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Economic Prospects for Women in Zanzibar; Growth Impacts

SIKUJUA OMAR HAMDAN¹

ABSTRACT

Women prospects in Zanzibar still require assistance in gaining critical technical knowledge of irrigation, animal husbandry, fertilizer use, breeding, pest and disease control, as many women engaged themselves in these activities. In the fisheries sub-sector, there should be a greater focus on commercialization, effective value-chain development through clustering and ensuring fish stock meet export demand. Despite the government helping entrepreneurs in providing education, marketing and promoting economy and poverty reduction, women still need progressing efforts to increase capacity in economic growth. Moreover, employment is a critical factor in women's economic development. Skills and other training, including creativity in using the resources available in a particular area gradually, are still insufficient in helping women to increase their economic gain. The Policy for Entrepreneurs and Small Business, Manifesto of Revolutionary party 2020/2025, on empowerment policy examines that most women in Zanzibar are searching for capital in different financial institutions in which, in most cases, they fail to repay back money and fail to pay the loan due to unlimited uses of the capital in daily life. Most women engage in many activities to uphold their life, including micro and small business expenses such as mammal she, restaurants, and second hands selling. However, in most cases, the women suffer in progressing. The aim is to examine the economic development of women in Zanzibar and the extent of the growth impact. The exploring methodology is used in reaching the conclusion.

Keywords: Economic, Growth, Impact, Women, Zanzibar.

I. INTRODUCTION

Most of women in Zanzibar live depending on informal sectors including farming, fishing, live stoke keeping, building construction, trade and small business². Over the past five years, the Zanzibar economy has grown on an average of 6.7,³ while in 2018 and 2019 was the highest

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² United Republic of Tanzania (2020) Agriculture and Fisheries Development Programme (AFDP) Project Design. See also Report <https://www.zipa.go.tz/zanzibar-at-a-glance/>.

³ Zanzibar Investment report, (2017) Foreign Private Investment.

rate of 7.7 respectively⁴. GDP per capita reached a record of TZS 2,54,000 which is 9.7% increase in 2019. In dollar GDP term per capita an improvement from USD 1,026 to USD 1,114 which is an increase of 8.5%⁵. The main drivers behind the economic growth in 2019 are increases in manufacturing of 20% of livestock, 17% accommodation and food services of 37.1%.⁶ The annual inflation recorded at 2.7% in 2019. It is important to note that, tourism is the lead sector of Zanzibar economy of which European countries dominated the market with about 60% all visitors per year. However the impact of COVID-19 pandemic on the economy and social welfare of people in those countries and other part of the world has direct negative impact on the Zanzibar tourist industry and other related sectors of the economy. The government economy affected and the individual person also are affected in small business as the project of the women and youths ceased. From 2019 due to COVID -19 Pandemic women and the government of Zanzibar give fund to support small business. UN agencies gave fund to many countries to face COVID-19. Therefore, the government of Zanzibar supported small business in all sectors including women and youth⁷ and economic rehabilitation activities.

(A) Literature Review

ZATI et al⁸, Formal employment sectors are strictly controlled, making child labour in accommodation or food and beverage outlets highly uncommon. There are no specific actions reported with regard to combating child labour in (relation to) tourism. The law enforcement of the Children's Act 2011 seems to result in low number of child labourers in the formal tourism industry. However, the situation is a bit different in the informal sector, with engagement in tourism activities, as part of the family business, mainly in agriculture and fisheries.

SUZA, IMS⁹, A large proportion of Zanzibar's GDP is associated with climate sensitivity activities, either directly such as with agriculture or tourism, or indirectly for example from the use of natural resources. The economy of the islands, and the livelihoods of the people, is therefore very dependent on the weather and the climate. The islands are also affected by the

⁴ The Revolutionary Government of Zanzibar (RGoZ), 2019 Public Financial Management assessment following of Public Expenditure and Financial Accountability (PEFA) Assessment.

⁵ Zanzibar. Social Protection Expenditure and Performance Review and Social Budget, (2010), International Labour Office, Social Security Department – Geneva: ILO.

⁶ Ntengua S.Y. Mdoe, Livestock and Agriculture Development in Zanzibar, (2013) Post-Tsetse Eradication: A Followup Socio-Economic Study, Department of Agricultural Economics and Agribusiness Sokoine University of Agriculture, Morogoro, Tanzania.

⁷ Zanzibar Planning Commission, (September, 2020) Evaluation of Zanzibar Vision 2020.

⁸ ZATI and UNICEF (2018), Assessment of the Impact of Tourism on Communities and Children in Zanzibar. Pg.9.

⁹ SUZA, IMS (2020), the Economics of Climate Change in Zanzibar. page

regional patterns of extreme weather, which lead to major events such as floods, droughts and storms. Moreover, UNICEF and ZATI¹⁰, impact assessment are based on an extensive process using a wide range of tools and activities. The findings have been summarized in relation to economic opportunities, relating to tourism employment and linkages, cultural and lastly environmental impacts and how these relate to children, their families and communities. The final section relates to stakeholder interactions and how they act to address the positive and negative impacts of tourism.

RGZ¹¹, this report looks at existing manufacturing firms in Zanzibar to see how their performance compares with similar firms in other parts of Tanzania, other countries in Africa, and other small island economies. It also compares the investment climate in Zanzibar with the investment climate on the mainland and in other nearby countries. Although the investment climate in Zanzibar is more favorable in many areas than it is on the mainland, firms remained more concerned about several areas. Consistent with the evidence on worker skills and capital intensity, firms were more likely to say that access to finance and workers skills and education were serious problems than firms on the mainland were. Objective data are consistent with this- fewer firms had loans, firms reported having less capital and workers and managers were less likely to be university educated in Zanzibar.

The Zanzibar Planning Commission¹² addresses the vision's long-term policy on the development of women was to ensure them equal access to the opportunities that improve their socio-economic status or that engender full participation in the development process. Zanzibar has made commendable progress towards woman development and gender balance. These progresses are in access to primary and ordinary level secondary education; proportion of women in decision-making level; and in the House of Representatives.

The President of Zanzibar and Chairman of the Revolutionary government of Zanzibar, Dk. Hussein Mwinyi launches the entrepreneur ID who will manage their activities and to recognize them legally and growth of their capital. The launching was made Thursday September 23, 2021¹³. The launching was made in Sheikh Idrissa Abdulwakil hall, Kikwajuni Zanzibar. The

¹⁰ UNICEF and ZATI (2019), Assessment of the Impact of Tourism on Communities and Children in Zanzibar. Pg 29.

¹¹ The Revolutionary Government of Zanzibar (2017), Zanzibar - The Effect of the Investment Climate on Performance of Micro and Small Enterprise in Zanzibar: A Comparison with Mainland Tanzania and Other Countries.

¹² Zanzibar Planning Commission, (2020) Evaluation of Zanzibar Vision 2020.

¹³ Speeches of the President of Zanzibar and Chairman of the Revolutionary government of Zanzibar, Dk. Hussein Mwinyi on launching day of entrepreneur ID who will manage their activities and to recognize them legally and growth of their capital. The launching was made Alhamisi Septemba 23, 2021. You can also Visite the website pg

president explained that the entrepreneur's ID will simplify to receive deferent services including loan in several financial institutions.

The President of Zanzibar and Chairman of the Revolutionary government of Zanzibar, Dk. Hussein Mwinyi states in addition to the promises he made during his campaign. Also considering the requirements of various laws relating to property owners/ enterprenewership, including the Act No. 7 of 2014, the aim is to create a special environment to support groups of entrepreneurship including youth, women, and disable persons. Altogether, President Dk Mwinyi assured the entrepreneurs that the government is committed to creating a better environment for them to carry out their activities. In explaining this he has started talks with investors to achieve the construction of markets for the districts of Unguja and Pemba while using the opportunity to tell them that in the near future the government wills begin construction of markets in the areas of Jumbi and Chuini kwa Nyanya¹⁴. The Minister for the President's office, Regional Administration, local Government and Special Departments of SMZ, Masoud Ali Mohamed, says the process of starting a business venture has officially started since August 3, 2021 and they expect to register all the enterpreneurs on the islands¹⁵.

Vice-president regarding the empowerment of small business enterprenewers the government aims at providing them with markets, capital, loans and expertise as well as various guidelines related to entrepreneurs. Institutions providing small financial services licensed by the central government of Tanzania to conduct private banking business, groups, small and medium- sized entrepreneurs with low incomes in rural or urban areas. There is specialized tools created for collecting and storing various information related to mortgage payments, court judgments, bankruptcy of borrowers and obtaining information on borrowers of public resources (private and corporate) and selling such information to consumers¹⁶

<https://www.ippmedia.com/en/news/mwinyi-launches-entrepreneurs%E2%80%99-ids-%C2%A0formalise-business>.

¹⁴ Speeches of the President of Zanzibar and Chairman of the Revolutionary government of Zanzibar, Dk. Hussein Mwinyi on lauching day of enterprenuer ID who will manage their activities and to regognize them legally and growth of thir capital. The lauching was made Alhamisi Septemba 23, 2021. You can also Visite the website pg <https://www.ippmedia.com/en/news/mwinyi-launches-entrepreneurs%E2%80%99-ids-%C2%A0formalisebusin-ess>.

¹⁵<https://www.mwananchi.co.tz/mw/habari/kitaifa/dk-mwinyi-azindua-vitambulisho-vya-wajasiriamali-zanzibar-3560646>. However he didi not mentioned the list of the interpreneurs. Regarding the cost of the ID, Masoud said it depends on the type of entrepreneur, the activity he is doing and the area. "For example an entrepreneur moving an orange will pay only Sh30,000 a year, but the owner of the hut can pay Sh 50,000 to Sh 100,000 depending on his activity and location, so they are monitored before they are registered,"

¹⁶ "Financial Education" is financial education that is provided with the aim of providing an opportunity to choose the best financial services to achieve the goal of financial service chosen for social welfare.

The Business Development Service is a non-financial services provided to clients of small financial services at various stages according to the needs of those clients with the aim of increasing knowledge and business advice for various groups. The Capital Markets is part of a financial system that facilitates the promotion of access to capital through securities or loans to facilitate economic activities. The Small Loans is a minimum loan granted to low-income citizens who do not have access to financial services, or as determined by a supervisor. More over the network or federation is an institution / organization created for the sole purpose of influencing and advising on matters relating to small financial services to the Government or regulatory authorities on behalf of members. The Small Entrepreneurship is a small business run by one person or family in an informal sector, it does not have a system to store financial information and its assets cannot be used as collateral for loans.

More over the Social Financial Groups is a group created for the purpose of providing small financial services that are owned and managed by the members themselves. These groups encourage individual savings and provide short-term loans to members, sub-insurance services, and sometimes to non-members at different interest rates depending on their structure. Economically, the National Entrepreneurship Development Fund, the President's Fund (PTF), the Export Sales Guarantee Fund and the Small and Medium Entrepreneurship Loan Trust Fund. During this period, Government Funds and programs have been able to build capacity and provide affordable loans to low-income citizens. During the period ending May, 2015 an amount of 50.6 billion shillings was disbursed and loaned to 74,790 entrepreneurs. Similarly, the Government in collaboration with social security funds approved 105 billion shillings for loans to 256,602 small entrepreneurs.

Constraints during the Implementation of the National Microfinance Policy for the Year, 2000 In the implementation of the National Microfinance Policy for the year, 2000 there were the following constraints: - (i) Deficiencies in the Legal Framework and Regulations Sector the small amount of money in the country is partly regulated by the Banks and Financial Institutions Act, 2006 which authorizes the Central Bank of Tanzania. It licensing, regulating and supervising banks and financial institutions (small financial institutions that take deposits, commercial banks and citizens' banks)¹⁷.

¹⁷ In addition, the financial sector is regulated and regulated by the Cooperatives Act, 2013 which authorizes the Tanzania Cooperative Development Commission to register, regulate and supervise Savings and Credit Cooperatives. However, no institution is responsible for licensing, registering, regulating and supervising non-performing financial institutions and informal institutions.

Deficiencies in the legal system and regulations during the implementation of the National Microfinance Policy of 2000, have resulted in unsatisfactory performance such as: lack of transparency in lending terms; high interest rates; arbitrary disbursement of loans and customers having multiple loans resulting in debt accumulation; and unsatisfactory debt collection process. Similarly, it is difficult to obtain information and data related to the operation of unregulated financial institutions.

Lack of Credit Reporting Tools, the presence of many urban financial services providers and the provision of services to the same clients as well as the lack of a common exchange and verification of creditors' information has resulted in borrowers having multiple loans. The problem of many loans is exacerbated by the lack of an accurate system of identification of complete creditors' information¹⁸.

CCM recognizes that the implementation of the National Development Vision will reach its climax in the period of implementation of this Manifesto. Thus, the Party will oversee its Governments to prepare a new National Development Vision towards 2050, and begin the implementation of the Zanzibar Development Vision 2020 - 2050¹⁹. In the next five years, CCM's goal is to continue to improve the lives of every Tanzanian, eradicate poverty. and to ensure that the Nation achieves a middle economy our nation; (b) Promoting a modern, integrated, integrated and competitive economy based on manufacturing, economic services and enabling infrastructure (c) Transforming agriculture, livestock and fisheries to ensure food security and food security at all times and contribute actively in economic development; (d) Enhancing access to quality health care, education, water, electricity and housing in rural and urban areas.²⁰

The proportion of women has been increasing over time, resulting to low sex ratios in Zanzibar. More women opportunities in the society build momentum for further economic growth. The high fertility in the midst of low sex ratios suggests more population additions. Population projections thus estimate an ever increasing population in Zanzibar. The proportion of women

¹⁸ Mkakati wa Nchi wa Ushirikiano wa Kimaendeleo 2020 – 2025. The PRESIDENT of Zanzibar and Chairman of the Revolutionary Council Hon. Dr. Hussein Ali Mwinyi listening to Entrepreneur from Kibandamaiti Market Ms. Hawa, when he visited the Small Entrepreneurship exhibition booths, during the launch of Business IDs for Small Entrepreneurs of Zanzibar and Pemba, The ceremony took place at the Sheikh Idrisa Abdulwakil Kikwajuni Hall in Zanzibar.

¹⁹ Ilani ya Chama Cha Mapinduzi 2020/2025

²⁰ <https://www.youtube.com/watch?v=2Saye84u2aI>. Speech of the president of Zanzibar to swear in ministers. How the president consider women position, disabled, youths

is higher in both rural and urban areas. The 2012 TPHC revealed that women comprise 50.9 percent of rural population and 52.4 percent of urban.

Government of Zanzibar reports that that on average 22.8 percent of households were headed by women; majority of these women (44 percent) had no education in years 2014/15. The age dependency ratio is higher for man headed households while the economic dependency ratio is higher for women headed households.

Working age population and Total Employment Structures in Zanzibar. The working age population in Zanzibar covers all of the population aged 15 to 60 which is the legal retirement age. Also, the labour force population corresponds to the working age population, i.e., a person is either employed or unemployed. The employed population are those in employment – either paid employment as paid employees or self-employed (employer and own account workers), or unpaid employment, as unpaid family workers. Total employed is the same as total employment.

Studies suggest that agriculture is the largest sector in terms of employment in Zanzibar; but the situation is significantly different to that in Tanzania Mainland. Agriculture represents 41 per cent of total employment in Zanzibar compared to 74 per cent in Tanzania Mainland. There are no significant differences between men and women as the sex proportion of the working age population for women is 51.3 percent. Sixty per cent of total employment in rural areas is in agriculture whereas it is 11 per cent in urban areas. The majority of those engaged in agriculture (about 75 per cent) work as unpaid family workers, the remaining working on their own farm mostly in subsistence agriculture. Their economic activities are not formally registered, their incomes are irregular, and, significantly are not regular monetary incomes.

The service sector is the next largest sector of employment as this is linked to tourism: wholesale and retail trade, restaurants and hotels. This service sector employed 17.2 per cent of those in employment. There are no differences between men and women even though for women this is the third most important employment sector. Twenty seven point two per cent are employed in urban areas whereas 11.3 per cent are employed in rural areas. More than 80 per cent of the workers in this sector are self-employed (86 per cent among men and 80 per cent among women); most of them work on their own account and do not have employees. Another significant sector, representing more than 21 per cent of women employed and over 10 per cent of men are daily household activities consisting of household-fetching water and collection of firewood. Most of these household activities are performed by unpaid family workers working for others or on their own farms or shambas.

In Zanzibar the labour market, including agriculture, is dominated by two main types of employment. First, unpaid family workers representing the majority of those employed in rural areas (50 per cent of total employment in rural areas was made up of unpaid agricultural family workers).

Employment in the informal sector. In informal sector includes all jobs in informal sector enterprises or all persons who, during a given reference period, were employed in at least one informal sector enterprise, irrespective of their status in employment and whether it was the main or secondary job. Informal sector and the related concept of employment in the informal sector – are enterprise-based concepts. Working in the informal sector may mean working in an enterprise where its size, (the number of employed) is below a certain threshold, or one that is not registered. It can also mean working in a household, home or on the street.

In addition if the activities take place in an unregistered cooperative, a private own account unit, a private sector enterprise with employees, an unregistered partnership or any other private unit, then the activities of enterprises of more ten employees, or in the case of smaller enterprises and for own account workers, units with clear and comprehensive records or accounts with which to monitor the activities of the enterprises are considered to be formal sector activities.

Based on these criteria (type of enterprise, size and record keeping) and considering the main activity, about 20.3 per cent of the total employed outside agriculture work in the formal sector and 79.7 per cent in the informal sector (86.6 per cent of all women in employment and 73.3 of all men in employment). If agriculture is included the percentage of people working in the informal sector it is significantly higher, representing 88.1 per cent of total employment. This proportion, as one would expect, is higher in rural areas (94 per cent) compared to urban areas (78 per cent). Thus, the majority of the employed are working in informal sector enterprises and women appear to be more likely to be engaged in this type of employment which also includes a significant proportion of paid employees.

In Zanzibar, according to the 2006 ILFS, 15.1 per cent of all employed persons were in formal paid employment, with 17.4 per cent in the 15-59 age group, 6.8 per cent in the group aged over 59 (60 being the legal retirement age within the formal social security schemes) and less than 1 per cent among children aged under 15 years. In all cases these proportions were lower among women in employment. In the age group 15-59 these proportions are lower among women in paid employment: 12.1 per cent compared to 23.9 per cent for men. The corresponding proportions among those aged 60 and over were 1.5 per cent and 10.3 per cent

for women and men, respectively. There were no significant differences between men and women among paid employees. The main gender difference occurred at an earlier stage: in accessing paid employment.

The earnings of female employees, as reported in the ILFS (2006), are on average 74 per cent of those of male employees. This gap is much wider for employees in the private sector: earnings of female employees are only just half the earnings of male employees (55 per cent). Unsurprisingly, the gap between male and female paid employees' earnings was much larger in the informal sector where female earnings were on average 54 per cent of male earnings compared to 78 per cent in formal sector enterprises. Employed in the formal sector" applies to all of those who are employed in public employment or corporate organization and all those employed elsewhere if establishments employ more than 9 persons or for smaller enterprises, if the employer keeps comprehensive records.

Eighty four per cent of all employed (but 91 per cent of all employed women) in Zanzibar work in the totally informal economy, which means they are deprived of most of the rights and entitlements – including social security - associated with formal employment. Less than 8 per cent of all employed are working in an environment that may be called fully formal – at least according to the adopted criteria. It is suggested that unemployment is high among women compared to men; among the unemployed persons 78 percent are women. The unemployment rate for women is not only high but also increasing over time, both in rural and urban areas.

It is estimated there are a total number of about 56,140 are employed in the formal sector in Zanzibar. This includes all Government, Public and registered private institutions. More males (56 percent) were employed in these formal public institutions. It is revealed that in all sectors (primary, secondary and tertiary) more employees were men compared with women. The service (tertiary) industry has engaged 90.8 percent and 82 percent of women and men employees, respectively. The percent distribution of employees shows that only 26.6 percent of regular women employees and 44.6 percent of men received salaries of TAS 400,000 and above. The range of TAS 300,000 – 399,999 had a higher proportion of women (32.3 percent) compared to men (18.9 percent) while two-fifths of regular women employees and about half of men were paid less than TAS 200,000. Fifty-one percent of the working age populations and 49 percent of the labor force are women. Both, women and men in urban areas had higher unemployment rates compared to women and men in rural areas. More boys (58 percent) were engaged in employment compared to girls (42 percent). The gap between women and men in Zanzibar is still high in administrative positions. Positions of top officials in Government are

engaged by men. Among 16 ministers only five are women; and only one third of Government Agency Administrators are women.

The majority of women are producers of food and cash crops; their success is limited due to inadequate resources of production such as modern agricultural equipment and tools, loans, technology, education and extension service training. Only 25 percent of women own land.

Gender parity in educational system in Zanzibar has been achieved at all levels. Although girls and boys have equal chance of being registered in schools but the number of girl students decline in higher learning institutions. The policy 2006 has committed to promote gender equity and equality at all levels of education. Investigated factors hindering women political leadership in Unguja. It is revealed that, despite the ability of women to hold political position and the positive impact to the society shown by those women who hold various political positions in Unguja, yet the number of women politicians in political leadership in Unguja was low. Moreover, the study found out that, there were number of factors reducing the number of women in political leadership in Unguja such as patriarchal system, lack of resources among women, lack of support of women from their fellow women, religious beliefs, political party's structure, nature of political structure, lack of awareness among women, family duties and responsibilities, social and family background and low confidence of women in political matters

Ali Khamis Ali (2016) investigated the determinants of women employment in public sector organizations in Pemba Island. The findings of the study show that women employment in public sector organizations in Pemba Island is mainly determined by women's levels of education, age, personality, work experience, place of origin and nepotism, and interview performance. Furthermore, the report study mixed views among the employers in the public sectors about the importance of considering political affiliation and religion as factor for women employment. For the case of challenges, the study revealed that large numbers of employed women have experienced the challenges of sexual harassment, gender discrimination and religious and cultural constraints in the process of securing employment in public sector organization in Pemba. The finding reveal that more than 45% of women employed in public sector organizations in Pemba have experienced sexual harassment more often during job searching and recruitment stage, 25% of women employed in public sector organization in Pemba have experience gender discriminations more often during job searching and recruitments stage . Also, more than 38% of women employed in public sector organization in

Pemba have experienced cultural and religious constrain from their families and communities more often when they said they want work.

Investigated the challenges facing women entrepreneurs selling clothes in urban district of Zanzibar. The study used descriptive statistics and it found that majority of women engaged in entrepreneurial activities had little education and training in entrepreneurship. Also, the study found that lack of finance was the most impeding cause for women not participating in entrepreneurship. This is due to the fact that they cannot borrow money from the bank since the banks need collateral and have relatively higher interest in Zanzibar.

Therefore, challenges facing women entrepreneurship in Zanzibar found to be the lack of finance, lack of skills, family duties, cultural factor, high tax, lack of security, gender inequalities, legal constrain, high competition from male entrepreneur. The study recommended that government should introduce a women business fund where women entrepreneurs can get financial assistance. Studied challenges facing women economic empowerment in urban district of Zanzibar. He found that majority of the respondents observe that level of women economic empowerment was few; therefore the data implied that women empowerment was not very good. On the factors limiting women empowerment, the study showed that majority 70(58%) of respondents strongly agreed that education is a limiting factor, while significant number of people 50(42%) agreed that is paramount. Many strongly agreed that there is limited women empowerment; while only few agreed that capital limits women empowerment in Zanzibar . A quarter century ago, in the rural areas of Zanzibar, gender norms and cultural restrictions meant women were largely unable to lead independent, public lives. Then seaweed farming changed everything.

Employability is defined as “doing value creating work, getting paid for it (unless opting to do it voluntarily without pay) and learning at the same time, enhancing the ability to shape work in the future. There are views that employability is a major factor affecting women employment in Zanzibar. Studies suggest that lack of job competencies among graduates fundamentally emanates from poor training at primary and secondary levels resulting from incompetent teachers and inadequate facilities. The problem is further fuelled by ineffective curriculum, incompetent lecturers, less emphasis on general knowledge and skills as well as lack of career guidance at higher training levels. Furthermore, these weaknesses have been constantly fertilized by ineffective development as well as unfavourable educational policies and reforms.

Cost of doing formal Businesses on Women Unemployment. Cost of doing formal businesses includes all costs incurred in establishment, development, marketing and operations of the business, trade, project and social economic activities. In the case of women seeking, getting and engaging in formal employment, this may include high living costs and expenditures; travelling costs; living in a rural area decreases mobility options and thus increases opportunity costs and having a situation that does not allow young people to leave home.

The typical high cost of doing business that result to limiting employability is due to various complex factors and challenges such as complicated and expensive licensing requirements, poor infrastructure and inadequate support services frustrating many self-employment initiatives among the women, lack of financial capital and business mentorship and advice to start innovative enterprises; poor credit rating after long-term benefit receipt; disinterest/discrimination on the part of banks; lack of accessible information on sources of grants and loans.

Labour migration in Zanzibar is a movement of people from Pemba to Unguja and from Unguja to Pemba. This causes several things to happen; the most important is the labour growth in Unguja as a recipient island is expanding, covering a greater area of land and urbanisation: - an increasing proportion of people living in Unguja. The major causes of labour migration include search for better wages, education, political and social stability, better technologies, employment and business opportunities. Others are poverty, unemployment, crop failures and famine, inadequate social amenities and facilities in the rural areas such as pipe water, electricity, good roads, hospitals, schools, vocational centres and poor agricultural productivity). As more and more people arrive in urban centres, there will be insufficient jobs for them and the unemployment rate will increase because there will be more workers chasing for those few jobs. Zanzibar recognizes the role of foreign workers in filling skill gaps in formal sectors that are not easily available particularly in rare professions as well as the need for transferring of scarce skills and technology.

Skills match demands job seekers to possess technical and soft skills required by employers in the labour market; and these are very crucial for employability of the job applicants including women. The employability of job seekers is determined by the skills they possess and those required by potential employers. The skills mismatch is major factor affecting employability in EAC Countries for both women with and without disability. The skills mismatches may be in terms of having skills that labour market doesn't need; having skills that everybody has;

having unrecognized skills (non- or informally learned); not getting back into school (for school dropouts) and being over-qualified.

There are different factors that cause mismatch in skills. These include; under-funded educational and professional training systems, irrelevant curricula which produce obsolete knowledge base, lack of scientific, technical and vocational training (TVET) and competences that diminish the employability of young job seekers. Moreover, discrimination, inability to afford or decision not to pursue further education or job training; decision not to relocate in order to stay with a spouse, family or friend, and technological obsolescence which makes a specific expertise useless.

Career planning refers to an on-going process that can assist in the management of learning and development for women. Finding a formal job can be a problem for women in Zanzibar. They must determine what career opportunities are available, what are their interests and capacities, and what skills they have or need to develop. Studies suggest that lack of career planning significantly causes women unemployment in EA countries. That is poor career planning significantly causes women unemployment. Students are enrolled in universities and colleges at a very young age due to school system. This requires a close mentorship on career since most of students become unable to identify what exactly they have to go for, which can fit their interests and develop them. Once they lack professional advice and practical experiences to learn more about their careers they end up studying things which are not of their interest and thus perform poorly or do not work in an efficient manner. This reduces the employability of such graduates.

Career development is the lifelong process of managing learning, work, leisure, and transitions in order to move toward a personally determined and evolving preferred future. In educational development, career development provides a person, often a student, and focus for selecting a career or subject to undertake in the future. Often educational institutions provide career counselors to assist students with their educational development. In organizational development (or OD), the study of career development looks at: how individuals manage their careers within and between organizations and, how organizations structure the career progress of their members, it can also be tied into succession planning within most of the organizations. In today's world, more employers are looking for ways to facilitate career development and encourage their employees to drive their own careers.

In personal development, career development is: the total constellation of psychological, sociological, educational, physical, economic, and chance factors that combine to influence the

nature and significance of work in the total lifespan of any given individual." The evolution or development of a career - informed by (1) Experience within a specific field of interest (with career, job, or task specific skills as by-product) (2) Success at each stage of development, (3) educational attainment commensurate with each incremental stage, (4) Communications (the capacity to analytically reflect your suitability for a given job via cover letter, resume, and/or the interview process), and (5) understanding of career development as a navigable process.

Valid, relevant and good quality education is one that provides learners with adequate capabilities they require to become economically productive and develop sustainable livelihoods, and enhance individual well-being. Studies suggest that limited access to valid, relevant and good quality education has a high negative influence on employment among the women in Zanzibar. Limited access to valid, relevant and quality education among women with disability is associated with various factors such as negative cultural beliefs, family backgrounds, inadequate infrastructure designated for women with disability, poverty, inadequate of training equipment for people with special needs, and inadequate human resources especially teachers/ trainers for disabled resulting to lack or low access to education among disabled women.

The quality and relevance of education is often considered as the first root cause of women unemployment, yet high education does not guarantee a decent job. Low quality of education is associated with other factors such as poor or weak education that is based on theory rather than skills, lack of professionals who are experienced, the type of syllabus used by the country, type of educational system and old education curricula. This may result into inability for young people to find jobs and employers' inability to hire them based on skills needed.

Labour market information can be broadly defined as the information needed by individuals and organizations to make informed decisions about the labour market. Studies suggest that lack of labour market information and conditions is a limiting factor for women employment in Zanzibar. Lack of labour market information and connections are influenced by poor accessibility to information about the skills needed by workers/ works, cost of advertising vacancies, low awareness about platforms, spaces for women to participate in the employment policy dialogue or express their needs and interests in the labour, remoteness of the area and lack of dissemination agencies. Lack of labour market information and conditions have effects on the employment and career choice of the women. These make the potential job applicants fail to find the employers while on the other hand, lack of labour market information causes prospective employers fail to find the suitable job applicants.

Level of information technology (IT) is the extent to which a person has the knowledge on the application of computers and internet to store, study, retrieve, transmit, and manipulate data, or information, often in the context of a business or other enterprises. Studies suggest that low level of information technology as being highly responsible for women unemployment in the EA countries. Low level of information technology among women is due to low levels of human capital and weak institutions that slow the adoption and creation of new technologies, low education, poor infrastructure and high costs of connections and equipment acquisitions, and lack of financial resources. Low level of information technology results to poor education and training among women. Information technology improves education, impart the women with skills needed for employment in a knowledge-based economy and provide career opportunities in the Information Technology sector itself.

Equal opportunity is a stipulation that all people should be treated similarly, unhampered by artificial barriers, prejudices or preferences, except when particular distinctions can be explicitly justified. The aim, according to this complex and contested concept, is that important jobs should go to those “most qualified” – persons who are most likely to perform ably a given task – and not go to persons for arbitrary or irrelevant reasons, such as circumstances of birth, upbringing, having well-connected relatives or friends, religion, sex, ethnicity, race, caste, or involuntary personal attributes such as disability, age, gender, or sexual orientation.

Women in the EA countries overwhelmingly have the view that equality of opportunity is a social economic and political norm. Many women also believe that it is being realized in political forum that women’s social economic life chances are less dependent on their circumstances of birth, gender and less hampered by rigid class structure, debilitating snobberies, or lack of social networks, than are the life chances of many people in comparable nations. The following is a brief exposition of these attributes.

The concept of fair judgment in job application is where all potential qualified applicants on a particular post or position are given equal chance of winning the interview regardless of the age, sex, location and other kind of discrimination. Applicants are judged on their merits with procedures designed to identify those best-qualified. The evaluation of the applicant is in accord with the laws of the country, job description and requirement. Fair judgment requires enforcement of equality of opportunity in employment as a basic right and must be given the priority it deserves by all involved in all labour markets. We have noted that equal opportunity arises from the similar treatment of all people, unhampered by artificial barriers or prejudices or preferences, except when particular distinctions can be explicitly justified

Many studies suggest that unfair judgment to have high probability of limiting women employment. That is, many female jobs seekers are not treated well and equally. This suggests that employers are not aiming for a fair process that focuses on candidate's ability to perform the essential job duties. Also, the decision-making processes are never uniform, consistent, transparent, unbiased, comprehensive and objective. There are kinds of unfair judgements due to nepotism, social inclinations and sometimes corruption demanded by employers to young women or men. All these limit women to access desirable jobs opportunities.

The fair judgment in employment opportunities have never been basic women right and have not been given emphasis it deserves by all involved in the labour market. Employers, government and unions have failed to identify best practices and good governances which provide equality of employment opportunities in many productive and service sectors and firms.

Corruption is a form of dishonest or unethical conduct by a person entrusted with a position of authority, often to acquire personal. There are existing malpractices in some private and public firms and organizations associated with lack of good governance or corruption practices. Studies suggest that high and increasing corruption have a significant probability of limiting women employment in Tanzania. Bribery, nepotism and irregularities in the appointment of candidates for positions are the most common forms of employment-related corruption.

Corruption in the EAC has been high, on increase and associated with various complex factors such as selfishness behaviour among individuals, ineffective legal system and law enforcements institutions, low salaries in public offices, greater interventions of states in form of regulation, lack of political will breakdown / erosion / perversion of societal values and norms, tribalism, favouritism, nepotism and cronyism weak or absence of management systems procedures and practices, weak civil society and apathy, lack of professional integrity; lack of transparency and accountability.

High corruption creates the opportunity for increased inequality, reduces the return of labour productivity, inefficiencies and hence, makes rent seeking more attractive. This opportunity for increased inequality not only generates psychological frustrations to the underprivileged but also reduces total productivity growth and new job opportunities. With such negativity, corruption induces imbalances between employers and employees. Not only for that case but also on the idea creation and project financing, even when women are able to write a proposal for a particular activity it might be rejected simply because they have nothing to offer in return.

Gender discrimination issues are primary and traditional social attributes contributing to women unemployment. These are due to the cultural background from which female women are not equally treated with males in many aspects including wages, jobs and even inheritance of the family assets for investment. For a long time, the share of women in the employment markets has been relatively low for about 40 per cent while the remaining 60 per cent remained to men in many EA countries. The proportion of women in wage employment in non-agricultural sector remains low, and this implies that women have less access to wage employment than men and therefore there is a need to reduce that gender inequality. Also, there is low number of women who have secured top positions in public and private sectors; hence there is low representation of that group in managerial positions. A low number of employed woman have got low positions in their work place and thus earning very low.

Studies suggest that gender discrimination has high probability of limiting women employment. Associated factors on that perception include nature of the job, corruption, social and cultural factors. Focusing on nature and type of the job, some jobs are considered not fit for females and with such consideration various effects such as an increased gender-based discrimination, misallocation of the labour force; and increasing wage gap between male and female women with and without disabilities.

The women continue to face constraints related to, among others, limited access to control over and ownership of productive resources such as land, credit and businesses, in addition to limited employment opportunities in industries that require sophisticated skills; and this limits their income-generating potential.

The "insensitivity" of the gender discrimination issues in Rwanda, Burundi and Uganda is a reflection that equal treatment between male and female has been given priority hence reducing gender stereo-typing. Despite being one of the hot national and global agenda yet less response has been witnessed. This is due to the fact that national efforts such as sensitization on gender aspects have been successfully in these countries,

At the political front, all EA countries have progressed on providing equal chances to both male and female, and sometimes females are given higher chances than males. Such pace indicates that EAC member states are socially and politically aware of the gender issues and address it with the global perspective. Various national economic development plans and policies have explicitly integrated gender issues as a policy target and means to increase equality between male and females. However, in practice efforts have been ineffective and

have failed to remove gender bias and attain true candidate while holding a principle of equality.

In all EA countries, women are employed and concentrated in working in micro -small farms or operating small scale firms; making them overrepresented among unpaid workers and in the informal sector. In keeping with social norms, women employment bears a disproportionate share of house and care responsibilities; hence creating barriers to their taking (formal) wage jobs. They require flexible work arrangements and have less control over time use than their male counterparts; so they are confined to lower-quality jobs. Moreover, the participation of females in national activities as well as in self-employment has been witnessed in recent years hence to conclude that female participation in formal employment is growing at reasonable pace.

Social and cultural factors are complex function of customs, language, attitudes, religion, lifestyles and values that characterize a society at particular point in time. These can affect quality of life, ways of living, thinking and perception of the society on a given subject matter. These social and culture factors do change with time, technology, political, and social economic developments. They impact behaviour and preferences of employers and employees in employment conditions. Since women with disabilities are members of the society that means they are subjected to these factors whereby they can limit their probabilities of being employed simply because of their social and cultural influences

There are views that complex social and cultural factors have high influences on causing unemployment for women with and without disabilities. Such perception is due to social selective types of jobs, and social cultural beliefs existing in Rwanda and Burundi. Also, employer's preference describes the tendency of the employers to choose/ select the job applicants based on social and cultural factors. For example, many employers in the tourist sector in Zanzibar prefer foreigners rather than local Zanzibaris arguing that locals are "Swahilis" and inefficient.

Social and cultural factors have resulted into an increase of social discrimination, unfair judgement, and limited access to formal jobs, expanding wage gap between male and females, and rejecting some of reasonable employment opportunities. Often in the EA region like in any other African countries, still tribes and other cultural backgrounds are used in assigning one's roles. This leads to the wrong choice of the position or sometimes engaging in low paying jobs as it has been normal for a woman in African culture. Though it cannot be ignored that social

and cultural factors provide identity of the society, but policy actions are needed to address that issue.

Religion is any cultural system of worship, including designated behaviours and practices, world text, places, ethics, or organization that relates humanity to the supernatural or transcendental. Religious practices may include rituals sermons, commemoration or veneration (of deities), sacrifices, festival, feasts, trances, initiations, matrimonial services, meditations, prayers, music, dance, art, public services and or other aspects of human culture.

Studies suggest that existence of conflicting and biased negative religious beliefs or attitudes have high probability of limiting employment for women with and without disabilities in EA countries. The perceived religious discrimination refers to an individual's perception that he/she is unfairly treated on the basis of his/her religious membership. Religious discrimination has valued or treated a person or group differently because of what they do or do not believe or because of their feelings towards a given religion.

Within the context of equal employment opportunities, religion has caused bias, negative beliefs and practices and thus influencing employment processes. For example, an employer may not refuse to hire an applicant because of that person's faith (belief), (Bennett, 2001). Also, an employer may not fire women because of religious practices, such as breaks for prayer time during official working hours (practice). Moreover, these beliefs and practices should be sincerely held, which means that laws are not confined to organized religions such as Islam, Christianity, Hinduism, Buddhism, and Judaism. Wiccans, Pagans, and Atheists are legally protected against religious discrimination in the workplace as well.

Religious affiliation and its biased negative attributes have been viewed to be an important determinant of women unemployment in Tanzania and Uganda. Negative religious beliefs are due to lack of adequate knowledge and information on the religious matters, poverty, tolerance and unity among communities. For instance, in areas or firms which are dominated by Muslims it is not easy for non-Muslim women to be employed, this is due to misconception and misinterpretation of Quran verses. Also, in areas and firms where Christianity is dominant is not easy for a Muslim women to be employed this is due to terrorist image created upon Islam. Fear to employ religious women and religious discrimination may be associated to high and increasing costs connected to potential employees in practising their religious beliefs in workplaces. Just as there are many religions in these countries, there are many forms of religious expressions tied to a person's faith that employers may be asked to accommodate in

the workplace. Some employees may request time during the day to practice prayer. They may need to avoid contact with members of the opposite sex and they may not be able to work on certain days of the week. Whatever the requests, organizations may be prepared to provide employees with a policy and or procedural path to follow when such requests are made. There are additional costs connected to religious tolerance and accommodations,

Ignorance of religious practices may lead to misunderstandings and conflicts among employees and foster prejudice and discrimination. First, conflicts in the workplace can adversely affect job performance and lead to turnover. Valuing workers' religious feelings may foster a more productive and profitable work environment. Second, the growing diversity of the workforce necessitates openness to diversity in the recruitment and selection process in order to attract and retain the best employees.

Consultations suggest that the likelihood of employment is lower for Catholics, Seventh Day Adventists and Muslim women compared to other peers in these EAC countries. However, the influence of religious-conservative values may well change as society and economy transform. A changing society might imply changes in biased attitudes, or changes in child upbringing technology and household duties – either might pose internal and external restrictions on labour market access for married women,

Like other parts of East Africa, in Zanzibar, a key challenge is ensuring that women have access to gainful and decent employment. This requires improving employment conditions in the sectors where women are concentrated and enabling entry into sectors where they are underrepresented.

Available data suggests that women in Zanzibar are more likely to work in the agriculture and retail sectors and less likely to work in the manufacturing, construction, and utilities sectors that offer higher earning potential. They are also more likely to work in the informal sector (92%, compared to men at 86%), and as unpaid family labour. This scenario remains prevalent, despite women's increased participation in the labour market. The continued phenomenon is driven by barriers such as skills gaps, access to finance, women's unpaid care work burden, unfriendly work policies, and discriminatory laws. These interact with the local context and existing social norms to determine the extent of employment segregation.

A combination of policies and interventions targeted at enhancing women's capabilities and mitigating adverse gender norms and discriminatory policies can reduce gender labour market

segregation and enhance the return to labour for East African women in both formal and informal employment.

GROWZ will seek to foster women's increased participation in non-traditional sectors and in better, higher-paying jobs. Evaluative and action research under this theme will focus on how to increase the entry, retention, and advancement of women in high value sectors such as manufacturing, construction, utilities (including alternative/renewable energy), and export agriculture, as well as enhance the earning potential of women entrepreneurs. The focus will be on the following sub-themes.

(B) Methodology

The study employed the qualitative and quantitative methods so as to come up with study of the existing economic prospects. The study aimed to identify gaps facing small business operated by women in Zanzibar. Moreover, documentary reviewed was employed in the entire study. The primary and secondary data was employed in reviewing the relevant literatures and documents. The method was relevant on studying the Acts and Regulations, that overlaps with and/or impacts on laws to identification of any potential inconsistencies and loopholes, not only that but also the business Regulatory Governance to the youth and women engaging in small business.

a. Data Collection Techniques

The data were collected through group participation, and consultations. The data were collected under various time and difference people.

b. Group Participation Method

The group participation method was employed to various government officials and non-officials include Ministry of State, Local Government and Special Departments, Ministry of State Constitutional Affairs, Public Service and Good Governasnce, Ministry of Trade, and Industrial Development, Ministry of State, Economy and Empowerment, Ministry of Health, Social Welfare Gender and Child, Ministry of State Finance and Planning. Ministry of State and Blue Economy, Zanzibar Ministry of Land and Housing Development, Ministry of Agriculture, Irrigation, Natural Resources and Livestock (MAINRL) and House of Representatives. The group participation involves a compelling designed so as to enable them to participate fully in discussion process.

c. Study Area

The study was conducted in Zanzibar²¹. Zanzibar consists of two main island of Unguja and Pemba and several small islands²². The study was undertaken to all 5 regions of Zanzibar in eleven districts.

II. RESULTS AND DISCUSSION

The data were collected and analyzed using the descriptive method so as to come out with the gapes. The data reviled the following challenges and existing gapes to women. The data from Uguja were analyzed as follows;

a. Profile of the Study Respondents

The question was asked to 53 women respondents on the gender issues. The gender shows that the female respondent were higher the male respondents. A total of 53 respondents were asked on the age in which 5 respondent were from the age of 5-18 years. Father more 25 respondent were from the age of 19-25. In addition to that the respondent whose age is 26-35 were 17 in total. Moreover, the respondent whose age was 36 and above were 23 respondents.

Table 1.3.1. Age of Respondents

age	Frequency	Percentage
The age of 5-18 years	5	9.43%
the age of 19-25	25	47.16%
The age of 26-35	23	43.39%
Total	53	100%

(Source; Data collection 2022)

i. Business Structure

A total of 53 respondents were asked on the business structure. The question identified that the structure of the business based on sole proprietor held to have 44 respondents, the partnership

²¹ Zanzibar is a part of the United Republic of Tanzania with semi – autonomous Government that has that has executive, judiciary and legislature.

²² Zanzibar is located in the Western India Ocean and about 30 kilometers of the East coast of Africa. The Islands have a total area of 2,654 square kilometers with five region and eleven districts.

structure held to have 6 respondents and Limited Liability Company were 3. Accordingly the sole proprietorship held to be higher than another structure on the amount of 44.

Table 1.3.2. Structure of Business

structure of business	Frequency	Percentage
sole proprietor	44	83.01%
the partnership structure	6	11.32%
Limited Liability Company	3	5.66%
Total	53	100%

(Source; Data collection 2022)

ii. Industries or Sector of Business Opportunity

The question in regarding to the opportunity was asked to 53 respondents. In which, no respondent answered in the question of professional. However 11 respondents replied on the manufacture and on scientific and technical services, a total of 2 respondents replied a question on scientific and technical services in addition to that, 3 respondents replied in construction and in Food services Agriculture a total of 28 respondents answered. The Forestry, Fishing and Hunting, a total of 5 respondents examine their structure. At the same time the Educational Services hold 1 respondent out of 53. On Waste Management and Remediation Services 1 respondent replied. At the same time, 1 respondent answered and Health Care and Social Assistance 2 respondent answered the question.

Table 1.3.1. Status of Respondent

Status of respondents	Frequency	Percentage
Professional	0	0%
Manufacturing	11	20.75%
scientific and technical services,	2	3.77%
Construction	3	5.53%
Food services	28	52.83%

Agriculture forestry, Fishing and Hunting,	5	9.43%
Educational Services	1	1.88%
Waste Management and Remediation Services	1	1.88%
Health Care and Social Assistance	2	3.77%
Total	53	100

(Source; Data collection 2022)

iii. Gross Sales or Revenues

The respondents were asked on the gross salary of the sale they replied that; the gross of Less than 1,000,000 are held by 42members. Less than 5,000,000 were hold by 7 members. Less than 10,000,000 were 4 respondents and above 10,000,000 were 2 on a total of 53 respondents.

Table 1.3.4. Gross Sales or Revenue

Gross sales	Frequency	Percentage
the gross of Less than 1,000,000	42	79.24%
Less than 5,000,000	7	13.20%
Less than 10,000,000	4	7.54%
Total	53	100

(Source; Data Collection 2022)

iv. Business Running Term

Respondent from 1 – 3 year running business were 20 years. 18 respondents are running business from 3 – 5 year and 15 run the business over 5 years.

Table 1.3.5. Business Running Term

Business Running Term	Frequency	Percentage
from 1 – 3 year	20	37.72%
from 3 – 5 year	18	33.96%

over 5 years	15	28.30%
Total	53	100

(Source; Data Collection 2022)

v. Regulations in Bank Loans are challenging

This question was answered by 53 respondents in which 19 respondents strongly agreed at the first degree. The 14 respondents are strongly agreed at the second degree. Additionally 9 respondents are strongly agreed at the 3rd degree. 6 respondents are strongly agreed at the fourth level. however, 5 respondents are disagree.

Table 1.3.6. Regulations in Bank Loans are challenging

Regulations in Bank Loans	Frequency	Percentage
strongly agreed	19	35.84%
strongly agreed at the second degree	14	26.41%
strongly agreed at the 3 rd degree	9	16.98%
strongly agreed at the fifth level	6	11.32%
are disagree	5	9.43%
Total	53	100

(Source, Data Collection, 2022).

vi. Formalities of Market and Registration

The respondent when they were asked about formalities of market and registration 33 respondents were of the view that the formalities on registration and licensing, 12 were uncertain and 7 the say it is not true. On the adequate support 25 respondents said its true, 17 respondents are uncertain and 11 respondents replied it's not true. And lastly when they were asked on the question that there is no market and adequate customers for the product produced, 29 respondents said its true, 13 respondents were uncertain and 8 respondent stipulated to be un true.

Table 1.3.7. Formalities of Market and Registration

	1. True	2. Uncertain	3. Not True
Formalizing business by registration and licensing is difficult	33	12	7
There is no adequate support from local government	25	17	11
There is no market and adequate customers for the products produced	29	13	8

(Source, Data collection 2022).

vii. Law Regulating Dispute Management

The question was asked to 53 respondents on the law regulating disputes, 13 respondents, 16 respondents said the laws are adequate and 24 respondents they don't know.

Table 1.3.8. Law Regulating Dispute Management

Law Regulating Dispute Management	Frequency	Percentage
law regulating disputes	13	24.52%
laws are adequate	16	30.53%
they don't know	24	45.28%
Total	53	100

(Source, Data collection 2022).

viii. Adequate Legal Mechanism to Regulate Business Related Disputes in Zanzibar

The question was answered by 53 respondents in which 13 respondents were of the view that the current rules and regulations are adequate at the same time 16 respondents argued that the laws, rules. Regulations are inadequate. And 24 respondents do not know.

Table 1.3.18. Adequate Legal Mechanism to Regulate Business Related Disputes

	Frequency	Percentage
current rules and regulations are adequate	13	24.52%
Laws, rules. Regulations are inadequate	16	30.18%

Do not know.	24	45.28%
Total	53	100

(Source, Data collection 2022).

III. CONCLUSION AND RECOMMENDATIONS

- **Conclusion**

The research refine many problems existed in business sphere. The laws are scattered and need to re-examine and to be properly checked for the benefit of the business persons. The authorities' taxation becoming an alarming issue which hinder the development of the small business management. The need to be well implemented to capture the business atmosphere in Zanzibar.

- **Recommendations**

It is recommended that;

1. Restructure women empowerment and development
2. The government should find many sources to fund the women in different sectors.
3. The laws need to be amended, rephrased, added and repeals some provisions of the laws which are inadequate for business protection
4. The authorities need to be restructured again in avoidance of the conflicts especially tax payment.
5. The power of different authorities should be re-examined and properly check.
6. The empowerment of women, youth need to be reexamined.
7. The market environment need to be regulated and restructured.
8. The municipal authority and local government need to be collaborated.
9. The fund established in various laws has properly to be implemented

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