

Some of challenges encountered by tanzanian women

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Some of challenges encountered by Tanzanian women are as follows:

Lack of self-determination in business Self-determination is one of the important aspects in determining individual's achievement in life. Ward as cited in Wehmeyer (2001) defines self-determination as the attitude and ability that lead people to define goals for themselves and to take the initiative to reach those goals. Wehmeyer (2003) add that self-determination enables individuals to be confident, make decisions, solve problems and can develop self-management, self-awareness, and self-efficacy. Most women including Tanzanian women have low self-determination and therefore, fail to attempt effectively business activities, as a result there is no sustainability of their business in EAC countries (Stevenson & Onge, 2005).

Ineffective participation of Tanzanian women in EAC Economic activities. Most of economic activities conducted by Tanzanian women are small scale trade based on agricultural products like cash crops such as orange fruits, coffee, grains, tea, spices, and other products like flowers. Also trades like Dairy products like eggs, milk and natural honey and fish. Other products are like skins and clothes. However, the conduct of these activities had been in a small scale and most of the trades are practiced through an Informal Cross-Border Trade (ICBT).

Use of Informal Cross Border Trade (ICBT) As according to Francis, Kabira, Njoroge & Dan Juma (2009) ICBT was the major form of cross border trade across the East African countries. That is, the registered or unregistered business activities were conducted through ICBT within the EAC countries.

The use of ICBT is risky for women traders as they may face extortion, physical harassment such as financial loss through robbery, sexual violence; these challenges tend to create fear and undermine women's live hoods. Hence, ineffective participation of women particularly Tanzanian women in activities of Economic growth in the East African Community. Complexities of cross border trade rules and regulations (Gitonga, n. d.)

Limited information on business administration Majority of EAC traders including Tanzanian women traders have no enough information and knowledge on how to run business due to lack of awareness on laws, regulations and their rights (EAC, 2016; Stiftung F. E. 2006). As a result, the trade activities remain small and informal due to poor quality of products hence fail to compete in domestic and international market. In addition, most women depend on agents to transact business and clear goods on their behalf; as a result, the high charges encountered affect their business profit (EAC, 2016). Also, most of women traders have no enough knowledge on paying tax returns. Hence, business records are not entered in national accounts, and the trades are not legally recognized. Language barriers

Inadequate support from government Tanzanian government as other EAC countries has trade policy, whereby empowerment of women by organising training on economic development is insisted (reference). However, Tanzanian government has no strategies set to support the implementation of the policy. This may affect the performance of Tanzanian women in economic growth of EAC and failure to sustainability of their business.

Limited capital and financial capacity Most women lack land, for agricultural production, and Domestic responsibilities Most women are responsible in taking care of their families. This makes many women including Tanzanian women to engage trade activities which make them not to be far from their families instead of crossing the borders of EAC countries (Mbithi).

Poor infrastructures which leads to high costs of transporting goods across borders

Lack of access to currency exchange facilities