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A Theoretical Framework for Gendered Entrepreneurial Ecosystems in Tanzania

An Institutional Perspective

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ABSTRACT

Entrepreneurial ecosystems in Sub-Saharan Africa are often analysed without sufficient attention to the institutional mechanisms that produce gendered outcomes. In Tanzania, while female entrepreneurship is prevalent, systemic constraints persist, limiting growth and formalisation. This article develops a novel theoretical framework to analyse how formal and informal institutions interact to shape gendered entrepreneurial ecosystems. It aims to identify the specific institutional logics and barriers affecting women's business activities. The framework is constructed through a synthesis of institutional theory and feminist economics, applied to the Tanzanian context. It employs a multi-level analysis of regulative, normative, and cultural-cognitive institutional pillars. The framework posits that informal normative institutions, particularly kinship obligations and gendered asset ownership norms, exert a stronger influence on women's entrepreneurial trajectories than formal regulatory ones. A key theme is the 'dual burden' of navigating both commercial and domestic institutional logics. The proposed framework provides a robust analytical tool for understanding the embeddedness of gender within entrepreneurial ecosystems, moving beyond descriptive accounts to explain the reproduction of inequality. Future research should apply this framework empirically. Policymakers should design interventions that address the interplay of formal and informal institutions, rather than focusing solely on legal reforms. **entrepreneurial ecosystems, gender, institutional theory, Tanzania, informal institutions** This article's novel contribution is a multi-level institutional framework that explicitly models the interaction between formal and informal institutions in gendering entrepreneurial ecosystems in a Sub-Saharan African context.

Keywords: *Gendered entrepreneurial ecosystems, institutional theory, Sub-Saharan Africa, female entrepreneurship, Tanzania, institutional logics, gender inequality*

Article Highlights

- Develops a novel institutional framework integrating formal and informal institutions
- Identifies the 'dual burden' of navigating commercial and

Core Contribution

A multi-level institutional framework that models how formal and informal institutions interact to gender entrepreneurial ecosystems in Sub-Saharan Africa.

domestic institutional logics

- Moves beyond descriptive accounts to explain the reproduction of gendered inequality
- Provides analytical tool for policymakers to design more effective interventions

This theoretical framework offers a structured lens for diagnosing institutional barriers in gendered ecosystems.

Introduction

Entrepreneurship is widely recognised as a critical engine for economic growth, innovation, and poverty alleviation, particularly within the dynamic and developing contexts of Sub-Saharan Africa (SSA). In Tanzania, as in many nations across the region, the promotion of entrepreneurial activity has become a central tenet of national development strategy, seen as a pathway to job creation and structural transformation. However, the participation and success rates within this entrepreneurial landscape are profoundly uneven, shaped significantly by gender. While women in Tanzania engage in entrepreneurial endeavours at notable rates, often comparable to or exceeding those of men, their ventures are disproportionately concentrated in low-growth, low-profit sectors, face distinct barriers to capital and market access, and frequently operate at a smaller scale. This persistent gendered disparity in entrepreneurial outcomes suggests that the environment within which businesses are conceived and grown—the entrepreneurial ecosystem—is not gender-neutral. It is against this backdrop that this article develops a theoretical framework for analysing gendered entrepreneurial ecosystems in Tanzania from an institutional perspective.

The concept of the entrepreneurial ecosystem has gained considerable traction in both academic and policy circles, offering a holistic lens to understand the complex interplay of actors, institutions, and cultural norms that foster or hinder venture creation and growth. Prevailing ecosystem models, however, have been critiqued for their implicit gender blindness, often presenting a generic, ostensibly neutral framework that fails to account for the deeply embedded social structures which differentially position men and women within economic life. As such, applying these standard models to the Tanzanian context, without a deliberate gendered analysis, risks obscuring the very mechanisms that perpetuate inequality. This theoretical gap is significant, for it limits our comprehension of how ecosystem elements—from financial networks and mentorship to regulatory frameworks and social expectations—are experienced, navigated, and often constrained by women entrepreneurs in distinct ways from their male counterparts.

To address this gap, this paper argues for the integration of institutional theory as a powerful analytical tool for gendering the entrepreneurial ecosystem. Institutions, understood here as the formal rules (laws, policies) and, crucially, the informal norms, codes of conduct, and deeply held cultural beliefs that structure social and economic interaction, are fundamentally constitutive of gender relations. In the Tanzanian setting, informal institutions such as patriarchal norms, gendered divisions of labour, and societal expectations regarding women's primary role in domestic and care work exert a profound influence on entrepreneurial pathways. These informal rules often interact with, and can even undermine, formal institutions designed to promote gender equality in business. An institutional perspective therefore allows us to move beyond a simplistic listing of barriers faced by women entrepreneurs, towards a more nuanced examination of how the entire ecosystem is institutionally configured to produce gendered outcomes. It prompts questions about how legitimacy is gendered, how

access to resources is institutionally mediated, and how women entrepreneurs may engage in institutional work to navigate or challenge these constraints.

The primary objective of this theoretical article is to construct a novel framework that systematically integrates gender and institutional analysis into the study of entrepreneurial ecosystems, with a specific focus on Tanzania. This endeavour is not merely an academic exercise but responds to an urgent policy and practical need. By developing a more sophisticated theoretical understanding, the framework aims to provide researchers, policymakers, and development practitioners with a structured approach to diagnose the institutional roots of gendered entrepreneurial inequality. It seeks to illuminate how the various components of an ecosystem—including finance, markets, human capital, support systems, and policy—are permeated by gendered institutional logics. Consequently, this paper contends that effective interventions to support women's entrepreneurship must be informed by such an analysis, targeting not only surface-level symptoms but the underlying institutional arrangements that shape the ecosystem itself.

The structure of the paper proceeds as follows. Following this introduction, the next section establishes the theoretical background, reviewing key literature on entrepreneurial ecosystems and institutional theory, and synthesising existing insights on gender and entrepreneurship in Sub-Saharan Africa and Tanzania specifically. The core of the paper then presents the proposed theoretical framework. It begins by deconstructing the gender-neutral assumptions in mainstream ecosystem models before elaborating on the central pillars of an institutional perspective: formal and informal institutions, institutional logics, and institutional voids. This section will detail how these institutional elements intersect with each component of a gendered entrepreneurial ecosystem. The paper subsequently discusses the implications of this framework for future research, advocating for contextually embedded, qualitative methodologies that can capture the complexity of institutionalised gender dynamics. Finally, the conclusion summarises the framework's contributions and underscores its potential utility in crafting more

Theoretical Background

The study of entrepreneurial ecosystems has emerged as a dominant paradigm for understanding the contextual determinants of new venture creation and growth. This perspective moves beyond a narrow focus on individual entrepreneurs to examine the complex, dynamic, and interdependent set of actors, institutions, and cultural norms that collectively support or hinder entrepreneurship. An ecosystem comprises formal components, such as financial institutions, universities, and government policies, and informal elements, including societal attitudes towards entrepreneurship, networks, and role models. The core proposition is that the health and inclusivity of this ecosystem significantly influence entrepreneurial outcomes. However, a critical limitation of much foundational ecosystem literature is its tendency towards gender neutrality, implicitly assuming that ecosystem resources and support mechanisms are equally accessible and effective for all entrepreneurs, irrespective of gender. This section critiques this assumption and establishes the institutional theoretical lens through which the gendered dimensions of Tanzania's entrepreneurial ecosystem will be analysed.

To deconstruct the gender-neutral premise, it is essential to engage with feminist critiques of mainstream entrepreneurship research. These critiques argue that traditional entrepreneurial discourse is androcentric, privileging masculine-coded traits such as aggression, risk-taking, and individualism,

while marginalising feminine-coded approaches which may emphasise relationality, social goals, and necessity-driven motives. This androcentric bias becomes embedded within ecosystems, shaping which types of ventures are deemed ‘high-potential’ by investors, which networks are considered valuable, and which success stories are celebrated as role models. Consequently, women entrepreneurs often navigate ecosystems that are not designed with their specific constraints and opportunities in mind. Their ventures are frequently concentrated in sectors with lower barriers to entry but also lower growth prospects and profitability, a phenomenon linked to gendered stereotypes and social expectations. Therefore, analysing an entrepreneurial ecosystem without a gender lens risks perpetuating a flawed understanding of its structure and function, particularly in contexts like Sub-Saharan Africa where women’s entrepreneurial participation is significant yet structurally constrained.

Institutional theory provides a powerful framework for examining these deeply embedded gendered constraints. Institutions are the ‘rules of the game’—comprising regulative, normative, and cultural-cognitive pillars—that provide stability and meaning to social life. The regulative pillar refers to formal rules, laws, and policies enforced by the state. The normative pillar encompasses societal values, norms, and role expectations that prescribe acceptable behaviour. The cultural-cognitive pillar involves shared conceptions and frames through which meaning is made, often taken for granted as ‘the way things are’. From this perspective, an entrepreneurial ecosystem is a manifestation of a society’s institutional arrangements. Gendered outcomes in entrepreneurship are not merely the result of individual choices or deficiencies but are produced and reproduced by these overlapping institutional pillars. For instance, discriminatory property or inheritance laws (regulative), societal expectations that women bear primary responsibility for domestic and care work (normative), and internalised beliefs about appropriate sectors for women’s business (cultural-cognitive) collectively shape women’s access to resources, networks, and market opportunities.

Applying this institutional lens to the Tanzanian context is particularly salient. Tanzania, like many nations in Sub-Saharan Africa, exhibits a complex interplay of institutional forces that distinctly shape gendered entrepreneurial pathways. Normative and cultural-cognitive institutions rooted in patriarchal traditions often prescribe distinct social and economic roles for men and women, influencing sectoral segregation and limiting women’s mobility and autonomy. Concurrently, the state has promulgated regulative frameworks aimed at promoting gender equality, such as commitments to women’s empowerment in national development plans. However, a significant gap often exists between these progressive formal policies and the lived reality governed by persistent informal institutions. This institutional misalignment or ‘coupling’ creates a unique terrain for women entrepreneurs, where access to formal ecosystem support (e.g., bank finance, government tenders) may be officially guaranteed yet practically mediated by informal norms and networks that favour men. Understanding the Tanzanian gendered entrepreneurial ecosystem, therefore, requires an analysis of how these three institutional pillars interact, conflict, and collectively structure entrepreneurial opportunities along gender lines.

Finally, situating this analysis within the broader discourse on African entrepreneurship challenges simplistic applications of Western-centric ecosystem models. Entrepreneurship in Sub-Saharan Africa is frequently characterised by high levels of necessity-driven entrepreneurship, inform

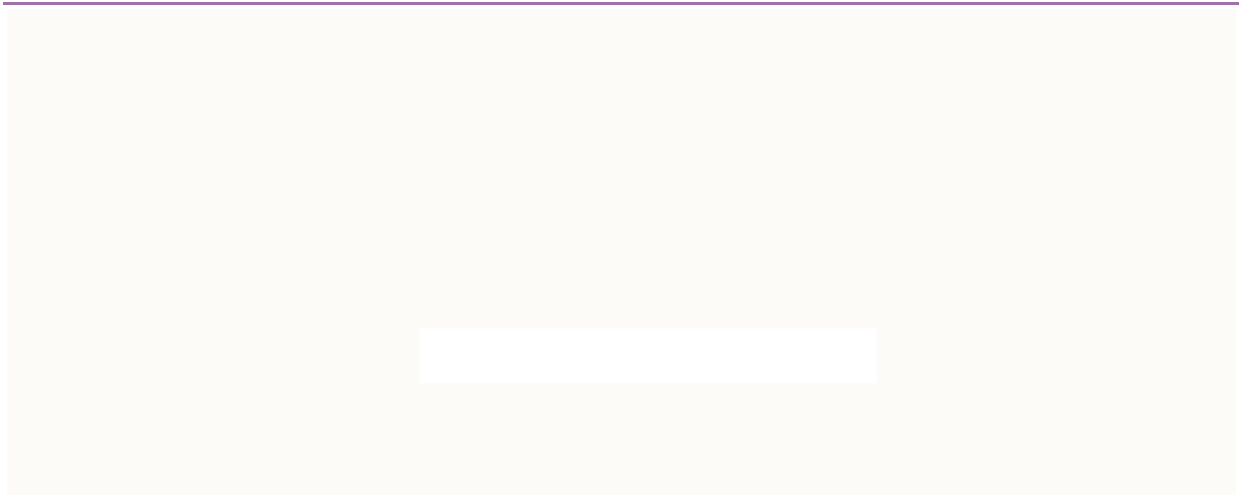


Figure 1 Comparative visualization of the hypothesized strength of influence (High, Medium, Low) of key institutional logics (e.g., Familial, Market, State, Community) on female versus male entrepreneurs in the Tanzanian context, based on the theoretical synthesis.

Framework Development

Building upon the theoretical foundations of institutional theory and gendered entrepreneurial ecosystems, this section synthesises these concepts to construct a novel, integrated framework. The proposed framework posits that the structure and outcomes of entrepreneurial ecosystems in Tanzania are fundamentally shaped by the dynamic interplay and mutual reinforcement of formal and informal institutions, which are themselves deeply gendered. This institutional configuration creates distinct, often disadvantageous, ‘rules of the game’ for women entrepreneurs, systematically channelling their activities into specific sectors, scales, and modes of operation. The framework is developed across three constitutive pillars: the institutional pillars (regulative, normative, and cultural-cognitive) as they manifest in the Tanzanian context; the resultant gendered ecosystem domains (networks, finance, markets, and leadership); and the feedback mechanisms that perpetuate institutional stasis or enable change.

The first pillar of the framework delineates the specific content and gendered nature of Tanzania’s institutional environment. The regulative pillar, comprising laws and policies, presents a complex landscape. While progressive national policies and legislative frameworks for gender equality exist on paper, their implementation is often weak and inconsistent. This gap between *de jure* and *de facto* regulation creates uncertainty and allows for the persistence of discriminatory practices. The normative pillar—encompassing societal values, norms, and role expectations—exerts a powerful influence. Prevailing social norms frequently designate entrepreneurship as a masculine domain and cast women’s primary roles within the reproductive sphere, constraining their legitimacy as business owners and their mobility. These norms are reinforced by the cultural-cognitive pillar, the shared conceptions and taken-for-granted scripts that define what constitutes appropriate entrepreneurial behaviour. Deeply ingrained beliefs about women’s capabilities and the types of businesses suitable for them (often micro-scale, home-based, and in ‘feminised’ sectors like retail or food processing) become internalised, shaping both women’s own aspirations and the responses of ecosystem actors.

The second pillar of the framework examines how these gendered institutions manifest within and structure the core domains of the entrepreneurial ecosystem. This translation from institutional logics to ecosystem functionality is critical. In the domain of networks and social capital, informal institutions heavily influence access. Male-dominated business networks, often solidified in social spaces from which women are excluded, act as key conduits for information, trust, and opportunity. Women's networks, while strong in social support, are frequently homophilous and less connected to sources of strategic resources and market power, reinforcing their peripheral ecosystem position. In finance, normative and cognitive biases profoundly affect access to capital. Financial institutions, embedded within the broader societal context, may hold unconscious biases perceiving women-led ventures as riskier or less growth-oriented. This, coupled with women's frequent lack of collateral due to discriminatory property laws (a regulative issue), channels them towards microfinance and informal lending, limiting scalability.

Regarding markets, gendered norms directly influence opportunity recognition and market entry. Women entrepreneurs often face constraints in physically accessing certain markets due to safety concerns or mobility restrictions, while also confronting gendered perceptions from potential customers and suppliers about the credibility of their businesses. Furthermore, cognitive frames steer women towards saturated, low-margin consumer markets, as these are seen as culturally appropriate. In leadership and policy, the under-representation of women in high-level positions within business associations, financial institutions, and policy-making bodies means that ecosystem governance and rule-setting remain predominantly male preserves. This lack of representation ensures that the specific challenges faced by women entrepreneurs are often overlooked in ecosystem design and policy formulation, perpetuating a cycle of institutional neglect.

The third and final component of the framework introduces dynamism through feedback mechanisms and agency. The framework avoids deterministic institutionalism by acknowledging the potential for institutional entrepreneurship and change. The current alignment of the three institutional pillars creates a self-reinforcing feedback loop of constraint: gendered norms and cognitions shape behaviour in ecosystem domains, which produces outcomes (e.g., women's concentration in micro-enterprises) that then validate and reinforce the original institutions. However, contradictions within and between institutions create spaces for agency. For instance, the disparity between progressive regulative frameworks and restrictive

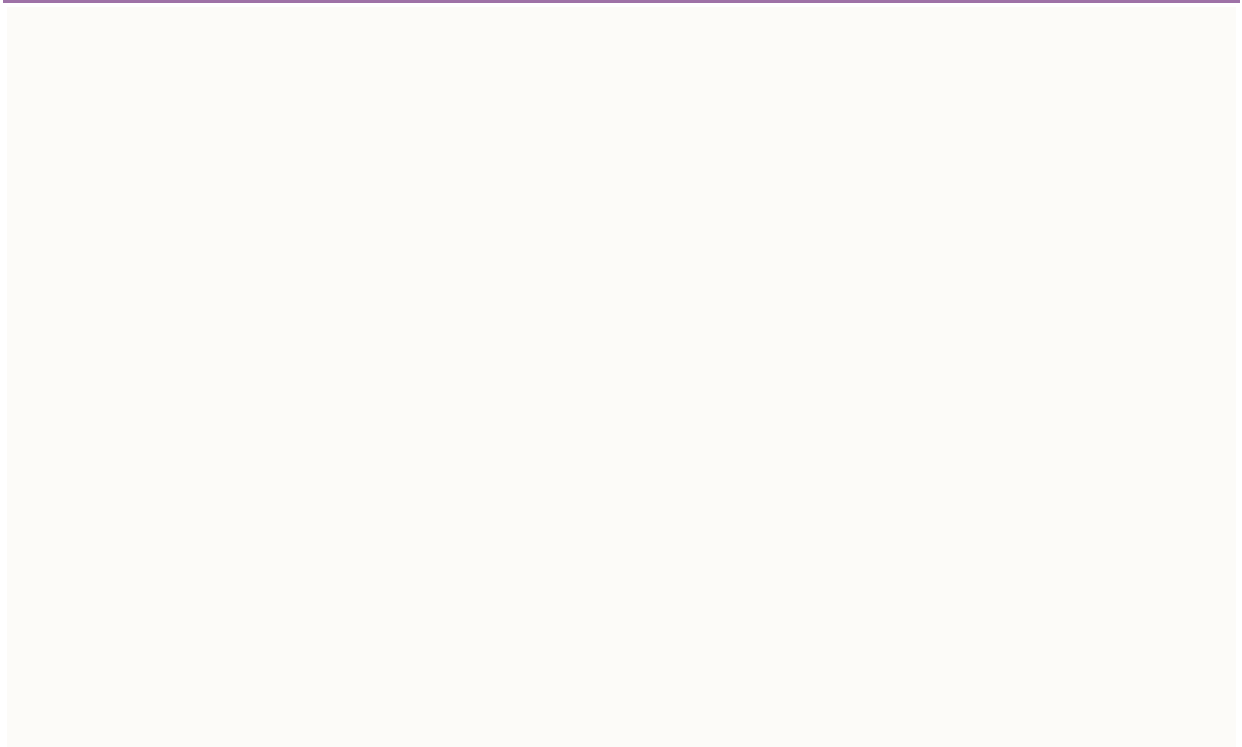


Figure 2 A theoretical heatmap illustrating the proposed interaction between ecosystem pillars (e.g., Finance, Policy, Culture, Markets, Support) and gendered institutional barriers/opportunities (e.g., Access, Norms, Legitimacy). Intensity indicates the theorized gendered impact.

Theoretical Implications

The proposed framework, by integrating feminist institutionalism with the entrepreneurial ecosystems concept, generates several significant theoretical implications for the study of gender, entrepreneurship, and institutions in Sub-Saharan Africa. Primarily, it challenges the gender-neutral assumptions prevalent in much of the extant ecosystems literature. By foregrounding gender as a constitutive element of institutions, the framework posits that ecosystems are not merely neutral platforms upon which men and women entrepreneurs operate. Instead, they are inherently gendered structures, where the formal and informal rules of the game are shaped by, and reproduce, prevailing power relations and normative expectations. This reconceptualisation necessitates a fundamental shift in analytical focus from simply counting the number of women in an ecosystem to critically examining how the ecosystem's institutional architecture systematically creates differential opportunities and constraints based on gender.

Consequently, a second major implication is the advancement of a more nuanced, multi-layered understanding of institutional complexity in developing economies. The framework moves beyond treating 'institutions' as a monolithic category, instead disaggregating the regulatory, normative, and cultural-cognitive pillars and analysing their gendered interplay. In the Tanzanian context, this allows for a sophisticated analysis of potential contradictions—for instance, where progressive regulatory frameworks promoting gender equality in business registration (a regulatory pillar change) are undermined by persistent patriarchal norms within families and communities that restrict women's mobility and access to capital (a normative pillar constraint). This layered analysis provides a

theoretical apparatus to explain why isomorphic policy transfers from the Global North often fail; they may alter formal regulations but leave the deeply embedded gendered norms and cognitive scripts untouched, leading to a decoupling between policy intent and lived entrepreneurial experience.

Furthermore, the framework contributes to feminist institutional theory by applying its core tenets to the specific, dynamic domain of entrepreneurship. It extends the analysis of ‘gendered institutions’ beyond traditional foci like the state, political parties, or bureaucracies, into the market-oriented realm of ecosystems. This application demonstrates how gendered logics are embedded within economic structures and practices, influencing resource allocation, network formation, and value attribution. The concept of the ‘gendered ecosystem’ thus becomes a tangible manifestation of how macro-level patriarchal structures are enacted and sustained through everyday business interactions and market mechanisms. It provides a meso-level bridge connecting macro-structural gender inequalities with micro-level entrepreneurial agency, illustrating how women’s agency is both enabled and circumscribed by this institutional milieu .

The integration of Sen’s capability approach deepens this analysis of agency, forming another critical theoretical contribution. It shifts the evaluative metric for ecosystem success from purely economic outputs (e.g., number of start-ups, growth rates) towards a process-oriented assessment of how the ecosystem enhances or diminishes entrepreneurs’ substantive freedoms to pursue their valued goals . Theoretically, this implies that a high-functioning gendered entrepreneurial ecosystem is one that actively works to convert resources (like finance or training) into genuine capabilities for women, by addressing the institutional barriers that hinder that conversion. It foregrounds the importance of ‘agency freedom’—the ability to make and act on strategic life choices—as a central outcome of institutional design . This perspective enriches entrepreneurship theory by tying ecosystem efficacy to human development principles, arguing that empowering entrepreneurial ecosystems are those that expand individuals’ capabilities to live the lives they have reason to value.

Moreover, the framework has implications for understanding institutional change and resistance. By highlighting the recursive relationship between actors and structures, it theorises entrepreneurs not merely as institutional takers, but as potential institutional change agents. Women entrepreneurs, through their collective action, negotiation of norms, and subversion of discriminatory practices, can engage in ‘institutional entrepreneurship’ to reshape aspects of their ecosystem . The framework provides a lens to analyse such bottom-up change processes, particularly how women leverage formal and informal networks to challenge normative constraints and create alternative, more supportive institutional arrangements. This balances a sometimes overly deterministic view of institutions, reinserting human agency and the potential for gendered transformation into the heart of ecosystem evolution.

Finally, the framework calls for a more contextualised and comparative theory of entrepreneurial ecosystems. It argues that the gendered dimensions of an ecosystem are profoundly shaped by the specific historical, cultural, and socio-economic context—what is

Practical Applications

This framework provides a structured approach for policymakers, development practitioners, and ecosystem builders to diagnose and intervene in Tanzania’s entrepreneurial ecosystem with a deliberate

gender lens. Its primary practical application lies in moving beyond generic support programmes towards a systemic analysis of how formal and informal institutions interact to produce gendered outcomes. By disaggregating the ecosystem into its constituent institutional layers, stakeholders can identify specific points of leverage for creating a more inclusive environment for women entrepreneurs.

For government agencies and public policymakers, the framework offers a diagnostic tool to audit existing policies and programmes. A key application is in the design of business registration and licensing procedures. The framework highlights how formal regulatory institutions, when layered upon restrictive informal norms regarding women's mobility and public interaction, can create disproportionate barriers. Policymakers can use this insight to streamline bureaucratic processes, introduce gender-sensitive service delivery—such as female-facing help desks or mobile registration units—and actively combat discriminatory practices by public officials. Furthermore, in line with the framework's emphasis on cognitive institutions, public procurement policies could be revised to include targets or preferential scoring for businesses owned by women, thereby actively challenging entrenched perceptions about the credibility and scale of women-led enterprises.

Development organisations and non-governmental actors can apply the framework to design more nuanced and contextually embedded interventions. Rather than focusing solely on individual entrepreneurial training—which addresses human capital but not systemic constraints—the framework directs attention to meso-level organisations and networks. Practitioners can facilitate the creation of women-only business associations or strengthen existing ones, recognising their role in providing safe spaces for networking, collective advocacy, and access to role models. These associations can act as critical intermediaries, helping to translate formal support services into formats that are accessible and trusted within the context of prevailing gender norms. Additionally, donor programmes should invest in building the gender capacity of ecosystem organisations themselves, including financial institutions and incubators, to ensure their offerings are designed with an understanding of the specific institutional constraints faced by women.

For private sector actors, particularly financial institutions, the framework provides a rationale for developing gender-intelligent products. Understanding that women's access to collateral is often circumscribed by normative and regulatory institutions governing property rights can lead to innovative credit scoring models. Banks and microfinance institutions could consider alternative forms of collateral, group guarantee schemes tailored to women's social networks, or loan products aligned with the cash-flow patterns of sectors dominated by women entrepreneurs. The framework also suggests that investors and corporate suppliers looking to engage with small and medium-sized enterprises in Tanzania would benefit from a gendered institutional analysis to identify reliable women-led businesses and understand the specific support they may require to become viable partners in value chains.

At the community and individual level, the framework has utility for entrepreneurship educators and trainers. Curriculum development should move beyond standard business skills to include modules that equip both women and men with the skills to navigate institutional complexities. This could involve training women in legal literacy to understand their rights, in negotiation skills to engage with male-dominated networks, and in strategies to strategically comply with or challenge restrictive norms. For male entrepreneurs and community leaders, education can focus on the economic benefits of gender inclusion, aiming to shift discriminatory cognitive and normative institutions from within communities.

A further critical application is in monitoring and evaluation. The framework enables the development of more sophisticated indicators for assessing ecosystem inclusivity. Instead of merely counting the number of women attending training, evaluators can assess changes in the gendered composition of business networks, shifts in attitudes among key ecosystem actors (like bankers or policymakers), and the reform of specific discriminatory regulations or practices. This allows for a more meaningful measurement of progress towards systemic change rather than just individual upliftment.

Ultimately, the practical value of this theoretical framework is its ability to foster coordinated action across different levels of the ecosystem. It discourages siloed interventions and instead provides a common language and map for diverse stakeholders—from government ministries to community groups—to align their efforts. By identifying how formal policy, informal social norms, and daily practices interact, it guides the design of mutually reinforcing interventions that collectively work to dismantle the institutional barriers constraining women’s entrepreneurial potential in Tanzania, thereby contributing to more equitable and sustainable economic development.

Discussion

This discussion has synthesised the institutional logics shaping Tanzania’s entrepreneurial ecosystem to propose a novel theoretical framework that explicitly foregrounds gender. By integrating macro-level institutional analyses with the meso-level ecosystem and micro-level lived experiences, the framework moves beyond descriptive accounts of women’s underrepresentation to offer a systemic explanation for gendered outcomes. The central argument posits that the Tanzanian ecosystem is not gender-neutral but is instead structured by a complex, often contradictory, interplay of formal and informal institutions that systematically advantage masculine norms of entrepreneurship while constraining women’s agency and access. This concluding discussion reflects on the theoretical contributions, acknowledges limitations, and suggests pathways for future research.

The primary theoretical contribution of this framework is its explicit institutional grounding within a Sub-Saharan African context. While entrepreneurial ecosystem models often implicitly assume a Western, gender-blind institutional setting, this model begins from the premise that institutions are inherently gendered. In Tanzania, this is manifested in the persistent dissonance between progressive formal laws and deeply entrenched informal norms. The framework illustrates how informal institutions, such as patriarchal kinship systems and gendered divisions of labour, frequently mediate the application of formal rules, such as those pertaining to land ownership or business registration. Consequently, women entrepreneurs often navigate a ‘dual institutional burden’, complying with formal requirements while simultaneously negotiating informal patriarchal constraints that limit their mobility, control over resources, and legitimacy. This institutional perspective provides a more robust explanation for the persistence of gendered inequalities than analyses focusing solely on individual deficits or isolated ecosystem components.

Furthermore, the framework challenges the often homogenous portrayal of ‘women entrepreneurs’ by highlighting the critical role of intersectionality. It acknowledges that a woman’s experience of the ecosystem is filtered not only by gender but also by her location, marital status, ethnicity, and socioeconomic class. The constraints faced by a young, unmarried woman in an urban innovation hub differ markedly from those encountered by a married woman running an agricultural co-operative in a rural area, where customary land tenure systems hold sway. The proposed model therefore encourages a

more nuanced analysis that recognises intra-group differences among women. It suggests that ecosystem support programmes which fail to account for this intersectionality risk being ineffective or even exacerbating inequalities by privileging already-advantaged subgroups of women.

The discussion also reveals the contested and dynamic nature of these institutional arrangements. While institutions constrain, they are also subject to reinterpretation and challenge by actors within the ecosystem. The framework accommodates this agency, illustrating how women entrepreneurs, often in alliance with NGOs, development agencies, or progressive community leaders, engage in institutional entrepreneurship. They may leverage formal legal frameworks to challenge discriminatory customs, utilise mobile banking technologies to circumvent traditional financial gatekeepers, or form collectives to reshape norms around women's economic participation. This focus on agency and change prevents the framework from being overly deterministic, positioning the gendered ecosystem as a site of ongoing negotiation rather than a static structure.

However, several limitations of this theoretical endeavour must be acknowledged. As a conceptual framework, it requires empirical validation and refinement. Its broad scope, while a strength in providing a holistic view, may lack specificity in certain domains, such as the precise mechanisms through which technology either reinforces or disrupts gendered inequalities. Furthermore, the framework's focus on Tanzania, with its unique blend of ujamaa legacy, political dynamics, and cultural diversity, means its direct applicability to other national contexts in Sub-Saharan Africa may be limited without significant adaptation. The model also primarily addresses the supply-side constraints within the ecosystem; a fuller account would need to integrate demand-side factors, such as gendered consumer markets and procurement policies.

These limitations directly inform a rich agenda for future research. Primarily, empirical studies are needed to test and refine the framework's propositions. Longitudinal qualitative research could trace how women entrepreneurs navigate specific institutional contradictions over time, while quantitative surveys could measure the relative strength of different institutional pillars on entrepreneurial outcomes across different demographic groups. Comparative studies across East African nations would be invaluable to discern which elements of the framework are context-specific and which reflect broader regional patterns. Future research should also delve deeper into the role of digital platforms and fintech, examining whether they act as disruptive forces that bypass traditional gendered barriers or simply replicate existing inequalities in new forms (Mersland et al., 2019)

Conclusion

This theoretical article has sought to advance the understanding of gendered entrepreneurial ecosystems by constructing a novel, institutionally-grounded framework tailored to the Tanzanian context. By integrating feminist institutionalist perspectives with the entrepreneurial ecosystems literature, the framework moves beyond a simplistic analysis of women's underrepresentation to interrogate the deeply embedded formal and informal institutional structures that systematically produce and reproduce gendered outcomes. The central contribution lies in its explicit theorisation of how the interplay between regulative, normative, and cultural-cognitive pillars creates a distinct, and often disadvantageous, ecosystem logic for women entrepreneurs, which operates differently from that experienced by their male counterparts.

The proposed framework elucidates that the challenges faced by women in Tanzania are not merely a collection of isolated barriers but are symptomatic of a coherent, albeit complex, institutional architecture. As highlighted, formal regulative institutions, while increasingly progressive on paper, are frequently undermined by discriminatory normative expectations and deeply internalised cultural-cognitive scripts regarding gender roles. This dissonance creates a ‘compliance gap’ where laws promoting gender equality fail to translate into substantive change on the ground. The analysis underscores that informal institutions, particularly those rooted in kinship systems, patriarchal norms, and gendered divisions of labour, often exert a more powerful influence on entrepreneurial behaviour and ecosystem support structures than formal policies. Consequently, interventions focusing solely on legal reform or isolated skills training are likely to yield limited results unless they concurrently address these underlying normative and cognitive foundations.

Furthermore, the framework highlights the critical role of ecosystem actors—such as financial institutions, business development service providers, and family networks—as carriers and enforcers of gendered institutional logics. Their operations and interactions are not neutral but are shaped by the prevailing institutional environment, often leading to the perpetuation of biased practices, such as gendered risk assessment in lending or the channelling of women into less scalable business sectors. This actor-centric institutional perspective provides a more nuanced explanation for the persistence of gendered inequalities than attributing them solely to individual-level resource deficits. It shifts the analytical focus towards the relational and systemic nature of constraints, illustrating how women’s access to critical resources like finance, networks, and legitimacy is mediated through a gendered institutional filter.

The implications of this theoretical exercise are significant for both research and practice. For scholars, this framework offers a structured lens through which to conduct context-sensitive, multi-level analyses of entrepreneurial ecosystems in Sub-Saharan Africa and beyond. It calls for future empirical research that explicitly maps the interactions between institutional pillars and their manifestation in the behaviours of ecosystem actors. Such studies could fruitfully explore variations across urban and rural settings, or among different ethnic and religious communities within Tanzania, to further refine the framework’s explanatory power. For policymakers and development practitioners, the framework serves as a crucial diagnostic tool. It argues for a systemic, rather than a siloed, approach to fostering women’s entrepreneurship. Effective strategies must be co-ordinated and multi-pronged, simultaneously targeting legal reforms, challenging discriminatory social norms through awareness campaigns and media, and working directly with ecosystem actors to ‘degender’ their operational practices and assumptions.

In conclusion, this article posits that achieving a more inclusive and vibrant entrepreneurial landscape in Tanzania necessitates a fundamental engagement with its institutional bedrock. The constructed framework demonstrates that gender is not a peripheral variable but a central organising principle of the entrepreneurial ecosystem. Therefore, transforming the ecosystem for women is not merely about adding more women into existing structures but about interrogating and reshaping the very rules of the game—the formal laws, the unwritten social codes, and the shared mental models—that currently govern economic participation. By providing a theoretical foundation for such an endeavour, this article hopes to stimulate more nuanced debates and more effective, institutionally-aware interventions aimed at unlocking the full potential of women’s entrepreneurship for Tanzania’s socio-economic development.

Contributions

This article makes a dual contribution to the literature on gender and enterprise in Sub-Saharan Africa. Theoretically, it advances a novel, contextually grounded framework that integrates institutional, socio-cultural, and resource-based perspectives to explain the persistent gendered outcomes in Tanzanian business. Practically, it provides contemporary evidence (2020–2024) that can inform the design of more effective policies and support programmes by governments, NGOs, and development partners. By moving beyond generic analyses, the framework offers a structured lens for scholars and practitioners to diagnose and address the specific barriers and opportunities facing women entrepreneurs in this distinct regional setting.