, burning, choking, kicking, threats with an object or weapon, and murder. It also includes traditional practices harmful to women such as female genital mutilation and wife inheritance (the practice of passing a widow, and her property, to her dead husband's brother). Sexual abuse such as coerced sex through threats, intimidation or physical force, forcing unwanted sexual acts or forcing sex with others. Psychological abuse which includes behaviour that is intended to intimidate and persecute, and takes the form of threats of abandonment or abuse, confinement to the home, surveillance, threats to take away custody of the children, destruction of objects, isolation, verbal aggression and constant humiliation. Economic abuse includes acts such as the denial of funds, refusal to contribute financially, denial of food and basic needs, and controlling access to health care, employment etc

Entrepreneurship is an essential element for economic progress as it manifests its fundamental importance in different ways: identifying, assessing and ex-ploiting business opportunities; creating new firms and/or renewing existing ones by making them more dynamic; and driving the economy forward through innovation, competence, job creation- and by generally improving the wellbeing of society. The entrepreneurial function implies the discovery, assessment and exploitation of opportunities, in other words, new products, services or production processes; new

strategies and organizational forms and new markets for products and inputs that did not previously exist (Shane and Venkataraman, 2000). According to Global (2018),entrepreneurship Entrepreneurship Index prosperity is measured by the following pillars: Opportunity Perception, Startup Skills, Risk Acceptance, Networking, Cultural Support, Opportunity Startup, Technology Absorption, Human Capital, Competition. Product Innovation, Process Innovation, High Growth, Internationalization and Risk Capital (Acs et al., 2018). Measurement was done by this study to realize the extent to which these factors were affected due to domestic violence at Mafinga town Council.

The proportion of women owned enterprises (WOEs) in Tanzania is reported to have increased from 35 per cent in early 1990s (NISS, 1991) to 54.3 per cent in 2012 (MIT, 2012). This amounted to 1.716 million WOEs, over 99 per cent of which are microenterprises with fewer than five employees and almost threequarters have only one employee. Despite the increase of women owned enterprises but still the expansion of the individual businesses have been low. This is contributed by a number of obstacles facing women in business. Mori (2014) argued that, although many women have an untapped potential for entrepreneurial development, they are often impeded by a lack of the necessary capacities, skills and resources. They face more disadvantages than men due to legal impediments, cultural attitudes, less mobility and their businesses tend to be younger and smaller than men's. Mori added that, majority of women entrepreneurs in Tanzania is aged between 25 and 40 years a group which has multiple family and community roles to play. A key barrier to women entrepreneurs is the cultural environment that makes it more difficult for them to start and run enterprises based on traditional reproductive roles and power relations. Gender-related impediments also include challenges in claiming rights to property and assets which could be pledged as collateral for loans and inequality in inheritance rights (Mori, 2014). Other challenges are laws and regulations affecting businesses (including licensing procedures) which are designed for relatively large projects and therefore making difficult for MSMEs and WOEs to comply with.

The government of Tanzania has expressed commitment to support women's entrepreneurship through a number of policy pronouncements as well as specific support programmes. The Small and Medium Enterprise Development Policy (2002) with a vision to have a vibrant and dynamic SME sector that ensures effective utilisation of available resources to attain accelerated and sustainable growth through improved infrastructure, enhanced service provision and creation of conducive legal and institutional framework so as to achieve competitiveness. The *Tanzania National Strategy for Growth and Reduction of Poverty* 

MKUKUTA) includes actions for addressing gender inequalities, and sets the goal of redressing gender imbalances by 2025. The Ministry of Industry, Trade and Marketing, has established special initiatives to reach out to women, and government supported organizations such as the Small Industries Development Organization (SIDO) have been working to empower women entrepreneurs through training and access to credit. Tanzania was even recognized in World Economic Forum's 2006 Global Gender Gap Report with the number 1 ranking among 115 countries for women's economic participation and opportunity. Despite the effort by the government to enhancing better environment, women entrepreneurs continue to face a challenging environment that contributes to stifling the growth of their enterprises (Nchimbi, 2003, Stevenson and St-Onge, 2005; IMED, 2010; Jagero and Kushoka, 2011). This paper examines the impacts of domestic violence on small scale women entrepreneurship prosperity at Mafinga town in Tanzania. Specifically the paper identifies forms, contributing factors, effects of domestic violence and finally explores copying strategies employed by small scale women entrepreneurs against the situation. This paper will help actors involved in empowering women entrepreneurs get more insights on their challenges and therefore improve the strategies of mitigating them. But also getting exposed to this paper, women entrepreneurs from other parts of the country/world will be informed on how fellow women entrepreneurs from the study area cope with the similar challenge they face.

### 2. METHODOLOGY

The study was conducted in Mafinga Town Council (figure 1), which is located at Mufindi District in Iringa region, Tanzania. Mafinga Town is divided into

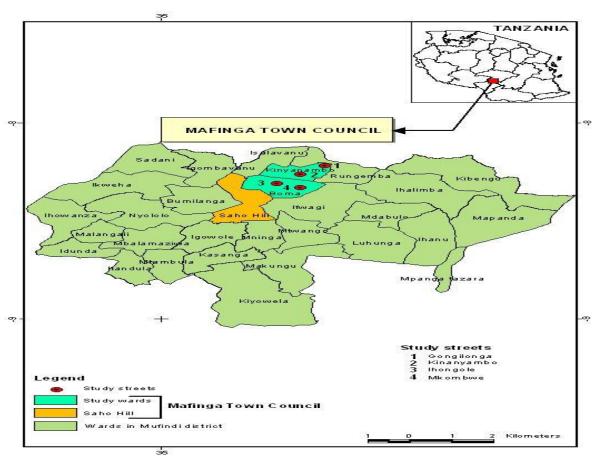


Figure 1: The map of Mafinga Town Council, Tanzania, showing the study area

three wards: Boma, Kinyanambo, and Sao Hill. According to the national census (2012), Mafinga Town had a population of 51,902 (men 25,125 and women 26,777). The reason for choosing Mafinga Town as study area is due to availability of domestic violence incidences at households. Mafinga town is part of Iringa

region which is among the regions in Tanzania with high (54%) incidence of domestic violence (Tanzania Demographic Health Survey, 2010).

Regarding to the nature of this study a cross - sectional research design was employed. In this design data collection is done at a single point in time without

repetition (Kothari, 2004). This design allowed investigation of the relationship between domestic violence and women entrepreneurship prosperity. In order to demonstrate the effect of domestic violence to women entrepreneurship prosperity the methodological approach involved household women engaging in entrepreneurship activities.

The study population was women entrepreneurs and the unit of analysis was an individual. Two wards were selected through purposive sampling based on availability of women entrepreneurs. In each ward, two streets were randomly selected making a total of four streets. A sampling frame was prepared by listing all women entrepreneurs in the streets, making a total of 200 women entrepreneurs. A random sampling technique was used to select 50 women entrepreneurs in each street. This sample size was sufficient to obtain the information relevant to the study because a minimum of 30 cases is appropriate in accommodating a range of varying sub-populations (Bailey, 1994).

A survey method was employed whereby questionnaire, with closed and open-ended questions, was used to collect data. To ensure consistency and clarity of questions used for data collection, the questionnaire was pre-tested to 50 respondents. After pre-testing, modifications were made to the questionnaire and an improved version was developed before administering the tool for actual data collection. Quantitative data were analysed by using Statistical Package for Social Sciences (SPSS).

A binary logistic regression model was used to determine the factors affecting entrepreneurship prosperity. The model was necessary to explain the prediction of factors which are likely to affect the outcome variable (prosperity) which is based on a set of values and the prosperity was a dichotomous variable with two values: 1 if women were satisfied with entrepreneurship prosperity (satisfactory), and 0 if otherwise (Hosmer & Lemeshew, 1989). A number of socio-cultural factors affecting entrepreneurship prosperity were selected and tested as a predictor for hindering entrepreneurship prosperity. These factors household poverty; Economic imbalance; Excessive male dominance: Instability in relationships: Excessive consumption of alcohol or alcoholism; gender inequality and traditional views of female sex. All these predictor variables were modeled against the dependent variable (Satisfaction with entrepreneurship prosperity). The model is presented in the following equation:

Log = 
$$[p/(1-p)] = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + .... B_n X_n + \epsilon_i$$

Where by:

Log = [p/(1-p)] = a logarithm of prosperity of entrepreneurship activities

P = Chance that entrepreneurship activities are

prosperous

 $\beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 \dots B_n =$ Constant coefficients for the independent variables

 $\varepsilon$  = Error term representing a proportion of the variance in the dependent variable that was unexplained by the regression equation.

 $X_1 = X_n = Predictors$ 

 $X_1$ = Household poverty (0 = if has effect, 1 = if not)

 $X_2$ = Economic imbalance (0 = if has effect, 1 = if not)

 $X_3$ = Excessive male dominance (0= if has effect, 1 = if not)

 $X_4$ = Instability in relationships (0 = if has effect, 1 = if not)

 $X_5$ = Alcoholism (0= if has effect, 1 = if not)

 $X_6$ = Gender inequality (0 = if has effect, 1 = if not)

 $X_7$ = Traditional views of female sex (0 = if has effect, 1 = if not)

### 3.0 RESULTS AND DISCUSSION

### 3.1 Background information of respondents

All respondents in this study were females. Results in Table I reveals that majority of respondents were aged between 26-35 years old while few of stakeholders were Above 56. This implies that majority of women entrepreneurs at Mafinga town are in a young group category. Entrepreneurs of this age depend much on their husband and/or relatives on running their business as they do not have enough capital/recourses and experience. This is supported by Mori (2014) who states that "majority of women entrepreneurs in Tanzania are aged between 25 and 40 years, and have a low level of education". Mori (2014) added that "on the other hand, multiple obstacles continue to impede their capacity to start and grow businesses in sectors that generate quality jobs, although many women have an untapped potential for entrepreneurial development, they are often impeded by a lack of the necessary capacities, skills and resources".

Results in Table I indicate that 76% of respondents were married. This implies that the higher proportion of women entrepreneurs at Mafinga town is married and therefore has multiple roles to play in their hence increasing the likelihood households encountering domestic conflicts which may result into violence. The division of responsibilities at families and households depends on socialization of a particular society. If society norms are not observed conflicts happen, this is due to the fact that some norms are not favorable to women due to patriarchy system existing mostly in developing countries' societies. This is supported by Tittlová and Papáček (2018) who argued that violence against women is a result of gender stereotype socialization which occurs in families due to imbalance between men and women in society

**Table I:** Socio-demographic Characteristics of respondents (n=200)

Variable	Categories	Frequency	Percentage (%)
Age	16-25	72	35
	26-35	84	42
	36-45	26	13
	46-55	9	4.5
	Above 56	9	4.5
Marital status	Single	24	12
	Married	152	76
	Divorced	18	9
	Widow	6	3
Educational status	Informal education	12	6
	Primary	130	65
	Secondary	56	28
	Tertiary	2	1
Occupational status	Farming	86	43
	Civil/public servant	20	10
	Trading	94	47
Relationship with the household head	Household head	26	13
	Spouse	160	80
	Sister	14	7

Majority (65%) of respondents attended primary education and very few (01%) of them tertiary education. This data is in line with a study by Mori (2014) who states that, majority of women entrepreneurs in Tanzania are aged between 25 and 40 years, and have a low level of education. Also a report by World Bank (2007) indicates that, while women's enrolment in primary and secondary education has increased over the past decade, Tanzanian women still lag at the secondary level, and are much less likely to attend university or vocational training courses. With the legal marriage age being 15, many girls are forced to cut short their education and marry instead. The cultural norms and the expectation that a girl will leave a home early to marry leaves families more willing to invest funds into educating their sons. Women are not only less educated, but even when they do attend university, they are less likely to pursue fields that will equip them with the skills needed to manage their businesses. This implies that there is likelihood to occurrence of domestic violence against women in this area.

Furthermore, findings in Table I indicate that the greatest proportion (47%) of the respondents was

trading women. This implies that, most women of the study area make effective use of the geographical location of Mafinga town in trading activities. Mafinga town is located along the Dar es Salaam –Mbeya main road. Therefore it is a conducive environment and hence an opportunity for people to engage in business activities. It was important for the study to get this information as it is important in order to know the number of women engaging in entrepreneurship activities at Mafinga town.

The relationship of the respondents with household head shows that majority of respondents were spouses (Table I). This implies that, the study drew information from right people due to the fact that women entrepreneurs who are married and are staying together with their husbands and family are mostly prone to domestic violence than others. Husband and wife get at odd on various family matters that contribute to conflicts hence violence. A study by Tittlová and Papáček (2018) indicates that, the dominant position, the power monopoly, the ability to make decisions about the family or about financial issues is attributed to the man which naturally leads to a certain discrimination of the female

sex. These very facts alone are seen as serious interference with women's rights. This nature can be clearly admitted to violent assaults for which gender imbalance is the source and basis.

over household resources as an obstacle to women entrepreneurship in most of the households at Mafinga town. In order for a woman to access the household resource, she must acquire permission from husband or household head who is a male.

### 3.2 Forms of Domestic Violence Among Small Scale Women Entrepreneurs

Results in Table II shows that, the highest number of respondents mentioned access and control

Table II: Forms of domestic violence at the study area (n=200)

Categories	Frequency	Percentage (%)
Body hurt (Beating, Burning)	110	17.2
Restricted movement	180	28.1
Forced to perform sexual act (Rape)	50	7.8
Access and control over resources	190	29.7
Abusive language	110	17.2

Having less power on household resources, a woman who wants a loan from financial institutions had to seek permission from her husband to use the household resources as collateral of which most men do not allow. This is a barrier to women entrepreneurs' Mori (2014) supports this statement by arguing that, customary law is another problem that limits women's rights to property which could be pledged as collateral for loans. Women who participated in the FGDs mentioned that it is common to find husbands, parents and brothers discouraging their wives, daughters and sisters from using their own property as collateral for fear that they will not manage to repay the loan. They also mentioned that some men (husbands) discourage their wives from formalizing their business. They might allow them to have an informal business but not to formalize it fearing they would be overpowered by it.

### 3.3 Factors Affecting Entrepreneurship Prosperity

Results in Table III shows that two independent variables which are household poverty and excessive male dominance were significant at p < 0.008 and p < 0.000, respectively. The findings indicate that household poverty and the more women become powerless in decision making on various matters at households, the higher the negative effect on entrepreneurship prosperity. The findings implies that majority of households interviewed were living under poverty

conditions. One of the most commonly approach used to measure poverty is the income approach, whereby poverty is described as an inability to attain a specific minimum level of income deemed necessary for continued survival in a given society (Todaro & Smith, 2003).Referring to Todaro and Smith definition of poverty, it shows that most of the household families at Mafinga town cannot afford to meet their basic needs. Household poverty has been an important limitation on women's opportunities to start businesses and engage in economic activities at Mafinga town. In a group discussion with respondents at Kinanambo street, women argued that they have interest in starting and running businesses but due to poverty they end up using the little capital they have for consumption. They also added that they cannot be accepted to get loans from financial institutions simply because they do not have properties for collateral purposes. Failure to access financial support makes difficult for small women businesses to expand and sustain. This is supported by Naser et al., (2009) who argued that financial support from the government especially in the start- up capital is an important factor that motivates women to establish their own businesses.

<b>Table III.</b> Socio-cultulal laciola affecilio affail-scale women enfectedatio biospenty	Table III: Socio-cultural factor	ors affecting small-scale v	women entrepreneurship prosperity
----------------------------------------------------------------------------------------------	----------------------------------	-----------------------------	-----------------------------------

Factors	В	S.E.	Wald	Sig.	Exp(B)
Household poverty	.053	.020	7.100	.008	1.055
Economic imbalance at household level	020	.023	.737	.391	.980
Excessive male dominance	.072	.016	20.71 8	.000	1.075
Instability in relationships among married couples	.010	.015	.448	.503	1.010
Excessive consumption of alcohol or alcoholism	012	.033	.140	.709	.988
Gender inequality	013	.040	.105	.746	.987
Poor traditional views of the community on female sex	023	.017	1.790	.181	.977
Constant	-6.447	2.110	9.331	.002	.002

Excessive male dominance makes women powerless over all matters of the households. The household resources are controlled by men making women dependency over resources to their husbands leading to women violence. This is supported by UNICEF (2000), Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of the full advancement of women. In the FGDs with women at Ihongole Street revealed that women movements and practices have been controlled by men, they have to stay at home doing domestic activities like cooking, laundry, taking care of children and other domestic works but not going out for business activities.

## 3.3 Effects of Domestic Violence to Small-Scale Women Entrepreneurship

Table IV shows that physical and emotional suffering of women and poor performance of business activities scored the highest among the effects of

domestic violence small-scale to women entrepreneurship at Mafinga district council. The results implies that due to physical and emotional torture that women experience from household members, they fail to manage their businesses properly hence performance. Domestic violence against women leads to far-reaching physical and psychological consequences, some with fatal outcomes. While physical injury represents only a part of the negative health impacts on women, it is among the more visible forms of violence (UNICEF, 2000). Battered women have a high incidence of stress and stress-related illnesses such as posttraumatic stress syndrome, panic attacks, depression, sleeping and eating disturbances, elevated blood pressure, alcoholism, drug abuse, and low self-esteem. For some women, fatally depressed and demeaned by their abuser, there seems to be no escape from a violent relationship except suicide (WHO, 1997). Facing all these mental health impacts, it is not possible for a woman to have a proper management of her business. In a focus group discussion with respondents at Kinanambo Street, women entrepreneurs argued that they were being harassed by their husbands a condition that affected their day to day running of their businesses.

Table IV: Respondents attributes on the effects of domestic violence entrepreneurial activities (n=200)

Effects	Frequency	Percent (%)
Physical and emotional suffering of women	89	23.6
Death of business activities	19	5
Decreased business capital	14	3.7
Poor access to market information	50	13.2
Poor performance of business activities	89	23.6
Poor networking	56	14.9
Negative cultural environment for business	60	16

Frequency exceeds 200 because one respondent was able to mention more than one effect

### 3.4 Coping Strategies for Domestic Violence

Table V shows the strategies women entrepreneurs use to cope with domestic violence. Out of 200 women experiencing domestic violence, 70 of them used religion to overcome the situation. Women reported special religious activities (e.g., prayers, attending congregation, visiting holy shrines/tombs, etc.) as a part of their religious coping strategy. Using religion as a coping strategy is common across cultures. Shannon et al. (2006) found in their study that 12% of women in America used religion to seek support and

psychological solace against violence. Other strategies employed were: Placating the husband, having dialogue with their husbands on the matter, seeking help from family members, avoiding contact with husband and leaving the violent husband. All these strategies were employed by women entrepreneurs at Mafinga town. The finding indicates also that Mafinga women are tolerant to their marriage problems as only 9% of respondents decided to separate with their husbands as a result of domestic violence

Table V: Coping strategies for domestic violence employed by small-scale women entrepreneurs (n=200)

Categories	Frequency	Percent (%)		
Placating the husband	37	18.5		
Religion	70	35		
Dialogue	25	12.5		
Seeking support from family	30	15		
Avoid contact with husband	20	10		
Leaving the violent husband	18	09		

### 3.5 Respondents' Opinion on Alleviating Domestic Violence

Table VI shows respondents opinion on how domestic violence can be alleviated at Mafinga town council. Respondents were required to suggest the most effective way to ending domestic violence, where 25% of the respondents suggested that reporting the cases to the police station or government officials was the best way to end domestic violence. In FGDs these women argued that, most of the women are not reporting the

incidence to the police and therefore they keep on suffering unnoticed hence deaths to some of them. They argued that this is a reason for the situation to persist at the study area because men have nothing to fear knowing that they will not be liable to any one for the offence. Other opinions for ending domestic violence were also mentioned.

**Table VI:** Respondents opinion on alleviating domestic violence against small scale women entrepreneurs (n=200)

Respondents opinions	Frequency	Percent (%)
Households members reduce or stop using alcohol	20	10
Awareness creation to men Strictly enforcement of the rules against perpetrators of	40	20
domestic violence  Men should allow women to engage in entrepreneurial	25	12.5
activities	22	11
Attending couple counseling	18	09
Seeking help from nearby community members Reporting cases to the police station or government	25	12.5
officials	50	25

#### 4.0 CONCLUSIONS AND POLICY RECOMMENDATIONS

Domestic violence against women entrepreneurs is real at the study area and the five forms, contributing factors and effects were revealed. Household poverty and excessive male dominance were found to be the Socio-cultural factors affecting smallscale women entrepreneurship prosperity at Mafinga town. Six coping strategies employed by the women entrepreneurs experiencing domestic violence were identified. Respondents had the opinion that: reducing alcohol consumption, creating awareness to men, strictly enforcement of the rules against domestic violence perpetrators, women freedom to business, couple counseling, help from nearby community members and reporting cases to the police stations would help to reduce the toll. Women entrepreneurs continue to be important to the Tanzanian economy. This assessment reveals that many initiatives, policies, programmes and organizations have been introduced in order to support women entrepreneurs and women-owned enterprises. However domestic violence is still an area that needs to be given attention in order to improve the business environment for small-scale women entrepreneurs. Violence is a result of factors operating at individual, relationship, community and societal levels (WHO, 2012). In this regard, domestic violence can only be alleviated if everyone in the community plays part. The governments, individuals, Non-governmental organizations. the media, companies and other unnamed social organizations should come together and establish a common goal to fight against domestic violence. It is therefore recommended that, in order to ensure prosperity of women entrepreneurs at Mafinga town council and Tanzania in general, Community engaging strategies like mass media 'edutainment' (programmes that use multimedia such as television. radio and print) have to be used by the government, NGO's, Religious, CBO's, FBO's and individuals to change social norms and mobilize community-wide changes to influence gender norms, community responses and individual attitudes towards domestic violence. Also the mentioned stakeholders should initiate face to face Community-Based programmes that engage men and boys on domestic violence prevention. This outreach program will enable these stakeholders to conduct face to face discussion with men who have been the key players of domestic violence and hence be able to clear some misconceptions facing men on this matter at the study area. This can reduce or prevent occurrences of the incidences at Mafinga Town Council.

### **ACKNOWLEDGEMENT**

I extend humbled gratitude to the Mafinga Town Council Authority and other Town council staff members for the permission and cooperation which enabled me to carry out this study. I also extend my heartfelt thanks to all respondents without whom this work would not have been possible. Lastly but not least, my thanks goes to Ardhi university for having a conducive working environment that enabled me to work comfortably and hence be able to accomplish this work. However, any shortcomings found in this study rest with me and should therefore not be directed to anyone else.

### REFERENCES

- Acs, Z. J., Szerb, L., Lafuente, E., & Lloyd, A. (2018). The Global Entrepreneurship and Development Index. Springer Briefs in economics. Switzerland: Springer International Publishing.
- Akpan, A. E., and inyang, E. S., (2005). Global view of Domestic violence against women. *International journal of violence and related studies* 1(2)171-178.
- Alvarez, S. A., & Barney, J. B. (2001). How entrepreneurial firms can benefit from alliances with large partners. Academy of Management Executive, 15 (1), 139–148.
- Bailey, K.D. (1994). Methods of social research .4th edition. New York: The Free Press.
- Bajpai,G.C. (2014). African women entrepreneurs: Problems, challenges and future opportunities, *International Journal of Managerial Studies and Research*, 2(5):17-22.
- (http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1. 1.677.2316& rep=rep1&type=pdf)
- Flury,M., Nyberg, E., and Riecher-Rössler, A. (2010). Domestic violence against women: definitions, epidemiology, risk factors and consequences: *The European Journal of Medical Sciences, Switzerland.* 140(140):w13099
- Gichuki, C.N., Mulu-Mutuku, M., Kinuthia, L.N. (2014).

  Performance of women owned enterprises accessing credit from village credit and savings associations in Kenya. *Journal of Global Entrepreneurship Research*, 4(6):1-13.
- Hansen, T., Slagsvold, B. (2012). The age and subjective well-being paradox revisited: a multidimensional perspective. Norsk Epidemiologi, 22(2):187-195.
- Hosmer, D.W., Lemeshew, S. (1989). Applied Logistic Regression. A Wiley-Inter Science Publication, New York. Available at: http://www.uaex.edu/akaliba/Documents/p01 1~1.pdf Accessed 31 September 2019.
- IMED. (2010). "The Market Study For The Tanzania Women Virtual Business Incubator". Dar Es Salaam, Tanzania: Institute of Management and Entrepreneurship Development (IMED).

- Jagero, N., and Kushoka, I. (2011). "Challenges Facing Women Micro Entrepreneurs in Dar Es Salaam, Tanzania". International Journal of Human Resource Studies, 1(2):9-11.
- Johnstone, H., and Lionais, D. (2004). Depleted communities and community business entrepreneurship: revaluing space through place. Entrepreneurship and Regional Development, 16(3):217-233.
- Kazimoto, P. (2013). Assessment of villages" financial management challenges and development strategies in Tanzania, Arumeru District. *International Journal of Research in Social Sciences*, 3(2):112-118.
- Kothari, C.R. (2004). Research Methodology, Methods and Techniques. Second revised edition. New Age International Publishers: New Delhi.418pp.
- Mahadea, D. (2013). Entrepreneurship in Motion: towards an Interdisciplinary and an Eclectic Perspective. Southern Africa Journal of Entrepreneurship and Small Business Management, 6(4):21-29.
- MIT. (2012). National Baseline Survey Report for Micro, Small, and Medium Enterprises in Tanzania. Dar es Salaam, Tanzania: United Republic of Tanzania.
- Mori, P. (2014). Women's entrepreneurship development in Tanzania: insights and recommendations; International Labour Office Geneva [www.ilo.org/publns] .reproduced on 29/10/2019.
- Naser, K., Rashid Mohammed, W., and Nuseibeh, R. (2009). "Factors that affect women entrepreneurs: evidence from an emerging economy", *International Journal of Organizational Analysis*, Vol. 17 No. 3, pp. 225-247. https://doi.org/10.1108/19348830910974932
- National Bureau of Statistics (NBS) [Tanzania] and ICF Macro. (2011). Tanzania Demographic and Health Survey 2010. Dar es Salaam, Tanzania: NBS and ICF Macro.
- Nchimbi, M.I. (2003). "Gender and entrepreneurship in Tanzania: A comparative analysis of malefemale's start-up motivation, individual characteristics and perceptions of business success," PhD Dissertation (Umea, Sweden, University of Umea, Umea School of Business and Economics).
- NISS (National Informal Sector Survey). (1991). Establishment Survey. Dar es Salaam, Ministry of Labour and Youth Development and the Planning Commission, United Republic of Tanzania. 1995.
- Odebrecht, C.N. (2013). The 2013 Brookings Blum Roundtable Policy Briefs Enterprising Solutions: The Role of the Private Sector in Eradicating Global Poverty. The World Bank Group.[https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=2ahUKEwiD4rnK\_9roAhUI8BQKHfHNCFMQFjAAegQIAxAB&url]

- Retrieved on 20/11/2019.
- Paoloni, P., and Lombardi, R. (2017). Exploring the connection between relational capital and female entrepreneurs. *African Journal of Business Management*, 11(24):740-750.
- Rao, V., Venkatachalm, A., and Joshi, H.G. (2013). A study on entrepreneurial characteristics and success of Women entrepreneurs operating fashion and apparel business. Asian Journal of Management Sciences and Education, 2(2):136-147.
- Sarracino, F. (2010). Determinants of Subjective Wellbeing in High and Low Income Countries: Do Happiness Equations Differ Across Countries? Working Paper No. 2010-19. 33p.
- Shane, S.A. & Venkataraman, S. (2000). The promise of en-trepreneurship as a field of research. Academy of Manage-ment Review, 25 (1): 217-226 Jan.
- Shannon, L., Logan, T. K., Cole, J., & Medley, K. (2006). Help seeking and coping strategies for intimate partner violence in rural and urban women. *Violence against Women, 21*(2), 167-181.
- Stevenson, L., & St-Onge, A. (2005). Support for Growth-oriented Women Entrepreneurs in Tanzania. Programme on Boosting Employment through Small Enterprise Development Job Creation and Enterprise Department. Geneva: International Labour Organization.
- Sweida, G.L., and Reichard, R.J. (2013). Gender stereotyping effects on entrepreneurial self-efficacy and high-growth entrepreneurial intention. *Journal of Small Business and Enterprise Development*, 20(2):296-313.
- Tittlova, M., and Papáček, P. (2018). Factors Contributing To Domestic Violence. *International Journal of Entrepreneurial Knowledge*, 6(2), 117-124.
- Todaro, M.P. & Smith, S.G. (2003). Economic development. 8 ed. New York: Pearson.
- UNICEF. (2000) .Domestic Violence against women and girls. New York: UNICEF.
- WHO. (1997). 'Violence Against Women. Information Kit'[://www.who.int/]retrieved on 10/10/2019
- World Bank. (2007). Voices of Women Entrepreneurs inTanzania: IFC Gender Entrepreneurship Markets (Gem) & The Private Enterprise Partnership (Pep) For Africa, a Joint Service of the International Finance Corporation and the World Bank. Washington, USA [www.ifc.org]. site visited on 5/11/2019.
- World Health Organization. (2012). Multi-country study on women's health and domestic violence against women: initial results on prevalence, health outcomes and women's responses
- [http://www.who.int/gender/violence/who\_multicountry\_st udy/en/] Retrieved on 10/10/2019